



CARIAD KENYA: Charity number 1113463

ANNUAL REPORT 2023

Seventeenth Report of the Trustees for the year ending 5th April 2024

The Trustees of Cariad Kenya present their report for the year ending 5th 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 underprivileged 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 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 – 6th April 2023 to 5th 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 7.79	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 7.00	22074.50
December	2247.50	107.65	2355.15	5000.00	30.00 9.08	5039.08
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	12035.00
April	465.00		465.00			
Totals	42399.05	1245.15	43644.20	51290.54	120.00 94.63	51505.17

6 th April 2023 to	5 th April 2024	Receipts and Payments:	2021/2022	2022/2023	2023/2024
Starting Balance	71771.93	Monies Received	49770.41	34958.52	42399.05
Receipts	43644.20	To Mudzini Kwetu Centre	36000.00	49000.00	12000.00
Subtotal	115416.13	Charges re Transfers	90.00	90.00	120.00
Payments	51505.17	Bank Monthly Charges	40.68	107.82	94.63
Closing Balance	63910.96	Cheques Issued	216.48	40.80	290.54
		Interest Received	9.63	339.79	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 5th 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 27th 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. Cariad 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

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 £
A1 Receipts					
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
	-	-	-	-	-
Sub total (Gross income for AR)	-	-	-	43,645	35,298
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	-	-	43,645	35,298
A3 Payments					
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	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	51,505	49,239
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	-	-	51,505	49,239
Net of receipts/(payments)	-	-	-	7,860	13,941
A5 Transfers between funds	-	-	-	7,860	13,941
A6 Cash funds last year end	-	-	-	71,771	85,712
Cash funds this year end	-	-	-	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 £
B1 Cash funds	Charitable A/C	594	-	-
	BMM Savings A/C	63,317	-	-
		-	-	-
	Total cash funds	63,911	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval