



CARIAD KENYA: Charity number 1113463 ANNUAL REPORT 2022

Sixteenth Report of the Trustees for the year ending 5th April 2023

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

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: 16th 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 – 6th April 2022 to 5th 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			
Totals	34958.52	339.79	35298.31	49040.80	90.00 107.82	49238.62

6 th April 2022 to	5 th April 2023	Receipts and Payments:	2020/2021	2021/2022	2022/2023
Starting Balance	85712.24	Monies Received	33080.85	49770.41	34958.52
Receipts	35298.31	To Mudzini Kwetu Centre	41000.00	36000.00	49000.00
Subtotal	121010.55	Charges re Transfers	90.00	90.00	90.00
Payments	49238.62	Bank Monthly Charges		40.68	107.82
Closing Balance	71771.93	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
CARIAD KENYA 1113463

Receipts and payments accounts

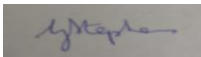
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For the period from	Period start date 06/04/2022	To	Period end date 05/04/2023
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Section A Receipts and payments

	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 £
A1 Receipts					
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
	-	-	-	-	-
Sub total (Gross income for AR)	-	-	-	35,298	49,770
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	-	-	35,298	49,770
A3 Payments					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	49,239	36,347
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	-	-	49,239	36,347
Net of receipts/(payments)	-	-	-	13,941	13,424
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	85,712	72,288
Cash funds this year end	-	-	-	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 £
B1 Cash funds	Charitable A/C	2,531	-	-
	BMM Savings A/C	69,240	-	-
		-	-	-
	Total cash funds	71,771	-	-
	(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		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**

5th 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 5th 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