



# **Forward Africa Education Trust**

## **Annual Report 2019**

**Charity registered in England & Wales No. 1176583**



**REGISTERED ADDRESS**

9 Devereux Drive  
Watford WD17 3DD

**TRUSTEES**

Stephen Kaim-Caudle (Chair)  
Jane Kaim-Caudle (resigned 19.09.2019)  
Megan Kaim-Caudle  
David McCabe  
Hilary Robinson (appointed 19.09.2019)

**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 2019.

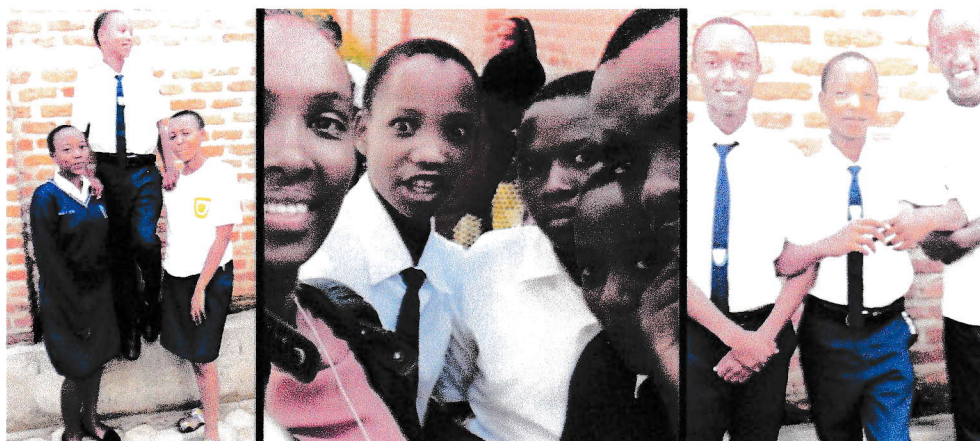
### **Structure, Governance and Management**

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.



*Senior four- and five-year students at Rwamagana School, with Annet from UNM*

### **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 underprivileged children to complete their secondary school education and graduate at Senior 6. We arrange life-skill workshops as well as peer mentoring. We transfer funds to meet school fees and program costs three times a year. All financial transactions are channelled through our local partners.

The charity works with children whose families are from financial categories 1 and 2 (defined by government as extremely poor and poor). Typically, our children are orphans, ex-street children or from mother-led families. We aim for an approximate gender balance with a slight bias to girls.





The 1994 genocide saw 800,000 people murdered in ten weeks. A generation on it is still affecting some of our sponsored children who suffer from depression, anxiety, and other trauma-related disorders. In recognising these mental health issues, we have selected local partners who can effectively intervene with psychological assessment and treatment.



*Books and school materials for ESK Quaker School, Cyanika*

The Trustees have high expectations of students, actively encourage them to achieve good standards in their academic subjects and participate in extra curriculum activities. On graduation from senior 6 we support students in accessing further vocational or academic training and we encourage our school leavers to act as mentors to the younger students.

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

We believe our main strengths are pursuing programmes that actively support and encourage students to achieve to their full potential. We keep track of each and every student's academic progress and provide extra tailored support to meet individual needs. In the light of the importance of language skills it is planned to introduce special coaching in written and spoken English. Our aim is to help students develop into motivated young adults.

Some 62% of Rwandan children are not able to take up opportunities 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. The drop-out rate is higher for girls than boys, and this is particularly the case in rural areas. In addition to fees, families are required to find finance for uniforms, meals, medical insurance, transport, books and stationery. For many this is not feasible and results in a significant lack of take-up in schooling opportunities. 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.

We always seek the active involvement of parents/guardians. We encourage them to visit their sons and daughters at school and, if at all possible, make a small contribution to their education.

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 and distribution of funds. Money is transferred on a termly basis.

## **Achievements and Performance**

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

The charity works in close partnership with two Rwandan organisations, who act as our local partners. They provide many of the added value services that benefit our students. Half of our students are under the care of the Rwandan Quakers (Religious Society of Friends), and the other half with UNM (Child Care and Affection), a respected Kigali based NGO.

*Hilary with student,  
Deputy Head and Annet  
at Ririma School*

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.

To limit the impact of COVID19 the government of Rwanda introduced restrictions on the 21<sup>st</sup> March 2020. All schools, shops and places of worship were temporarily closed and our students returned to their homes. Working with our local partners we put in place, wherever possible, alternative arrangements enabling our students to continue with their school work. We also developed plans for the students to take on the role of Peer Ambassadors COVID19 with the aim of promoting COVID19 health awareness among their friends and peer group, fostering healthy families and communities, and providing positive health messages to their local neighbourhoods. As hunger becomes a key issue with COVID19 we are putting in place plans to help feed our students and their immediate families.

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

#### **Academic**

In 2019 21 children were sponsored, 11 girls and 10 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.





Eight 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.

One of the students started attending university in October 2019 studying Computer Engineering. The charity continues to support her.

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.



*Star school,  
Kigali. Senior six  
student with  
Head of  
Department  
and UNM lead,  
Annet*

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 many English based text books and school equipment.



### **Risk Statement**

The Trustees have reviewed the risks to which a small charity operating in a developing country is exposed and have updated these in the light of COVID19. 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 is available on our website	Low
Data Protection breach	Adherence to our data protection policy	Low
Illness from COVID19	We have requested that our local partners ensure that the students fully understand and act on government instructions concerning COVID19	Medium
Increased dropout due to COVID19	We are introducing a feeding programme to minimise the economic impact on students and their families caused by loss of employment for the only family breadwinner	Medium
Effect of COVID19 on fundraising	We have changed our fundraising pitch putting Health Care (physical and mental) alongside educational support	Medium

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

### **Financial Review**

Donations of £5,418 were received in the year (2018: £50,801 including an initial £50,000 to establish the Trust).

£20,304 was spent in the year supporting 20 secondary school students and one university student (2018: £6,097 supporting 11 students). This includes £4,996 sent in advance for Term 1 2020.

Unrestricted reserves at the end of the year totalled £30,204 (2018: £44,704). These were all held as cash funds, of which £25,000 was held in two deposit accounts.

Adequate funds are maintained in the 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.

### **Reserves Policy**

The Trust was established in 2018 with a donation of £50,000 with the intention that this would fund approximately 20 students a year for 4 years. Unrestricted reserves will decline over the 4 years as this initial funding is drawn down to the extent that they are not replaced by new funds raised.





### **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 maintain the number of students assisted at approximately 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

Steve Kaim-Caudle  
Chair

Date approved





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

	2019 Unrestricted funds £	2019 Restricted funds £	2019 Total funds £	2018 Unrestricted & total funds £
Initial donation to establish FAET	-	-	-	50,000
Donations	4,418	1,000	5,418	801
Interest received	386		386	-
<b>Total receipts</b>	<b>4,804</b>	<b>1,000</b>	<b>5,804</b>	<b>50,801</b>
<b>Programme costs:</b>				
Student school fees & associated costs	15,025	1,000	16,025	3,590
Project management by local partners	2,886	-	2,886	1,694
Monitoring & programme visits by UK trustees	1,037	-	1,037	-
<b>UK costs:</b>				
Website	240	-	240	675
Bank charges	116	-	116	138
<b>Total payments</b>	<b>19,304</b>	<b>1,000</b>	<b>20,304</b>	<b>6,097</b>
<b>Net (payments)/receipts</b>	<b>(14,500)</b>	<b>-</b>	<b>(14,500)</b>	<b>44,704</b>
<b>Cash funds at start of year</b>	<b>44,704</b>	<b>-</b>	<b>44,704</b>	<b>-</b>
<b>Cash funds at end of year</b>	<b>30,204</b>	<b>-</b>	<b>30,204</b>	<b>44,704</b>
<b>Analysis of cash funds:</b>				
Current account	5,204	-	5,204	14,704
Deposit account	25,000	-	25,000	30,000
	<b>30,204</b>	<b>-</b>	<b>30,204</b>	<b>44,704</b>

Gift Aid totalling £690 in respect of donations made in 2019 was received after the year end and will be included as income in the 2020 Receipts & Payments account.

The payments for student school fees and associated costs includes £4,996 paid in advance of the 2020 school year.

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

*Steve Kaim-Caudle*

Date approved

*29/04/2020*



## **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 2019.

### **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

29/04/2020