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ACTION GUINEA BISSAU							
CHARITY INFORMATION							
Trustees	Michelle Helena Ruas				(Appointed 26 May 2020)		
	Linda Jane Ruas				(Appointed 26 May 2020)		
	Matthew David Palmer				(Appointed 26 May 2020)		
Incorporation date	CIO registration from 15 June 2020						
Charity registration no.	1189956						
Registered office	18 Borkwood Park						
	ORPINGTON, KENT						
	BR69LD						
	Recognised by HMRC for gift aid						
Auditors	None						
Charitable object	THE PREVENTION OR RELIEF OF POVERTY OR FINANCIAL HARDSHIP IN GUINEA BISSAU BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.						

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ACTION GUINEA BISSAU

Charity registration no. 1189956

TRUSTEE'S REPORT**FOR THE 12 MONTH PERIOD ENDED 31 MARCH 2025**

The trustees present their report and financial statements for the year ending 31 March 2025.

Principal activities

The principal activity of the charity is providing grants for prevention or relief of poverty in Guinea-Bissau.

Purposes of the charity as set out in its governing document: THE PREVENTION OR RELIEF OF POVERTY IN GUINEA-BISSAU BY PROVIDING: GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.

IN ADDITION, THIS CAN BE, BUT IS NOT LIMITED TO: The advancement of education, the advancement of health, the advancement of environmental protection /

Summary of the main activities (photographic and short video evidence on our AGB website in the blogs and project gallery:

<https://www.actionguineabissau.org.uk/project-gallery/>:

Main projects for this tax year have been the continuation of: building a new primary school, scholarships for females to study at university, at secondary schools, at primary schools, and at a college that runs short vocational courses.

Contribution made by volunteers:

All our AGB projects (except construction eg. roof / school / well / toilet repair, where we pay local rates) are conducted by volunteers. The trustees are working voluntarily, as are the project managers, Daniel, Moises, Natcha, Domingos, Inacia and Wilson.

Summary of main achievements, identifying the difference the charity's work has made to the circumstances of its beneficiaries and society:

This last year, we re-structured Action Guinea Bissau to include 6 new project managers: Daniel, Moises, Natcha, Domingos, Inacia and Wilson. They are all English teachers who have been studying on Linda and Dorota's distance courses for teachers, all known to AGB founders for 2 years. They are all very keen to make a difference in their country and have several good ideas for projects. Another change that was made, after the high cost building works of the previous year, was to limit AGB projects to only £200 - £300 each. This was in order to cut the risk, and also to engrain the habit of providing evidence of all funds before any further money was transferred.

This new structure has been working very well. These smaller projects included re-building a simple school canteen in a village school (Daniel), school holiday project to teach cookery and crafts (Inacia), buying resources for a primary school and helping with school fees (Domingos), building part of 2 schools (Natcha). Photos and blogs are available on the AGB website. We also sponsored individual students to study at university, and at primary / secondary schools.

The main fund-raising event was Linda's upcycling event, in September 2024, which raised around £2000.

Shell and Lois also ran a half-marathon for AGB and raised £865.

Other funding was from regular donations.

Financial review

At the end of March 2025, AGB was in a healthy financial position, with a total of £9,111.42 received in the year since April 2024, and £6,564.31 sent to Guinea-Bissau for projects. Trustees withdraw and send money to our managers in Bissau as soon as projects are approved, to make use of the money as soon as possible. There are more fundraising events planned to bring in further income for the following year.

Trustees agreed to keep £2000 (from June 2021) as reserve fund in a separate Savings Account, especially to ensure money is available in future years to continue the university scholarships for women.

No deficit.

Charity's principal sources of funds:

No specific fund-raising events during this past year, as work was delayed on our big projects. However, we have received monthly donations from supporters, and

[have planned some fund-raising events for later in 2024 \(Sustainability raffle and sewing event – Linda Ruas; & Sponsored half marathon – Michelle Ruas\)](#)

as detailed on our webpage: <https://www.actionguineabissau.org.uk/fundraisers> We now have several regular donors

(some of which are CAF work-based donations and show in our account as PayPal).

Structure, Governance and Management:

Governing document is a Constitution

The charity is a CIO – Charitable Incorporated Organisation

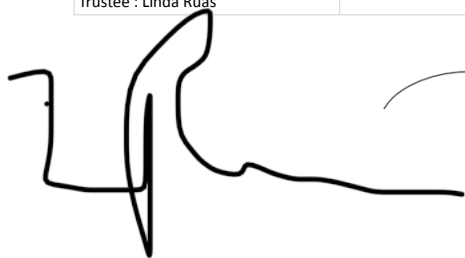
The original 3 trustees formed the charity in 2020. No further trustees selected so far.

Approved by the trustees on 27th January 2026 :

Trustee : Linda Ruas

Trustee: Michelle Ruas

Trustee: Matthew Palmer



ACTION GUINEA BISSAU					
Charity registration no. 1189956					
STATEMENT OF FINANCIAL ACTIVITIES					
FOR THE 12 MONTH PERIOD ENDED 31 MARCH 2025					
				12 months ended	
				2025	
<u>Incoming resources</u>				(£)	
Donations received				£9,092.97	
Interest				£18.45	
				£9,111.42	
<u>Resources expended</u>					
Education projects funded				£3,052.36	
Construction projects funded				£3,511.95	
Generating Funds				£526.40	
				£7,090.71	
Net (outgoing) / incoming resources				£2,020.71	

ACTION GUINEA BISSAU						
Charity registration no. 1189956						
BALANCE SHEET AS AT 31 MARCH 2025						
					Notes	2025
						(£)
ASSETS						
Fixed assets						0
Cash at bank and in hand						£5,022.94
Investments						0
TOTAL ASSETS						£5,022.94
LIABILITIES						
Creditors amounts falling due within one year						0
TOTAL LIABILITIES						0
NET ASSETS / (LIABILITIES)						£5,022.94
CHARITY FUNDS						
Restricted income funds						0
Unrestricted income funds						0
TOTAL CHARITY FUNDS						0

ACTION GUINEA BISSAU							
NOTES TO THE ACCOUNTS							
FOR THE 12 MONTH PERIOD 1 APRIL 2023 TO 31 MARCH 2025							
1 Accounting policies							
All funds are paid into the bank account.							
To send money for projects in Guinea Bissau, Matthew Palmer and Linda Ruas							
withdraw the agreed funds to their own bank accounts, to transfer via Western Union or Ria.							

Action Guinea Bissau Bank Transactions 1 APRIL 2024 TO 31 MARCH 2025							
Date	Reference	Transaction Type	In	Out	Balance	Category	Project Manager
28/03/2025	CAF2503251907CF-603006-90284941 981985-CAF2503251907CF	BACS Payment Received	£5.00		£3,696.76		
24/03/2025	Card Purchase UK2062316028	Card Transaction		£338.00	£3,691.76	Education	Natcha
11/3/2025	Card Purchase WUI GBP MC	Card Transaction		£362.99	£4,029.76	Education	Moises
28/2/2025	PAYPAL PPWDL5A722223ZLPH4	Inward Payment	£133.40		£4,392.75		
28/2/2025	CAF2502251482CF-603006-90284941 981985-CAF2502251482CF	BACS Payment Received	£5.00		£4,259.35		
27/2/2025	Card Purchase WUI GBP MC	Card Transaction		£402.99	£4,254.35	Construction	Domingos
31/01/2025	PAYPAL PPWDL5A722222SM4E	Inward Payment	£182.50		£4,657.34		
30/01/2025	CAF2501277286CF-603006-90284941 981985-CAF2501277286CF	BACS Payment Received	£5.00		£4,474.84		
28/01/2025	Card Purchase WUI GBP MC	Card Transaction		£250.99	£4,469.84	Education	Domingos
27/01/2025	CAFGYE11000787502-603006-90284941 981985-CAFGYE11000787502-603006-90284941	BACS Payment Received	£225.00		£4,720.83		
24/1/2025	Card Purchase WUI GBP MC	Card Transaction		£407.49	£4,495.83	Education	Moises
02/01/2025	CAF2412275019CF-603006-90284941 981985-CAF2412275019CF	BACS Payment Received	£5.00		£4,903.32		
31/12/2024	PAYPAL PPWDL5A722223ZMVL	Inward Payment	£152.52		£4,898.32		
30/12/2024	CAFGYE11000787502-603006-90284941 981985-CAFGYE11000787502-603006-90284941	BACS Payment Received	£450.00		£4,745.80		
29/11/2024	PAYPAL PPWDL5A722223ZLPHQ	Inward Payment	£143.33		£4,295.80		
28/11/2024	CAF2411253691CF-603006-90284941 981985-CAF2411253691CF	BACS Payment Received	£5.00		£4,152.47		
14/11/2024	Card Purchase WUI GBP MC	Card Transaction		£724.99	£4,147.47	Education	Moises
14/11/2024	Card Purchase WUI GBP MC	Card Transaction		£305.99	£4,872.46	Construction	Moises
14/11/2024	Card Purchase WUI GBP MC	Card Transaction		£223.99	£5,178.45	Construction	Daniel
12/11/2024	ACTION GUINEA BISSAU Girls school	TRANSFER	£720.00		£5,402.44		
1/11/2024	PAYPAL PPWDL5A722223ZLPHQ	Inward Payment	£133.40		£4,682.44		
30/10/2024	CAF2410251437CF-603006-90284941 981985-CAF2410251437CF	BACS Payment Received	£5.00		£4,549.04		
29/10/2024	JUSTGIVING 4122766 ACTION GUI	Inward Payment	£31.76		£4,544.04		
25/10/2024	CAFGYE11000787502-603006-90284941 981985-CAFGYE11000787502-603006-90284941	BACS Payment Received	£75.00		£4,512.28		
22/10/2024	JUSTGIVING 4113545 ACTION GUI	Inward Payment	£23.75		£4,437.28		
21/10/2024	JUSTGIVING 4081824 ACTION GUI	Inward Payment	£275.44		£4,413.53		
15/10/2024	JUSTGIVING 4098275 ACTION GUI	Inward Payment	£191.11		£4,138.09		
2/10/2024	Card Purchase WUI GBP MC	Card Transaction		£456.99	£3,946.98	Construction	Daniel
1/10/2024	PAYPAL PPWDL5A722222R83C	Inward Payment	£416.69		£4,403.97		
30/9/2024	JUSTGIVING 4070426 ACTION GUI	Inward Payment	£57.96		£3,987.28		
30/9/2024	Mr M D Palmer Natcha school	Outward Faster Payment		£918.00	£3,929.32	Construction	
30/9/2024	CAF24092534089CF-603006-90284941 981985-CAF24092534089CF	BACS Payment Received	£5.00		£4,847.32		
26/9/2024	CAFGYE11000787502-603006-90284941 981985-CAFGYE11000787502-603006-90284941	BACS Payment Received	£225.00		£4,842.32		
24/9/2024	JUSTGIVING 4062179 ACTION GUI	Inward Payment	£43.93		£4,617.32		
23/9/2024	JUSTGIVING 4057878 ACTION GUI	Inward Payment	£558.06		£4,573.39		
17/9/2024	JUSTGIVING 4047080 ACTION GUI	Inward Payment	£10.67		£4,015.33		
16/9/2024	JUSTGIVING 4037471 ACTION GUI	Inward Payment	£211.91		£4,004.66		
9/9/2024	JUSTGIVING 4021950 ACTION GUI	Inward Payment	£106.41		£3,792.75		
4/9/2024	JUSTGIVING 4031330 ACTION GUI	Inward Payment	£23.73		£3,686.34		
3/9/2024	JUSTGIVING 4011526 ACTION GUI	Inward Payment	£97.20		£3,662.61		
3/9/2024	Card Purchase WUI GBP MC	Card Transaction		£362.99	£3,565.41	Construction	Moises
30/8/2024	PAYPAL PPWDL5A722222PUKL	Inward Payment	£231.00		£3,928.40		
30/8/2024	CAF2408274039CF-603006-90284941 981985-CAF2408274039CF	BACS Payment Received	£5.00		£3,697.40		
29/08/2024	JUSTGIVING 4019651 ACTION GUI	Inward Payment	£14.25		£3,692.40		
28/08/2024	CAFGYE11000787502-603006-90284941 981985-CAFGYE11000787502-603006-90284941	BACS Payment Received	£225.00		£3,678.15		
27/08/2024	JUSTGIVING 4001622 ACTION GUI	Inward Payment	£77.38		£3,453.15		
20/8/2024	JUSTGIVING 3968115 ACTION GUI	Inward Payment	£112.75		£3,375.77		
16/8/2024	Ms Linda J Ruas girlsinternetclass	Outward Faster Payment		£30.00	£3,263.02	Education	
13/8/2024	JUSTGIVING 3994360 ACTION GUI	Inward Payment	£3.84		£3,293.02		
01/08/2024	PAYPAL PPWDL5A722223JTBL	Inward Payment	£133.40		£3,289.18		
30/07/2024	CAF2407251490CF-603006-90284941 981985-CAF2407251490CF	BACS Payment Received	£5.00		£3,155.78		
25/7/2024	CAFGYE11000787502-603006-90284941 981985-CAFGYE11000787502-603006-90284941	BACS Payment Received	£225.00		£3,150.78		
22/07/2024	Card Purchase Wix.com 1126461573	Card Transaction		£230.40	£2,925.78	Generating Funds	
2/7/2024	JUSTGIVING 3913528 ACTION GUI	Inward Payment	£71.23		£3,156.18		
01/07/2024	JUSTGIVING 3903910 ACTION GUI	Inward Payment	£97.70		£3,084.95		
01/07/2024	PAYPAL PPWDL5A722224ZSQ5Y	Inward Payment	£163.52		£2,987.25		
28/06/2024	CAF2406251667CF-603006-90284941 981985-CAF2406251667CF	BACS Payment Received	£5.00		£2,823.73		
24/06/2024	JUSTGIVING 3896532 ACTION GUI	Inward Payment	£195.60		£2,818.73		
21/06/2024	Ms Linda J Ruas Inaciaproject	Outward Faster Payment		£314.00	£2,623.13	Education	
31/05/2024	PAYPAL PPWDL5A722222UM5W	Inward Payment	£268.35		£2,937.13		
31/05/2024	CAF2405286675CF-603006-90284941 981985-CAF2405286675CF	BACS Payment Received	£5.00		£2,668.78		
28/05/2024	Card Purchase WUI GBP MC	Card Transaction		£273.90	£2,663.78	Education	Domingos
28/05/2024	CAFGYE11000787502-603006-90284941 981985-CAFGYE11000787502-603006-90284941	BACS Payment Received	£300.00		£2,937.68		
23/05/2024	Card Purchase WUI GBP MC	Card Transaction		£544.00	£2,637.68	Construction	Daniel
21/05/2024	Ms Linda J Ruas NatchaprojectMay	Outward Faster Payment		£297.00	£3,181.68	Construction	Natcha
10/05/2024	The Royal Parks LTD HM24 000458	Outward Faster Payment		£296.00	£3,478.68	Generating Funds	
03/05/2024	Ms Linda J Ruas Daniellaptoprepair	Outward Faster Payment		£70.00	£3,774.68	Education	
01/05/2024	EDYTA GURGUL Edyta	Inward Payment	£50.00		£3,844.68		
01/05/2024	PAYPAL PPWDL5A722224ZRBWJ	Inward Payment	£185.56		£3,794.68		
30/04/2024	CAF2404251806CF-603006-90284941 981985-CAF2404251806CF	BACS Payment Received	£5.00		£3,609.12		
29/04/2024	JUSTGIVING 3777341 ACTION GUI	Inward Payment	£24.12		£3,604.12		
25/04/2024	Card Purchase UK957785127	Card Transaction		£280.00	£3,580.00	Education	Moises
25/04/2024	CAFGYE11000787502-603006-90284941 981985-CAFGYE11000787502-603006-90284941	BACS Payment Received	£300.00		£3,860.00		
17/04/2024	PAYPAL PPWDL5A722224ZF5TS	Inward Payment	£560.00		£3,560.00		
15/04/2024	TFR 08928606461274 NO REF	Inward Payment	£1,255.50		£3,000.00		
02/04/2024	EDYTA GURGUL Edyta	Inward Payment	£50.00		£1,744.50		
		SUM	£9,092.97	£7,090.71			

Action Guinea Bissau Bank Transactions 1 APRIL 2024 TO 31 MARCH 2025						
Date	Reference	Transaction Type	In	Out	Balance	Category
31/03/2025		Credit Interest	£0.96		£1,326.18	
28/02/2025		Credit Interest	£0.86		£1,325.22	
31/1/2025		Credit Interest	£0.96		£1,324.36	
31/12/2024		Credit Interest	£0.97		£1,323.40	
29/11/2024		Credit Interest	£1.23		£1,322.43	
12/11/2024	ACTION GUINEA BISSAU Girls school	TRANSFER		£720.00	£1,321.20	Construction
31/10/2024		Credit Interest	£1.65		£2,041.20	
30/09/2024		Credit Interest	£1.61		£2,039.55	
30/08/2024		Credit Interest	£2.07		£2,037.94	
31/07/2024		Credit Interest	£2.07		£2,035.87	
28/6/2024		Credit Interest	£2.00		£2,033.80	
31/05/2024		Credit Interest	£2.07		£2,031.80	
30/4/2024		Credit Interest	£2.00		£2,029.73	
		SUM	£18.45	£720.00		