

THANK U CHARITY

England & Wales · Charity number 1179853

Details

Other names	Thank U
Status	Registered
Legal form	CIO
Registered	2018-09-07
Register	View on the Charity Commission register

Contact

Address
Dawes Road Hub
20 Dawes Road
Fulham
London
SW6 7EN

Phone 02073818363

Website www.ThankUCharity.org

Activities

Objects: I. THE RELIEF AND PREVENTION OF POVERTY IN AFRICA AND THE CARIBBEAN, IN PARTICULAR BUT NOT EXCLUSIVELY, BY THE PROVISION OF EDUCATIONAL RESOURCES AND FREE TRAINING PROGRAMMES TO CHILDREN AND ADULTS.II. ADVANCING IN LIFE AND HELPING YOUNG PEOPLE THROUGH THE PROVISION OF LITERARY, PERFORMING AND CULTURAL ARTS-BASED ACTIVITIES PROVIDED IN THE INTERESTS OF SOCIAL WELFARE DESIGNED TO IMPROVE THEIR CONDITIONS OF LIFE AND PROVIDING SUPPORT AND ACTIVITIES WHICH DEVELOP THEIR SKILLS, CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY AS MATURE AND RESPONSIBLE INDIVIDUALS.

Activities: We aim to alleviate child-poverty and advance the lives of young people in:1. UK we run: Youth Relief Project to develop Youth natural talents. Discussions Across Generation to learn lessons through intergenerational dialogue.2. Africa & the Caribbean We establish Eco-Learning Centres in Schools in deprived communities to include, a library, Computer Lab and a compact Vertical Farm.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Environment/conservation/heritage
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups

Geography

- Ghana
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£0	£0	-	-
2023-09-30	£7,445	£16,799	-	-
2022-09-30	£577	£35,954	-	-
2021-09-30	£13,068	£16,778	-	-
2020-09-30	£8,763	£8,208	-	-

Trustees

Name	Role	Appointed
DEBRA BLACKWOOD	Chair	2018-09-28
Sally Baffour		2018-09-28
TANIKA JAZMIN YEARWOOD		2018-09-28
UGOCHI AMAJUOYI		2018-09-28

THANK U CHARITY

England & Wales - Charity number 1179853

Accounts

Thank U Charity

Unaudited Financial Statements for the Year Ending
30th September 2024

Reference and administration details

The Charity Name	Thank U Charity
Incorporation	Charitable Incorporated Organisation
Incorporation Date	7th September 2018
The Charity Registered Number	1179853
Registered Office	Dawes Road Hub 20 Dawes Road Fulham London SW6 7EN
Email address	admin@thankucharity.org
Website	www.ThankUCharity.org
The Trustees	Debra Blackwood (Chair) Enoch Annobil Ugochi Amajuoyi Sally Baffour Chloe Wood Daniella Akinsemoyin Tanya Jazmin Yearwood
Bankers	Lloyds Bank 21-25 Kings Street, Hammersmith, London, W6 9HW

Statement of Financial Activities (including Summary income and expenditure account)

For the period from 1st October 2023 to 30th September 2024

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Income (Note 1)					
Income and endowments from:					
Donations and legacies	-	-	-	-	7,445
Charitable activities	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investments	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	7,445
Expenditure (Note 2)					
Expenditure on:					
Raising funds				-	-
Charitable activities		-		-	-
Separate material expense item	-			-	-
Other				-	-
Total	-	-	-	-	-
Net income/(expenditure) before tax for the reporting period	-	-	-	-	-
Tax payable				-	-
Net income/(expenditure) after tax before investment gains/(losses)	-	-	-	-	-
Net gains/(losses) on investments				-	-
Net income/(expenditure)	-	-	-	-	(16,202)
Extraordinary items				-	-
Transfers between funds				-	-
Other recognised gains/(losses):				-	-
Gains and losses on revaluation of fixed assets for the charity's own use				-	-
Other gains/(losses)				-	-
Net movement in funds	-	-	-	-	(16,202)
Reconciliation of funds:					
Total funds brought forward				-	(16,202)
Total funds carried forward	-	-	-	-	(16,202)

Financial Review

The charity's financial position at the end of the year ended 30th September 2024

The financial position of the charity at 30th September 2024, as more fully detailed in the accounts, can be summarised as follows:-

	2023/24
Net (expenditure)/income	-
Unrestricted Revenue Funds available for the general purposes of the charity b/f	
Total unrestricted funds	<u>-</u>
Retricted Reserves	(31,367)
Total Funds	<u>(31,367)</u>

Financial review of the position at the reporting date, 30th September 2022

-

The Trustee's confirm that they are satisfied that the Charity is a going concern.

Method of preparation of accounts

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

Policy on Resesrves

The charity holds no reserve, but has no funds in their savings account. This is a loan which helped the charity to stay afloat during the pandemic, it is been slowly paid back. The trustees confirm they are satisfied that the charity continues as a going concern.

Risks and uncertainties facing the charity.

The charity is currently seeking a new financial instution and is currently operating without facilities.

1. International projects; are operational and there has been significant movement in charity activities.

2. Training of staff in digitalization, and redesign all UK projects has started.

In consideration of the continuation of these uncertainties, our Trustees are closely monitoring the situation, Government interventions and its impact, to help guide us in ways to build in resilience for our charity's future, by innovating and restructuring all our activities and operations for flexible online and offline delivery.

Principal funding sources in the year and how these support the key objectives of the charity.

Principal funding sources have been through various ad-hoc donations from a small number of individuals, owever the loan has allowed us to expand and hire experienced campaign marketing staff.

Approval of this report

This report was approved by the board of trustees on 30/07/2025

D Blackwood
Chair

Statement of Assets & Liabilities as at 30th September 2024

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Fixed assets						
<i>Total fixed assets</i>		-	-	-	-	-
Current assets						
Cash at bank and in hand						
General Account				-		7,445
Savings Account			-		-	-
<i>Total current assets</i>		-	-	-	-	7,445
Creditors: amounts falling due within one year * *		-	-	-	-	-
<i>Net current assets/(liabilities)</i>		-		-	-	7,445
<i>Total assets less current liabilities</i>		-	-	-	-	7,445
Creditors: amounts falling due after one year **			(31,367)		31,367	(43,077)
<i>Total net assets or liabilities</i>		-	(31,367)	-	31,367	50,522
Funds of the Charity						
Restricted income funds					-	-
Unrestricted funds					-	-
<i>Total funds</i>		-	-	-	-	-

****LLOYDS Bank Loan** £ 50,000.00

Notes to the accounts

Note 1

Income

Analysis of income

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	£	£	£	£	£
Donations and legacies:					
Donations and gifts	-			-	7,655
Gift Aid				-	
Legacies				-	
General grants provided by government/other charities	-			-	-
Donated goods, facilities and services				-	
Other	0			0	
Total	0	-	-	0	7,655
Charitable activities:					
Book Sales			-	-	
Total	-	-	-	-	-
Other:					
Other		-	-	-	-
Total	-	-	-	-	-
TOTAL INCOME	0	-	-	0	7,655

Notes to the accounts

Note 2

Expenditure

Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
				£	£

Expenditure on charitable activities	Project Expenditure			-	-	704
	Marketing			-	-	-
	Training	-			-	-
	Utility Costs				-	-
	Professional Fees		-	-	-	400
	IT Costs & Website costs		-	-	-	
	Recruitment	-	-	-	-	-
	Consultancy				-	-
	Bank	70	-	-		70
	Office & stationery		-	-	-	-
	Travel			-	-	-
	Sundry				-	-
	Total expenditure on charitable	-	-	-	-	1,174

Other	Sundry	-	-	-	-	100
	Total other expenditure	-	-	-	-	100

TOTAL EXPENDITURE	-	-	-	-	-	1,274
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THANK U CHARITY

England & Wales - Charity number 1179853

Accounts

Thank U Charity

Trustees Annual Report and Accounts

30th September 2023

Thank U Charity

Trustees Annual Report and Accounts for the period ended 30th September 2023

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Thank U Charity

Charitable Incorporated Organization (CIO) Reg No: **1179853**

Reference and administration details

The Charity Name	Thank U Charity
Incorporation	Charitable Incorporated Organization
Incorporation Date	7th September 2018
The Charity Registered Number	1179853
Registered Office	Dawes Road Hub 20 Dawes Road Fulham London SW6 7EN
Email address	enquiry@thankucharity.org
Website	www.ThankUCharity.org
The Trustees	Debra Blackwood (Chair) Ugochi Amajuoyi Enoch Annobil Chloe Wood Daniella Akinsemoyin Tanika Jazmin Yearwood Sally Baffour (Founder)
Bankers	Lloyds Bank 21-25 Kings Street, Hammersmith, London, W6 9HW England, UK

Trustees Annual Report for the period ended 30th September 2023

The Directors of the Thank U Charity Charitable Incorporated Organisation are its Trustees (as required by charity law) and are collectively referred to as the Trustees throughout the report.

The trustees present their report with the charity's financial statements for the year ended 30 September 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Background

At the year-end of September 2023, the COVID pandemic has gone, but left the world in a global economic crisis, that has further limited all our activities in the UK and abroad.

Throughout this period, the under-resourced community-run Ghanian schools, that we had been working with, pre-pandemic all reopened, and we were able to reinforce the social media links established in Covid to communicate more frequently with the School heads.

The online training and development that was given to the trustees, enabling them to improve, has helped to maintain this.

The extensive online training covering the following topics:

1. Digital marketing
2. Planning our Online business strategy
3. Search engine optimization.
4. Setting Realistic SEO Goals
5. Developing and establishing social media strategy
6. Social media Marketing
7. Search Engine Marketing
8. Advertising on social media
9. Social media analytics
10. Web analytics
11. Building e-commerce shop

In 2024 -25 Thank you Charity will work to lay the foundation for the launch of a new online operation, which would improve our fundraising strategy, and take us one step closer to becoming self-sustaining.

Thank you, Charity is also going to reconnect, with the stakeholders and see if any will support this new online initiative.

Stakeholders include:

- Souter Charitable Trust
- National Lottery
- Community Fund
- The Highlife Organization
- Avocado Money for youth program,
- Southgate School, Cockfosters
- Gumley House Sec School
- The London Oratory School
- Fulham Cross Girls School
- Ashcroft Academy School
- Thames Christian College
- Hammersmith Academy
- Graveney Secondary School
- Fulham Prep School
- Burnwood School, Earlsfield
- Christ the King Church, Wimbledon
- Holy Cross Catholic Church,
- St Thomas Aquinas, Rome, Italy
- St Monica's Church, Palmer's Green
- Calvary Methodist Primary School, Accra Ghana
- Seduase Junior School, Accra, Ghana
- St Agnes Secondary School, Koforidua, Ghana
- St John Bosco School, Koforidua, Ghana
- Rev. Fr. Lemmens School, Koforidua, Ghana
- Eva Maria School, Koforidua, Ghana
- Begoro Secondary School
- Islamic Secondary school

Our aims and Objectives

The purposes of the Charity as set out in its governing document.

Our charity purposes as set out in the objects contained in the company's memorandum of association are:

1. The relief and prevention of poverty in Africa and the Caribbean but not exclusively, by the provision of educational resources and free training programmes to children and adults
2. Advancing in life and helping young people through the provision of literacy, performing, and cultural arts-based activities provided in the interest of social welfare designed to improve their conditions of life and providing support and activities which develop their skills, capacities, and capabilities to enable them to participate in society as mature and responsible individuals.

Ensuring our work delivers our aims

Trustees review the charity's aims and projects every year. We focus on delivering projects which deliver our charitable objectives.

Structure, governance, and management of the charity

The charity's organizational structure

In the year under review, the Charity had seven trustees; all of them were volunteers who met together approximately every quarter on Zoom. The trustees have overall control and responsibility for policy and major decision-making. All directors are trustees.

Day-to-day management and responsibility for implementing policies are conducted by the trustees.

Trustee Report

The trustees confirm that the annual report and financial statement for Thank U Charity contained within this report comply with current statutory requirements.

The main activities were undertaken for those purposes during the year:

To accomplish its main objective the Charity actively promotes and undertakes events and fundraising activities to secure resources towards strengthening the skills of the organization we have been receiving capacity training on developing our online business strategy and undertaking extensive training on digital and social media marketing.

This year has been the toughest we have experienced raising funds because of the pandemic, and so, we started looking at many other fundraising options. We finally decided to explore e-commerce by way of a charity store online as another way to generate income. With that, the need for upskilling our knowledge of applied digital marketing, which covers an overly broad spectrum of digital technology. We developed an e-commerce shop for which we committed ourselves to extensive digital marketing training to enable us to effectively market our online products in our new e-commerce charity shop. We are now stocking it with Thank U brand items which we have begun promoting to generate sales that will provide us with another source of income.

We engage a full-time contractor who is based in Ghana and is a digital technician and web expert with a dual role of managing all our technical online activities both in the UK and for our Eco-Learning Centres in Ghana. His role is to develop, maintain and manage our website and online activities. He is the one who is now overseeing the computer Labs and Computer innovation and development programmes for the Eco-learning Centres we have established in Ghana.

The main activities were undertaken during the year to further Charity's purpose for public benefit:

As stated above, Charity's primary objective and focus for the year's work are for developing a new model for our Discussions Across Generations (DAG) project to be adapted to an online program to streamline its operations into modern digital media. This has now opened the door to enable Thank U Charity to widen its scope to include digital training for elderly participants. Through their newfound digital literacy, the elders are empowered to stave off loneliness and isolation through online and social media connections, in addition to acting as mentors to the young people. Their young mentees are then able to maintain contact and can continue looking out for the elders, after the project.

We have extended the DAG program to include a certificate earning digital marketing training for our young volunteers to upskill their marketing and social media ability to an advanced level that empowers them to increase their employability as well as their potential for

independent income generation The young participants apply their newly acquired digital marketing knowledge directly throughout the DAG project to complete the task.

While the Old people tell their stories, and history and share their wisdom, they are positively listened to and acclaimed by the younger volunteers who apply their newly acquired advanced digital and social media knowledge to disseminating and promoting the lessons learned to their peers and other young people online through 'positive peer pressure' influences them to make informed choices that generate positive benefits and become productive members of society. Thereby influencing other young people to make informed choices that generate positive benefits to enable them to become productive members of society.

The marketing knowledge, learning experiences as well as an extensive range of skills that the young participants learn and apply to the DAG project enable them to gain confidence when they complete the project to forge ahead into the employment market. It empowers them to fulfill their potential by increasing their employability.

The confidence-boosting experience of the DAG project, combined with the certificate earning digital and technological training, offers the young volunteers valuable learning experiences that become the basis of constructive personal transformation and productive income generation closing the generation gap as the young and old learn from each other, participating in the DAG project, enables the older participants to experience the exciting world of young people, invigorating their lives with a renewed social life along with activities that give the older people a new lease of life.

Mutually beneficial to both young and old, the DAG project has a positive impact on their mental health, as it gives both the groups an exciting and value-creating project that gainfully occupies and exercises their mind, creativity, and time.

As such, Thank U Charity has followed the Charity Commission's guidance on public benefit in managing and delivering its activities.

The short and longer term aims and objectives:

The objectives of the Charity are:

1. To focus on Developing our Ecommerce online charity shop and to market the Thank U online brand of products.
2. To market a new reusable Sanitary Hygiene product for which every two sets sold enable us to donate one set to a schoolgirl, to ensure that menstruation is no longer a hindrance to the girl-child's education in the schools we are establishing Eco-Learning Centres in, in Ghana.

3. To run the pilot of our new digitalized Discussions Across Generations Project in London to learn from the outcome and fine-tune its development with every round of the program.
4. All our books and educational material which could not be shipped during the lockdown remain in storage in the UK. We were unable to ship them because the destination schools in Ghana were closed during the pandemic. Now that the restrictions are being relaxed, there is a back log that needs to be stored when it arrives in Ghana. We therefore need to build a new warehouse in Ghana for storage of all the recycled books and educational materials, as renting storage space is not an option for us because it is too expensive for us. And therefore, not financially viable for us.
5. We have secured a plot of land with the value of £30,000 which has been donated to Thank U Charity. It provides us with the perfect opportunity to build our own warehouse on land, which is now available immediately, for our use.
6. With such an asset in our name, it gives us scope to develop other much needed buildings and the infra-structure that will offer a more secure support base for all the Centres in throughout Ghana. Along with the warehouse we also aim to build within 3 years a central Eco-Learning Centre Computer Training Centre for all the teachers and technical teams that will be involved in the schools with the Eco-Learning Centres throughout the country. It will become the central hub where all the Eco-learning Centres throughout the country will be networked to, for all the virtual learning programs.

The Charity's strategies for achieving its aims and objectives in the future:

The Charity's strategies for achieving its stated objectives have been to refocus this time of unexpected inaction of our planned projects, to participating in many capacity-building training courses online to strengthen our infra-structure by redeveloping more sustainable internal systems to build in resilience for our future processes.

The Charity continues to maintain and manage funds secured to support on-going work to further its objectives.

The Charity will seek to maximize the benefits of partnership and collaboration to support the realization of its aims.

The contribution of volunteers during the year:

The Charity currently has a governing body of seven trustees who are all volunteers.

The Charity has two additional volunteers who support the charity as and when needed.

The main achievements and performance of the charity during the year:

1. Established our new ecommerce online charity shop.
2. We had a boost in recycled book donations from local schools, post pandemic.
3. Upskilled key Trustees personnel on advanced digital marketing and capacity-building training.
4. Adapted all our operations to the digital and online format.
5. Employed our first Digital Technology contractor who works for us from his base in Accra, Ghana where all our international projects are concentrated.
6. Developed our Thank U charity website, the maintenance of which is still ongoing.

Financial Review

The charity held unrestricted reserves of £31,367 as of 30th September 2023. In 2021 the charity took out a loan of £50k, to secure land to build a warehouse, and training Centre. The annual operational costs will also help to repay the loan. The trustees confirm they are satisfied that the charity is a going concern.

Risk and uncertainty.

In terms of finances, the biggest single risk Thank U Charity faces is raising the finances required to achieve the aims and objectives of the charity, especially in this current financial climate.

At the end of our fiscal years (September 2023), the charity is still counting the cost of the Covid-19 and global downturn, and has had sharp declines in revenues and this has made it difficult to:

1. Remove the temporary pause in our international projects; the Eco-learning Resource Centre because all the schools we are working with are in Africa.
2. Reestablish fundraising events and public awareness.

Method of preparation of accounts

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

Thank U Charity

Unaudited Financial Statements for the Year Ending
30th September 2023

Reference and administration details

The Charity Name	Thank U Charity
Incorporation	Charitable Incorporated Organisation
Incorporation Date	7th September 2018
The Charity Registered Number	1179853
Registered Office	Dawes Road Hub 20 Dawes Road Fulham London SW6 7EN
Email address	admin@thankucharity.org
Website	www.ThankUCharity.org
The Trustees	Debra Blackwood (Chair) Enoch Annobil Ugochi Amajuoyi Sally Baffour Chloe Wood Daniella Akinsemoyin Tanya Jazmin Yearwood
Bankers	Lloyds Bank 21-25 Kings Street, Hammersmith, London, W6 9HW

Statement of Financial Activities (including Summary income and expenditure account)

For the period from 1st October 2022 to 30th September 2023

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income (Note 1)					
Income and endowments from:					
Donations and legacies	7,445	-	-	7,445	577
Charitable activities	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investments	-	-	-	-	-
Other	-	-	-	-	-
Total	7,445	-	-	7,445	577
Expenditure (Note 2)					
Expenditure on:					
Raising funds				-	-
Charitable activities		-		-	8,002
Separate material expense item	-			-	-
Other				-	8,777
Total	-	-	-	-	16,779
Net income/(expenditure) before tax for the reporting period	7,445	-	-	7,445	(16,202)
Tax payable				-	-
Net income/(expenditure) after tax before investment gains/(losses)	7,445	-	-	7,445	(16,202)
Net gains/(losses) on investments				-	-
Net income/(expenditure)	7,445	-	-	7,445	(16,202)
Extraordinary items				-	-
Transfers between funds				-	-
Other recognised gains/(losses):				-	-
Gains and losses on revaluation of fixed assets for the charity's own use				-	-
Other gains/(losses)				-	-
Net movement in funds	7,445	-	-	7,445	(16,202)
Reconciliation of funds:					
Total funds brought forward	(16,202)			(16,202)	(292)
Total funds carried forward	(8,757)	-	-	(8,757)	(16,494)

Financial Review

The charity's financial position at the end of the year ended 30th September 2022

The financial position of the charity at 30th September 2021, as more fully detailed in the accounts, can be summarised as follows:-

	2022/23
Net (expenditure)/income	7,445
Unrestricted Revenue Funds available for the general purposes of the charity b/f	
Total unrestricted funds	<u>7,445</u>
Retricted Reserves	(31,367)
Total Funds	<u>(23,923)</u>

Financial review of the position at the reporting date, 30th September 2022

-

The Trustee's confirm that they are satisfied that the Charity is a going concern.

Method of preparation of accounts

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

Policy on Resesrves

The charity holds no reserve, but has no funds in their savings account. This is a loan which helped the charity to stay afloat during the pandemic, it is been slowly paid back. The trustees confirm they are satisfied that the charity continues as a going concern.

Risks and uncertainties facing the charity.

The loan was used to develop the charity further, with funds available to collect, store and ship books as well as campaign marketing and raising awareness and staging events.

1. International projects; are operational and there has been significant movement in charity activities.

2. Training of staff in digitalization, and redesign all UK projects has started.

In consideration of the continuation of these uncertainties, our Trustees are closely monitoring the situation, Government interventions and its impact, to help guide us in ways to build in resilience for our charity's future, by innovating and restructuring all our activities and operations for flexible online and offline delivery.

Principal funding sources in the year and how these support the key objectives of the charity.

Principal funding sources have been through various ad-hoc donations from a small number of individuals, owever the loan has allowed us to expand and hire experienced campaign marketing staff.

Approval of this report

This report was approved by the board of trustees on 31/08/2024

D Blackwood
Chair

Statement of Assets & Liabilities as at 30th September 2023

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Fixed assets						
<i>Total fixed assets</i>		-	-	-	-	-
Current assets						
Cash at bank and in hand						
General Account			7,445	-	7,445	7,445
Savings Account			-		-	-
<i>Total current assets</i>		-	7,445	-	7,445	7,445
Creditors: amounts falling due within one year * *		-	-	-	-	-
<i>Net current assets/(liabilities)</i>		-		-	-	7,445
<i>Total assets less current liabilities</i>		-	-	-	-	7,445
Creditors: amounts falling due after one year **			(31,367)		31,367	(43,077)
<i>Total net assets or liabilities</i>		-	(31,367)	-	31,367	50,522
Funds of the Charity						
Restricted income funds					-	7,487
Unrestricted funds					-	35,376
<i>Total funds</i>		-	-	-	-	42,863

****LLOYDS Bank Loan** £ 50,000.00

Notes to the accounts

Note 1

Income

Analysis of income

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	£	£	£	£	£
Donations and legacies:					
Donations and gifts	7,655			-	577
Gift Aid				-	
Legacies				-	
General grants provided by government/other charities	-			-	-
Donated goods, facilities and services				-	
Other	0			0	
Total	7,655	-	-	0	577
Charitable activities:					
Book Sales			-	-	
Total	-	-	-	-	-
Other:					
Other		-	-	-	-
Total	-	-	-	-	-
TOTAL INCOME	7,655	-	-	0	577

Notes to the accounts

Note 2 Expenditure

Analysis of expenditure	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
				£	£
Expenditure on charitable activities					
Project Expenditure	704		-	704	27,636
Marketing			-	-	127
Training	-			-	-
Utility Costs				-	60
Professional Fees	400	-	-	400	400
IT Costs & Website costs		-	-	-	3,836
Recruitment	-	-	-	-	-
Consultancy				-	-
Bank	70	-	-	70	26
Office & stationery		-	-	-	3,007
Travel			-	-	25
Sundry				-	260
Total expenditure on charitable	1,174	-	-	1,174	35,377
Other					
Sundry	100	-	-	100	555
Total other expenditure	100	-	-	100	555
TOTAL EXPENDITURE	1,274	-	-	1,274	35,932

THANK U CHARITY

England & Wales - Charity number 1179853

Accounts

Thank U Charity
Trustees Annual Report and Accounts
30th September 2022

Thank U Charity

Trustees Annual Report and Accounts for the period ended 30th September 2022

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Thank U Charity

Charitable Incorporated Organization (CIO) Reg No: **1179853**

Reference and administration details

The Charity Name	Thank U Charity
Incorporation	Charitable Incorporated Organization
Incorporation Date	7th September 2018
The Charity Registered Number	1179853
Registered Office	Dawes Road Hub 20 Dawes Road Fulham London SW6 7EN
Email address	enquiry@thankucharity.org
Website	www.ThankUCharity.org
The Trustees	Debra Blackwood (Chair) Ugochi Amajuoyi Enoch Annobil Chloe Wood Tanika Jazmin Yearwood Sally Baffour (Founder)
Bankers	Lloyds Bank 21-25 Kings Street, Hammersmith, London, W6 9HW England, UK

Trustees Annual Report for the period ended 30th September 2022

The Directors of the Thank U Charity Charitable Incorporated Organisation are its Trustees (as required by charity law) and are collectively referred to as the Trustees throughout the report.

The trustees present their report with the financial statements of the charity for the year ending 30 September 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Background

At the year end of September 2021, the COVID pandemic was still raging, and the restrictions imposed, limited all our activities, both in the UK and abroad.

Throughout this period, the under-resourced Ghanaian schools, that we had been working with, were all closed. However, we used social media to communicate with the school heads, to maintain the strong bond, which were established before Covid. Technology has also been instrumental in how we spent our hiatus.

During lockdown, online training and development was given to the trustees, enabling them to upskill.

The extensive online training covering the following topics:

1. Digital marketing
2. Planning our Online business strategy
3. Search engine optimization
4. Setting Realistic SEO Goals
5. Developing and establishing social media strategy
6. Social media Marketing
7. Search Engine Marketing
8. Advertising on social media
9. Social media analytics
10. Web analytics
11. Building e-commerce shop

This laid the foundation for the launch of our new online operation in 2022 which significantly improved our methods of operation and with potential for a more creative fundraising strategy, to aid our commitment to becoming self-sustaining.

Lockdown also allowed, our supporters and donors to do mass clear-outs. This increased the recycled donations we received, from Schools mainly which included books, educational materials, and equipment, such as printers, whiteboards and TVs to enhance the facilities we provide for the Eco-Learning Centres in the schools in Ghana.

Stakeholders include:

- National Lottery
- Community Fund
- The Highlife Organization
- Avocado Money for youth program,
- The London Oratory School
- Fulham Cross Girls School
- Ashcroft Academy School
- Thames Christian College
- Hammersmith Academy
- Graveney Secondary School
- Fulham Prep School
- Burnwood School, Earlsfield
- Christ the King Church, Wimbledon
- Holy Cross Catholic Church,
- St Thomas Aquinas, Rome, Italy
- St Monica's Church, Palmer's Green, London
- Calvary Methodist Primary School, Accra Ghana
- Seduase Junior School, Accra, Ghana
- St Agnes Secondary School, Koforidua, Ghana
- St John Bosco School, Koforidua, Ghana
- Rev. Fr. Lemmens School, Koforidua, Ghana
- Eva Maria School, Koforidua, Ghana
- Begoro Secondary School, Ghana
- Islamic Secondary school, Ghana

Our Aims and Objectives

Purposes of the Charity as set out in its governing document.

Our charity purposes as set out in the objects contained in the company's memorandum of association are:

1. The relief and prevention of poverty in Africa and the Caribbean but not exclusively, by the provision of educational resources and free training programmes to children and adults
2. Advancing in life and helping young people through the provision of literacy, performing, and cultural arts-based activities provided in the interest of social welfare designed to improve their conditions of life and providing support and activities which develop their skills, capacities, and capabilities to enable them to participate in society as mature and responsible individuals.

Ensuring our work delivers our aims

Trustees review the charity's aims and projects every year. We focus on delivering projects which deliver our charitable objectives.

Structure, governance, and management of the charity

The structure, governance, and management of Thank U Charity are meticulously organized to ensure efficiency, transparency, and accountability in all our endeavours. Our dedicated team of trustees provide strategic guidance, ensuring that our activities align with our charitable objectives and comply with all statutory requirements. Emphasizing a culture of openness, we uphold robust governance practices that prioritize the interests of our beneficiaries and stakeholders. Our experienced management team oversees the day-to-day operations, fostering collaboration and innovation to drive impactful initiatives forward. With a well-defined structure and strong governance, Thank U Charity remains steadfast in our mission to create positive change and make a meaningful difference in the lives of those we serve.

The charity's organizational structure

In the year under review, the Charity had six trustees; all of them were volunteers who met together approximately every quarter on Zoom. The trustees have overall control and responsibility for policy and major decision-making. All directors are trustees. Day-to-day management and responsibility for implementing policies are conducted by the trustees.

Trustee Report - Thank U Charity

We, the trustees, hereby affirm that the annual report and financial statement for Thank U Charity, presented in this report, comply with all current statutory requirements.

Main activities undertaken for these purposes during the year were:

Strengthening Our Foundation: During the year, our Charity remained steadfast in achieving our primary objective. To strengthen our organization, we actively engaged in events and fundraising activities, focusing on enhancing our skills. After receiving capacity training in online business strategy and digital marketing, we seized the opportunity to explore additional income streams alongside our main operations.

Overcoming Challenges with Resilience: This year brought its share of challenges, as the global pandemic deeply impacted all stakeholders, including our recipients and funding sources. We acknowledge the difficulties faced by many of our supporters and donors, leading to a reduction in income. In response, we relied on the support of the bounce-back loan, which urged us to explore new avenues for generating income, ultimately leading us to venture into e-commerce with an online charity store.

Pursuit of growth: Our pursuit of growth and impact led us to upskill in applied digital marketing, launching a trial e-commerce shop featuring Thank U brand items. While initial outcomes were not as anticipated, we learned valuable lessons. After thorough review and self-assessment, we embraced the potential of selling print-on-demand products, culminating in the successful launch of our first print-on-demand product, wall planners, available on our Shopify online store at <https://www.wallplanner.shop/>.

Contracting a Technical Manager: To bolster our online activities and technical management, we engaged a Ghana-based digital technician and web expert, achieving cost-effectiveness and efficiency in overseeing our operations in both the UK and our Eco-Learning Centres in Ghana.

Empowering Generations through Digital Literacy: Thank U Charity's core focus this year has been the transformation of our Discussions Across Generations (DAG) project into a dynamic online program. Our commitment to public benefits drove us to focus on our primary objective – which has been the transformation of our Discussions Across Generations (DAG) project into a program that aims to nurture intergenerational connections through digital literacy, empowering both the elderly and young participants alike.

Adapting to new challenges in the aftermath of the pandemic: We are tirelessly working to engage and overcome the newfound challenges that have arisen in the wake of the pandemic. As we adapt to it, we are exploring innovative ways to engage the elderly in digital literacy, fostering empowerment and combatting loneliness through online connections. We remain

dedicated to empowering young volunteers with advanced digital marketing training, uplifting their employability and income potential.

DAG's Positive impact on the mental health of the Young and the Old: The success of the DAG project will positively impact the mental well-being of both young and old participants, offering an engaging and value-creating experience.

Making a Sustainable Difference: With the help of our some of our supporters, Thank U Charity has shipped over 8,000 academic books and educational materials to schools in Ghana and set up two libraries in two more schools, enriching the minds of 3,600 students. Our ambition to construct a new warehouse in Ghana for storage purposes will enable us to better manage resources and expand our Eco-Learning Centre projects. This pivotal step aligns with our vision to create a central base, facilitating efficient oversight and networking of all Eco-Learning Centres throughout the country.

Empowering Girls' Education: Our dedication to girls' education is unwavering. Through the success of our e-commerce venture, we aspire to provide reusable sanitary hygiene products to schoolgirls in Ghana. With the support of our donors and stakeholders, we can ensure that menstruation no longer hinders the girl-child's education, allowing them to pursue their dreams without limitations.

Building for a Brighter Future: We are grateful for the generous donation of land valued at £30,000, which provides the opportunity to construct our very own warehouse. This strategic asset will serve as a springboard for all our operations in Ghana and enable us to expand our efforts further. Additionally, we plan to establish a central Eco-Learning Centre Computer Training Centre, fostering continuous professional development for teachers and technical teams throughout the country.

Thank U: As we strive to make a positive impact on the lives of those we serve, we sincerely thank each and every one of our supporters and donors. Your belief in Thank U Charity drives us forward, ensuring that together, we build a better, brighter future for generations to come. So we ask everyone to join us on this inspiring journey to help make a lasting difference.

Moving forward

Thank U Charity aims to achieve the following short and longer-term objectives:

1. Develop, promote, and market our E-commerce online charity shop, along with the Thank U brand of print on demand products and wall planners.
2. Expand product offerings to include reusable sanitary hygiene products, with a buy-three-donate-one model, supporting girls' education in Ghanaian schools.
3. Implement and fine-tune the digitalized Discussions Across Generations Project in London.
4. Continue shipping books and educational materials to Ghanaian schools, with a vision to build a new warehouse to store these resources.
5. Raise funds for constructing the warehouse on the donated plot of land, providing a solid base for our operations in Ghana.
6. Establish a central Eco-Learning Centre Computer Training Centre within three years, serving as a hub for professional development and virtual learning programs for Eco-Learning Centres throughout Ghana.

Thank U Charity remains committed to transparency, growth, and impact. We express our sincere gratitude to all supporters and donors who make our work possible. The invaluable support from all our stakeholders drives us to go further, do more, and make an indelible impact on the lives of those in need. Together, we forge a path of progress and compassion, empowering lives and creating a brighter future for all, to make a difference that echoes through generations.

The Charity's strategies for achieving its aims and objectives in the future:

The Charity's strategies for achieving its stated objectives have been to refocus our efforts on implementing our new method of operation by incorporating the online systems. Additionally, we are also having to adjust to many new changes that have unexpectedly resulted from the unprecedented fallout in the after math of the pandemic.

We are treading new ground in many areas of our operation and so the learning and adaptations that we are having to work through will be invaluable in helping to establish a more efficient and productive way forward. We are actively engaging in a multitude of online capacity-building training courses, aiming to fortify our infrastructure. This will empower us to develop more sustainable internal systems and cultivate resilient strategies for future processes.

The Charity continues to maintain and manage the funds we have secured, to support on-going work, to further its objectives.

The Charity will seek to maximize the benefits of partnership and collaboration to support the realization of its aims.

The contribution of volunteers during the year:

The Charity currently has a governing body of six trustees who are all volunteers.

The Charity has two additional volunteers who support the charity as and when needed.

FINANCIAL REVIEW

As of 30th September 2022, Thank U Charity reported unrestricted reserves of £42,863, demonstrating the organization's commitment to maintaining financial stability and resilience. In the previous year, the charity had taken out a loan of £50,000 to secure essential land title documents, building design, and permissions for the construction of a warehouse and training Centre which is still ongoing due to huge delays in the relevant Government systems in the aftermath of the pandemic.

The Trustees acknowledged the need to increase reserves and aimed to reach £20,000 during the 2023 fiscal year. This prudent approach is considered adequate when weighed against turnover and annual operational costs and will also contribute to repaying the loan. The Trustees affirm their satisfaction with the charity's financial health, considering it a going concern.

The main achievements and performance of the charity during the year:

1. Established our new ecommerce online charity shop.
2. We had a boost in recycled book donations from local schools, post pandemic.
3. Upskilled key Trustees personnel on advanced digital marketing and capacity-building training.
4. Adapted all our operations to the digital and online format.
5. Employed our first Digital Technology contractor who works for us from his base in Accra, Ghana where all our international projects are concentrated.

6. Acquired through the generous donation of a supporter, a plot of land in Accra, the capital of Ghana.
7. Updated our Thank U charity website, and developed the new Ecommerce store, <https://www.wallplanner.shop/>

Risk and Uncertainty - Navigating Challenges with Resilience

Thank U Charity faces significant challenges amidst the current financial climate, particularly in the aftermath of the Covid-19 pandemic. The impact has been profound, leading to two main issues:

1. The charity experienced sharp declines in revenues due to the extended pause in international projects, notably the Eco-learning Resource Centre. The beneficiary schools in Ghana remained closed until mid-2022, hindering project implementation and financial progress.
2. The economic downturn following the pandemic affected the finances of our supporters and donors, leading to unexpected expenditure as we explored innovative ways to overcome the emerging challenges.

Despite these obstacles, the Trustees remain optimistic as the situation improves. They closely monitor government interventions and trends to guide the charity in building resilience for the future. Through innovation and strategic restructuring, Thank U Charity adapts to the unprecedented changes brought about by the pandemic, unwavering in its commitment to making a meaningful difference in the lives of those it serves.

Method of preparation of accounts

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

Thank U Charity

Unaudited Financial Statements for the Year Ending
30th September 2022

Reference and administration details

The Charity Name	Thank U Charity
Incorporation	Charitable Incorporated Organisation
Incorporation Date	7th September 2018
The Charity Registered Number	1179853
Registered Office	Dawes Road Hub 20 Dawes Road Fulham London SW6 7EN
Email address	admin@thankucharity.org
Website	www.ThankUCharity.org
The Trustees	Debra Blackwood (Chair) Enoch Annobil Ugochi Amajuoyi Sally Baffour Chloe Wood Daniella Akinsemoyin Tanya Jazmin Yearwood
Bankers	Lloyds Bank 21-25 Kings Street, Hammersmith, London, W6 9HW

Statement of Financial Activities (including Summary income and expenditure account)

For the period from 1st October 2021 to 30th September 2022

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income (Note 1)					
Income and endowments from:					
Donations and legacies	577	-	-	577	577
Charitable activities	-	-	-	-	-
Other trading activities	-	-	-	-	-
Investments	-	-	-	-	-
Other	-	-	-	-	-
Total	577	-	-	577	577
Expenditure (Note 2)					
Expenditure on:					
Raising funds	127	-	-	127	-
Charitable activities	27,636	-	-	27,636	8,002
Separate material expense item	-	-	-	-	-
Other	8,191	-	-	8,191	8,777
Total	35,954	-	-	35,954	16,779
Net income/(expenditure) before tax for the reporting period	(35,377)	-	-	(35,377)	(16,202)
Tax payable	-	-	-	-	-
Net income/(expenditure) after tax before investment gains/(losses)	(35,377)	-	-	(35,377)	(16,202)
Net gains/(losses) on investments	-	-	-	-	-
Net income/(expenditure)	(35,377)	-	-	(35,377)	(16,202)
Extraordinary items	-	-	-	-	-
Transfers between funds	-	-	-	-	-
Other recognised gains/(losses):	-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
Net movement in funds	(35,377)	-	-	(35,377)	(16,202)
Reconciliation of funds:					
Total funds brought forward	(4,003)	-	-	(4,003)	(292)
Total funds carried forward	(39,380)	-	-	(39,380)	(16,494)

Financial Review

The charity's financial position at the end of the year ended 30th September 2022

The financial position of the charity at 30th September 2021, as more fully detailed in the accounts, can be summarised as follows:-

	2021/22
Net (expenditure)/income	(35,377)
Unrestricted Revenue Funds available for the general purposes of the charity b/f	(4,003)
Total unrestricted funds	(39,380)
Retricted Reserves	43,077
Total Funds	3,697

Financial review of the position at the reporting date, 30th September 2022

-

The Trustee's confirm that they are satisfied that the Charity is a going concern.

Method of preparation of accounts

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

Policy on Resesrves

The charity holds no reserve, but has funds in their savings account. This is a loan which helped the charity to stay afloat during the pandemic. The trustees confirm they are satisfied that the charity continues as a going concern.

Risks and uncertainties facing the charity.

The loan was used to develop the charity further, with funds available to collect, store and ship books as well as campaign marketing and raising awareness and staging events.

1. International projects; are operational and there has been significant movement in charity activities.

2. Training of staff in digitalization, and redesign all UK projects has started.

In consideration of the continuation of these uncertainties, our Trustees are closely monitoring the situation, Government interventions and its impact, to help guide us in ways to build in resilience for our charity's future, by innovating and restructuring all our activities and operations for flexible online and offline delivery.

Principal funding sources in the year and how these support the key objectives of the charity.

Principal funding sources have been through various ad-hoc donations from a small number of individuals, owever the loan has allowed us to expand and hire experienced campaign marketing staff.

Approval of this report

This report was approved by the board of trustees on 31/07/2023

D Blackwood
Chair

Statement of Assets & Liabilities as at 30th September 2022

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Fixed assets						
<i>Total fixed assets</i>		-	-	-	-	-
Current assets						
Cash at bank and in hand						
General Account		32	-	-	32	319
Savings Account		7,455	-	-	7,455	45,975
<i>Total current assets</i>		<u>7,487</u>	-	-	<u>7,487</u>	<u>46,294</u>
Creditors: amounts falling due within one year * *		-	-	-	-	297
<i>Net current assets/(liabilities)</i>		7,487		-	7,487	45,997
<i>Total assets less current liabilities</i>		<u>7,487</u>	-	-	<u>7,487</u>	<u>45,997</u>
Creditors: amounts falling due after one year **			43,077		(43,077)	-
<i>Total net assets or liabilities</i>		<u>7,487</u>	<u>43,077</u>	-	<u>(35,590)</u>	<u>45,997</u>
Funds of the Charity						
Restricted income funds		7,487			7,487	-
Unrestricted funds		35,376			35,376	(292)
<i>Total funds</i>		<u>42,863</u>	-	-	<u>42,863</u>	<u>(292)</u>

****LLOYDS Bank Loan £ 50,000.00**

Notes to the accounts

Note 1

Income

Analysis of income

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	£	£	£	£	£
Donations and legacies:					
Donations and gifts	577			-	2,317
Gift Aid				-	
Legacies				-	
General grants provided by government/other charities	-			-	9,950
Donated goods, facilities and services				-	
Other	0			0	
Total	577	-	-	0	12,267
Charitable activities:					
Book Sales			-	-	
Total	-	-	-	-	-
Other:					
Other		-	-	-	-
Total	-	-	-	-	-
TOTAL INCOME	577	-	-	0	12,267

Notes to the accounts

Note 2 Expenditure

Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
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	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Expenditure on charitable activities					
Project Expenditure	27,636		-	27,636	8,002
Marketing	127		-	127	1,328
Training	-			-	-
Utility Costs	60			60	60
Professional Fees	400	-	-	400	600
IT Costs & Website costs	3,836	-	-	3,836	2,791
Recruitment	-	-	-	-	-
Consultancy				-	1,225
Bank	26	-	-	26	2
Office & stationery	3,007	-	-	3,007	2,364
Travel	25		-	25	70
Sundry	260			260	335
Total expenditure on charitable	35,377	-	-	35,377	16,777

Other					
Sundry		-	-	-	555
Total other expenditure	-	-	-	-	555

TOTAL EXPENDITURE	35,377	-	-	35,377	17,332
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THANK U CHARITY

England & Wales - Charity number 1179853

Accounts

Thank U Charity

Trustees Annual Report and Accounts

30th September 2021

Thank U Charity

Trustees Annual Report and Accounts for the period ended 30th September 2021

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Thank U Charity

Charitable Incorporated Organization (CIO) Reg No: **1179853**

Reference and administration details

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Incorporation Date	7th September 2018
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The Directors of the Thank U Charity Charitable Incorporated Organisation are its Trustees (as required by charity law) and are collectively referred to as the Trustees throughout the report.

The trustees present their report with the financial statements of the charity for the year ended 30 September 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Background

At the year end of September 2021, the COVID pandemic was still raging, and the restrictions imposed, limited all our activities, both in the UK and abroad.

Throughout this period, the under-resourced community-run Ghanaian schools, that we had been working with were, all closed. However, we used social media to communicate with the School heads, to maintain the strong bond, which were established before Covid. Technology has also been instrumental, in how we spent our hiatus.

During lockdown, online training and development was given to the trustees, enabling them to upskill.

The extensive online training covering the following topics:

1. Digital marketing
2. Planning our Online business strategy
3. Search engine optimization
4. Setting Realistic SEO Goals
5. Developing and establishing social media strategy
6. Social media Marketing
7. Search Engine Marketing
8. Advertising on social media
9. Social media analytics
10. Web analytics
11. Building e-commerce shop

This would lay the foundation for the launch of a new online operation, which would improve our fundraising strategy, and take us one step closer to becoming self-sustaining.

Lockdown also allowed, our supporters to do mass clear-outs. This increased the recycled

donations we received, and we received books, educational materials, and equipment, such as printers, whiteboards and TVs. These will all be used for the school set-up.

Stakeholders include:

- Souter Charitable Trust
- National Lottery
- Community Fund
- The Highlife Organization
- Avocado Money for youth program,
- Southgate School, Cockfosters
- Gumley House Sec School
- The London Oratory School
- Fulham Cross Girls School
- Ashcroft Academy School
- Thames Christian College
- Hammersmith Academy
- Graveney Secondary School
- Fulham Prep School
- Burnwood School, Earlsfield
- Christ the King Church, Wimbledon
- Holy Cross Catholic Church,
- St Thomas Aquinas, Rome, Italy
- St Monica's Church, Palmer's Green
- Calvary Methodist Primary School, Accra Ghana
- Seduase Junior School, Accra, Ghana
- St Agnes Secondary School, Koforidua, Ghana
- St John Bosco School, Koforidua, Ghana
- Rev. Fr. Lemmens School, Koforidua, Ghana
- Eva Maria School, Koforidua, Ghana
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- Islamic Secondary school

Our aims and Objectives

The purposes of the Charity as set out in its governing document

Our charity purposes as set out in the objects contained in the company's memorandum of association are:

1. The relief and prevention of poverty in Africa and the Caribbean but not exclusively, by the provision of educational resources and free training programmes to children and adults
2. Advancing in life and helping young people through the provision of literacy, performing, and cultural arts-based activities provided in the interest of social welfare designed to improve their conditions of life and providing support and activities which develop their skills, capacities, and capabilities to enable them to participate in society as mature and responsible individuals.

Ensuring our work delivers our aims

Trustees review the charity's aims and projects every year. We focus on delivering projects which deliver our charitable objectives.

Structure, governance, and management of the charity

The charity's organizational structure

In the year under review, the Charity had seven trustees; all of them were volunteers who met together approximately every quarter on Zoom. The trustees have overall control and responsibility for policy and major decision-making. All directors are trustees.

Day-to-day management and responsibility for implementing policies are conducted by the trustees.

Trustee Report

The trustees confirm that the annual report and financial statement for Thank U Charity contained within this report comply with current statutory requirements.

The main activities were undertaken for those purposes during the year:

To accomplish our main objective our Charity actively promotes and undertakes events and fundraising activities to secure resources towards strengthening the skills of the organization. We have been receiving capacity training on developing our online business strategy and undertaking extensive training on digital and social media marketing.

This year has been the toughest we have experienced raising funds because of the pandemic, and so, we started looking at many other fundraising options. We finally decided to explore e-commerce by way of a charity store online as another way to generate income. With that, came the need for upskilling our knowledge of applied digital marketing, which covers an overly broad spectrum of digital technology. We developed an e-commerce shop for which we committed ourselves to extensive digital marketing training to enable us to effectively market our online products in our new e-commerce charity shop. We are now stocking it with Thank U brand items which we have begun promoting to generate sales that will provide us with another source of income.

We engage a full-time contractor who is based in Ghana and is a digital technician and web expert with a dual role of managing all our technical online activities both in the UK and for our Eco-Learning Centres in Ghana. His role is to develop, maintain and manage our website and online activities. He is the one who is now overseeing the computer Labs and Computer innovation and development programmes for the Eco-learning Centres we have established in Ghana.

The main activities were undertaken during the year to further the Charity's purpose for public benefit:

As stated above, Thank U Charity's primary objective and focus for the year's work are for developing a new model for our Discussions Across Generations (DAG) project to be adapted to an online program to streamline its operations into modern digital media. This has now opened the door to enable Thank U Charity to widen its scope to include digital training for elderly participants. Through their newfound digital literacy, the elders are empowered to stave off loneliness and isolation through online and social media connections, in addition to

acting as mentors to the young people. Their young mentees are then able to maintain contact and can continue looking out for the elders, after the project.

We have extended the DAG program to include a certificate earning digital marketing training for our young volunteers to upskill their marketing and social media ability to an advanced level that empowers them to increase their employability as well as their potential for independent income generation. As a key part of the program, the young participants apply their newly acquired digital marketing knowledge directly, throughout the DAG project, to complete all the tasks.

While the Old people tell their stories, and history and share their wisdom, they are positively listened to and acclaimed by the younger volunteers who apply their newly acquired advanced digital and social media knowledge to disseminate and promote the lessons learned to their peers and other young people online through 'positive peer pressure'. This influences the young people to make informed choices that generate positive benefit. It also empowers them and influences other young people to become productive members of society.

The marketing knowledge, learning experiences as well as an extensive range of skills that the young participants learn and apply to the DAG project enable them to gain confidence when they complete the project, to forge ahead into the employment market. It empowers them to fulfill their potential by increasing their employability.

The confidence-boosting experience of the DAG project, combined with the certificate earning digital and technological training, offers the young volunteers valuable learning experiences that become the basis of constructive personal transformation and productive income generation. Participation in the DAG project closes the generation gap as the young and old learn from each other. It enables the older participants to experience the exciting world of young people, invigorating their lives with a renewed social life along with activities that give the older people a new lease of life.

Mutually beneficial to both young and old, the DAG project has a positive impact on their mental health, as it gives both the groups an exciting and value-creating project that gainfully occupies and exercises their mind, creativity, and time.

As such, Thank U Charity has followed the Charity Commission's guidance on public benefit in managing and delivering its activities.

The short and longer term aims and objectives:

The objectives of the Charity are:

1. To focus on Developing our Ecommerce online charity shop and to market the Thank U online brand of products.

2. To market a new reusable Sanitary Hygiene product for which every two sets sold enable us to donate one set to a schoolgirl, to ensure that menstruation is no longer a hindrance to the girl-child's education in the schools we are establishing Eco-Learning Centres in, in Ghana.

3. To run the pilot of our new digitalized Discussions Across Generations Project in London to learn from the outcome and fine-tune its development with every round of the program.

4. All our books and educational material which could not be shipped during the lockdown remain in storage in the UK. We were unable to ship them because the destination schools in Ghana were closed during the pandemic. Now that the restrictions are being relaxed, there is a back log that needs to be stored when it arrives in Ghana. We therefore need to build a new warehouse in Ghana for storage of all the recycled books and educational materials, as renting storage space is not an option for us because it is too expensive and therefore, not financially viable for us.

5. We have secured a plot of land with the value of £30,000 which has been donated to Thank U Charity. It provides us with the perfect opportunity to build our own warehouse on land, which is now available immediately, for our use.

6. With such an asset in our name, it gives us scope to develop other much needed buildings and the infra-structure that will offer a more secure support base for all the Centres throughout Ghana. Along with the warehouse, we also aim to build within 3 years, a central Eco-Learning Centre Computer Training Centre, for all the teachers and technical teams in the schools involved with the Eco-Learning Centre schemes throughout the country. It will become the central hub where all the Eco-learning Centres throughout the country will be networked to, for all the virtual learning programs.

The Charity's strategies for achieving its aims and objectives in the future:

The Charity's strategies for achieving its stated objectives have been to refocus this time of unexpected inaction of our planned projects, to participating in many capacity-building training courses online, to strengthen our infra-structure by redeveloping more sustainable internal systems to build in resilience for our future processes.

The Charity continues to maintain and manage funds secured to support on-going work to further its objectives.

The Charity will seek to maximize the benefits of partnership and collaboration to support the realization of its aims.

The contribution of volunteers during the year:

The Charity currently has a governing body of seven trustees who are all volunteers.

The Charity has two additional volunteers who support the charity as and when needed

The main achievements and performance of the charity during the year:

1. Established our new ecommerce online charity shop.
2. We had a boost in recycled book donations from local schools, post pandemic.
3. Upskilled key Trustees personnel on advanced digital marketing and capacity-building training.
4. Adapted all our operations to the digital and online format.
5. Employed our first Digital Technology contractor who works for us from his base in Accra, Ghana where all our international projects are concentrated.
6. Acquired through the generous donation of a supporter, a plot of land in Accra, the capital of Ghana.
7. Developed our Thank U charity website, the maintenance of which is still ongoing.

financial Review

The charity held unrestricted reserves of £45,996 as of 30th September 2021. In 2021 the charity took out a loan of £50k, to secure all the land title documents, building design and the permission to build a warehouse, and training Centre. The Trustees acknowledged there was a need to increase the level of reserves and aimed to build the unrestricted reserves to £20k in the 2023 year. The trustee's feel this to be an adequate sum when set against turnover and annual operational costs and will also help to repay the loan. The trustees confirm they are satisfied that the charity is a going concern.

Risk and uncertainty

In terms of finances, the biggest single risk that Thank Charity faces is raising the finances required to fully achieve the aims and objectives of the charity, especially in this current financial climate.

At the end of our fiscal years (September 2021), the charity has been impacted by Covid-19 through sharp declines in revenues due to:

1. Temporary pause in our international projects; the Eco-learning Resource Centre because all the schools we are working with in Africa, have been closed since March 2020 due to the lockdown of the COVID-19 pandemic.
2. Cancellations of our fundraising events have also led to delays in running our projects as we are having to digitalize, adapt and redesign all our UK projects, to ensure that the COVID-19 safeguarding protocols are adhered to.

As things are getting back to normal, our Trustees are now regrouping and closely monitoring the situation as well as Government interventions and its impact, to help guide the diverse ways to build in resilience for our charity's future. It has led us to innovate and restructure all our activities and operations for flexible online and offline delivery.

Method of preparation of accounts

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

Thank U Charity

Unaudited Financial Statements for the Year Ending
30th September 2021

Reference and administration details

The Charity Name	Thank U Charity
Incorporation	Charitable Incorporated Organisation
Incorporation Date	7th September 2018
The Charity Registered Number	1179853
Registered Office	Dawes Road Hub 20 Dawes Road Fulham London SW6 7EN
Email address	admin@thankucharity.org
Website	www.ThankUCharity.org
The Trustees	Debra Blackwood (Chair) Enoch Annobil Ugochi Amajuoyi Sally Baffour Chloe Wood Daniella Akinsemoyin Tanya Jazmin Yearwood
Bankers	Lloyds Bank 21-25 Kings Street, Hammersmith, London, W6 9HW

Statement of Financial Activities (including Summary income and expenditure account)

For the period from 1st October 2020 to 30th September 2021

	N Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Income (Note 1)					
Income and endowments from:					
Donations and legacies	2,317			2,317	7,100
Charitable activities	800	-		800	603
Other trading activities	-			-	
Investments				-	
Other	9,950			9,950	297
Total	13,068	-	-	13,068	8,000
Expenditure (Note 2)					
Expenditure on:					
Raising funds				-	
Charitable activities	8,002	-		8,002	8,208
Separate material expense item				-	
Other	8,777			8,777	555
Total	16,779	-	-	16,779	8,763
Net income/(expenditure) before tax for the reporting period	(3,711)	-	-	(3,711)	(763)
Tax payable				-	-
Net income/(expenditure) after tax before investment gains/(losses)	(3,711)	-	-	(3,711)	(763)
Net gains/(losses) on investments				-	-
Net income/(expenditure)	(3,711)	-	-	(3,711)	(763)
Extraordinary items				-	-
Transfers between funds				-	-
Other recognised gains/(losses):				-	-
Gains and losses on revaluation of fixed assets for the charity's own use				-	-
Other gains/(losses)				-	-
Net movement in funds	(3,711)	-	-	(3,711)	(763)
Reconciliation of funds:					
Total funds brought forward	(292)			(292)	769
Total funds carried forward	(4,003)	-	-	(4,003)	6

Financial Review

The charity's financial position at the end of the year ended 30th September 2020

The financial position of the charity at 30th September 2021, as more fully detailed in the accounts, can be summarised as follows:-

	2019/20
Net (expenditure)/income	(3,711)
Unrestricted Revenue Funds available for the general purposes of the charity b/f	(293)
Total unrestricted funds	<u>(4,004)</u>
Retricted Reserves	50,000
Total Funds	<u>45,996</u>

Financial review of the position at the reporting date, 30th September 2021

The Trustee's confirm that they are satisfied that the Charity is a going concern.

Method of preparation of accounts

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

Policy on Resesrves

The charity holds no reserve, but has funds in their savings account. This is a loan which helped the charity to stay afloat during the pandemic. The trustees confirm they are satisfied that the charity continues as a going concern.

Risks and uncertainties facing the charity.

In terms of finances the biggest single risk Thank U Charity faces was raising the finances required to achieve the aims and objectives of the charity. However, they secured a loan which they will use to devlelop the charity further, with campaign marketing and raising awareness and staging evenets. the Charity could be exposed. Thank U Charity are still hampered by the Covid-19 & cost of living crisis as sharp declines in revenue continue to increase.

1. International projects; have been closed since March 2020 due to the lockdown of the COVID-19 pandemic. Hope that this will change by 2022.

2. The inability to do our fundraising events have seen an increase in the rise of digitalization, as the cost to adapt and redesign all our UK projects have risen.

In consideration of the continuation of these uncertainties, our Trustees are closely monitoring the situation, Government interventions and its impact, to help guide us in ways to build in resilience for our charity's future, by innovating and restructuring all our activities and operations for flexible online and offline delivery.

Principal funding sources in the year and how these support the key objectives of the charity.

Principal funding sources have been through various ad-hoc donations from a small number of individuals, however the loan has allowed us to expand and hire experienced campaign marketing staff.

Approval of this report

This report was approved by the board of trustees on 14/06/2022



D Blackwood
Chair

Statement of Assets & Liabilities as at 30th September 2021

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Fixed assets						
<i>Total fixed assets</i>		-	-	-	-	-
Current assets						
Cash at bank and in hand						
General Account		319		-	319	3
Savings Account		45,975			45,975	2
<i>Total current assets</i>		46,294	-	-	46,294	5
Creditors: amounts falling due within one year * *		(297)	-	-	(297)	297
<i>Net current assets/(liabilities)</i>		45,997		-	45,997	(292)
<i>Total assets less current liabilities</i>		45,997	-	-	45,997	(292)
Creditors: amounts falling due after one year **			50,000		(50,000)	-
<i>Total net assets or liabilities</i>		45,997	50,000	-	(4,003)	(292)
Funds of the Charity						
Restricted income funds		45,997			45,997	-
Unrestricted funds					-	(292)
<i>Total funds</i>		45,997	-	-	45,997	(292)

* S Baffour loan £ 297.00
 **LLOYDS Bank Loan £ 50,000.00

Notes to the accounts

Note 1

Income

Analysis of income		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
		£	£	£	£	£
Donations and legacies:	Donations and gifts	2,317			2,317	7,100
	Gift Aid				-	
	Legacies				-	
	General grants provided by government/other charities	9,950			9,950	
	Donated goods, facilities and services				-	
	Other	0			0	
	Total	12,268	-	-	12,268	7,100
Charitable activities:	Book Sales	800		-	800	
	Total	800	-	-	800	-
Other:	Other		-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		13,068	-	-	13,068	7,100

Notes to the accounts

Note 2 Expenditure

Analysis of expenditure	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year	
				£	£	
Expenditure on charitable activities	Project Expenditure	8,002		-	8,002	990
	Marketing	1,328		-	1,328	280
	Training	-			-	102
	Utility Costs	60			60	10
	Professional Fees	600	-	-	600	417
	IT Costs & Website costs	2,791	-	-	2,791	1,196
	Recruitment	-	-	-	-	100
	Consultancy	1,225			1,225	706
	Bank	2	-	-	2	82
	Stationery	2,364	-	-	2,364	2,693
	Travel	70		-	70	1,000
	Sundry	335			335	632
	Total expenditure on charitable	16,778	-	-	16,778	8,208
	Other	Sundry		-	-	-
Total other expenditure		-	-	-	-	555
TOTAL EXPENDITURE	16,778	-	-	16,778	8,763	

THANK U CHARITY

England & Wales - Charity number 1179853

Accounts

Thank U Charity

Registered Charity Incorporated Organization (CIO): **1179853**

Thank U Charity
Trustees Annual Report and Accounts
30th September 2020

Thank U Charity

Trustees Annual Report and Accounts for the period ended 30th September 2020

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Thank U Charity

Charitable Incorporated Organization (CIO) Reg No: **1179853**

Reference and administration details

The Charity Name

Thank U Charity

Incorporation

Charitable Incorporated Organization

Incorporation Date

7th September 2018

The Charity Registered Number 1179853

Registered Office Dawes Road Hub
20 Dawes Road
Fulham
London
SW6 7EN

Email address enquiry@thankucharity.org

Website www.ThankUCharity.org

The Trustees Debra Blackwood (Chair)
Ugochi Amajuoyi
Enoch Annobil
Chloe Wood
Daniella Akinsemoyin
Tanika Jazmin Yearwood
Sally Baffour (Founder)

Bankers Lloyds Bank
21-25 Kings Street,
Hammersmith,
London, W6 9HW
England, UK

Thank U Charity

Charitable Incorporated Organization (CIO) Reg No: **1179853**

Trustees Annual Report for the period ended 30th September 2020

The Directors of the Thank U Charity Charitable Incorporated Organisation are its Trustees (as required by charity law) and are collectively referred to as the Trustees throughout the report.

The trustees present their report with the financial statements of the charity for the year ended 30 September 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Ensuring our work delivers our aims

Trustees review the charity's aims and projects every year. We focus on delivering projects which deliver our charitable objects above.

The main activities undertaken in relation to our purposes during the year:

The Charity has followed the Charity Commission guidance of public benefit in managing and delivering our activities. To accomplish our main purposes, we actively promote and undertake events and fundraising activities to secure resources towards strengthening the skills of all participants and volunteers in our organization. We have been receiving capacity training and consultancy support.

CHARITY BACKGROUND

How Thank U Charity began

Sally Baffour, was due for a major operation and just before being wheeled into theatre, she became aware of her mortality. Her worry was that the 10 year old twin boy and girl that she had adopted at 2 years of age, would end up back in the same care system that had originally compounded their challenges and complex needs. Fearing the worst, she prayed for God to operate on her through the Doctors, to ensure its success, to spare her life and give a second chance.

When she came round and found herself in the recovery ward, she wondered why so many different doctors kept coming in to check her over but not the other patients. When she asked why, one of the doctors told her that they were surprised that her operation which had taken 6 hours instead of 45 mins, had been a mysterious success.

Her prayer had been answered! Overwhelmed with gratitude Sally said she heard the words of her late grandmother and greatest mentor, *"Gratitude opens doors where only fortified walls exist"*. Sally's grandmother never had the opportunity to go to School, yet she was the wisest woman Sally had known.

In that moment, overwhelmed with gratitude for being given a 2nd chance in life, to enable her to care for her twins, Sally made a promise to God, to set up a Charity and name it Thank U, to 'give back' in gratitude and enable others to give back too.

The stimulus of Reading can regenerate children's brain cells after being cured of Malaria:

A few years after Thank U Charity had supported a variety of charitable causes, a visit to a children's hospital in Accra revealed that 75% of the children they saw at the hospital were suffering from malaria. The paediatrician lamented that whilst most would be cured, many would end up with irreparable damage to their brain cells because they lacked the simple

stimulus to regenerate their brain cells. Discovering that reading was all that the children needed to stimulate and fully regenerate their brain cells once cured of malaria, the Trustees of Thank U Charity were inspired to set up a small library in the PML children's Hospital, as the hospital did not have any library or books for children, at the time.

It was after this experience that the Trustees decided to focus all efforts on improving the quality of children's lives through spreading literacy to end poverty.

PRINCIPAL ACTIVITIES & THE FOCUS OF OUR WORK

This has been a challenging year due to the pandemic. However, despite this, we have continued to work and focused all our efforts on training, developing new methods and sustainable strategies, to deliver our charitable objectives online where possible. This will give us the flexibility to run our projects both face to face and online in future to help us enable us adapt to all seasons. This year our strategic planning efforts were focused on our main projects:

1. INTERNATIONAL PROJECTS

Eco-Learning Centre Projects in Ghana.

(Library, Computer Lab, School Farm and Students Ecological Club)

Evolution: We found that with no local or school libraries, most children in the under-resourced communities we were working in, had little or no access to any children's books apart from their school textbooks.

School Libraries: That was when we began to establish libraries in schools to serve the local community, using recycled resources from Schools in the UK. Through our contacts with the local Ghanaian schools, we also discovered that most were not equipped with adequate computer equipment to teach the IT skills on their curriculum.

School Computer Labs: And so we began to set up computer labs in addition to the libraries in the local Schools using very high quality reconditioned computers and IT equipment from the UK.

Current Local Conditions: In Ghana, education is free, but unfortunately families living below the poverty line are forced to concentrate on their basic needs, such as food, shelter and clothing, and are therefore unable to prioritize education.

Hunger, the main deterrent to children's Education: The children who do go to school, start their day on an empty stomach and in many cases, struggle to afford even one meal a day. This affects their ability and capability to learn. However, once they are fed, the children are all very keen and able to learn.

Thank U Charity approach to Tackling Hunger to aid children's Education: While financial hardship and lack of resources was and still is a major factor, the main deterrent to children's education is actually 'Hunger'. As a small charity with not a lot of resources, feeding all the thousands of children who benefit from our Library and computer labs, was not an option for us, so we came up with a better solution. And that is the establishment of School farms, where children can learn to grow the food that they eat at School. In addition to the library and computer lab, the school vertical farm became the third component of our Thank U Charity Eco-Learning Resource Centres, for improving educational standards in existing schools in Ghana.

School Vertical farm: The vertical farm is designed in such a way that it produces 8 times more crops than traditional farms, yet it is compact enough to fit into small spaces and can therefore be accommodated in any of the local schools that we are working in. This now enables students to develop practical farming skills, that equip them with valuable experiences for potential agricultural enterprise, in future.

How The Eco-Learning Centre Project Delivers Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. We work to ensure that all of our projects deliver our charitable objects and are for the benefit of the public.

Enhancing Educational Facilities for comprehensive Literacy, to transform children's lives: For our international projects, we are transforming the lives of approximately 4,100 Children through the establishment of our self-sustaining Eco-Learning Centres (libraries mainly and more recently, Computer labs, and farms) that augment facilities and improve the quality of education in the 7 Schools in our programme in Ghana. The facilities are open to the communities for after-school classes for children who are unable to attend mainstream education for various reasons and for adult education.

Supporting Local economy and work force: Having teamed up with local organizations in Ghana on using solar energy for our projects as well as bricks made out of recycled plastics for our first construction of the new-build structure to house the library and Computer Lab for our current project, we have started instituting our next Eco-Learning Centre Component.

Students Ecological club: We are now developing the 4th component which is an ecological club, to sensitize school children to the issues of climate change, recycling, reducing carbon footprint and looking after their environment, to help save the planet.

UN Sustainable Development Goals: Our Eco-learning Centre Project tackles 10 out of the 17 UN Sustainable Development Goals:

- No poverty
- Good health and wellbeing
- Gender equality
- Affordable and clean energy
- Climate Change action
- Partnership for the goals
- Zero Hunger
- Quality education
- Reduced inequalities.

- Responsible consumption and production

2. LOCAL LONDON-BASED PROJECT

Discussions Across Generations (DAG) project

Intergenerational Activities

Creating Innovative Solutions to Support the Young and the elderly: As a female led Charity rooted in the African and Caribbean community we serve, our work directly supports positive change to improve the lives of the voiceless, often neglected, hard to reach marginalised young and elderly people of African and Caribbean heritage, on the margins of society in London.

Cause of the Problem: Racism has resulted in many young talented people of African/Caribbean heritage in London losing their sense of belonging and ability to thrive, because they lack confidence, direction, and purpose.

Targeting Marginalized Black Youth of African and Caribbean Heritage: Throughout most of their young lives, they have been marginalised, disenfranchised and left with little or no access to opportunities to develop talents that will aid their progress, productive development or economic growth. And just like the saying, *“without purpose, any road leads anywhere”*, abashed with low self-worth, some join groups on the margins of society, fall victim to knife and gang crime and drift into the criminal justice system.

Targeting Marginalized Black Elders of African and Caribbean Heritage: At the other end of the scale, many of our elders who are already hard to reach, marginalised and voiceless, miss out on many of the support services. Not being digitally literate, they are cut off from the outside world, becoming even more isolated, lonely, and inaccessible during the COVID pandemic.

Thank U Charity Solution to Unite the Two Marginalized Groups in an Intergenerational Project: Our Discussions Across Generations (DAG) project brings together these two marginalized parts of our communities (young people and the elders), to create a symbiotic relationship that builds bridges to aid community cohesion and boosts our community's resilience to benefit our entire UK society.

Inspired by Ghanaian Proverb, ‘Sankofa’: Drawing inspiration from the African proverb, *“Sankofa”*, we inspire the young people in our DAG project, to *“learn from the past to build a better future”*.

Intergenerational Dialogue and Activities: Through our intergenerational dialogue and activities, older people tell their stories, share their wisdom, and are positively listened to and acclaimed by the younger generation. The young team members document the inspiring narratives, legacy, knowledge, lessons and traditions, in mediums that they enjoy, and disseminate them to their peers and wider community through social media.

How Discussions Across Generations (DAG) Project Delivers Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. We

work to ensure that all of our projects deliver our charitable objects and are for the benefit of the public.

Empowerment and Positive Impact on Their Mental Health: Mutually beneficial to both young and old, the DAG project has a positive impact on their mental health, as it gives both of the groups an exciting and value-creating project that gainfully occupies and exercises their time, mind, and creativity.

Digital Literacy for elderly, Digital Marketing for Young People: To safeguard the vulnerable older volunteers, we maintain social distancing by gifting each an iPad and digital literacy training, to participate in the project online. The young are upskilled with enhanced digital and social media marketing skills. As the young people learn about their history, traditions and culture and its significance in giving them a sense of belonging that renews their purpose in the UK society they live in, they also educate their elders about their modern world, enabling both groups to learn from each other.

Upskill Young People to Develop Their Talents: In addition to the capacity-building and the digital marketing training we offer the young people, we give them access to opportunities, providing them with facilities and skills that enable them to develop their talents. Encouraged by their constructive and culturally educational interactions with their elders, the young Black Youth are empowered to fulfil their potential, by contributing productively to create value for the society they live in.

Outcome of Confident Young People Generate Income Productively: Outcome The confidence-boosting experience of the young people on the DAG project, especially from their interactions with the elderly, combined with the certificate earning technological training, offers the young volunteers valuable learning experiences that form the basis of personal transformation and productive income generation.

Strengthening Newfound Intergenerational Bond to Stave off Loneliness and Isolation: Empowered by their newly acquired digital skills, the elderly is now able to stave off loneliness and isolation. Armed with their new iPads and new-found online and social media connections, the elders are enabled to maintain contact with their Young mentees, who are able to continue looking out for the elders, after their term on the project.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its Constitution, a governing document for the Charitable Incorporated Organization.

The Charity's organisational structure

In the year under review the Charity had seven trustees all of whom are volunteers and who met together approximately every month. The trustees have overall control and responsibility for policy and major decision making.

Day to day management and responsibility for implementing policies is carried out by the trustees.

Trustees

The Charity currently has a governing body of seven trustees who are all volunteers. The Trustees have held office during the whole of the from 1 October 2019 to the date of this report.

The contribution of volunteers during the year:

The Charity has two additional volunteers who support the Charity as and when required.

Trustee Report

The trustees confirm that the annual report and financial statement for Thank U Charity contained within this report comply with current statutory requirements.

Our beneficiaries

This year the following people benefitted from our projects:

- Calvary Methodist Primary School, Accra Ghana
- Seduase Junior School, Accra, Ghana
- St Agnes Secondary School, Koforidua, Ghana
- St John Bosco School, Koforidua, Ghana
- Rev. Fr. Lemmens School, Koforidua, Ghana
- Eva Maria School, Koforidua, Ghana
- Elderly people of African and Caribbean heritage living in London
- Young people of African and Caribbean heritage living in London

Stakeholders include:

- Souter Charitable Trust
- National Lottery
- Community Fund
- The Highlife Organization
- Avocado Money for youth programme,
- Southgate School, Cockfosters
- Gumley House Sec School
- The London Oratory School
- Fulham Cross Girls School
- Ashcroft Academy School
- Thames Christian College
- Hammersmith Academy
- Graveney Secondary School
- Fulham Prep School
- Burnwood School, Earlsfield
- Christ the King Church, Wimbledon

- Holy Cross Catholic Church,
- St Thomas Aquinas, Rome, Italy
- St Monica's Church, Palmer's Green

The main activities undertaken during the year to further the Charity's purpose for public benefit:

As stated above the Charity's primary objective, and the focus for the year's work is as stated above. The Charity has followed the Charity Commission guidance of public benefit in managing and delivering its activities.

Financial Review

In the year we received £8763 in income and spent £8208 in expenditure. This resulted in a small operating deficit of £769 which is covered by funds brought forward from the previous year. All of our funding was unrestricted.

Principal Funding Sources

Principal funding sources have been through various ad-hoc donations from a small number of loyal and committed individual supporters.

Reserves

The charity held unrestricted reserves of £5 at 30th September 2020. The Trustees acknowledge there is a need to increase the level of reserves and aim to build the unrestricted reserves to £2,000 as the trustee's feel this to be an adequate sum when set against turnover and annual operational costs. Trustees have taken into account the fact that all of their costs are flexible and incurred only when they secure funds necessary to deliver projects and as such the trustees confirm they are satisfied that the charity continues as a going concern.

Key Risks

In terms of finances the biggest single risk Thank U Charity faces is raising the finances required to achieve the aims and objectives of the charity. However, by the continuous review of a Risk Register the trustees of Thank U Charity are constantly seeking to make provision for this eventuality plus all other major legal, operational, or financial risks to which the Charity could be exposed.

At the point of writing this report (December 2020), the charity has been impacted by Covid-19 through sharp declines in revenues due to:

1. a temporary pause in the physical execution of our international projects; the Eco-learning Resource Centre because all the Schools we are working with in Africa, have been closed since March 2020 due to the lockdown of the COVID-19 pandemic.
2. cancellations of our fundraising events has also led to delays in running our projects as we are having to digitalize, adapt and redesign all our UK projects, to ensure that the COVID-19 safeguarding protocols are adhered to.

In consideration of the continuation of these uncertainties, our Trustees are closely monitoring the situation and its impact to help guide us in ways to build in resilience for our charity. It has led us to innovating and restructuring all our activities for flexible online and offline delivery

Plans for the future

- Recruiting new Trustees in Social media marketing, Fundraising, events coordinator, publicity and promotion.
- Embarking on a new fundraising campaign and sponsorship, to fund our international projects and complete the current Eco-Learning Centre project for 5 Schools in Ghana.
- To develop the Students Ecology Club in Ghana and link it to the United Nations School Environmental Club Program for International collaboration with students in other countries.
- To create a self-sustaining model for the School vertical farm in preparation for the future rolling out of the Eco-Learning Centre Project, to schools throughout Sub-Saharan African countries.
- Establish the restructured DAG project for flexible online and offline delivery and future growth to other areas in the UK.

Signed by

A handwritten signature in cursive script, appearing to read 'Sally B', written in blue ink.

Sally Baffour, Founder/Trustee

Statement of Financial Activities (including Summary income and expenditure account)

For the period from 1st October 2019 to 30th September 2020

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Income (Note 1)						
Income and endowments from:						
Donations and legacies		7,100			7,100	14,149
Charitable activities		603	-		603	
Other trading activities		-			-	
Investments					-	
Other		297			297	
Total		8,001	-	-	8,001	14,149
Expenditure (Note 2)						
Expenditure on:						
Raising funds					-	
Charitable activities		8,208	-		8,208	13,380
Separate material expense item					-	
Other		555			555	
Total		8,763	-	-	8,763	13,380
Net income/(expenditure) before tax for the reporting period		(763)	-	-	(763)	769
Tax payable					-	-
Net income/(expenditure) after tax before investment gains/(losses)		(763)	-	-	(763)	769
Net gains/(losses) on investments					-	-
Net income/(expenditure)		(763)	-	-	(763)	769
Extraordinary items					-	-
Transfers between funds					-	-
Other recognised gains/(losses):					-	-
Gains and losses on revaluation of fixed assets for the charity's own use					-	-
Other gains/(losses)					-	-
Net movement in funds		(763)	-	-	(763)	769
Reconciliation of funds:						
Total funds brought forward		769			769	-
Total funds carried forward		6	-	-	6	769

Statement of Assets & Liabilities as at 30th September 2020

	Note	Restricted			Total this year £	Total last year £
		Unrestricted funds £	income funds £	Endowment funds £		
Fixed assets						
<i>Total fixed assets</i>		-	-	-	-	
Current assets						
Cash at bank and in hand						
General Account		3		-	742	
Savings Account		2		-	26	
<i>Total current assets</i>		5	-	-	769	
Creditors: amounts falling due within one year *		297	-	-	-	
<i>Net current assets/(liabilities)</i>		(292)	-	-	769	
<i>Total assets less current liabilities</i>		(292)	-	-	769	
Creditors: amounts falling due after one year		-	-	-	-	
<i>Total net assets or liabilities</i>		(292)	-	-	769	
Funds of the Charity						
Restricted income funds		-	-	-	-	
Unrestricted funds		(292)	-	-	769	
<i>Total funds</i>		(292)	-	-	769	
* S Baffour loan		297				

Notes to the accounts

Note 1		Income			Total funds	Prior year
		Unrestricted funds	Restricted income funds	Endowment funds		
Analysis of income		£	£	£	£	£
Donations and legacies:	Donations and gifts	7,100			7,100	14,149
	Gift Aid				-	
	Legacies				-	
	General grants provided by government/other charities				-	
	Donated goods, facilities and services				-	
	Other	0			0	
	Total	7,100	-	-	7,100	14,149
Charitable activities:	Book Sales	603		-	603	
	Total	603	-	-	603	-
Other:	Other	297	-	-	297	-
	Total	297	-	-	297	-
TOTAL INCOME		8,001	-	-	8,001	14,149

Notes to the accounts

Note 2

Expenditure

Analysis of expenditure	Unrestricted	Restricted	Endowment	Total	Prior
	funds	income	funds	funds	year
		funds		£	£

Expenditure on charitable activities	Project Expenditure	990		-	990	3,260
	Marketing	280		-	280	1,910
	Training	102			102	171
	Utility Costs	10			10	570
	Professional Fees	417	-	-	417	
	IT Costs	1,196	-	-	1,196	1,030
	Recruitment	100	-	-	100	
	Consultancy	706			706	3,433
	Bank	82	-	-	82	
	Stationery	2,694	-	-	2,694	143
	Travel	1,000		-	1,000	1,460
	Sundry	632			632	1,403
	Total expenditure on charitable	8,208	-	-	8,208	13,380
	Other	Sundry	555	-	-	555
Total other expenditure		555	-	-	555	-
TOTAL EXPENDITURE	8,763	-	-	8,763	13,380	

Approval of this report

This report was approved by the Board on 14th July, 2021.



Sally Baffour

Founder Trustees