



CARIAD KENYA: Charity number 1113463

ANNUAL REPORT 2024

Eighteenth Report of the Trustees for the year ending 5th April 2025

The Trustees of Cariad Kenya present their report for the year ending 5th 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 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 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: 16th 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 – 6th April 2024 to 5th 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			
Totals	33793.72	1227.08	35020.80	38048.00	214.72	38263.32

6 th April 2024 to	5 th April 2025	Receipts and Payments:	2022/2023	2023/2024	2024/2025
Starting Balance	63910.96	Monies Received	34958.52	42399.05	35020.80
Receipts	35020.80	To Mudzini Kwetu Centre	49000.00	12000.00	Mudzini School 37950.00
Subtotal	98931.76	Charges re Transfers	90.00	120.00	120.00
Payments	38263.52	Bank Monthly Charges	107.82	94.63	94.72
Closing Balance	60668.44	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 5th 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 6th 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 5th 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 27th 2024.
- The policy acknowledges that the charity's 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 £
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



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

Cariad Kenya

On accounts for the year
ended

5th 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 5th 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.