



Friends of The Gambia Association CIO

Annual Report and Financial Statements 2019

Registered Charity UK No. 1171620: Registered NGO in The Gambia No. A92

www.fotga.org.uk

FRIENDS OF THE GAMBIA ASSOCIATION CIO TRUSTEES' ANNUAL REPORT YEAR ENDED 31 DECEMBER 2019

Friends of The Gambia Association CIO also known as FoTGA, is a Charitable Incorporated Organisation, registered in the UK as charity number 1171620. It also operates as an NGO in The Gambia, registered number A92.

The Charitable Incorporated Organisation was formed on 15 February 2017 and commenced charitable activities on 1 January 2019, on transfer of the assets and activities of Friends of The Gambia Association, registered number 1051745. It is governed by its constitution.

The principal address is 8 Essex Close, Morden, Surrey, SM4 4NP and in The Gambia, 3 Kotu Layout, KSMD.

OBJECTIVES AND ACTIVITIES

The objectives of Friends of The Gambia CIO as set out in the constitution are to relieve poverty, alleviate pain and suffering and advance the education of the people of The Gambia.

The main activities are:

- Sponsorship of children's education, improvement of education facilities, provision of teaching aids and grants for school and teachers.
- Improving the availability and quality of health care by the provision of medical supplies, equipment, facilities and ancillary services.
- Providing humanitarian aid through donations and distribution of donated items to the needy.

The Trustees have had regard to the Charity Commission's guidance on public benefit.

TRUSTEES

Trustees are appointed at the Annual General Meeting, where one-third will retire by rotation. Trustees are eligible for re-election for a maximum period of six years.

The current Trustees and those who have served during the year are:

Robert Isdale, Chairman

Jeffrey Phillips, Secretary and Sponsorship Secretary

Jacqueline Massey, Treasurer (appointed 13 July 2019)

Richard Hughes, Treasurer (resigned 13 July 2019)

Alhajie Camara, Vice Chairman (appointed 13 July 2019)

Gillian Hill (appointed 13 July 2019)

Trustees do not receive any remuneration and oversee activities in The Gambia during their holidays to maximise funds for the public benefit. Re-imbusement to Trustees for attendance of meetings amounted to £88.

VOLUNTEERS AND COMMITTEE MEMBERS

Mike and Lynda Redfern, Drumbeat

Emily Cardinal, Website

STAFF IN THE GAMBIA

Momodou Camara – Office Manager

Sulayman Manneh – Finance Administrator

Jariatou Jallow – Office Assistant

CHAIRMAN'S REPORT

2019 was very much a period of adjusting the charity's processes and procedures in line with our new status as a Charity Incorporated Organisation.

FoTGA employs three Gambians to cover the posts of Office Manager, Finance Administrator and Office Assistant. The Gambia team send regular reports to the trustees in the UK.

Activities during the reporting period have mainly been restricted to sponsorship of children's education.

The charity has an interest in a major health outpost at Bakindik on the North Bank which it funded the building of in previous years. The Bakindik Centre has not been fully operational due to the lack of nursing staff, however a full-time nurse has been appointed by the local health authority towards the end of the year. It is FoTGA's aim to raise funds to extend the facility at Bakindik in conjunction with the Health Authority.

Members and sponsors regularly send money through FoTGA for additional gifts of rice and cooking oil for the families of their sponsored children. FoTGA regularly donates rice to a school for the blind to assist with its feeding programme.

FoTGA funded the building of a nursery school at Jeddah Brikama which is fully subscribed to and as a result the local youth has built additional two classrooms using local mud bricks. Any building project which FoTGA undertakes is built to high specification taking into account building regulations.

Although a relatively small charity FoTGA is very well known and respected in The Gambia.

SPONSORSHIP SECRETARY'S REPORT

FoTGA CIO operates a Sponsorship Scheme providing grants to children and schools. On joining the scheme, the sponsor will become a member of FoTGA, agree to pay a monthly subscription and in return will receive regular updates of their sponsored child's progress. Once a child has been sponsored by FoTGA, providing they continue to meet certain conditions, they will receive a grant each school term, throughout their education.

The grant enables the students to go to school and covers the cost of uniforms, stationery, a satchel, school fees and lunches.

FoTGA CIO maintains a small office in The Gambia which manages the distribution of grants to the students and also forwards reports & letters back to the UK for onward distribution to sponsors. A very important link. The office also arranges for the distribution of gifts from sponsors such as rice, oil, money, bicycles to be delivered to the students and their families.

There is no sure way of attracting new sponsors. A few find FoTGA on their return from The Gambia and ask us to manage students they have met and some find us from the website. Others hear by word of mouth or social media.

At the end of 2019, there were 106 students:

School	<u>Grades</u>	<u>Age</u>	<u>Number</u>
Nursery	1-3	4-6	4
Lower Basic (Primary)	1-6	7-12	35
Upper Basic (Middle School)	7-9	13-15	23
Senior Secondary (High School)	10-12	16-18	43
University			1

The Sponsorship Scheme is intended to support students in State schools up to Grade 12. However some sponsors continue to support their students if they go on to further education.

FINANCIAL REVIEW

The attached Financial Statements have been prepared in accordance with the Charities Statement of Recommended Practice and FRS 102 for smaller charities. Accounting Policies are detailed in the Notes.

In 2017, Friends of The Gambia Association registered a Charitable Incorporated Organisation, FoTGA CIO, and on 1st January 2019 transferred its activities, assets and contracts to the new CIO on a going concern basis.

The charity receives donations and sponsorship receipts in the UK and carries out its activities in The Gambia, where it operates as a registered NGO (A92). The Trustees maintain a controlling interest in the NGO, consequently the Financial Statements have been prepared on a consolidated basis to provide a better picture of the charity's activities as a whole. These Financial Statements are independently reviewed in the UK by Darboe, Jula & Co Ltd, Chartered Certified Accountants and in The Gambia are audited by Ays & Co. Chartered Accountants.

During the year the charity made a surplus of £1,835. The charity's funds carried forward at the end the year amounted to £64,131, of which £62,296 are unrestricted.

The main Charitable Activity during the year was the sponsorship of children's education, with total receipts of £39,815 and expenditure of £36,926, giving a surplus of £2,889. There was very little activity on projects, with expenditure amounting to £2,613 on the support of small health care establishments. FoTGA also donated £3,811 on humanitarian aid.

Included in Donations and Sponsorship received was Gift Aid of £9,214 on donations made to the charity in 2018. In the past, claims have been made on an annual basis, but it is planned to make claims more often in future.

Support costs, amounting to £15,856 were mainly for salaries, office running costs and governance of the NGO in The Gambia. Only 5% of total expenditure related to running the UK charity, covering publicity, governance and administration.

The exchange rate gradually increased throughout the year, from 63 to 68GMD to £1. The volatility and uncertainty of the exchange rate is a constant risk, which is not within the Trustees' control. In 2019 the rate has once again started to fall and at the time of writing was 62GMD to £1.

It is the Trustees policy to maintain a level of reserves sufficient to continue paying grants to students already sponsored by FoTGA on an ongoing basis and cover the commitments and legal liabilities in the event of closure of the office in The Gambia. The Trustees consider that the current reserves are sufficient.

Jackie Massey, Treasurer

APPROVAL

The Trustees' Report and Financial Statements were approved by the Trustees on 26th September 2020 and signed on their behalf by:

Robert Isdale, Chairman

**FRIENDS OF THE GAMBIA ASSOCIATION CIO
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2019**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
INCOME	2				
Donations & Legacies		2,016	3,997		6,013
Charitable Activities		39,815			39,815
Investment Income		90			90
		<u>41,920</u>	<u>3,997</u>	<u>-</u>	<u>45,917</u>
EXPENDITURE	3				
Raising Funds		252			252
Charitable Activities		39,275	4,075		43,350
Other		480			480
		<u>40,007</u>	<u>4,075</u>	<u>-</u>	<u>44,082</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	4	2,501	(659)	(1,842)	-
Net Movement in Funds		<u>4,414</u>	<u>(737)</u>	<u>(1,842)</u>	<u>1,835</u>
Reconciliation of Funds					
Funds transferred from Friends of The Gambia Association		51,020	1,276	10,000	62,296
Funds carried forward		<u>55,434</u>	<u>539</u>	<u>8,158</u>	<u>64,131</u>

**FRIENDS OF THE GAMBIA ASSOCIATION CIO
BALANCE SHEET
At 31 DECEMBER 2019**

Current Assets

UK Bank Balances	57,949
The Gambia Bank and Cash Balances	6,882
Debtors and Prepayments	447
	<u>65,278</u>

Current Liabilities (due within one year)

Creditors and Accruals	<u>1,147</u>
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NET ASSETS

64,131

The Funds of The Charity

Endowment Funds	4	8,158
Restricted Income Funds	4	539
Unrestricted Funds		<u>55,434</u>

64,131

FRIENDS OF THE GAMBIA ASSOCIATION CIO
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2019

1 ACCOUNTING POLICIES

1a Basis of Preparation

The Financial Statements have been prepared under the historical cost convention, on a going concern basis, in accordance with the Statement of Recommended Practice (SORP) and in accordance with FRS102.

1b Currency

Funds are transferred to The Gambia on a regular basis using a registered Foreign Exchange dealer in The Gambia. Payment and Receipt are made on the same day at the exchange rate quoted.

Transactions are recorded using the monthly average exchange rate.

Assets at the end of the financial year are converted at the actual rate on the day.

Exchange rate differences occur between the brought forward asset, monthly average and year end actual figures.

Actual Exchange rates	on 1st January 2019	62.95 GMD to £1
	on 31 December 2019	68.02 GMD to £1

1c Gift Aid

Gift Aid is accounted for when the amount can be calculated with a degree of certainty, normally at the earliest of the day of receipt or claim being made.

2 ANALYSIS OF INCOME

2a Donations

Membership Subscriptions	1,458
Projects	2,039
Humanitarian	2,516
	<u>6,013</u>

2b Charitable Activities

Sponsorship	<u>39,815</u>
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3 ANALYSIS OF EXPENDITURE

3a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

Activity	Donations	Grants	Support Costs	Total
Sponsorship		23,449	13,477	36,926
Projects	1,661		951	2,613
Humanitarian	2,384		1,427	3,811
	<u>4,046</u>	<u>23,449</u>	<u>15,856</u>	<u>43,350</u>
Grants to individuals		20,759		
Grants to schools		2,690		

Projects include small building projects and health care support

3b ANALYSIS OF SUPPORT COSTS

	Sponsorship	Projects	Humanitarian	Total
Office Running	4,323	305	458	5,086
Employment	6,066	428	642	7,137
Governance	1,723	122	182	2,027
Finance	1,365	96	145	1,606
	<u>13,477</u>	<u>951</u>	<u>1,427</u>	<u>15,856</u>

Support Costs have been allocated in proportion to their share of total expenditure on grants and donations.

4 RESTRICTED FUND MOVEMENTS

Restricted Funds	B/F	In	Out	C/F
Cataract Clinics & Medical Equipment	379	367	(746)	-
Govi School	300		(300)	-
Brikama Nursery School	56		(56)	-
Berending Clinic	260	1,672	(1,574)	358
Rice and Gifts by Sponsors	(50)	1,331	(1,181)	100
Humanitarian	250	627	(877)	-
Gilcock FC	80			80
Endowment Fund				-
John Jones Legacy	10,000		(1,842)	8,158
	<u>11,275</u>	<u>3,997</u>	<u>(6,576)</u>	<u>8,696</u>

The John Jones Legacy Fund represents the remaining funds from an expendable endowment used for the purpose of providing grants for students and towards the Bakindik Health Care Facility.



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Friends of The Gambia Association CIO

**On accounts for the year
ended**

31 December 2019

Charity no 1171620

Set out on pages

N/A

I report to the trustees on my examination of the accounts of the above charity for the year ended 31/12/2019.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 27/08/2020

Name: Yiramang Darboe-CAT/FCCA

**Relevant professional
qualification(s) or body
(if any):**

Association of Chartered Certified Accountants (ACCA)

Address: DARBOE JULA & CO LTD

Team House,

1B St. Mary Road

Watford, England

WD18 0EE