

# CARIAD KENYA

England & Wales · Charity number 1113463

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2006-03-28

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 151 Ruskin Avenue  
Rogerstone  
Newport  
NP10 0AB

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## Activities

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**Objects:** THE RELIEF OF POVERTY, THE ADVANCEMENT OF EDUCATION AND THE PROMOTION OF CHRISTIANITY IN PARTICULARLY BUT NOT EXCLUSIVELY OF ORPHANS IN SUB-SAHARAN AFRICA AND BEYOND

**Activities:** Cariad Kenya's main project is supporting Mudzini Kwetu Centre in Kikambala, a village outside Mombasa. The charity gives support with finances and advice for the welfare, education and justice for the underprivileged children. Many people know of this work and children and adults support in raising funds for the home.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities
- **Who:** Children/young People

## Geography

- **Area of benefit:** SUB-SAHARAN AFRICA AND BEYOND
- Kenya

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£35,021	£38,264	-	-
2024-04-05	£43,645	£51,505	-	-
2023-04-05	£35,298	£49,239	-	-
2022-04-05	£49,770	£36,347	-	-
2021-04-05	£33,115	£41,223	-	-

## Trustees

Name	Role	Appointed
<b>Geraint Stephens</b>	Chair	2006-03-01
ANDREW STEPHENS		2006-03-01
Bethan Lucy Esther Stephens		2024-11-09
IAN WILLIAMS		2006-03-01
MARGARET ELIZABETH STEPHENS		2006-03-01
RACHEL LUNED WALTERS		2006-03-01
Richard Terrell		2015-11-07
Valerie Freeborn		2011-03-24

**CARIAD KENYA**

England & Wales - Charity number 1113463

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# Accounts

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## **CARIAD KENYA: Charity number 1113463 ANNUAL REPORT 2024**

### **Eighteenth Report of the Trustees for the year ending 5<sup>th</sup> April 2025**

The Trustees of Cariad Kenya present their report for the year ending 5<sup>th</sup> April 2025 (**Annual Report 2024**) and independently examined for the year ended 5th April 2025 and confirm they comply with the requirements of the Charities Act 2011, the Trust Deed and the Charities SORP.

The trustees are: Geraint Stephens, Margaret Stephens, Luned Walters, Ian Williams, Valerie Freeborn, Andrew Stephens, Richard Terrell, Beth Stephens.

Cariad Kenya raises funds through donations from: individuals; churches; schools; supporters in the South Wales area, Bristol, Gloucester, Liverpool, Northumberland and London. It works with International partners to help under-privileged children in the Kilifi district in Kenya, by founding a home, the Mudzini Kwetu Centre and helping to establish the Mudzini School in Kikimbala.

**OUR AIMS:** Cariad Kenya operates under a Declaration of Trust dated 17<sup>th</sup> November 2005 and was sealed by the Charity Commissioners for England and Wales in March 2006, which included the regulations for appointment of trustees. The object of Cariad Kenya is the relief of poverty, the advancement of education and the promotion of Christianity in particularly but not exclusively of orphans in sub-Sahara Africa and beyond.

Cariad Kenya's aims are to continue to maintain supporting Mudzini Kwetu Centre in Kikambala, with finances to provide for children's education; to give assistance and advice on matters of welfare, education and justice in the new Mudzini School, the village of Kikambala and the Kilifi County in Kenya. We work with the trustees of Mudzini Kwetu Centre as partners, and a charity in Germany.

**OUR OBJECTIVES:** Our objectives are set to reflect our aims and the ethos of the Mudzini Kwetu Centre. Our trustees visit at least once a year to monitor progress at the home and district as well as keeping in contact through regular media calls.

**REVIEW:** The Trustees review their aims and objectives and their achievements annually.

Here are some achievements for 2004/2005:

- Cariad Kenya covered the school, further education fees and living costs for 40 young people.
- Cariad Kenya also covered the medical costs for one child who had an accident. Medical equipment was purchased and all medical expenses were paid for the treatment.
- The Chairman and Secretary visited Mudzini in August/September 2024 to monitor progress. They saw that the well-being and health of the young people was of the highest standard. The young people receive excellent care from the house mothers and the accommodation is safe and secure with a guard stationed at the entrance.
- Comprehensive visits to Mudzini were conducted. Interviews with the Director, Head Teacher, senior staff, auxiliary staff and trustees took place. At a graduation ceremony, our trustees gave out prizes and talked with students. Classes were visited and it was visible how well the students responded to the teaching they were given.
- The annual Bible Club was enjoyable and took part at the weekends. The focus was on young people's leadership.
- Comprehensive newsletters, with articles written by the young people, were distributed to our supporters. Regular social media platforms are used to inform.
- There has been the appointment of a new trustee to give a youth perspective, with a strong focus on sustainability.
- Mudzini uses various media sources to promote the school and its achievements.
- A meeting took place with the Financial Director of Mudzini to discuss future planning and Cariad Kenya's role.
- Visits took place to meet alumni young people who are living in the community. They are having some support by individuals as they face the challenges of living in a poor community and try to earn a living.
- Fund-raising events have included garden parties, concerts, sale of books, regular donations and gifts from churches.

## TRUSTEE ANNUAL GENERAL MEETING: 16<sup>th</sup> July 2025

This was a ZOOM meeting.

**1: PRESENT:** Valerie Freeborn, Richard Terrell, Andrew Stephens, Luned Walters, Bethan Stephens, Ian Williams, Margaret Stephens and Geraint Stephens. Also, Anthony Mulongo, Director of Mudzini School

### 2: ELECTION OF OFFICERS:

Chairman: Geraint Stephens    Secretary: Margaret Stephens    Treasurer: Luned Walters

### 3: MINUTES OF LAST ANNUAL MEETING AND MATTERS ARISING:

- The Minutes of last meeting were accepted.
- Policies – *Conflict of Interest, Volunteer, Finance, Safeguarding and GDPR Policies*- The Trustees agreed to them

### 4: FINANCIAL REPORT: Luned Walters - Treasurer

#### RECEIPTS AND PAYMENTS – 6<sup>th</sup> April 2024 to 5<sup>th</sup> April 2025

Year	Receipts	Interest Received	Total Receipts	Payments	Bank Charges	Total Payment
2024						
April	522.50	104.75	627.25		7.40	7.40
May	9409.50	102.16	9511.66		2.50 and 5.92	8.42
June	1888.02	115.19	2003.21	Cq 51.00	5.00	56.00
July	1134.50	118.10	1252.60		10.08	10.08
August	2956.00	117.15	3073.15	12000.00	6.51 and 30.00	12036.51
September	3242.50	110.74	3353.24		11.51	11.51
October	977.50	105.95	1083.45	12750.00	7.72 and 30.00	12787.72
November	2662.50	93.42	2755.92	1200.00	5.74 and 30.00	1235.74
December	2708.20	92.38	2800.58	Cq 47.60	7.08	54.68
2025						
January	1032.50	95.66	1128.16		12.86	12.86
February	1262.50	90.34	1352.84		6.20	6.20
March	5602.50	81.24	5683.74	12000.00	6.20 and 30.00	12036.20
April	395.00		395.00			
<b>Totals</b>	<b>33793.72</b>	<b>1227.08</b>	<b>35020.80</b>	<b>38048.00</b>	<b>214.72</b>	<b>38263.32</b>

6 <sup>th</sup> April 2024 to	5 <sup>th</sup> April 2025	Receipts and Payments:	2022/2023	2023/2024	2024/2025
<b>Starting Balance</b>	<b>63910.96</b>	Monies Received	34958.52	42399.05	35020.80
<b>Receipts</b>	<b>35020.80</b>	To Mudzini Kwetu Centre	49000.00	12000.00	Mudzini School 37950.00
<b>Subtotal</b>	<b>98931.76</b>	Charges re Transfers	90.00	120.00	120.00
<b>Payments</b>	<b>38263.52</b>	Bank Monthly Charges	107.82	94.63	94.72
<b>Closing Balance</b>	<b>60668.44</b>	Cheques Issued	40.80	290.54	98.60
		Interest Received	339.79	1245.15	1227.08
				To Mudzini School 39000.00	

The account is the **Charitable Account**.

#### EXPENDITURE:

- Payments made to Mudzini School amounted to £37,950.
- School fees were £36,000 and £1,950 for medical treatment and an operation for one of the children. £1,200 was gifted to us to help cover the cost.
- Bank charges for the transfers were £120. Further bank charges by HSBC Bank for operating the account were £94.72 over 12 months.
- Two cheques were issued - £51 and £47.60 for postage stamps to send out newsletters to supporters.

#### INCOME:

- Total income from Churches was £4,606.22. Three personal donors contributed £3,700 and £2,000 was received from Golders Green Foundation. These three sources amounted to £10,306.22.
- A Garden Party raised £943.50 and a young boy raised £97. We are grateful for their support.
- Donations from the sale of two newly written books is ongoing and another £185 was received up to 5<sup>th</sup> April, with the total standing at £485.
- Bank Interest amounted to £1227.08.

#### **BANKER'S ORDERS AND GIFT AID:**

- Three new Bankers Orders are for £5 monthly and another two that are also gift aided for £15 and £50 per month have been received. One for £10 monthly has been cancelled.
- As at 6<sup>th</sup> April 2025, we had 42 Bankers Orders, 40 paid monthly, 1 quarterly and 1 yearly, bringing an annual income of £12,400. This sum covers the cost of one payment we send to Mudzini. The remaining £24,000 has to be financed from the contributions received from our supporters.
- Gift Aid claimed and received from Inland revenue was £6,322. This amount is an increase over previous years due to a large donation we were given.

#### **CLOSING REMARKS:**

*In the current economic situation, most charities are finding it difficult to obtain income and Cariad Kenya is no exception. Our accounts as at 5<sup>th</sup> April 2025 showed a deficit of £3,243 for the year. Ideas as to how we can raise funds is proving difficult. However, with God-inspired hope, much can be achieved. The Trustees accepted Luned's report and thanked her for what she does.*

#### **RESERVE POLICY:**

Charity Law requires the Trustees to prepare accounts of financial activities. The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and ensure that such accounts and records comply with accounting standards.

#### **Reserve Policy:**

- The Trustees have established a general Reserve Policy which is discussed in their November and June meetings.
- Sufficient funds are held in the UK to provide continuity of education for 2 years and for emergencies.
- Reserves are expendable at the discretion of Trustees in the furtherance of the charity's objectives.
- The Trustees may not be able to maintain the level of reserves, due to falling income resulting from diminishing giving, closure of churches who gave generous donations, and lack of grants.
- The Trustees will need to consider constraining our expenditure in the future.

#### **RISK ASSESSMENT:**

- The Trustees acknowledge the major risks which the charity faces through falling income in the UK and the adverse economic and climate change factors in Kenya.
- The lack of detailed financial reporting from Mudzini has always been a concern.
- Trustees consider they are in a reasonable position to take the best possible steps to mitigate against risk and respond to unforeseen matters that may arise.
- An updated *Safeguarding Policy* was presented and accepted at the Annual General Meeting on June 27<sup>th</sup> 2024.
- The policy acknowledges that the charities focus is on children, young people and at-risk adults and it helps to support those people and those volunteers attending Mudzini.

#### **5: MONITORING AND EVALUATION OF KEY OBJECTIVES FOR 2024:**

*Some of the following information was reported to the Trustees in the Half-yearly Meeting in **November 2023**.*

#### ***To provide financial support for children and young people's education:***

- Cariad Kenya gives £36,000 per annum to support education.
- We cover the cost of school and further education fees for forty children and young people. Six young people have gone through primary and high school and have now completed courses in university and college. Two students have trained and are working as teachers. The others are seeking employment. Five students are still in further education and will finish this year. Four are waiting to start college and one to university. Ten are in high school and the rest at Mudzini School.
- Being well-prepared for school plays a crucial role in boosting children's self-esteem. All children's meals, uniforms, school supplies are paid for by our donations. Proper nutrition helps children perform better in school especially considering the struggles the community faces. With sponsorship pupils usually finish school and can have more control over their lives.

#### ***To support Mudzini on its journey of growth and challenges:***

- Mudzini School appointed a new Headteacher who is very experienced and has a clear vision for development.
- There has been a policy to employ excellent teachers who have received training in the old Kenya curriculum, the new CBC curriculum and the Cambridge curriculum.
- The use of computers has had a major impact on education at Mudzini, not only in direct teaching but also in providing materials and methods of teaching.

- Two Trustees visited in August/September 2024 and had discussions with the Headteacher and senior staff. We also talked to teachers, auxiliary staff, pupils and parents at the school.
- We also witnessed a review of staffing, roles and policies at Mudzini School being carried out by one their Mudzini's trustees.
- Mudzini School has retained its track record of being top of the Kilifi County for examination results, the fourth year in a row.
- Discussion about strategic development took place between the Director of Mudzini and some Trustees. It included the vision for Mudzini School to increase its numbers and closer educational links between Mudzini and UK schools.

***To maintain support for sustainability projects:***

- The Mudzini farm continues to provide food for the school and boarders. Land originally planned for boy's quarters is now being cultivated and different crops are being grown.
- The new bore hole replacing the collapsed water tower provides necessary water for the site. Cariad Kenya had provided £5000 for this work to be accomplished. Its effectiveness is evident as it continues to provide fresh water necessary for health and sanitation.
- A new 'Tailoring Department' established in 2024 makes the school uniforms, sportswear and graduation outfits for all the students. This ensures that all the young people look smart and well-presented with no obvious differences between fee and non-fee-paying students.
- Trustees also visited the Vyanbani village and saw how the water access provided through Cariad Kenya finances years ago, was still of immense benefit.

**6: KEY OBJECTIVES FOR 2025:**

Anthony Mulongo shared information enabling us to formalise our Objectives. The name for the organisation at Kikambala is now Mudzini School. He explained the new Trustee structure which would incorporate Kenyans and representatives from Cariad Kenya and Kinderlife Kenya, our German charity partner.

***To widen the source of income:***

***To support Mudzini as young people chose their pathways:***

***To assist Mudzini School as it includes Grade 10 high school pupils:***

***To maintain support for sustainability projects:***

**7: DATES AND VENUES FOR NEXT MEETINGS:**

Half yearly: **November 2025**  
Annual General Meeting: **June/July 2026**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

CARIAD KENYA 1113463

## Receipts and payments accounts

CC16a

For the period from 06/04/2023 To 05/04/2024

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Bankers Orders	-	-	-	12,310	12,065
Bank Interest	-	-	-	1,245	339
Gift Aid	-	-	-	5,112	5,244
Churches	-	-	-	5,830	2,752
Personal Gifts	-	-	-	14,889	11,761
Events	-	-	-	4,065	1,762
Donations from Funerals	-	-	-	194	1,375
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	-	-	-	43,645	35,298
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	-	-	43,645	35,298
<b>A3 Payments</b>					
Mudzini Kwetu Centre	-	-	-	12,000	49,000
Mudzini School	-	-	-	39,000	-
Bank Charges re Transfers	-	-	-	120	90
Bank Charges for Maintaining Acc	-	-	-	95	108
Postage for Newsletters	-	-	-	37	41
Purchase of Drone Camera for Mudzini	-	-	-	110	-
Airfare for visit of the Director of Mudzini	-	-	-	143	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	51,505	49,239
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	-	-	-	51,505	49,239
<b>Net of receipts/(payments)</b>	-	-	-	7,860	13,941
<b>A5 Transfers between funds</b>	-	-	-	7,860	13,941
<b>A6 Cash funds last year end</b>	-	-	-	71,771	85,712
<b>Cash funds this year end</b>	-	-	-	63,911	71,771

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Charitable A/C	594	-	-
	BMM Savings A/C	63,317	-	-
		-	-	-
	<b>Total cash funds</b>	<b>63,911</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Cariad Kenya

**On accounts for the year  
ended**

5<sup>th</sup> April 2024

**Charity no  
(if any)**

1113463

**Set out on pages**

*(remember to include the page numbers of additional sheets)*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 5<sup>th</sup> April 2024.

**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:**

1/7/24

**Name:**

Martyn Ryan

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

**Address:**

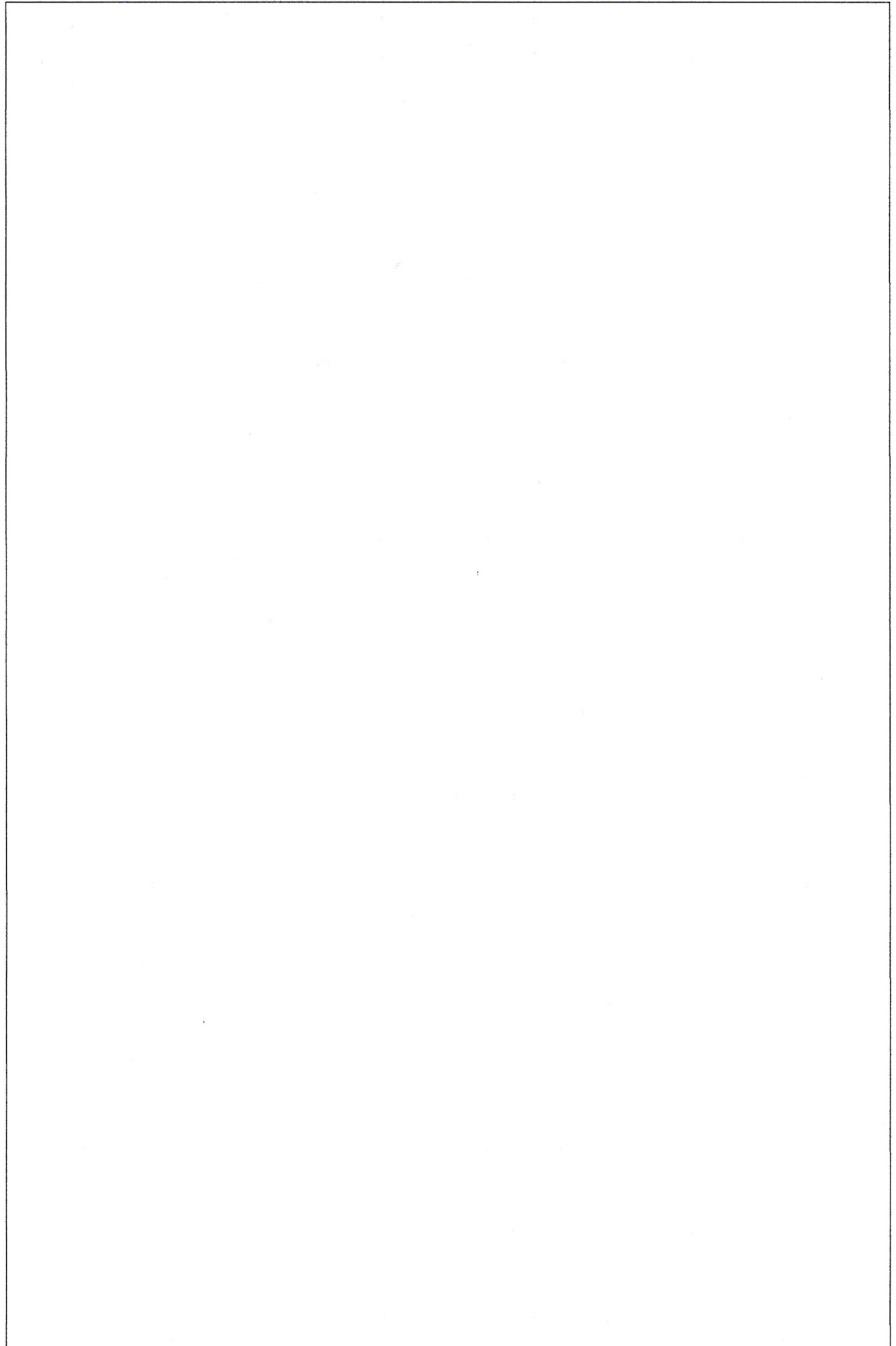
9 Llangorse Drive

Rogerstone, Newport

NP10 9HJ

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**



**CARIAD KENYA**

England & Wales - Charity number 1113463

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# Accounts

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## **CARIAD KENYA: Charity number 1113463**

### **ANNUAL REPORT 2023**

### **Seventeenth Report of the Trustees for the year ending 5<sup>th</sup> April 2024**

The Trustees of Cariad Kenya present their report for the year ending 5<sup>th</sup> April 2024 (**Annual Report 2023**) and independently examined for the year ended 5th April 2024 and confirm they comply with the requirements of the Charities Act 2011, the Trust Deed and the Charities SORP.

The trustees are: Geraint Stephens, Margaret Stephens, Luned Walters, Ian Williams, Valerie Freeborn, Andrew Stephens and Richard Terrell.

Cariad Kenya raises funds through donations from: individuals; youth, women's and Rotary groups; churches; schools; supporters in the South Wales area, Bristol, Gloucester, Liverpool, Northumberland and London. The charity co-operates with other charities, voluntary bodies and statutory authorities to exchange information and advice. It works with International partners to help under-privileged children in the Kilifi district in Kenya, by founding a home, the Mudzini Kwetu Centre and helping to establish the Mudzini School in Kikimbala.

**OUR AIMS:** Cariad Kenya operates under a Declaration of Trust dated 17<sup>th</sup> November 2005 and was sealed by the Charity Commissioners for England and Wales in March 2006, which included the regulations for appointment of trustees. The object of Cariad Kenya is the relief of poverty, the advancement of education and the promotion of Christianity in particularly but not exclusively of orphans in sub-Sahara Africa and beyond.

Cariad Kenya's aims are to continue to maintain supporting Mudzini Kwetu Centre in Kikambala, with finances to provide for children's education; to give assistance and advice on matters of welfare, education and justice in the new Mudzini School, the village of Kikambala and the Kilifi County in Kenya. We work with the trustees of Mudzini Kwetu Centre as partners, and a charity in Germany.

**OUR OBJECTIVES:** Our objectives are set to reflect our aims and the ethos of the Mudzini Kwetu Centre. Our trustees visit at least once a year to monitor progress at the home and district as well as keeping in contact through regular media calls.

**REVIEW:** The Trustees review their aims and objectives and their achievements annually. Here are some achievements.

- Mudzini Kwetu was a rescue centre set up in 2006 for 60 abandoned and neglected girls in Kikambala in the Kilifi County in Kenya. Our charity financed the construction of the first home on the site. Cariad Kenya worked in partnership with Mudzini Trust to provide welfare, education and justice to children and young people.
- Financial assistance was given for provision of education for children from primary through to secondary, tertiary and university. In 2007, Cariad Kenya purchased a bus for transporting the children to and from school.
- Exchange visits, in 2008-2011, were arranged for pupils and staff between Kenya and Wales, through DFID and Wales For Africa scheme, giving opportunity for each to appreciate one another's cultures.
- Sustainability projects included the Mudzini farm, solar panels, bio-gas, fish breeding, water provision and water purification units.
- Two water provision projects were at the Jehuri community, 2011, and at the Vyanbari community, 2017.
- In 2013, Cariad Kenya financed the purchase of land in Kikambala for a school. Mudzini School opened in September 2017 with 50 children.
- We supported Mudzini in implementing the Kenya Government Family Care Programme in 2019 and its transition from a Rescue Centre to a Community School.
- Throughout our partnership, the Trustees have shared their time, knowledge and expertise with Mudzini. Trustees have led Holiday Clubs at the home and school; given financial assistance and advised on water storage and purification issues; in 2019, a Trustee acted as Deputy Head at the school helping staff with their professional development.

## TRUSTEE ANNUAL GENERAL MEETING: 27th JUNE 2024

This was a ZOOM meeting.

**1: PRESENT:** Luned Walter, Margaret Stephens, Valerie Freeborn, Ian Williams, Geraint Stephens

### 2: ELECTION OF OFFICERS:

Chairman: Geraint Stephens    Secretary: Margaret Stephens    Treasurer: Luned Walters

### 3: MINUTES OF LAST ANNUAL MEETING AND MATTERS ARISING:

- The Minutes of last meeting were accepted.
- Policies – The *Conflict of Interest, Volunteer, Finance and GDPR Policies* were accepted.  
An updated *Safeguarding Policy* was presented and accepted by the Trustees.

### 4: FINANCIAL REPORT: Luned Walters - Treasurer

#### RECEIPTS AND PAYMENTS – 6<sup>th</sup> April 2023 to 5<sup>th</sup> April 2024

Year	Receipts	Interest Received	Total Receipts	Payments	Bank Charges	Total Payment
2023						
April	422.50	75.90	498.40		10.08	10.08
May	2357.50	83.29	2440.79	143.05	5.00	148.05
June	1505.20	91.74	1596.94		8.52	8.52
July	1380.00	87.64	1467.64	12000.00	30.00	12037.79
August	8287.25	95.14	8382.39	109.99	6.61	116.60
September	3657.50	117.60	3775.10		12.41	12.41
October	11177.50	121.20	11298.70		5.00	5.00
November	2857.50	134.15	2991.65	37.50	22000.00	30.00
December	2247.50	107.65	2355.15	5000.00	30.00	7.00
2024						
January	3651.60	108.80	3760.40		10.28	10.28
February	1077.50	112.41	1189.91		7.86	7.86
March	3312.50	109.63	3422.13	12000.00	30.00	5.00
April	465.00		465.00			12035.00
<b>Totals</b>	<b>42399.05</b>	<b>1245.15</b>	<b>43644.20</b>	<b>51290.54</b>	<b>120.00</b>	<b>94.63</b>
						<b>51505.17</b>

6 <sup>th</sup> April 2023 to	5 <sup>th</sup> April 2024	Receipts and Payments:	2021/2022	2022/2023	2023/2024
<b>Starting Balance</b>	<b>71771.93</b>	Monies Received	49770.41	34958.52	42399.05
<b>Receipts</b>	<b>43644.20</b>	To Mudzini Kwetu Centre	36000.00	49000.00	12000.00
<b>Subtotal</b>	<b>115416.13</b>	Charges re Transfers	90.00	90.00	120.00
<b>Payments</b>	<b>51505.17</b>	Bank Monthly Charges	40.68	107.82	94.63
<b>Closing Balance</b>	<b>63910.96</b>	Cheques Issued	216.48	40.80	290.54
		Interest Received	9.63	339.79	1245.15
					1245.15
					To Mudzini School 39000.00

The account is the **Charitable Account**.

#### EXPENDITURE:

- Payments made to Mudzini Kwetu Trust were £12,000 and a further £39,000 sent to Mudzini School as the account name has changed.
- School fees were £36,000, £5,000 was needed for the collapse of the water well, and £10,000 for the update of the Science department in the school. The latter amount had been donated by one supporter for this purpose.
- Bank charges for the transfers were £120. Further bank charges by HSBC Bank for operating the account were £94.63 over 12 months.
- Three cheques were issued - £143.05 as cost for the air fare for the visit of Mudzini Director, £109.99 to supply a drone camera for the school and £37.50 for postage stamps to send out newsletters to supporters.

#### INCOME:

- Total income from churches was £5,830.20. Four larger gifts of £500, £550, £1,500 and £10,000, a total of £12,550, came from personal donors. £2,500 was received from Golders Green Foundation and £194.10 from a collection at a funeral.
- A garden party raised £1,165. £300 came from a supporter who donated half the purchase price of a book he has written.
- There has been a substantial increase in Bank Interest. At the year ending April 2022 we had £9.63 but the year ending April 2024, we received £1,245.15.

**BANKER'S ORDERS AND GIFT AID:**

- One Banker's Order for £10 per month has recently been received. There are 40 Banker's Orders, 38 are paid monthly, 1 quarterly and 1 yearly. They bring an annual income of £12,310 with 35 of them gift aided that adds a further £2,635 to the total.
- Two new gift aid forms have been signed, one from an occasional giver and the other a monthly Banker's Order.
- For 2023/2024, we claimed and received from the Inland Revenue, the sum of £5,111.75 in gift aid.

**CLOSING REMARKS:**

- Our account, as at 5<sup>th</sup> April 2024, showed a deficit of £7,860 for the year. This is mainly due to the fact that in previous years we had income from five schools, but now we receive nothing from these sources. Churches have given exceptional support but many of them have closed so that income is falling.
- As a comparison, our first deficit of £502 was in 2017/2018 and each year since it has increased. As Trustees, we need to be aware that our total end of year balance over the last 3 years has decreased by £21,801.
- With the current economic situation, raising funds is getting more difficult.

The Trustees thanked the Treasurer and accepted the Financial Report.

**RESERVE POLICY:**

Charity Law requires the Trustees to prepare accounts of financial activities. The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and ensure that such accounts and records comply with accounting standards.

**Reserve Policy:**

- The Trustees have established a general Reserve Policy which is discussed in their November and June meetings.
- Sufficient funds are held in the UK to provide continuity of education for 2 years and for emergencies.
- Reserves are expendable at the discretion of Trustees in the furtherance of the charity's objectives.
- The Trustees may not be able to maintain the level of reserves, due to falling income resulting from diminishing giving, closure of churches who gave generous donations, and lack of grants.
- The Trustees will need to consider constraining our expenditure in the future.

**RISK ASSESSMENT:**

- The Trustees acknowledge the major risks which the charity faces through falling income in the UK and the adverse economic and climate change factors in Kenya.
- The lack of detailed financial reporting from Mudzini has always been a concern.
- Trustees consider they are in a reasonable position to take the best possible steps to mitigate against risk and respond to unforeseen matters that may arise.
- An updated *Safeguarding Policy* was presented and accepted at this Annual General Meeting on June 27<sup>th</sup> 2024.
- The policy acknowledges that the charities focus is on children, young people and at-risk adults and it helps to support those people and those volunteers attending Mudzini.

**5: MONITORING AND EVALUATION OF KEY OBJECTIVES FOR 2023:** *Margaret Stephens and Geraint Stephens*

Some of the following information was reported to the Trustees in the Half-yearly Meeting in November 2023.

***To help equip the School with resources for the Competency Based Curriculum(CBC) and its inclusion of Junior High School students:***

- The vision and purpose to transform the lives of vulnerable children is still foremost through the impressive work of Mudzini School. Mudzini has the capacity for 800 students and has the infrastructure and capacity to implement the new CBC.
- The Early Years provision is excellent with beds provided for young children and very adequate facilities for outdoor learning. The requirements of the CBC have huge resource implication. Carriad Kenya donated £10,000 for the upgrade of the Science laboratories.
- Mudzini planned for the inclusion of Junior high School classes in its original building program. Three girls from the Mudzini home are pioneers in this system.

***To consider assisting some staff from the school to visit the UK for professional development in teaching the new curriculum:***

- In the half-yearly meeting in November 2023, the Trustees decided not to pursue this objective but to concentrate on professional development in Kenya.

- Three trustees, who are experienced teachers, visited Mudzini School in August/September 2023. They were impressed at the quality of teaching and learning at the school. At the moment there are three curriculums functioning– the Kenya National (which is being phased out), Cambridge and the start of the new CBC. All were being taught to a high standard with the school being successful in their results not only at County but at Country level.

***To assist with improvements of boarding facilities as numbers increase:***

- The boarding facilities at the main school building are for fee-paying students. Those students from the village and our young people reside at the original home.
- During December, the original well at the home-boarding section collapsed due to weather conditions. Water had to be brought from the school but it meant difficulties regarding hygiene and sanitation. Emergency action was needed and Cariad Kenya sent £5,000 for a bore hole to be drilled so that fresh water could be accessed.

***To provide financial support for students at Primary, Secondary and Further education:***

- Cariad Kenya continues to give £36,000 per annum to support education.
- There are 13 children supported in Primary education; 7 in Junior High; 9 in High school; 3 in Teacher Training; 5 in Vocational training; 3 in University – a total of 40.

***Trustees to visit Mudzini during 2023/2024:***

- Three Trustees reported excellent progress at Mudzini School with good management structures in place. They visited classrooms, observed lessons and talked to pupils and staff.
- One Trustee, who had fulfilled the role as voluntary Deputy Head was pleased to see the assistance she had given in staff training in Special Needs provision, curriculum and assessment procedures and classroom management were being maintained.
- Standards at the school were high. The top student scored 409 marks. Mudzini School has retained its formidable track record and has been the top school in Kilifi County for three years. This is a fantastic achievement since the School only opened in 2017 and had to cope with the disruption and difficulties of the COVID years. It is a credit to the fortitude of the staff and enthusiasm of the students that these results have been possible.
- The school year ending in 2023 marked the end of an era with the old Kenya Curriculum and system of 8-4-4 being phased out and the new Competency Based Curriculum taking its place. Not only will the teaching be different but the structure of levels is too. It is 8-3-3-3: 8 years for Early Years and Primary, 3 years at Junior High School. 3 years at Senior High School, 3 years at Further Education.
- Mudzini School also follows the Cambridge Examination Board. The resources used are of a very high standard.
- Early Years provision had improved with an additional rest room filled with beds for younger children.
- Many lessons were interactive and good use of outdoor space was evident. The Mudzini Farm was used for agriculture lessons.
- The Special Needs teaching and provision was excellent. The students have their own designated rooms but sometimes are integrated into the main school classes.
- The kitchen in the Dining Area had been updated with a new Domestic Science room attached to meet the demands of the new curriculum.
- A School Nurse has been appointed to tend to the medical needs of the students. There is a designated room for making school uniform and areas for constructing tables and chairs.
- The Mudzini Farm continues to provide food necessary for the needs at the School and Boarding Quarters.
- The Wales Flag was presented at a full assembly to show the partnership that has been between Wales and Kenya.

***To provide finances, if available, for specific projects:***

- The weather pattern in November brought severe flooding to the Kenyan coast and had a big impact on operations at Mudzini.
- The water well supplying the living-in complex collapsed leading to a critical water shortage. The situation was dire with damage to the tractor which is crucial to daily operations. The access road to the school was swept away.
- The Trustees agreed to send £5,000 to demolish the water tower and drill a bore hole and linking to another water tank on site.

**6: KEY OBJECTIVES FOR 2024:**

- Provide financial support for children and young people's education.
- Support Mudzini on its journey of growth and challenges.
- Maintain support for sustainability projects.

**7: DATES AND VENUES FOR NEXT MEETINGS:**

Half yearly: **November 2024**  
Annual General Meeting: **June 2025**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

CARIAD KENYA

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## Receipts and payments accounts

CC16a

For the period  
from

06/04/2023

To

05/04/2024

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Bankers Orders	-	-	-	12,310	12,065
Bank Interest	-	-	-	1,245	339
Gift Aid	-	-	-	5,112	5,244
Churches	-	-	-	5,830	2,752
Personal Gifts	-	-	-	14,889	11,761
Events	-	-	-	4,065	1,762
Donations from Funerals	-	-	-	194	1,375
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	-	-	-	43,645	35,298
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	-	-	43,645	35,298
<b>A3 Payments</b>					
Mudzini Kwetu Centre	-	-	-	12,000	49,000
Mudzini School	-	-	-	39,000	-
Bank Charges re Transfers	-	-	-	120	90
Bank Charges for Maintaining Acc	-	-	-	95	108
Postage for Newsletters	-	-	-	37	41
Purchase of Drone Camera for Mudzini	-	-	-	110	-
Airfare for visit of the Director of Mudzini	-	-	-	143	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	51,505	49,239
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	-	-	-	51,505	49,239
<b>Net of receipts/(payments)</b>	-	-	-	7,860	13,941
<b>A5 Transfers between funds</b>	-	-	-	7,860	13,941
<b>A6 Cash funds last year end</b>	-	-	-	71,771	85,712
<b>Cash funds this year end</b>	-	-	-	63,911	71,771

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Charitable A/C	594	-	-
	BMM Savings A/C	63,317	-	-
		-	-	-
	<b>Total cash funds</b>	<b>63,911</b>	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

**CARIAD KENYA**

England & Wales - Charity number 1113463

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# Accounts

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## **CARIAD KENYA: Charity number 1113463**

### **ANNUAL REPORT 2022**

### **Sixteenth Report of the Trustees for the year ending 5<sup>th</sup> April 2023**

The Trustees of Cariad Kenya present their report for the year ending 30<sup>th</sup> April 2023 (**Annual Report 2022**) and independently examined for the year ended 5th April 2023 and confirm they comply with the requirements of the Charities Act 2011, the Trust Deed and the Charities SORP.

The trustees are: Geraint Stephens, Margaret Stephens, Luned Walters, Ian Williams, Valerie Freeborn, Andrew Stephens and Richard Terrell.

Cariad Kenya raises funds through donations from: individuals; youth, women's and Rotary groups; churches; schools; supporters in the South Wales area, Bristol, Gloucester, Liverpool, Northumberland and London. The charity co-operates with other charities, voluntary bodies and statutory authorities to exchange information and advice. It works with International partners to help under-privileged children in the Kilifi district in Kenya, by founding a home, the Mudzini Kwetu Centre and helping to establish the Mudzini School in Kikimbala.

**OUR AIMS:** Cariad Kenya operates under a Declaration of Trust dated 17<sup>th</sup> November 2005 and was sealed by the Charity Commissioners for England and Wales in March 2006, which included the regulations for appointment of trustees. The object of Cariad Kenya is the relief of poverty, the advancement of education and the promotion of Christianity in particularly but not exclusively of orphans in sub-Sahara Africa and beyond.

Cariad Kenya's aims are to continue to maintain supporting Mudzini Kwetu Centre in Kikambala, with finances to provide for children's education; to give assistance and advice on matters of welfare, education and justice in the new Mudzini School, the village of Kikambala and the Kilifi County in Kenya. We work with the trustees of Mudzini Kwetu Centre as partners, and other charities in Germany and Holland.

**OUR OBJECTIVES:** Our objectives are set to reflect our aims and the ethos of the Mudzini Kwetu Centre. Our trustees visit at least once a year to monitor progress at the home and district. We have given advice on a fish breeding farm at the home; provided finances for cattle on the farm at the home; helped to provide a water source for the villagers in Vyanbani; provided a pump for the Jeuri Community; organised community reciprocal visits through DFID and the Welsh Assembly Government; continue to keep supporters updated through various media sources.

**REVIEW:** The Trustees review their aims and objectives and their achievements annually.

- Cariad Kenya works in partnership with the Mudzini Trust in Kikambala, Kenya. Mudzini has admirably upheld its core values of providing welfare, education and justice for vulnerable children in the Kilifi County.
- The huge resilience in survival and thriving throughout the last two years pandemic is amazing. The Trustees in Kenya supported staff and children through the food shortages, downsizing in staff, on-line learning and many other challenges. The Mudzini Manager writes: *As we celebrate the triumphs and milestones we have achieved, we celebrate with you all who have journeyed with us through thick and thin. We did not know how we would survive.*
- The home and school have not only managed to survive and keep going but it looks as if they are moving towards being self-sustaining in a few years.
- At the moment there is a massive transition from being a children's rescue centre to a community school which is a centre for providing poverty reducing projects – school fees, uniforms and meals for poor children in the area; water and justice initiatives. Following the change in Kenya Law 2019 and the introduction of the Family Care Programme, Mudzini needed to re-purpose its function. The focus is now on Mudzini School and the four-storey Mudzini home provides boarding facilities for our children and others in the community.
- Cariad Kenya believes sustainable impact starts with local leadership and that is why it has worked in partnership with Mudzini Kwetu Trustees for over twenty years. All our projects are working towards sustainability and self-reliance. For many years Cariad Kenya was involved in the Wales Africa Community Link Programme. These visits enabled adults and children to visit schools and appreciate each other's cultures. Projects such as school meals, school buildings and water projects have all helped fulfil the vision for the Mudzini School.

# TRUSTEE ANNUAL GENERAL MEETING: 16<sup>th</sup> JUNE 2023

This was a ZOOM meeting.

## 1: PRESENT:

Luned Walters, Valerie Freeborn, Margaret Stephens, Ian Williams, Richard Turrell, Andrew Stephens, Geraint Stephens

## 2: ELECTION OF OFFICERS:

Chairman: Geraint Stephens

Secretary: Margaret Stephens

Treasurer: Luned Walters

## 3: MINUTES OF LAST ANNUAL MEETING AND MATTERS ARISING:

- Minutes of last meeting were accepted.
- Policies – *Safeguarding Vulnerable Adults and Children; Conflict of Interest; Volunteer; Finance and GDPR.*  
It was agreed that Margaret would update the *Safeguarding Vulnerable Adults and Children Policy.*

## 4: FINANCIAL REPORT:

### RECEIPTS AND PAYMENTS – 6<sup>th</sup> April 2022 to 5<sup>th</sup> April 2023

Year	Receipts	Interest Received	Total Receipts	Payments	Bank Charges	Total Payment
2022						
April	877.50	3.00	880.50		6.20	6.20
May	1647.50	3.52	1651.02		7.60	7.60
June	3139.50	3.70	3143.20		9.62	9.62
July	6806.25	3.70	6809.95	25000.00	30.00 8.59	25038.59
August	2332.50	8.86	2341.36		6.20	6.20
September	1527.50	16.70	1544.20		13.30	13.30
October	1443.70	21.96	1465.66		5.00	5.00
November	6724.72	35.73	6760.45		9.66	9.66
December	1677.50	46.85	1724.35	12000.00	30.00 9.59	12039.59
2023						
January	3472.50	56.88	3529.38	Chq 40.80	8.56	49.36
February	1327.50	67.36	1394.86		11.70	11.70
March	3346.85	71.53	3418.38	12000.00	30.00 11.80	12041.80
April	635.00		635.00			
<b>Totals</b>	<b>34958.52</b>	<b>339.79</b>	<b>35298.31</b>	<b>49040.80</b>	<b>90.00 107.82</b>	<b>49238.62</b>

6 <sup>th</sup> April 2022 to	5 <sup>th</sup> April 2023	Receipts and Payments:	2020/2021	2021/2022	2022/2023
<b>Starting Balance</b>	<b>85712.24</b>	Monies Received	33080.85	49770.41	34958.52
<b>Receipts</b>	<b>35298.31</b>	To Mudzini Kwetu Centre	41000.00	36000.00	49000.00
<b>Subtotal</b>	<b><u>121010.55</u></b>	Charges re Transfers	90.00	90.00	90.00
<b>Payments</b>	<b>49238.62</b>	Bank Monthly Charges		40.68	107.82
<b>Closing Balance</b>	<b><u>71771.93</u></b>	Cheques Issued	132.60	216.48	40.80
		Interest Received	34.26	9.63	339.79

The account is the **Charitable Account.**

## EXPENDITURE:

- Monies sent to Mudzini amounted to £49,000, an increase from the usual figure of £36,000. This was due to us purchasing, at a cost of £13,000, new water purification units for the home.
- The Bank charged £90 for the three transfers sent. There were further charges of £107.82 for operating the account for a year. One cheque of £40.80 was issued for postage stamps for sending newsletters to supporters.

## INCOME:

- Total income from churches was £2,752, a drop of £3,183 from last year.
- For the first time no monies were received from schools.
- Four large gifts came from personal donors of £500, £1,000, £1,500 and £5,000, a total of £8,000.
- One donation of £375 was donated at a funeral and a legacy of £1,000 was also received.
- A Garden Party raised £750. Two Birthday celebrations amounted to £1,012.57. Gift aid for these events, totalling £191.25, has also been claimed.
- The current interest received on our BMM Account was £339.19, which is much improved from last year, showing an increase of £330.16, and is still accumulating each month. This is helping to offset the sum of £107.82 charged by the Bank for operating the account.

## **BANKERS ORDERS AND GIFT AID:**

- One Bankers Order for £10 per month was cancelled. However, a new order for £25 per month was received. None of these are gift aided.
- There are currently 39 Bankers Orders in total – 37 paid monthly, 1 quarterly and 1 yearly. They bring in a total income of £12,065 per year. 34 are gift aided which adds a further £2,740 to the total.
- 4 new gift aid forms have been signed from new donors that are occasional givers.
- The amount claimed from Inland Revenue for 2021/2022 was £5,243.75. It is calculated that we will be claiming £5,111.75 for this coming year.

## **TREASURER'S SUMMARY:**

*Our Account is showing a deficit of £13,941 for this year. This is due to funds of £13,000 being sent for the water purification units and irrigation system. This resulted in our Income exceeding our Expenditure by £13,424 at that time. However, we sent out the above payment last July when the work was carried out a year after the funds for the project were received.*

*It is challenge to raise sufficient funds to cover the £36,000 per year we send to Mudzini. We are fortunate that we have people who regularly support us financially and also remember us in prayer. With God inspired hope, much can be achieved.*

The Trustees accepted the report and thanked Luned for her diligence in her work.

## **5: PROGRESS IN 2022:**

### **MONITORING AND EVALUATION OF KEY OBJECTIVES FOR 2022:**

#### ***To further assist the development of Mudzini School:***

- The work of Mudzini has changed over the years with the main focus on the development of the Mudzini School and not Mudzini girls' home. The Mudzini vision and purpose to transform the lives of vulnerable children is still foremost through the impressive work of Mudzini School.
- Mudzini School opened in 2017 with a capacity for 800 pupils. Although numbers were below 100 to begin with, they have gradually grown to over 440. The new Kenya curriculum, piloted in some schools from 2017 and is fully introduced in all schools from January 2023, needs far more resources, space and staffing. The old 8-4-4 module has been replaced by 2-6-6-3 and using the new Competency Based Curriculum. Mudzini has been well-placed to adopt this system but there are many challenges to implement it properly.
- The school examination results in March 2022 resulted in Mudzini scoring the highest marks in the Mombasa and Kilifi area. The publicity from these results resulted in further enrolment of pupils and some children from the village were admitted to very reputable High Schools in Nairobi.
- Our Trustees identified a potential risk in a significant cut to all staff salaries in recent years. However, Mudzini have compensated for this by offering accommodation and meals to staff and this resulted in staff retention.

#### ***To visit Mudzini to monitor progress:***

- The proposed visits did not take place in 2022 because of the Kenya elections. There are plans to visit in the Summer/Autumn 2023.
- Regular contact is made through social media sources and progress reports.
- The Director of Mudzini visited the UK in August 2022 and April 2023. He met with our Trustees and discussed positive news about progress.
- We liaise closely with Kinderhifle Kenya, our German partners, who are able to visit on a regular basis and can verify that what we know is accurate.

#### ***To continue supporting those in Primary and High Schools and Further Education:***

- Cariat Kenya supports school fees for 13 children from the Mudzini home at Primary level and 9 High School pupils, with a further 8 children from the village supported in various high schools.
- 4 young people are on Technical and Teacher Training Courses, 6 on Vocational Training and 2 in University.
- In addition, school fees, uniform, meals and tuition are given to children from the village.
- Moses, a young person from the village states: *I was the breadwinner in the family when my mother left me and my siblings. I was encouraged to enrol at Mudzini and I passed all my exams. I am now in Kisumu High School. This is the first time I have left my village.* When he went to High School in Nairobi, Moses was the best pupil in the first year examination there.
- The school had an extremely impressive average score of 402 out of 500 in the Kenya Primary School Examinations.

### ***To assist Mudzini with their sustainability projects:***

Mudzini continues the ongoing investment of the infrastructure of the school, farm and home.

- A new approach road and entrance to Mudzini School ensures safety for pupils and separate area for school transport.
- Improvements to the boarding facilities for boys and girls provide accommodation.
- Land originally planned for a Home for Boys is now used to grow maize and vegetables and is used as an outdoor learning facility as part of the new curriculum – Agricultural Studies.
- There are improvements to buildings on the Mudzini farm to house 20 cows and chickens. During the pandemic, many of the 24000 chickens had to be given away but leaving 8000 for food source and breeding.
- Investment was given to improve the number of fish for breeding by using hydroponics to produce food. Reducing the cost of animal food was made by making their own.
- Bio gas is still used for cooking.
- The Mudzini team are reaping the rewards of perseverance as the farm supplies almost all the vegetables, fruit, eggs and milk for the home and school, hence reducing costs.
- Cariad Kenya Trustees are pleased to report the very good news about sustainability. Self-sufficiency is never guaranteed as a good harvest depends largely on the weather. The dream was always that Mudzini would be self-sufficient in generating its own supplies of food for children. This has taken many years to reach this exciting milestone and glad we are to help them build on their success. In previous years, through the Wales Africa Community Link, many Kenyans have visited Wales to see environmental projects and glean information to use at Mudzini – fish breeding, dairy farms, allotments, renewable energy and water issues.

### ***To help upgrade the water provision at the home:***

- One of Cariad Kenya's trustees has expertise in water issues and has acted as a consultant for many years. Advice has been given on the problem of salt water in the piping at the home. There was a need for an upgrade in the purification system and, through a generous donor, a new one was purchased.

### ***To further develop interesting ways to generate income, especially pursuing grants:***

- Despite the limitations in finance, the work of Mudzini is continuing. Grant applications are difficult to obtain because of the detailed information required.

**RISKS:** It was noted that the lack of clear financial reporting from Mudzini was a risk to Cariad Kenya. Previously we mitigated risks around financial planning and strategic reporting because of the strength of relationship between our Trustees and the Mudzini leadership. This has been done by Trustees communication and visits by the Mudzini Director in August 2022 and Spring 2023. We had received a financial statement of the staff and salaries at the home and School.

## **6: KEY OBJECTIVES FOR 2023:**

Positive discussion took place and the Trustees were thrilled with the progress of the School. They fully accepted the change in emphasis of Mudzini being centred round the School and the benefits that has on young people in the Kilifi County.

Cariad Kenya supporters are kept informed about Mudzini through newsletters and social media and talks at various venues. After further discussion the following objectives were agreed.

- To help equip the school with resources for the Competency Based Curriculum and its inclusion of Junior High School students.
- To consider assisting some staff from the school to visit the UK for professional development in teaching their new curriculum.
- To assist with improvement of boarding facilities as numbers increase.
- To provide financial support for students at Primary, Secondary and Further Education.
- Trustees to visit Mudzini during 2023/2024.
- To provide finances, if available, for specific projects.

## **7: DATES AND VENUES FOR NEXT MEETINGS:**

Half yearly: **November 2023**  
Annual General Meeting: **June 2024**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name <b>CARIAD KENYA</b>	1113463
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**CC16a**

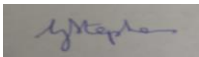
## Receipts and payments accounts

For the period from	Period start date 06/04/2022	To	Period end date 05/04/2023
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Bankers Orders	-	-	-	12,065	12,960
Bank Interest	-	-	-	339	10
Gift Aid	-	-	-	5,244	4,419
Churches	-	-	-	2,752	15,174
Personal Gifts	-	-	-	11,761	11,652
Events	-	-	-	1,762	4,250
Donations from Funerals	-	-	-	1,375	1,305
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	-	-	-	35,298	49,770
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	-	-	35,298	49,770
<b>A3 Payments</b>					
Mudzini Kwetu Centre	-	-	-	49,000	36,000
Bank Charges re Transfers	-	-	-	90	90
Bank Charges for Maintaing A/C	-	-	-	108	41
Postage for Newsletters	-	-	-	41	216
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	49,239	36,347
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	-	-	-	49,239	36,347
<b>Net of receipts/(payments)</b>	-	-	-	13,941	13,424
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	85,712	72,288
<b>Cash funds this year end</b>	-	-	-	71,771	85,712

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Charitable A?C	2,531	-	-
	BMM Savings A/C	69,240	-	-
		-	-	-
	<b>Total cash funds</b>	<b>71,771</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Print Name	Date of approval	
		G Stephens	14/08/2023	



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Cariad Kenya

**On accounts for the year  
ended**

5<sup>th</sup> April 2023

**Charity no  
(if any)**

1113463

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 5<sup>th</sup> April 2023.

**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 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.

**Signed:**

**Date:**

14/8/23

**Name:**

Martyn Ryan

**Address:**

9 Llangorse Drive

Rogerstone, Newport

NP10 9HJ

**CARIAD KENYA**

England & Wales - Charity number 1113463

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# Accounts

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## **CARIAD KENYA: Charity number 1113463 ANNUAL REPORT 2021**

### **Fifteenth Report of the Trustees for the year ending 30<sup>th</sup> April 2022**

The Trustees of Cariad Kenya present their report for the year ending 30<sup>th</sup> April 2022 (**Annual Report 2021**) and audited accounts for the year ended 30th April 2022 and confirm they comply with the requirements of the Charities Act 2011, the Trust Deed and the Charities SORP.

The trustees are: Geraint Stephens, Margaret Stephens, Luned Walters, Ian Williams, Valerie Freeborn, Andrew Stephens and Richard Terrell.

Cariad Kenya raises funds through donations from: individuals; youth, women's and Rotary groups; churches; schools; supporters in the South Wales area, Bristol, Gloucester, Liverpool, Northumberland and London. The charity co-operates with other charities, voluntary bodies and statutory authorities to exchange information and advice. It works with International partners to help under-privileged children in the Kilifi district in Kenya, by founding a home, the Mudzini Kwetu Centre and helping to establish the Mudzini School in Kikimbala.

**OUR AIMS:** Cariad Kenya operates under a Declaration of Trust dated 17<sup>th</sup> November 2005 and was sealed by the Charity Commissioners for England and Wales in March 2006, which included the regulations for appointment of trustees. The object of Cariad Kenya is the relief of poverty, the advancement of education and the promotion of Christianity in particularly but not exclusively of orphans in sub-Saharan Africa and beyond.

At the moment, Cariad Kenya's aims are to continue to maintain a sustainable home, called Mudzini Kwetu Centre in Kikimbala, for neglected girls; to provide finances for their education; to give assistance and advice on matters of welfare, education and justice in the home, the new Mudzini School, the village of Kikimbala and the Kilifi County in Kenya. We work with the trustees of Mudzini Kwetu Centre as partners, and other charities in Germany, Holland.

**OUR OBJECTIVES:** Our objectives are set to reflect our aims and the ethos of the Mudzini Kwetu Centre. Our trustees visit at least once a year to monitor progress at the home and district. We have given advice on a fish breeding farm at the home; provided finances for cattle on the farm at the home; helped to provide a water source for the villagers in Vyanbani; provided a pump for the Jeuri Community; organised community reciprocal visits through DFID and the Welsh Assembly Government; continue to keep supporters updated through various media sources.

**REVIEW:** The Trustees review their aims and objectives and their achievements annually.

This year, the Trustees had to consider the impact the withdrawal of a major donor has had on Mudzini. We reviewed Cariad Kenya's financial risks and although we don't receive detailed financial reports, we have received reports on pay roll projects. As trustees we are satisfied with the level of risk.

Although the Trustees have not visited for two years, they are in regular contact with partners at the Mudzini home and school through various social media sources. Our German partners have been able to visit Kenya and monitored developments and shared their findings with us. Cariad Kenya has no concerns regarding safeguarding but it is hoped that Trustees will be able to visit Mudzini to monitor this and gain an accurate picture of the present situation.

No review can omit references to Covid19 and the impact this has had throughout the world. The children in the Mudzini home and the Kikimbala village have been particularly vulnerable to hardships, loss of income, food shortages, implementation of lock-down rules, downsizing of staff, reduced wages and the on-line classes have all been challenges.

We have been inspired by the fortitude and determination of the Mudzini leadership and staff as they celebrate their triumphs and show their resilience to overcome difficulties.

We are encouraged with the news that Mudzini are continuing to find new initiatives in sustainability projects and in their transition from a rescue home to a community school.

*This year marked twenty years of involvement with the Mudzini Kwetu Trust.*

# TRUSTEE ANNUAL GENERAL MEETING: 16<sup>th</sup> JUNE 2022

This was a ZOOM meeting.

## 1: PRESENT/APOLOGIES:

Valerie Freeborn, Richard Terrell, Andrew Stephens, Luned Walters, Margaret Stephens, Geraint Stephens.  
Apology from Ian Williams

## 2: ELECTION OF OFFICERS:

Chairman: Geraint Stephens      Secretary: Margaret Stephens      Treasurer: Luned Walters

## 3: MINUTES OF LAST ANNUAL MEETING AND MATTERS ARISING:

- Minutes were accepted
- Policies – *Safeguarding Vulnerable Adults and Children; Conflict of Interest; Volunteer; Finance and GDPR.*  
It was agreed that the secretary would re-look at the policies and, where needed, update them.

## 4: FINANCIAL REPORT:

### RECEIPTS AND PAYMENTS – 6<sup>th</sup> April 2021 to 5<sup>th</sup> April 2022

Year	Receipts	Interest Received	Total Receipts	Payments	Bank Charges	Total Payment
2021						
April	817.50	0.61	818.11			
May	3247.50	0.61	3248.11			
June	2232.50	0.65	2233.15			
July	2957.50	0.64	2958.14	Chq 55.44    12000.00	30.00	12085.44
August	6505.33	0.60	6505.93			
September	1497.50	0.64	1498.14			
October	2517.50	0.64	2518.14			
November	7426.50	0.68	7427.18			
December	2824.68	0.67	2825.35		12000.00	30.00
2022						
January	12075.52	0.67	12076.19	Chq 66.00	6.72 10.50	83.22
February	2222.50	0.70	2223.20		8.48 7.00	15.48
March	4801.25	2.52	4803.77		12000.00	7.98 30.00
April	635.00		635.00	Chq 95.04		95.04
<b>Totals</b>	<b>49760.78</b>	<b>9.63</b>	<b>49770.41</b>	<b>36216.48</b>	<b>40.68 90.00</b>	<b>36347.16</b>

6 <sup>th</sup> April 2021 to	5 <sup>th</sup> April 2022	Receipts and Payments:	2019/2021	2020/2021	2021/2022
<b>Starting Balance</b>	<b>72288.99</b>	Monies Received	44368.18	33080.85	49770.41
<b>Receipts</b>	<b>49770.41</b>	To Mudzini Kwetu Centre	36000.00	41000.00	36000.00
<b>Subtotal</b>	<b>122059.40</b>	Charges re Transfers	90.00	90.00	90.00
<b>Payments</b>	<b>36347.16</b>	Bank Monthly Charges			40.68
<b>Closing Balance</b>	<b>85712.24</b>	Cheques Issued	586.78	132.60	216.48
		Interest Received	154.36	34.26	9.63

The Bank has changed the name of our Current Account from Community Account to **Charitable Account**.

### EXPENDITURE:

- Monies sent to MUDZINI KWETU CENTRE in Kenya: **School fees of £36000.**
- **Bank charges** for these transfers were **£90.00. HSBC are now charging small charities** for the privilege of banking with them and our charges over three months amounted to **£40.68** since they commenced at the end of 2021.
- **3 cheques** issued totalling **£216.48 for postage stamps to send newsletters to supporters.**

### INCOME:

- Total income from **churches** was **£5935.00. One church** gave a cheque of **£2000.00** and **another two, £1000.00 each.**  
Overall, an **increase of £1035.00** on last year.
- **Three schools** contributed **£1239.00**, one having given **£1010.00**, an **overall increase of £1069.00** from last year.
- **Four** larger gifts were received from **personal donors of £500.00, £1000.00, £1500.00 and £5000.00, a total of £8000.00.**
- A **donation of £8000.00** was received from **Golders Green Foundation** and that really helped to boost our finances during these difficult times.
- **In 2021 we celebrated twenty years of supporting the Mudzini Kwetu Trust** and further income came from two events:  
**A tea and cake event** was organised by **Bethesda Lynx Group** and raised **£955.00.**

A **Safari Challenge** took place around Richmond Park, London and another in **Tetbury**. Donations were mostly done through our Pay pal account and a **final total of £3295.20** was raised.

We are grateful to all who participated to make the events successful.

- Two donations were collected at **funerals**, one for **£850.00** and another for **£205.00**. A **legacy of £250.00** was also received.
- Interest added to our BMM Account was **£9.63** a decrease of £25.03 on last year.

#### **BANKERS ORDERS AND GIFT AID:**

- **Two** gift aided Bankers Orders were **cancelled** – one for £10.00 per month and another due to the death of a donor for £40.00 per month. We have received **one new** one for £100.00 per month that is also gift aided.
- There are **41 gift aiders in total**. 39 pay monthly, 1 quarterly and 1 yearly. They give us an **annual income of £12960.00**. **35 are gift aided** which adds a **further £2617.50** to the total.
- The amount claimed from **Inland Revenue** during 2020/2021 was **£4419.12**. The amount for 2021/2022 is calculated as **£5243.75**.

In conclusion, during **2020/2021 we had a deficit of £8108.00** and in the Interim Trustee Meeting it was predicted a further deficit in 2021/2022. However, it can be reported that due to a personal donation from a supporter of £5000.00, which was also gift aided, and £8000.00 from Golders Green Foundation, **our income has exceeded our expenditure by £13423.00**.

We thank God for all our loyal supporters who help us to maintain the finances needed to continue helping children at Mudzini. This does enable us to face the future with hope and confidence

#### **5: PROGRESS IN 2021:**

##### **A: MONITORING AND EVALUATION OF KEY OBJECTIVES FOR 2021:**

###### ***To further develop Mudzini School:***

- Mudzini School was built with the vision that young people from both privileged and disadvantaged backgrounds would have access to quality education. The School depends on a number of fee paying students in order to support free education for village children.
- The new Kenya Curriculum requires more staffing and resources. Mudzini School also offers the Cambridge curriculum and endeavours to meet high standards in order to attract more fee paying students.
- There was good information that the school was operating effectively and increasing In numbers to 290.
- The sponsorship program includes giving 29 village children the chance to attend school by covering school fees and uniforms. The School kitchen ensures all children eat nutritious meals cooked in a safe and hygienic environment.
- The school psychologist provides pastoral and emotional support for all pupils.
- The closure of Kenyan schools because of the pandemic affected all children but it especially affected the examination classes. The 2020 Academic year ended in April 2021 when three of our young people did well given the circumstances. One of the girls had an impressive 406 and has gained admission to one of the best National High Schools.
- The 2021 Academic year began in July 2021 and ended in April 2022. All students scored high marks making Mudzini one of the best schools in the Kilifi County. The pupils were a mixture from privileged homes and from the village. The results created media attention and through it 50 students have enrolled into the school.

###### ***To continue supporting the High School children:***

- There were 7 candidates for the National Kenya High School examinations. One girl went to university; two went to Teacher Training College and the others for Vocational Courses.
- Two young people went to work at Mombasa port on an Equal Opportunities Course. As part of the course, they had to sit their driving tests – which they passed.
- Mudzini pays tuition fees for all the High School pupils, College students and those doing Vocational Courses.
- Most of the high schools that the young people attend are around Nairobi. A member of Mudzini staff is stationed at Nairobi to ensure the safety and well-being of these young people.

###### ***To support Mudzini in complying with the Kenya Government regulations regarding Children's Homes:***

- Mudzini have updated us on the Kenya Government Alternative Care Plan where young people are mandated to return to any surviving relatives. The Mudzini vision and purpose has to adapt to this plan and the way it works. There are 15 children who have no surviving relatives and live permanently at the home.
- Mudzini is implementing this transition but they found resistance from some families and children. The Mudzini staff worked hard to obtain schools for two girls but they refused the assistance and left.

***To support the Mudzini Education Partnership in still allowing vulnerable children to have access to education and welfare.***

- The very successful class completing their Kenya Primary School Examinations contained six pupils who were being sponsored. All are now being supported in their chosen high schools.
- One young man, who obtained high marks, was from a family in the village where his mother left him and his siblings. His father is an alcoholic and cannot care for them. This young man had to become the bread winner but was encouraged to attend Mudzini School and is now in a High School at Kisumu. Some of his family are at Mudzini having access to all that is offered there.
- The school was built with a vision of not only ensuring that young people from both privileged and disadvantaged backgrounds have access to quality education but also to create an environment where healthy relationships can be established and nurtured. As friends from all walks of life find themselves working and leading together, the enduring culture of the rich leading the poor will change and hopefully the gap between the rich and poor in society will be narrowed.

***To further develop interesting ways to generate income:***

- 2021 recognised twenty years of Cariad Kenya's link with the Mudzini Kwetu Centre Trust so some special events took place. A young person arranged a Safari around Richmond Park for a 20km walk, run or bike ride. A Garden Party was held in a supporter's garden.
- Other Facebook and Instagram groups were set up with Pay Pal facilities for money transfers.
- With the lifting of Covid restrictions, churches and other groups were visited to share information.

**B: Further Information from 2021:**

**MUDZINI:**

- Anthony Mulongo forwarded **Mudzini Expenditure, Mudzini Payroll and Resources, Mudzini Water Plan** documentation for our information and possible action.
- The withdrawal of a major donor destabilised the home and school financially, yet despite the limitations, operations at the home and school have gone relatively well.
- Mudzini continues to make positive steps towards sustainability and researching ways to generate income from the farm. Anthony stated they need to invest in sheds for the cows; to construct and create an irrigation system; fish farm needs better food and the biggest challenge is that fish are not growing fast enough.
- There are problems with water on the home compound. A new storage tank, similar to the one at the school is needed to harvest rain water. Salt water has blocked up pipework for the needs at the home and a new purification system is required.
- Due to committed staff, the home and school continues to provide welfare, education and justice for pupils in its care.
- On reflection, Mudzini has gone from a rescue home to a smaller home for destitute children to a community school. This is now a centre for providing poverty reducing projects for the area – providing school meals and fees for poor children, water and justice.
- Mudzini School was one of the best schools in the Kilifi County in the Kenya Primary School Examinations, attracting media attention. Six of the class were from 'poor' families.
- At present, at the beginning of the Academic year 2022, there are 307 pupils, ideal 356. There is the risk of losing staff because of lower salaries. The teacher ratio is based on 1 teacher per 20 students.
- The two young people who were on the training course at Mombasa Port passed their driving tests but unfortunately have to wait four years before they can obtain their HGV licences. The Mudzini staff are looking at alternative courses for them.
- Four young people have completed their High School qualifications and are waiting suitable courses for them.
- One young lady will be completing her Medical Training next year. Two at Teacher Training College are proceeding well in their second year.

**CARIAD KENYA:**

- 2021 was a special year because it was twenty years ago that monies were first donated to Anthony Mulongo to begin his new work which became the Mudzini Kwetu Centre Trust. Some special events took place and the Trustees wish to thank those who organised them and those who supported in their financial giving.
- Valerie keeps in contact with Miss Leah, the Principal of the School.
- Regular contact is made through media sources with the Mudzini staff and our German partner, Kinderhilfe Kenia.
- Visits to various groups have begun again after the pandemic.
- The Facebook and Instagram sites are used to update supporters of the activities at Mudzini and in the UK and newsletters are distributed to all our supporters.

## **6: KEY OBJECTIVES FOR 2022:**

*To further assist the development of Mudzini School*

*To visit Mudzini to monitor progress*

*To continue supporting those in Primary and High Schools and in Further Education*

*To assist Mudzini with their sustainability projects*

*To help upgrade the water provision at the home*

*To further develop interesting ways to generate income, especially pursuing possible grants*

## **7: DATES AND VENUES FOR NEXT MEETINGS:**

Half yearly: **November 2022**  
Annual General Meeting: **June 2023**

### **CONCLUDING WORDS FROM CATHERINE AT MUDZINI**

*We would like to thank you so much for being part of our lives. As we celebrate the triumphs and milestones we have achieved this season. We celebrate with you all who have journeyed with us through thick and thin. We remember with nostalgia a time in 2020 when the pandemic was at its peak and we did not know how we were going to survive. A lot of people gave up on us but you stuck with us and for this we shall ever be indebted. When we look back at the thoughts of closing the school indefinitely, the beginning of on line classes and the challenges the rewith – the downsizing of staff, the sky rocketing of food prices, the limitations in movements, the fear and uncertainties of the last two years or so – and yet how far we have come. We can only say, “Ebenezer, how far the Lord has brought us.” Thank you for allowing the Lord to use you in our lowest moments. God bless you abundantly.*

Although not specific to this Annual Report,  
it is with sadness we note the passing of one of our first young people to be cared for by Mudzini.  
Brenda Atieno was rescued as a young girl, given education and welfare at the home.  
When she left, Brenda eventually qualified as a barrister.  
We are grateful for the opportunities and support she received  
and the love she showed to so many.



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
**CARIAD KENYA**

No (if any)  
1113463

**CC16a**

## Receipts and payments accounts

For the period from	Period start date 06/04/2021	To	Period end date 05/04/2022
---------------------	---------------------------------	----	-------------------------------

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Bankers Orders	-	-	-	12,960	12,990
Bank Interest	-	-	-	10	34
Gift Aid	-	-	-	4,419	3,334
Churches/Schools etc	-	-	-	15,174	5,070
Personal Gifts	-	-	-	11,652	8,421
Events	-	-	-	4,250	3,066
Donations from funerals	-	-	-	1,305	200
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	-	-	-	49,770	33,115
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	-	-	49,770	33,115
<b>A3 Payments</b>					
Mudzini Kwetu Centre	-	-	-	36,000	41,000
Bank Charges re Transfers	-	-	-	90	90
Bank Charges for Maintaining A/c	-	-	-	41	-
Postage for Newsletters	-	-	-	216	133
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	36,347	41,223
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	-	-	-	36,347	41,223
<b>Net of receipts/(payments)</b>	-	-	-	13,424	8,108
<b>A5 Transfers between funds</b>	-	-	-	13,424	-
<b>A6 Cash funds last year end</b>	-	-	-	72,288	80,396
<b>Cash funds this year end</b>	-	-	-	85,712	72,288

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Charitable A/c 11407260	4,651	-	-
	BMM Savins A/c	81,061	-	-
		-	-	-
	<b>Total cash funds</b>	<b>85,712</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	

Carad Kenya

Charity no 1113463

Receipts and Payments

6th April 2021 to 5th April 2022

Year	Receipts	Interest Received	Total Receipts	Payments	Bank Charges	Total Payments
<b>2021</b>						
April	817.50	0.61	818.11			0.00
May	3247.50	0.61	3248.11			0.00
June	2232.50	0.65	2233.15			0.00
July	2967.50	0.64	2968.14	12055.44	30.00	12085.44
August	8505.33	0.60	8505.93			0.00
Sept	1497.50	0.64	1498.14			0.00
Oct	2517.50	0.64	2518.14			0.00
Nov	7426.50	0.68	7427.18			0.00
Dec	2824.68	0.67	2825.35	12000.00	30.00	12030.00
<b>2022</b>						
Jan	12075.52	0.67	12076.19	66.00	17.22	83.22
Feb	2222.50	0.70	2223.20		15.48	15.48
Mar	4801.25	2.52	4803.77	12000.00	37.98	12037.98
April	635.00		635.00	95.04		95.04
<b>Totals</b>	<b>49760.78</b>	<b>9.63</b>	<b>49770.41</b>	<b>36216.48</b>	<b>130.68</b>	<b>36347.16</b>

Starting Balance	72288.99
Receipts	49770.41
<b>Subtotal</b>	<b>122059.40</b>
Payments	36347.16
<b>Closing Balance</b>	<b>85712.24</b>

All payments made to MUDZINI KWETU CENTRE in Kenya. Bank charges for the transfers were £90. Further charges for maintaining our accounts with HSBC amounted to £40.68 for 3 months following their introduction. Three cheques were issued totalling £216.48 for postage covering newsletters to supporters

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CARIAD  
KENYA (REGISTRATION NUMBER 1113463)**

I report on the accounts of the trust until year ended 5<sup>th</sup> April 2022, which are set out on the attached page.

**Respective responsibilities of the trustee and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (The 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the account (under section 43(3)(a) of the 1993 Act)
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the 1993 Act); and
- To state whether particular matters have come to my attention

**Basis of the independent examiners report**

My examination was carried out in accordance with the General Directions given by the Charity. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees considering any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

I am satisfied that there are no discrepancies and

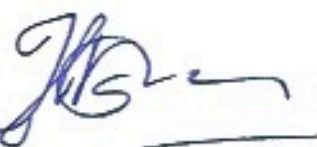
- 1) Which gives me reasonable cause to believe that in any material respect the requirements
  - To keep accounting records in accordance with section 41 of the 1993 Act; and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

Have not been met: or

- 2) To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by

Timothy James Vaughan



Relevant professional qualification or body

Diploma Institute of Financial Services

Diploma of Financial Services (PFS)

Associate of Personnel and Development

Address: 27 Llangorse Drive, High Cross, Newport, Gwent NP10 9HJ

8<sup>th</sup> May 2022

**CARIAD KENYA**

England & Wales - Charity number 1113463

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# Accounts

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## **CARIAD KENYA: Charity number 1113463**

### **ANNUAL REPORT 2020**

### **Fourteenth Report of the Trustees for the year ending 30<sup>th</sup> April 2021**

The Trustees of Cariad Kenya present their report for the year ending 30<sup>th</sup> April 2021 (**Annual Report 2020**) and audited accounts for the year ended 5<sup>th</sup> April 2021 and confirm they comply with the requirements of the Charities Act 2011, the Trust Deed and the Charities SORP.

The trustees are: Geraint Stephens, Margaret Stephens, Luned Walters, Ian Williams, Valerie Freeborn, Andrew Stephens and Richard Terrell.

Cariad Kenya raises funds through donations from: individuals; youth, women's and Rotary groups; churches; schools; supporters in the South Wales area, Bristol, Gloucester, Liverpool, Northumberland and London. The charity co-operates with other charities, voluntary bodies and statutory authorities to exchange information and advice. It works with International partners to help under-privileged children in the Kilifi district in Kenya, by founding a home, the Mudzini Kwetu Centre and helping to establish the Mudzini School in Kikimbala.

**OUR AIMS:** Cariad Kenya operates under a Declaration of Trust dated 17<sup>th</sup> November 2005 and was sealed by the Charity Commissioners for England and Wales in March 2006, which included the regulations for appointment of trustees. The object of Cariad Kenya is the relief of poverty, the advancement of education and the promotion of Christianity in particularly but not exclusively of orphans in sub-Saharan Africa and beyond.

At the moment, Cariad Kenya's aims are to continue to maintain a sustainable home, called Mudzini Kwetu Centre in Kikimbala, for neglected girls; to provide finances for their education; to give assistance and advice on matters of welfare, education and justice in the home, the new Mudzini School, the village of Kikimbala and the Kilifi County in Kenya. We work with the trustees of Mudzini Kwetu Centre as partners, and other charities in Germany, Holland and America.

**OUR OBJECTIVES:** Our objectives are set to reflect our aims and the ethos of the Mudzini Kwetu Centre. Our trustees visit at least once a year to monitor progress at the home and district. We have given advice on a fish breeding farm at the home; provided finances for cattle on the farm at the home; helped to provide a water source for the villagers in Vyanbani; provided a pump for the Jeuri Community; organised community reciprocal visits through DFID and the Welsh Assembly Government; continue to keep supporters updated through various media sources.

### **KEY OBJECTIVES FOR 2020:**

- 1. *To provide best practice guidance and help to Mudzini Kwetu so that they can properly plan a reduction in income from the largest donors.***

This would include helping identify other sources of income, reviewing how organisation is setup, and review business plans that Mudzini may have.

- 2. *To ensure that Cariad Kenya manages the impact of any changes to the operation of Mudzini Kwetu by a reduction in funding, stated in Objective 1.***

This could include level of operating resources; generating additional fundraising for specific needs; working more closely with International partners.

### **MONITORING and EVALUATION of the KEY OBJECTIVES for 2020:**

Due to the world-wide pandemic in 2020, it was very difficult to maintain our usual thorough fulfilment of our Key Objectives. However, Cariad Kenya was still able to transfer to the Mudzini Account payments necessary for their use.

- In response to Cariad Kenya's request for more accountability, a report was received on Mudzini's Audited Accounts in September 2020. Negotiations are still ongoing between the Kenyan revenue authority and public auditors to obtain tax exemptions for the Mudzini home and school.
- During the year, two of Cariad Kenya's trustees continued to try and reconcile the differences between Mudzini and Many Hopes. The conclusion was that the breakdown of relationships was so profound and Many Hopes was no longer funding Mudzini because of the dispute about governance. However, Many Hopes have sent a final contribution to Mudzini. Cariad Kenya had already identified this as a risk to themselves and other International partners.
- The withdrawal of Many Hopes has destabilised the home financially. The welfare of the children in Mudzini is a priority and the children's best interests are our fundamental responsibility.
- The Chairman of Cariad Kenya contacted Kinderhilfe Kenya, a co-supporter group in Germany, and a joint letter of regret of Many Hopes' withdrawal was sent to all the partners. It also stated that both groups agreed to continue to work together to support Mudzini. Three Zoom meetings have taken place between these two partners and one included Mudzini. **(See Conference Meeting Report)**
- Mudzini continues to ensure the safety and welfare of the children in their care, for those residing and those who transition from the home, in compliance with the Kenya Government legislation regarding Children's homes.
- Operations at the Mudzini home and school were severely affected because of the Covid19 pandemic. At times they were barely managing and, like many organisations, faced the possibility of closure. Due to committed staff and external support, Mudzini is still providing care and education.
- The following measures were implemented:
  - i. Reduction in the number of vehicles being used, reducing fuel and insurance costs;
  - ii. Reduction of staff at the Mudzini home leaving two house mothers and a psychologist;
  - iii. The decision was made to close the Secondary School department, reduce the number of teachers and lower the wages of all remaining staff: some quality staff were maintained on minimum salary;
  - iv. Mudzini School was closed twice because of lockdown resulting in a lack of income from fee paying students;
  - v. The online learning has been successful, as were the teaching packs distributed to pupils without access to the internet.
  - vi. The school year finished in April 2021, with the results for the Kenya Primary Certificate of Education being so good that it attracted media attention.

# TRUSTEE ANNUAL GENERAL MEETING: 15<sup>th</sup> May 2021

This was a ZOOM meeting due to Covid-19

**1: PRESENT/APOLOGIES:** All Trustees present

**2: ELECTION OF OFFICERS:**

Chairman: Geraint Stephens      Secretary: Margaret Stephens      Treasurer: Luned Walters

**3: MINUTES OF LAST ANNUAL MEETING AND MATTERS ARISING:**

- The minutes of the last meeting were accepted
- The policies that were previously adopted were agreed upon – *Safeguarding Vulnerable Adults and Children; Conflict of Interest; Volunteer; Finance and GDPR.*
- AOB - None

**4: FINANCIAL REPORT:**

**RECEIPTS AND PAYMENTS – 6<sup>th</sup> April 2020 to 5<sup>th</sup> April 2021**

Year	Receipts	Interest Received	Total Receipts	Payments	Bank Charges	Total Payment
2020						
April	642.50	12.54	655.04			
May	4610.50	13.05	4623.55			
June	3257.50	2.91	3260.41			
July	1467.50	0.73	1468.23	46.80		46.80
August	4386.25	0.71	4386.96	12000.00	30.00	12030.00
September	2652.50	0.70	2653.20			
October	1993.50	0.59	1994.09	17039.00	30.00	17069.00
November	1820.60	0.60	1821.20			
December	2492.50	0.60	2493.10	46.80		46.80
2021						
January	1192.50	0.63	1193.13			
February	1062.50	0.63	1063.13			
March	7042.50	0.57	7043.07	12000.00	30.00	12030.00
April	460.00		460.00			
<b>Totals</b>	<b>33080.85</b>	<b>34.26</b>	<b>33115.11</b>	<b>41132.60</b>	<b>90.00</b>	<b>41222.60</b>

6 <sup>th</sup> April 2020 to	5 <sup>th</sup> April 2021	Receipts and Payments:	2018/2019	2019/2020	2020/2021
<b>Starting Balance</b>	<b>80396.48</b>	Monies Received	32532.95	44368.18	33080.85
<b>Receipts</b>	<b>33115.11</b>	To Mudzini Kwetu Centre	35000.00	36000.00	41000.00
<b>Subtotal</b>	<b><u>113511.59</u></b>	Charges re Transfers	90.00	90.00	90.00
<b>Payments</b>	<b>41222.60</b>	Cheques Issued	594.58	586.78	132.60
<b>Closing Balance</b>	<b><u>72288.99</u></b>	Interest Received	111.63	154.36	34.56

As expected due to the pandemic, it has been a very difficult year for us and has resulted in a **deficit of £8108.**

**EXPENDITURE:**

- Monies sent to MUDZINI KWETU CENTRE in Kenya: **School fees of £36000** and **£5000** to help with extra costs that arose due to the pandemic.
- **Bank charges** for three transfers of **£90.00.**
- **3 cheques** issued totalling **£132.60 for postage stamps to send newsletters to supporters.**

**INCOME:**

- Total income from **Churches** was **£4900**, only seven contributions were received with **one Church** giving **£3700** – a huge drop from **last year when we received £15388.**
- One **school** contributed **£170.** **Four supporters** contributed gifts of **£500, £560, £663** and **£1500.** These made a **total of £3223.**
- Income raised by Geraint and Margaret, from their **Golden Wedding Anniversary**, amounted to **£2045** plus gift aid of **£392.50.** They also did a sponsored **Clothes Challenge** before Christmas and raised **£100.**
- The Harding family volunteered to **sew cotton face** masks to sell and the monies received were **£1021** plus gift aid of **£125.50.**
- A collection at a **funeral** amounted to **£200.**
- **Interest rates** are low and **£34.26** was added to our BMM Account – a **drop of £120.10** from last year.

## **BANKERS ORDERS AND GIFT AID:**

- During the year, we received one new Bankers Order making a **total of 41.39** are paid monthly, 1 quarterly and 1 yearly. They give us a **total of £12990**. This amount covers one of the three payments we send to Mudzini. 35 of the orders totalling £10230 are **gift aided** so that adds a further **£2557.50** to the total.
- The amount claimed from Inland Revenue for **Gift Aid** was **£3333.75**, a decrease of **£119.25** from the previous year. The calculated claim for **2021/2022** amounts to **£4419.12**, an increase of **£1085.37** from **2020/2021**. This proves how important it is to get an authority signed whenever possible.
- We received two new signed forms, one of them including a Bankers Order of £10 per month.

We have faced unexpected challenges during 2020/2021. However, through the financial generosity and prayers of supporters, and through the grace of God, we are still in a position to be able to sustain the funding we provide for the children at Mudzini.

## **5: PROGRESS IN 2020:**

### **A: (i) Interim Report of Trustees and**

### **(ii) Conference Meeting between Mudzini Kwetu, Kinderhilfe Kenia and Cariad Kenya**

#### **(i) Interim Report from September 27<sup>th</sup> 2020.**

**PRESENT:** Valerie Freeborn, Margaret Stephens, Luned Walters, Andrew Stephens, Ian Williams, Richard Terrell, Geraint Stephens (Meeting through Zoom)

#### **Items for Discussion:**

1. Response to email sent by Anthony Mulongo regards to Finances.
2. Progress in the Key Objectives for 2020.

#### **DISCUSSION:**

- Discussion took place about the financial difficulties at Mudzini because of the Covid pandemic – School closed, finances from that not coming in; the staff remaining at the school and home are on lower wages; food costs have increased.
- Andrew and Ian had tried to reconcile Mudzini and Many Hopes. The conclusion was that the breakdown of relationships was so profound that Many Hopes was no longer funding Mudzini because of the dispute about governance.
- Geraint had been in contact with Kinderhilfe Kenya, a co-supporter group and found that that group were of like mind in continuing to support Mudzini.
- Luned presented a short financial report (*See below*). Our balances as at 21<sup>st</sup> September were Community A/C - £1,602.55; BMM A/C - £83,066.32.
- The Trustees agreed that we need to use our resources wisely and require an improved structure of governance from Mudzini.

#### **ACTION:**

- To send out £5,000 to assist Mudzini in the forthcoming months and our usual £12,000 in readiness for school fees in 2021. Therefore a total of £17,000 will be sent as soon as possible.
- To have a closer link and working agreement with Kinderhilfe Kenya.
- To ask Anthony to arrange, as quickly as possible, a video meeting with all the Mudzini supporters to discuss a clear plan of development for 2021 so that every group can contribute effectively to the progress of Mudzini.
- Ian offered to help with the Mudzini accounts.
- Another meeting of Cariad Kenya will be convened after the proposed whole group consultation.

#### **\*FINANCIAL REPORT:**

*Our usual payment of £12,000 was sent to Mudzini in August. I have taken comparisons of our income for the dates 6<sup>th</sup> April - 31<sup>st</sup> July 2019, which came to £10,975.81 and 6<sup>th</sup> April - 31<sup>st</sup> July 2020, which came to £9,981.64, a drop of almost £1,000. The month of August was £217.94 less than 2019.*

*There have been two other debit items to date namely £30 fee from the Bank for the money transfer and 1 cheque of £46.80 for postage stamps to send out our newsletter.*

*The largest contributors of income are the churches - £16,588 last year. As churches have been closed, the first payment received was at the end of June, with two more to date, giving a total of £750.*

*We were fortunate to receive monies from Geraint and Margaret in celebration of their Golden Wedding that mounted to £2,054. We have also received three personal donations amounting to £1,723.*

*Financially, I think we will have a rather difficult six months ahead and trust that God will help us through as He has done in the past.*

**(ii) CONFERENCE MEETING of MUDZINI KWETU, KINDERHILFE KENIA and CARIAD KENYA on Tuesday, 2<sup>nd</sup> February 2021**

Present: Anthony Mulongo, Ingo and Sonja Reimann, Geraint and Margaret Stephens

**ACTION PLAN 2021**

- 1. To further develop Mudzini School as a Primary School with boarders.**
- 2. To continue supporting the high school children.**
- 3. To develop and comply with the Kenya Government regulations regarding Children's Homes.**
- 4. To change the Mudzini Kwetu children's home into Mudzini Education Partnership – still allowing vulnerable children to have access to education and welfare.**
- 5. To further develop business aspects of the farm and school to generate income.**

**Target 1**

- Mudzini School fully re-opened in January 2021. They had an ambitious target of getting 280 fee-paying students. They managed to enrol 96-100 new students. This was a good effort but leaves a deficit to cover the monthly bills.
- Three young people will be doing their Primary School Final Examinations in March.
- The new school year will begin in July 2021 and end in April 2022.

**Target 2**

- Five young people will finish their High School Examinations in April.
- Four will finish high school next year.
- Three went to three different high schools in South Coast. The decision was made to take them to separate schools so that they can make new friends and share experiences when they come home.
- Two other young people also reported to two different high schools that their parents/guardians found for them.
- All these young people are funded and supported by Mudzini.
- One other reported to the Kenya Medical College, Karuri Campus in Nairobi in January. She is also supported by Mudzini.

**Target 3**

- "It is directed that children's officers and social development officers continue to work with children's homes and families in collaboration with Ministry that children remain in families and will not return to children's homes." Kenyan Government Alternative Family Care Programme.
- Mudzini is already implementing a transition strategy to ensure children are timely re-integrated back and supported with their families and community.
- An example of this is stated in Target 2 where children get transfers and admissions to schools which their parents/guardians have chosen.

**Target 4**

- The Mudzini Children's Home will change status over time. It will be the Mudzini Education Partnership still allowing vulnerable children access to education and welfare.
- The present children at the home will still be cared for at Mudzini.

**Target 5**

- 2020 was a difficult year but quality staff, at the home and school, were maintained for minimum salary. To keep this quality and have more staff, there is a need for an improved wage structure.
- With the new Covid rules, there is a need for 125 more desks. An improvement in sports facilities would attract new pupils.
- New beds, mattresses, mosquito nets and washing machines are needed for boarding pupils and staff.
- The water system at the home needs redoing.
- Although the farm is doing well in contributing so much, there is a need to improve the infrastructure for the animals in order to obtain a Health and Safety qualification.

**B: Further Information from 2020:**

**MUDZINI:**

- The Covid epidemic has affected the whole world. In Kenya, lockdowns and curfews are all new phenomena and have not gone down well with everyone. Most Kenyans live hand to mouth and people need to work every day to be able to provide food otherwise they would starve.
- As soon as the first case was confirmed on March 13<sup>th</sup> 2020, the President issued directives that all schools and state offices should close. The Government began the restriction of no one crossing County borders and movement between Counties was banned.
- The closing of schools has had a huge impact on finances. While parents were grappling with the issue of school fees and children being home-schooled and Mudzini without a source of income, it meant a challenge to pay salaries for both teaching and non-teaching staff.

- There was a need for more internet bundles so that children could continue learning. The village children needed support with work packs and food (they had been provided with free school meals).
- The Mudzini farm has been doing well and contributed so much to the school and home. However, there was the scarcity of animal feed and the cost of farm produce and animal feed has risen dramatically. The older girls learned gardening skills during the first lockdown and put agricultural lessons into practice.
- In spite of the above, the pioneer class of sixteen young people at Mudzini School sat their KCPE Examinations. The results were very pleasing with one of our young people obtaining one of the best results in the county. There was a Graduation Ceremony for the Grade 8 class. It was such an encouragement to all those involved, especially the candidates and parents.

#### **CARIAD KENYA:**

- Money was transferred to the Mudzini Account for each of the school terms and additional money was sent to assist in the pandemic.
- Contact is still being made, through social media, with some of the young women who had left in 2018. Some support is given to them when needed.
- Valerie is in regular contact with Miss Leah Wangari, Principal of the Mudzini School.
- The Cariad Kenya Facebook page is being used effectively with 119 subscribers. Both Cariad Kenya and Mudzini information, and some videos, are placed on the page.
- Spring, Summer and Christmas newsletters were distributed to over 150 people.
- There were two specific Christmas fund raising activities. Geraint and Margaret took on the challenge of wearing something different each day for a month before Christmas. The Harding family decided to make seasonal protective face masks which raised £1000.

#### **6: KEY OBJECTIVES FOR 2021:**

1. To further develop Mudzini School.
2. To continue supporting the high school children.
3. To develop and comply with the Kenya Government regulations regarding Children's Homes.
4. To support the Mudzini Education Partnership – still allowing vulnerable children to have access to education and welfare.
5. To further develop interesting ways to generate income.

#### **7: DATES AND VENUES FOR NEXT MEETINGS:**

Half yearly: **October 9<sup>th</sup> 2021**  
 Annual General Meeting: **April 2022**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

CARIAD KENYA  
CARIAD KENYA

1113463  
1113463

## Receipts and payments accounts

CC16a

For the period from	06/04/2020 06/04/2020	To	Period end date 05/04/2021
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
BANKERS ORDERS	-	-	-	12,990	15,326
BANK INTEREST	-	-	-	34	154
GIFT AID	-	-	-	3,334	3,454
CHURCHES AND SCHOOLS	-	-	-	5,070	15,751
PERSONAL GIFTS	-	-	-	8,421	9,100
EVENTS	-	-	-	3,066	737
DONATIONS FROM FUNERAL	-	-	-	200	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	-	-	-	-	44,522
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	33,115	-
<b>Total receipts</b>	-	-	-	33,115	44,522
<b>A3 Payments</b>					
MUDZINI KWETU CENTRE	-	-	-	41,000	36,000
BAK CHARGES re TRANSFERS	-	-	-	90	90
POSTAGE FOR NEWSLETTERS	-	-	-	133	66
CLOTHES FOR CHILDREN	-	-	-	-	84
VOCATIONAL SKILLS DEVELOPMENT	-	-	-	-	347
EQUIPMENT	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	41,223	36,587
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	-	-	-	41,223	36,587
<b>Net of receipts/(payments)</b>	-	-	-	-	-
A5 Transfers between funds	-	-	-	8,108	7,935
A6 Cash funds last year end	-	-	-	80,396	72,461
<b>Cash funds this year end</b>	-	-	-	72,288	80,396

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Community Account 11407260	689	-	-
	BMM Savings Account 81411705	71,599	-	-
		-	-	-
	<b>Total cash funds</b>	<b>72,288</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	<b>Details</b>	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	G Stephens	Geraint Stephens	10/08/2021	

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CARIAD  
KENYA (REGISTRATION NUMBER 1113463)**

I report on the accounts of the trust until year ended 5<sup>th</sup> April 2021, which are set out on the attached page.

**Respective responsibilities of the trustee and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (The 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the account (under section 43(3)(a) of the 1993 Act)
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the 1993 Act): and
- To state whether particular matters have come to my attention

**Basis of the independent examiners report**

My examination was carried out in accordance with the General Directions given by the Charity. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees considering any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

I am satisfied that there are no discrepancies and

- 1) Which gives me reasonable cause to believe that in any material respect the requirements
  - To keep accounting records in accordance with section 41 of the 1993 Act: and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

Have not been met: or

- 2) To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by

Timothy James Vaughan

Relevant professional qualification or body  
Diploma Institute of Financial Services  
Diploma of Financial Services (PFS)  
Associate of Personnel and Development

Address: 27 Llangorse Drive, High Cross, Newport, Gwent NP10 9HJ  
3<sup>rd</sup> May 2021



## Receipts and Payments

6th April 2020 to 5th April 2021

Year	Receipts	Interest Received	Total Receipts	Payments	Bank Charges	Total Payments
2020						
April	642.50	12.54	655.04	0.00	0.00	0.00
May	4610.50	13.05	4623.55	0.00	0.00	0.00
June	3257.50	2.91	3260.41	0.00	0.00	0.00
July	1467.50	0.73	1468.23	46.80	0.00	46.80
August	4386.25	0.71	4386.96	12000.00	30.00	12030.00
Sept	2652.50	0.70	2653.20	0.00	0.00	0.00
Oct	1993.50	0.59	1994.09	17039.00	30.00	17069.00
Nov	1820.60	0.60	1821.20	0.00	0.00	0.00
Dec	2492.50	0.60	2493.10	46.80	0.00	46.80
2021						
Jan	1192.50	0.63	1193.13	0.00	0.00	0.00
Feb	1062.50	0.63	1063.13	0.00	0.00	0.00
Mar	7042.50	0.57	7043.07	12000.00	30.00	12030.00
April	460.00	0.00	460.00	0.00	0.00	0.00
<b>Totals</b>	<b>33080.85</b>	<b>34.26</b>	<b>33115.11</b>	<b>41132.60</b>	<b>90.00</b>	<b>41222.60</b>

Starting Balance	80396.48
Receipts	33115.11
<b>Subtotal</b>	<b>113511.59</b>
Payments	41222.60
Closing Balance	<b><u>72288.99</u></b>

All payments made to MUDZINI KWETU CENTRE in Kenya. School fees of £36,000, £5000 for extra costs arose due to the pandemic. Bank charges for the transfers were £90. Three cheques were issued totalling £132.60 for postage stamps to send out news letters to supporters