

# RIPPLES CHARITY

England & Wales · Charity number 1198000

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2022-02-21

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 10 Chaldon Way  
Coulsdon  
Surrey  
CR5 1DB

**Phone** 000000000

**Email** [jojeys16@gmail.com](mailto:jojeys16@gmail.com)

**Website** [www.ripplescharity.com](http://www.ripplescharity.com)

## Activities

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**Objects:** THE RELIEF OF POVERTY, ADVANCEMENT OF EDUCATION, RELIEF OF SICKNESS AND ADVANCEMENT OF GOOD HEALTH BY THE PROVISION OF GRANTS TO CHARITIES, OR OTHER ORGANISATIONS WORKING TO FURTHER THESE PURPOSES.

**Activities:** This is to work towards the prevention and relief of poverty anywhere in the world, with a particular focus in Ghana. Assisting in the provision of education, training, healthcare projects and the necessary support designed to promote the health and wellbeing of individuals/groups through grants and direct funding opportunities, with the view of the charity facilitating future projects directly.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Religious Activities, Other Charitable Purposes
- **Who:** The General Public/mankind

## Geography

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- Ghana
- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-11-01	£1,014	£7,663	-	-
2023-11-01	£21	£60	-	-
2022-11-01	£10,186	£0	-	-

## Trustees

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Name	Role	Appointed
<b>SARAH KEEN</b>	Chair	2021-03-21
Andrew Bernard		2021-03-21
Joanna Salter		2021-03-21
Jose Giles		2021-03-21
Lauren Keen		2021-03-21
Lauren Keen		2021-03-21

**RIPPLES CHARITY**

England & Wales - Charity number 1198000

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# Accounts

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# Trustees' Annual Report for Ripples Charity

Reporting Period: 1<sup>st</sup> November 2023 - 1<sup>st</sup> November 2024

Charity Registration Number: 9118000

Charity Address: 10 Chaldon Way, Coulsdon, CR5 1DB

Ripples Charity was registered on the 21<sup>st</sup> of February 2022 as a Charity Incorporated Organisation (CIO). The charity operates with a Board of Trustees working with its Founders and are responsible for overseeing all activities of the Charity, ensuring compliance with its charitable objectives.

## 1. Introduction

Ripples Charity is committed to delivering sustainable, impactful projects that meet the evolving needs of the communities we serve. Over the past year, our work has focused on us continuing to understand the local landscape, engaging with stakeholders, and embedding robust assurance measures into all stages of local needs assessment, project planning and delivery.

This report highlights our current achievements, lessons learned, and steps taken to ensure that future projects are and will be both effective and accountable.

## 2. Mission

Our mission is to drive impactful, sustainable change through partnering in education, training and healthcare with individuals and communities in Ghana, with the aim of “making one difference at a time .... Impacting many over time”

The objectives of the charity are summarised below:

## 3. Objectives and Activities

The objects of the charity are set out in its governing documents and summarised below: -

The prevention or relief of poverty anywhere in the world 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. However, these outcomes will mainly be focused in Ghana, working with a local charity, via grants, and direct sponsorships, with a view to Ripples setting up its own future projects in Ghana.

Ripples Charity has had a quiet year, and has continued to needs assess including building trusted relationships in Ghana which will further assist with assurance of projects and the alignment of its objectives. In this reporting year, the main activities undertaken in relation to these purposes are summarised below:-

1. The trustees have been working to develop the charity website, to reflect the impact the founders want to achieve.
2. The Trustees continue to investigate and identify presented needs in some of the local communities in Ghana, including how the Charity can be assured of its due diligence.
3. Working with the identified registered local charity in Ghana (Aggies Foundation), to provide funding for the provision of school uniforms, shoes and stationery to enable children who are unable to afford these for several reasons, to be provided to enable them attend school and progress with their education.

4. Community Development: Financially supported Global Angel's Shamba project to help provide water to the shade houses via a water collection and storage system in Kenya; as part of the agreement from the founders from the campaign sponsorship donation in the 2022 financial year.

The direct spend attributed to Ripples, is from the website development and from bank charges (see financial position submitted including contributing to another Charity).

Our efforts this year have centred on building knowledge and capability to create stronger outcomes going forward.

#### 4. Financial Review

Income and Expenditure:

Ripples Charity's total income for the year was £1000 in donations, £14 from bank interests. Total expenditure was £1000 for the initial website development, £85 of bank charges, and £6,578 to Global Angels Charity project.

#### 5. Debts and Liabilities:

The charity has no outstanding debts. All financial obligations were met promptly during the year.

Ripples charity banks with the Charity Aid Foundation (CAF) Bank, 25 Kings Hill Ave, West Malling, Ken ME19 4JQ.

The charity's main source of income will continue to be donations from its founders and trustees, with a view to planning other fundraising activities in the future for projects via the founders through their song writing and artistry.

#### 6. Conclusion

By combining rigorous assurance measures with deep local understanding, Ripples Charity is confident in its ability to continue delivering meaningful and sustainable outcomes for the populations we serve.

We remain committed to learning, adapting, and improving, ensuring that every project delivers measurable benefits and strengthens the communities at its heart.

#### 7. Declarations

The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charities Commission in exercising their powers or duties.

Approved by the Board of Trustees on 15<sup>th</sup> September 2025

Signed:



Sarah Keen

CEO and Chair

## Profit And Loss

**02.11.23 - 01.11.24**

**Total**

Income Received B/F		10,105
Income Received		-
<b>Total Revenue</b>		<b>10,105</b>
<b>Total Direct Cost</b>		<b>-</b>
<b>Gross Profit</b>		<b>10,105</b>
Interest Received		14
Donations/ Other income		1,000
<b>Total Other Income</b>		<b>1,014</b>
<b>Overheads/Expenses</b>		
Projects Expenses/Charitable Support	6,578.00	
Website Deveiopment/Computer & Accessories	1,000.00	
Other Financial Charges/bank charges	85.00	
<b>Total Expenditure</b>		<b>7,663</b>
<b>Net Profit</b>		<b>3,456</b>

**Balance Sheet**

**2024**

**2023**

**Assets:**

Cash at Bank 3,456.25                      £ 10,105                     

**Total Assets**                      **3,456**                                           **10,105**                     

**Current Liability**

Other Liabilities 0.00                      0                     

**Total Liability**                                                                                                                              

**Total Equity and Liabilities**

**Capital Account:**

Balance at start of Period 10,105.26 10145,57

**Balance at end Period**                      **3,456**                                           **10,105**

**RIPPLES CHARITY**

England & Wales - Charity number 1198000

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# Accounts

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# Trustees' Annual Report for Ripples Charity

Charity Registration Number: 9118000

Charity Address: 10 Chaldon Way, Coulsdon, CR5 1DB

## The Trustees

There have been no changes to the charity trustees during this year:

- Sarah Keen (CEO)
- Joanna Salter (COO)
- Andrew Bernard
- Jose Giles
- Lauren Keen

## Structure, Governance and Management

### Structure:

Ripples Charity was registered on the 21<sup>st</sup> of February 2022 as a Charity Incorporated Organisation (CIO). The charity operates with a Board of Trustees responsible for overseeing the organisation's activities and ensuring compliance with its charitable objectives.

### Governance and Management:

The Board of Trustees meets quarterly to discuss the charity's future, discuss strategic direction and make key decisions.

### Trustee Recruitment:

Trustees are recruited based on the skills and experience needed to effectively govern the charity. New trustees will be appointed by a majority vote of the existing board members. They will undergo an induction process that includes an overview of the charity's mission, operations and their legal responsibilities as trustees.

## Activities and Objectives for the Year

During FY23, Ripples Charity focused on the longer-term strategic direction of the organisation and looking for suitable projects which aimed to advance education, relieve poverty and improve access to healthcare in underserved communities, per our charitable objects. Our key activities included:

- **Education Support:** Due diligence on Aggies Foundation in Ghana enabling funds to be released in FY24
- **School Initiatives:** Rejected the build of a school in Ghana as we were unable to find key individuals to oversee the due diligence and subsequent funding; one of our volunteers is visiting a rundown orphanage in Ghana (Nov 23) to see whether it is a viable alternative

- **Community Development:** Agreed to support Global Angel's Shamba to help provide water to the shade houses via a water collection and storage system in Kenya; this is part of the funding agreement from the campaign sponsorship donation in FY22
- Completed further policies and procedures

These activities were aligned with our objectives to create lasting, positive change in the communities we serve by addressing critical needs.

## Achievements and Performance

Ripples Charity has had a quiet year due to one of the founders being on tour internationally alongside significant time spent searching for the right project to support. There has been little public benefit this year due to the challenges of working internationally and making sure projects are aligned with our charitable objects. We have learned some important lessons which will inform our future decision making.

## Financial Review

### **Income and Expenditure:**

Ripples Charity's total income for the year was £21 from interest. Total expenditure was £60 of bank charges. There were no further donations in FY23.

### **Debts and Liabilities:**

The charity has no outstanding debts. All financial obligations were met promptly during the year.

Ripples charity banks with the Charity Aid Foundation (CAF) Bank, 25 Kings Hill Ave, West Malling, Ken ME19 4JQ.

The charity's main source of income will continue to be donations from its founders and trustees, with a view to planning other fundraising activities in the future for projects via the founders through their song writing and artistry.

## Declarations

The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charities Commission in exercising their powers or duties.

**Approved by the Board of Trustees on 26<sup>th</sup> August 2024**

**Signed:**

Sarah Keen

CEO and Chair

## Profit And Loss

02.11.22 - 01/11/23

Total

Income Received B/F		10,144
Income Received		-

Total Revenue		<b>10,144</b>
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Cost of Sales	0.00	-
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<b>Total Direct Cost</b>		<b>-</b>
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<b>Gross Profit</b>		<b>10,144</b>
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Other Income/interest received		21
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Employee Income		-
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Total Other Income		<b>21</b>
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## Overheads/Expenses

Wages	0.00	
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General Administration Expenses	0.00	
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Motor Expenses	0.00	
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Travelling Expenses	0.00	
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Subsistence	0.00	
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Advertising, Promotion and Entainment	0.00	
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Legal	0.00	
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Professional Costs	0.00	
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Other Financial Charges/bank charges	60.00	
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Depreciation and Loss/Profit on Sale	0.00	
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Bad Debts	0.00	
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HMRC Corporation Tax	0.00	
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<b>Total Expenditure</b>		<b>60</b>
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<b>Net Profit</b>		<b>10,105</b>
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**Balance Sheet****2023****2022****Assets:**

Cash at Bank	10,105.26		£ 10,149	
<b>Total Assets</b>		<b>10,105</b>		<b>10,149</b>

**Equity and Liabilities**

<b>Equity</b>	0.00		0	
Share Capital	0.00		0	
Dividend	0.00		0	
<b>Total Equity</b>		<b>-</b>		<b>-</b>

**Current Liability**

Other Liabilities	0.00		0	
Trade Creditors	0.00		0	
Accruals	0.00		0	
<b>Total Liability</b>		<b>-</b>		<b>-</b>

**Total Equity and Liabilities**

<b>Capital Account:</b>				
Balance at start of Period	10,144.00		0	
Net Profit/(Loss)	0.00		10145.57	
Capital Introduced	0.00		0	
Drawing	0.00		0	
<b>Balance at end Period</b>		<b>10,105</b>		<b>10,149</b>

**RIPPLES CHARITY**

England & Wales - Charity number 1198000

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# Accounts

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# Ripples Charity

## Trustees' Annual Report

Year ended September 2022

### Structure, Governance and Management

Ripples charity was registered on the 21<sup>st</sup> of February 2022 as a Charity Incorporated Organisation (CIO), charity number: 9118000.

#### The Trustees

The charity has appointed five trustees to manage the affairs of the CIO in consultation with the founders to meet its objects. Trustees were appointed taking into accounts their skills, knowledge and the experience needed for the effective administration of the objects. Any new recruitment and appointments of new trustees will be in line with the charity's governing documents and with the consent of the trustees and founders. Due regard for the appointment of new trustees will be given to the required skills, knowledge, experience and ethical beliefs to benefit the charity as a whole. All major decisions are taken collectively by the trustees whilst keeping the founders informed of how the objects are being met. The trustees are all volunteers.

#### Ripples Charity Vision is

To create a world where disadvantaged individuals and communities are empowered to live a better life.

#### Our mission statement is focused on

Driving impactful, sustainable change through partnering in education, training and healthcare with individuals and communities in Ghana, with the aim of "making one difference at a time... impacting many over time"

#### Objectives and Activities

The objects of the charity are set out in its governing documents and summarised below:

The prevention or relief of poverty anywhere in the world 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. However, these outcomes will mainly be focused in Ghana, working with a local charity, via grants, and direct sponsorships, with a view to Ripples setting up its own future projects in Ghana.

So far, the main activities undertaken in relation to these purposes are summarised below:

1. The trustees have been working to develop the charity website, including our mission statement and the vision to direct the future work of the charity.
2. The trustees have met and approved the purchase of a website domain for the charity which is currently under construction. There are further discussions to be had about the purchase of a hosting domain site for the website.
3. The Trustees have investigated and identified needs in some of the local communities in Ghana, including discussing how Ripples can make a broader impact by directly running

projects. This includes working with other local charities, through grant provision and direct sponsorships.

4. The Trustees have identified a registered local charity in Ghana (Aggies Foundation) to provide funding for the provision of school uniforms, shoes and stationery for children who are unable to afford these for several reasons, to enable them to attend school and progress with their education.
5. We are currently undergoing our due diligence and agreeing a timeline to sponsor the identified needs of the school children.

There is currently no direct spend attributed to Ripples, apart from bank charges (see financial position submitted).

## Financial Review

The charity received funding from a campaign sponsorship donation from one of its founders. The trustees agreed to share the donation with a nominated charity where the donor has been an Ambassador for a number of years. The share of funds will be used to sponsor a project aligned to the objects of Ripples. (The funds are yet to be transferred to the nominated charity). Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit.

Future plans of the charity include: supporting the build of a school in Ghana which is currently in disrepair and to furnish it with tables, chairs etc; and to build community 'standing pipes' for the town for access to clean water via bore holes.

Ripples charity banks with the Charity Aid Foundation (CAF) Bank, 25 Kings Hill Ave, West Malling, Ken ME19 4JQ.

The charity's main source of income will be donations from its founders, with a view to planning other fund-raising activities in the future for projects via the founders through their song writing and artistry.

## Founders

Ripples charity has been established by the Keen family. This is a family of four siblings, most of whom are musicians, and their parents with a desire to make a difference, utilising their passion for music. With a maternal Ghanaian heritage, they were inspired to make a difference in the lives of individuals and groups they came across whilst visiting Ghana. The charity has therefore been set up with that in mind and appointed trustees with significant experiences and diverse occupational backgrounds to support it meet its vision, mission and objects as a charity. Trustees have been appointed to run the charity with one of the parents of the founders acting as the Chief Executive Officer (CEO) and chair of the CIO and another trustee acting as a Chief Operating Officer (COO).

## Names of trustees:

Lauren Keen

Joanna Salter (COO)

Andrew Bernard

Jose Giles

Sarah Keen (CEO)

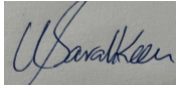
The charity trustees are responsible for preparing an annual report and financial statements in accordance with applicable law. The law related to charities in England and Wales requires the charity trustees to prepare financial statements to give the state of affairs of the charity and of the incoming resources and how these have been utilised to meet its objects.

The trustees are also responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity, taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Declarations

The trustees declare that they have approved the trustees report above, and has been signed on behalf of the trustees by:

Sarah Keen

A rectangular box containing a handwritten signature in blue ink that reads "Sarah Keen".

CEO and Chair

Date: 21<sup>st</sup> August 2023

# Annual Financial Statement Report

For

**Company Name: Ripples Charity**

Organisation Registered Number: 1198000

I Hereby give the Annual Report for the Financial Year : period ended 01- November-2022

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## **RIPPLES CHARITY**

Charity/Organisation - Registration Number: 9118000

# **Management Report**

The Annual Account has been prepared in English

## **Charity Operation**

The Charity operates in : Supports in the provision of education, training, health and wellbeing of individuals/groups of people

The Company is Registered in : United Kingdom

## **One Year Accounts Overview**

**2022**

# Profit And Loss

21.02.22-01/11/22

		<b>Total</b>
Income Received :		10,155.57
Income Received		30.00
<b>Total Revenue</b>		<b>10,185.57</b>
Cost of Sales	0.00	0.00
<b>Total Direct Cost</b>		<b>0.00</b>
<b>Gross Profit</b>		<b>10,185.57</b>
Other Income/interest received		3.85
Employee Income		0.00
<b>Total Other Income</b>		<b>3.85</b>
<b>Overheads/Expenses</b>		
Wages	0.00	
General Administration Expenses	0.00	
Motor Expenses	0.00	
Travelling Expenses	0.00	
Subsistence	0.00	
Advertising, Promotion and Entertainment	0.00	
Legal	0.00	
Professional Costs	0.00	
Other Financial Charges/bank charges	40.00	
Depreciation and Loss/Profit on Sale	0.00	
Bad Debts	0.00	
Interest	0.00	
HMRC Corporation Tax	0.00	
<b>Total Expenditure</b>		<b>40.00</b>
<b>Net Profit</b>		<b>10,145.57</b>

**Statement of Financial Position****2022****Assets:**

Plant, machinery and Motor Vehicles	0.00
Other Fixed Assets (Premises, Goodwill, Investment etc.)	0.00
Stock and Work in Progress	0.00
Trade Debtors	0.00
Prepayments	0.00
Cash at Bank	10,149.00
<b>Total Assets</b>	<b>10,149.00</b>

**Equity and Liabilities****Equity**

Share Capital	0.00
Dividend	0.00
<b>Total Equity</b>	<b>0.00</b>

**Current Liability**

Other Liabilities	0.00
Trade Creditors	0.00
Accruals	0.00
<b>Total Liability</b>	<b>0.00</b>

**Total Equity and Liabilities**

<b>Capital Account:</b>	
Balance at start of Period	0.00
Net Profit/(Loss)	10,145.57
Capital Introduced	0.00
Drawing	0.00
<b>Balance at end Period</b>	<b>10,149.00</b>

**Ripples Charity**  
**Organisation Registered Number: 9118000**

**2022**

## **Notes**

### **Note 1**

#### **Accounting**

The Annual Accounting have been prepared in accordance with the Government Legislative Companies Act 2006

## **Notes to the Income Statement**

### **Notes 2**

#### **Average number of Trustees**

**5**

The average number of employees is based on the company's paid attendance, hours related to annual work period

**0**

### **Directors/Chair**

Sarah Keen

### **Signature**

Skeen

Dated: 15th August 2023