

**CATARACTS ARE CURABLE - THE GAMBIAN PROJECT
DIRECTORS'/TRUSTEES' ANNUAL REPORT
FOR THE PERIOD 1ST January 2020 TO 31ST DECEMBER 2020**

REFERENCE AND ADMINISTRATION DETAILS

Cataracts are Curable – The Gambian Project, also known as Cataracts Are Curable, was incorporated on 30th April 2019 and achieved registration with the Charity Commission on 1st June 2020.
Company registration number: 11971279 - Charity registration number 118727

The registered and principal address is 1 Royston Drive, Wimborne, Dorset BH21 1HL.

The Directors, who are also Trustees, who have served throughout the year were:

Violet Phillips – Chair
James Phillip – Treasurer
Alice Bailey – Secretary

STRUCTURE, GOVERNANCE AND MANAGEMENT

Cataracts are Curable - The Gambian Project is a Company Limited by Guarantee, which does not have a share capital and pays no dividends. It is governed by its Memorandum and Articles of Association. It is a public benefit entity.

All administration is carried out by the Trustees, who receive no remuneration. Trustees are appointed by existing Trustees.

Cataracts are Curable has no employees.

The Trustees have structured the charity to avoid risk. As a public benefit entity, all administrative and governance costs are kept to a minimum and donations and grants only made when sufficient donations have been received.

The Trustees consider the greatest risk is from corruption in The Gambia and consequently maintain the utmost vigilance. Grants are given to the Gambian National Eye Health Programme (NEHP), a department of the Gambian Health Service, who are responsible for organising 'Cataract Camps' and ensuring that satisfactory clinical care standards are maintained. After each 'camp', Cataracts are Curable receive a detailed clinical report including photographs. Furthermore, the Trustees endeavour to attend cataract camps when they are able.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are to improve the health of the poor of The Gambia by, in particular but not exclusively:

- (1) The funding of operations to remove and replace cataracts.
- (2) The provision of equipment for ophthalmic medical procedures.

Having due regard to the guidance on public benefit issued by the Charity Commission, the Trustees have determined that carrying out the following activities enables the charity to achieve its objectives:

- (1) The funding of funding of 'Cataract Camps'.
- (2) The provision of ophthalmic equipment.
- (3) The funding of eye health screening of Gambian communities.
- (4) The provision of humanitarian aid to prevent suffering.

ACHIEVEMENTS DURING THE PERIOD

Jim and Violet Phillips visited The Gambia for two weeks at their own expense, arriving on 27th January 2020. On 28th January, they attended a meeting with Alasana Touray and Mughtarr Fofana at the SZRECC. This was very useful especially as it dispelled several misunderstandings. One of which concerned the true cost of a cataract operation at a cataract camp which is GMD3,000. Patients are normally asked for GMD1,100 and CAC pays GMD2,400 for each operation at a cataract camp.

A further meeting was held with Sarjo Kanyi at the Bungalow Beach Hotel on 30th January. The main object of this meeting was to plan the next cataract camp at Kaur (Camp 3).

On 2nd February, Jim, Violet and Sarjo Kanyi travelled to the district hospital in Farafenni where they stayed overnight. The following day they went on to Kaur. They were at the camp all day and witnessed the screening of the patients. The full camp report is available on the website.

A full account of the whole visit is available.

In March the first UK lockdown was imposed and all tourists in The Gambia went home within a few days. This had an instantaneous and catastrophic effect on the Gambian economy resulting in much hardship for those dependent on the tourist trade.

In these exceptional circumstances, the trustees wanted to provide support to the people of the Gambia and accordingly, donated funds for food aid.

Despite restrictions on travel and gatherings which were introduced by the Gambian Government, the NEHP was able to hold a cataract camp at Essau in August and September. Only a few patients were treated in any one day and it took over seven weeks to treat all of them.

Fund raising has been curtailed during the pandemic but the charity has been extremely fortunate to receive a donation of £1,000 from the Bournemouth North Rotary Club and £2,000 from Zabir Ali of Wimborne Optical, the Boots Opticians franchise holder.

FINANCIAL REVIEW

Details of the charity's income and expenditure, including accounting policies are given in the attached financial statements.

It is the aim of the Trustees to keep costs to a minimum in order to provide funds for as many cataract operations as possible. Money is raised in advance and as soon as sufficient funds have been acquired for a particular project, a grant is made or donation given to an independent organisation in The Gambia. No commitment is made without sufficient funds being available; consequently, it is the opinion of the Trustees that there is no need for a reserve fund to be maintained.

Administrative costs in 2020 were £762 - significantly higher than £144 in 2019.

In the main this is due to the fact that website and other costs were borne by the trustees before the formation of the company on 30th April 2019.


In 2019, donations were received mainly from friends and family. The next big challenge was to obtain money from other organisations and the general public. Now registered with the Charity Commission, we have had some success in approaching funding charities who have an interest in overseas projects.

On-line talks have also been given to local organisations such as the Round Table and Rotary Club.

In order to recover the VAT paid on ophthalmic equipment bought by the charity, registration was applied for in late 2020 and was eventually granted in Feb 2021.

Approved by the Board of Trustees on.....30th June 2021.....

And signed on their behalf by

A handwritten signature in cursive script that reads "Violet Phillips". The signature is written in black ink on a white background. Below the signature is a horizontal dotted line.

Violet Phillips, Chair

CATARACTS ARE CURABLE- THE GAMBIAN PROJECT					
BALANCE SHEET					
At 31 DECEMBER 2020					
				2020	2019
				£	£
CURRENT ASSETS					
	Bank & Cash Balances			4,061	2,965
	Debtors			473	293
				<u>4,534</u>	<u>3,258</u>
NET ASSETS				<u>4,534</u>	<u>3,258</u>
represented by :-					
THE FUNDS OF THE CHARITY					
	Unrestricted Funds			<u>4,534</u>	<u>3,258</u>

The company is entitled to exemption from audit under s477 of the Companies Act 2006 for the period ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the period ended 31 December 2020 in accordance with s476 of the Companies Act 2006.

The directors acknowledge their responsibility for :

(a) ensuring that the company keeps accounting records which comply with s386 and s387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with s394 and s395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime and in accordance with the Statement of Recommended Practice (SORP) on accounting and reporting by charities preparing their accounts in accordance with FRS102 and the Companies Act 2006.

The financial statements were approved by the Board of Trustees on

and signed on their behalf by 30th June 2021



Violet Phillips, Chair

CATARACTS ARE CURABLE - THE GAMBIAN PROJECT							
STATEMENT OF FINANCIAL ACTIVITIES including INCOME & EXPENDITURE ACCOUNT							
FOR THE PERIOD YEAR ENDED 31 DECEMBER 2020							
				Unrestricted	Restricted	Total	1/4/19-31/12/19
		Note		Funds	Funds	Funds	Total
				£	£	£	£
INCOME		1c					
	Donations	2a		5,158	2,000	7,158	8,122
	Gift Aid			658		658	1,423
				5,816	2,000	7,816	9,544
EXPENDITURE		1d					
	Raising Funds			118		118	144
	Charitable Activities	3a		4,422	2,000	6,422	6,142
				4,540	2,000	6,540	6,287
NET INCOME/(EXPENDITURE) for the period				1,276	-	1,276	3,258
FUNDS brought forward				3,258		3,258	-
FUNDS Carried forward				4,534		4,534	3,258

	3b ANALYSIS OF SUPPORT COSTS					
		Cataract Operations	Ophthalmic Equipment	Humanitarian Aid	Total	<i>Total</i>
		£	£		£	£
	Administration	540	101	34	675	96
	Governance	50	9	3	63	-
	Finance	19	4	1	24	37
		<u>610</u>	<u>114</u>	<u>38</u>	<u>762</u>	<u>133</u>
	Support costs have been allocated: Cataract Operations 80%, Ophthalmic Equipment 15%, Humanitarian 5%.					
4	RESTRICTED INCOME MOVEMENTS	B/FWD	In	Out	C/FWD	
		£	£	£	£	
	Cataract Operations	-	2,000	(2,000)		
				-		
		<u>-</u>	<u>2,000</u>	<u>(2,000)</u>	<u>-</u>	