

Trustees' Annual Report for Ripples Charity

Reporting Period: 1st November 2023 - 1st November 2024

Charity Registration Number: 9118000

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

Ripples Charity was registered on the 21st 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 15th 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	-
Total Revenue	10,105

Total Direct Cost

-

Gross Profit

10,105

Interest Received	14
Donations/ Other income	1,000
Total Other Income	1,014

Overheads/Expenses

Projects Expenses/Charitable Support	6,578.00
Website Deveiopment/Computer & Accessories	1,000.00
Other Financial Charges/bank charges	85.00

Total Expenditure	7,663
--------------------------	--------------

Net Profit

3,456

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