

**THE WHITMORE TRUST**  
**ACCOUNTS**  
**FOR THE YEAR ENDED**  
**31<sup>st</sup> DECEMBER 2023**

# **THE WHITMORE TRUST**

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# **THE WHITMORE TRUST**

## **TRUST INFORMATION**

**Principal Address**    3 Knoll Quarry  
Godalming  
Surrey GU7 2ES

**Trustees**                Ryan Kelley MBE  
Sylvia Kelley (deceased 06/08/2024)  
Ruth Wilson

**Bankers**                 HSBC Bank PLC  
Guildford Branch  
12a North Street  
Guildford  
Surrey GU1 4AF

**Independent  
Examiner**                Mark Dickinson FCA  
Shaw Gibbs (Audit) Limited  
Wey Court West  
Union Road  
Farnham  
Surrey GU9 7PT

**Charity Registration Number**        801203

## **THE WHITMORE TRUST**

### **TRUSTEES' REPORT FOR YEAR ENDED 31<sup>ST</sup> DECEMBER 2023**

#### **1. Legal Status**

The Whitmore Trust was constituted on 7<sup>th</sup> March 1989 and is governed by a Deed of Trust.

The Trust is a Registered Charity, charity number 801203.

#### **2. Trustees**

The Trustees are Ryan Kelley, Sylvia Kelley (deceased 06/08/2024) and Ruth Wilson. New trustees are nominated and appointed by existing trustees.

#### **3. Objects of the Trust**

The Objects of the Trust are

- a) To provide assistance for people with physical or mental disabilities or illness, including supporting other charities providing such support.
- b) the advancement of religion through supporting the Christian Church worldwide.
- c) The support of any other charitable purpose as the trustees may determine.

#### **4. Review of the Year/Application of Funds for Public Benefit**

##### Trustees' Priorities

The trust has continued through the year to support activities for the benefit of the communities in the United Kingdom and Africa in working within its stated objects.

The primary work of the Trust continued through the year to be supporting the work of Godalming United Church and the Methodist Church in The Gambia and the provision of support for educational, medical and development purposes in The Gambia, and supporting students in that country. Godalming United Church has continued its active support for work in The Gambia in partnership with the Trust.

The work of supporting people with disabilities is undertaken through other charitable channels.

##### Sources of Funds

The income through the year has been provided by the trustees and from a number of individual donors enabling funds to be applied for a wide variety of purposes. The individual funds received have been or will be applied in consultation with the donors through the trustee's direct local involvements and with local partners. The trustees' contributions have been applied in accord with the trustee's commitment to development in West Africa through the Methodist Churches, and through a number of personal contacts in those countries whose actions are carefully monitored.

## Impact of COVID-19

The trustees were again able to visit in March and November 2023 to review and progress the work of the trust. Much of the normal project work has been maintained through telephone and email communication with the key individuals, and maintaining financial support through cooperation with the Minister of Basic and Secondary Education in Gambia as set out in previous annual reports.

One of the impacts of Covid in the Gambia has been the severe reduction in tourists staying in hotels. The hotel where the trustees have stayed for many years has closed in November 2023 leaving all the staff without employment and with no redundancy provisions in the local economy. This has been hard and has adversely affected a number of people known to the trustees – whilst it is not possible to compensate them for loss of employment small sums have been granted to alleviate poverty.

## Shipping – The Gambia

A further container (Number 65) was shipped in July 23. This was made possible by a company closing down and donating all its furniture to the Trust. This was not school furniture but has been very enthusiastically received for furnishing a newly created regional office consequent to the largest region having to be split into two sections. The relationship with the Ministry of Basic and Secondary Education in the Gambia has continued to develop. Bicycles are still very much needed, but the lack of storage has continued to restrict collection in UK.

The new restrictive procedures introduced by the UK MHRA (Medicines and Healthcare Regulatory Agency), have been introduced to ensure that there is no leakage of restricted medication to the open market. They are requiring documentary evidence that the receiving overseas agency has a properly qualified medical officer to receive it. They have also introduced restrictions on charities shipping medication to overseas partners that all such medication can only be directly exported by the medical suppliers. This imposes extra costs since it cannot be incorporated into containers being sent direct by charities.

The regulations on import of medicines introduced by the Gambia Health Department as a consequence of the death of 70 children from contaminated medicine imported from India disrupted the last provision sent in 2022. It was unclear exactly what these regulations required, but after some investigations this has been unravelled and can be provided for.

## Education Sponsorships - The Gambia

In the absence of visiting, contact was lost with a number of students who had been receiving funds. Contact has been continued with those students already on courses sponsored through the trust to maintain their support to continue to the next stages of their courses. A small number of new students have been recruited through personal contact with key partners.

## Ophthalmic Support – The Gambia

The main funding for this project is provided through Godalming United Church. Close contact has been maintained with Sheriff Bah, the cataract surgeon at Farafenni hospital in the North Bank Region who regularly sends photos of his patients after surgery. Sheriff maintains a waiting list of those who need surgery but cannot afford it until additional funds become available to him, but the hospital authorities are allowing him to operate on some patients pending more money being remitted. This work has continued by remitting funds throughout the Covid period.

There are now plans for Sheriff to be transferred by the Health Authority to Brikama where there is a larger unit for him to manage, but no dates have been determined. Sheriff will continue as the trusted manager of funds from Godalming and will work with the new cataract surgeon at Farafenni to maintain this work. The demand is as great as ever with the only limiting factor being the level of funds raised.



**Patients in recovery after cataract surgery at Farafenni Hospital**

## The Gambia - Educational Support

### Bethel Nursery School (Banjul)

The Trustees have maintained contact with Bethel Nursery on behalf of the "Friends of Bethel Nursery School" (FBNS) and continued to provide the financial support as is requested by the FBNS ex-trustees who are in regular contact with the Whitmore Trust advising on the continuing needs of the school and authorising the payments they need from the Trust for which the income is held within a designated fund.



**Class at Bethel Nursery School, Banjul**

### Gunjur Permaculture Development Association - The Gambia

The Association is continuing to be funded by the Trust to run a series of workshops for the local community to address wider issues which are particularly relevant to women, drawing in expertise from the wider community to recruit suitable facilitators. These are being organised by Sarjo Jabang and have addressed the issues of combatting FGM, as well as abuse and early (child) marriage.

### Marakissa Methodist Lower Basic School

The school is in need of some maintenance, particularly for the older classrooms. These were constructed in the 1970's and are substantially below the minimum standards now defined for schools in The Gambia. The matter has been discussed with Ansumana Mendy and the headmaster Desmond Jawara prior to raising the matter with the Methodist Bishop of The Gambia. The Bishop has requested formal plans and contractor's estimates before proceeding further. There is at present no defined source of funding for this work.

Other classrooms in the school require some maintenance and this matter is being considered.

### Global Warming

The effects of Global Warming have been felt in The Gambia through excessively heavy rain and storms during the rainy season – June to October. This has caused some concerns particularly regarding Ansumana Mendy who has facilitated much of the work undertaken by the trust for many years. Previous attempts to overcome the problem of his home flooding have not been successful. Options have been discussed with Ansumana

After considering the way forward, it is the conclusion among trustees and donors that the only way to avoid this in future years when even heavier rains are likely is to facilitate him moving to a new home in a compound unlikely to flood. This been followed up in 2023 with specific fundraising. The funds set aside to support this have resulted in a higher than normal balance in hand whilst gathering the full funds for the project.

### Clean Water projects and sanitation – The Gambia

The Trust has planned to continue clean water and sanitation projects in connection with school projects. The provision of clean water sources to provide potable standard water for people to drink is an on-going priority in rural areas where there is no public water supply. In the village of Sinchu Wurri a borehole has been completed at new lower basic school.

The trustees have now been made aware of a desperate need for a borehole to provide potable water for the children at the Gunjur Senior Secondary School which has about 700 students. This is a new school but in need of some additional improvements, and the trustees visited to assess the current position – the existing borehole is inadequate and only provides 'hard' water. The trustees determined that the trust should install a suitable borehole

### Gambia Methodist Medical Services

Support had been continued for the Methodist Medical Services through maintaining the annual supply of medication for the village clinics and the dental clinic. More extensive regulations have been introduced by the medical authorities in both UK and the Gambia and these have had to be taken into account for this support to continue.



The work currently being undertaken has been reduced by closing all clinics except Marakissa (including the nutrition unit) and Jiborah. The work of these clinics has been reviewed and the closures will not cause any substantial diminution of the medical services available to the population.

A new Senior nurse has been appointed to run the medical work, and her details have been registered with the UK suppliers of medication to enable supplies to be continued.

### Cameroon

The Trust has received no funds during the current year to provide support for students from Cameroon to undertake studies at educational establishments overseas.

### Reserves

Work has continued with a number of partner organisations to achieve progress for a wide range of community benefits. The reserves of the charity have increased despite the planned project work undertaken during the year in The Gambia meeting a wide variety of activities within the objects of the Trust. The reserves at the end of the year stand at £26,059. These reserves are carried forward to meet future expenditure.

### Trustees Expenses

During the course of the year trustees activities have been minimal with only minor car mileage expenses in UK within HMRC limits.

## **5. Trustees Responsibilities**

The trustees are responsible for preparing the Trustee's Report and the Financial Statements in accordance with the applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

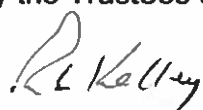
The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **6. Provision of Information to Independent Examiner**

The Trustees have provided the information required for an Independent Examination of the Accounts.

So far as each of the trustees is aware at the time that the report is approved there is no relevant accounting information of which the charity's independent examiner is unaware, and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant inspection information and to establish that the Independent Examiner is aware of that information.

Approved by the Trustees on 31<sup>st</sup> March 2024



**On behalf of the trustees:**

Trustee: R L Kelley

**THE WHITMORE TRUST**  
**INDEPENDENT EXAMINER'S REPORT TO THE**  
**TRUSTEES OF THE WHITMORE TRUST**  
**FOR YEAR ENDED 31<sup>ST</sup> DECEMBER 2023**

I report on the financial statements for the year ended 31 December 2023 as set out on pages 12 to 16.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

**Respective responsibilities of trustees and independent examiner**

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act.
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention

**Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirement:
  - to keep proper accounting records in accordance with section 130 of the 2011 Act:
  - to prepare financial statements which accord with accounting records and to comply with accounting records of the 2011 Act have not been met: or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

*M. Dickinson*

**Mark Dickinson FCA**  
**Shaw Gibbs (Audit) Ltd**  
**Wey Court West**  
**Farnham**  
**Surrey**  
**GU9 7PT**

**Dated:** 15/10/2024

# THE WHITMORE TRUST

## STATEMENT OF ASSETS AND LIABILITIES AS AT 31<sup>st</sup> DECEMBER 2023

		2023	2022
	Notes	£	£
<b>Current Assets</b>			
Cash and Bank Deposits UK		6,801	13,471
Accrued Income – gift aid		6,085	8,835
Debtor		13,173	9,170
		<hr/>	<hr/>
<b>Net current assets</b>		26,059	31,476
		<hr/>	<hr/>
<b>Current Liabilities</b>			
Creditors		-	(7,694)
		<hr/>	<hr/>
<b>Net current assets</b>		26,059	23,782
		<hr/>	<hr/>
<b>Net Assets</b>			
<b>Represented by:</b>			
Unrestricted Funds	4	16,116	17,149
Restricted funds	4	9,943	6,633
		<hr/>	<hr/>
<b>Charitable Funds</b>		26,059	23,782
		<hr/>	<hr/>

**On Behalf of the Trustees:**

**Approved by the Trustees on:**

*10th October 2024*

**Trustee: R Kelley**

*R Kelley*

**THE WHITMORE TRUST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2023**

<b>Income</b>	<b>Notes</b>	<b>2023 Unrestricted Funds £</b>	<b>2023 Restricted Fund £</b>	<b>2023 Total Funds £</b>	<b>2022 Total Funds £</b>
Donations		23,218	-	23,218	18,791
Gambia General Donations		4,681	10,300	14,981	19,357
Uganda Donations		430	-	430	-
Sierra Leone Donations		-	-	-	-
Ghana Donations		2,361	-	2,361	-
Cameroon Donations		-	-	-	1,653
South Africa Donations		-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Total Income</b>		<b>30,690</b>	<b>10,300</b>	<b>40,990</b>	<b>39,801</b>
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Payments</b>					
Direct Charitable Expenditure:					
General Fund payments		448	-	448	241
Gambia General Fund Payments		33,446	2,028	35,474	35,573
Uganda Payments		430	-	430	-
Ghana Payments		2,361	-	2,361	-
Cameroon Payments		-	-	-	1,647
South Africa Payments		-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
		<b>36,685</b>	<b>2,028</b>	<b>38,713</b>	<b>37,461</b>
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Net incoming/outgoing resources</b>		<b>(5,995)</b>	<b>8,272</b>	<b>2,277</b>	<b>2,340</b>
Transfers between funds		4,962	(4,962)	-	-
<b>Net movement in funds</b>		<b>(1,033)</b>	<b>3,310</b>	<b>2,277</b>	<b>2,340</b>
<b>Fund balances brought forward 4</b>		<b>17,149</b>	<b>6,633</b>	<b>23,782</b>	<b>21,442</b>
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Fund balances carried forward</b>		<b>16,116</b>	<b>9,943</b>	<b>26,059</b>	<b>23,782</b>
		<hr/>	<hr/>	<hr/>	<hr/>

**All the above results are derived from continuing activities. The charity has no other recognised gains and losses from those stated above**

*The notes on pages 14-16 form part of these accounts*

# **THE WHITMORE TRUST**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2023**

The Whitmore Trust is an unincorporated charity. Its principal office is 3 Knoll Quarry Godalming GU7 2ES.

### **1 Accounting Policies**

#### **I. Basis of preparation of the financial Statements**

The Financial statements have been prepared in accordance with 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 the Republic of Ireland (FRS102) (effective 1 January 2019) - (Charities SORP (FRS102)), the Financial Reporting standard applicable in the UK and the Republic of Ireland (FRS102), incorporating Update Bulletin 1.

The Whitmore Trust meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy

#### **II. Cash Flow**

The financial statements do not include a cash flow statement because the charity, as a small charity, is exempt from the requirement to prepare such a statement under Update Bulletin 1

#### **III. Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either, the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executors(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. When legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **IV. Foreign currencies**

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies

are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the Statement of financial activities.

#### **V. Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity.

All resources expended are inclusive of irrecoverable VAT

#### **VI. Debtors**

Other debtors are recognised at the settlement amount. Accrued income represents gift aid not yet received.

#### **VII. Creditors**

Short term creditors are measured at the transaction price.

#### **VIII. Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

#### **IX. Fund Accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

#### **X. Going Concern**

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

### **3. CONTROLLING PARTY**

The Charity was under the control of the trustees during the year.

#### 4. FUND ANALYSIS

	Balance Brought Forward	Incoming Resources	Outgoing Resources	Transfers	Fund Balance Carried Forward
General fund	17,149	30,690	36,685	4,962	16,116
Restricted fund (3)	6,633	1,430	2,000	(4,962)	1,101
Restricted fund (4)	-	8,870	28		8,842
Total Funds	23,782	40,990	38,713	-	26,059

##### Restricted Fund (3) Bethel Nursery School

This fund received restricted income during the year, and payments were made as instructed by the retired trustees of the "Friends of Bethel Nursery School". The transfer is to correct mis-allocation of previous entries between the funds.

##### Restricted Fund (4) Brikama House Fund

This is sums received from donors specific to assisting Ansumana Mendy to purchase a site and build a house in an area not subject to flooding following several years of his home being flooded during the rainy season.