

Forward Africa Education Trust

Annual Report 2018

Charity registered in England & Wales No. 1176583

REGISTERED ADDRESS

9 Devereux Drive  
Watford WD17 3DD

TRUSTEES

Stephen Kaim-Caudle (Chair)  
David McCabe  
Jane Kaim-Caudle  
Megan Kaim-Caudle

INDEPENDENT EXAMINER

Debby Metcalf  
22 Trowlock Ave  
Teddington  
TW11 9QT

BANKERS

Barclays Bank PLC  
32 Bridge St  
Banbury OX16 5PN

## **Report of Trustees**

The Trustees present their report together with the financial statement of the charity for the year ending 31<sup>st</sup> December 2018.

### **Structure, Governance and Management**

The charity was constituted by deed of Trust and registered by the Charity Commission under number 1176583 on 9th January 2018. The charity has four Trustees serving terms of 2 years (5 years for the Chair) with options to extend for a further two years. The Trustees have personal knowledge of Rwanda having worked there, and visit on a regular basis to monitor and evaluate the work and performance of the charity. A key aspect of the Trustee's role is to mentor and support both local partners and students.

The Trust is managed by the Chair of the Trustees on an unpaid voluntary basis. The policies and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity. The Trustees set the budgets and take major decisions including the selection of students. The Trustees have appointed two local partners in Rwanda to carry out delegated responsibilities in accordance with their respective partnership agreements.

The Trustees have had regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

There are no employed staff and none of the Trustees receive any remuneration.

### **Objectives and Activities**

The charity's objective is to advance and promote the education of disadvantaged children in Rwanda. The charity furthers its charitable purposes for the public benefit by providing the funding and support necessary to enable disadvantaged children to complete their education in either private or government schools. They do this by providing funds to meet school fees and the associated costs incurred by students in attending school as well as stipends and expenses for local partners. The Trustees have high expectations of their sponsored students and encourage them to achieve high standards in their academic subjects and fully participate in extra curriculum activities. On graduation from senior six the charity supports them in accessing further vocational or academic training.

Many Rwandan children are not able to take up the opportunities the government is seeking to offer for secondary education due to the impact of poverty and their responsibilities within the family for looking after younger siblings; or their need to provide some income for the family. There is often not enough money to pay for school fees as all household income is used on basic essentials. Hunger continues to be a perennial problem for many children. These challenges are particularly severe for one parent households.

The Trustees believe that education is key to advancement for individuals, families and communities and that our proactive approach is a powerful engine for change.

The charity's appointed local partners administer in-country activities comprising scheme promotion, completion of sponsorship forms, school visits, home visits and the

administration of paying for school fees, school materials and student travel expenses. It is required that local partners have dedicated bank accounts for the receipt of and distribution of funds. Money is transferred on a termly basis.

### **Achievements and Performance**

#### **In-Country Administration and Field Operations**

For our first year of operations the charity worked with two local partners in accordance with the terms of fully constituted partnership agreements. The partners were the Rwandan Quakers, a Christian society, and NOUSPR, a nationwide NGO advocating for people with psychosocial disabilities.

With support and guidance from UK Trustees the charity has developed the capacity and effectiveness of its local partners. They are fully involved with the delivery of the programme including promoting the scheme, initial student selection, ongoing support and encouragement of each student, liaison with schools and teachers, paying school fees and associated costs, as well as preparing budgets and financial reporting.

#### **Advancing Educational Opportunities for Disadvantaged School Students**

##### **Academic**

In the first year of operation 11 children were sponsored, 6 girls and 5 boys, aged 16 to 20. The criteria for selecting the schools they attended was based on the quality of education, the subject combinations each school offered, and the logistics of student travel. Schools were located in Kigali districts Gisozi, Kicukiro and Gasabo, Kabuga, Rwamagana, Kagitumba, and Cyanika. Four of our students achieved exam results, at the end of the academic year, in the upper quartile of their subject combination group. Typical subject combinations are: maths, IT, economics; and history, economics, geography.

The Trustees select children whose families are from financial categories 1 and 2 (defined by government as extremely poor and poor). They look for students who can demonstrate potential and show a keen desire to attend school and study hard. The Trustees believe that with the financial stability the charity provides coupled with a 'hands-on' approach to mentoring and continuous monitoring and support our students can achieve good educational outcomes.

We believe that our students gain confidence and perform better in their chosen subjects when they are frequently visited by their nominated mentor from our local partners.

Their career aspirations range from doctor, nurse, lawyer, accountant to computer engineer, and roles in tourism and hospitality.

##### **Personal Development**

The Trustees recognise that children from disadvantaged backgrounds often have limited opportunities to develop their experiences of the worlds of work and education. They have few role models and often limited or unrealistic aspirations. The Trustees therefore stress the importance of extra-curricular activities, volunteering for positions of trust and responsibilities within school, and gaining an appreciation of the wider world.

The trustees have distributed English story books to encourage an enjoyment of reading, to enable students to learn about other cultures, and to develop their proficiency in English.

### **Risk Statement**

The Trustees have reviewed the risks to which a small charity operating in a developing country is exposed. These risks include:

Risk	Mitigation	Level
Financial loss/fraud	We compare bank receipts for school fees against budget and review bank statements from the dedicated accounts our local partners hold on our behalf	Medium
Safeguarding issues	We have developed a safeguarding policy which will be incorporated into our Local Partner Agreements	Low
Data Protection breach	Adherence to our data protection policy	Low

Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

### **Financial Review**

The Trust was established with a donation of £50,000 with the intention that this would fund approximately 20 students a year for 4 years. Further donations of £801 were received in the year.

£6,097 was spent in the year supporting 11 students.

Unrestricted reserves at the end of the year totalled £44,704 and these were all held as cash funds of which £30,000 was held in a deposit account.

### **Reserves Policy**

Forward Africa Education Trust's reserves policy is to maintain adequate funds in its current bank account to meet budgeted programme activity for the following two school terms, approximately 8 months. A contingency of not less than 15% is added.

### **Investment Policy**

The Trust does not intend to hold any long-term investments. Funds not required to meet programme activities or to satisfy the reserves policy are deposited in 60 day and 12 month saving accounts.

### **Plans for Future Periods**

The Trust wishes to continue with its present student sponsorship programmes and to increase the number of students assisted to the intended 20. The Trustees will continue to closely monitor the effectiveness of its local partners and provide strong support and guidance to both partners and students.

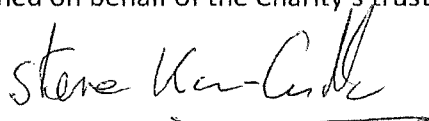
We will continue to seek ways to determine how best to structure local partner visits to students, capture their effectiveness and adapt them for the further benefit of our students.

For students completing their final year at school, Senior 6, we have started and will continue to develop mechanisms for helping them into finding employment or continuing their studies at university.

The Trustees intend to continue to seek external funding.

The Trustees declare that they have approved the trustee's report above.

Signed on behalf of the Charity's trustees by

A handwritten signature in black ink that reads "Steve Kaim-Caudle". The signature is written in a cursive style and is underlined with a horizontal line.

Steve Kaim-Caudle  
Chair

Date approved

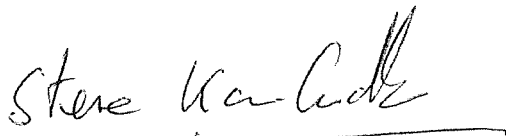
06/08/2019

**Forward Africa Education Trust  
Receipts & Payments account**

	2018 Unrestricted funds £
Initial donation to establish FAET	50,000
Donations	801
Total receipts	<u>50,801</u>
Grants to local partners:	
Student school fees & associated costs	3,590
Project management	1,694
UK costs:	
Website	675
Bank charges	138
Total payments	<u>6,097</u>
Net receipts	<u><u>44,704</u></u>
Cash funds at start of year	-
Cash funds at end of year	<u><u>44,704</u></u>
Analysis of cash funds:	
Current account	14,704
Deposit account	30,000
	<u><u>44,704</u></u>

The Trustees declare that they have approved the Receipts & Payments account above.

Signed on behalf of the Charity's trustees by



Steve Kaim-Caudle  
Chair

Date approved

06/08/2019

**Independent examiner's report to the trustees of Forward Africa Education Trust**

I report to the trustees on my examination of the accounts of the Forward Africa Education Trust (the Trust) for the year ended 31 December 2018.

**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 all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed:



Debby Metcalf FCA LLB  
22 Trowlock Ave  
Teddington  
TW11 9QT

Date

06/08/2019