



# Forward Africa Education Trust

## Annual Report 2020

Charity registered in England & Wales No. 1176583



**REGISTERED ADDRESS**

The Friends Meeting House  
150 Church Road  
Watford  
WD17 4QB

**TRUSTEES**

Stephen Kaim-Caudle (Chair)  
Megan Kaim-Caudle  
David McCabe  
Hilary Robinson

**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 2020.

### 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. The Trustees have personal knowledge of Rwanda having worked there, and have previously visited on a regular basis to monitor and evaluate the work and performance of the charity. During 2020 COVID 19 has made travel to Rwanda impossible so virtual communication has replaced face to face contact. 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, either face-to-face or during COVID 19 lockdowns on zoom, 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.



*Sponsored students before the COVID 19 lockdown*

### 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. In addition, we support a few students at university. 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 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.

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.

*Emergency food for distribution to students and families during COVID 19 lockdown. Typical quantities per family: 50kgs maize flour, 10kgs of beans, 10kgs rice, 5lts of cooking oil, soap*



### **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.

### **COVID 19**

To limit the impact of COVID 19 the government of Rwanda introduced restrictions on the 21<sup>st</sup> March 2020. Working with our local partners we put in place alternative arrangements enabling our students to continue with their school work. As hunger became a key issue with COVID 19 we put in place plans to help feed our students and their immediate families.



*Helping his Mum dig the garden then studying at home during COVID lockdown. "When COVID came and we had the lockdown my Mum lost her casual job. No job, so no money. Without Forward Africa food support, we would have gone hungry."*

### **Terms of Reference for COVID 19 Support**

1. Programme Objective: To provide practical and emotional support to the students funded by FAET during the COVID 19 pandemic
2. Programme Aims:
  - (a) To provide food for the students supported through FAET education Programme whilst they were not at school; (b) To maintain contact with the students and offer general emotional support.

**Duration of the Programme:** The Programme was initially funded for a period of three months from the finances usually used to pay school fees and additional fund raising.

**Method for Delivery:** Partners maintained contact by telephone where face to face was impossible. The method of distributing the food was determined by local circumstances, either by truck or the Partner transferring money to the local shop for pre-determined provisions.

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

In 2020 21 children were sponsored, 11 girls and 10 boys, aged 16 to 20 and 3 university students. 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.

The Trustees select children whose families are from financial categories 1 and 2 (defined by government as extremely poor and poor). 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.

### **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 COVID 19. 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 COVID 19	We have requested that our local partners ensure that the students fully understand and act on government instructions concerning COVID 19	Medium
Increased dropout due to COVID 19	We introduced a feeding programme to minimise the economic impact on students and their families caused by loss of employment for the family breadwinner	Medium
Effect of COVID 19 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 £15,629 were received in the year (2019: £5,418).

£17,291 of FAET funds, including £4,996 sent to the local partners in advance, was spent in the year supporting 21 secondary school students and three university students (2019: £15,309).

Cash funds at the end of the year totalled £33,823 (2019: £30,204). These were all held as cash, of which £28,000 was held in two deposit accounts.

### Reserves Policy

The Trustee have a policy of ensuring that there are sufficient funds to enable existing students to finish their course of education, that is graduate from school at senior six. Our reserves policy reflects this commitment.

### Investment Policy

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

### Plans for Future Periods

The Trust wishes to continue with its present student sponsorships. 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.

We plan to hold a three-day workshop in August 2021 for all students covering peace and conflict resolution and employability skills.

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      24<sup>th</sup> June 2021

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

	<b>2020 Unrestricted funds £</b>	<b>2020 Restricted funds £</b>	<b>2020 Total funds £</b>	<b>2019 Total funds £</b>
Donations	8,699	6,930	15,629	5,418
Interest received	285	0	285	386
<b>Total receipts</b>	<b>8,984</b>	<b>6,930</b>	<b>15,914</b>	<b>5,804</b>
<b>Programme costs:</b>				
Student school fees & associated costs	5,560	4,610	10,170	16,025
Project management by local partners	1,040	820	1,860	2,886
Monitoring & programme visits by UK trustees	-	-	-	1,037
<b>UK costs:</b>				
Website	258	-	258	240
Bank charges	7	-	7	116
<b>Total payments</b>	<b>6,865</b>	<b>5,430</b>	<b>12,295</b>	<b>20,304</b>
<b>Net (payments)/receipts</b>	<b>2,119</b>	<b>1,500</b>	<b>3,619</b>	<b>(14,500)</b>
Cash funds at start of year	30,204		30,204	44,704
Cash funds at end of year	32,323	1,500	33,823	30,204
<b>Analysis of cash funds:</b>				
Current account	5,821	-	5,821	5,204
Deposit account	26,502	1,500	28,002	25,000
	<b>32,323</b>	<b>1,500</b>	<b>33,823</b>	<b>30,204</b>

Gift Aid owing at the year-end totalled £1,311 and will be included as income in the 2021 Receipts & Payments account (2019 £690).

The 2019 payments for student school fees and associated costs includes £4,996 paid in advance of the 2020 school year. There was no forward payment for 2021 in 2020.

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: 24<sup>th</sup> June 2021

**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 2020.

**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:



Date: 5<sup>th</sup> July 2021

Debby Metcalf FCA LLB  
22 Trowlock Ave  
Teddington  
TW11 9QT