

# 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 4NP 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 GAMBIA ASSOCIATION (FO)  
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	7,490
Charitable Activities		17,268			17,268	11,720
Investment Income		52			52	42
		<u>61,711</u>	<u>4,669</u>	<u>6,604</u>	<u>64,984</u>	<u>41,252</u>
<b>EXPENDITURE</b>	<b>3</b>					
Raising Funds		115			115	273
Charitable Activities		36,258	1,518	1,140	38,916	40,668
Other		-			-	-
		<u>61,573</u>	<u>1,518</u>	<u>1,140</u>	<u>64,231</u>	<u>41,779</u>
<b>NET INCOME/(EXPENDITURE)</b>						
Transfers between funds	<b>4</b>	601	(602)	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<u>1,742</u>	<u>118</u>	<u>1,144</u>	<u>6,044</u>	<u>474</u>
<b>RECONCILIATION OF FUNDS</b>						
FUNDS brought forward		<u>57,796</u>	<u>489</u>	<u>6,140</u>	<u>64,425</u>	<u>64,171</u>
FUNDS carried forward		<u>60,538</u>	<u>1,008</u>	<u>6,604</u>	<u>71,150</u>	<u>64,645</u>

**FRIENDS OF THE GAMBIA ASSOCIATION (FO)  
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		7,160	8,662
Debtors and Prepayments		5,254	10,141
		<u>71,429</u>	<u>65,842</u>
<b>Current Liabilities (due within one year)</b>			
Creditors and Accruals		<u>1,279</u>	<u>2,237</u>
<b>NET ASSETS</b>		<u>71,150</u>	<u>64,171</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	489
Unrestricted Funds		<u>60,538</u>	<u>57,796</u>
		<u>71,150</u>	<u>64,171</u>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO**  
**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	71.86 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	3,697
	<u>17,690</u>	<u>8,370</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>11,770</u>

**3. ANALYSIS OF EXPENDITURE**

**3a. CHARITABLE ACTIVITIES**

Activity	Donations	Grants	Support Costs	2021 Total	2020 Total
	£	£	£	£	£
Sponsorship		18,648	11,719	30,367	42,117
Projects	2,323		651	2,974	2,875
Humanitarian	4,110		651	4,761	5,170
	<u>6,433</u>	<u>18,648</u>	<u>12,371</u>	<u>38,126</u>	<u>47,962</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 mammogram.					

**3b. SUPPORT COSTS**

	Sponsorship	Projects	Humanitarian	2021 Total	2020 Total
	£	£	£	£	£
Office Running	3,403	189	189	3,781	3,934
Employment	4,746	254	254	5,273	5,798
Governance	1,494	83	83	1,660	1,156
Finance	2,077	113	113	2,303	1,190
	<u>11,719</u>	<u>639</u>	<u>639</u>	<u>12,997</u>	<u>11,066</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. 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	2,012	(2,012)	50
	<b>Projects</b>				
	Remonding Clinic	179	1,480	(1,445)	174
	Gilcock PC	80			80
	Project Fund		1,000	(673)	327
	Gorri School Fund		177		177
<b>Endowment Fund</b>					
	Legacy Endowment Fund	6,340	6,604	(3,340)	9,604
		<u>6,809</u>	<u>11,273</u>	<u>(7,497)</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 unsponsored students, Gorri 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.



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### 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

IER

12018

Oct



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

Section B	Disclosure
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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.
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