

# FRIENDS OF THE GAMBIA ASSOCIATION CIO

England & Wales · Charity number 1171620

## Details

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Other names	FRIENDS OF THE GAMBIA CIO, THE FRIENDS OF THE GAMBIA ASSOCIATION
Status	Registered
Legal form	CIO
Registered	2017-02-15
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	8 Essex Close Morden SM4 4NP
Phone	08454 968078
Email	<a href="mailto:info@fotga.org.uk">info@fotga.org.uk</a>
Website	<a href="http://www.fotga.org.uk">www.fotga.org.uk</a>

## Activities

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**Objects:** THE OBJECTS OF THE ASSOCIATION OF FRIENDS OF THE GAMBIA ARE: TO RELIEVE POVERTY, ALLEVIATE PAIN AND SUFFERING AND ADVANCE THE EDUCATION OF THE PEOPLE IN THE GAMBIA BY :- (1) THE PROVISION OF EDUCATION BY: (A) THE SPONSORSHIP OF INDIVIDUAL SCHOOL CHILDREN IN THE GAMBIA. (B) THE SPONSORSHIP OF INDIVIDUAL STUDENTS IN FURTHER AND HIGHER EDUCATION INCLUDING STUDENTS WHO HAVE BEEN AWARDED SCHOLARSHIPS OUTSIDE THE GAMBIA. (2) IMPROVING THE ACCESSIBILITY AND QUALITY OF EDUCATION IN THE GAMBIA BY THE PROVISION OF CLASSROOMS, FURNITURE, BOOKS AND OTHER EDUCATIONAL AIDS FOR SCHOOLS. ALSO BY ASSISTING SCHOOLS TO GENERATE INCOME AND THE DIRECT FINANCIAL SUPPORT OF TEACHERS. (3) ADVANCING AND IMPROVING THE AVAILABILITY AND QUALITY OF MEDICAL CARE AND HEALTH CARE BY THE PROVISION OF MEDICAL SUPPLIES, EQUIPMENT, FACILITIES AND ANCILLARY SERVICES FOR THE PEOPLE IN THE GAMBIA. (4) THE PROVISION OF WORKSHOPS AND EQUIPMENT FOR CARPENTRY, METALWORK, BUILDING AND OTHER CRAFTS FOR THE BENEFIT OF THE PEOPLE OF THE GAMBIA. (5) THE PROVISION OF AID FOR COMMUNAL AGRICULTURAL PROJECTS SUCH AS MARKET GARDENS AND OTHER FARMING ACTIVITIES IN THE GAMBIA. (6) THE PROVISION OF SHIPPING SO THAT AID GOODS MAY BE SENT TO THE GAMBIA AND FREELY DISTRIBUTED TO NEEDY PEOPLE. (7) THE RAISING OF FUNDS BY PUBLIC AND PRIVATE APPEAL TO FINANCE CHARITABLE PROJECTS EXECUTED BY THE CIO IN THE GAMBIA TO BENEFIT THE PEOPLE OF THAT COUNTRY. NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH [SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005] AND [SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008]

**Activities:** To relieve poverty, alleviate pain and suffering, and advance the education of the people of The Gambia

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Amateur Sport, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities

## Geography

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- The Gambia

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£33,488	£30,123	-	-
2023-12-31	£39,593	£36,457	-	-
2022-12-31	£36,078	£43,095	-	-
2021-12-31	£44,986	£38,441	-	-
2020-12-31	£45,917	£44,082	-	-

## Trustees

Name	Role	Appointed
<b>Donna Makins</b>	Chair	2021-09-05
Gillian Edith Brenton Hill		2019-07-13
JEFFREY LESLIE BRENTON PHILLIPS		2018-06-23
Richard Hughes		2021-09-05
Sandra Hill-Smith		2021-09-05

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**

England & Wales - Charity number 1171620

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# Accounts

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**ANNUAL REPORTS AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**FRIENDS OF THE GAMBIA  
ASSOCIATION CIO**

(Charitable Incorporated Organisation)

**CHARITY REGISTRATION No: 1171620**

Castle View Accounting Ltd  
Ground Floor Offices  
53 High Street  
Arundel  
West Sussex  
BN18 9AJ

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

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**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**LEGAL AND ADMINISTRATIVE INFORMATION**

<b>CHARITY NUMBER</b>	1171620
<b>WORKING NAMES</b>	Friends of The Gambia Association CIO
<b>DATE OF REGISTRATION</b>	15th February 2017
<b>START OF FINANCIAL YEAR</b>	1st January 2024
<b>END OF FINANCIAL YEAR</b>	31st December 2024
<b>TRUSTEES AT 31ST DECEMBER 2024</b>	Donna Makins Sandra Hill-Smith Richard Hughes Gillian Hill Jeffrey Phillips
<b>LEGAL STATUS</b>	Charitable Incorporated Organisation
<b>GOVERNING INSTRUMENT</b>	CIO - Association Registered 15th February 2017, As Amended 20th December 2017.

**OBJECTS**

The objects of the Association of Friends of Gambia are: To relieve poverty, alleviate pain and suffering and advance education of people in Gambia by: **1)** The provision of education by: a) The sponsorship of individual School Children in Gambia. b) The sponsorship of individual students in further and higher education including students that have been awarded scholarships outside of Gambia. **2)** Improving the accessibility and quality of education in Gambia by the provision of classrooms, furniture, books and other educational aids for School. Also by assisting Schools generate income and the direct financial support of Teachers. **3)** Advancing and improving the availability and quality of medical care and health care by the provision of medical supplies, equipment, facilities and ancillary services for the people in Gambia. **4)** The provision of Workshops and equipment for carpentry, metalwork, building and other crafts for the benefit of the people of Gambia. **5)** The provision of aid for communal agricultural projects such as market gardens and other farming activities in Gambia. **6)** The provision of shipping so that aid and goods may be sent to Gambia and freely distributed to needy people. **7)** The raising of funds by public and private appeal to finance Charitable projects executed by the CIO in Gambia to benefit the people of that country.

<b>CORRESPONDENCE ADDRESS</b>	8 Essex Close Morden SM4 4NP
<b>PRIMARY BANKERS</b>	Barclay Bank Plc 1 Churchill Place London E14 5HP
<b>INDEPENDENT EXAMINERS</b>	Castle View Accounting Ltd Ground Floor Offices 53 High Street Arundel West Sussex BN18 9AJ

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**Chair's Report**

It's been another busy year for us as a small group of trustees and volunteers and we continue to encourage members to join our monthly meetings or take on a few hours a month to help. We have, as well as all the usual administration and management tasks, done some work on rethinking our grants, looking at the variability between what schools charge in fees, especially between government funded and private schools.

In Autumn 2024, the new grant amounts were implemented, due to the favourable exchange rates in the UK. We still pay a higher amount for the first term to help with additional fees charged by many schools and the cost of school uniform. All families saw an increase of between 5% and 22% compared to 2023.

We have also continued to support project work at Bakindik and Govi, and sent a shipment in the Spring of 2024 containing medical and baby supplies, and stationery.

Liaison with the streamlined office staff (due to Modou's departure) is good, with a weekly report completed and sent to the trustees detailing absence, grants paid, meetings attended and any issues with the building or equipment. In addition, a monthly lunchtime Zoom call helps to keep in personal touch with Sulayman and Jari, and ensures they have an opportunity to raise any issues or suggestions.

We have updated job descriptions and the annual leave policy, and encouraged work to ensure the office is visible and looking smart. There have been some ongoing maintenance issues with the office building including termites and flood damage which have been rectified and have updated antivirus software for the office IT equipment.

We have supported a number of UK-based individuals and groups to fundraise and disseminate equipment when they travel to The Gambia, and our staff on the ground have been instrumental in hosting these groups, accompanying them on visits and helping them to buy equipment locally.

The cost of living crisis, along with the value of the dalasi depreciating by over 6% in 2024, continues to be difficult for our team, the Gambian families that we support, as well as our UK based supporters who are having to make necessary budget cuts to their personal finances. We continue to encourage our staff and supporters to raise the profile of the charity and encourage more people to sponsor, donate or give their time.

**Donna Makins - Chair**

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**Secretary's Report**

FOTGA currently has five Trustees, plus volunteers contributing anything from a few hours per year to a significant amount of time every week. Many hands make light work – please get in touch if you could help, even in a small way.

We aim to hold a committee meeting for Trustees during most months, and in 2024 we held 10 meetings. We generally invite volunteers to attend as well.

We are currently without a Treasurer, despite calling for volunteers at the 2023 and 2024 AGMs, and advertising via a variety of routes. We have therefore employed Castle Point Accountancy to prepare our year-end accounts and undertake the review. Lynda Redfern is also looking to step down from her book keeping role where she has been extremely valuable. We are thrilled that Sarah has volunteered to take this on from Lynda and will look to arrange a handover in 2025.

Our staff have adapted this year to a new arrangement after our office manager Modou went from a full time to employee to only half a day per week. Sulayman and Jariatou have really stepped up to keep things running smoothly. Unfortunately this included dealing with a burglary of the office in August. This occurred when the family which usually lives in the same compound was staying elsewhere while building work was completed. The family is now back in residence and we have upgraded security by providing a safe for valuables.

The office provides a report each week to inform the Trustees of the activities of the week, and this continues to give us a full picture of their work. We've updated our presence on Google Maps and made some changes to signs on the office building to make it easier for visitors to find.

We have looked at our spending in the Gambia over the last few years and adjusted how and when we transfer money from our UK to Gambian accounts in order to make sure that our Gambian expenses can be covered but maintain UK financial protections where possible.

We have tried getting the office staff to increase our publicity in the Gambia with the aim of gaining more sponsors, this has met with mixed success. Our best results are generally when existing supporters spread the word, particularly when they are 'in country'. If you are visiting the Gambia please consider taking some of our postcards (which we will post to you free of charge) and using them to publicise our work for instance via the tour reps in your hotel.

**Sandra Hill-Smith - Secretary**

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**Sponsorship Report**

FoTGA operates a Sponsorship Scheme primarily providing grants to children and schools. On joining the scheme, the sponsor becomes a member of FoTGA, agrees to pay a monthly subscription and in return will receive updates of their sponsored child's progress. Once a child has been sponsored through FoTGA, providing they continue to meet certain conditions, they will receive a grant each school term, throughout their education. The grant enables the students to go to school and covers the cost of uniforms, stationery, a satchel, school fees and lunches. Some also receive a travel allowance.

Sadly, as always, we receive many requests for sponsorship, but few offers of new sponsors, just 3 in 2024. Our Waiting List of students is over 60. So please keep asking friends and family and colleagues to help.

The Committee would be glad to receive offers of help in finding new sponsors, publicity and fund-raising, or of any other help you are able to offer. Email [info@fotga.org.uk](mailto:info@fotga.org.uk)

Much information can be seen on our website <https://www.fotga.org.uk/index.html>

FoTGA maintains a small office in The Gambia which manages the distribution of grants to the students and also forwards reports & letters back to the UK for onward distribution to sponsors - a very important link. The office also arranges for the distribution of gifts from sponsors such as rice, oil, money, bicycles, laptops etc. to be delivered to the students and their families.

The Sponsorship Scheme is intended to support students up to Grade 12, the equivalent of UK's 'A' levels. However, some sponsors continue to support their students if they go on to further education. By the end of 2024 we had a total of 96

- 6 in Nursery
- 22 in Lower Basic (Primary) School
- 22 in Upper Basic (Middle) School
- 27 in Senior (Secondary) School
- 11 in Higher Education
- 8 with other support

We were also able to make a number of one-off grants to help students complete their education, as well as supporting Brikhama teachers, giving regular fish and rice donations to GOVI school for the blind. We also helped fund raisers for a specific school.

We are happy to accept one-off or regular donations of any amount which we can use to maintain help for students who have lost their sponsor, and to help cover the costs of our Gambian office.

One-off payments can be made direct to our UK bank account or at the following address:

[https://www.peoplesfundraising.com/donation/page/create\\_input?campaignUid=d692c4ed-13c3-4ffc-a7eb-e8798a33385f](https://www.peoplesfundraising.com/donation/page/create_input?campaignUid=d692c4ed-13c3-4ffc-a7eb-e8798a33385f)



We are also seeking funds to refurbish the playground at GOVI school for the blind, donations can be made via [https://www.peoplesfundraising.com/donation/page/create\\_input?campaignUid=df971def-7013-4c6c-98ee-e09c7e27a997](https://www.peoplesfundraising.com/donation/page/create_input?campaignUid=df971def-7013-4c6c-98ee-e09c7e27a997)



**G. Hill - Sponsorship Secretary**

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**Projects Report**

I visited The Gambia in December 2024 and March this year (2025)!

The visits to the country were essentially a 'holiday' including a upcountry trip, visit to Senegal and other similar cultural trips.

I did go to Govi with Sulayman. There is still a need for work to be done on the playground for which they (or ourselves) are waiting for a donor towards costs!

Aside from this, personally and why I am still able, I am embarking on a series of world wide travels. This will mean I will not be able to give the charity my full attention for at least the forthcoming year or two!

It may be appropriate for me to step down as project manager and allow another to take my place. I would still wish to remain a committee member.

**Richard Hughes - Projects Manager**

**Trustees' Responsibilities**


The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable Law and the Generally Accepted Accounting Principles (GAAP) including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the surplus or deficit of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in existence.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Governing Document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on ..... 26.6.25 .....

Signed on their behalf by Trustee .....  .....

Printed Name: **DONNA MAKINS**

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2024 £	TOTAL 2023 £
<b>INCOMING RESOURCES</b>						
<b>Incoming Resources from Generated Funds</b>						
Donations, Grants & Legacies	3a	5,784	4,906	2,713	13,403	15,496
Charitable Activities	3b	19,374	-	-	19,374	23,407
Investment Income	3c	711	-	-	711	474
Other Incoming Resources	3d	-	-	-	-	216
<b>TOTAL INCOMING RESOURCES</b>		<b>25,869</b>	<b>4,906</b>	<b>2,713</b>	<b>33,488</b>	<b>39,593</b>
<b>RESOURCES EXPENDED</b>						
<b>Costs of Generating Funds</b>						
Cost of Charitable Activities	4a	20,968	4,499	3,540	29,007	35,353
Governance Costs	4b	1,116	-	-	1,116	1,104
<b>TOTAL RESOURCES EXPENDED</b>		<b>22,084</b>	<b>4,499</b>	<b>3,540</b>	<b>30,123</b>	<b>36,457</b>
<b>NET INCOMING (OUTGOING) RESOURCES</b>		<b>3,785</b>	<b>407</b>	<b>(827)</b>	<b>3,365</b>	<b>3,136</b>
Funds Brought Forward		59,462	436	7,371	67,269	64,133
Transfer of Funds	5	(100)	100	-	-	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>63,147</b>	<b>943</b>	<b>6,544</b>	<b>70,634</b>	<b>67,269</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 17 form part of these financial statements.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**BALANCE SHEET**  
**AS AT 31ST DECEMBER 2024**

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
<b>Fixed Assets</b>					
Tangible Assets	2	-	-	-	-
Investments	7	-	-	-	-
<b>Total Fixed Assets</b>		-	-	-	-
<b>Current Assets</b>					
Debtors & Prepayments	9	14,119	-	14,119	16,526
Cash at Bank and in Hand	8	50,144	7,487	57,631	51,703
<b>Total Current Assets</b>		<b>64,263</b>	<b>7,487</b>	<b>71,750</b>	<b>68,229</b>
<b>Creditors: Amounts falling due within one year</b>	10	1,116	-	1,116	960
<b>NET CURRENT ASSETS</b>		<b>63,147</b>	<b>7,487</b>	<b>70,634</b>	<b>67,269</b>
<b>TOTAL ASSETS less current liabilities</b>		<b>63,147</b>	<b>7,487</b>	<b>70,634</b>	<b>67,269</b>
<b>Creditors: Amounts falling due in more than one year</b>	11	-	-	-	-
<b>NET ASSETS</b>		<b>63,147</b>	<b>7,487</b>	<b>70,634</b>	<b>67,269</b>
<b>Funds of the Charity</b>					
General Funds		63,147	-	63,147	59,462
Restricted Funds	5	-	943	943	436
Endowment Funds	6	-	6,544	6,544	7,371
<b>Total Funds</b>		<b>63,147</b>	<b>7,487</b>	<b>70,634</b>	<b>67,269</b>

Approved by the Trustees on ..... 26.6.25 .....

Signed on their behalf by Trustee .....  .....

Printed Name: **DONNA MAKIN**

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES**

**Basis of Preparation & Assessment of Going Concern**

**Basis of Preparation**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1st January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

**Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Incoming Resources**

**Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

**Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported net in the SOFA.

**Grants and Donations**

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

**Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

**Contractual Income and Performance Related Grants**

This is only included in the SOFA once the related goods or services has been delivered.

**Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

**Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Volunteer Help**

The value of any voluntary help received is not included in the accounts.

**Investment Income**

This is included in the accounts when receivable.

**Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES (continued)**

**Expenditure and Liabilities**

**Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance Costs**

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

**Grants Payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

**Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**Currency**

Funds are transferred to The Gambia on a regular basis using a registered Foreign Exchange dealer in The Gambia. Payment is made and received on the same day and recorded at the exchange rate quoted. Transactions are recorded using the monthly average exchange rate. Assets at the end of the financial year are converted at the actual rate on Balance Sheet date.

**Unrestricted funds**

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

**Restricted funds**

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

**Designated funds**

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

**Fixed Assets**

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

**2. TANGIBLE FIXED ASSETS**

The CIO held no fixed assets during this or the previous financial year.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2024 : None

31st December 2023 : None

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**3. INCOMING RESOURCES**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	<b>TOTAL 2024 £</b>	<b>TOTAL 2023 £</b>
<b>a) Donations, Grants &amp; Legacies</b>						
Gift Aid		5,310	-	-	5,310	6,926
Gifts & Donations	5	474	4,906	-	5,380	5,857
Legacies & Memorial Donations	6	-	-	2,713	2,713	2,713
		<b>5,784</b>	<b>4,906</b>	<b>2,713</b>	<b>13,403</b>	<b>15,496</b>
<b>b) Charitable Activities</b>						
Membership Subscriptions		698	-	-	698	680
Sponsorship Income		18,676	-	-	18,676	22,727
		<b>19,374</b>	<b>-</b>	<b>-</b>	<b>19,374</b>	<b>23,407</b>
<b>c) Investment Income</b>						
Interest		711	-	-	711	474
		<b>711</b>	<b>-</b>	<b>-</b>	<b>711</b>	<b>474</b>
<b>d) Other Incoming Resources</b>						
Sundry Income		-	-	-	-	216
		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>216</b>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**4. RESOURCES EXPENDED**

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	<b>TOTAL 2024 £</b>	<b>TOTAL 2023 £</b>
<b>a) Cost of Charitable Activities</b>						
Activities & Projects	5	1,151	3,779	-	4,930	4,438
Bank Charges		246	-	-	246	270
Charitable Grants	6	8,051	-	3,540	11,591	15,275
Equipment Costs		541	-	-	541	892
Gifts & Donations		99	-	-	99	821
Humanitarian Aid		-	-	-	-	480
Office Costs		1,709	-	-	1,709	2,502
Printing, Postage & Stationery		1,010	-	-	1,010	1,036
Rent & Rates		791	-	-	791	878
Repairs & Maintenance		76	-	-	76	860
Sponsorship of Schools		1,819	-	-	1,819	963
Sponsorship of Teachers		1,478	-	-	1,478	1,490
Staff Costs	12	2,284	-	-	2,284	3,702
Sundry Expenses	5	556	720	-	1,276	266
Telephone Costs		366	-	-	366	385
Travel & Subsistence		405	-	-	405	466
Utility Costs		242	-	-	242	272
Website Costs		144	-	-	144	357
		<b>20,968</b>	<b>4,499</b>	<b>3,540</b>	<b>29,007</b>	<b>35,353</b>
<b>b) Governance Costs</b>						
Independent Examiners Fees	9	960	-	-	960	960
Meeting Costs		156	-	-	156	144
		<b>1,116</b>	<b>-</b>	<b>-</b>	<b>1,116</b>	<b>1,104</b>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**5. RESTRICTED FUNDS**

**CURRENT FINANCIAL YEAR**

	<b>Balance 01-Jan-24</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-24</b>
	£	£	£	£	£
Rice & Gifts by Sponsors Fund	-	-	-	-	-
Humanitarian Donations	-	2,550	2,393	100	257
Projects Fund	235	-	-	-	235
Govi School Fund	-	1,000	753	-	247
Bakindik Clinic	201	-	-	-	201
Banyaka Project	-	1,356	1,353	-	3
	<b>436</b>	<b>4,906</b>	<b>4,499</b>	<b>100</b>	<b>943</b>

**PREVIOUS FINANCIAL YEAR**

	<b>Balance 01-Jan-23</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-23</b>
	£	£	£	£	£
Rice & Gifts by Sponsors Fund	-	1,040	1,040	-	-
Humanitarian Donations	-	480	480	-	-
Projects Fund	235	1,000	1,000	-	235
Govi School Fund	-	-	-	-	-
Bakindik Clinic	-	3,000	2,799	-	201
	<b>235</b>	<b>5,520</b>	<b>5,319</b>	<b>-</b>	<b>436</b>

The Restricted funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**6. ENDOWMENT FUNDS**

**CURRENT FINANCIAL YEAR**

	<b>Balance 01-Jan-24</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-24</b>
	£	£	£	£	£
Legacy Endowment Fund	7,371	2,713	3,540	-	6,544
	<b>7,371</b>	<b>2,713</b>	<b>3,540</b>	<b>-</b>	<b>6,544</b>

**PREVIOUS FINANCIAL YEAR**

	<b>Balance 01-Jan-23</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-23</b>
	£	£	£	£	£
Legacy Endowment Fund	8,248	2,713	3,590	-	7,371
	<b>8,248</b>	<b>2,713</b>	<b>3,590</b>	<b>-</b>	<b>7,371</b>

The Endowment funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**7. INVESTMENTS**

The CIO held no fixed assets investments during this or the previous financial year.

**8. CASH AT BANK AND IN HAND**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Dec-24 £</b>	<b>TOTAL 31-Dec-23 £</b>
Cash at Bank & in Hand	50,144	7,487	57,631	51,703
	<b>50,144</b>	<b>7,487</b>	<b>57,631</b>	<b>51,703</b>

**9. DEBTORS AND PREPAYMENTS**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Dec-24 £</b>	<b>TOTAL 31-Dec-23 £</b>
Sundry Debtors	4,367	-	4,367	4,871
The Gambia Office	9,752	-	9,752	11,655
	<b>14,119</b>	<b>-</b>	<b>14,119</b>	<b>16,526</b>

**10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Dec-24 £</b>	<b>TOTAL 31-Dec-23 £</b>
Independent Examiners Fees	960	-	960	960
Sundry Creditors	156	-	156	-
	<b>1,116</b>	<b>-</b>	<b>1,116</b>	<b>960</b>

**11. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

The CIO held no long term liabilities during this or the previous financial year.

**12. NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds £	Restricted Funds £	<b>TOTAL 31-Dec-24 £</b>	<b>TOTAL 31-Dec-23 £</b>
Fixed Asset Investments	-	-	-	-
Net Current Assets	63,147	7,487	70,634	67,269
Long Term Liabilities	-	-	-	-
	<b>63,147</b>	<b>7,487</b>	<b>70,634</b>	<b>67,269</b>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**13. STAFF COSTS AND NUMBERS**

	<b>TOTAL 2024</b>	<b>TOTAL 2023</b>
	£	£
Gross Wages, Salaries & Fees	2,284	3,702
Employer's National Insurance Costs	-	-
Pension Contributions	-	-
	<b>2,284</b>	<b>3,702</b>

Employees who were engaged in each of the following activities:

	<b>TOTAL 2024</b>	<b>TOTAL 2023</b>
Charitable Activities	4	4

The Charity employs staff through a NGO in Gambia. The NGO pays the Gambian equivalent of National Insurance and Pension Costs and staff costs are shown net of National Insurance and Pension Costs. No employees received emoluments in excess of £60,000 (2023:None).

**14. TRUSTEES AND OTHER RELATED PARTIES**

The only payments made to the Trustees consisted of reimbursements of expenses incurred in furthering the Charity's objects and no Trustees received any direct benefits.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them (2023:None).

**15. RISK ASSESSMENT**

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**16. RESERVES POLICY**

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

**17. PUBLIC BENEFIT**

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

Report to the trustees/ members of the Friends of The Gambia Association CIO on the accounts for the year ended 31st December 2024 set out on pages 8 to 17.

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

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

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

have not been met; or

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

K. Collaku MAAT  
Castle View Accounting Ltd  
Ground Floor Offices  
53 High Street  
Arundel  
West Sussex  
BN18 9AJ



Date: 30th June 2025

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**

England & Wales - Charity number 1171620

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# Accounts

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**ANNUAL REPORTS AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**FRIENDS OF THE GAMBIA  
ASSOCIATION CIO**

(Charitable Incorporated Organisation)

**CHARITY REGISTRATION No: 1171620**

Castle View Accounting Ltd  
Ground Floor Offices  
53 High Street  
Arundel  
West Sussex  
BN18 9AJ

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

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**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**LEGAL AND ADMINISTRATIVE INFORMATION**

<b>CHARITY NUMBER</b>	1171620
<b>WORKING NAMES</b>	Friends of The Gambia Association CIO
<b>DATE OF REGISTRATION</b>	15th February 2017
<b>START OF FINANCIAL YEAR</b>	1st January 2023
<b>END OF FINANCIAL YEAR</b>	31st December 2023
<b>TRUSTEES AT 31ST DECEMBER 2023</b>	Donna Makins Sandra Hill-Smith Richard Hughes Gillian Hill Jeffrey Phillips
<b>LEGAL STATUS</b>	Charitable Incorporated Organisation
<b>GOVERNING INSTRUMENT</b>	CIO - Association Registered 15th February 2017, As Amended 20th December 2017.

**OBJECTS**

The objects of the Association of Friends of Gambia are: To relieve poverty, alleviate pain and suffering and advance education of people in Gambia by: **1)** The provision of education by: a) The sponsorship of individual School Children in Gambia. b) The sponsorship of individual students in further and higher education including students that have been awarded scholarships outside of Gambia. **2)** Improving the accessibility and quality of education in Gambia by the provision of classrooms, furniture, books and other educational aids for School. Also by assisting Schools generate income and the direct financial support of Teachers. **3)** Advancing and improving the availability and quality of medical care and health care by the provision of medical supplies, equipment, facilities and ancillary services for the people in Gambia. **4)** The provision of Workshops and equipment for carpentry, metalwork, building and other crafts for the benefit of the people of Gambia. **5)** The provision of aid for communal agricultural projects such as market gardens and other farming activities in Gambia. **6)** The provision of shipping so that aid and goods may be sent to Gambia and freely distributed to needy people. **7)** The raising of funds by public and private appeal to finance Charitable projects executed by the CIO in Gambia to benefit the people of that country.

<b>CORRESPONDENCE ADDRESS</b>	8 Essex Close Morden SM4 4NP
<b>PRIMARY BANKERS</b>	Barclay Bank Plc 1 Churchill Place London E14 5HP
<b>INDEPENDENT EXAMINERS</b>	Castle View Accounting Ltd Ground Floor Offices 53 High Street Arundel West Sussex BN18 9AJ

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**Chair's Report**

It has been my privilege to act as chairman during the reporting period. I am grateful to my fellow trustees for their hard work and support and for the work of our team in The Gambia, Modou Camara, Sulayman Manneh, Jariatou Jallow and Odin.

I would also like to thank Lynda Redfern and Jackie Massey for all their help with the book-keeping and the accounts and Paul Hughes who attends trustee meetings when he can and does a lot behind the scenes with making new contacts.

Number of tourists to The Gambia in 2023 were improved from the previous few years, but visitors were still less than pre-pandemic.

The office staff continued to make payments to the students and do school visits where required. They also coordinated deliveries of rice and oil to sponsored children and their families, and collated and sent reports and letters through to the Sponsorship Secretary for dissemination to sponsors.

Richard managed a check-in visit to Bakindik to see how the repair work was bearing up and continues to look at ways to replace the play equipment at GOVI School.

The sad loss of Kate Phillips, my mum, a long-term supporter of FoTGA and The Gambia at the beginning of 2023 was devastating. Dad and I decided to go out to The Gambia in March 2023 and spread the news in person. Although there were very sad moments during the trip, there were a lot of memories shared. We also managed for our trip to coincide with the celebration of students which Rob Isdale and his wife Margaret had organised and hoped to attend. It was a wonderful afternoon, with music, prayers and the sharing of food.

Donations to FoTGA in memory of mum came in at a whopping £1,000+. This money has been allocated to the legacy fund, to support students who lose their sponsors in the final years of their education.

It is important, that if FoTGA is to continue in its present form, that more members put their names forward to act as trustees, and volunteers who need not necessarily be trustees. Volunteers need only commit for as little as 2 hours a month, although we would obviously welcome those with more time too. We are also grateful to anyone that fundraises for projects – if you have an idea for a project you would like to see happen in The Gambia, or would like to do some fundraising, please get in touch.

Thanks also to all the sponsors and donors for your commitment to the charity. We are hugely grateful.

**Donna Makins - Chair**

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**Secretary's Report**

FOTGA currently has five Trustees, plus volunteers contributing anything from a few hours per year to a significant amount of time every week. Many hands make light work – please get in touch if you could help, even in a small way.

We aim to hold an online committee meeting for Trustees each month, and generally invite volunteers to attend as well. In 2023 we held 10 meetings – the April and December meetings were cancelled due to other commitments.

We are currently without a Treasurer, despite calling for volunteers at the 2023 AGM, and advertising via a variety of routes. We have therefore employed Castle View Accounting Ltd to prepare our year-end accounts and undertake the review. Lynda Redfern has done a sterling job of the book keeping but is also looking to step down. We would welcome volunteers to take on some or all of the book keeping and treasurer role.

Our office has been busy this year, as have the committee in helping to keep the office running. We have dealt with a range of maintenance issues from an office flood after heavy rain (requiring the landlord to replace the roof), to termites in the window frames. We have procured new anti-virus software for all the office computers. Towards the end of the year our office manager, Modou, handed in his notice in order to pursue other opportunities but after some negotiation he agreed to stay on part time on a pro rata basis for which we are grateful. We have updated the staff roles to take account of this change, as well as putting a new leave policy into place.

The office provides a report each week to inform the Trustees of the activities of the week, and the template was updated towards the end of the year to provide more structure and help the staff give us a full picture of their work.

More widely, over the year we have started investigating other charities which work in the Gambia, with the aim of getting in touch to share intelligence and possibly also making efficiencies / combining efforts in future. We've also been in contact with the United Nations Development Agency (through a personal contact of one of our volunteers) and investigated a new UNICEF programme supporting education in the Gambia, and a new draft bill for Non Governmental Organisations (NGOs) in the Gambia.

In addition to our main work around sponsorship and projects we sent a shipment of donated goods, put a former student back in touch with his old sponsor so he could express his appreciation, and helped spread the news of a new charity orthoptic programme for young children at Kanifing.

**Sandra Hill-Smith - Secretary**

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**Sponsorship Secretary's Report**

FoTGA operates a Sponsorship Scheme primarily providing grants to children and schools. On joining the scheme, the sponsor becomes a member of FoTGA, agrees to pay a monthly subscription and in return will receive updates of their sponsored child's progress. Once a child has been sponsored through FoTGA, providing they continue to meet certain conditions, they will receive a grant each school term, throughout their education. The grant enables the students to go to school and helps with the cost of uniforms, stationery, a satchel, school fees and lunches. Some also receive a travel allowance.

Sadly, as always, we receive many requests for sponsorship, but few offers of new sponsors, just 4 in 2023. Our Waiting List of students is over 60. So please keep asking friends and family and colleagues to help.

At the end of the year, we were supporting:

Level	Number
Nursery School	8
Lower Basic School	27
Upper Basic School	17
Senior Secondary School	28
Higher Education	14
Other Support	2
<b>Total</b>	<b>96</b>
Schools / Teachers / Clinic	3

We were also able to make a number of one-off grants to help students complete their education, as well as supporting Brikhama teachers, giving regular fish and rice donations to GOVI school for the blind and buying some much needed equipment for Bakindik Clinic.

FoTGA maintains a small office in The Gambia which manages the distribution of grants to the students and also forwards reports & letters back to the UK for onward distribution to sponsors. A very important link. The office also arranges for the distribution of gifts from sponsors such as rice, oil, money, bicycles to be delivered to the students and their families.

**G. Hill - Sponsorship Secretary**

**Projects Report**

I visited two of our projects in the year :-

The BAKINDIK visit was a follow up on previous visits to ensure that authorised repair work to the FOTGA constructed health centre had been completed and the one member of staff was happy with the building condition.

My inspection of the building appeared satisfactory (save for a problem with the solar power to the water pump - however I understand that this has now been rectified). The facility was being well used by the community.

The compound in which the medical facility stands has been augmented by the villagers in the building of extra accommodation for visiting health professionals!

The GOVI school visit was also a follow up on an independent report and estimate for the playground repair and upgrade.

The playground is in a very poor state there is broken and dangerous equipment uneven ground and broken fences hence this facility is not used.

No work on this has been performed and we are waiting on funds to be able to commence work - approximately £10,000 to £15,000 would be needed to finance this and we are waiting for donations to materialise.

**Richard Hughes - Projects Manager**

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable Law and the Generally Accepted Accounting Principles (GAAP) including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the surplus or deficit of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in existence.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Governing Document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on ..... 1st September 2024

Signed on their behalf by Trustee ..... 

Printed Name: SANDRA HILL-SMITH

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2023 £	TOTAL 2022 £
<b>INCOMING RESOURCES</b>						
<b>Incoming Resources from Generated Funds</b>						
Donations, Grants & Legacies	<b>3a</b>	7,263	5,520	2,713	15,496	12,828
Charitable Activities	<b>3b</b>	23,407	-	-	23,407	23,185
Investment Income	<b>3c</b>	474	-	-	474	65
Other Incoming Resources	<b>3d</b>	216	-	-	216	-
<b>TOTAL INCOMING RESOURCES</b>		<b>31,360</b>	<b>5,520</b>	<b>2,713</b>	<b>39,593</b>	<b>36,078</b>
<b>RESOURCES EXPENDED</b>						
<b>Costs of Generating Funds</b>						
Cost of Charitable Activities	<b>4a</b>	26,444	5,319	3,590	35,353	41,539
Governance Costs	<b>4b</b>	1,104	-	-	1,104	1,556
<b>TOTAL RESOURCES EXPENDED</b>		<b>27,548</b>	<b>5,319</b>	<b>3,590</b>	<b>36,457</b>	<b>43,095</b>
<b>NET INCOMING (OUTGOING) RESOURCES</b>		<b>3,812</b>	<b>201</b>	<b>(877)</b>	<b>3,136</b>	<b>(7,017)</b>
Funds Brought Forward		55,650	235	8,248	64,133	71,150
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>59,462</b>	<b>436</b>	<b>7,371</b>	<b>67,269</b>	<b>64,133</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 17 form part of these financial statements.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**BALANCE SHEET**  
**AS AT 31ST DECEMBER 2023**

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Dec-23 £	TOTAL 31-Dec-22 £
<b>Fixed Assets</b>					
Tangible Assets	2	-	-	-	-
Investments	7	-	-	-	-
<b>Total Fixed Assets</b>		-	-	-	-
<b>Current Assets</b>					
Debtors & Prepayments	9	16,526	-	16,526	9,781
Cash at Bank and in Hand	8	43,896	7,807	51,703	55,799
<b>Total Current Assets</b>		<b>60,422</b>	<b>7,807</b>	<b>68,229</b>	<b>65,580</b>
<b>Creditors: Amounts falling due within one year</b>	10	960	-	960	1,447
<b>NET CURRENT ASSETS</b>		59,462	7,807	67,269	64,133
<b>TOTAL ASSETS less current liabilities</b>		<b>59,462</b>	<b>7,807</b>	<b>67,269</b>	<b>64,133</b>
<b>Creditors: Amounts falling due in more than one year</b>	11	-	-	-	-
<b>NET ASSETS</b>		<b>59,462</b>	<b>7,807</b>	<b>67,269</b>	<b>64,133</b>
<b>Funds of the Charity</b>					
General Funds		59,462	-	59,462	55,650
Restricted Funds	5	-	436	436	235
Endowment Funds	6	-	7,371	7,371	8,248
<b>Total Funds</b>		<b>59,462</b>	<b>7,807</b>	<b>67,269</b>	<b>64,133</b>

Approved by the Trustees on ..... 1st September 2024.

Signed on their behalf by Trustee ..... *Sandra Hill-Smith*

Printed Name: SANDRA HILL-SMITH

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**1. ACCOUNTING POLICIES**

**Basis of Preparation & Assessment of Going Concern**

**Basis of Preparation**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1st January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

**Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Incoming Resources**

**Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

**Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported net in the SOFA.

**Grants and Donations**

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

**Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

**Contractual Income and Performance Related Grants**

This is only included in the SOFA once the related goods or services has been delivered.

**Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

**Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Volunteer Help**

The value of any voluntary help received is not included in the accounts.

**Investment Income**

This is included in the accounts when receivable.

**Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**1. ACCOUNTING POLICIES (continued)**

**Expenditure and Liabilities**

**Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance Costs**

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

**Grants Payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

**Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**Currency**

Funds are transferred to The Gambia on a regular basis using a registered Foreign Exchange dealer in The Gambia. Payment is made and received on the same day and recorded at the exchange rate quoted. Transactions are recorded using the monthly average exchange rate. Assets at the end of the financial year are converted at the actual rate on Balance Sheet date.

**Unrestricted funds**

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

**Restricted funds**

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

**Designated funds**

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

**Fixed Assets**

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

**2. TANGIBLE FIXED ASSETS**

The CIO held no fixed assets during this or the previous financial year.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2023 : None

31st December 2022 : None

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**3. INCOMING RESOURCES**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2023 £	TOTAL 2022 £
<b>a) Donations, Grants &amp; Legacies</b>						
Gift Aid		6,926	-	-	6,926	5,723
Gifts & Donations	5	337	5,520	-	5,857	4,005
Legacies & Memorial Donations	6	-	-	2,713	2,713	3,100
		<b>7,263</b>	<b>5,520</b>	<b>2,713</b>	<b>15,496</b>	<b>12,828</b>
<b>b) Charitable Activities</b>						
Membership Subscriptions		680	-	-	680	770
Sponsorship Income		22,727	-	-	22,727	22,415
		<b>23,407</b>	<b>-</b>	<b>-</b>	<b>23,407</b>	<b>23,185</b>
<b>c) Investment Income</b>						
Interest		474	-	-	474	65
		<b>474</b>	<b>-</b>	<b>-</b>	<b>474</b>	<b>65</b>
<b>d) Other Incoming Resources</b>						
Sundry Income		216	-	-	216	-
		<b>216</b>	<b>-</b>	<b>-</b>	<b>216</b>	<b>-</b>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**4. RESOURCES EXPENDED**

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	<b>TOTAL 2023 £</b>	<b>TOTAL 2022 £</b>
<b>a) Cost of Charitable Activities</b>						
Activities & Projects	<b>5</b>	1,639	2,799	-	4,438	3,237
Bank Charges	<b>5</b>	172	98	-	270	549
Charitable Grants	<b>5 &amp; 6</b>	10,685	1,000	3,590	15,275	19,617
Equipment Costs		892	-	-	892	546
Gifts & Donations	<b>5</b>	-	821	-	821	2,975
Humanitarian Aid	<b>5</b>	-	480	-	480	661
Office Costs	<b>5</b>	2,381	121	-	2,502	2,400
Printing, Postage & Stationery		1,036	-	-	1,036	1,054
Rent & Rates		878	-	-	878	1,483
Repairs & Maintenance		860	-	-	860	462
Sponsorship of Schools		963	-	-	963	791
Sponsorship of Teachers		1,490	-	-	1,490	1,846
Staff Costs	<b>12</b>	3,702	-	-	3,702	4,224
Sundry Expenses		266	-	-	266	411
Telephone Costs		385	-	-	385	344
Travel & Subsistence		466	-	-	466	572
Utility Costs		272	-	-	272	295
Website Costs		357	-	-	357	72
		<b>26,444</b>	<b>5,319</b>	<b>3,590</b>	<b>35,353</b>	<b>41,539</b>
<b>b) Governance Costs</b>						
Independent Examiners Fees	<b>9</b>	960	-	-	960	-
Legal & Professional Fees		-	-	-	-	1,328
Meeting Costs		144	-	-	144	228
		<b>1,104</b>	<b>-</b>	<b>-</b>	<b>1,104</b>	<b>1,556</b>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**5. RESTRICTED FUNDS**

**CURRENT FINANCIAL YEAR**

	<b>Balance 01-Jan-23</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-23</b>
	£	£	£	£	£
Rice & Gifts by Sponsors Fund	-	1,040	1,040	-	-
Humanitarian Donations	-	480	480	-	-
Berending Clinic	-	-	-	-	-
Gilcock FC	-	-	-	-	-
Projects Fund	235	1,000	1,000	-	235
Govi School Fund	-	-	-	-	-
Bakindik Clinic	-	3,000	2,799	-	201
	<b>235</b>	<b>5,520</b>	<b>5,319</b>	-	<b>436</b>

**PREVIOUS FINANCIAL YEAR**

	<b>Balance 01-Jan-22</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-22</b>
	£	£	£	£	£
Rice & Gifts by Sponsors Fund	50	2,502	2,552	-	-
Humanitarian Donations	-	650	650	-	-
Berending Clinic	374	355	729	-	-
Gilcock FC	80	-	80	-	-
Projects Fund	327	2,000	2,092	-	235
Govi School Fund	177	-	177	-	-
	<b>1,008</b>	<b>5,507</b>	<b>6,280</b>	-	<b>235</b>

The Restricted funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**6. ENDOWMENT FUNDS**

**CURRENT FINANCIAL YEAR**

	<b>Balance 01-Jan-23</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-23</b>
	£	£	£	£	£
Legacy Endowment Fund	8,248	2,713	3,590	-	7,371
	<b>8,248</b>	<b>2,713</b>	<b>3,590</b>	<b>-</b>	<b>7,371</b>

**PREVIOUS FINANCIAL YEAR**

	<b>Balance 01-Jan-22</b>	Income	Expenditure	Transfers	<b>Balance 31-Dec-22</b>
	£	£	£	£	£
Legacy Endowment Fund	9,604	3,100	4,456	-	8,248
	<b>9,604</b>	<b>3,100</b>	<b>4,456</b>	<b>-</b>	<b>8,248</b>

The Endowment funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**7. INVESTMENTS**

The CIO held no fixed assets investments during this or the previous financial year.

**8. CASH AT BANK AND IN HAND**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Dec-23 £</b>	<b>TOTAL 31-Dec-22 £</b>
Cash at Bank & in Hand	43,896	7,807	51,703	55,799
	<b>43,896</b>	<b>7,807</b>	<b>51,703</b>	<b>55,799</b>

**9. DEBTORS AND PREPAYMENTS**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Dec-23 £</b>	<b>TOTAL 31-Dec-22 £</b>
Sundry Debtors	4,871	-	4,871	4,547
The Gambia Office	11,655	-	11,655	5,234
	<b>16,526</b>	<b>-</b>	<b>16,526</b>	<b>9,781</b>

**10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Dec-23 £</b>	<b>TOTAL 31-Dec-22 £</b>
Independent Examiners Fees	960	-	960	-
Sundry Creditors	-	-	-	1,447
	<b>960</b>	<b>-</b>	<b>960</b>	<b>1,447</b>

**11. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

The CIO held no long term liabilities during this or the previous financial year.

**12. NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds £	Restricted Funds £	<b>TOTAL 31-Dec-23 £</b>	<b>TOTAL 31-Dec-22 £</b>
Fixed Asset Investments	-	-	-	-
Net Current Assets	59,462	7,807	67,269	64,133
Long Term Liabilities	-	-	-	-
	<b>59,462</b>	<b>7,807</b>	<b>67,269</b>	<b>64,133</b>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**13. STAFF COSTS AND NUMBERS**

	<b>TOTAL 2023 £</b>	<b>TOTAL 2022 £</b>
Gross Wages, Salaries & Fees	3,702	4,224
Employer's National Insurance Costs	-	-
Pension Contributions	-	-
	<u><u>3,702</u></u>	<u><u>4,224</u></u>

Employees who were engaged in each of the following activities:

	<b>TOTAL 2023</b>	<b>TOTAL 2022</b>
Charitable Activities	4	4

The Charity employs staff through a NGO in Gambia. The NGO pays the Gambian equivalent of National Insurance and Pension Costs and staff costs are shown net of National Insurance and Pension Costs. No employees received emoluments in excess of £60,000 (2022:None).

**14. TRUSTEES AND OTHER RELATED PARTIES**

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them (2022:None).

**15. RISK ASSESSMENT**

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**16. RESERVES POLICY**

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

**17. PUBLIC BENEFIT**

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
(Charitable Incorporated Organisation)

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

Report to the trustees/ members of the Friends of The Gambia Association CIO on the accounts for the year ended 31st December 2023 set out on pages 8 to 17.

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

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

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

have not been met; or

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

K. Collaku MAAT  
Castle View Accounting Ltd  
Ground Floor Offices  
53 High Street  
Arundel  
West Sussex  
BN18 9AJ



Date: 9th September 2024

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**

England & Wales - Charity number 1171620

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# Accounts

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**NOTICE OF THE 6<sup>TH</sup> ANNUAL GENERAL MEETING OF FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
**Charity Registration: 1171620**

**SUNDAY 15<sup>TH</sup> OCTOBER 2023**  
**2.30PM START**

Dear member

You are invited to attend the above meeting to be held on Zoom, details below.

**Topic: FoTGA CIO AGM 2023**

**Time: Oct 15, 2023 14:30 London**

To join the Zoom Meeting, the link is: <https://us02web.zoom.us/j/9478130025>

Meeting ID: 947 813 0025

We are looking for new trustees and volunteers, particularly a treasurer. Please do let us know if you would like to volunteer for a role on the committee, or contact us for a no-strings discussion what you could offer to support FOTGA. Contact us: [info@fotga.org.uk](mailto:info@fotga.org.uk)

Attached to this calling notice are:

- A copy of the minutes of the 2022 AGM
- The 2022 Annual Report which will be reviewed at the meeting
- Reports from the Chair, Sponsorship Secretary and Projects Manager

The agenda is overleaf. Motions can be put forward for discussion at the AGM – please submit by 13<sup>th</sup> October 2023.

We look forward to seeing as many members as possible online. Please let us know if you are able to attend, or send apologies: [info@fotga.org.uk](mailto:info@fotga.org.uk)

Sandra Hill-Smith

Secretary



## **AGENDA**

1. Welcome by the Chair
2. Apologies for absence
3. Minutes of the 5<sup>th</sup> Annual General Meeting of the CIO 1171620
4. Matters arising
5. Presentation of the CIO 1171620 Annual Report for 2022
6. Officers' reports
7. Future of FoTGA
8. Confirmation of the current CIO trustees and election of additional trustees:
  - Chair
  - Secretary
  - Sponsorship Secretary
  - Projects Manager
  - Trustees
9. Nomination and election of new Treasurer
10. Confirmation of volunteers
11. Consideration of any motions received
12. Correspondence
13. Any other business
14. Date of next AGM and close



Friends of The Gambia Association CIO

## **Annual Report and Financial Statements 2022**

Registered Charity UK No. 1171620: Registered NGO in The Gambia No. A92

[www.fotga.org.uk](http://www.fotga.org.uk)

**FRIENDS OF THE GAMBIA ASSOCIATION CIO  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 DECEMBER 2022**

Friends of The Gambia Association CIO also known as FoTGA, is a Charitable Incorporated Organisation, registered in the UK as charity number 1171620. It also operates as an NGO in The Gambia, registered number A92.

The CIO was formed on 15 February 2017 and commenced charitable activities on 1 January 2019, on transfer of the assets and activities of Friends of The Gambia Association, registered number 1051745. It is governed by its constitution.

The principal address is 8 Essex Close, Morden, Surrey, SM4 4NP and in The Gambia, 3 Kotu Layout, KSMD.

### **OBJECTIVES AND ACTIVITIES**

The objectives of Friends of The Gambia CIO as set out in the constitution are to relieve poverty, alleviate pain and suffering and advance the education of the people of The Gambia.

The main activities are:

- Sponsorship of children's education, improvement of education facilities, provision of teaching aids and grants for school and teachers.
- Improving the availability and quality of health care by the provision of medical supplies, equipment, facilities and ancillary services.
- Providing humanitarian aid through donations and distribution of donated items to the needy.

The Trustees have had regard to the Charity Commission's guidance on public benefit.

### **TRUSTEES**

Trustees are appointed at the Annual General Meeting, where one-third will retire by rotation. Trustees are eligible for re-election for a maximum period of six years.

The Trustees who have served during the year 2022 are:

Chairman	Donna Makins
Secretary	Sandra Hill-Smith
Treasurer	Jeffrey Phillips
Sponsorship Secretary	Gillian Hill
Projects	Richard Hughes
Trustee	Alhajie Camara

Trustees do not receive any remuneration and oversee activities in The Gambia during their holidays to maximise funds for the public benefit.

### **VOLUNTEERS**

Lynda Redfern, Book keeping  
Mike Chad, report checking  
Paul Hughes

### **STAFF IN THE GAMBIA**

Momodou Camara – Office Manager  
Sulayman Manneh – Finance Administrator  
Jariatou Jallow – Office Assistant

## **CHAIR'S REPORT 2022**

It has been my privilege to act as chairman during the reporting period. I am grateful to my fellow trustees for their support and for the work of our team in The Gambia, Modou Camara, Sulayman Manneh, Jariatou Jallow and Odin.

I would also like to thank Lynda Redfern and Jackie Massey for all their help with the book-keeping and the accounts and Paul Hughes who attends trustee meetings when he can and does a lot behind the scenes with making new contacts.

The holiday seasons in 2022 in The Gambia were improved from the previous two years, but visitors were still less than pre-pandemic. The office staff continued to make payments to the students and do school visits where required. They also coordinated deliveries of rice and oil to sponsored children and their families, and had a good sort out at the office! In July, we managed to get a large shipment out, which included medical supplies for Bakindik and stationery and equipment for the office. Earlier in the year, supporter Steve Bick managed to raise funds (thanks, Steve!) to purchase a mammogram machine (we believe the first one of its kind in The Gambia!) and this was also shipped out.

Richard and Paul managed an information-gathering trip, looking at how we might be able to help with some repairs to Bakindik Health Centre's sewer system and water supply pressure. A big thank you to Paul for his in-depth report which allowed us (with an anonymous donation) to sign off the repair work. Jeff and Kate also managed a low-profile visit, catching up with the office staff when they could.

It is important, that if FoTGA is to continue in its present form, that more members put their names forward to act as trustees, and volunteers who need not necessarily be trustees. Volunteers need only commit for as little as 2 hours a month, although we would obviously welcome those with more time too. We are also grateful to anyone that fundraises for projects – if you have an idea for a project you would like to see happen in The Gambia, or would like to do some fundraising, please get in touch. During the summer, young supporter Tom Makins, aged 16, volunteered (or maybe someone volunteered him) to design and compile the new edition Drumbeat. We really appreciate the time and effort he put in.

Finally I would like to thank Jeff Phillips, who is stepping down at Treasurer at this AGM. His commitment to the charity and to The Gambia for so many years is very much appreciated, both by the trustees and the staff.

Thanks also to all the sponsors and donors for your commitment to the charity. We are hugely grateful.

Donna Makins (Chair 2022)

## **APPROVAL**

The Trustees' Report and Financial Statements were approved by the Trustees and are to be signed at the AGM on their behalf by the Secretary.

## FINANCIAL REVIEW 2022

The attached Financial Statements have been prepared in accordance with the Charities Statement of Recommended Practice and FRS 102 for smaller charities. Accounting Policies are detailed in the Notes.

Friends of The Gambia Association CIO receives donations and sponsorship revenue in the UK and carries out its activities in The Gambia, where it operates as a registered NGO (A92). The Trustees maintain a controlling interest in the NGO, consequently the Financial Statements have been prepared on a consolidated basis to provide a better picture of the charity's activities as a whole. These Financial Statements are independently reviewed in the UK by Darboe, Jula & Co Ltd, Chartered Certified Accountants and in The Gambia are audited by Ays & Co. Chartered Accountants.

During the year the charity made a loss of £7,017, compared with a surplus of £6,545 in 2021. The charity's funds at 31 December 2022 amounted to £64,133, of which £55,650 were unrestricted. FoTGA operates an Endowment Fund, the John Jones Legacy Fund with a balance of £8,248. It is anticipated that this fund will be topped up with future legacies and used for specific sponsorship cases chosen by the Trustees.

The main Charitable Activity during the year continued to be the sponsorship of children's education. Total grants paid during the year amounted to £34,956 (2021 £30,367), funded by £30,500 from the sponsorship scheme and £4,456 from the Legacy Endowment Fund. FoTGA operates a sponsorship scheme, whereby the members contribute a monthly amount which includes an additional contribution enabling FoTGA to continue supporting students who, for no fault of their own, lose the funding of their sponsor.

Other activities include small projects and humanitarian aid. The net outgoings amounted to £2,503 which is primarily for rice donated to our supported students' families.

In 2022 the Trustees took action to simplify the restricted funds held by FoTGA. These were donations which were made for specific purposes or to support specific organisations. Where feasible any remaining funds which had been dormant for several years were passed on to the intended recipients. This met the original purpose of the donations and also simplified our accounting. The restricted funds now have a balance of £235 compared to £1,008 in 2021.

Support costs, amounted to £14,056 (2021 £13,021). This covers salaries, office running costs and governance of the NGO in The Gambia. Only 5% of administrative expenditure related to running the UK charity. The charity benefited from a good exchange rate throughout the year, with rates between 71 to 75 Dalasi to £1, compared with approx. 71 in 2021.

The Trustees have built on the experience gained through the Coronavirus pandemic by using virtual meetings and mobile phones to be in regular contact with the staff and one another. Virtual meetings have also reduced costs to the charity as well as enabling recruitment from a wider geographic pool. The book-keeping system installed in 2019 has also ensured that finance transactions could be monitored by the Trustees.

However, government decisions, uncertainty, exchange rate volatility and ongoing disruption to tourism are all difficulties which put FoTGA at risk. Last year FoTGA was the recipient of several large donations. In 2022, without similar donations we have made a loss despite minimising costs and focussing on the key purposes of our organisation. The number of sponsors is slowly decreasing, which will ultimately reduce funds. The Trustees are therefore undertaking a programme of activities to increase FoTGA's visibility in order to gain more regular sponsors.

The Trustees policy is to maintain a level of reserves, sufficient to continue paying grants to students already sponsored by FoTGA on an ongoing basis and cover FoTGA's commitments and legal liabilities in the event of closure of the charity. The Trustees consider that the current reserves are sufficient.

## SPONSORSHIP SECRETARY'S REPORT 2022

FoTGA operates a Sponsorship Scheme primarily providing grants to children and schools. On joining the scheme, the sponsor becomes a member of FoTGA, agrees to pay a monthly subscription and in return will receive updates of their sponsored child's progress. Once a child has been sponsored through FoTGA, providing they continue to meet certain conditions, they will receive a grant each school term, throughout their education. The grant enables the students to go to school and covers the cost of uniforms, stationery, a satchel, school fees and lunches. Some also receive a travel allowance.

We did issue some guidance on letter writing to be passed to students, to encourage them to give more information about their schooling and their life. Many letters had just been a thank you.

We need more sponsors as we have over 50 children on the waiting list. So please keep asking friends and family and colleagues to help.

FoTGA maintains a small office in The Gambia which manages the distribution of grants to the students and also forwards reports & letters back to the UK for onward distribution to sponsors. A very important link. The office also arranges for the distribution of gifts from sponsors such as rice, oil, money, bicycles to be delivered to the students and their families.

During 2022 ten students finished their Grade 12 school education. The Sponsorship Scheme is intended to support students up to Grade 12. However, some sponsors continue to support their students if they go on to further education. This trend increased again this year.

By the end of 2022 we had a total of 96 students, an increase of 10.

School	Grades	Age	Number
Nursery	1-3	4-6	7
Lower Basic (Primary)	1-6	7-12	25
Upper Basic (Middle School)	7-9	13-15	29
Senior Secondary (High School)	10-12	16-18	23
University or Skills Centres			12

We have also provided a number of one-off grants, as well as supporting one Brikhama teacher, and giving regular fish and rice donations to the school for the blind.

G Hill

Sponsorship Secretary

## **PROJECT MANAGERS REPORT YEAR ENDED 31.12.22**

Unusually for me I didn't visit The Gambia in the year however I can report on the following for both my visits in November 2021 and January 2023

Assisted by my son Paul (a qualified architect) I visited the Gambia between November 2021 with the object of inspecting some of the previous projects completed in the past and also to identify possible future projects.

### **Bakindik Maternity Clinic**

This was constructed in 2014 by FOTGA to service the needs of the (mainly) Mandinka community and improve maternal and young children's health needs. Since that date trustees have visited the clinic regularly to check that the operation is still working satisfactorily.

On my visit we noticed that there were problems with the distribution of piped water to the wards and delivery room and that the drainage from the clinic was not leaving as sewage to the cesspit in a satisfactory manner!

When back in the UK my son drafted some plans for rectification work and other specifications to enable a tender document to be published!

After due consideration of this matter and some fundraising, prospective builders were interviewed by me in January 2023 and one instructed. During the course of 2023 such work was inspected by site visits from our office staff and the installation was ready for use. However the water pump used in the supply of well water failed, this matter should have fallen to the Government health authority but our sponsor agreed to fund a replacement.

Upon enquiry with the resident nurse she informed us that some equipment is required to better attend to the medical needs of the patients – such has now been supplied with thanks to an anonymous donor!

### **GOVI school for blind children**

On my visit to this facility I noticed that the playground was in a dilapidated state, the ground surface was uneven, play equipment was broken and unusable. We were informed by the teaching staff that such repair would be most appreciated and would greatly assist in the teaching and special needs requirements of the children!

Consideration of this project matter is ongoing but the costs - dependent on the nature of the required equipment and ground works – are considerable and will require a fund raising campaign!

### **Other Matters**

Both the above facilities are relatively close to the coast and easily accessible to the tourists but further inland not so!

I learnt that there were safety problems surrounding a village "up river" and that matters would be improved with "street" lighting accordingly some solar powered lights were obtained and installed with a specific donation!

As part of my "holiday" time in The Gambia I went "up river" on a two day trip and saw first hand REAL poverty - same has been exercising my mind in how we can help, but possibly more of that in a later report!

RICHARD HUGHES  
project manager

**FRIENDS OF THE GAMBIA ASSOCIATION CIO  
STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 DECEMBER 2022**

		<b>2022</b>				<b>2021</b>
	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds £</b>	<b>Total Funds £</b>
<b>INCOME</b>	<b>2</b>					
Donations & Legacies		1,238	5,507	3,100	9,845	17,690
Charitable Activities		26,168			26,168	27,244
Investment Income		65			65	52
		<u>27,471</u>	<u>5,507</u>	<u>3,100</u>	<u>36,078</u>	<u>44,986</u>
<b>EXPENDITURE</b>	<b>3</b>					
Raising Funds		72			72	315
Charitable Activities		32,287	6,280	4,456	43,023	38,126
Other		-			-	-
		<u>32,359</u>	<u>6,280</u>	<u>4,456</u>	<u>43,095</u>	<u>38,441</u>
<b>NET INCOME/(EXPENDITURE)</b>						
Transfers between funds	<b>4</b>				-	-
<b>NET MOVEMENT IN FUNDS</b>		<u>(4,888)</u>	<u>(773)</u>	<u>(1,356)</u>	<u>(7,017)</u>	<u>6,545</u>
<b>RECONCILIATION OF FUNDS</b>						
<b>FUNDS brought forward</b>		<u>60,538</u>	<u>1,008</u>	<u>9,604</u>	<u>71,150</u>	<u>64,605</u>
<b>FUNDS carried forward</b>		<u>55,650</u>	<u>235</u>	<u>8,248</u>	<u>64,133</u>	<u>71,150</u>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO  
BALANCE SHEET  
At 31 DECEMBER 2022**

		<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
<b>Current Assets</b>			
UK Bank Balances		57,704	59,942
The Gambia Bank and Cash Balances		3,328	7,333
Debtors and Prepayments		4,547	5,154
		<u>65,580</u>	<u>72,429</u>
<b>Current Liabilities (due within one year)</b>			
Creditors and Accruals		<u>1,447</u>	1,279
<b>NET ASSETS</b>		<u>64,133</u>	<u>71,150</u>
<b>The Funds of The Charity</b>			
Endowment Funds	<b>4</b>	8,248	9,604
Restricted Income Funds	<b>4</b>	235	1,008
Unrestricted Funds		<u>55,650</u>	60,538
		<u>64,133</u>	<u>71,150</u>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2022**

**1 ACCOUNTING POLICIES**

**1a Basis of Preparation**

The Financial Statements have been prepared under the historical cost convention, on a going concern basis, in accordance with the Statement of Recommended Practice (SORP) in accounting and reporting by charities applicable to charities preparing their accounts in accordance with FRS102. The Trustees confirm that the Charity is a public benefit entity.

**1b Currency**

Funds are transferred to The Gambia on a regular basis using a registered Foreign Exchange dealer in The Gambia. Payment is made and received on the same day and recorded at the exchange rate quoted. Transactions are recorded using the monthly average exchange rate. Assets at the end of the financial year are converted at the actual rate on the day.

Exchange rate differences occur between the brought forward asset, monthly average and year end actual figures.

Actual Exchange rates	1st January 2022	71.46 GMD to £1
	31st December 2022	74.57 GMD to £1

**1c Gift Aid**

Gift Aid is accounted for when the amount can be calculated with a degree of certainty, normally at the earliest of day received or claim being made. Gift Aid is claimed on donations received and reported as part of that donation.

**2 ANALYSIS OF INCOME**

	2022	2021
	£	£
<b>2a Donations</b>		
Membership Subscriptions	915	844
Legacies and Memorial Donations	3,100	6,051
General Donations	322	6,125
Projects	3,005	2,657
Humanitarian	2,509	2,019
	<u>9,846</u>	<u>17,690</u>
<b>2b Charitable Activities</b>		
Sponsorship	<u>26,168</u>	<u>27,244</u>

**3 ANALYSIS OF EXPENDITURE**

**3a CHARITABLE ACTIVITIES**

Activity	2022			2021
	Donations	Grants	Support Costs	Total
	£	£	£	£
Sponsorship		22,906	12,650	34,956
Projects	3,971		709	4,674
Humanitarian	2,690		709	3,392
	<u>6,661</u>	<u>22,906</u>	<u>14,056</u>	<u>43,023</u>

Grants to individuals

21,515

Grants to schools

791

Projects include small building projects and health care support. Unrestricted project donations included £500 to Sunshine with Smiles towards a mammogram.

**3b SUPPORT COSTS**

	2021			2022
	Sponsorship	Projects	Humanitarian	Total
	£	£	£	£
Office Running	4,886	271	271	5,428
Employment	5,614	912	912	6,298
Governance	1,425	79	79	1,584
Finance	725	40	40	805
	<u>12,650</u>	<u>703</u>	<u>703</u>	<u>14,056</u>

It is considered that virtually all support costs relate to running the sponsorship scheme. A nominal amount of 5% has been allocated to Projects and Humanitarian Aid. Gift Aid raised on project donations is donated towards support costs. Projects and Donations made are shown net of direct expenditure.

**4 RESTRICTED FUND MOVEMENTS**

	B/F	In	Out	C/F
	£	£	£	£
<b>Restricted Funds</b>				
<b>Humanitarian</b>				
Rice and Gifts by Sponsors	50	2,502	2,552	-
Humanitarian Donations		650	650	-
<b>Projects</b>				
Berending Clinic	374	355	729	-
Gilkock FC	80		80	-
Project Fund	327	2,000	2,092	235
Govt School Fund	177		177	-
<b>Endowment Fund</b>				
Legacy Endowment Fund		9,604	4,456	5,248
		<u>10,612</u>	<u>8,607</u>	<u>5,489</u>



Section A

Independent Examiner's Report

Report to the trustees	FRIENDS OF THE GAMBIA ASSOCIATION CIO		
On accounts for the year ended	31 December 2022	Charity no	1171620
	Set out on pages		
	Not applicable		

I report to the trustees on my examination of the accounts of the above charity for the year ended **31/12/2022**.

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.

I report in respect of my examination of the Charity'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.

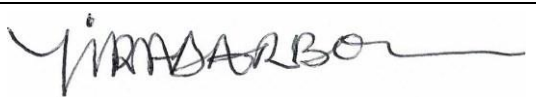
Independent examiner's statement

The charity's gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants, ACCA.

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: 30/08/2023

Name: Mr. Yiramang Darboe

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

Association of Chartered Certified Accountants- ACCA

<b>Address:</b>	DARBOE JULA & CO LTD
	Team House, 1B St. Marys Road, Watford, England
	WD18 0EE

<b>Section B</b>	<b>Disclosure</b>
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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.**

There are no matters to be disclosed.

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**

England & Wales - Charity number 1171620

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# Accounts

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# Charity Commission Annual Return 2021

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**

Charity registration number: 1171620

**Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.**

**This document is a record of the information provided in the Annual Return 2021.**

## Financial period

**Financial period start date**

01/01/2021

**Financial period end date**

31/12/2021

## Income and spending

**Income £**

£44,986

**Spending £**

£38,441

## Serious Incidents

**For the period of this return, were there any serious incidents in your charity that have not been reported to the Charity Commission?**

No

## Fundraising - professional fundraiser

**Did your charity raise funds from the public?**

Yes

**Did the charity work with any professional fundraisers?**

No

## Fundraising - commercial participator

**Did your charity work with any commercial participators?**

No

## Grantmaking

**Was grant making the main way your charity carried out its purposes?**

Yes

## Government contracts

**During the financial period for this annual return, did the charity receive income from contracts (other than grant agreements) with central government or local authorities?**

No

## Government grants

**During the financial period for this annual return, did the charity receive income from grants from central government or local authorities?**

No

## Income from outside the UK

Did your charity receive income from outside the UK ?

No

## Spending outside England & Wales

Did your charity operate outside England and Wales?

Yes

Select countries/territories your charity operated in during the financial period covered by this annual return

The Gambia

The Gambia

£ 38126

Record the total expenditure by country/territory., Please round all figures to the nearest pound (do not enter decimal points or commas)

£ 38126

## Spending outside England & Wales

When spending money or working outside England and Wales, did your charity transfer money other than using the regulated banking system?

No

## Spending outside England & Wales

Did your charity have procedures and controls in place to monitor expenditure outside England and Wales?

Yes

**Are the trustees satisfied that your charity's risk management policies and procedures adequately covered activities and spending outside England and Wales?**

Yes

## Trading subsidiaries

**Did the charity have any subsidiaries?**

No

## Trustee payments

**Did any of the trustees receive any remuneration, payments or benefits from the charity other than refunds of legitimate trustee expenses?**

No

**Did any of the trustees resign and then take up employment with the charity?**

No

## Employees' salaries

**Did any of your charity's staff receive total employee benefits of £60,000 or more?  
Select No if your charity does not have any staff , or does not pay any staff.**

No

**For your highest paid member of staff only, what was the total value of their employee benefits?**

**(For example if your highest paid member of staff received £35,000 enter 35000). If you do not have any staff or did not pay any staff, enter 0 (zero)**

£0

## Volunteers

**How many UK volunteers, excluding trustees, did the charity have during the financial period?**

## Financial controls

**Did your charity review its internal financial controls?**

Yes

## Safeguarding

**Has the charity obtained a standard, enhanced or enhanced with barred lists DBS check on all trustees, employees and volunteers who are in roles that are eligible for these checks?**

**Select Yes if there are no trustees, employees or volunteers in roles that are eligible for these types of DBS checks.**

Yes

## Privacy statement

**Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:**

- you have consented to their release; or**
- we are legally obliged to disclose them; or**
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.**

**We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:**

- we can lawfully do so; and**
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest**

**Information we collect about you**

**We will use this information:**

**To enable us to carry out our statutory functions and duties;**

**This will include the following actions:**

- (a) update, consolidate, and improve the accuracy of our records;**
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;**
- (c) data analysis, testing, research, statistical and survey purposes**

**Information we receive from other sources.**

**Information we receive from other sources**

**We may combine this information with information you give to us and information we collect about you.**

**We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).**

**We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.**

**The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.**

**As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.**

**Please check back frequently to see any updates or changes to our privacy policy.**

## **Declaration**

**Your role at the charity (select one):**

**Trustee**

**Given names**

Jeffrey Leslie Brenton

**Family name**

Phillips

**Telephone number**

02083373004

**Email**

jeffbrentonp@yahoo.com

**Date submitted**

21/10/2022

**It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the commission; this includes**

**suppressing, concealing or destroying documents.**



**Friends of The Gambia Association CIO**

**Annual Report and Financial Statements 2021**

Registered Charity UK No. 1171620: Registered NGO in The Gambia No. A92

[www.fotga.org.uk](http://www.fotga.org.uk)

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**

## TRUSTEES' ANNUAL REPORT YEAR ENDED 31 DECEMBER 2021

Friends of the Gambia Association CIO, also known as FoTGA, is a Charitable Incorporated Organisation registered in the UK as charity number 1171620. It also operates as an NGO in The Gambia, registered number A92.

The CIO was formed on 15 February 2017 and commenced charitable activity on 1 January 2019, on transfer of the assets and activities of Friends of the Gambia Association, registered number 1051745. It is governed by its constitution.

The principal address is 8 Essex Close, Morden, Surrey SM4 4NF and in The Gambia, 3 Kotu Layout, KSMD.

### OBJECTIVES AND ACTIVITIES

The objectives of the Friends of the Gambia Association CIO as set out in the constitution are to relieve poverty, alleviate pain and suffering and advance the education of the people of The Gambia.

The main activities are:

- Sponsorship of children's education, improvement of education facilities, provision of teaching aids and grants for schools and teachers
- Improving the availability and quality of health care by the provision of medical supplies, equipment, facilities and ancillary services
- Providing humanitarian aid through donations and distribution of donated items to the needy.

The trustees have had regard to the Charity Commission's guidance on public benefit.

### TRUSTEES

Trustees are appointed at the Annual General Meeting, where one third will retire by rotation. Trustees are eligible for re-election for a maximum period of six years.

The trustees who have served during the year 2021 are:

Chair	Rob Isdale (resigned March 2021) Donna Makins (appointed 20 May 2021)
Secretary	Sandra Hill-Smith (appointed 20 May 2021)
Sponsorship Secretary	Gillian Hill
Treasurer	Jacqueline Massey ACA (resigned 30 March 2021)
Acting Treasurer	Jeffrey Phillips (from 30 March 2021)
Vice chair	Alhajie Camara (acting Vice Chair from 29 March 2021)
Projects	Richard Hughes (appointed 20 May 2021)

Trustees do not receive any remuneration and oversee activities in The Gambia during their holidays to maximise funds for the public benefit.

## **VOLUNTEERS**

Emily Cardinal (website and social media)  
Paul Hughes (projects, from November 2021)  
Lynda and Mike Redfern (Drumbeat)  
Mike Chad (reports)

## **OFFICE STAFF IN THE GAMBIA**

Momodou Camara – Office Manager  
Sulayman Manneh – Finance Administrator  
Jariatou Jallow – Office Assistant

## **CHAIR'S REPORT**

It has been my privilege to act as chairman during the reporting period. I am grateful to my fellow trustees for their support and for the work of our team in The Gambia, Modou Camara, Sulayman Manneh, Jariatou Jallow and Odin.

I would like to thank outgoing chairman Rob Isdale for his dedication to FoTGA over the years and wish them both Rob and his wife Margaret well for the future. I would also like to thank Jackie Massey for all her hard work as Treasurer throughout 2021.

The situation in The Gambia remained difficult for most of 2021, as the Covid-19 pandemic continued to affect daily life and tourism. During this time, FoTGA continued to support our Gambian families with rice and oil while schools remained closed but many provided on-line classes. Grants continued to be paid. The Gambia relies very much on the tourist trade but tourism was practically non-existent for much of 2021. Behind the scenes, the FoTGA committee continued to plan for the much anticipated resumption of direct flights and package holidays in the late Autumn. This included new signage for the office to encourage new sponsors and the shipment of some t-shirts for the team to wear to promote the charity, with a QR code to scan, no less!

Schools reopened fully in the latter part of 2021.

By November, two of our trustees had managed trips out, which proved very useful in terms of looking at projects and catching up with and supporting our staff on the ground, to try and focus on the charity going forwards.

It is important, that if FoTGA is to continue in its present form, that more members put their names forward to act as trustees and volunteers who need not necessarily be trustees. Volunteers need only commit for as little as 2 hours a month, although we would obviously welcome those with more time too.

Thanks to all the sponsors and donors for your commitment to the charity.

Donna Makins (Chair 2021)

## **APPROVAL**

The Trustees' Report and Financial Statements were approved by the Trustees and are to be signed at the AGM on their behalf by the Secretary.

## FINANCIAL REVIEW

The attached Financial Statements have been prepared in accordance with the Charities Statement of Recommended Practice and FRS 102 for smaller charities. Accounting Policies are detailed in the Notes to the Financial Statements.

Friends of The Gambia Association CIO receives donations and sponsorship revenue in the UK and carries out its activities in The Gambia, where it operates as a registered NGO (A92). The Trustees maintain a controlling interest in the NGO, consequently the Financial Statements have been prepared on a consolidated basis to provide a better picture of the charity's activities as a whole. These Financial Statements are independently reviewed in the UK by Darboe, Jula & Co Ltd, Chartered Certified Accountants and in The Gambia are audited by Ays & Co. Chartered Accountants.

During the year the charity made a surplus of £6,545, compared with £474 in 2020. After adjusting for restricted funds, the unrestricted surplus funds were £2,742 in 2021 and £2,361 in 2020. FoTGA were fortunate in receiving a legacy of £5000 during the year and a further donation from Amesbury School of £4,397. In addition, exchange rates remained fairly consistent throughout the period.

The main Charitable Activity during the year continued to be the sponsorship of children's education. Total grants paid during the year amounted to £30,367, funded by £27,027 from the sponsorship scheme and £3,340 from the Legacy Endowment Fund. FoTGA operates a sponsorship scheme, whereby the members contribute a monthly amount which includes an additional contribution enabling FoTGA to continue supporting students who, for no fault of their own, lose the funding of their sponsor.

The Gambia has continued to suffer from the effects of the Coronavirus epidemic. The tourist industry has been unable to operate and unemployment and the cost of living have increased considerably. FoTGA have supported their students throughout the year by continuing to pay their grants and providing humanitarian aid of a sack of rice to each student family. Individual sponsors send gifts of rice and oil.

Support costs amounted to £13,021 (2020 £12,066). This covers salaries, office running costs, bank charges, currency transfer costs and governance of the NGO in The Gambia. Only £400 (3%) related to administrative costs of running the UK charity. The charity's funds at 31 December 2021 remained healthy at £71,150, of which £60,538 were unrestricted. The Trustees policy is to maintain a level of reserves, sufficient to continue paying grants to students already sponsored by FoTGA on an ongoing basis and cover FoTGA's commitments and legal liabilities in the event of closure of the charity.

The Trustees consider that the current reserves are sufficient. However, sponsor numbers are decreasing year on year and this, together with government decisions, economic uncertainty, exchange rate volatility and disruption to tourism are all areas which put FoTGA at risk.

J Massey  
Outgoing Treasurer

## SPONSORSHIP SECRETARY'S REPORT 2021

FoTGA operates a Sponsorship Scheme primarily providing grants to children and schools. On joining the scheme, the sponsor becomes a member of FoTGA, agrees to pay a monthly subscription and in return will receive updates of their sponsored child's progress. Once a child has been sponsored through FoTGA, providing they continue to meet certain conditions, they will receive a grant each school term, throughout their education. The grant enables the students to go to school and covers the cost of uniforms, stationery, a satchel, school fees and lunches.

Sadly, due to the Pandemic, we lost several sponsors due to changes in their financial circumstances. FoTGA continue the grants to their sponsored students from general funds. This fund includes payments from sponsors who donate in general rather than for a specific child, which can be of any amount.

We know of no sure way of attracting new sponsors. A few find FoTGA on their return from The Gambia and ask us to manage students they have met, and some find us from the website. Others hear by word of mouth or social media. During 2020 and 2021, few tourists visited Gambia due to the pandemic, so that source of sponsors dried up. So please keep asking friends and family and colleagues to help! Any amount per month helps with our shortfall.

FoTGA maintains a small office in The Gambia which manages the distribution of grants to the students and also forwards reports & letters back to the UK for onward distribution to sponsors. A very important link. The office also arranges for the distribution of gifts from sponsors such as rice, oil, money, bicycles to be delivered to the students and their families.

During 2021 ten students finished their Grade 12 school education. One ceased to receive support due to failing to attend school. The Sponsorship Scheme is intended to support students in State schools up to Grade 12.

However, some sponsors continue to support their students if they go on to further education. This trend increased this year.

By the end of 2021 we had a total of 86 students.

School	Grades	Age	Number
Nursery	1-3	4-6	2
Lower Basic (Primary)	1-6	7-12	20
Upper Basic (Middle School)	7-9	13-15	25
Senior Secondary (High School)	10-12	16-18	35
University or Skills Centres			6

It is pleasing to note that during the first half of 2022 we have provided support to 99 students, 12 of them at University or Colleges. Some have been one-off grants to complete a final year, as well as gaining more regular sponsorship of schoolchildren. This is thanks to new sponsors, one using a pay rise to support a second student and a generous anonymous donation towards the one-offs.

G Hill  
Sponsorship Secretary

**FRIENDS OF THE GAMBA ASSOCIATION CO**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**YEAR ENDED 31 DECEMBER 2021**

		2021				2020
	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total funds
		£	£	£	£	£
<b>INCOME</b>	<b>2</b>					
Donations & Legacies		6,417	4,669	6,604	17,690	7,680
Charitable Activities		27,268			27,268	21,220
Investment Income		52			52	42
		<u>33,737</u>	<u>4,669</u>	<u>6,604</u>	<u>44,980</u>	<u>28,942</u>
<b>EXPENDITURE</b>	<b>3</b>					
Raising Funds		115			115	273
Charitable Activities		38,258	1,518	1,140	40,916	40,888
Other		-			-	-
		<u>38,373</u>	<u>1,518</u>	<u>1,140</u>	<u>41,031</u>	<u>41,161</u>
<b>NET INCOME/(EXPENDITURE)</b>						
Transfers between funds	<b>4</b>	601	(601)	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<u>1,742</u>	<u>118</u>	<u>1,140</u>	<u>3,000</u>	<u>474</u>
<b>RECONCILIATION OF FUNDS</b>						
FUNDS brought forward		<u>57,796</u>	<u>488</u>	<u>6,140</u>	<u>64,424</u>	<u>64,111</u>
FUNDS carried forward		<u>59,538</u>	<u>1,008</u>	<u>8,604</u>	<u>71,150</u>	<u>64,605</u>

**FRIENDS OF THE GAMBA ASSOCIATION CO**  
**BALANCE SHEET**  
**At 31 DECEMBER 2021**

		2021	2020
		£	£
<b>Current Assets</b>			
UK Bank Balances		10,942	48,030
The Gambia Bank and Cash Balances		7,150	8,662
Debtors and Prepayments		5,254	21,141
		<u>23,346</u>	<u>77,833</u>
<b>Current Liabilities (due within one year)</b>			
Creditors and Accruals		<u>1,217</u>	<u>2,217</u>
<b>NET ASSETS</b>		<u>22,129</u>	<u>75,616</u>
<b>The Funds of The Charity</b>			
Endowment Funds	<b>4</b>	6,604	6,140
Restricted Income Funds	<b>4</b>	1,008	488
Unrestricted Funds		<u>14,517</u>	<u>68,988</u>
		<u>22,129</u>	<u>75,616</u>

**FRIENDS OF THE GAMBIA ASSOCIATION COI**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2021**

**1. ACCOUNTING POLICIES**

**1a. Basis of Preparation**

The Financial Statements have been prepared under the historical cost convention, on a going concern basis, in accordance with the Statement of Recommended Practice (SORP) in accounting and reporting by charities applicable to charities preparing their accounts in accordance with FRS102. The Trustees confirm that the Charity is a public benefit entity.

**1b. Currency**

Funds are transferred to The Gambia on a regular basis using a registered foreign exchange dealer in The Gambia. Payment is made and received on the same day and recorded at the exchange rate quoted. Transactions are recorded using the monthly average exchange rate. Assets at the end of the financial year are converted at the actual rate on the day. Exchange rate differences occur between the brought forward asset, monthly average and year end actual figures.

Actual Exchange rates	1st January 2021	70.72 GMD to £1
	31st December 2021	71.66 GMD to £1

**1c. Gift Aid**

Gift Aid is accounted for when the amount can be calculated with a degree of certainty, normally at the earliest of day received or claim being made. Gift Aid is claimed on donations received and reported as part of that donation.

**2. ANALYSIS OF INCOME**

	2021	2020
	£	£
<b>2a. Donations</b>		
Membership Subscriptions	844	1,124
Logos and Memorial Donations	6,051	
General Donations	6,125	1,171
Projects	2,657	2,378
Humanitarian	2,013	2,697
	<u>17,690</u>	<u>7,370</u>
During the year a legacy of £1000 was received from John Van Dongen dec'd. Donations included £4887 from Amersbury School and £353 from Nyodoma charity.		
<b>2b. Charitable Activities</b>		
Sponsorship	<u>17,244</u>	<u>21,772</u>

**3. ANALYSIS OF EXPENDITURE**

**3a. CHARITABLE ACTIVITIES**

Activity	Donations	Grants	Support Costs	2021	2020
				Total	Total
	£	£	£	£	£
Sponsorship		18,648	11,719	30,367	42,117
Projects	2,321		651	2,972	2,875
Humanitarian	4,110		651	4,761	5,170
	<u>6,431</u>	<u>18,648</u>	<u>12,371</u>	<u>38,128</u>	<u>47,958</u>

Grants to individuals

17,882

Grants to schools

766

Projects include small building projects and health care support. Unrestricted project donations included £500 to Sunshine with Smiles towards a programme.

**3b. SUPPORT COSTS**

	Sponsorship	Projects	Humanitarian	2021	2020
				Total	Total
	£	£	£	£	£
Office Running	3,403	189	189	3,781	3,934
Employment	4,746	254	254	5,273	5,768
Governance	1,694	83	83	1,860	1,156
Finance	1,077	113	113	1,303	1,190
	<u>11,719</u>	<u>639</u>	<u>639</u>	<u>12,991</u>	<u>11,966</u>

**FRIENDS OF THE GAMBIA ASSOCIATION (CO.)**  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**YEAR ENDED 31 DECEMBER 2021**

It is considered that virtually all support costs relate to running the sponsorship scheme. A nominal amount of 5% has been allocated to Projects and Humanitarian Aid. Gift Aid raised on project donations is donated towards support costs. Projects and Donations made are shown net of direct expenditure.

<b>4 RESTRICTED FUND MOVEMENTS</b>		<b>B/F</b>	<b>In</b>	<b>Out</b>	<b>C/F</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted Funds</b>					
	<b>Humanitarian</b>				
	Rice and Gifts by Sponsors	50	2,012	(2,012)	50
	<b>Projects</b>				
	Reverend Cline	174	1,480	(1,445)	174
	Gilcock FC	80			80
	Project Fund		1,000	(673)	327
	Govr School Fund		177		177
	<b>Endowment Fund</b>				
	Legacy Endowment Fund	5,340	5,504	(3,340)	5,604
		<u>6,809</u>	<u>11,273</u>	<u>(7,470)</u>	<u>10,612</u>

The John Jones Legacy Fund has been renamed the Legacy Endowment Fund.  
 The John Jones Legacy Fund was bequeathed to provide for the continuing support of the students sponsored by Mr Jones. This bequest has now been satisfied in full. In addition, surplus funds have been used to support some un-sponsored students, Govr School students and Bakindik Health Centre and this will continue.  
 Future unrestricted legacies and occasionally other one-off donations will be allocated to this fund, which will be used to support higher education and other one-off grants as decided by the Trustees.



Section A

Independent Examiner's Report

Report to the trustees/  
members of

FRIENDS OF THE GAMBIA ASSOCIATION CIO

On accounts for the year  
ended

31 December 2021

Charity no

1171620

Set out on pages

Not applicable

I report to the trustees on my examination of the accounts of the above charity for the year ended 31/12/2021.

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.

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

The charity's gross income didn't exceed £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

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:

15/11/2022

Name: Mr. Yiramang Darboe

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

Association of Chartered Certified Accountants- ACCA

<b>Address:</b>
DARBOE JULIA & CO LTD
Team House, 1B St. Marys Road, Watford, England
WD18 0EE

**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.**

There are no matters to be disclosed.

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**FRIENDS OF THE GAMBIA ASSOCIATION CIO**

England & Wales - Charity number 1171620

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# Accounts

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Friends of The Gambia Association CIO

## **Annual Report and Financial Statements 2020**

Registered Charity UK No. 1171620: Registered NGO in The Gambia No. A92

[www.fotga.org.uk](http://www.fotga.org.uk)

## **FRIENDS OF THE GAMBIA ASSOCIATION CIO TRUSTEES' ANNUAL REPORT YEAR ENDED 31 DECEMBER 2020**

Friends of The Gambia Association CIO also known as FoTGA, is a Charitable Incorporated Organisation, registered in the UK as charity number 1171620. It also operates as an NGO in The Gambia, registered number A92.

The Charitable Incorporated Organisation was formed on 15 February 2017 and commenced charitable activities on 1 January 2019, on transfer of the assets and activities of Friends of The Gambia Association, registered number 1051745. It is governed by its constitution.

The principal address is 8 Essex Close, Morden, Surrey, SM4 4NP and in The Gambia, 3 Kotu Layout, KSMD.

### **OBJECTIVES AND ACTIVITIES**

The objectives of Friends of The Gambia CIO as set out in the constitution are to relieve poverty, alleviate pain and suffering and advance the education of the people of The Gambia.

The main activities are:

- Sponsorship of children's education, improvement of education facilities, provision of teaching aids and grants for school and teachers.
- Improving the availability and quality of health care by the provision of medical supplies, equipment, facilities and ancillary services.
- Providing humanitarian aid through donations and distribution of donated items to the needy.

The Trustees have had regard to the Charity Commission's guidance on public benefit.

### **TRUSTEES**

Trustees are appointed at the Annual General Meeting, where one-third will retire by rotation. Trustees are eligible for re-election for a maximum period of six years.

The Trustees who have served during the year 2020 are:

Chairman	Robert Isdale ( <i>resigned 29 March 2021</i> )
Secretary and Sponsorship Secretary	Jeffrey Phillips ( <i>resigned 22 October 2020</i> )
Trustee	Jeffrey Phillips ( <i>appointed 22 October 2020</i> )
Secretary and Sponsorship Secretary	Gillian Hill ( <i>appointed 22 October 2020</i> )
Treasurer	Jacqueline Massey ACA, ( <i>resigned 30 March 2021</i> )
Vice Chairman	Alhajie Camara, ( <i>Acting Chairman from 29 March 2021</i> )
Trustee	Jeffrey Phillips ( <i>Acting Treasurer from 30 March 2021</i> )

*Three further Trustees were appointed on 20<sup>th</sup> May 2021: Richard Hughes, Donna Makins and Sandra Hill-Smith.*

Trustees do not receive any remuneration and oversee activities in The Gambia during their holidays to maximise funds for the public benefit. Re-imburement to Trustees for attendance of meetings amounted to £84.

### **VOLUNTEERS**

Mike and Lynda Redfern, Drumbeat  
Emily Cardinal, Website

## **STAFF IN THE GAMBIA**

Momodou Camara – Office Manager  
Sulayman Manneh – Finance Administrator  
Jariatou Jallow – Office Assistant

## **CHAIRMAN'S REPORT**

It has been my privilege to act as chairman during the reporting period. I am grateful to my fellow trustees for their support and for the work of our team in The Gambia, Modou Camara, Sulayman Manneh and Jariatou Jallow.

Our condolences go out to Modou and his family following the tragic death of his wife in December.

I was in The Gambia in March 2020 and returned just before the first lockdown in the UK. I was able to visit some of our children and to deliver rice and cooking oil. Margaret and I were also present at the annual PTA awards, (Pride of FoTGA) and were suitably impressed by the commitment of those students in attendance to their education.

Following our return to the UK, it has proven to be a difficult year for Gambian families caused by the increasing awareness of the corona19 virus. The Gambia relies very much on the tourist trade but tourism is currently practically non-existent.

Schools and colleges have been closed and Gambians have had to cope with loss of employment. FoTGA has continued to pay sponsorship fees to students' families and delivered rice and oil to all the sponsored families in order to try to ease some of the hardship.

Little has been done in the way of projects although we did attempt an enterprise scheme to start young people with small businesses. We had success with one girl who had set up a small business buying plain shoes, decorating them with beads and selling them on. We gave her a grant of D1000 and she reported back demonstrating an initial success. Perhaps that is a way forward for minor projects.

It is important, that if FoTGA is to continue in its present form, that more members put their names forward to act as trustees and to take on some of the leadership roles, otherwise there is a risk of the charity having to close which will be disastrous for those families and students relying on the help FoTGA gives. The charity will need at least a chairperson, a treasurer and sponsorship secretary plus volunteers who need not necessarily be trustees.

Thanks to all the sponsors and donors for your commitment to the charity.

I have enjoyed many years acting as projects manager and chairman at different times, but now, for a number of personal reasons feel it is time for me to stand down. I will of course carry on as a sponsor to the children Margaret and myself are committed to.

Rob Isdale (Chairman 2020)

## **APPROVAL**

The Trustees' Report and Financial Statements were approved by the Trustees and are to be signed at the AGM on their behalf by the Secretary.

G Hill  
Secretary

## FINANCIAL REVIEW

The attached Financial Statements have been prepared in accordance with the Charities Statement of Recommended Practice and FRS 102 for smaller charities. Accounting Policies are detailed in the Notes.

Friends of The Gambia Association CIO receives donations and sponsorship revenue in the UK and carries out its activities in The Gambia, where it operates as a registered NGO (A92). The Trustees maintain a controlling interest in the NGO, consequently the Financial Statements have been prepared on a consolidated basis to provide a better picture of the charity's activities as a whole. These Financial Statements are independently reviewed in the UK by Darboe, Jula & Co Ltd, Chartered Certified Accountants and in The Gambia are audited by Ays & Co. Chartered Accountants.

During the year the charity made a small surplus of £474, compared with £1,835 in 2019. The charity's funds at 31 December 2020 amounted to £64,605, of which £64,136 were unrestricted. FoTGA operates an Endowment Fund, the John Jones Legacy Fund with a balance of £6,340. It is anticipated that this fund will be topped up with future legacies and used for specific sponsorship cases chosen by the Trustees.

The main Charitable Activity during the year continued to be the sponsorship of children's education, with total receipts of £40,568 (2019 £39,815) and expenditure of £32,117 (2019 £36,926), giving a surplus of £8,451, (2018 £2,889). FoTGA continued to pay grants to the students throughout the Coronavirus pandemic, even though schools were closed, to prevent further hardship and enable students to continue studying towards their exams.

Other activities include small projects and humanitarian aid. The net outgoings amounted to £3,416. Humanitarian Aid included £2,627 for rice donated to all our supported students' families during the Coronavirus pandemic. A further distribution was made in January 2021.

Donations and Sponsorship included Gift Aid of £10,057 for the 2019 and 2020 claims (2018 claim, £9,214). This annual reduction is due to a fall in total donations and sponsorship received and members' eligibility.

Support costs, amounted to £12,066 (2019 £15,856). This covers salaries, office running costs and governance of the NGO in The Gambia. Only 5% of administrative expenditure related to running the UK charity. The charity benefited from a good exchange rate throughout the year, averaging 66.5 Dalasi to £1, compared with 64 in 2019.

The Coronavirus pandemic has brought to everyone's attention how global events can affect us in many ways, not just financially. Although unable to travel to The Gambia, new technologies, virtual meetings and mobile phones have enabled the Trustees to be in constant contact with the staff and one another. The book-keeping system installed in 2019 has also ensured that finance transactions could be constantly monitored by the Trustees.

However, government decisions, uncertainty, exchange rate volatility and disruption to tourism are all difficulties which put FoTGA at risk. Although FoTGA has not been badly affected in 2020, the number of sponsors and donors are slowly decreasing, which will ultimately reduce funds. The Trustees policy is to maintain a level of reserves, sufficient to continue paying grants to students already sponsored by FoTGA on an ongoing basis and cover FoTGA's commitments and legal liabilities in the event of closure of the charity. The Trustees consider that the current reserves are sufficient.

Jackie Massey (Treasurer 2020)

## SPONSORSHIP SECRETARY'S REPORT

FoTGA operates a Sponsorship Scheme providing grants to children and schools. On joining the scheme, the sponsor becomes a member of FoTGA, agrees to pay a monthly subscription and in return will receive updates of their sponsored child's progress. Once a child has been sponsored by FoTGA, providing they continue to meet certain conditions, they will receive a grant each school term, throughout their education. The grant enables the students to go to school and covers the cost of uniforms, stationery, a satchel, school fees and lunches.

FoTGA maintains a small office in The Gambia which manages the distribution of grants to the students and also forwards reports & letters back to the UK for onward distribution to sponsors. A very important link. The office also arranges for the distribution of gifts from sponsors such as rice, oil, money, bicycles to be delivered to the students and their families.

There is no sure way of attracting new sponsors. A few find FoTGA on their return from The Gambia and ask us to manage students they have met and some find us from the website. Others hear by word of mouth or social media.

At the end of 2020, there were 95 students:

School	Grades	Age	Number
Nursery	1-3	4-6	2
Lower Basic (Primary)	1-6	7-12	28
Upper Basic (Middle School)	7-9	13-15	29
Senior Secondary (High School)	10-12	16-18	33
University			3

The Sponsorship Scheme is intended to support students in State schools up to Grade 12. However, some sponsors continue to support their students if they go on to further education.



Rice delivery to GOVI school for the Blind

FRIENDS OF THE GAMBIA ASSOCIATION CIO  
STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 DECEMBER 2020

		2020				2019
	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
<b>INCOME</b>						
	2					
Donations & Legacies		2,455	5,035		7,490	6,013
Charitable Activities		33,720	-		33,720	39,815
Investment Income		42	-		42	90
		<u>36,217</u>	<u>5,035</u>	<u>-</u>	<u>41,252</u>	<u>45,917</u>
<b>EXPENDITURE</b>						
	3					
Raising Funds		211			211	252
Charitable Activities		34,963	3,787	1,818	40,568	43,350
Other		-	-	-	-	480
		<u>35,173</u>	<u>3,787</u>	<u>1,818</u>	<u>40,778</u>	<u>44,082</u>
<b>NET INCOME/(EXPENDITURE)</b>						
Transfers between funds	4	1,317	(1,317)		-	-
<b>NET MOVEMENT IN FUNDS</b>		<u>2,361</u>	<u>(69)</u>	<u>(1,818)</u>	<u>474</u>	<u>1,835</u>
<b>RECONCILIATION OF FUNDS</b>						
<b>FUNDS brought forward</b>		<u>55,435</u>	<u>538</u>	<u>8,158</u>	<u>64,131</u>	<u>62,296</u>
<b>FUNDS carried forward</b>		<u>57,796</u>	<u>469</u>	<u>6,340</u>	<u>64,605</u>	<u>64,131</u>

FRIENDS OF THE GAMBIA ASSOCIATION CIO  
BALANCE SHEET  
At 31 DECEMBER 2020

		2020	2019
<b>Current Assets</b>			
UK Bank Balances		48,039	57,949
The Gambia Bank and Cash Balances		8,662	6,882
Debtors and Prepayments		10,141	447
		<u>66,842</u>	<u>65,278</u>
<b>Current Liabilities (due within one year)</b>			
Creditors and Accruals		<u>2,237</u>	1,147
<b>NET ASSETS</b>		<u>64,605</u>	<u>64,131</u>
<b>The Funds of The Charity</b>			
Endowment Funds	4	6,340	8,158
Restricted Income Funds	4	469	539
Unrestricted Funds		<u>57,796</u>	55,434
		<u>64,605</u>	<u>64,131</u>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2020**

**1 ACCOUNTING POLICIES**

**1a Basis of Preparation**

The Financial Statements have been prepared under the historical cost convention, on a going concern basis, in accordance with the Statement of Recommended Practice (SORP) in accounting and reporting by charities applicable to charities preparing their accounts in accordance with FRS102. The Trustees confirm that the Charity is a public benefit entity.

**1b Currency**

Funds are transferred to The Gambia on a regular basis using a registered Foreign Exchange dealer in The Gambia. Payment is made and received on the same day and recorded at the exchange rate quoted. Transactions are recorded using the monthly average exchange rate.

Assets at the end of the financial year are converted at the actual rate on the day.

Exchange rate differences occur between the brought forward asset, monthly average and year end actual figures.

Actual Exchange rates	on 1st January 2020	68.02 GMD to £1
	on 31 December 2020	70.72 GMD to £1

**1c Gift Aid**

Gift Aid is accounted for when the amount can be calculated with a degree of certainty, normally at the earliest of the day of receipt or claim being made. Gift Aid at 25% has been claimed for 2019 and 2020 amounting to £10,057. Gift Aid is claimed on donations received and reported as part of that donation.

**2 ANALYSIS OF INCOME**

**2a Donations**

Membership Subscriptions	1,334
Projects	2,378
Humanitarian	2,657
	<u>6,013</u>

**2b Charitable Activities**

Sponsorship	<u>40,568</u>
-------------	---------------

**3 ANALYSIS OF EXPENDITURE**

**3a CHARITABLE ACTIVITIES**

Activity	Donations	Grants	Support Costs (3b)	Total
Sponsorship		21,257	10,859	32,117
Projects	2,272		603	2,875
Humanitarian	4,973		603	5,576
	<u>7,244</u>	<u>21,257</u>	<u>12,066</u>	<u>40,568</u>

Grants to individuals 19,306

Grants to schools 1,951

Projects include small building projects and health care support

**3b SUPPORT COSTS**

	Sponsorship	Projects	Humanitarian	Total
Office Running	3,540	197	197	3,934
Employment	5,207	289	289	5,786
Governance	1,041	58	58	1,156
Finance	1,071	60	60	1,190
	<u>10,859</u>	<u>603</u>	<u>603</u>	<u>12,066</u>

It is considered that virtually all support costs relate to running the sponsorship scheme. A nominal amount of 5% has been allocated to Projects and Humanitarian Aid. Projects and Donations made are shown net of direct expenditure.

**4 RESTRICTED FUND MOVEMENTS**

	B/F	In	Out	C/F
<b>Restricted Funds</b>				
Berending Clinic	358	1,992	(2,011)	339
Rice and Gifts by Sponsors	100	2,657	(2,707)	50
Humanitarian	-	212	(212)	-
Bakindik Health Centre	-	174	(174)	-
Gilkock FC	80			80
<b>Endowment Fund</b>				
John Jones Legacy	8,158		(1,818)	6,340
	<u>8,696</u>	<u>5,035</u>	<u>(6,922)</u>	<u>6,809</u>

The John Jones Legacy Fund represents the remaining funds from an expendable endowment used for the purpose of providing grants for students and towards the Bakindik Health Care Facility.



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Friends of The Gambia Association CIO

**On accounts for the year  
ended**

31 December 2020

**Charity no** 1171620

**Set out on pages**

N/A

I report to the trustees on my examination of the accounts of the above charity for the year ended 31/12/2020

**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 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 a proper understanding of the accounts to be reached.

**Signed:**

**Date:** 26/07/2021

**Name:**

Yiramang Darboe-FCCA

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

Association of Chartered Certified Accountants (ACCA)

**Address:**

**DARBOE JULA & CO LTD**

Team House,

1B St. Mary Road

Watford, England

WD18 0EE

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight 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.**

There are no matters to be disclosed.