



CARIAD KENYA: Charity number 1113463

ANNUAL REPORT 2021

Fifteenth Report of the Trustees for the year ending 30th April 2022

The Trustees of Cariad Kenya present their report for the year ending 30th 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 17th 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.

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: 16th 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 – 6th April 2021 to 5th 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	12030.00
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	12037.98
April	635.00		635.00	Chq 95.04		95.04
Totals	49760.78	9.63	49770.41	36216.48	40.68 90.00	36347.16

6 th April 2021 to	5 th April 2022	Receipts and Payments:	2019/2021	2020/2021	2021/2022
Starting Balance	72288.99	Monies Received	44368.18	33080.85	49770.41
Receipts	49770.41	To Mudzini Kwetu Centre	36000.00	41000.00	36000.00
Subtotal	122059.40	Charges re Transfers	90.00	90.00	90.00
Payments	36347.16	Bank Monthly Charges			40.68
Closing Balance	85712.24	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 therewith – 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

Receipts and payments accounts

CC16a

For the period from	Period start date 06/04/2021	To	Period end date 05/04/2022
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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 £
A1 Receipts					
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
	-	-	-	-	-
Sub total (Gross income for AR)	-	-	-	49,770	33,115
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	-	-	49,770	33,115
A3 Payments					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	36,347	41,223
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	-	-	36,347	41,223
Net of receipts/(payments)	-	-	-	13,424	- 8,108
A5 Transfers between funds	-	-	-	13,424	-
A6 Cash funds last year end	-	-	-	72,288	80,396
Cash funds this year end	-	-	-	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 £
B1 Cash funds	Charitable A/c 11407260	4,651	-	-
	BMM Savins A/c	81,061	-	-
		-	-	-
	Total cash funds	85,712	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	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	

Carlad 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
2021						
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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
2022						
Jan	12075.52	0.67	0.00			0.00
Feb	2222.50	0.70	12076.19	66.00	17.22	83.22
Mar	4801.25	2.52	2223.20	12000.00	15.48	15.48
April	635.00		4803.77	95.04	37.98	12037.98
			635.00			95.04
Totals	49760.78	9.63	49770.41	36216.48	130.68	36347.16

Starting Balance	72288.99
Receipts	49770.41
Subtotal	122059.40
Payments	36347.16
Closing Balance	85712.24

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 5th 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

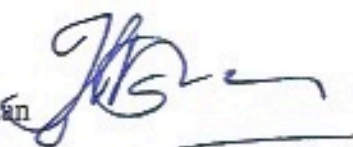
- 1) Which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with section 41 of the 1993 Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

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

8th May 2022