

Ripples Charity

Trustees' Annual Report

Year ended September 2022

Structure, Governance and Management

Ripples charity was registered on the 21st 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)

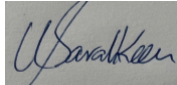
The charity trustees are responsible for preparing an annual report and financial statements in accordance with applicable law. The law related to charities in England and Wales requires the charity trustees to prepare financial statements to give the state of affairs of the charity and of the incoming 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 handwritten signature in blue ink, appearing to read 'Sarah Keen', is shown within a rectangular box.

CEO and Chair

Date: 21st 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 : Suppots 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
		Total
Income Received :		10,155.57
Income Received		30.00
Total Revenue		10,185.57
Cost of Sales	0.00	0.00
Total Direct Cost		0.00
Gross Profit		10,185.57
Other Income/interest received		3.85
Employee Income		0.00
Total Other Income		3.85
Overheads/Expenses		
Wages	0.00	
General Administration Expenses	0.00	
Motor Expenses	0.00	
Travelling Expenses	0.00	
Subsistence	0.00	
Advertising, Promotion and Entainment	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	
Total Expenditure		40.00
Net Profit		10,145.57

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	
Total Assets		10,149.00

Equity and Liabilities

Equity

Share Capital	0.00	
Dividend	0.00	
Total Equity		0.00

Current Liability

Other Liabilities	0.00	
Trade Creditors	0.00	
Accruals	0.00	
Total Liability		0.00

Total Equity and Liabilities

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

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

Diretors/Chair

Sarah Keen

Signature

Skeen

Dated: 15th August 2023