



NOTICE OF THE 6TH ANNUAL GENERAL MEETING OF FRIENDS OF THE GAMBIA ASSOCIATION CIO
Charity Registration: 1171620

SUNDAY 15TH 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

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 13th 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

Sandra Hill-Smith

Secretary



AGENDA

1. Welcome by the Chair
2. Apologies for absence
3. Minutes of the 5th 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

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, Julia & 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

		2022				2021
	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
INCOME	2					
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>
EXPENDITURE	9					
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>
NET INCOME/(EXPENDITURE)						
Transfers between funds	4				-	-
NET MOVEMENT IN FUNDS		<u>(4,888)</u>	<u>(773)</u>	<u>(1,356)</u>	<u>(7,017)</u>	<u>6,545</u>
RECONCILIATION OF FUNDS						
FUNDS brought forward		<u>60,538</u>	<u>1,008</u>	<u>9,604</u>	<u>71,150</u>	<u>64,605</u>
FUNDS carried forward		<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

		2022 £	2021 £
Current Assets			
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>
Current Liabilities [due within one year]			
Creditors and Accruals		<u>1,447</u>	<u>1,279</u>
NET ASSETS		<u>64,133</u>	<u>71,150</u>
The Funds of The Charity			
Endowment Funds	4	8,248	9,604
Restricted Income Funds	4	235	1,008
Unrestricted Funds		<u>55,650</u>	<u>60,538</u>
		<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 £
2a Donations		
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	2,013
	<u>9,846</u>	<u>17,690</u>
2b Charitable Activities		
Sponsorship	<u>26,168</u>	<u>27,244</u>

3. ANALYSIS OF EXPENDITURE

3a CHARITABLE ACTIVITIES

Activity	Donations £	Grants £	Support Costs £	2022 Total £	2021 Total £
Sponsorship		22,906	12,650	34,956	30,367
Projects	3,971		703	4,674	2,978
Humanitarian	2,630		703	3,392	4,781
	<u>6,661</u>	<u>22,906</u>	<u>14,056</u>	<u>43,623</u>	<u>38,126</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

	Sponsorship £	Projects £	Humanitarian £	2021 Total £	2022 Total £
Office Running	4,886	271	271	5,428	3,781
Employment	5,614	312	312	6,238	5,273
Governance	1,425	79	79	1,584	1,550
Finance	725	40	40	805	2,307
	<u>12,650</u>	<u>703</u>	<u>703</u>	<u>14,056</u>	<u>13,021</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 £
Restricted Funds				
Humanitarian				
Rice and Gifts by Sponsors	50	2,502	2,552	-
Humanitarian Donations		650	650	-
Projects				
Berending Clinic	374	355	729	-
Gillcock FC	80		80	-
Project Fund	327	2,000	2,092	235
Govi School Fund	177		177	-
Endowment Fund				
Legacy Endowment Fund	9,504	3,100	4,456	8,248
	<u>10,612</u>	<u>8,607</u>	<u>10,796</u>	<u>8,483</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

Address:	DARBOE JULA & 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.