

CHARITY NUMBER SCO36818 (Scotland)

THE GAMBIA PARTNERSHIP

Report of the Trustees and Receipts & Payments Account

For the year ended 31 October 2025

THE GAMBIA PARTNERSHIP
Report of the Trustees and Receipts and Payments account
For the year ended 31 October 2025

CONTENTS

	PAGE
Reference and administration details	1
Report of the Trustees	2
Report of the independent examiner	4
Receipts and Payments account	5
Statement of balances	6
Notes to the Accounts	7

THE GAMBIA PARTNERSHIP
Report of the Trustees
For the year ended 31 October 2025

REFERENCE AND ADMINISTRATION DETAILS

Charity name: The Gambia Partnership

Scottish Charity Number: SC036818

Trustees: J MacIver
S MacIver
I MacIver (Treasurer)
N Davis

Charity's principal address: The Gambia Partnership
17 Olivers Brae
Stornoway
Isle of Lewis
HS1 2SS

Accountants: CIB Services
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Website www.thegambiapartnership.co.uk

THE GAMBIA PARTNERSHIP
Report of the Trustees
For the year ended 31 October 2025

The trustees present their report with the financial statements of the trust for the year ended 31 October 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Partnership is an unincorporated association and was established under the terms of its constitution dated 31 August 2005. The organisation was recognised as a Scottish charity with effect from 31 August 2005.

Recruitment and appointment of trustees

For the purposes of the charity regulations, the members of the Management Committee are the charity's trustees. The constitution states that the committee shall consist of four members, being a Chairperson, Vice Chairperson, Treasurer and Secretary, who are elected or re-elected by the members of the charity at the Annual General Meeting which is held in September each year. When a position becomes vacant, the remaining trustees invite other individuals with similar interests to become a trustee.

The respective trustees in the period under review were:

J MacIver
S MacIver
I MacIver
N Davis

Organisational structure

The Management Committee meet on an ad-hoc basis, but rarely less than once a month. More pressing matters are dealt with using e-mail.

Full membership of the partnership is open to Christians aged 18 and over resident on the Isle of Lewis and further afield in Scotland. Junior membership of the Partnership is open to Christians under the age of 18 resident on the Isle of Lewis and further afield in Scotland. Junior members do not have the right to vote at member meetings but may elect from themselves one representative who shall have full voting rights at meetings of the Partnership.

Risk management

The trustees have identified the following risks and have sought to mitigate them as described:

- The aims and objectives of the charity are on a practical level at least very much dependant on raising a certain amount of funds, i.e. sponsoring children, buying land etc. The mitigation of this risk is a planned fundraising programme.
- Another financial risk is foreign currency exchange losses, which at one time previously was a big problem when changing money back into Sterling after a trip out to The Gambia one year. The trustees feel that the best way to mitigate this kind of thing is to have detailed cash flow systems in place so that only what cash is needed is taken out.
- A further risk identified has been in relation to the public perception of the charity. It is important that the public are clear what the aims and objectives of the charity are. The key facts document and the regular updates of the newly-launched website mitigate this.

THE GAMBIA PARTNERSHIP

Report of the Trustees For the year ended 31 October 2025

OBJECTIVES AND ACTIVITIES

Following a trip to Serrekunda in The Gambia in November 2004 a vision was borne to spread the Gospel to a predominantly Muslim nation. A partnership was subsequently established between Christians in The Gambia and Christians in Scotland. This partnership was named The Gambia Partnership. The Scottish committee is based in Stornoway on the Western Isles and the Gambian committee is based primarily in Serrekunda. All committee members are Christians.

The Gambia Partnership was essentially set up to serve Jesus Christ. It is hoped that this will be achieved through the following four key aims: -

1. Gospel Outreach and Teaching

Support Churches and believers to reach out with the Good News of Jesus Christ through witnessing, distribution of tracts and print and audio Bibles.

Holding regular meetings at different locations to provide spiritually enriching teaching.

2. Education

Provide educational support to individuals and communities through child sponsorship and building projects.

3. Micro-Enterprise Projects

Offer individuals the start up capital to engage in small business enterprise. This removes economic disadvantages and allows individuals and families the opportunity to become financially self-sufficient.

4. Village Development Works

Engage with communities and villages in an attempt to meet their physical needs, where led to do so. These needs may vary from water projects to disaster relief and many things besides.

ACHIEVEMENTS AND PERFORMANCE

The past year has seen the core partnership activity of child sponsorship and school support continuing.

FINANCIAL REVIEW

Reserves policy

The charity has ongoing costs of sponsoring children in The Gambia. Payments are made to the schools on an annual basis and are funded from restricted donations from sponsors.

Approved by the Trustees and signed on their behalf by:

Scott MacIver

Trustee



Date:

26/08/26

THE GAMBIA PARTNERSHIP

Independent Examiner's Report to the Trustees of The Gambia Partnership

I report on the accounts of the charity for the year ended 31 October 2025 which are set out on pages five to seven.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiners' 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 requirements:

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: John E Moffat BA FCA

Address: CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date:

31/08/2026

THE GAMBIA PARTNERSHIP

Receipts & Payments Account
For the year ended 31 October 2025

				Year Ended 31.10.25	Year Ended 31.10.24
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Receipts					
Donations		6,518	10,144	16,662	16,199
Grants:					
Soutar’s Charitable Trust		-	8,000	8,000	-
Stewards Company		-	3,050	3,050	2,000
Charity shop takings		45,972	-	45,972	42,458
Clear Business		-	-	-	3,376
Gift aid repayment		3,607	-	3,607	-
Interest received		1,114	-	1,114	-
Total receipts		57,211	21,194	78,405	64,033
Payments					
Payments relating directly to charitable activities	1	29,784	21,194	50,978	45,113
Other resources expended		-	-	-	-
Total payments		29,784	21,194	50,978	45,113
Net receipts/(payments)		27,427	-	27,427	18,920
Transfers to/(from) funds		-	-	-	-
Surplus/(deficit) for year		27,427	-	27,427	18,920
Funds at 1 November 2024		52,356	-	52,356	33,436
Funds at 31 October 2025		79,783	-	79,783	52,356

THE GAMBIA PARTNERSHIP

**Statement of Balances
As at 31 October 2025**

	Unrestricted Funds £	Restricted Funds £	31.10.25 Total Funds £	31.10.24 Total Funds £
<u>Bank & Cash in Hand</u>				
Opening balances	52,356	-	52,356	33,436
Surplus/(deficit) for year	27,427	-	27,427	18,920
Closing Balances	79,783	-	79,783	52,356

	31.10.25 £	31.10.24 £
<u>Assets</u>		
Buildings – at cost	90,142	90,142
	90,142	90,142

Approved by the Trustees and signed on their behalf by:

Scott MacIver

Trustee



Date: 26/08/26

THE GAMBIA PARTNERSHIP

Notes to the Accounts
For the year ended 31 October 2025

1. <u>Payments relating directly to Charitable activities</u>	Unrestricted Funds £	Restricted Funds £	31.10.25 Total £	31.10.24 Total £
Sponsorship and donations to Gambia	24,591	11,194	35,785	28,794
Bibles	-	10,000	10,000	10,465
Rent, electricity, rates and insurance	3,220	-	3,220	4,495
Shop repairs	713	-	713	703
Shop valuation	-	-	-	-
Postages, stationery and advertising	199	-	199	198
Sundry expenses	1,061	-	1,061	458
	<u>29,784</u>	<u>21,194</u>	<u>50,978</u>	<u>45,113</u>

2. <u>Movement on restricted funds</u>	01.11.24 Funds £	Receipts £	Payments £	Transfers	31.10.25 Total £
Child sponsorship	-	8,144	(8,144)	-	-
Gambia resources	-	13,050	(13,050)	-	-
	<u>-</u>	<u>21,194</u>	<u>(21,194)</u>	<u>-</u>	<u>-</u>

3. Trustees remuneration and expenses

The Trustees did not receive any remuneration or expenses during the year.

