CASA GAMBIA

NGO FINANCIAL STATEMENTS & REPORTS
FOR THE PERIOD ENDED 31st DECEMBER 2025

AUGUST 2026

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1. General Information

Main Executive Members

Ebrima Jatta	Executive Director
Fatou Marie Touray	Advocacy and Capacity Building Coordinator
Sanaba Jawla	Youth, Peace and Security Coordinator
Fatou B Sanyang	Communication and Storytelling Officer
Mariama A Sanyang	Advocacy and Capacity Building Officer
Kaddy Sanneh	Financial Controller
Sait Ceesay	Administration and Accounts Officer
Naffie Ndow	Partnership Coordinator
Horeja Njie	Education Officer
Satang Dumbuya	Gender and Health Coordinator
Sheriff Jarju	Communications and ICT Officer
Pim De Box	Treasurer/ Acting Secretary CASA Netherlands

Bankers

Guaranty Trust Bank (G) Ltd
Brusubi,
The Gambia.

Donors

Wilde Ganzen,
CASA Netherland,
Waste Aid,

Registered Office

Brusubi
West Coast Region
The Gambia

1.1 NGO Background

Community Action Support Association Gambia, known as CASA Gambia, is a certified NGO in the Gambia. CASA Gambia is a community development organization dedicated to empowering and leveraging local initiatives across Gambia to improve the livelihoods of its people. Founded in 2015 by a group of young Gambians who returned home after pursuing higher education abroad, CASA Gambia channels their passion and expertise into the sustainable development of their home country. CASA Gambia benefits from international fundraising, networking, and know-how to strengthen its impact and reach. Its registered office is at Brusubi, Phase 2, The Gambia.

NGO Financing

The NGO financing for 2025 is as follows;

Item	Description	GMD
1	Wilde Ganzen	3,000,775
2	CASA Netherland	218,715
3	Waste Aid	92,108
4	Brikama Area Council	1,500,000
5	Individuals/Members	65,800
Total		**4,877,398**

The NGO principal activities are as following;

The organization's principal activities are centered around advocating for community-led solutions and local ownership of development initiatives, organizing capacity building workshops and training programs to strengthen local organizations, facilitating partnerships and networks among community groups to foster collaboration, providing technical assistance and resource development support, and actively supporting the raising of co-funding and resources to realize community-led projects.

These financial statements cover the year ended 31 December 2025 and were approved for issue by the main executive on the 10th August, 2026 and signed on its behalf by;

1.2 Audit Scope & Objectives

A. Financial Audit

The objective of the financial audit of the NGO Financial Statements (NFSs) is to enable the auditor to express a professional and independent opinion on the financial position of the NGO and of the funds received and expenditure for the Period ended 31st December, 2025.

The audit will be carried out in accordance with International Standards on Auditing (ISA) as promulgated by the International Federation of Accountants (IFAC) and will include such tests and controls deemed necessary under the circumstances. The professional opinion will include specific references as to whether:

a) *All external funds have been used in accordance with the NGO conditions of the financing agreement. With due attention to economy and efficiency and only for the purposes for which the financing was provided;*

b) *Goods and services have been procured in accordance with the NGO financing agreement;*

c) *All necessary supporting documents, records and accounts have been kept in respect of all NGO ventures (including expenditures via statements of expenditures). Clear linkages should exist between the books of accounts and the interim and annual reports presented to the donors; and*

d) *The NGO Financial Statements have been prepared in accordance with IPSAS Cash Basis of Accounting.*

Audit of the Statements of Expenditures (SOEs)

In addition to the annual audit of the Financial Statements, the Statements of Expenditures (SOEs) used as the basis for the submission of withdrawal applications are to be audited in order to express a professional opinion as to whether:

(a) *The SOEs audited have been prepared in accordance with the provisions of the NGO financing agreement;*

b) *All information and explanations necessary for the purposes of the audit have been obtained; and*

c) *All supporting documents have been retained and the SOEs audited can be relied upon to support the related withdrawal applications.*

B. NGO Financial Statements (NFS)

The **NGO** financial statements should include:

(a) Yearly statements of sources and application of funds, which should disclose donors' funds and beneficiaries' funds

(b) Yearly SOEs by withdrawal application and category of expenditures;

(c) Reconciliation between the amounts shown as received by the NGO and those shown as being disbursed by donors' as an annex;

(d) Status of funds by category;

(e) A statement of comparison between actual expenditures and budget estimates;

(f) Notes accompanying the NFSs; cash balances.

C. Quality Control and Documentation Procedures

The auditor shall apply International Standards on Auditing (ISA 220), and therefore required to do the following:

(a) Obtain relevant information to evaluate circumstances and relationships that create threats to independence;

(b) Evaluate information on identified breaches which create threat to independence of the audit engagement;

(c) Take appropriate action to eliminate such threats or reduce them to an acceptable level by applying safeguards;

(d) Document conclusions on independence of the engagement.

D. Management Letter Report

The auditor shall prepare a 'Management Letter Report to:

(a) Give comments and observations on the accounting records, systems and controls that were examined during the course of the audit;

(b) Identify specific deficiencies and areas of weakness in systems and controls that have come to our attention and make recommendations for their improvement;

(c) Report on the degree of compliance to applicable National Laws& Regulations and each of the financial covenants of the Financing agreements and give comments on internal and external matters affecting such compliance;

(d) Communicate matters that have come to attention during the audit that might have a significant impact on the implementation of the NGO activities*;*

(e) Bring to attention any other matters that the auditor considers pertinent

1.3 Summary of Audit Results

Internal Controls

We have assessed the overall internal control environment of the NGO (CASA Gambia) in The Gambia as ***Adequate.*** This was based on the outcome on tests of components of the NGO's control environment assessed as follows: -

Control Consciousness	***- Adequate***
Segregation of Duties	***- Adequate***
Management & Supervision	***- Adequate***
Competence of Personnel	***-Adequate***
Protection of Fixed Assets	***-Adequate***
Accounting & Protection of Records	***- Adequate***

1.4. Statement of Members of the Main Executive Committee (MEC)

It is the responsibility of the Main Executive Committee to prepare financial statements which give a true and fair view of the state of affairs of the NGO for each fiscal year. In preparing these financial statements, the Main Executive Committee is required to:

- *Select suitable accounting policies and then apply them consistently;*
- *Make judgements and 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.*

The MEC is responsible for keeping proper accounting records which discloses with reasonable accuracy at any time, the financial position of the NGO and to enable them to ensure that the financial statements comply with the relevant financing agreements. They are also responsible for safeguarding the assets of the NGO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

…….

Chairperson

…….

Secretary

…….

Date

…….

Date

Auditor's Report & Opinion on the CASA Gambia Financial Statements

2.1 Independent Auditor's Report on The CASA Gambia Financial Statements

Auditor's Opinion

We have audited the accompanying CASA Gambia Financial Statements for the Period ended 31st December 2025 which includes the Statement of Sources and Uses of Funds, Accounting Policies applicable to the NGO, Statement of Expenditure, Notes to the Financial Statements including List of NGO Assets in the Appendix of the Report.

In our opinion, the accompanying NGO Financial Statements gives a true and fair view of the NGO Financial Performance and its position for the period then ended and has been prepared in accordance with the International Public Sector Accounting Standards (IPSAS) Cash basis of Accounting.

Basis of Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs).Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the financial Statements section of our report. We are independent of the NGO in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in The Gambia and we have fulfilled our other responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and those charged with governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IPSAS Cash Basis Accounting, and in the manner required by the NGO Financing Agreement and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the NGO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern operations, or have no realistic alternative but to do so. Those charged with governance are responsible for overseeing the NGOs' financial reporting process.

Auditors Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatement can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intention omissions, misrepresentations, or the override of internal control.*
- *Obtain an understanding of internal controls relevant to the audit in order to design procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the NGO's internal controls.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and base on the audit evidence obtained, whether a material uncertainty exists relating to events or conditions that may cast significant doubt on the NGO's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the NGO to cease to continue as a going concern.*
- *Evaluate the overall presentation, structure and content of the NGO Financial Statements, including the disclosures, and whether the NGO's financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls.
We also provide those charged with governance with a statement that we have complied with relevant ethical requirement regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
From the matters communicated with those charged with governance, we determine those matters that were of most significant in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Registered Auditors

Date:

Consolidated Statement of Sources & Uses of Funds by Activity

For the Year Ended 31st December 2025

	NOTES	31st Dec. 2025 GMD	31st Dec. 2024 GMD
Opening Balance		**4,056,504**	**2,143,814**
Prior bank balances		183,393	
Sources of Funds			
Wilde Ganzen		3,000,775	4,958,683
CASA Netherland		218,715	-
Waste Aid		92,108	-
Brikama Area Council		1,500,000	-
Individuals/Members		65,800	140,000
Total Funds Received		**4,877,398**	**5,098,683**
Total Funds Available		**9,117,295**	**7,242,497**
Expenditure			
Activity 1– Basic Education Support (BES)	5	133,900	30,000
Activity 2– Primary Health Care (PHC) support / Gender & Health	6	3,950	205,000
Activity 3– Micro-enterprise Development support	7	5,334,841	-
Activity 4– Environment Sustainability and good governance	8	38,250	-
Activity 5– Capacity development and advocacy to its beneficiaries	9	2,722,577	2,623,614
Admin. 6– Administrative expenditure	10	373,869	327,379
Total Expenditure		**8,607,387**	3,186,993
Funds Available for Use		**509,908**	**4,056,504**

3.2 Consolidated Statement of Sources & Uses of Funds by Component – Continuation

For the Year Ended 31st December 2025

	31st December 2025 GMD	31st December 2024 GMD
Funds Available for Use Represented by;		
Closing Bank Balances		
GTBank Current GMD	215,705	4,056,504
GTB Saving	-	-
GTB EUR	294,202	-
Total Cash & Cash Equivalents	**509.908**	**4,056,504**

The Financial Statements were approved by the Main Executive Committee on ……. ……2026 and signed on its behalf by;

Chairperson: ……..…… *Secretary*: ……..…….…….

Notes (*Forming part of the NGO Financial Statements*)

Accounting Policies

4.1. The NGO adopted the following accounting policies which have been consistently applied for items that are considered:

a) **Accounting Convention**
The NGO financial statements have been prepared under IPSAS on cash basis of accounting. Funds are being recognized as resources in the period in which they are received. Expenditures are also recognized upon disbursements.

b) **Cash Basis of Accounting**
The cash basis of accounting recognized on the receipt of cash or cash equivalent and expenditure recognized on the disbursement of cash or cash equivalent.

c) **Non- Current Assets (Fixed Assets)**
Fixed Asset investments and all other capital items are treated as operating expenditure in the NGO Financial statements.

d) **Expenditure**
This represents all expenditure actually incurred through the bank accounts and direct payments made by the Bank on behalf of the NGO.

e) Foreign Currency Transactions
Transactions in foreign currencies are translated and recorded at the rate ruling at the date of the transaction.

f) Budget
The budget is developed on the same accounting basis (cash basis), same classifications.

g) Financial Statement Period – Comparative Figures
The financial statements cover a 12-month operating period for the NGO.

Fund & Expenditure Statement

For the year ended 31st December 2025

Notes to the Financial Statement

5. Basic Education Support

		31st Dec 2025 -GMD
Opening bank balance		**16,360**
Fund Received		
Donor Funds: CASA Netherland – Receipt and exchange of €1,300 to fund student sponsorship		104,240
Total Fund Received		104,240
Funds transfer from Capacity building & Advocacy		13,300
Total Funds Available		**133,900**
Expenditure		
Sponsor the child (purchase school bags, uniform, printing of paper bags	*16*	126,400
Book aid expenses	*16*	7,500
Total Expenditure		**133,900**
Surplus /Deficit for the Year	*6*	**-**

The notes on pages 14 to 21 form an integral part of these financial statements

Fund & Expenditure Statement

For the year ended 31st December 2025

Notes to the Financial Statement

6. *Primary Health Care (PHC) Support/Gender & Health*

	31st Dec 2025 GMD
Opening bank balance	**-**
Fund Received	
Donor Funds	-
Total Fund Received	
Funds transfer from Capacity building & Advocacy	3,950
Total Funds Available	**3,950**
Expenditure	
Support to 16 days gender activisms	3,950
Total Expenditure	**3,950**
Surplus /Deficit for the Year	**-**

Fund & Expenditure Statement

For the year ended 31st December 2025

Notes to the Financial Statement

*7. **Micro Enterprise Development Support***	*31st Dec 2025 -GMD*
Opening bank balance	**1,871,266**
Fund Received	
Donor Funds:	
Brikama Area Council – Counterpart contribution for market	1,000,000
NGO	
Brikama Area Council – Funds received as counterpart contribution	500,000
Wilde Ganzen – Market Construction inflow	253,539
Total Fund Received	**1,753,539**
Funds transfer from Capacity building & Advocacy	1,710,036
Total Funds Available	**5,334,841**
Expenditure	
Payment for the construction of Tintinto Village and Brufut New Town Markets	3,353,885
Payment for the construction of Jamwelly Market	1,697,456
Other construction expenses	208,000
Contribution to the rumba water extension NGO	75,500
Total Expenditure	**5,334,841**
Surplus /Deficit for the Year	**-**

Fund & Expenditure Statement

For the year ended 31st December 2025

Notes to the Financial Statement

8.	***Environment Sustainability and Good Governance***	***31st Dec 2025 -GMD***
Opening bank balance		**-**
Fund Received		
Donor Funds:		
-WasteAid – Inflow from WasteAid		77,559
-Donation received through Ecobank for tree planting		3,000
-CASA Netherland – Inflow received from CASA NL for tree planting donations prefinanced by casagambia		35,618
-CASA Netherland – Received for tree planting that was prefinance by casagambia.		33,558
-WasteAid – Remaining 15% inflow received from WasteAidUK		14,545
-Donation received for tree planting		20,601
Total Fund Received		**184,879**
Total Funds Available		**184,879**
Expenditure		
Sainey Keita – Purchase of 88 trees		30,800
Transport refund for tree planting event		1,800
Purchase of water for tree planting event		800
Refreshment for 5 people, tree planting		350
Transport refund for Alkamba Media		500
Malick Jammeh_Media – Payment for photography for tree planting		4,000
Total Expenditure		**38,250**
Surplus /Deficit for the Year		**146,629**

Fund & Expenditure Statement

For the year ended 31st December 2025

Notes to the Financial Statement

9. ***Capacity Development and Advocacy***

	NOTE	31st Dec 2025-GMD
Opening bank balance		**2,352,271**
Fund Received		
Donor Funds:		
Wilde Ganzen – Inflow for the 2024 L&L		500,180
Wilde Ganzen- Inflow for LFR & MS Refresher		1,861,951
Wilde Ganzen – Inflow for 75% of L&L2025 funding		383,596
Total Fund Received		**2,745,727**
Total Funds Available		**5,097,998**
Funds transferred to basic education		13,300
Funds transfer from Capacity building & Advocacy		3,950
Funds transferred to micro enterprise development sup.		1,710,036
Total funds transferred		**1,727,286**
Expenditure		
LRF overseas travel expenses MS &		-
LRF training expenses Linking and		80,456
Learning Expenses		149,060
CtGA alliance meeting in Uganda		470,420
Knowledge exchange for		-
Organizational dev-(WACSI)		295,189
Training trainers -Cambodia		
Capacity building;		
Linking and learning		427,710
Local fund raising		378,100
Mobilizing support		-
LFR-MS Refresherexpenses		39,500
Handmade craft for CtGA in		713,104
Uganda		4,800
Payment for gift card to -		
WACSI		6,000
Coordination cost paid for -		
Condition at Gambia -		
Participate		51,225
Gambia participate trainers -		
Allowance		18,000
Administrative expenses		**373,869**
Total Expenditure		**3,007,433**

Surplus /Deficit for the Year	**363,276**
	========

10. Administration Expenses

	31st Dec 2025-GMD
Bank charges	**48,809**
Internet/Communication costs	**28,430**
Donation	-
Office Rental	108,000
Salary/Stipen	55,000
Printing & stationery	**10,200**
Legal Fees	-
Food	**3,600**
Statutory Audit fee	65,000
Renewal of NGO certificate and Tango/Members subscription	**3,000** -
Training and meeting expenses	**14,330**
Utilities	**2,000**
Office cleaning expenses	**17,800**
Transport & Logistics	17,700
	========
	373,869
	========