

RWANDA GROUP TRUST
(A charitable trust registered in England and Wales under number 1074656)

REPORT OF THE TRUSTEES
For
The year ended 31st December 2025

OBJECTIVES OF THE TRUST

The trust was established by deed on December 9th 1998 to advance the education and relieve the poverty and sickness of people in Rwanda. The Trust took on the work of its predecessor organisation, The Rwanda Group, which had been working with the same objectives since 1983.

RWANDA

Rwanda is a small landlocked country in Central Africa. It has a predominantly rural population of approximately 14.1 million people. It is one of the most densely populated countries in Africa.

2025 saw the 31st anniversary of the 1994 genocide when an estimated one million people lost their lives. Much progress has been made in overcoming this disaster but there is still much more work required to complete the task.

Rwanda is a poor country with the bulk of its population living in considerable need. World Bank figures show the average life expectancy at birth as approx. 69 years with 26 out of every 1000 children dying before reaching their fifth birthday.

TRUSTEES

The trustees are responsible for the assets, administration and work of the Trust.

Mr Joseph Bamber RIP, together with his wife Rosemary, RIP, and fellow trustee Sister Mary McCarren FCJ, began the work in 1983 after a visit to Rwanda and seeing the difficulties under which its people laboured.

Mr Bamber has overseen the growth and remarkable achievements of the charity since its registration in 1998. However in December 2021 he announced his decision to retire as a trustee and, sadly he died in April 2022.

There are currently 7 trustees who meet together at least once per quarter. The current chair of the trust is Mr Michael Donlan. The other trustees are Bernadette Roberts, Veronica Sanders, Mark Ibison and Myra Gregory, together with Mr Bamber's daughters, Judith Potts and Clare Spicer, who became trustees on the death of their father in April 2022.

In addition we were delighted when in October 2023 Bishop Paul Swarbrick of the Lancaster Catholic Diocese, attended our meeting and agreed to become a patron of the trust. We are extremely grateful to him for this honour.

STRATEGIES TO ACHIEVE THE OBJECTIVES OF THE TRUST

The donor strategy is to fill some of the many gaps in provision left by the major aid charities with relatively small but effective gifts. The help given is designed to be in the nature of help to friends by friends. This is being accomplished by –

- 1) Building friendships with communities, schools, individuals and families in need and providing help to them in this spirit.
- 2) Establishing committees of Rwandans in the provinces of Rwanda to advise on need, opportunities to help and to assist in the distribution of grants.

The trust works to achieve these objectives through the excellent co-operation of 4 committees in Kigali, Cyangugu, Gikongoro and Nyundo.

The funding strategy of the Trust is to make Rwanda, its people and their difficulties known to wider audiences and to accept donations of cash and goods for resale from those sympathetic to the objectives of the Trust.

The administrative strategy is to keep the work of the Trust as simple as possible and incur a minimum of expense in carrying it out.

FUNDRAISING

Our income this year continued to be focussed around several areas of fund raising. These included our quarterly newsletter which is well received and continues to produce a successful regular income via donations including standing orders. Donations to our very successful keep fit classes and regular table top sales also produces a regular income. We are grateful to one of our trustees, Bernadette Roberts, in regard to these. Internet sales, and a very successful sponsored walk by Mark Ibison visiting the 6 designated churches of Salford Diocese nominated for the Jubilee Year. We are also grateful to Our Lady & St Edward's parish in Fulwood, who kindly donated the profits from one of their charity lunches to the RGT. In addition we received a very generous anonymous donation of £20,000.

INCOME

Cash donations for 2025 amounted to a total of £35,162.19. This resulted in a gift aid refund of £3,139.29. Sales of donated items amounted to £3,622.77 and bank interest of £75.92 resulted in a total income of £42,000.17

EXPENDITURE

In 2025 the Trust made grants of £26,400 to the four committees in Rwanda for distribution to the poorest in their communities as deemed appropriate by them and in accordance with the trust's objectives. The Trust also made grants of £750 towards various projects in Rwanda. The addition of bank charges of £100, insurance cover of £89.60 and room hire of £98 resulted in a total expenditure of £27,437.60.

SAFEGUARDING

At our trustees meeting in October 2023 it was agreed that the trust should have a safeguarding policy in place. We are now pleased to confirm that such a policy has now been prepared by trustee Clare Spicer, and agreed by the trustees. It can now be viewed on the Trust's website.

UTILISATION REPORTS

Another addition to our protocols is the formalising of the reports we require from the groups in Rwanda. These now give detailed uniformity to the information we receive regarding the purpose and amounts for which our tranche payments have been utilised. We are now able to understand and easily request clarification where there may be any issue regarding the use of funds.

COMMUNICATION & FUTURE PLANS

Our foremost means of communication continues to be our quarterly newsletter. This has proved to be a very effective way of informing donors how their donations are being used to help the poorest of the poor.

Our website can be found at www.rwandagrouptrust.org

We are always looking for potential to promote our work in the wider community. For the first time this year, in November, we held a memorial Mass for all deceased volunteers and benefactors of the RGT. This Mass was well attended and we hope will become an annual event.

The trustees agreed, as last year, that our priority will continue to be our ongoing commitments and only to take on new projects when funds are available.

Finally I would like to thank all our volunteers, donors, supporters and fellow trustees for their dedication enabling the charity to continue our work for another year.

KEEPING IN TOUCH

The address of the Trust is: 17 Mayfield Road Ashton Preston, PR2 1EX

Email: rwandagrouptrust.org@gmail.com

Website: rwandagrouptrust.org

This Report was approved by the Trustees & Signed on their behalf by the chair
Michael Donlan.

18 April 2026

RWANDA GROUP TRUST
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDING DECEMBER 2025

RECEIPTS

	£	£	£
<u>Balances as at 31st December 2024</u>			
Santander current account		155.34	
Santander savings account		4641.39	
Total bank balances		<u>4796.73</u>	
Sale of Goods	3622.77		
Donations	34574.49		
Gift Aided Small Donations	587.70		
Gift Aid Refund	3139.29		
Bank interest	75.92		
<u>Total Income</u>	<u>42000.17</u>		
			46796.90

PAYMENTS

Bank Charges	100.00		
Rwandan Projects	750.00		
Rwanda Committees	26400.00		
Insurance	89.60		
Room hire	98.00		
Total Expenses	<u>27437.60</u>		
<u>Bank Balances as at 31st December 2025</u>			
Santander current account		391.99	
Santander savings account		18967.31	
Total Bank Balances		<u>19359.30</u>	
			<u>46796.90</u>

Ms A M Waddingham Independent Examiner Date



Section A

Independent Examiner's Report

Report to the trustees/
members of

Rwanda Group Trust

On accounts for the year
ended

31/12/25

Charity no
(if any)

1074 656

Set out on pages

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I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

24/4/26

Name:

ANNE-MARIE WADDINGHAM

Relevant professional
qualification(s) or body
(if any):

ACA

Address:

4 SPRUCE CLOSE FULLWOOD PRESIDENT PK2 9WS