



A Brighter Future
for Children -

Endowment Prospectus for SOS Children's Villages Ghana



**SOS CHILDREN'S
VILLAGES**

SOS

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Our Vision

'Every child belongs to a family, and grows up with love, respect and security.'

Our Mission

'We build families for children in need; we help them shape their own futures; and we share in the development of their communities.'

Our work is guided by the following principles and frameworks:

1. Our Values

- **Courage:** We take action
- **Commitment:** We keep our promises
- **Trust:** We believe in each other
- **Accountability:** We are reliable partners

2. Frameworks

- The United Nations Convention on the Rights of the Child (UNCRC)
- The United Nations General Assembly Guidelines for the Alternative Care of Children (UNGACC)
- The African Charter on the Rights and Welfare of the Child (ACRWC)
- The Children's Act of Ghana 1998 (Act 560)

SOS Children's Villages Ghana Board



Mr. Christian Appiah
(Board Chair): Chartered
Global Management
Accountant



Mr. John Abbeo
(Member): Public
Administrator and Farmer



Charlotte Esi Myers
Chief Clinical
Psychologist



**Mr. Peter Mensah –
Abrampah**
(Member): Chartered
Accountant



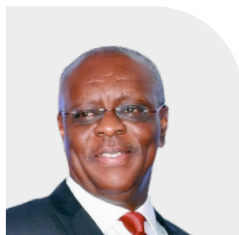
Mrs. Joyce Agyare
(Member): Educational
Consultant and Publisher



Mrs. Nana Abena Kwakyi
(Vice Chair): Educationist.



Mrs. Truedy Osae
(Member): Corporate
Lawyer



Mr. Isaac Sackey
(Member): Human Resource
and Organisational
Development Practitioner.



Victoria Barth
Private Legal Practitioner
(Civil Litigation and
Corporate Advisory
Services)

Why SOS Children's Villages Ghana?

Established in 1974, SOS Children's Villages Ghana operates from Tema, Asiakwa, Kumasi and Tamale, with projects across the country, and its National Office located at No. C522 Mango Tree Avenue, Asylum Down, Accra. The Organisation delivers essential services to prevent family separation, provides loving homes for children who lack parental care, educates and empowers children and young people to reach their full potential, advocates for their rights, and encourages their participation for their voices to be heard.

Evidence-Based Programming

SOS Children's Villages, as a development organisation, exists to bring about positive change in the lives of children in our target group. With over 70 years of global experience and 50 years locally in childcare and youth development, we are recognised for our high-quality and child-centred approach, working holistically with young people, families, and strengthening communities.

"...All the children of the world are our children."

Our Impact

Impacted over

2.5



million

children, young people and families.

HIGHLIGHTS OF THIS WORK INCLUDE:



Health interventions

275,000

Children
Supported

472,000

Women
Supported



Youth empowerment
programmes

10,000

Young People
Supported

Indirect beneficiaries

1.5 million

Indirect Beneficiaries
Nationwide



Family strengthening programmes

125,000

Children
Reached

20,000

Children
Reached



WASH Facilities

150,000

Community Members
Provided Access

A Message from the Board Chairman

Childhood vulnerability is a stark reality facing several children in our society. This pervasive phenomenon can truncate children's destinies, especially those without parental care. These vulnerable children are innocent of the factors that exposed them to their plight. Left alone, they cannot change their situation, and society cannot afford to turn a blind eye to them. Over five (5) decades, SOS Children's Villages Ghana has been a sanctuary to countless children, young people, and vulnerable families in need across the country, through diverse programmes and interventions. Lives have been transformed and made more meaningful.

However, the momentum of these programmes should not be allowed to diminish due to funding constraints. I am confident that if we join forces as a nation, we can raise Ten (10) Million United State Dollars to provide a consistent funding stream to sustain the programmes of SOS Children's Villages in Ghana. I call upon individuals, corporate institutions, and faith-based organisations to support this noble cause through your financial contributions. Every amount counts. Together, we can ensure that every vulnerable child has the opportunity to thrive and achieve their full potential. Thank you.



A handwritten signature in blue ink, appearing to read 'Appiah'.

Christian Appiah

Board Chair, SOS Children's Villages Ghana

A Message from our National Director

Every adult was once a child, and through various forms of investments - emotional, financial, educational, and social - we have grown into who we are. Today's children will become the adults of tomorrow, and with the right investments in their lives, they can grow into responsible citizens. Many children need support to thrive in a loving and supportive environment.

For the past 50 years, SOS Children's Villages Ghana has supported countless children in diverse ways, thanks to the generous contributions of our donors both locally and internationally. We recognise the challenges posed by changing economic conditions and donor fatigue abroad. As a result, we are pursuing a sustainable local solution to continue our mission of supporting children in Ghana, particularly those at risk of family separation due to extreme vulnerability, abandonment, and neglect resulting from loss of parental care.

The launch of the SOS Children's Villages Ghana Endowment represents this sustainable local solution, ensuring the continuity of SOS Children's Villages' programmes within the country. This initiative aims to provide a stable and lasting source of support for the children who need our services the most, helping to secure their future and prevent the detrimental impacts of family separation.



Alexander Mar Kekula

National Director, SOS Children's Villages Ghana



The SOS Children's Villages Ghana Endowment



"An endowment is a pool of funds raised by a non-profit organisation which is then invested, and which provides returns or ongoing income to the non-profit, either for a designated purpose or for general operating support" – The Fundraising Authority. The duration of the SOS Children's Villages Ghana Endowment is set to be perpetual unless decided otherwise by the Board and approved through the passage of a resolution by the General Assembly.

1. Goal

The SOS Children's Villages Ghana Endowment aims to ensure the long-term sustainability and effectiveness of the Organisation by raising ten (10) million US Dollars with a target of at least five (5) million US Dollars within the first three (3) years.

2. Purpose

The Endowment is designed to provide financial stability, enhance programme continuity, prepare and respond to emergencies and reduce reliance

on external sources. It will offer a dependable income stream, enabling SOS Children's Villages Ghana to continue its work even during economic downturns or periods of reduced donations. Specifically, the SOS Children's Villages Ghana Endowment is to achieve the following;

i. **Financial Stability and Sustainability:**

The Endowment will establish a dependable and constant stream of revenue enabling the Organisation to strategise and budget for the future with greater certainty. This financial stability is critical for the uninterrupted continuation of the Organisation's programmes, even in the face of economic downturns or during periods of reduced donations.

ii. **Enhanced Programme Continuity:**

With a stable income from the Endowment, SOS Children's Villages Ghana can improve existing programmes and potentially develop new ones. This consistent funding stream will allow

for greater support to the vulnerable children, young people, families, and communities we serve, improving the overall impact of our work and leaving no child behind.

iii. **Emergency Preparedness and Response:**

The Endowment will serve as a financial buffer, enabling the Organisation to respond promptly and effectively to emergencies and crisis across Ghana. This financial cushion is essential for ensuring that critical support and services are not disrupted during times of urgent need, thereby preventing unnecessary suffering among children, young people and vulnerable families.

iv. **Reduced Reliance on External Funding:**

Over the past five decades, SOS Children's Villages Ghana has significantly depended on donations and external funding, which are now becoming increasingly unstable and

unpredictable. The Endowment is a strategic initiative to secure a more stable financial foundation, ensuring the organisation can sustain and expand its services independently of the volatility of external funding sources.

3. Investment of the Endowment:

I. Objectives of the Investment

- To safeguard the Endowment's principal against any potential loss.
- To achieve a premium rate of growth in the Endowment's value over time, thereby enhancing its overall financial strength.
- To generate a continuous and sustainable income flow that supports the Organisation's operations.
- To maintain the Endowment's purchasing power over the long term.
- To minimize the risk of significant financial losses through strategic asset allocation

and diversification, thereby stabilizing the Endowment's financial performance.

II. Fund Manager

Fidelity Securities Limited is appointed as the Fund Manager and shall be responsible for investing and growing the funds of the SOS Children's Villages Ghana Endowment.

4. Usage Policy:

The primary objectives of the Endowment Usage Policy are to ensure the following:

Sustainability, thus, to support the SOS's needs indefinitely.

- Stability, thus to provide a stable and predictable income stream to the organisation.
- Growth, thus preserving and enhancing the real value of the endowment over time.

In light of the above;

a. Earnings/Interest

Earnings from the investment of funds shall be reinvested and may only be utilized after a period of ten (10) years and only under specific conditions prior to the tenth year:

- In extreme financial difficulties, the earnings can be used to maintain essential operations or deliver crucial life-saving assistance to children in need through emergency response.
- Under such conditions, The General

Assembly must give exceptional approval.

b. Principal

The principal will not be used under any circumstance except in essential life-saving circumstances. Under such a condition, the fund's Board of Trustees must recommend any requests for funding to the General Assembly for exceptional approval. However, any funds used would be replenished with future interest earnings.

"Doing good is easy if there are many to help."

Assumption



exchange rate

15.5

exchange rate used for the project is 15.5



target

\$5-10 *million*

Target to raise USD 5.0 million by year 3 (2028) and USD 10.0 million by year 5 (2030)



average interest

20%

average interest rate used for the projection is 20% (Based on the 10-year average 182-day GoG Treasury Bill rate)

Fund Manager: Fidelity Securities Limited

Auditors: Ernst and Young

Legal Advisors: Reindorf Chambers

Table Showing growth of assets under management (AuM) over time based on stipulated assumptions

Years	Yearly Contribution (USD)	Yearly Contribution (GHS)	AuM	Years	Yearly Contribution (USD)	Yearly Contribution (GHS)	AuM
2024	1,500,000	23,250,000	23,250,000	2033	1,000,000	15,500,000	658,488,322
2025	1,500,000	23,250,000	51,150,000	2034	1,000,000	15,500,000	805,685,987
2026	2,000,000	31,000,000	92,380,000	2035	100,000	15,500,000	968,373,184
2027	2,500,000	38,750,000	149,606,000	2036	100,000	15,500,000	1,163,597,821
2028	2,500,000	38,750,000	218,277,200	2037	100,000	15,500,000	1,397,867,385
2029	1,000,000	15,500,000	277,432,640	2038	100,000	15,500,000	1,678,990,862
2030	1,000,000	15,500,000	348,419,168				
2031	1,000,000	15,500,000	433,603,002				
2032	1,000,000	15,500,000	535,823,602				

"the SOS Children's Villages have become the innovators for a major reform in the care of orphaned and abandoned children."

Table Showing growth of AuM composition. AuM as a function of absolute contribution and cumulative

Years	Contribution (GHC)	Cumulative Interest (GHC)	AuM
2024	23,250,000		4,650,000
2025	46,500,000	4,650,000	14,880,000
2026	77,500,000	14,880,000	33,356,000
2027	116,250,000	33,356,000	63,277,200
2028	155,000,000	63,277,200	106,932,640
2029	170,500,000	106,932,640	162,419,168
2030	186,000,000	162,419,168	232,103,002
2031	201,500,000	232,103,002	318,823,602
2032	217,000,000	318,823,602	425,988,322

Years	Contribution (GHC)	Cumulative Interest (GHC)	AuM
2033	232,500,000	425,988,322	557,685,987
2034	248,000,000	557,685,987	718,823,184
2035	249,550,000	718,823,184	912,497,821
2036	251,100,000	912,497,821	1,144,907,385
2037	252,960,000	1,144,907,385	1,423,798,862
2038	255,192,000	1,423,798,862	1,678,990,862

Table Showing Fund available with a spending policy of up to 80% of earning

Years	2035	2036	2037	2038
AuM	839,463,426	1,008,658,111	1,212,001,734	1,456,014,081
20% Retained	32,227,439	38,734,927	46,543,913	55,914,695
80% Spend	128,909,758	154,939,709	186,175,651	223,658,782

5. Audit, and Evaluation of the Endowment

The audit and evaluation strategy for the Endowment is designed to ensure the integrity, transparency, and effective management of its assets.

a. Audit

Annual independent audits will be conducted to verify the accuracy of financial statements and compliance with investment policies, ensuring adherence to donor intentions and SOS Financial policies and guidelines. Currently, the Organisation has engaged Ernst and Young as its auditors. The

Organisation's activities are also audited internally by its internal auditors from both the local and the Federation levels.

b. Evaluation

Performance will regularly be benchmarked against relevant targets and milestones, with ongoing evaluations of asset allocation and risk management practices. Periodic reviews of the spending policy are undertaken to align with the Endowment's long-term objectives and sustainability goals. External evaluators will be contracted, and guided by the SOS Children's Villages Ghana's Procurement Policy.

6. The Endowment Board of Trustees

I. Roles

- Governance and Oversight: Establish policies and guidelines for disbursement and usage of funds, ensure compliance with donors' restrictions, organisational mission and manage associated risks. The Board shall establish appropriate committees to assist with its work.
- Financial Management: Approve annual budgets, review spending rates, assess financial performance, and prioritise funding allocations.
- Donor Relations and Stewardship: Ensure funds are used according to donor intentions, provide

annual reports, and maintain strong donor relationships.

II. Composition

- The Chair of the Board Sub-Committee on Fundraising - Chairperson
- The Chair of the Board Sub-Committee on Programmes
- The Chair of the Board Sub-Committee on Audit and Risk Management
- The National Director
- The National Programme Development Manager
- The Fund Development Manager
- The Financial Controller

"Helping means taking action."

Why contribute to this Endowment?

1. Meaningful and Effective Contribution:

Contributing to the SOS Children's Villages Ghana Endowment represents a strategic and impactful approach for benefactors to enhance the future and welfare of vulnerable children, young people, families and communities in Ghana. SOS Children's Villages is esteemed for its transparency and accountability, assuring donors that their funds are managed prudently for the optimal benefit of the target groups.

2. Continuous and Sustainable Support:

The SOS Children's Villages Ghana Endowment guarantees enduring and sustainable support for vulnerable populations. By contributing to the Endowment, donors help to establish a perpetual funding source for the Organisation's initiatives, thereby ensuring long-term stability which is crucial

for the development and execution of comprehensive organisational strategies.

3. Comprehensive Community Intervention:

Beyond fulfilling basic necessities such as food, shelter, health and clothing, SOS Children's Villages Ghana engages in extensive community intervention projects, notably through its flagship Family Strengthening Projects. The continuity and sustainability of these extensive services are significantly bolstered by the Endowment.

4. Emergency Preparedness and Response:

In times of crisis and emergencies, including natural disasters, economic downturns or political instability, the Endowment provides essential financial stability. This financial buffer ensures that SOS Children's Villages Ghana can continue delivering critical

support services without interruption, even during challenging periods.

5. Legacy Creation:

By contributing to the SOS Children's Villages Ghana Endowment, donors can create a lasting legacy. Donations made in memory of a loved one ensure that their legacy endures through the positive impact on the lives of children, young people and families supported by SOS Children's Villages Ghana.

6. Long-Term Impact:

This is a sustainable and impactful method to effect positive change in the country. By supporting the welfare and development of children, young people, and families, SOS Children's Villages Ghana contributes to the fortification of entire communities.

7. Socio-Economic Advancement:

Children and young people who receive education and maintain good health grow into successful

adults who contribute to the social and economic advancement of their communities. Supporting the SOS Children's Villages Ghana Endowment is thus an investment in the future prosperity and stability of the nation.

Recognition of donors of the Endowment

- Thank you letter from the National Director.
- Dedicated page on the Organisation's website and in the 'Mmofrado' magazine to highlight the Endowment, its donors, and its impact.
- Donors' Wall in each of the four (4) Children's Villages bearing the names of donors of the Endowment.
- Public recognition through press releases, social media shout-outs, and articles in local media.

However, we respect donors' privacy and wishes in the publication of information. Therefore, their rights are respected to remain anonymous with regards to their donations.

How Can I give?

1. **Cash Gifts:**

- Donations can be made via cash, cheque, bank card and bank transfer.

2. **Corporate Giving:**

- Institutions may donate one-off gifts or set up recurring donations.

3. **Legacy Giving:**

- Establish a lasting legacy by including SOS Children's Villages Ghana in your will or making a donation in memory of a loved one.

"...Goodness requires courage."



How to Get Started

1. Donate through;
 - a. A bank transfer to:
SOS CHILDREN'S VILLAGES ENDOWMENT FUND
ACCOUNT
Account number 1070031658497
Ridge Tower, Fidelity bank
Reference: SOS Endowment
 - b. Momo to:
024 193 6673 – SOS Children's VillagesvAssociation
 - c. Donate through our website www.sosghana.org
2. Sign up as an SOS Friend

3. Contact the Fundraising Team
 - a. Via email (sos.ghana@sosghana.org) or
 - b. Phone (027 487 7779, 027 397 7779, 027 957 7779)

Testimonials from beneficiaries and donors



**Josephine, Caregiver
in Tema**

"I lost my husband and things were tough. Through SOS Children's Villages Family Strengthening Programme, my four children are back to school and I am engaged in petty trading at the Tema Manhean market. The soft skills training I received from SOS Children's Villages Ghana enables me to interact with my customers and makes them come back. Through the Village Savings and Loans Association, I have been able to save enough to replenish my stock from time to time."



**Lukie, Care leaver,
Employee of Ghana's
Parliament.**

"At a very young age (before the age of one) and together with two of my elder siblings, I joined the SOS Children's Village in Tema. I easily adapted to the SOS environment since I was living in a family home with my biological siblings and other SOS siblings; being cared for by a dedicated Mother and Aunty. I attended the SOS Hermann Gmeiner School during my formative years, starting from Kindergarten to Junior High School. My educational experience was dynamic, with many transitions. I started as a slow learner who had learning challenges. I could not pick up fast like my colleagues in class. Being a student below average, I set out on a journey to strive hard to make it to a higher position. With the SOS Children's Villages Ghana's educational support system,

which included extra monitoring, classes, and other educational initiatives, I progressed steadily. With time my grades improved and was recognized with awards on several occasions both at school and in the location.

From there I was able to complete the Senior Secondary School, a Bachelor of Arts degree from the University of Ghana, Legon and MA in Human Resource. After which I was reintegrated into society and independently managed my own life and now I hold a master's degree.



**Mr Robert Allotey,
A 30-year Committed Donor**

"My relationship with SOS Children's Villages Ghana started about thirty (30) years while working with Ghana Post. Some officers from the Organisation came around to post letters often, and gave out envelopes for donations. I decided to help every time they came by and that is how it all started. Later, I got to know of the office in Accra (Head Office) and made an effort to visit the office and commit some money consistently to support this worthy cause. Let me use this opportunity to commend SOS Children's Villages Ghana for its good work in making sure that no child is left behind in development. I admire the commitment and loyalty you exhibit towards your partners and friends. It is a step in the right direction towards building stronger relationships. I am also particularly happy about how structured and organised the organisation performs its operations. This alone informs me that you are responsible and can be trusted. I encourage management to continue in this direction. To potential friends and donors, I must say, it is important to extend a little of your resources to others in need. We live to support each other and once you are fortunate to have, remember to help the needy children and this will never go unrewarded. I encourage all to come on board to support SOS Children's Villages Ghana to help these children become responsible adults."

Pledge Card

SOS Children's Villages Ghana Endowment - Pledge Card

Building a Brighter Future for Children Together.

Your generous pledge to our Endowment Fund will create a lasting impact, ensuring our ability to continue serving children in need, young people and vulnerable families in our community for generations to come.

Make a Difference Today!

Scan the QR Code to Pledge Your Support

Your commitment helps provide loving homes, education, and a future full of hope for children at SOS Children's Village. Simply scan the QR code to fill out your pledge card and be part of changing lives.

Every pledge brings a child closer to a brighter tomorrow.

Thank you for your kindness!





Contact us

Sign up by contacting the Fundraising Team

- Via email (sos.ghana@sosghana.org) or
- Phone (027 487 7779, 027 397 7779, 027 957 7779)

Visit us: www.sosghana.org