

Forward Africa Education Trust

Annual Report 2025

Charity registered in England & Wales No. 1176583

REGISTERED ADDRESS

The Friends Meeting House
150 Church Road
Watford
WD17 4QB

TRUSTEES

Stephen Kaim-Caudle (Chair)
Hilary Robinson
Megan Kaim-Caudle
Daniel Nteziyaremye
Joyeuse Senga (appointed 7th March 2025)

INDEPENDENT EXAMINER

Debby Metcalf FCA
22 Trowlock Ave
Teddington
TW11 9QT

BANKERS

Barclays Bank PLC
32 Bridge St
Banbury OX16 5PN

Report of Trustees

The Trustees present their report with the charity's financial statements for the year ending 31 December 2025.

Structure, Governance and Management

The charity was established as a charitable trust and has been registered with the Charity Commission under number 1176583 since January 9, 2018. It has five Trustees who know Rwanda well, having worked and visited there often to oversee the charity's activities. Two Trustees are Rwandan. A main part of the Trustee's role is to guide and help local partners and beneficiaries, including students.

The Trust is overseen by its Chair on a voluntary, unpaid basis. The Trustees are responsible for the charity's policies and operational decisions. They meet regularly, in person or via Zoom, to review the charity's activities. The Trustees are also responsible for setting budgets and making significant decisions. They collaborate with local partners in Rwanda, who carry out delegated responsibilities according to partnership agreements. No staff members are employed.

One Trustee, in their capacity as a director of one of the charity's implementing partners, received a nominal amount to cover expenses incurred in supporting the charity's beneficiaries. None of the other Trustees received any form of payment.

The Trustees consider the Charity Commission's public benefit guidance while carrying out their duties.

Objectives and Activities

The charity promotes the education and training of disadvantaged youth in Rwanda. We provide funding and support to help them complete their secondary school education and graduate at Senior 6. We organize life skills workshops and provide mentorship for school leavers.

In recent years we have focused more on girls, and girls with disabilities. To tackle the lack of employment opportunities we have introduced a programme to assist entrepreneurship for young women, with another project assisting women with disabilities in small scale horticultural activities.

In-Country Administration and Field Operations

The charity collaborates closely with the Rwandan Yearly Meeting (RYM/EEAR), the Quakers or more formally referred to as the Religious Society of Friends. They serve as our local partner. We also partner with the Friends Career Center (FCC), and the Organisation of Women with Disabilities Health Development (OWDHD).

The Trustees are confident that the financial stability provided by the charity, along with our ongoing support, enables our students and other beneficiaries to achieve positive educational, training, and income generating outcomes.

Achievements and Performance in 2025

Secondary School Education

In 2025, the charity continued to sponsor disadvantaged secondary school students across Rwanda. Students attended schools in Gisozi, Kicukiro, Gasabo, Kabuga, Rwamagana, Kagitumba, and Cyanika. These schools were selected based on education quality, subject options, and travel logistics. The charity maintained its focus on supporting orphans and children from mother-led families, with particular emphasis on girls' education. New students were welcomed at the start of the academic year in October 2025, with support enabling determined young people from disadvantaged backgrounds to continue their education.

Student Workshops

In April 2025, the charity held its annual workshop at Lake Kivu, attended by current and former students. The workshop, which coincided with commemorations of the 31st anniversary of the genocide (Kwibuka), covered key modules including peace and conflict resolution, self-awareness, mental health awareness, and employability skills. This event, titled 'Building Resilience Workshop 2025', helped students develop confidence, leadership, and teamwork through practical activities that strengthen collaboration and the management of challenges.



Three senior 5 girls, Lake Kivu Workshop

Mentorship Programme

The charity continued its collaboration with the Friends Career Center, providing mentorship and guidance to students as they transition from school to further education or work. The mentorship programme successfully supported students to enrol in university programs and vocational training in fields including hospitality, tourism, biotechnology, nursing, law, business studies, and electrical engineering. A notable success story from 2025 was Fiona. Her nurse training is going well and she is feeling confident about her progress. She has secured an internship placement starting in September in Rulindo District, where she will rotate across different hospitals. She is our seventh ex-student to choose nursing as a career.

SheCreates Initiative (New Programme)

In November 2025, the charity launched SheCreates, an innovative year-long programme supporting 20 young Rwandan women aged 18-30 to develop socially focused business ideas.



The initiative provides practical training, mentorship, and seed funding to help participants build opportunities in tourism, agriculture, health, and digital innovation. The programme officially opened on 23 November 2025 in the Friends Peace Garden, Kigali, offering an engaging mix of workshops, discussions, and collaborative activities designed to build confidence, leadership skills, and core entrepreneurial knowledge. Over the first five months, fellows will take part in sessions to build entrepreneurial foundations, with the remaining seven months focusing on implementation—testing ideas, refining business models, and preparing to launch ventures that respond to real community needs. SheCreates highlights creativity, resilience, and the collective power of women supporting women.

Women with Disabilities – Horticultural Farming (New Programme)

The charity supported women with disabilities in the Nzige Sector, Rwamagana District, through training in small-scale farming and horticulture. This programme, titled 'Breaking Barriers, Building Strength', provides training, essential equipment, and support for developing sustainable entrepreneurial skills. The dedicated women participants are seeking to form a co-operative to strengthen their economic resilience and develop independence through cooperation. Regular training sessions take place with the project aiming to empower these women to build sustainable livelihoods.

Alumni Network

Following the launch of the alumni network in December 2024, the charity has continued to develop this network to maintain connections with former students and create peer support opportunities. The network helps graduates stay connected with one another, fostering a community of support and shared experience.

Risk Statement

The Trustees have assessed the challenges encountered by a small charity functioning in a developing nation. These risks include:

Risk	Mitigation	Level
Financial loss/fraud	We review bank receipts for school fees and other approved expenditures against the budget and examine bank statements from dedicated bank accounts	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

Procedures are established to regularly identify, monitor, and review risks.

Financial Review

Donations of £49,881 were received in the year (2024: £32,027), and there was interest income of £542 (2024: £514).

Expenditure in the year totalled £45,289 (2024: £22,547) including £22,606 spent supporting secondary school students, aiding ex-students, and funding our annual student workshop (2024: £21,502). A further £21,740 was spent on our new SheCreates and Women with Disabilities programmes (2024: £nil).

Reserves at the end of the year totalled £54,997 (2024: £49,862) of which £19,605 was restricted for specific purposes (2024: £73). Total reserves were all held as cash, of which £44,132 was held in a deposit account (2024: £40,790).

Reserves Policy

The Trustees have a policy to ensure that there are sufficient funds for current students to complete their education or mentorship. Our reserves policy reflects this commitment. The increased reserves at year-end provide enhanced security for the completion of current students' education and support the expansion into new programme areas including SheCreates and the Women with Disabilities initiative.

Investment Policy

The charity does not plan to make long-term investments. Funds not immediately needed for program activities are placed in bank savings accounts to generate modest interest income while maintaining accessibility for programme requirements.

Plans for Future Periods

The charity intends to maintain its current student sponsorships and continue to grow its programme reach. The Trustees will continue to monitor the effectiveness of our local partners and provide ongoing support to partners, students, and all benefices.

We intend to continue our annual workshop for students, continuing to cover essential topics including peace and conflict resolution, employability skills, mental health awareness, and self-awareness. These workshops have proven highly effective in building resilience, confidence, and practical life skills.

We will continue our mentorship programme, delivered in collaboration with Friends Career Center, providing crucial support during this transition phase.

The SheCreates initiative will continue through 2026, with the first cohort of 20 young women completing their year-long programme. Participants will test their business ideas, refine business models, and prepare to launch ventures that respond to real community needs. The Trustees will evaluate the success of this pilot programme to consider expansion in future years.

The alumni network launched in December 2024 will continue to develop, maintaining connections with former students and creating peer support opportunities. This network strengthens the long-term impact of our work and creates a community of mutual support.

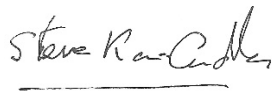
The Trustees intend to continue to seek external funding to support programme expansion and ensure the sustainability of all initiatives. We will explore grant opportunities and continue to develop our donor base to support our growing range of activities.

Public Benefit

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. The charity's activities directly benefit disadvantaged young people in Rwanda by providing access to secondary education, vocational training, life skills development, and entrepreneurship support. These activities help break the cycle of poverty and create opportunities for participants to build better futures for themselves and their communities. The charity's work contributes to the educational and economic development of Rwanda, with a particular focus on supporting girls and women, and people with disabilities.

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, appearing to read 'Steve Kaim-Caudle', with a horizontal line underneath it.

Steve Kaim-Caudle

Chair

Date approved: 03/08/2026

Forward Africa Education Trust: Receipts & Payments account

			2025	2024
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Donations	8,484	41,397	49,881	32,027
Interest received	542	-	542	514
Total receipts	9,026	41,397	50,423	32,541
Programme costs:				
Student school fees & associated costs	13,276	-	13,276	13,749
Student mentorship programme	3,914	-	3,914	2,480
Student workshops	3,669	110	3,779	3,460
Women with Disabilities project	-	6,985	6,985	-
SheCreates	-	14,755	14,755	-
Project management in Rwanda	1,637	-	1,637	1,813
UK costs:				
Website	560	-	560	260
Transaction fees on donations received	181	-	181	694
Bank charges	187	15	202	91
Total payments	23,424	21,865	45,289	22,547
Net (payments)/receipts	(14,398)	19,532	5,134	9,994
Cash funds at start of year	49,790	73	49,863	39,868
Cash funds at end of year	35,392	19,605	54,997	49,862

Statement of assets and liabilities at the end of the period:

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Analysis of cash funds:				
Current account	760	10,105	10,865	9,072
Deposit account	34,632	9,500	44,132	40,790
	35,392	19,605	54,997	49,862
Other monetary assets:				
Gift Aid due	106	-	106	160

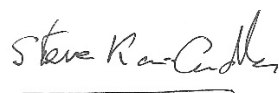
This will be included as income in the Receipts & Payments account when received.

Acting as Agent:	2025 £	2024 £
Acting as Agent receipts	47,459	-
Acting as Agent payments	(47,459)	-
	-	-

During the year the charity acted as agent for the collection and onward transmission of donations totalling £47,459 from the Bronwen and Brian Mills Education Trust to partner projects in Rwanda and Ethiopia supporting disadvantaged young women (2024: £nil). As the charity acted purely as agent and did not exercise discretion over the application of these funds, the amounts are not included within the charity's income and expenditure but are disclosed here as a note to the accounts.

The Trustees declare that they have approved the Receipts & Payments account and Statement of Assets and Liabilities above.

Signed on behalf of the Charity's trustees by



Steve Kaim-Caudle
Chair

Date approved: 03/08/2026

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 2025.

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: 06 August 2026

Debby Metcalf FCA
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