SCHOLARSHIPS FOR STREET KIDS

England & Wales · Charity number 1131559

Details

Other names	S4SK
Status	Registered
Legal form	Trust
Registered	2009-09-10
Register	View on the Charity Commission register

Contact

Address	72-74 Sun Street Haworth Keighley BD22 8AH
Phone	01535647151
Email	JOHN.S4SK@GOOGLEMAIL.COM
Website	www.s4sk.org.uk

Activities

Objects: TO ACT AS A RESOURCE FOR YOUNG PEOPLE UP TO THE AGE OF TWENTY-ONE, LIVING INDEVELOPING COUNTRIES, BY PROVIDING ADVICE AND ASSISTANCE,ORGANISING PROGRAMS OF EDUCATIONAL AND OTHER ACTIVITIES, ANDPROVIDING SCHOLARSHIPS FOR STUDY, AS A MEANS OF:A) ADVANCING IN LIFE AND HELPING YOUNG PEOPLE BY DEVELOPING THEIR SKILLS,CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY ASINDEPENDENT, MATURE AND RESPONSIBLE INDIVIDUALS;(B) ADVANCING EDUCATION;(C) RELIEVING UNEMPLOYMENT;(D) PROVIDING ACTIVITIES IN THE INTERESTS OF SOCIAL WELFARE FOR PEOPLE LIVING IN THEAREA OF BENEFIT WHO HAVE NEED BY REASON OF THEIR YOUTH, AGE, INFIRMITY ORDISABILITY, POVERTY OR SOCIAL AND ECONOMIC CIRCUMSTANCES WITH A VIEW TOIMPROVING THE CONDITIONS OF LIFE OF SUCH PERSONS.

Activities: S4SK activities in SE Asia include:1. Informal education for scavenging and begging children, otherwise out of school,2. School enrolment scheme to help very poor families sign their children up for school,3. Sponsorship of private tuition for very poor kids in their matriculation year,4. Provision of scholarships for vocational training,5. Provision of scholarships for higher education.

Downloaded from opencharities.uk/ew/1131559

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing
- **Who:** Children/young People, People With Disabilities, Other Defined Groups

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, OVERSEAS
- Burma
- Thailand

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£65,918	£96,376	-	-
2024-03-31	£108,681	£88,414	-	-
2023-03-31	£61,373	£81,205	-	-
2022-03-31	£74,964	£56,683	-	-
2021-03-31	£83,368	£65,769	-	-

Trustees

Name	Role	Appointed
Dr JOHN ARTHUR MCCONNELL PGCE PHD	Chair	
ANNA HENRIETTA CATHERINE YOUNG MA		
ERICA RACHEL CADBURY BA, PGCE		
Esther Rose Mary McConnell		2020-02-05
George Milburn Penaluna		
Sheila Kaye		2016-01-01

Downloaded from opencharities.uk/ew/1131559

SCHOLARSHIPS FOR STREET KIDS

England & Wales - Charity number 1131559

Accounts

SCHOLARSHIPS FOR STREET KIDS

Appeal - 2025

Providing educational opportunities for very poor children in Myanmar since 2009

S4SK is a registered charity in the UK, No: 1131559

www.s4sk.org.uk, e-mail: info.s4sk@gmail.com

Who we are:

In the UK, we are Scholarships for Street Kids (S4SK)

S4SK, 72 Sun Street,
Haworth, Keighley, BD22 8AH, UK **E-mail: info.s4sk@gmail.com**

S4SK trustees are:

Sheila Kaye (Trustee), Anna Young (Secretary), Erica Cadbury (Treasurer), George Penaluna (Trustee), John McConnell (Managing Trustee), Michael Slingsby MBE (Patron) and Esther McConnell (Trustee)

In Myanmar, we work together with the Phoenix Academy for Learning and Motivation (PALM)

PALM
306-B Golden Parami Condominium,
Parami Road, Hlaing Township,
Yangon, Myanmar

S4SK, H4SS and PALM, a brief history: We opened our first class for out-of-school children, and awarded our first scholarships in 2007 on the initiative of John McConnell, a British Quaker, who was teaching conflict resolution skills with local NGOs in Yangon at the time.

Scholarships for Street Kids (S4SK) was established as a UK charity in 2009 (Reg. No: 1131559). By 2013 there was a strong team in Myanmar, and we formed a local NGO which, in 2016, registered as Hope for Shining Stars (H4SS), (Reg. No: 1/PT/0172). Myanmar has been in crisis since the military takeover in early 2021, a situation that has been difficult for NGOs to navigate. In March 2023, so as to be able to operate more safely, the Governing Board of H4SS decided to re-register as the Phoenix Academy for Learning and Motivation (PALM), a non-profit, private academy dedicated to provision of education to children from disadvantaged backgrounds. All the existing work of H4SS continues as before. New areas of work include capacity-building courses for teachers, expansion of provision of online learning, the inclusion of children living in orphanages, and new classes in Chin State. PALM directors and staff are all drawn from H4SS and have included Buddhist, Christian, and Muslim faiths. We provide the same opportunities to children of all ethnic and religious backgrounds. Approximately 50% of our students are girls.

Together, S4SK and PALM work to bring real change to the lives of severely deprived children.

Senior staff and some teachers (left), and some of our students at a gathering to celebrate the UN Convention on the Rights of the Child (right)

The children we support: Most of the children we help are out-of-school, and work long hours each day to support their families from as young as eight or nine. They make bricks, peel beans, fish, scavenge for recyclables, carry loads on building sites, herd cattle, pick watercress, tap rubber, hawk wares in markets, and more. Many of their families have been illiterate for generations and cannot afford the loss of income incurred by children attending school full-time. Children thus become trapped in poverty, unable to access education at the time in their lives when they need to be in school.

For more about working children, you can see the story of a young brick-maker in one of the videos on the homepage of our website. The work of S4SK and PALM enables child labourers to access education, vocational training, and lead better lives as a result.

Our strategy to enable working children to improve their life chances: Provision of education alone is not enough; since these children are the bread-winners for their families we need to care for their families too. **Over the past 18 years, through engaging with families' problems as they arose, we have developed a strategy which gives out-of-school children access to education.**

1. Accessible education: The first step is the provision of education in a way that does not depend on previous schooling. This is important as most of the children in our classes have never enrolled in school. Our teachers use a child-centred, active-learning approach, with games, quizzes and projects. Classes are fun, and the children are keen to learn. Our **non-formal education (NFE)** classes act as supplementary education classes would in the UK, bringing illiterate and out-of-school children to the approximate level of first or second year in secondary school.

Most of our NFE classes start from scratch. Usually the process begins with an approach from a concerned individual or NGO worker worried about the plight of children on the street in a particular locality. Our staff will then visit the area and set up a meeting with community leaders and parents who will help research the need in the locality. Once the survey is completed, we ask them to join us in establishing a class. If they agree, we set up a Non-formal Education and Child Protection Committee (NFECPC) to help arrange and then oversee the class. These local NFECPCs are invaluable in helping us keep in touch with the community, finding and adapting class venues, and identifying educated people locally who could be trained as teachers.

Once started, the class becomes part of the day to day lives of desperately poor families, and as a result we begin to encounter, and engage with, the problems they face.

The story of U Win Family Orphanage NFE class:

The U Win Family Shelter originated about 20 years ago when U Win and his wife Daw Cho were farming in Hlegu. Daw Cho was preparing pig feed one day when she caught two young girls stealing the mixture. They explained that their mother had left home, their father had passed away, and they had no food: "Even a pig's life would be better". Moved by their story, Daw Cho and U Win adopted the girls, and established the orphanage.

In the last two years, many children arrived from conflict-affected areas, especially Karen, Chin, Kachin and Shan states. These children found it difficult to enrol in local schools; as well as lacking transfer certificates, many of were not fluent in Burmese language. Thus, in the 2024–2025 academic year, the orphanage was happy for PALM to open two primary level non-formal education classes (along with the online secondary level class for older students).

Initially, teaching was difficult. As well as language difficulties, there were discipline problems, while some would skip class to play. However, as formerly uninterested students began enjoying class activities, the children's behaviour gradually improved.

In competitions marking Myanmar Children's Day, 12 of these students won awards in storytelling and puzzle-solving contests. One girl, who had come to the orphanage after having been abandoned shared:

"I used to skip class by pretending to have a headache, and didn't enjoy studying. But now, I'm happy to attend, win prizes, and dream about my future. The classes are fun, and our teacher is very patient."

Such has been the children's improvement, many have been accepted by local government schools for the 2025-26 school year.

Top to bottom: Daw Cho with her children , Yoon leading a class in the rainy season, Naw Lady Smile guiding students, and Daw Swe teaching, all at the U Win Family shelter

Daw Yoon Htet Htet (NFE Teacher): "I have been teaching with H4SS and PALM since 2017. When I first started, I was nervous and unprepared. I didn't know what kind of people I'd be working with and had no experience—just a strong desire to learn.

Emotional journey: When I first entered the workplace, my mother was the one who gave me the most support. I was shy and hesitant, but she personally walked with me to my new job. When I came home, she would ask how things went and discuss everything with me. When I told her the seniors were kind and helpful, she smiled quietly, sometimes with tears in her eyes. I know she was happy that I belonged to such an organisation.

At first, I was afraid that if I made mistakes, I'd be scolded or judged. But from the first day of training, everyone was smiling. I expected a strict employer-employee relationship, but they treated me like a younger sibling.

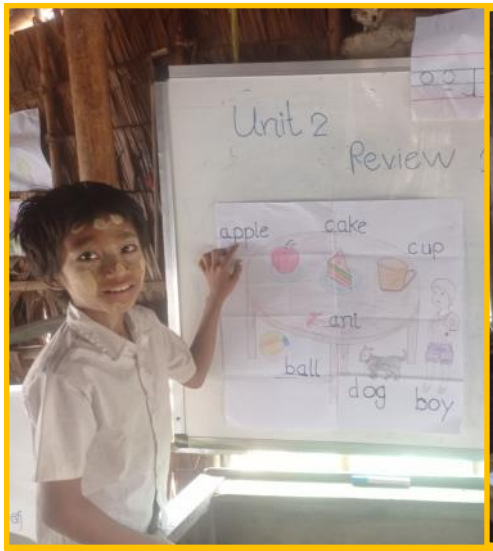
When I didn't understand something, they patiently explained it, and whenever problems came up, we solved them together. Our organization felt like a family.

Of course, I've faced many challenges in my work, but whenever conflicts arose, senior staff have created space for discussion and compromise. This wasn't a place where bosses just gave orders and left the rest to subordinates. Even if someone held a junior position, they were still treated with respect, and had things explained with reason and care. Even when I felt stressed, I was still happy. Comparing it to other jobs, I can clearly see the difference. I'm deeply thankful to Po Po John, Siyamagyi Daw Aye Aye Thinn, and all the teachers who guided me from the beginning. I've come to value my work deeply. Thanks to their impartial leadership and conflict resolution, we've been able to work harmoniously until today.

Working as part of a team improved my mind-set. Learning about child development and children's rights helped me assist those around me. My communication skills also improved. I feel like I've grown a lot over the years. While supporting Parent Engagement activities, not only did I help families, but I also changed personally. For example, I started saving money and budgeting household expenses.

Tragedy: In July 2019, my mother began getting treatment at the hospital for kidney failure. My working hours were 8:00 AM to 11:00 AM. Even though my senior colleagues encouraged me to take leave, my mother didn't allow it. She said I had to fulfil my responsibilities. She insisted she was okay and told me not to miss work, so I never took leave. That was the most exhausting time in my life. My older brother and I took turns caring for her. I would finish work at 11 AM, rush home, shower, eat, and send food to my brother, then go to the hospital. I'd stay the whole night with my mother. At 6:30 AM the next morning, I'd come home, do chores, prepare meals, and head back to class. I did this for about two months.

The hardest moment was realizing that when my mother was in pain, and in her final days, she stayed silent because she didn't want to worry me. Even when she was suffering, she never let it show—she just wanted me to focus on my work. She passed away on October 20, 2019. That loss shattered me. Not long after, my co-workers and senior staff came to visit me. They didn't just offer condolences—they brought warmth, encouragement, and a sense of belonging. Their kindness and positivity helped lift me from grief and made all the difference in helping me heal."



Working with Parents: Sometimes, dealing with parents was difficult. There were times when older children had to stop learning due to family problems. In such situations, I tried to negotiate with the parents. While many children returned to my class, some had to enter the workforce.

The value of emergency support: What stands out most to me is how effective emergency support can be—not just for immediate relief but for long-term impact. When children and families receive timely help, their lives become more stable. That stability lets children focus on learning. During the monsoon season, flooding devastates entire communities. Parents can't go to work, and many struggle just to eat. But when we step in to distribute basic necessities (like rice, oil, and other food) it gives them breathing room. Families can survive without withdrawing their children from school. We even provided bamboo to raise the floors of homes in flood-prone areas, helping them stay safe and dry. That kind of support means kids don't miss their learning, even during the hardest times.

Results from Parent Engagement Sessions: Through the Parent Engagement sessions, we saw real transformation. Parents learned about family planning and were guided in starting small businesses. Some who had been drowning in debt began to turn their finances around. I noticed clear changes; parents started treating their children differently. They became more thoughtful, more understanding. They stopped using harmful discipline and began seeing education as a way to change their families' futures.

Not every challenge disappeared, but I could see visible progress in both attitude and behaviour. Parents who once didn't value education or didn't understand their own children's rights are now trying. And I truly believe that these small changes, happening now, will one day be remembered by their children.

Many of these parents had no access to school themselves. They grew up in survival mode. But because of S4SK and PALM, and the commitment of our team, both parents and children are improving, together. **And that, to me, is the most meaningful outcome of all.** "

From top to bottom: Daw Yoon Htet Htet in her NFE class, with parents, and teaching at an orphanage

Daw Aye Aye Thinn writes: "We are always searching for children we can help, but the current situation of insecurity in the country makes it risky to open classes in areas where PALM is not already known to the local authorities. So, we are keen to partner with local volunteer groups which are already established. This year, some of the trainees who joined one of our teacher professional development courses (funded by UNESCO) came from a small civil society organisation (Junior Dream) which already was running an occasional class in Dala, south of Yangon across the estuary. Then, through networking with other NGOs, we identified another area of need in Hlaing-thayar, to the west of the city. With the recommendation of a respected local community organization, we could establish a class there too. There are large numbers of out-of-school children in both areas, and both classes are now underway. As with each NFE class, we researched the need in both areas, then gathered families and local community leaders together to assess the need of each family, enroll students, and set up local NFE committees.

Work done by the children in Dala, which is near the docks, included scavenging, selling fish, and selling sparrows (for passers-by to liberate and so make merit), while those in Hlaing-thayar were scavenging, hawking in the local market, and begging.

Daw Eaindray, of Junior Dream, in Dala, told us: 'We have called our class the 'Hope NFE Class'. The children were very happy to study and I am pleased to work with PALM together for their better future. Some parents mentioned that they wanted to see their children with some decent job such as hairdresser. The class time is 12:30 – 3:30 pm, and the children usually work both before and after."

Daw Tapyay, who is a teacher in the Hlaing-thayar class, observed: 'We decided to call our class 'Metta Garden' (Loving-kindness Garden). PALM's emergency support system is very effective. After the meeting to explain that if children come to class every day their families will receive food, the parents have been sending the children to the class regularly. I am pleased to teach them, though not satisfied with the quality of my own teaching yet.'".

Sparrow sellers, teacher training, recruitment of students, Daw Eindray with her new class, Dala students and teachers, and Metta Garden class (left)

2. Compensation for lost income: Many of our pupils are the breadwinners for their families, so time in class means a lowering of family income. During the current civil war, with prices of essentials fluctuating wildly, we have been providing food and hygiene hampers rather than cash payments. This helps ensure that families have what they need to look after their children.

3. Social work: With little or no experience of schooling themselves, parents often do not understand the need for consistency in attendance, and readily withdraw children from class to help at home or work if money is tight. Our teachers act as social workers, visiting homes and ready to help with whatever domestic problem threatens the home environment for the children. We have a bursary fund too, with which to pay medical bills, repair homes etc.

Ma May Sa Bae Phoo's story: Ma May Sa Bae Phoo is from a village in upper Myanmar. Her father used to earn a living selling boiled corn to railway passengers, while her mother did agricultural work in season, and wove bamboo panels at other times. Tragedy struck in 2006 when her father slipped while trying to board a train and had to have both legs amputated. The 7,000/- Kyat he earned daily was no more, but outgoings were higher since they now included his medical costs. May Sa Bae's mother tried to solve the problem by involving him in her work. She would carry him in a basket on her back to the fields, where he could weed beds. She would help him throughout the day. **People who knew the family said that she was a 'good wife with a big, kind heart'.** After he got prosthetic legs, he could balance sufficiently to allow him to weave bamboo panels. However, an asthma condition limited the time he could spend in a dusty environment, and the family economy was always on a knife edge.

May Sa Bae was born in 2009, and attended school till she was ten. With the closure of schools during the pandemic in 2020, she helped out at home. With the downturn of the economy in 2021, local job opportunities shrunk too, so May Sa Bae had to work. Luckily, in 2023, a neighbour told her mother about the online classes that her own daughter was attending at the PALM Learning Centre. The related benefit of support for students' families meant that a child could join without a financial loss to the family.

"**When I began at the Learning Centre, although the teachers treated me kindly, I felt afraid of everything. I just wanted to stay alone and I hardly talked to anyone.** When it rained, I would get homesick and cry. During the music period, one song in particular would make me homesick; I would put my face in my arms on the desk and cry. The senior students were kind, and that helped me a lot. **Later I felt much better and, because I didn't need to worry about my daily survival, I could focus on the lessons.** I had a good opportunity to study here, joining the online classes with a laptop. In addition to normal subjects, we could learn computer skills. We have a weekly meeting with teachers, and can openly share issues related to meals, social dealing, and even our feelings and emotions. I feel the Learning Centre is a happy environment for our study.

My dream is to become a nurse. I remember, whenever my mum took me to the clinic, being impressed by how doctors helped their patients. **At home, I used to fill tubes with water and give pretend injections to my friends.** Whenever someone asked, I would always say I wanted to be a doctor. At the Learning Centre, occasionally I've looked after friends who weren't feeling well, staying by their side and helping them with whatever they needed. **It makes me happy to be able to help people. If I become a nurse, I must have patience, be tolerant, and work with a kind heart.** To achieve my goal, I believe I need to become better at English because the names of medicines and instruction leaflets are often in English."

May Sa Bae's mother said: "Thank you PALM. I am proud of my daughter. I encouraged her to learn to speak like the educated people. I want her to have her own business. If we have to work as a worker at others' business, daily survival can be difficult when there is no work to be had."

May Sa Be's father weaving bamboo panels, treats for all at the Learning Centre, and at a day out to celebrate the UN Convention on the Rights of the Child

5. Successive opportunities: Provision of successive opportunities for education and training to bring about real change in children's lives has been a key part of our philosophy from the start. Vocational training (VT) scholarships sponsored by S4SK have included health and social care, sewing and tailoring, hairdressing, electrical appliance maintenance, domestic electrical circuitry, plumbing, mobile phone repair, welding, motorbike and auto repair, air-con servicing, network engineering and dentistry to name a few. Once qualified, students can access low-interest start-up loans linked with the family savings scheme.

Ma Nan Yu Hlaing's story:

Ma Nan Yu was born in 2009, in a village near Hlegu. With both parents working as brick-makers (her father specialised in kiln operation), she was able to attend the local government school. When the school closed during the pandemic in 2019, she helped out at home. As the economy of the country declined in 2021 following the coup, the family migrated to Rakhine State to find work, returning to the Hlegu area in 2022. The family finances were not in a good state so, rather than send Nan Yu back to formal school, her parents enrolled her in the local PALM NFE class.

"Though I couldn't return to the government school, as the youngest daughter, my parents wanted me to succeed. So, they made the effort to send me to the PALM NFE class in Kyau Kwe Le Kyin. The walk from my village took about 30 minutes, crossing rubber plantations and hills. It was even harder during the rainy season when we had to cross narrow bridges."

In 2023 the family's situation worsened; a stroke paralysed her father, and her mother had become too infirm to manage the heavy work at the brick factory:

"My family was struggling financially. One of my sisters was bright but had to quit school and go to work in a factory**. I desperately wanted to continue my education, so asked to enrol at the PALM Learning Centre. PALM continued to support my family and even helped with Dad's medical costs.**

Sewing has always interested me. When I was young, I used scraps from around the house to sew clothes for dolls. Now at the Learning Centre, as well as following the online and computer skills classes, I have joined the Sewing and Tailoring course. I really enjoy it. **My aim is become a designer and create new clothing styles.**

People used to belittle our family because we were uneducated. **Now that I am getting good marks in the online subjects and learning how to sew professionally, I don't feel inferior any more.** I have gained the confidence to speak in public too, **and even won third prize in the Talents of Stars impromptu speech competition**.

My relationships with others have improved a lot. I often volunteer to take on responsibilities at the Learning Centre, and always feel good when I complete tasks. When I return home during holidays, I help more with household chores of my own accord. When I visited my aunt's house, I got up early in order to help her with various tasks. Everyone in the family was surprised, and praised me for being more responsible than before. I am happy to be more active in this way.

My goal remains unchanged — to become a clothing designer — and I will continue learning and fulfilling the requirements to achieve that dream."

Nan Yu, and taking part in groupwork as part of an online science class

6. Poverty alleviation: Many of our families are in debt to money-lenders at interest rates of between 20% and 30% per month. Typically, moneylenders do not push for the debt to be repaid early, preferring to collect the interest over months and years. The impact on children's well-being is huge, with child labour often funding these interest payments. Since 2019 H4SS-PALM has been establishing savings groups to enable parents to get free from debt

Daw Aye Aye Myint (Operations Manager for NFE and poverty alleviation) describes the aims as: "1. to alleviate poverty among parents of our students, 2. to foster good habits of household budgeting and regular saving, 3. to free members from the burden of high-interest loans, 4. to provide low interest loans so that parents can address urgent needs, 5. to allow members to borrow capital for investment and operate businesses, 6. to establish a 'money tree' for future generations within the family through consistent saving over the long term, 7. to enable parents to continue supporting their children's education as they go into vocational training or further education, and 8. to learn to support each other when anyone is in need."

In the words of some of the savers:

"I took out a loan from the group and was able to contribute to **buying a plot of land**. Later, I could **buy a meter and connect electricity**. After paying off that debt, I took out another loan to **start my own business** making banana chips. It's going well; I can now run my own business from home, which gives me more time. My husband also also attends the meetings now."

"I was interested in this group from the beginning. **They are organized and there is warmth among them**. **When one of the mother's husband passed away, the group, along with PALM teachers, came to offer support. I really liked that and decided to join.** I save money every month without fail. Now I have absolutely no debt. **I will never leave this group**."

Savings group meeting

Daw San Myint and her son in front of their home (above) and after repair (below)

"Having the savings group means that if we need money, we don't have to borrow from money-lenders at high-interest rates. **We can borrow money from our own group at a lower interest rate. It is also a benefit when we save, because we receive interest from others who borrow.**"

The story of Daw San Myint:

"I am a single mum. My husband left when I was three months pregnant. My son is 12 now. He and I live with my mother and brother. I have had to work since I was young, so I have no qualifications. My brother and I both do agricultural work. He digs wells, and I pick water spinach, transplant and harvest paddy, pick groundnuts, and collect firewood. We used to try to increase our income by gambling, always hoping to be lucky, but we stayed poor. For long, our roof leaked but we never had enough money to fix it, just put bowls out to catch the drips.

It was in a workshop for parents that I learned my mistake, and decided to stop gambling. Some of the class committee members encouraged us to start saving too, so **I joined the saving group and started saving the money I would have gambled.** I sent my son to the NFE class each day so we could receive emergency support of food from PALM. **Because we no longer gamble, and have been saving consistently, we have been able to repair the house and buy a motorbike to enable my brother to get more work.**

Sending my son to the PALM class has not only helped his education but also brought about positive changes for our family. **I am happy that I chose the right path for us both. Unlike me, my son will get an education.** I will continue to encourage him to work hard, and collaborate with the teachers to improve his life as best I can. **I am working hard to help my child establish himself in life.** Our lives have changed in ways I did not dream of. Thank you teachers and seniors at PALM."

7. Specialist teacher training: Teaching children from illiterate families, and with little or no previous schooling, is challenging. Each year PALM runs teacher capacity-building courses which emphasise the child-centred, active-learning approach which, we know, from 18 years' experience, works with out-of-school children. The courses are open to teachers from other NGOs, and this year PALM has partnered with UNESCO to train teachers in areas where there are large numbers of children whose families have been displaced by fighting. In the past year, 61 teachers from 21 organisations have participated, with courses taking place in Taungoo and Padigon (both in Bago region), Hpa-an (in Kayin State), and Yangon.

The general objective of this training is for participants to understand how child-centred, active learning approaches to NFE can be effective in helping children re-engage with education. Specific topics covered were:

- Key concepts of education and learning;
- Cognitive, social and emotional development of children;
- A learner-centred, active-learning approach to teaching that keeps students engaged;
- How to design lesson-plans so that lessons are activity-based and enjoyable for students:
- The different purposes of assessment, that is formative assessment (which is used to encourage and guide students, and help teachers reflect on technique), and summative assessment (which is used to assess student achievement);
- How to develop a culture of positive discipline within the class, and be able to manage classes well.

PALM—UNESCO collaboration on training new teachers to work with internally displaced and out-of-school children

The PALM Learning Centre: The PALM Learning Centre opened in 2014 to help alumni of our non-formal education (NFE) classes make the transition to the more formal approach they will experience in vocational colleges. The centre currently accommodates 10 girls in two buildings and 7 boys in a third. The centre is overseen by three resident teachers.

While computing and sewing courses are conducted in person, academic subjects are provided through the Online Education Project (see p. 28), with the centre's teachers acting as class facilitators, and supervising a homework class each evening. There are weekly meetings at which students can share any issues arising in community life, and supervised homework classes each evening. As with all our work, there is an emphasis on active participation. Students are encouraged to express their views and support each other. In view of the big changes taking place in our students' lives as they move to work and educational environments, we make sure that counselling is always available.

The Learning Centre also hosts a savings scheme serving the families of four NFE classes in the vicinity of Hlegu. Together, staff dedicate themselves to the improvement of the lives of our students and their families.

Daw Aye Aye Thinn and John McConnell with some of the students and teachers living at the Learning Centre

A computer class at the Learning Centre

In the words of current and former students:

"In the past, I wasn't very good at expressing myself, but after attending the Learning Centre, my communication skills improved significantly. **Now in the workplace, those interpersonal skills have been incredibly beneficial.** I've learned how to communicate effectively in a professional setting. I've also become better at listening and accepting feedback from my supervisors."

"The teachers always paid close attention to us and supported our needs. Even my own parents couldn't guide me the way the teachers did. Everything was for our future. **They told us again and again, if we make the effort, we'll see the results.** Right now, I'm attending a nursing course. If I hadn't come to the Learning Centre, I would probably have no clear direction—just wandering without knowing where I was headed. But after coming here, **the teachers clearly explained what paths would lead to what outcomes, and what choices would shape my future. For that, I'm truly grateful.**"

"I became more confident in writing, and my communication skills improved significantly. Learning English was also very beneficial. **While staying outside during nursing training, I remembered the happy time at the Learning Centre and this made me feel safer and more secure**."

"I've learned how to communicate and get along well with others, how to live and take care of myself, and how to solve problems. Thanks to the teachings I received at the Learning Centre, I can handle situations more calmly and easily. For example, when it comes to PowerPoint presentations, I can speak confidently and clearly. **I'm comfortable leading discussions, presenting, and introducing topics without fear or hesitation**."

Sewing and tailoring at the Learning Centre: We have been running sewing and tailoring classes since 2010. Currently, students can access a basic course at the Learning Centre, taught by Daw Than Than Mon, then join a respected fashion design company for specialist training and possible employment.

At the time of writing it is the beginning of the school year, so these four students have just completed their first garments.

Student voices:

"Since it was my first time sewing, I wondered if it would turn out well. It was also the first time I made anything for myself. **After trying it on and hearing others say it suited me, I liked it even more.** It also made me want to learn more. **I started imagining a shirt that would go well with the shorts, and now I want to sew that too**."

"I'm happy that **I've gone from not knowing anything to being able to sew a pair of shorts**. It's not perfect yet, so I know I need to keep trying. I'll continue to put in more effort and sew neater stitches. **I won't give up on learning until I can sew perfectly."**

U Zaw Zaw Win teaching the computer studies class

U Zaw Zaw (Computer Studies teacher): "I've been teaching computer studies at the PALM Learning Centre for about three years, now . At first, I thought I'd have to put in a lot of effort to teach such disadvantaged children. But it turned out not to be so bad. The more classes I taught, the easier it became. There are one or two students who need a bit more attention than others, but overall, we keep it light, and I don't pressure them, so the children can learn easily.

My goal is for them to have a solid fundamental understanding of computers for their work, so they're ready for the workplace. I want them to be better than others, to instantly know about computers, and for others to be able to rely on them. That's my main wish. **In office settings, if they know these things, they'll be able to support others.**

The curriculum this year consists of 5 months of basic knowledge (1st month introductory and MS Word, 2nd month Powerpoint, the 3rd month Excel, and the remaining two months for practice and revision. Then, last 4 months of the school year will be for advanced topics. If time permits, I plan to teach about CCTV, Wi-Fi, and other related topics."

Talents of Stars – empowering children through creativity:

Daw Theint Sandhi Lwin (Operations Manager, Online Education Project) writes:

"On 13th February 2024, which is Myanmar Children's Day, the Talents of Stars event showcased the abilities, creativity, and potential of vulnerable children receiving online education. The event provided a platform for these children to demonstrate their unique talents in three categories: extemporary talk, role play, and riddle challenges. The goal was to inspire self-confidence, foster creativity, and highlight the incredible growth of children who, despite facing adversity, possess immense potential.

The day began with the **extemporary talk** competition, where 13 brave young speakers were tasked with delivering impromptu speeches on a variety of topics. Each participant had just seven minutes to present their ideas, testifying to their quick thinking, clarity of expression, and the courage to speak in front of an audience. Ma Niang was awarded first prize for a thoughtful speech about the people who inspire her and the values that guide her life. Second prize was awarded to Ma Thinn for her positive vision as to how teachers can shape the futures of both children and society. Ma Nan Yu was awarded third place for a heartfelt speech describing how literature has shaped her perspectives and provided her with inspiration. **The confidence and poise with which these children spoke was testament to the value of non-formal education, which encourages self-expression, critical thinking, and the ability to share ideas in public.**

Next came the **role-play** competition, where five teams displayed their creativity, teamwork, and English-speaking abilities. Each team presented a playlet based on a children's story, allowing them to step into different characters and bring fictional scenarios to life. The Win Family Shelter group claimed the first prize for their performance of *"The Red Hen and His Friends"* which highlighted the value of responsibility and preparedness.

The Learning Center group's performance of *"The Selfish Crocodile"*, a meaningful story about sharing and kindness, gained second place. Third place was awarded to the Se Village group for their performance of *"The Ant and the Grasshopper,"* which stressed the importance of hard work and preparation. Their performances brought light and energy to the stage.

The **riddle challenge** tested the intellectual abilities of the children, requiring them to work in separate teams, first to compose, then solve each other's riddles. The teams, each consisting of five members, had to collaborate, think critically, and work under time pressure.

The first prize was awarded to students from Kyauk Khe Lei Kwin village for their outstanding teamwork and sharp problem-solving skills. Se Village Group took second place, impressing the judges with their calm and methodical approach. This challenge highlighted not only the problem-solving abilities of the children but also their ability to collaborate effectively under pressure—skills that are crucial for both personal growth and future success. Many of these children, who had previously struggled with self-doubt, gained in self-confidence, realizing that they were capable of achieving more than they had imagined. The event underscored the importance of providing vulnerable children with the tools and support they need to succeed—whether through education, mentorship, or opportunities like Talents of Stars.

As our students grow and develop, it gives me great satisfaction to see how their journeys unfold, knowing that the education we provide is contributing to their educational and personal development."

Ma Naing giving her prize-winning talk, Learning Centre students performing The Hungry Crocodile, and an appreciative audience

8. Online education project: Our Online Education Project (OEP) began in a small way during the pandemic, and has grown year by year. As well as providing secondary education to alumni of our NFE classes, the project expanded to include young people from various ethnic backgrounds who had fled violence in their home villages and were staying in orphanages. They could not enroll in government schools due to lack of 'transfer certificates', so had lost access to education. PALM set up online learning hubs in four orphanages, several villages in upper Myanmar and Hlegu district, and of course in the PALM Learning Centre in Hlegu. The project developed well, with all involved discovering what was possible with online learning. However, the introduction of conscription in 2024 was worrisome for orphanage directors since many of these students were approaching 18 years of age. Thus, many decided it was safer to return to their home villages, while some were able to enroll in formal school. Our project provided them with quality education over the school year that they would not otherwise have had. Thus, we begin this school year with a substantially different constituency of students.

Daw Theint (Operations Manager, Online Education Project) writes: "June is the beginning of the school year in Myanmar and, at time of writing, 123 students have enrolled with classes in 7 villages in different parts of Myanmar, though we expect student numbers to increase in the next few months. They are taught by 11 online teachers, and supported by 14 class facilitators. We teach Burmese, English, Mathematics, Science, Social Studies and Life Skills to grades 5 to 9, English, Mathematics and Life Skills to grade 10 (all following the government curriculum), and English and Life Skills to grades 11 and 12 (following the Cambridge curriculum). Classes are monitored on a daily basis from the PALM office.

In some classes, there are problems with electricity supply and adequacy of broadband signal. As to power, we get by with provision of inverters and batteries to some classes, and solar generators to others. Connection to the internet is achieved by careful choice of mobile broadband providers according the best signal in each area.

By preparing group activities and interactive lessons, our teachers create an active learning environment within the digital classroom. In parallel, class facilitators assist with technical issues, guide students, and act as classroom managers. One of their biggest challenges is helping students resist the temptations of social media, and stay focused on the lessons. **The culture of active learning helps hugely**; facilitators set up clear class expectations, and facilitate interactive activities to maintain interest. It was good to see how students' confidence increased throughout the year.

As the program continued, it became clear that the cooperation of both teachers and facilitators was the key to success. Progress wasn't just about teaching—it was about nurturing confidence, overcoming obstacles, and empowering young minds to reach their full potential, even when the path seemed uncertain.

It gives me much satisfaction that we were able to provide a quality education to our students. In addition to teaching, we organized various activities such as the Talents of Stars competition, educational and entertainment events for World Children's Day, and youth empowerment workshops, giving students a more rounded education. We took care to nurture students' emotional development and ability to problem-solve. **I believe this project has helped them develop strong personal qualities to face real-world challenges**."

U Arrmhan (Burmese Language teacher) writes: "Last year, most of the online students were from ethnic backgrounds and were weak in the Myanmar language, which was a challenge for me. I worked hard to help them grasp the soft and subtle nature of the language. My effort was worthwhile; **a young Chin girl, who struggled to speak Burmese at the start of the year, actually won first prize in the Talents of Stars**

An online class at the Learning Centre,
a life skills class, and Daw Theint

extemporary talk competition. I was delighted to see that she, and the other ethnic children, were able to express their feelings both in writing and in speech."

Daw Wah Wah (Science teacher): "At the beginning of the year, I noticed that some children felt afraid of both the subject and of me as their teacher. So, I made a conscious effort to **transform the classroom into a joyful and welcoming learning space**. The results were very satisfactory. The students began to participate with excitement and enthusiasm, and their scientific understanding improved significantly."

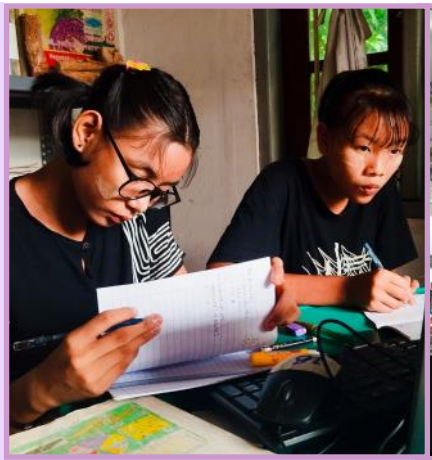
Daw Mya Thida (Mathematics teacher): "When teaching Mathematics online, I used a variety of methods to engage the students. Although their interest was quite low to start with, **by the end of the year, there was a significant increase in their appreciation and respect for the subject**."

Daw Jamin (English Language teacher): "Like the 'Starfish Story' I read when I was young, **we cannot save everyone, but for those we can reach, we can help a lot!** I'm deeply grateful to PALM for making it possible for out-of-school children to access quality education. These children, though young, have shown a remarkable understanding of life. They approach online learning with genuine interest and enthusiasm, and witnessing this has brought me immense joy. **In a country like ours, where development is needed in every corner, having the opportunity to nurture and guide these little wildflowers has been one of the most valuable experiences of my life.**"

And some student evaluations:

"I enjoy attending online classes. **I especially like doing science experiments.** Before, I used to speak quite rudely. But now, after roleplaying different situations in class, I've become more polite in my speech and behavior."

"As the new school year begins, I feel both excited about learning new lessons and worried that I might not be able to keep up. **But I know that, once I get into the rhythm of regular learning, I start to understand and know new things, which makes me happy and interested.** Since I didn't win an award last year, I'm determined to try my best throughout this year to win awards."



Online Education students and staff taking part in a celebration of the UN Convention on the Rights of the Child

The S4SK-PALM response to the earthquake: PALM is working with other NGOs in the Myanmar NGO Network (MNN) to relieve the suffering of families in the regions affected by the recent earthquakes. Our appeal in the UK raised £10,351.81, of which approximately £7,000 has already been transferred to Myanmar and, at time of writing, (July), the rest is in transit.

Daw Aye Aye Thinn writes: "In 2025, a powerful earthquake struck central Myanmar, compounding the hardships faced by many communities. Thanks to the prompt contribution of S4SK to the Earthquake Response Fund, we were able to support affected families in Mandalay, Amarapura, and Nyaung Shwe Townships. Our response has included providing solar lamps, water purification systems, and rebuilding of homes. **I felt the loving-kindness of our long-term donors so strongly during this time, and I extend my deepest gratitude. We promise to honour your generosity by ensuring your support is used effectively and efficiently.**"

In May, three NGOs joined with PALM on a Myanmar NGO Network visit to Mandalay and Inlay regions. We were accompanied by the husband of one of our teachers who is a water filtration engineer. The specific contributions from S4SK-PALM during this visit, and after, are as follows:

1. **Water purification:** In Kyaukse, in Mandalay Region, our engineer set up two units serving over 50 households and 190 family members. More are planned for the future.
2. **Rebuilding of houses:** In Nyaungswe, near Taung Gyi, we sponsored rebuilding of two houses for very poor families. The photos are of one of these, for a single mum with her four children. More are planned.
3. **Solar lamps:** The earthquake left many without power so we have been providing hundreds of solar lanterns to families in temporary shelters.
4. **Rebuilding of a water tower:** Subsequent to this visit we have been working with other MNN members and are currently sponsoring the rebuilding of a 2,400 gallon water tank serving 431 families in Mandalay region. The work is ongoing, and we are open to support more.

Collapsed water tower

Building a new home for Daw Kyan and her family

Daw Kyan is a single mother whose home was wrecked by the earthquake. Her eldest daughter narrowly escaped a sexual assault while walking to an unsafe, distant toilet. Fortunately, nearby residents intervened and prevented the incident, but the experience deeply traumatized the family and highlighted their urgent need for a secure toilet. In response, PALM commissioned the rebuilding of her house, now with a more secure toilet.

Daw Aye Aye Thinn writes: "When we visited, Daw Kyan broke down in tears as she expressed her gratitude, saying she could never thank the donors enough for their kindness."

PALM admin and finance team: The purchase and timely distribution of teaching-learning materials for our classes, and emergency supplies for desperate families, is down to the hard work of PALM's amazing Finance and Admin team. We are hugely grateful to them.

Maung Than Zaw Win's story: "My parents used to work as brick-makers. They would wake up at 2 am and work until 11 am, then work again from 1 pm until 6 pm. At the age of five, I enrolled at a monastic school, but it was very far from our house; to get there by 8.30 am, I had to leave at 6 am. Then, **when I was seven, some friends and I were caught by child abductors as we left school. That day was the scariest day of my life.** One of us managed to escape and run to a nearby house for help. The householder raised the alarm with neighbours and the kidnappers ran away. After that, my father started taking us to and from school.

We moved house near where my aunt lived when I was seven and, despite having no birth certificate, my mother managed to enrol me in a government school. However, it was only for two years; my father became ill and could not work and my mother's health was poor, so at the age of nine, I started working in brickmaking and construction sites. It was my aunt who told my mother about the H4SS class nearby, and I enrolled there aged thirteen. **I studied happily there, and then at the Learning Centre where I became very interested in computing.** Then I enrolled at E4Y Pre-vocational College.

During the second year the family economy became worse, and I nearly left E4Y to work, but my younger brother dropped out of school to help at home in my place. I love my younger brother very much, so I enrolled him in the H4SS (now PALM) class that I used to attend.

I have had several jobs, some of them using the computer skills I learned at the Learning Centre. The last job was with the Myanmar branch of a Chinese company, where I both designed wallets and helped keep accounts. After working there for some time, the director, who is Chinese, offered me similar work in their garment factory in China, which is where I have been for the past 9 months. If all goes well, I hope to be promoted to work in the factory office next year."

Than Zaw Win at the Learning Centre, and at his desk in the garment factory in China

Daw Aye Aye Thinn (PALM, Executive Director): "Since the COVID-19 period and throughout the subsequent years of political instability, our organization has struggled alongside the people of Myanmar. At times, I have felt overwhelmed. Yet, **whenever I witness the progress of the children, I regain the strength and determination to continue**, knowing that we bring real hope and opportunity to the young people we reach.

In 2024–25, eleven NFE alumni students (3 boys and 8 girls) were enrolled in vocational training programs. These included sewing and tailoring, fashion design, nurse-aid, pharmacy, and car and motorbike mechanic courses. One boy, after completing his mechanic training, was even offered a position as an assistant trainer at the center where he studied. Some of the girls are continuing with advanced courses in fashion and design and now dream of becoming successful fashion designers.

Equally inspiring are the positive changes we see in the families of our NFE students. Many parents have adopted healthier lifestyles, moving away from harmful behaviors such as gambling, drinking, and abusive punishments. Instead, they are embracing good practices like saving money, managing household finances and being kinder to their children. **Another source of strength for me is the incredible dedication of our teachers and staff**. Our NFE and online class teachers work tirelessly to deliver lessons using active learning methods, while also nurturing the children's resilience and confidence. "

Daw Myint Myint Shwe (PALM, Finance Director): "PALM has been functioning well for two years now, with the great support of S4SK. Our team has worked well together, and gained valuable learnings from engaging with the problems that we have faced. As a consequence, we have good networking and communication with partners (UN, INGOs, LNGOs and CBOs). We always try the best for the strengthening and upgrading of our organization in order to ensure its long term development."

Dear Friends and Supporters,

I would like to thank you all for your generous support, both for our ongoing work, and for our earthquake appeal.

The suffering of the very poor communities we serve has been compounded by the civil war there, and by the earthquake. Our friends in PALM have faced each new challenge with compassion, courage and real commitment to give disadvantaged children a chance in life. It is a privilege to be able to work with them.

Please help us if you can. S4SK is a small charity. Apart from the costs of our appeal, all admin costs at S4SK, including communication and travel, are covered by donation from the trustees, so you can be sure that roughly 99.5% of your donation will go to the work you see here. Please help us to continue to bring hope to the lives of these terribly disadvantaged children.

In friendship,

John McConnell (Managing Trustee, S4SK)

Please support our work:

1. By cheque or charity voucher to the treasurer at the address below, and made payable to Scholarships for Street Kids;
2. By electronic transfer to Scholarships for Street Kids Lloyds Bank plc, Branch: Hustlergate, Bradford, A/C No: 00376613, Sort Code: 30-91-12. Or use the IBAN code: GB68LOYD30911200376613. Please email the treasurer at: s4skfinance@gmail.com when you make a donation;
3. By regular donation (Standing Order) please email the treasurer to receive a donation form at: s4skfinance@gmail.com.
Gift Aid: If you are a taxpayer, you can also boost your donation by 25p of Gift Aid for every £1 you donate Gift Aid is reclaimed by the charity from the tax you pay for the current tax year. Your address is needed to identify you as a current UK taxpayer. In order to Gift Aid your donation you must tick the box below:

☐ I want to Gift Aid my donation of £_____ to: Scholarships for Street Kids. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

☐ I am happy to receive further information relating to the work of S4SK

☐ I am happy to receive information sent to my email address:…….
S4SK is a UK registered charity, No: 1131559. We will process your personal data in accordance with the General Data Protection Regulation and Data Protection Act 2018. Our Privacy Policy is available from the Treasurer.

Name: ……

Address: ……

……Postcode:……

Please return to: Erica Cadbury, Treasurer, S4SK, 72 Sun Street, Haworth, Keighley, BD22 8AH email: s4skfinance@gmail.com

CHARITY COMMISSION FOR ENGLAND AND WALES

Scholarships for Street Kids	1131559

Receipts and payments accounts

CC16a

For the period from	01/04/2024	To	31/03/2025

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					
Grants from Trusts	-	33,715	-	33,715	38,250
Donations from Quaker Meetings	2,599	-	-	2,599	2,075
Personal donations	18,723	-	-	18,723	52,949
Gift Aid	2,542	-	-	2,542	15,130
Bank Interest	340	-	-	340	277
Family Donations	2,000	-	-	2,000	-
Kalayy Foundation	6,000	-	-	6,000	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	32,203	33,715	-	65,918	108,681
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	32,203	33,715	-	65,918	108,681
A3 Payments					
Printing and publications	2,094	-	-	2,094	1,715
Cancelled cheque	200	-	-	200	86,700
Transfers to Educational Projects in South East Asia	42,902	51,180	-	94,082	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	45,196	51,180	-	96,376	88,415
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	45,196	51,180	-	96,376	88,415
Net of receipts/(payments)	- 12,993	- 17,465	-	- 30,458	20,266
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	48,943	51,180	-	100,123	79,856
Cash funds this year end	35,950	33,715	-	69,665	100,122

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Lloyds Bank accounts	25,070	33,715	-
	Charity Bank	10,880	-	-
		-	-	-
	Total cash funds	35,950	33,715	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Held in projects in SE Asia	5,236	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

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
Erica Cadbury	ERICA CADBURY	24/07/2025
John A. McConnell	JOHN A. McCONNELL	24.07.2025

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name
Scholarships for Street Kids

On accounts for the year ended

March 31st 2025

Charity no (if any) 1131559

Set out on pages

3-4 (remember to include the page numbers of additional sheets)

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

** Please delete the words in the brackets if they do not apply.*

Signed: J. Cope **Date:** 1/8/2025

Name: John Cope

Relevant professional qualification(s) or body (if any): Institute of Chartered Accountants in England & Wales

Address:	20 Lidget, Oakworth, BD22 7HH

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

SCHOLARSHIPS FOR STREET KIDS

England & Wales - Charity number 1131559

Accounts

SCHOLARSHIPS FOR STREET KIDS

Appeal - 2024

Providing educational opportunities for very poor children in Myanmar since 2009

S4SK is a registered charity in the UK, No: 1131559
www.s4sk.org.uk, e-mail: info.s4sk@gmail.com

Who we are:

In the UK, we are Scholarships for Street Kids (S4SK)

S4SK, 72 Sun Street,
Haworth, Keighley, BD22 8AH, UK **E-mail: info.s4sk@gmail.com**

S4SK trustees are:

Sheila Kaye (Trustee), Anna Young (Secretary), Erica Cadbury (Treasurer), George Penaluna (Trustee), John McConnell (Managing Trustee), Michael Slingsby MBE (Patron) and Esther McConnell (Trustee)

In Myanmar, we work together with the Phoenix Academy for Learning and Motivation (PALM)

PALM
306-B Golden Parami Condominium,
Parami Road, Hlaing Township,
Yangon, Myanmar

PALM staff, teachers and facilitators on an away-day

Together, S4SK and PALM work to bring real change to the lives of severely deprived children.

S4SK, H4SS and PALM, a brief history:

We opened our first class for out-of-school children, and awarded our first scholarships in 2007 on the initiative of John McConnell, a British Quaker, who was teaching conflict resolution skills in Yangon at the time.

Scholarships for Street Kids (S4SK) was established as a UK charity in 2009 (Reg. No: 1131559). By 2013 there was a strong team in Myanmar, and we formed a local NGO which, in 2016, registered as Hope for Shining Stars (H4SS), (Reg. No: 1/PT/0172). Myanmar has been in crisis since the military takeover in early 2021, a situation that has been difficult for NGOs to navigate. In March 2023, so as to be able to operate more safely, the Governing Board of H4SS decided to re-register as the Phoenix Academy for Learning and Motivation (PALM), a non-profit, private academy dedicated to provision of education to children from disadvantaged backgrounds. All the existing work of H4SS continues as before. New areas of work include capacity-building courses for teachers, expansion of provision of online learning, and the inclusion of children living in orphanages. PALM directors and staff are all drawn from H4SS and include Buddhist, Christian, and Muslim faiths. We provide the same opportunities to children of all ethnic and religious backgrounds. Approximately 50% of our students are girls.

Remembering a much-loved colleague: Daw Kyu Kyu Shwe (72 Years) passed away on 22nd December 2023. She joined us in 2014. As a retired Assistant Director in the Department of Basic Education, Kyu Kyu had much experience and wisdom to contribute throughout our education journey (as S4SK-M, then H4SS, and lastly PALM) for the education of out-of-school-and-working children and young people. Helped by her Muslim faith, she met cancer with courage and serenity. We miss her hugely and her memory will remain in our hearts for ever.

Daw Kyu Kyu Shwe with PALM directors, Daw Myint Myint Swe and Daw Aye Aye Thinn

The children we support: Most of the children we help are out-of-school, and work long hours each day to support their families from as young as eight or nine. They make bricks, peel beans, fish, scavenge for recyclables, carry loads on building sites, herd cattle, pick watercress and more. Their families have been illiterate for generations and cannot afford the loss of income incurred by children attending school full-time. Children thus become trapped in poverty, unable to access education at the time in their lives when they need to be in school.

For more about working children, you can see the story of a young brick-maker in one of the videos on the homepage of our website. The work of S4SK and PALM enables child labourers to access education, vocational training, and lead better lives as a result.

Our strategy to enable working children to improve their life chances: **Provision of education alone is not enough; it needs to be paralleled with care for the economic situation of their families.** Over the past 17 years, we have responded our families' problems as they arose, and in the process have developed a strategy which releases children from the trap of poverty and gives them access to education.

1. Accessible education: The first step is the provision of education in a way that does not depend on previous schooling. This is important as most of the children in our classes have never enrolled in school. Our teachers use a child-centred, active-learning approach, with games, quizzes and projects. Classes are fun, and the children are keen to learn. Our non-formal education (NFE) classes act as supplementary education classes would in the UK, bringing illiterate and out-of-school children to the approximate level of first or second year in secondary school.

Every class has a beginning. Usually it starts with an approach from a concerned individual or NGO worker worried about the plight of children on the street in a particular locality. Our staff will then visit the area and set up a meeting with community leaders and parents to see if they will help research the need in the locality. Once the survey is completed, we ask them to join us in establishing a class. If they agree, we set up a Non-formal Education and Child Protection Committee (NFECPC) to help arrange and then oversee the class. These local NFECPCs are invaluable in helping us keep in touch with the community, finding and adapting class venues, and identifying educated people locally who could be trained as teachers.

Once started, the class becomes part of the day to day lives of desperately poor families, and as a result we begin to encounter, and engage with, the problems they face.

The story of Se Ywar NFE class: Se Ywar is a small village on the outskirts of Pakokku, in upper Myanmar. The village is poor, with most children out of school and working alongside their families to support the family income. Local trades include road-building, cutting firewood, making cheroots, herding cattle and picking water-cress and bamboo shoots. The NFE class in Se Ywar was the third PALM has opened around Pakokku, the others having started in 2014. The initiative was taken by our teacher Ye Yint Kyaw, who had been teaching in a village four miles away.

After researching the need in the area, and establishing a local committee, **the class opened in 2018 with 18 out-of-school children**. The opening ceremony was attended by the Assistant Township Education Officer and community leaders from Se Village, where they all encouraged villagers to take this opportunity for their children's education. The class took place at first under the shade of a neem tree in the middle of the village.

Since all the children were in work, it was difficult to find a suitable time for the class, but eventually all families agreed that the best time would be from 7pm to 9pm each evening, six days per week.

> "It was always dark when our NFE class was over, and **both teachers and local committee members helped take our students home safely**. The village is strong in cooperation, and in volunteering." (U Ye Yint Kyaw)

On very wet days during the rainy season, the class would move to a small library building nearby.

In 2020, the class had to stop due to the pandemic, but provision of education continued:

> **"Instead of teaching in the classroom, we visited the children's homes with work sheets, and met outside to tutor them."** (U Ye Yint Kyaw)

With the ending of lockdown, the class opened again, now with more students whose parents had fallen into poverty as a result of the pandemic, bringing numbers to around 50. For ease of teaching, we separated the class into three. The civil war that followed the military coup of February 2021 has brought a new set of dangers. Since gatherings of young people are liable to attract the suspicion of the military, the committee thought it would be safer to house these classes in a building, which we did.

As with all our NFE classes, our teachers use an active-learning approach; as the other teachers at Se Ywar class explain:

> "I came to realize that teaching using child-centred approach is very helpful to students' learning. **I used real objects such as plants in teaching, to be able to easily understand the lessons, and I found that the children were more interested in learning."** (Daw Yin Yin Tint)
>
> "The children like learning by doing. **They enjoy activities that involve drawing and painting.** When I come into the class, they are always keen to find out what I would teach on that day." (Daw Htway Su Su Hlaing)

In 2023, six of the older students at Se Ywar joined the PALM online education project, growing to 21 this year. Despite initial difficulties (related to use of the technology), we managed to establish a reliable online service:

> **"I thought the online learning would make the children too tired to achieve well. Unexpectedly, they were not tired at all, but happily learned. They enjoyed learning to use computers as well."** (Htway Su Su Hlaing)

As with our other NFE classes we organise annual edutainment events to help motivate the children and the communities round about. The UN Convention of the Rights of the Child is celebrated with a gallery walk and quiz games to raise awareness of child rights. Then too, we have our own annual Talents of Stars competition where students participate in poetry, art and music competitions. Two mothers of new students said:

> **"My daughter could not read very well before she joined the class. Now she got a reward for reading; I was very surprised."**
>
> **"I have never had this experience before and was happy to participate it. I want to do it next year too."**

Geometry lesson, and Daw Yin Yin Thint teaching about traditional Myanmar units of measurement (tin-daung, kwe-daung and pyi-daung) using baskets and tins.

2. Compensation for lost income: Many of our pupils are the breadwinners for their families, so that time in class means a lowering of family income. In normal times, Family Support (FS) payments compensate families for lost earnings while children are in class. However, during the current civil war, with prices of essentials fluctuating wildly, we have been providing food and hygiene hampers rather than cash payments. This helps ensure that families have what they need to look after their children.

3. Social work: With little or no experience of schooling themselves, parents often do not understand the need for consistency in attendance, and readily withdraw children from class to help at home or work if money is tight. Our teachers act as social workers, visiting homes and ready to help with whatever domestic problem threatens the home environment for the children. We have a bursary fund too, with which to pay medical bills, repair homes etc.

San San Nyunt's story: Ma San San Nyunt was born in 2006, in Se Village near Pakokku. Her mother died when she was 2 years old, since when she has been raised by her father and an aunt. The family is landless, and both father and her aunt work as occasional agricultural labourers. Her aunt also rolls cheroots at home for a local business. In this way, the family eked out a living, averaging around 5,000/- Kyat (around £2 at the time) per day, that is until the aunt was diagnosed with breast cancer in 2016, and had to give up the labouring work.

At this point, **San San's father withdrew her from school, aged just 10, and for the next six years,** San San joined her aunt making cheroots, and taking on the agricultural jobs that her aunt used to do.

That all changed in 2022, when a neighbour told her aunt about our NFE class in Se village. San San was

San San Nyunt when she joined our NFE class

Learning hairdressing in Pakokku

San San being supported at interview by her teachers

eager to enrol. Although 16, her education was still at primary level, but she was able to catch up quickly. When our teachers asked about what career she would like to follow, San San said:

> "After finishing in the NFE class, **I want to learn hairdressing and make-up beauty.** When I can work at it very well I want to teach younger students who are interested, like me."

To build on her interest, in 2023 **we enrolled San San for two linked courses (totalling 9 months) with a hair and beauty training centre** in Pakokku, and provided her with a hairdresser's training head and bicycle.

Then, in March 2024. We **found a job for her with a beauty centre in Yangon.** PALM staff arranged for her to obtain a national identity card (in the current situation it is dangerous for young people to travel without one), and accompanied her to the interview.

San San has been there for three months now, and enjoys the work. The shop manager has indicated her intention to employ her on a long-term basis. San San's earnings are currently 100,000/- Kyat per month plus commission, so she is able to send money to her family. San San's aunt told us:

> "PALM's support each month has helped us get by, and we are very grateful. We can see the difference in San San. **She can speak to anyone, and can even read whole books!**"

San San, said:

> "I feel grateful to our teachers because I could change my life with their great support. **If I did not attend NFE class, I would be making cheroots, or working in the fields** of the farms round about, planting, weeding or picking the crops. **Now I can study the subject I like and I can work with this skill. I am very happy now**."

5. Successive opportunities: Provision of successive opportunities for education and training to bring about real change in children's lives has been a key part of our philosophy from the start. Vocational training (VT) scholarships sponsored by S4SK have included health and social care, sewing and tailoring, hairdressing, electrical appliance maintenance, domestic electrical circuitry, plumbing, mobile phone repair, welding, motorbike and auto repair, and air-con servicing to name a few. Once qualified, students can access low-interest start-up loans linked with the family savings scheme.

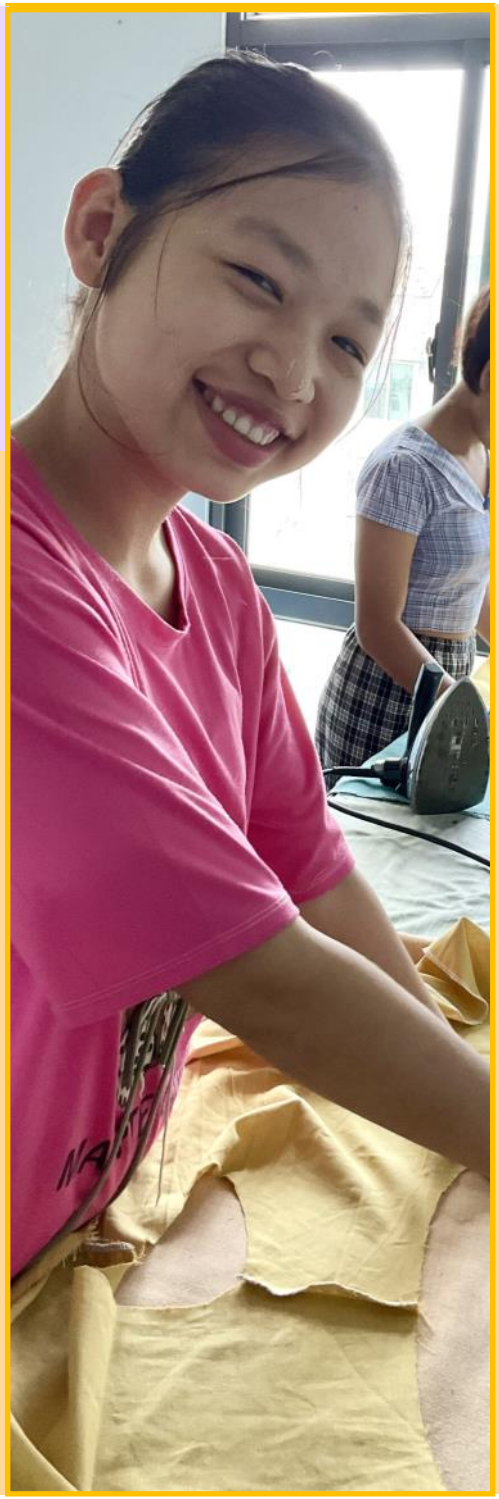
Myo Myo Aung's story: Ma Myo Myo Aung was born in 2010, one of eight children. Her parents made a living as daily workers in a brick yard, and gathering bamboo shoots from an area of forest that they owned. Myo Myo was unable to enrol in school since (as with many illiterate families) her parents did not possess national identity cards.

Money was always tight, and a combination of medical bills and insufficient work, would occasionally make it difficult to feed everyone. Her parents would solve the problem each time by selling a small portion of their land, just to get them through. There was another such family crisis shortly before Myo Myo joined our NFE class in 2017. Her parents had used the rest of their land as collateral against a large loan, then had to give up the land when they could not repay in time. On this occasion PALM helped with the a monthly food hamper, and an interest-free loan to pay off the residual debt.

Myo Myo joined the NFE class in 2017, aged 7:

> "It was fun in the class**. I remember we enjoyed competing in calculating the mathematical problems**, and to play games in learning the lessons. There was even a snack eating snack competition. **It was good fun**."

Her teacher, Daw Nwe Ni, quickly noticed that Myo Myo had a talent for drawing, and indeed she won prizes for reading and drawing in our annual Talents of Stars competition. Myo Myo completed the NFE curriculum and moved to the PALM Learning Centre in 2022:



> "The Learning Centre teachers warmly welcomed us. Lessons were both online, and in person. The senior students helped me to settle in. Our daily chores were to keep the compound clean, and go with senior students to the market to buy food for everyone. We had to note down the expense and the list of all the food that we bought."

She studied Burmese, English and Maths in the Grade 5 online class in the mornings, then sewing and tailoring twice weekly in the afternoons, and computer studies on other days. It was the experience of the tailoring class that led to her current ambition to be a fashion designer.

Reflecting on her life at the Learning Centre, Myo Myo said:

> "At the Learning Centre, one thing I liked was that **we could express our challenges in staying and studying at the weekly meeting, and could share our feelings to our teachers**. When I was older I helped the younger students."

In Jan 2024, Myo Myo took up an apprenticeship with a quality dress designer in Yangon, where she is studying dress design, and learning business and retailing skills.

> "**I will follow my dream to become a fashion dress designer by learning the new skills and learn as much as I can from training and working here.** It is good to stay and study in the Virgo Training Centre. Whatever the challenges, I will work hard till I can reach my goal."

Myo Myo's mother said:

> "Since the pandemic, we have received rice, cooking oil, dried fish, lentils, onion, soap, and toothpaste, and have had enough to eat each month. **Before, I did not understand the difference between needs and wants. When I attended the parental education class, I understood I should be more careful how I spend. I cannot read or write. I want my children to have a better future and be able to stand by themselves. Thank you PALM and S4SK."**

Thet Naing Tun's story: Thet Naing Tun was born in 2009 in a town beside the Irrawaddy River. His parents were farmers, and owned some land. However, in 2012, his father suffered first a hernia, and then a stroke. The family had no savings, so the land had to be sold to pay for his medical treatment. Without land, the family made a living, fishing and basket-making. In 2014, when Thet Naing was five, his mother died of liver disease. His father did the best he could, but in 2017 when Thet Naing was eight, decided to withdraw him from school to help at home. He was out of school for five years until his elder married sister, brought him to live with her family.

Thet Naing's sister and her husband both worked in the local brickworks, but with three small children in tow, she could only earn around 5,000/- kyats (around £2) per day, not enough to be able to send Thet Naing to school. The sister recalls:

"My mother-in-law told me that her daughter had enrolled at H4SS's NFE class, and was already able to read and write. So, I contacted the teacher and enrolled my brother in her class."

The placement test put Thet Naing at Grade 3 level in 2021, but he was quick to catch up, and moved up to Grade 4 during the year. During weekends and holidays, he worked in the brick yard:

Thet Naing Tun in the brick yard

Enjoying a discussion at the PALM Learning Centre

"I got 150 MMK for one cartful of 50 bricks. I could move around 75 cartloads in the morning and got about 11,000/- kyat."

Having completed the NFE curriculum, he joined the PALM online class at middle school level in 2023. However, he was having difficulties both at home and in class. He wanted a mobile phone to play games, which his sister was unable to give. There were frequent arguments, and his brother-in-law began to scold him. Eventually, his sister threatened to send him back to stay with his father.

PALM staff talked at length with Thet Naing and his sister, and all agreed that he should come to live at our Learning Centre. Thet Naing told us:

"I was upset when my sister told me she would send me back to my dad because I guessed he would keep me out of school. I went to the Learning Centre because I did not have any choice. Anyway, I decided to try hard again to follow my dream. That way, it seemed that I would get a better job.

After some time, I came to trust the teachers' leadership, and my ambition became stronger and stronger. The older students treated me like a brother.

We cannot stay carelessly here, but take turns at daily chores, do our homework regularly, and have regular study hour. I found online learning difficult at the start, but now I am used to it. **It is safer for me that I don't need to go to school far from my home. My ambition is to become a driver and car mechanic and I will try hard to achieve it.** I am very happy to learn the computer lessons and to practise that skill. I feel grateful to my sister and my teachers to be able to have this opportunity that I could not have expected."

6. Poverty alleviation: Many of our families are in debt to money-lenders at interest rates of between 20% and 30% per month. Typically, moneylenders do not push for the debt to be repaid early, preferring to collect the interest over months and years. The impact on children's wellbeing is huge, with child labour often funding these interest payments.

H4SS runs a savings scheme which can mitigate or remove family debt in time for NFE alumni to access full-time vocational training or further education. There is a strong social side to the scheme, with groups meeting every month to deposit savings, adjudicate loan applications from other savers, check their interest, share saving and income-generating plans, and encourage each other. The scheme has kept going, though with adjusted savings commitments, through both the pandemic and the current emergency.

7. Specialist teacher training: Teaching children from illiterate families and little or no previous schooling is challenging. Each year we run teacher capacity-building courses which emphasise the child-centred, active-learning approach which, we know, from many years' experience, works with out-of-school children. In addition, this year, PALM is running courses which focus on deploying the same approach in an online setting. The courses are open to teachers from other NGOs. In the past year, teachers from around twenty organisations have participated.

The general objective of this training is for participants to understand how approaches to NFE could enhance their roles as teachers and supervisors. Specific objectives are that, after the training, students are able to:

- Understand key concepts of education and learning, the relevance of the cognitive, social and emotional development of children;
- Learn to use an approach that emphasises active learning as opposed to passive learning;
- Structure lessons using a learner-centered approach in contrast to the traditional teacher-centred approach;
- Design lesson-plans which include active learning techniques, and be able to teach lessons effectively:
- Understand the different purposes of assessment, that is formative assessment (which is used to encourage and guide), and summative assessment (which is used to assess achievement);
- Understand the process of developing a culture of positive discipline within the class, and be able to manage classes well.

The PALM Learning Centre: We opened the Learning Centre in 2014 to help alumni of our non-formal education (NFE) classes make the transition to the more formal approach they will experience in vocational colleges. For students from remote villages it acts as a safe midway house between the slow pace of rural life and the much faster, more demanding, culture of city colleges. The centre comprises three buildings, affording space for boys' and girls' dormitories in separate buildings, along with classroom space.

Three teachers currently live at the Learning Centre, where they are responsible for 9 boys and 16 girls. There are weekly meetings at which students can share any issues arising in community life, and supervised homework classes each evening. In normal times, students would stay at the Learning Centre and commute to Yangon to attend vocational courses. In the present emergency, however, the two colleges which received most of our students have had to close. **Activities at the Learning Centre include our secondary online curriculum, sewing and tailoring, and a computer use course covering the parts and functioning of the computer, installation of Windows, and use of MS Word, Excel and PowerPoint.** In view of the big changes taking place in our students' lives as they move to work and educational environments, we make sure that counselling is always available.

Some of the students living at the Learning Centre

The Learning Centre is also the centre for a savings scheme serving the families of four NFE classes in the vicinity of Hlegu.

"We do our best to **help the children be active participants in our community.** As well as helping with the household chores, they come with us to market to purchase food for the month. **They learn to budget and be careful in their spending, skills which will be useful in the future.** When students are on work placements, we continue to support them by phone, and with visits." (Daw Thein Thein Htay, Learning Centre Officer)

"**We live like a family, helping the children resolve any difficulties.** I am happy doing this work because we are helping children who really need our support. Living with, and being responsible for, children many hours a day is tiring of course, but seeing the children's affection is rewarding, and reduces the fatigue." (Daw Hninn Lae Yee, Learning Centre Officer)

"I am happy to make children happy. I consider myself as a kind of ladder to help our students reach their goals. **My positive attitude is like a shoulder for them to stand on, and learn skills that are sufficient for them to be able to reach their best.**" (U Win Paing Phyo Learning Centre Senior Officer)

A weekly meeting in progress at the Learning Centre

U Win Paing Phyo, Learning, Centre Senior Officer: "To help children become good human beings is the joy of my life, and makes me believe in, and respect myself, as a person. I am happy that I am working for children in need. Everyone should consider what is most meaningful for them. **For me, teaching children to create their own meaning in life is the most important thing.** Many of our children have had to live through difficult circumstances. In response, I want to help them do as well as they can in life.

For children to progress, the most important thing is for them to feel happy and well, and comfortable where they are now. Then they will be able to make the best of their studies. However, it is important to fulfil those who are close to you first, through the meeting places that are close to you. That's why I want to help make everything convenient for the children we meet at the moment.

On a home visit to one of our families, and cooking a special meal at the Learning Centre

Although I do the best for the children, some may think that the situation is inconvenient. **I have to understand when the children feel uncomfortable, listen to their complaints, and accept their feelings.** We need to be able to understand ourselves and each other. Whether they love me or hate me, I never hesitate to guide them to what's good for them. Like a gardener, the happiest moment is when I see the flowers that I have planted, blooming. **The more their lives improve, the more scope there is for further improvement.** Each day, I think about the next steps to help them improve.

I would like help them become good people, create a genuinely caring community, and thus make the world a better place. For me, this Learning Centre community is the place to start. I will continue to work for them with focus.

Ma Ei Myat Noe, achieving her dream: You may remember this student, Ei Myat Noe, from our appeal booklet in 2022. She had dreamed of following a nursing career, but, aged 9, was withdrawn from school, and sent to work in a brickyard when it became clear the lack of a birth certificate meant that she could not sit public exams. Of that that time she said:

> **"I felt so sad when I had to withdraw from the school. I thought I would not be able to become a nurse, my dream since I was young."**

Ei Myat joined our NFE class and was able to catch up within one year. We arranged for the family to be registered, helped them through several crises (including medical treatment and rebuilding their home after it burned down) then supported Ei Myat to return to school. After that, she came to stay at the Learning Centre, where she followed our online curriculum and was able to complete a nursing auxiliary qualification. She told us:

> "**When I studied the Nurse Aid training, I came to realize that the science lessons we have learnt in our online class are very helpful to my learning here.** I could answer the teachers' question quickly though the other students on the nursing course could not. Now I am gaining practical experience at the hospital. I feel very happy to learn from actually caring for patients. My hobby and my practical work are now the same, and **the dream that I have had since my childhood is nearer and nearer now**. I am determined to work hard to reach my ambition and to improve my life."

Ey Myat Noe, working as note-taker in the brickyard in 2022, and now

8. Online education project: Our Online Education Project began in a small way during the pandemic, when lockdown regulations prevented gatherings. While the pandemic has eased, the civil war has led to chaos and insecurity across the country. Many teachers are on strike and most schools cannot provide a full service. The net effect of all this on children from poor backgrounds is to reduce further their chances of accessing education.

In normal times, a number of alumni of our NFE classes would go on to join state schools. However, given the current situation, we decided to provide secondary education to these students, online. Staff at a nearby orphanage asked if their children could be included too.

Thus, last year, we provided a full curriculum (Burmese, English, Maths, Science, Social Studies, Computer Studies, and Life-skills) to our 33 NFE alumni, and a supplementary curriculum (English, Maths and Computer Studies) to 18 orphanage students. Classes were provided centrally by expert teachers, with local facilitators helping children in small groups. Feedback was overwhelmingly positive:

> "I enjoy science more with PALM because the classes include practical activities, unlike public school. **I love doing practical while learning because it makes it fun and easier to understand.** Thank you, PALM, and the donors and teachers."
>
> "At school, I found it hard to understand. In the PALM class, the lessons are explained in a way that makes everything clearer and easier to grasp."
>
> "**One thing that interested me the most was planting onion and researching its progress. I had never done it before.** Then I enjoyed presenting the results online."
>
> "Our Social Studies teacher said that **if we love ourselves, we can love the world. I will never forget that.**"

The security situation this year is worse, and the streets in many villages and cities have become dangerous places for young people. Bringing provision of secondary education online reduces the need for daily journeys to and from class, so helps keep our students safe.

This year we are including a further 54 children, mostly from internally displaced families (who could not enrol in local schools since they did not have the requisite 'transfer certificates' from their previous schools). So this year we are providing online education to 58 NFE alumni and 74 orphanage students.

Orphanage students visiting the Learning Centre to familiarise themselves with the computers they will be using in our online classes

Active learning during online classes

9. Raising awareness in the community: While it is not possible to advocate directly to government ministries during the current emergency situation, we are able to organise events to raise community awareness, and motivate children and their parents alike. In November we celebrated the United Nations Convention of the Rights of the Child day with gallery walks, quizzes and competitions to raise awareness of children's rights, particularly in respect of child labour and domestic violence. Then in February we celebrated Myanmar Children's Day with our own Talents of Stars competition.

Some comments from parents:

"I have **never experienced to participate in such event before**. I am very **happy to take part** in this. I hope there will be **another one in next year**."

"**I am ashamed that I cannot read the words** in the posters. If possible, **I want PALM to teach us, the parents, too**."

Finance and admin team: In spite of the crashed economy, volatility of food prices, and challenging security situation, the finance and admin team have

The finance and admin team: Ma Hnin Aye Moe (Admin & Logistics Assistant), Daw Lin Lin Htun (Admin & Finance Manager), and U Min Thant Kyaw (Finance Assistant)

Distributing emergency supplies ,and our teacher U Ye Yint Kyaw presenting an emergency hamper to the grandmother of one of our students

Daw Aye Aye Thinn (PALM, Executive Director): "**Our education journey for the very needy children and youths has been continuing in the midst of different challenges, first the natural disaster of the pandemic, and now the man-made disaster of civil war. We are doing what we can to transform challenges into opportunities**, and sometimes this happens unexpectedly. For example, in the past year, parents have worried about their children's safety when they send them to work. It seems that many of them have decided to focus on their children's education instead. So, unexpectedly, we found that the student drop-out rate was hugely down. Over the years, in spite of provision of social work and emergency support to families, the typical drop-out rate has been between 25% and 35%. However last year, far fewer parents chose to withdraw their children in order to work; only 4% of students dropped out.

Anyway, we at PALM are trying hard to support the best for those children and youths' continuing education and careers. **This year, we expanded our online class to include 3 more orphanages which are receiving ethnic minority children fleeing from armed conflict in their home areas.**

I was very pleased to receive a phone call from the HR manager of an engineering firm which had taken on some of our students as employees:

> "The young people who came from PALM are honest and hard working and they have shown commitment… Please send CVs of other students if you have."

Some of the teachers who attended our teacher training course said:

> "Now my children enjoy to learn in my NFE class. They don't want to rest even on weekends. Because of the teaching techniques I learned from your training, I could draw their attention with different learning games. Therefore, I am also happy to teach them."

Such comments give me a feeling of satisfaction. **I feel much gratitude to the donors from S4SK who continued their donation with the big kind heart, for our children's continuing education and for their better lives.**

Dear Friend and Supporter,

I would like to thank you all for your support over the years. Some of you have been contributing to our work consistently since S4SK began as a charity in 2009. I feel huge gratitude to you all, and to our team in Myanmar whose dedication and courage never cease to amaze me. It is truly a joy and a privilege to work with them.

While the country situation of Myanmar continues to be difficult, over the past year we have managed to expand our provision of education to out-of-school children, and this year are able to include a number of orphanage children who have been separated from their families because of fighting in their home towns.

S4SK is a small charity. Apart from the costs of our appeal, all admin costs at S4SK, including communication and travel, are covered by donation from the trustees, so you can be sure that roughly 99.5% of your donation will go to the work you see here. Please help us to continue to bring hope to the lives of these terribly disadvantaged children.

In friendship,

John McConnell (Managing Trustee, S4SK)

Please support our work:

1. By cheque or charity voucher to the treasurer at the address below, and made payable to Scholarships for Street Kids;
2. By electronic transfer to Scholarships for Street Kids Lloyds Bank plc, Branch: Hustlergate, Bradford, A/C No: 00376613, Sort Code: 30-91-12. Or use the IBAN code: GB68LOYD30911200376613. Please email the treasurer at: s4skfinance@gmail.com when you make a donation;
3. By regular donation (Standing Order) please email the treasurer to receive a donation form at: s4skfinance@gmail.com.
Gift Aid: If you are a taxpayer, you can also boost your donation by 25p of Gift Aid for every £1 you donate Gift Aid is reclaimed by the charity from the tax you pay for the current tax year. Your address is needed to identify you as a current UK taxpayer. In order to Gift Aid your donation you must tick the box below:

☐ I want to Gift Aid my donation of £_____ to: Scholarships for Street Kids. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

☐ I am happy to receive further information relating to the work of S4SK

☐ I am happy to receive information sent to my email address:…….
S4SK is a UK registered charity, No: 1131559. We will process your personal data in accordance with the General Data Protection Regulation and Data Protection Act 2018. Our Privacy Policy is available from the Treasurer.

Name: ……

Address: ……

……Postcode:……

Please return to: Erica Cadbury, Treasurer, S4SK, 72 Sun Street, Haworth, Keighley, BD22 8AH email: s4skfinance@gmail.com

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Scholarships for Street Kids		
On accounts for the year ended	March 31st 2024	**Charity no (if any)**	1131559
Set out on pages	4 - 7 (remember to include the page numbers of additional sheets)		

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:	J. Cope	**Date:**	15-8-2024
Name:	John Cope		
Relevant professional qualification(s) or body (if any):	Institute of Chartered Accountants in England & Wales		

CHARITY COMMISSION FOR ENGLAND AND WALES

Scholarship for Street Kids	1131559

Receipts and payments accounts

CC16a

For the period from	01/04/2023	To	31/03/2024

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 £
A1 Receipts					
Grants from trusts	-	38,250	-	38,250	42,114
Donations from Quaker Meetings	2,075	-	-	2,075	1,853
Personal donations	23,855	29,094	-	52,949	17,291
Gift Aid	7,856	7,274	-	15,130	
Bank interest	277	-	-	277	115
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	34,064	74,618	-	108,681	61,373
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	34,064	74,618	-	108,681	61,373
A3 Payments					
Printing and publications	1,715	-	-	1,715	3,064
Bank charges	-	-	-	-	36
Transfer of funds to education projects	30,000	56,700	-	86,700	78,104
in South East Asia	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	31,715	56,700	-	88,414	81,204
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	31,715	56,700	-	88,414	81,204
Net of receipts/(payments)	2,349	17,918	-	20,267	- 19,831
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	46,594	33,262	-	79,856	99,689
Cash funds this year end	48,943	51,180	-	100,123	79,858

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Lloyds Bank accounts	38,403	51,180	-
	Charity Bank	10,540	-	-
		-	-	-
	Total cash funds	48,943	51,180	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Held in projects in SE Asia	10,303	-	-
Cash held pending transfer	7,368	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

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
	Iain A. McConnell	15.08.2024
Erica Cadbury	ERICA CADBURY	15.08.2024

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Scholarships for Street Kids		
On accounts for the year ended	March 31st 2024	**Charity no (if any)**	1131559
Set out on pages	4 - 7 (remember to include the page numbers of additional sheets)		

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:	J. Cope	**Date:**	15-8-2024
Name:	John Cope		
Relevant professional qualification(s) or body (if any):	Institute of Chartered Accountants in England & Wales		

CHARITY COMMISSION FOR ENGLAND AND WALES

Scholarship for Street Kids	1131559

Receipts and payments accounts

CC16a

For the period from	01/04/2023	To	31/03/2024

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 £
A1 Receipts					
Grants from trusts	-	38,250	-	38,250	42,114
Donations from Quaker Meetings	2,075	-	-	2,075	1,853
Personal donations	23,855	29,094	-	52,949	17,291
Gift Aid	7,856	7,274	-	15,130	
Bank interest	277	-	-	277	115
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	34,064	74,618	-	108,681	61,373
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	34,064	74,618	-	108,681	61,373
A3 Payments					
Printing and publications	1,715	-	-	1,715	3,064
Bank charges	-	-	-	-	36
Transfer of funds to education projects	30,000	56,700	-	86,700	78,104
in South East Asia	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	31,715	56,700	-	88,414	81,204
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	31,715	56,700	-	88,414	81,204
Net of receipts/(payments)	2,349	17,918	-	20,267	- 19,831
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	46,594	33,262	-	79,856	99,689
Cash funds this year end	48,943	51,180	-	100,123	79,858

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Lloyds Bank accounts	38,403	51,180	-
	Charity Bank	10,540	-	-
		-	-	-
	Total cash funds	48,943	51,180	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Held in projects in SE Asia	10,303	-	-
Cash held pending transfer	7,368	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

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
	Iain A. McConnell	15.08.2024
Erica Cadbury	ERICA CADBURY	15.08.2024

SCHOLARSHIPS FOR STREET KIDS

England & Wales - Charity number 1131559

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	04	2022		31	03	2023

Section A Reference and administration details

Charity name	Scholarships for Street Kids
Other names charity is known by	S4SK
Registered charity number (if any)	1131559
Charity's principal address	72 Sun Street, Haworth, Keighley
Postcode	**BD22 8AH**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John A McConnell	Managing Trustee		
2	Erica R Cadbury	Treasurer		
3	Anna Young	Secretary		
4	Sheila Kaye	Trustee		
5	George Penaluna	Trustee		
6	Esther McConnell	Trustee		
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Patron	Mike Slingsby	

Name of chief executive or names of senior staff members (Optional information)

John McConnell – Managing Trustee (Unpaid)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Charity
Trustee selection methods (eg. appointed by, elected by)	Members of the Religious Society of Friends (Quakers). Expertise.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees are inducted by receiving a comprehensive package of materials including the trusts governing document and policies. Trustees are offered regular information from the Managing Trustee either when he has been travelling in Myanmar or from staff in Myanmar. Each trustee meeting is proceeded by a film and talk covering the current situation.

The Trust currently works: 1. in Myanmar with the Phoenix Academy for Learning and Motivation (PALM) (formerly Hope for Shining Stars (H$SS)), a non-profit academy providing education to children and young people from severely deprived backgrounds, and 2. in Thailand with various migrant learning centres which provide education to the children of refugee families.

The Managing Trustee liaises with PALM to establish the programme priorities and financial needs and trustees agree an annual budget based on this. The charity works informally with other international non-governmental organisations.

We assess the risks of working in Myanmar on a regular basis. The volatility of the political situation can lead to suspicion of independent educational institutes. By way of addressing this risk, PALM (as H4SS before) has a clear policy of non-involvement in politics.

Trustees confirm that at the present time the charity has sufficient reserves to support H4SS in Myanmar for at least another year and is actively fundraising.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To help children from very poor backgrounds in developing countries to acquire better education than would otherwise be possible for them.
To provide a variety of interventions (ranging from literacy classes and family support through to scholarships for courses in higher education) suited to the situation of the recipients.
With successive interventions each building on the other to improve the life prospects of those young people.
To engage in research to chart out possible career paths for severely disadvantaged children.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit.

The main activities have been to raise and remit sufficient funds to Hope for Shining Starts in Myanmar to carry out the activities as set out in the governing documents.

These are summarised as followed and can be viewed in full in the Annual Report and Appeal

1) Provide accessible non-formal education for children who are out-of-school and probably working full or part-time to support their families.
2) Train teachers to provide these classes and provide the materials required.
3) Family support payments are made to compensate for lost earnings.
4) Children are supported to move onto formal education in state schools.
5) 5) Study guidance to enable poor children to take public exams.
6) Provide vocational training and higher education scholarships
7) Support and fund the transition to vocational education at Education for Youth and Centre for Vocational Training.
8) Emergency financial support for families
9) Poverty alleviation.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

S4SK and PALM work actively in poverty alleviation and make small top up loans and grants to help very poor families generate an income.

There is no programme related investment.

All work in the UK is carried out by volunteers. All staff in Myanmar are renumerated and there is also a staff savings scheme.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

1) Accessible non-formal education was provided for children who are out-of-school and working full or part-time to support their families. NFE classes took place in local communities and are informal and fun, concentrating on literacy and numeracy. Classes are inclusive of all faiths and disabled children can attend.
2) Teachers were trained and mentored to provide quality education.
3) By way of response to the economic crisis in Myanmar emergency support was delivered to those families of our students who were struggling.
4) Alumni of NFE classes were supported to move onto continuing education and vocational training courses. Vocational courses included hairdressing, electrical appliance maintenance, mobile phone repair, cookery, motor engineering and sewing and tailoring.
5) We provided study guidance to enable poor children to take public exams and gain recognised qualifications.
6) H4SS also runs a "Learning Centre" entirely funded by S4SK where children can follow courses in computer studies and tailoring, and be accommodated and supported while they study at other training or educational institutes in Yangon.
7) We sponsored a very successful savings programme and top-up loan scheme to develop income generating projects for indebted families with the aim of getting them out of debt.

Section E Financial review

Brief statement of the charity's policy on reserves	The charity aims to hold 10 months grant for H4SS for its operating costs in reserve. The charity has a savings account with Charity Bank.
Details of any funds materially in deficit	There are no funds in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity received approximately 69% of its funds from Charitable Trusts, 3% from Quaker Meetings and 28% from individual donations and 1% from interest on bank accounts.

Less than 4% of the charities funds are used for administration in the UK, primarily costs of our annual appeal leaflet and costs of remitting money to Myanmar.

All other expenditure is remitted to Myanmar and Thailand to support the activities outlined above.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	[signature]	Erica Cadbury
Full name(s)	JOHN ARTHUR McCONNELL	ERICA CADBURY.
Position (eg Secretary, Chair, etc)	MANAGING TRUSTEE	TRUSTEE/TREASURER

Date 30.09.2023

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name
Scholarships for Street Kids

On accounts for the year ended

31/03/2023

Charity no (if any) 1131559

Set out on pages

4-6 (remember to include the page numbers of additional sheets)

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* *Please delete the words in the brackets if they do not apply.*

Signed: J. Cope **Date:** 30/9/23

Name: John Cope

Relevant professional qualification(s) or body (if any): Registered Chartered accountant

Address:	20 Lidget
	Oakworth, Keighley
	BD22 7HH

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

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

CHARITY COMMISSION FOR ENGLAND AND WALES

Scholarships for Street Kids	1131559

Receipts and payments accounts

CC16a

For the period from	01/04/2022	To	31/03/2023

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					
Grants from trusts	-	42,114	-	42,114	44,600
Donations from Quaker Meetings	1,853	-	-	1,853	1,391
Personal donations	17,291	-	-	17,291	19,257
Gift Aid	-	-	-	-	4,680
Bank Interest	115	-	-	115	36
Other donation	-	-	-	-	5,000
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	19,258	42,114	-	61,373	74,964
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	19,258	42,114	-	61,373	74,964
A3 Payments					
Printing and publications	3,064	-	-	3,064	1,335
Bank charges	36	-	-	36	25
Transfer funds to education projects in SE Asia	482	-	-	482	-
	15,000	62,622	-	77,622	55,323
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	18,582	62,622	-	81,205	56,683
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	18,582	62,622	-	81,205	56,683
Net of receipts/(payments)	676	- 20,508	-	- 19,832	18,281
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	45,918	53,770	-	99,688	81,407
Cash funds this year end	46,594	33,262	-	79,856	99,688

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

B1 Cash funds The charity retains 10 months operating costs in reserve to ensure continuity of all projects.

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Lloyds Bank	4,924	-	-
	Lloyds Bank	64,669	-	-
	Charity Bank	10,263	-	-
	Total cash funds	79,856	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
Held by projects in SE Asia	8,088	-	-
Cash held pending transfer	15,000	-	-
	-	-	-
	-	-	-
	-	-	-

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
	ERICA CADBURY	23/09/23
	JOHN MCCONNELL	23/09/23

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name
Scholarships for Street Kids

On accounts for the year ended

31/03/2023

Charity no (if any) 1131559

Set out on pages

4-6 (remember to include the page numbers of additional sheets)

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* *Please delete the words in the brackets if they do not apply.*

Signed: J. Cope **Date:** 30/9/23

Name: John Cope

Relevant professional qualification(s) or body (if any): Registered Chartered accountant

Address:	20 Lidget
	Oakworth, Keighley
	BD22 7HH

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

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

CHARITY COMMISSION FOR ENGLAND AND WALES

Scholarships for Street Kids	1131559

Receipts and payments accounts

CC16a

For the period from	01/04/2022	To	31/03/2023

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					
Grants from trusts	-	42,114	-	42,114	44,600
Donations from Quaker Meetings	1,853	-	-	1,853	1,391
Personal donations	17,291	-	-	17,291	19,257
Gift Aid	-	-	-	-	4,680
Bank Interest	115	-	-	115	36
Other donation	-	-	-	-	5,000
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	19,258	42,114	-	61,373	74,964
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	19,258	42,114	-	61,373	74,964
A3 Payments					
Printing and publications	3,064	-	-	3,064	1,335
Bank charges	36	-	-	36	25
Transfer funds to education projects in SE Asia	482	-	-	482	-
	15,000	62,622	-	77,622	55,323
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	18,582	62,622	-	81,205	56,683
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	18,582	62,622	-	81,205	56,683
Net of receipts/(payments)	676	- 20,508	-	- 19,832	18,281
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	45,918	53,770	-	99,688	81,407
Cash funds this year end	46,594	33,262	-	79,856	99,688

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

B1 Cash funds The charity retains 10 months operating costs in reserve to ensure continuity of all projects.

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Lloyds Bank	4,924	-	-
	Lloyds Bank	64,669	-	-
	Charity Bank	10,263	-	-
	Total cash funds	79,856	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
Held by projects in SE Asia	8,088	-	-
Cash held pending transfer	15,000	-	-
	-	-	-
	-	-	-
	-	-	-

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
	ERICA CADBURY	23/09/23
	JOHN MCCONNELL	23/09/23

SCHOLARSHIPS FOR STREET KIDS

England & Wales - Charity number 1131559

Accounts

Scholarships for Street Kids

Working to provide educational opportunities for very poor children in Myanmar

REPORT AND APPEAL 2022

s4sk.org.uk

Charity Reg. No: 1131559

Who we are

s4sk.org.uk

In the UK, we are Scholarships for Street Kids (S4SK)

Sheila Kaye (Trustee), Anna Young (Trustee and Secretary), Erica Cadbury (Trustee and Treasurer), George Penaluna (Trustee), John McConnell (Managing Trustee), Esther McConnell (Trustee), Michael Slingsby (Patron) Charity Reg. No: 1131559

Scholarships for Street Kids (S4SK), 72 Sun Street, Haworth, Keighley, Yorkshire, BD22 8AH, United Kingdom

Get in touch via email: **info.s4sk@gmail.com**

In Myanmar, we are Hope for Shining Stars (H4SS)

Front row: Daw Lwin Moe Htay (Finance Officer), Daw Aye Aye Thinn (Programme Director), Daw Aye Aye Myint and Daw Wah Wah Thwin (both Mentors)
Back row: U Myo Min Kyaw (Admin Officer), Ma Hninn Aye Moe (Volunteer), U Aung Phyo Ko Ko (NFE teacher), Daw Thein Thein Htay (Learning Centre Principal), U Tin Nyein Oo (Learning Centre Junior Supervisor), Daw Theint Sandi Lwin (Learning Centre Supervisor)
Charity Reg. No: 1/PT/0172

H4SS, Room 045, 5th Floor, Bayint Naung Tower 1A, Bayint Naung Road, Kamayut Township, Yangon, Myanmar

Get in touch via email: **h4ss.s4sk@gmail.com**

S4SK and H4SS – a brief history

We opened our first class for out-of-school children, and awarded our first scholarships in 2007 on the initiative of John McConnell, a British Quaker, who was teaching conflict resolution skills in Yangon at the time.
Scholarships for Street Kids (S4SK) was established as a UK charity in 2009.
By 2013 there was a strong team of staff and supporters in Myanmar, and we formed a local NGO which, in 2016, registered as **Hope for Shining Stars (H4SS)**.
H4SS's Governing Board includes professional educationalists and a former Department of Social Welfare director. John McConnell serves as Chief Advisor. H4SS staff and Governing Board include Buddhist, Christian and Muslim faiths and we provide the same opportunities to children of all ethnic and religious backgrounds. Approximately 52% of our students are girls.

The children we are here to help

Most of the children we help are out-of-school and work long hours each day from as young as eight or nine. They fish, make bricks, peel beans, carry building materials, scavenge for recyclables and more to contribute to family income.
Typically, their families have been illiterate for generations and regard child labour as normal. These families cannot afford the loss of income incurred by children attending school full-time.
Thus, child labourers become trapped in poverty, unable to access education at the time in their lives when they need to be in school. Provision of education alone is not enough; it needs to be paralleled with action to address the poverty of their families.

Last year S4SK funded around 92.92% of H4SS work, with 6.88% coming from ChildFund Myanmar (CFMM) and 0.2% from Burmese Community Development Collaboration (BCDC).

Report of achievements 2021-22

The children comprising our target group have to work for many hours each day to support the family income, so are unable to access education. They are caught in a poverty trap.

Over the past 15 years, we have developed a strategy that releases children to study while addressing the problems faced by their families.

The double emergency of pandemic and coup provided additional challenges. The severity of the early waves of Covid made all meetings (whether of students, teachers or committees) problematic. Then, the political violence following the February 2021 military coup made it risky for young people to gather in groups, or even to travel to class or training venues on the roads.

H4SS was able to continue its work however, using a spectrum of media (in-person, small group, blended online and small group etc), and adjusting provision according to local conditions. Here is how:

1. Response to the Covid-19 pandemic:

As in 2020, we raised awareness of Covid hygiene procedures among both children and their parents. However, the impact of the Delta variant of Covid 19 was severe. With political upheaval affecting staffing of hospitals, most of those infected stayed at home with individual doctors and medical NGOs helping as they could. The situation of those with severe symptoms was dire, with inadequate supplies of oxygen and long queues to refill cylinders. Many died, including the husband of one of our teachers and a local NFE committee member.

By way of response, in August 2021 we set up home treatment support centres, based in NFE class committees, in Hlegu, Bago and Pakkoku.

Each was equipped with Covid test kits, an oxygen concentrator, PPE and medicines. We arranged online and phone access to a doctor who both provided initial online training and made herself available, 24/7, for consultation. Three oxygen concentrators and all PPE were funded by S4SK, and a fourth concentrator was donated by a local company, Myanmar Trillion Group Trading.

2. Accessible education:

Activity-based, non-formal education (NFE) classes are fun and require no previous schooling. Some classes were run in shifts with small socially-distanced groups, often outdoors, and with additional home-study worksheets. As the severity of the disease reduced, classes gradually reopened, with all classes restarting by December 2021. Even so, the unpredictable violence following the coup resulted in some classes having to close for short periods, depending on the local security situation. **Last year H4SS provided NFE to 140 children (78 boys + 62 girls) in eleven NFE classes, all funded by S4SK.**

While the number of NFE places funded by S4SK was slightly higher than the previous year, the overall number was lower. This was because H4SS's other main funder, ChildFund Myanmar (CFMM) made the strategic decision to focus resources on provision of emergency support to impoverished families.

"Before attending the NFE class, people used to look down on me because they thought I was rude. Since joining the class, I have more confidence, and people comment to my mum that I am more polite."

Ma Pyae Phyo Zaw

NFE student in Pakkoku

"When I was in Grade 4, our family's economic situation became very bad, and I had to drop out of school to work with my mother. We would pick cress and firewood all day, to sell round the village. I wanted to go back to school, but we never had enough money, so I kept working.

One evening, on the way home, I saw the light of the NFE class under a tree at the edge of the village. As soon as I saw the class, I wanted to study there. The class was at night, so was after our working hours. I asked my Mum, and she talked with the teacher. I was so very happy to study there! We learned the alphabet by singing it as a song. There were group games, racing with each other to solve the most problems. We learned English vocabulary by drawing pictures, colouring them in, then writing the English words. It was fun! I enjoyed reading and writing. Now, my knowledge of the world is much better than before. Because of the emergency support from H4SS, life is much easier for my mum too."

"My dream is to open a salad shop. Then, if it is successful, I would like to open a restaurant. I made this dream into a drawing for the Talents of Stars competition."

"Like a gardener, I cultivated many plants in my NFE garden. I cannot say that all plants grew successfully, but I am so happy to see some plants flower and fruit as I hoped they would."

Ye Yint Kyaw

NFE teacher in Pakkoku

Ye Yint Kyaw has a successful hairdressing business in Pakkoku and has been an NFE teacher with H4SS since 2014.

"Before H4SS visited our town, I had never really considered what it is like to be a child labourer or street kid. After coming to understand the difficulties they face, I decided to become an NFE teacher, and try to improve their lives. Our students' parents are mostly illiterate, and to begin with, I found it difficult to discuss family problems with them. Such discussions became much easier as good relationships developed. Trust-building is very important in this work. I am lucky to have a supportive NFE Committee, with members who know the families well, and often help solve problems.

In the H4SS teacher training course, we learned the active-learning approach. Children can learn happily, through games and quizzes, mind-mapping, and project activities, without thinking that they are studying. I had never experienced any of this when I was at school. After a day's hairdressing, I find that teaching a happy class in the evening releases me from the tiredness of work.

There are some things I will always remember. One of my students had been to formal school for just one year before dropping out. She joined my class at 17 years of age. At that time, she could not read simple passages in Burmese, nor repeat the alphabet. She participated actively in class activities, and soon became happy to study. Her reading is much better now, also her way of relating to others. She often greets me, calling 'Hello' across the street. I can see how her life is changing for the better.

One boy had dropped out of school barely able to read or write, and was working at a motor-cycle repair shop. However, the shop owner treated him badly so he left and took a job peeling beans. Hardly literate and with no skills, he would find it difficult to get a good job in the future.

I taught him literacy, numeracy and life skills in my NFE class, then provided him with vocational training in hairdressing.

He learned quickly, and liked to experiment. H4SS helped with equipment, and now he has opened his own business! His salon is very popular with teenage boys; he has a good future ahead of him.

"When I look back, I feel satisfied."

3. Social Work and Emergency support:
In normal times we make Family Support (FS) payments to compensate families for lost earnings while children are in class, and use the monthly payment meetings to engage with parents.
However, with the collapse of the economy following the coup, and the devastating effects on household incomes, we shifted to a system of emergency support (ES), providing families with food and hygiene hampers, to help them survive.
Being forced deeper into poverty carries the risk that families are pushed into taking loans against their children's future labour, something we do our utmost to avoid.
Last year, H4SS provided food and hygiene hampers to 279 households, 177 funded by S4SK and 102 by CFMM, benefitting 556 siblings of our students.

4. Transition from non-formal to formal education (NFE-FE):
Every year, some students transfer from NFE classes to FE. Last year, a number of NFE students intended to transfer to state schools. However, many state schools had to close because of Covid and the security situation. **In response, we welcomed all 37 students (17 boys and 20 girls) back to our NFE classes and taught them using their formal school books. Some have been able to return to their schools since.**

Ei Myat Noe
NFE-FE student

Ei Myat Noe is 16 and is from a Burmese Buddhist family. She was born in the middle of a rubber plantation where her father worked as security guard, while her mother collected and sold bamboo shoots in the rainy season and worked in a brick-making factory in the dry season. Being illiterate, the family did not know to register Ei Myat's birth. The first problem arose when, aged five, the local school was unwilling to accept her without a birth certificate, relenting only after the ward official wrote a letter of recommendation. However, the problem resurfaced when she was unable to register for her grade 4 exams, which are run by the Central Examination Board.
Ei Myat's mother withdrew her from school and enrolled her in one of our NFE classes.
Ei Myat recalls this period:
"I felt so sad when I had to withdraw from the school. I thought I would not be able to become a nurse, my dream since I was young. However, I enjoyed my learning at the NFE class. I remember learning arithmetic by counting the leaves that we picked up from the plants nearby. I hadn't experienced such learning before! I liked the field trips we made too. We went to the People's Park where we played games, and to the National Museum where I could learn the history of Myanmar and the musical instruments of each nationality."
In 2016, the family finally obtained ID cards for all the children, but their home and possessions were destroyed in a fire. H4SS used the social work bursary to rebuild their house.

Then, in late 2016, Ei Myat returned to formal school.
"When I went back to the formal school, I visited H4SS teacher Nwe Ni's class each evening and she helped with anything I had found difficult at school. Later, the school had to close because of the emergency, and I joined the online classes provided by H4SS.
I am happy to learn in this way, though sometimes the signal is poor and it is not easy to allocate working and learning hours. My mum does my work when I am studying and the employer agreed to allow me one day's leave each week."

"When the political situation becomes stable, I will go back to school and I will try hard to become a nurse."

5. Study guidance:
In normal times, to improve the chances of school students from deprived backgrounds facing public exams, H4SS offers free study guidance classes in two townships. To reduce chances of infection, we rearranged these classes into small groups meeting in teachers' homes, and receiving online tuition from the Learning Centre. Then, in response to the worsening security situation, we provided several students with tablets so they could receive tuition online at home.
Last year 24 students (eight boys and 16 girls) benefitted from the SG scheme, all funded by S4SK.

6. Additional classes in English and computer studies:
In normal times, many of the students living at the Learning Centre would commute each day to two linked vocational training colleges, Education for Youth (E4Y) for students from 14 to 16 and the Centre for Vocational Training (CVT) which caters for older students.
H4SS would support their studies by accommodating students at the Learning Centre and providing supervised homework classes each evening. However, as a result of the political insecurity, both E4Y and CVT had to suspend their activities.
By way of response, we established additional classes both at the Learning Centre and online. These included a daily English class provided with blended media, an in-person class in computer assembly and repair and blended classes in the use of various word-processing, data-management and graphics programmes.

a) The online English classes were attended by altogether 45 students (19 boys and 26 girls) including 20 students (seven boys and 13 girls) who would otherwise have been attending E4Y. All English classes were funded by S4SK.
b) The computer repair and computing classes benefitted 18 students (six boys and 12 girls) at the Learning Centre and 20 students (13 boys and 7 girls) at Wah Pa Nge Village, Hlegu. All the students in this latter group were from the Karen ethnic group. **S4SK funded the in-person training at the Learning Centre, while BCDC arranged online tuition from Australia, provided most of the hardware for both classes and supported the associated data costs.**

7. Vocational training scholarships:
Provision of successive opportunities for education and training brings about real change in children's lives and has been a key part of our philosophy from the start. However, the combination of pandemic and coup last year meant that arranging vocational training courses was difficult, particularly for boys who were at most risk of coming under suspicion of involvement in the fighting. Another factor was the closure of VT colleges (see above 6b); thankfully, our own Sewing and Tailoring courses were able to continue. **Last year, we provided 20 VT scholarships (one boy and 19 girls) to enable students to follow courses in hairdressing and tailoring in Pakkoku and Bago. Of these, seven students dropped out, some as a result of families having to move because of land seizure, some due to insecurity of travel to and from course venues and one because of marriage. All scholarships were funded by S4SK.**

Daw Jamin Aein
English teacher

"I have been teaching English to E4Y students at the H4SS Learning Centre since 2020. In my classes there are altogether 45 students, including 20 at the Learning Centre. They are active learners and they enjoy learning with me. They told me of their ambitions and they shared their feeling with me too, and how they are happy to live in the Learning Centre.
At first, some were nervous to learn English because the sounds and spellings are so different from Burmese. So I encouraged them, saying, "Don't be afraid of anything. You just need to speak". Now, they work really hard and do homework regularly. They love to sing English songs. Since the class is online, I use many techniques, such as role play, pair work and group competition, to sustain their interest. They always have fun in class, and I am delighted when they smile, laugh and discuss with each other in English. It makes me proud to see them learning so cheerfully. They all deserve success in life."

Daw Mya Tazin Oo

Sewing and tailoring teacher in Bago

"I have been an NFE Teacher with H4SS-S4SK since 2013, and am happy to have had the opportunity to teach very needy children; H4SS is implementing my dream. In 2016-7, H4SS sponsored me to train in sewing and tailoring, and since 2018 I have been teaching this subject to alumni of my NFE class.
Last year, I arranged for students who completed their courses to sell some of the blouses and skirts that they made. Others got jobs at a garment factory.
For the future, I am planning, with H4SS, to set up a small workshop so that my students can have the experience of running a business. For marketing, I will try to link to a shop that sells ready-made clothes. In this way, I hope my students can set up their own small businesses and work without being exploited."

"I feel satisfaction that my NFE students have achieved so much, and now have the chance of better lives."

Ma Khaing Phoo Wai

Sewing and tailoring student

Ma Khaing Phoo Wai is 13 years old and lives in Pakkoku. Her mother ekes out a living brick-making, cooking snacks and laundering clothes. As part of an H4SS income-generating project she learned how to make liquid soap which she sells at market. Khaing Phoo Wai lost her father when she was five and her mother could not afford to send the children to school, so she had no schooling until she joined our class in 2017 at the age of eight.

"I could not enrol in school because my family was very poor. I envied the other children who could go to school and learn many things. I felt inferior, as if I had no future. I feel different now. I try hard in class, and am doing well. Now I can speak to anyone. I am determined to become an educated person.
It was difficult to study during the pandemic and political crisis. However, our class kept going in small groups. Sometimes, it was dangerous to walk home in the evening, so our teacher brought me home on her motor bike.
After NFE, I transferred to formal school at grade 2. When the schools closed because of the emergency, I joined the H4SS tailoring course in Bago. Now, I can make blouses, longyis and trousers and even design dresses."

"I intend to continue to study tailoring, so as to be able to set up my own tailoring shop. H4SS will help me to achieve this, the teacher said"

8. Disability inclusion:
When setting up an NFE class we actively seek to include disabled children who are out of school. Sadly, our class in Bago, which had attracted disabled students from miles around, had to close because parents were concerned about risks of infection to specially vulnerable children. Daw Nan Thida offered to teach through home visits but parents felt that the risk was still there. Now Nan Thida runs her own private tutory. **Until closure of the class in late April, we were providing education to 28 disabled children; after this we continued to include 16 disabled students in our other NFE classes (13 boys and three girls).**

9. Poverty alleviation:
Many of our families are in debt to money-lenders at interest rates of between 25% and 30% per month. H4SS facilitates a savings group, which savers run themselves, and a top-up loan fund run by H4SS.
The savings group gives families interest on savings as well as giving loans. Their loans and H4SS loans both offer a consistent interest rate of 2% per month. The aim is to mitigate or remove family debt in time for NFE alumni to access full-time vocational training or further education. There is a strong social side to the scheme, with groups meeting every month to deposit savings, decide priorities for lending, adjudicate loan applications from savers, check interest, share income-generating plans and encourage each other. During the pandemic we arranged meetings outdoors around the school bus. The downturn of the economy following the coup meant that families found it more difficult to save, and our mentors were active with savings groups, working out survival strategies. Together they decided to continue saving and to allow interest-free loans to those families facing hardship. Broadly, the initiative has worked well.
In the past year, 31 families continued in the scheme. Across these families: three families managed to get completely out of debt to money-lenders, many families received loans from the savings scheme and were repaying under conditions adjusted for the emergency period, five families received top-up loans to invest in fishing equipment, which they have repaid completely, and one family (who had been landless farmers for generations) was able to purchase their own land with the help of both savings scheme and a top-up loan from H4SS. All admin costs and top-up loans were funded by S4SK.

Daw Mi Chaw
Savings Group member

Daw Mi Chaw works as a rubber tapper in the dry season, then collects and sells bamboo in the rainy season. Her daughter Wint Wah, and son Chit Oo, are in one of our NFE classes:
"During summer and winter seasons, my husband and I work scraping rubber trees through the night till 8am, then make latex sheets during the day. Sometimes my daughter works with us too. Before the birth of my third child, we could not work for some months and had difficulty feeding our family. I took out a loan of 100,000/- (£50) from a money-lender at 20% interest per month.
However, I could not pay the interest so that was added to the capital. By the time I could work full-time again, I owed 700,000/- (£350) to three money-lenders.

"I realised I was trapped in debt."

In the H4SS parent education sessions I learned that the saving scheme could solve our debt problem, so I joined the savings group and started saving in March 2020. When the teachers from H4SS visited our house, I felt as if they were my parents. Their encouragement made me happy and more enthusiastic to work. After three months I could borrow 50,000/- (£25) at 2% from the savings group to begin to repay the first money-lender. After that loan was repaid, I borrowed another 100,000/- from the savings group. I ran this cycle till, after one year, 350,000/- (£175) of high-interest debt was paid back. After a further six loans from the savings group and a loan from the H4SS project income generation fund, I managed to repay all our high-interest debts.
Then in May 2022, with a 300 000/- (£150) loan from the savings group, I bought a cow and a calf! Right now, I have 70,000/- (£35) to pay back to H4SS, and 260,000/- (£130) to the savings group, all at 2% interest only. Because of the loans from the savings group and the seven times of emergency food support from H4SS, I could come out of the debt trap.

"I can work comfortably now and need not worry every day; I feel I can breathe again!"

My daughter wants to be a teacher. Sometimes, when I attend savings group meetings, I bring my children to the Learning Centre to show them the place where they will study one day. I will encourage my children to reach their ambition."

10. Teacher training:
This year, our teacher capacity building training took place online with a special focus on how to make best use of information technology to provide education. Additionally, given that some students who had earlier transferred to the state system were coming back to their NFE classes, we spent time acquainting teachers with the FE curriculum. Teachers also benefitted from an online course in teaching English, led by Gwen Harris, a former VSO volunteer with the Ministry of Education in Myanmar. This year, 11 teachers completed the H4SS teacher training course, with all costs covered by S4SK.

Teachers in an online training session and entries to Talent of Stars competition

Daw Khaing Nwe
NFE teacher

I trained as an NFE teacher with H4SS in 2014-15. Before then, I did not know how to discipline children other than to scold and beat them for their improvement. That is the way I had been brought up. During the training, I realised that this way was not good for the children, and that we could use positive discipline techniques instead. As well as training, we received mentoring in our classrooms, which I found very helpful. Since my childhood I have had an inferiority complex; I dared not speak in public and used not to express my feelings. Working with H4SS has been a milestone in my life. In the teacher trainings, I learned to express my feelings in a good way. This gave me the confidence to be able to persuade parents to support their children's learning.
The biggest challenge in teaching was that most of the children had never been in school and could not follow what I was trying to teach them. I learned to be very patient, and take careful consideration of their level. I would worry that, if I could not keep them in my class, there would be no further chance for them to get an education. So I had to make my class a happy place, with enjoyable activities every day, so they would want to keep coming."

11. Talents of stars:
Amid the gloom and fear of the emergency, we held two 'Talents of Stars' competitions across all classes. Broadly, our aims were to release students' worries, improve reading and writing skills and stimulate higher order thinking. The first was held in November 2021 to coincide with the worldwide celebration of the United Nations Convention on the Rights of the Child and the second in February 2022 on Myanmar Children's Day, which falls on the birth anniversary of the 'architect of the nation', Bogyoke Aung San.
Activities included drawing and painting, computer graphics, poetry writing and recitals, with Q&A sessions helping to draw out students' thoughts and feelings. Presentations were adjudicated by H4SS board members and academic staff from the University of Education and the University of Culture. Though there were problems with poor internet connection, everyone was excited to see students' participation on the screen. One of the parents expressed, amid tears of joy, that she never dreamt that her child could take part in such an event:

"I feel so proud of him!"

Alumni of H4SS scholarships and older students: four biographies

Naing Maw Lin and Dwe Pauk

Naing Maw and Dwe Pauk were born within three months of each other in 2002. Naing Maw is a Burmese Buddhist, while Dwe Pauk is a Naga Christian. Naing Maw dropped out of school aged seven to look after his baby sister when his father became ill and could not work, leaving his mother, who made a living collecting hair to sell to a wig factory, as the sole breadwinner.

Dway Pauk is from Leshi, in the remote mountainous Naga region near the border with India: "When someone came to our village by motorbike, we used to run to see it. We have hardly seen a car there." He too was withdrawn from school at seven due to family poverty after his father died, and was brought to an orphanage in Hlegu at about nine.

The orphanage director remembers: "When he got here he could not understand Burmese language, nor read and write, so we communicated in sign language. He had to start from zero! He could not enrol in the government school because there was no certificate of transfer. Fortunately he could join the H4SS NFE class. Your organisation supported his life. I am very happy to see his success. We cannot say enough his changes – very big changes. He can speak Burmese very well and has improved his behaviour. It was very good that we could co-operate together."

While studying at the Learning Centre, one of our mentors observed: "They are good friends, like brothers even."

The two boys had completed their studies at E4Y, and were starting their second year at CVT, when the emergency period began and both institutions were forced to close. Naing Maw got work at a furniture shop while Dwei Pauk was employed at a steel fabrication factory. Naing Maw resigned from this job because of rude treatment from the employer, and as for Dwei Pauk: "We did not feel safe at the factory after the coup. There could be bombs anytime and anywhere. Then I got Covid-19 and finally resigned."

Over the next few weeks the two friends developed a plan to set up their own carpentry business. Dwei Pauk explains: "The orphanage director supported us by letting us use an area of the orphanage compound, selling us wood at a cheap price and linking us with some customers; H4SS helped with training in business skills and purchase of woodworking equipment."

One of the first orders they received was to make pews for a local church. The pastor invited congregations of nearby churches to visit, resulting in more orders. Within two months, the two boys had accrued savings which they banked with the Learning Centre Principal. Naing Maw could buy materials to repair his mother's house and Dwei Pauk was able to send money to his mother in the Naga hills.

They have very different ideas for the future. Dwei Pauk said: "Now I am making furniture with wood. In future, I want to create designs with wood and steel. It will be more popular I think. I would like to return to my native town and teach carpentry to poor children like me." Naing Maw said: "In future, I would like to go to Japan with my profession as a carpenter. In preparation for this, I intend to learn to speak Japanese."

Ma Saung Hnin Phyu

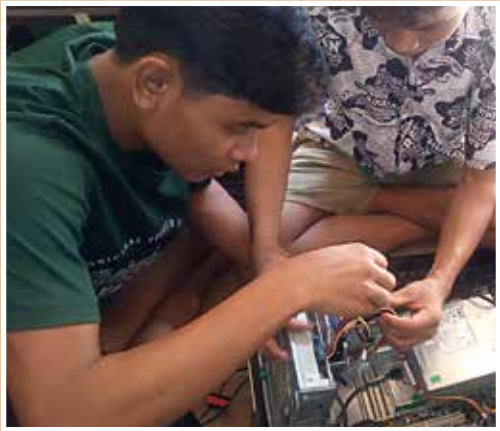
Ma Saung Hnin Phyu received a scholarship to allow her to complete a degree in ICT (Information and Communication Technology). Since graduating in 2020, she has worked first as a Network Operation Centre Engineer, and has recently been offered the post of Solution Engineer. She writes: "Because I have a bachelor degree in ICT, I found it easy to start my career. I feel grateful to all of you and am very proud of being the student of H4SK-S4SK. Your organisation is really helpful to students facing difficulties on their studying way."

"Your help has affected the whole of my life. Thank you so much."

Aung Myo Min

"I want to do the very best for my family and so I will try to be successful in life"

Aung Myo was born in 2002. His father was a fisherman, while his mother maintained the nets and looked after the family.
Aung Myo enrolled in the local primary school and did so well that the teacher promoted him to Grade 2 in the first year: "I remember having to get up at 3am each morning to help get the boat and nets ready."
In 2008, when he was six, Cyclone Nargis barrelled across the Irrawaddy delta, destroying the family's home and property. They moved to the Yangon area where his father earned a living digging fish ponds. The family struggled economically, but at least were safe. The children enrolled at the local school, but not for long: "We were only in school for six months before the family moved again for my father to dig fish ponds in another place. Like this, we moved at least once every year for four years. I was out of school all this time, but always wanted to get back to school, so read whatever books I could find. After arriving in Dagon Dine, I joined a daily mobile class provided by H4SS. We learned in the open beside the H4SS bus. After that, I went to stay at the Learning Centre in Hlegu and in 2017 passed the entrance exam for E4Y pre-vocational college. I was happy to be able to study like other children.
In May 2019, my mother became ill and our economic situation was down. My parents borrowed from a money-lender at a high rate of interest (25% per month) and it was difficult to keep up repayments. I thought I would have to stop my study in order to work.



The Learning Centre Principal, Daw Thein Thein Htay, discussed the situation with my parents. H4SS helped us by purchasing the debt so I could continue my study. My brothers and sisters encouraged me to keep studying so I could have a good job in the future. While living at the Learning Centre, I went home at weekends and holidays and worked at fishing.
During the the pandemic, we E4Y students were taught online, with tablet phones for home study. I joined these online classes, working during the day and studying at night. However, my parents made some mistakes with money, and we got into debt again.
I had to work in a rice mill to help keep up repayments, so did not have enough time to study. I felt depressed at this time; in the midst of working for everyone, we had nothing! Luckily, my father was in the savings group. They helped with a loan and H4SS provided basic foods and soap, which was a good support for us. Now, both debt and loan are repaid and we just have some debt with no interest to a shopkeeper. I got back to the Learning Centre in January 2022 where we studied computer and English online. I enjoy being able to study again.
In the long term, my ambition is to be a chef. CVT college has a professional cookery course, and when the emergency is over I hope to resume my studies there."

Message from the Programme Director

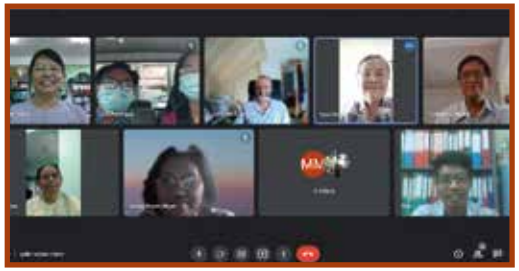
The coming year: a message from the H4SS Programme Director, Daw Aye Aye Thinn

In previous years, one of the best routes for the further education of our students was to enrol in the linked vocational colleges, E4Y and CVT, which provided a range of top-quality courses in a range of trades and professions. However, in the current situation both institutions have had to suspend all activities. Thus, in the coming year we need to expand provision of vocational training courses at the Learning Centre and seek out other quality providers. Young people currently face many difficulties in beginning their careers. Even walking on the roads is dangerous. Given the success of the existing H4SS Learning Centre in Hlegu in bridging the gap between non-formal education and formal study, we hope to establish satellite learning centres in rural locations where we already have NFE classes. Our older students have acquired skills including cookery, hairdressing, dress design and tailoring, motorcycle repair, computer repair, computer graphics, carpentry and more. To help them gain experience of business, we intend to establish cooperatives as a bridge to setting up their own businesses.

The political instability following the coup has led to an increase in violence across the country, with street crime rising too. While it is not possible to advocate on policy issues at the moment, we feel that the basic values of society are being eroded, and that education has a very important role to play in developing mutual respect, compassion, tolerance, and the understanding of fair processes of decision-making. One of the core tasks for future years is to develop a more systematic approach to education on citizenship.

As to teacher training, there are some volunteer groups which are teaching street kids by the roadside and under bridges. Some are university students and some are company staff or volunteers from civil society organisations. Of those we met, none had received training in pedagogy. Therefore, we plan to extend our H4SS NFE teacher training programme to include these providers.

Chin State is a minority state of Myanmar, bordering Bangladesh and India, where decades of under-development and deprivation have been made worse by the current emergency. We have received two separate invitations, from a church and from an NGO, to open classes for out-of-school children and youth there. We are actively exploring both possibilities and hope to establish classes in Chin State in the course of this year.



Messages from Governing Board members

Daw Myint Myint Shwe
Education Consultant

Special thanks to S4SK for its continued support in the face of political instability and economic turmoil. We also appreciate the support of donors and the team's efforts. Despite the difficulties, we have to implement good quality and systematic education. May peace in Burma prevail.

U Maung Myint
Retired Director of Social Welfare

While the whole country is facing great problems, H4SS has continued to work successfully to provide education and social protection to some of our most disadvantaged children and their families. Congratulations to Daw Aye Aye Thinn for leading H4SS so well and to S4SK which is the father of H4SS and has supported us through all difficulties.

John A McConnell
Managing Trustee, S4SK

Dear Friend and Supporter,

Thank you for your support. The past year has been difficult, but we have managed to both sustain provision of education and respond to the changing national emergency.

The savings scheme has proved resilient beyond expectation and has helped our families survive. Particularly encouraging has been the dedication of staff and teachers alike who, again and again, have 'gone the extra mile' to ensure continuity of provision to our children and their families. As a result of their efforts and yours, we are at a point now where we can actually think of expanding our work once again.

S4SK is a small charity. Apart from the costs of our appeal, all admin costs at S4SK, including communication and travel, are covered by donation from the trustees, so you can be sure that roughly 98% of your donation will go to the work you see here. Please help us to continue to bring hope to the lives of these terribly disadvantaged children.

In friendship,

Expenditure

In 2021-22, S4SK raised £74,963.79 from trusts, individuals and Quaker meetings. Of this, £55,322.71 was transferred to Myanmar and £1,350 was spent on fundraising and bank charges. To guarantee continuity of classes we retain ten months operating costs in reserve. Designated expenditure for 2021-2 is currently £82,000, though this may vary depending on responses to the emergency and the progress we can make with the plans outlined on the previous page. Full accounts are available on the Charity Commission website, or from the treasurer (email: s4skfinance@gmail.com).

Please help us to support very poor children and their families in Myanmar by giving a gift.

Donations can be made by bank transfer to our business current account:
Account name: **Scholarships for Street Kids**
Sort code: **30-91-12** Account number: **00376613**
Alternatively use the IBAN code: **GB68LOYD30911200376613**
Please confirm your donation by email: **s4skfinance@gmail.com**

Or by cheque or charity voucher payable to: **Scholarships for Street Kids** and send to **Erica Cadbury, Treasurer for S4SK, 72 Sun Street, Haworth, Keighley, BD22 8AH**

To donate by standing order, please email us for a form: **s4skfinance@gmail.com**

Leaflet designed and printed by *the*Friend

giftaid it

Boost your donation by 25p for every £1 you donate by allowing us to reclaim the tax through Gift Aid, if you are eligible. Please read the declaration, tick the box, complete this form and then return it to us at the address above.

☐ I want to Gift Aid my donation of £ ..... to Scholarships for Street Kids. I am a UK tax payer and I understand that if the total amount of tax reclaimed by all the charities I Gift Aid to in any tax year exceeds the amount of tax I paid in that year, HMRC will seek to collect the difference from me.

Name .....

Address .....

.....

..... Postcode .....

Signed ..... Date .....

☐ I am happy to receive further information relating to the work of S4SK

☐ Please contact me via email: .....

We will process your personal data in accordance with the General Data Protection Regulation and Data Protection Act 2018. Our Privacy Policy is available from the treasurer.

S4SK is a UK registered charity number 1131559.

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Scholarships for Street Kids		
On accounts for the year ended	March 31st 2022	**Charity no (if any)**	1131559
Set out on pages	4 - 7 (remember to include the page numbers of additional sheets)		

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:	J. Cope	**Date:**	29-7-2022
Name:	John Cope		
Relevant professional qualification(s) or body (if any):	Chartered Accountant		

Address:	20 Lidget, Oakworth, BD22 7HH

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

Charity Name	No (if any)
Scholarships for Street Kids	1131559

Receipts and payments accounts

CC16a

For the period from	01/04/2021	To	31/03/2022

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 £
A1 Receipts					
Grants from Trusts		44,600		44,600	62,119
Contributions from Quaker meetings	1,391			1,391	1,701
Donations from Individuals	19,257			19,257	17,422
Gift Aid	4,680			4,680	
Personal donation	5,000			5,000	2,015
Interest	36			36	111
Sub total *(Gross income for AR)*	30,364	44,600		74,964	83,368
A2 Asset and investment sales, (see table).					
Sub total	30,364	44,600		74,494	83,368
Total receipts	30,364	44,600		74,494	83,368
A3 Payments					
Appeal costs	1,335			1,335	349
Transferred to Myanmar in AUD	14,000	41,323		55,323	47,903
Cashed as $ for Myanmar					17,497
Bank charges	25			25	20
Sub total	15,360	41,323		56,683	65,769
A4 Asset and investment purchases, (see table)					
Sub total	15,360	41,323		56,683.00	65,769
Total payments	15,360	41,423		56,683	65,769
Net of receipts/(payments)	15,004	3,177		18,181	
A5 Transfers between funds					
A6 Cash funds last year end	30,914	50,493		81,407	
Cash funds this year end	45,918	53,770		99,688	

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

Categories

B1 Cash funds

Lloyds Bank Account	336		2,813
Lloyds Bank Account	89,205		68,482
Charity Bank	10,147		10,111
	99,688		81,406

B2 Other monetary assets

Equivalent UK£ ~~held~~			
by Hope for Shining Stars Myanmar	16,531		12,252
Cash held pending transfer			17,497

B3 Investment assets

B4 Assets retained for the charity's own use

B5 Liabilities

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

	Erica Cadbury	

Balance sheet 31.3.22	Unrestricted	Restricted	Charity bank	Totals	Mar-21
Income					
Opening balance	**20,802.64**	**50,492.55**	**10,111.42**	**81,406.52**	**63,807.77**
Grants from trusts		44,600.00			62,118.80
Contributions from QM	1,391.06				1,700.56
Individual donations	19,256.92				17,422.26
Gift Aid	4,679.74				
Personal donation	5,000.00				2,015.00
Special appeal					
Interest			36.07		111.00
Total raised to date	**30,327.72**	**44,600.00**	**36.07**	**74,963.79**	**83,367.62**
Grand total	51,130.36	95,092.55	10,147.49	156,370.40	147,175.81
Expenditure					
Bank charges	25.00			25.00	20.00
Appeal printing and distribution	1,335.00			1,335.00	349.20
Transferred to Myanmar	14,000.00	41,322.71		55,322.71	47,903.43
Held by Moneycorp pending transfer				-	17,496.57
Total expenditure to date	**15,360.00**	**41,322.78**		**56,682.71**	65,769.20
Balance	35,770.36	53,769.70	10,147.49	**99,687.55**	81,406.52

In order to ensure continuity of activities throughout the year, and continuity of classes and scholarships from year to year, we retain operating costs for 12 months in reserve. The current estimated budget for 2022-23 is £82,000.

Erica Cadbury 27/07/22.

John McConnell Managing Trustee

Erica Cadbury Trustee and Treasurer

Hope for Shining Stars - balance sheet for S4SK Grants 21-22

Opening balances	**Myanmar Kyatt**	**£ Equivalent**
Cash in hand	53,478.00	Exchange rate
Cash at bank	13,443,000.00	£1/MMK2340.7
Opening advance	4,847,800.00	
Dollar account	271,205.00	
Total opening balances*	**18,615,483.00**	**7,945.33**
Balances are reduced as loan liabilites have been removed		
INCOME		
Income from S4SK	129,493,322.00	55,322.71
Income held by Moneycorp on 1st April 2021	40,955,478.00	17,496.57
Other income	2,421,000.00	
Interest	119,046.00	
Poverty alleviation project interest on top-up loans	66,400.00	
Ebel Loan repayment	388,900.00	
Total income	173,444,146.00	74,121.43
Total income + opening balances	**192,059,629.00**	**82,066.75**
Expenditure		
Governance and organisational capacity building	1,038,500.00	443.67
Teacher training and capacity building	1,690,250.00	722.11
Teacher mentoring costs	2,507,450.00	1,071.24
Non-formal education activities	19,654,770.00	8,396.96
Social work and emergency support	53,213,300.00	22,733.93
Scholarships	11,501,925.00	4,913.88
Learning centre rent and renovation	4,306,900.00	1,840.01
School bus	1,398,900.00	597.64
Parent education	1,716,700.00	733.41
Savings scheme support work	104,800.00	44.77
Income generation support work	765,100.00	326.87
Staff salaries	35,076,100.00	14,985.30
Learning centre staff wages	7,044,900.00	3,009.74
Staff health and welfare scheme contributions	822,500.00	351.39
Office operating costs	9,819,155.00	4,194.97
Bank charges and adjustments	3,420.00	1.46
Loan for reserve fund	200,000.00	85.44
Donation for destitute families in Pagan	350,000.00	149.53
Additional project costs	2,261,900.00	966.33
Total Expenses	**153,476,570.00**	**65,568.66**
Closing balances		
Cash at bank	2,046.00	
Cash in hand	36,911,098.00	
Closing advance	1,402,100.00	
Current value of dollar accounts	267,815.00	
Total closing balances	**38,583,059.00**	**16,498.09**
Total expenditure + closing balances	**192,059,629.00**	**82,066.75**

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Scholarships for Street Kids		
On accounts for the year ended	March 31st 2022	**Charity no (if any)**	1131559
Set out on pages	4 - 7 (remember to include the page numbers of additional sheets)		

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:	J. Cope	**Date:**	29-7-2022
Name:	John Cope		
Relevant professional qualification(s) or body (if any):	Chartered Accountant		

Address:	20 Lidget, Oakworth, BD22 7HH

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

Charity Name	No (if any)
Scholarships for Street Kids	1131559

Receipts and payments accounts

CC16a

For the period from	01/04/2021	To	31/03/2022

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 £
A1 Receipts					
Grants from Trusts		44,600		44,600	62,119
Contributions from Quaker meetings	1,391			1,391	1,701
Donations from Individuals	19,257			19,257	17,422
Gift Aid	4,680			4,680	
Personal donation	5,000			5,000	2,015
Interest	36			36	111
Sub total *(Gross income for AR)*	30,364	44,600		74,964	83,368
A2 Asset and investment sales, (see table).					
Sub total	30,364	44,600		74,494	83,368
Total receipts	30,364	44,600		74,494	83,368
A3 Payments					
Appeal costs	1,335			1,335	349
Transferred to Myanmar in AUD	14,000	41,323		55,323	47,903
Cashed as $ for Myanmar					17,497
Bank charges	25			25	20
Sub total	15,360	41,323		56,683	65,769
A4 Asset and investment purchases, (see table)					
Sub total	15,360	41,323		56,683.00	65,769
Total payments	15,360	41,423		56,683	65,769
Net of receipts/(payments)	15,004	3,177		18,181	
A5 Transfers between funds					
A6 Cash funds last year end	30,914	50,493		81,407	
Cash funds this year end	45,918	53,770		99,688	

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

Categories

B1 Cash funds

Lloyds Bank Account	336		2,813
Lloyds Bank Account	89,205		68,482
Charity Bank	10,147		10,111
	99,688		81,406

B2 Other monetary assets

Equivalent UK£ ~~held~~			
by Hope for Shining Stars Myanmar	16,531		12,252
Cash held pending transfer			17,497

B3 Investment assets

B4 Assets retained for the charity's own use

B5 Liabilities

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

	Erica Cadbury	

Balance sheet 31.3.22	Unrestricted	Restricted	Charity bank	Totals	Mar-21
Income					
Opening balance	**20,802.64**	**50,492.55**	**10,111.42**	**81,406.52**	**63,807.77**
Grants from trusts		44,600.00			62,118.80
Contributions from QM	1,391.06				1,700.56
Individual donations	19,256.92				17,422.26
Gift Aid	4,679.74				
Personal donation	5,000.00				2,015.00
Special appeal					
Interest			36.07		111.00
Total raised to date	**30,327.72**	**44,600.00**	**36.07**	**74,963.79**	**83,367.62**
Grand total	51,130.36	95,092.55	10,147.49	156,370.40	147,175.81
Expenditure					
Bank charges	25.00			25.00	20.00
Appeal printing and distribution	1,335.00			1,335.00	349.20
Transferred to Myanmar	14,000.00	41,322.71		55,322.71	47,903.43
Held by Moneycorp pending transfer				-	17,496.57
Total expenditure to date	**15,360.00**	**41,322.78**		**56,682.71**	65,769.20
Balance	35,770.36	53,769.70	10,147.49	**99,687.55**	81,406.52

In order to ensure continuity of activities throughout the year, and continuity of classes and scholarships from year to year, we retain operating costs for 12 months in reserve. The current estimated budget for 2022-23 is £82,000.

Erica Cadbury 27/07/22.

John McConnell Managing Trustee

Erica Cadbury Trustee and Treasurer

Hope for Shining Stars - balance sheet for S4SK Grants 21-22

Opening balances	**Myanmar Kyatt**	**£ Equivalent**
Cash in hand	53,478.00	Exchange rate
Cash at bank	13,443,000.00	£1/MMK2340.7
Opening advance	4,847,800.00	
Dollar account	271,205.00	
Total opening balances*	**18,615,483.00**	**7,945.33**
Balances are reduced as loan liabilites have been removed		
INCOME		
Income from S4SK	129,493,322.00	55,322.71
Income held by Moneycorp on 1st April 2021	40,955,478.00	17,496.57
Other income	2,421,000.00	
Interest	119,046.00	
Poverty alleviation project interest on top-up loans	66,400.00	
Ebel Loan repayment	388,900.00	
Total income	173,444,146.00	74,121.43
Total income + opening balances	**192,059,629.00**	**82,066.75**
Expenditure		
Governance and organisational capacity building	1,038,500.00	443.67
Teacher training and capacity building	1,690,250.00	722.11
Teacher mentoring costs	2,507,450.00	1,071.24
Non-formal education activities	19,654,770.00	8,396.96
Social work and emergency support	53,213,300.00	22,733.93
Scholarships	11,501,925.00	4,913.88
Learning centre rent and renovation	4,306,900.00	1,840.01
School bus	1,398,900.00	597.64
Parent education	1,716,700.00	733.41
Savings scheme support work	104,800.00	44.77
Income generation support work	765,100.00	326.87
Staff salaries	35,076,100.00	14,985.30
Learning centre staff wages	7,044,900.00	3,009.74
Staff health and welfare scheme contributions	822,500.00	351.39
Office operating costs	9,819,155.00	4,194.97
Bank charges and adjustments	3,420.00	1.46
Loan for reserve fund	200,000.00	85.44
Donation for destitute families in Pagan	350,000.00	149.53
Additional project costs	2,261,900.00	966.33
Total Expenses	**153,476,570.00**	**65,568.66**
Closing balances		
Cash at bank	2,046.00	
Cash in hand	36,911,098.00	
Closing advance	1,402,100.00	
Current value of dollar accounts	267,815.00	
Total closing balances	**38,583,059.00**	**16,498.09**
Total expenditure + closing balances	**192,059,629.00**	**82,066.75**

SCHOLARSHIPS FOR STREET KIDS

England & Wales - Charity number 1131559

Accounts

SCHOLARSHIPS FOR STREET KIDS

Report and Appeal - 2021

Working to provide educational opportunities for very poor children in Myanmar

S4SK is a registered charity in the UK, No: 1131559

www.s4sk.org.uk, e-mail: info.s4sk@gmail.com

Who we are:

In the UK, we are Scholarships for Street Kids (S4SK)

S4SK, 72 Sun Street,
Haworth, Keighley, BD22 8AH, UK **E-mail: info.s4sk@gmail.com**

S4SK UK:

Sheila Kaye (Trustee), Anna Young (Secretary), Erica Cadbury (Treas.), George Penaluna (Trustee), John McConnell (Managing Trustee), Michael Slingsby MBE (Patron) Esther McConnell (Trustee)

In Myanmar, we are Hope for Shining Stars (H4SS)

H4SS, Room 045, 5th Floor, Bayint Naung Tower (1A),
Bayint Naung Rd., Yangon, Myanmar **E-mail: h4ss.s4sk@gmail.com**

Aye Aye Thinn (Dir.), Phyo Thandar Aye (Proj. Man.), Lwin Moe Htay (Fin.), Wah Wah Thwin, Aye Aye Myint, El Zin Bel Say (all Mentors), and Zin Min Aung (Admin)

Some of our staff, teachers and students outside the Learning Centre in 2019

Together, S4SK and H4SS work to bring real change to the lives of severely deprived children.

S4SK and H4SS, a brief history:

We opened our first class for out-of-school children, and awarded our first scholarships in 2007 on the initiative of John McConnell, a British Quaker, who was teaching conflict resolution skills in Yangon at the time.

Scholarships for Street Kids (S4SK) was established as a UK charity in 2009 (Reg. No: 1131559). By 2013 there was a strong team of staff and supporters in Myanmar, and we formed a local NGO which, in 2016, registered as Hope for Shining Stars (H4SS), (Reg. No: 1/PT/0172). H4SS's Governing Board includes professional educationalists, and a former Department of Social Welfare director. John McConnell serves as Chief Advisor. H4SS staff and Governing Board include Buddhist, Christian, Hindu and Muslim faiths, and we provide the same opportunities to children of all ethnic and religious backgrounds. Approximately 50% of our students are girls. Last year, S4SK funded around 37% of H4SS work, the rest coming from ChildFund Myanmar (47%), Burmese Community Development Collaboration (3%), and an emergency contribution from ChildFund Korea (13%).

The children we are here to help:

Some of our children at work, cow-herding, fishing for crabs, carrying wood, washing bottles, and collecting freshwater oysters

Most of the children we help are out-of-school and working long hours each day from as young as 8 or 9. They make bricks, peel beans, carry building materials, and scavenge for recyclables to contribute to the family income. Their families have been illiterate for generations and regard child labour as normal. There are monastic schools which are completely free of charge, but these families cannot afford the loss of income incurred by children attending school full-time. Thus, child-labourers become trapped in poverty, unable to access education at the time in their lives when they need to be in school. **Provision of education alone is not enough; it needs to be paralleled with care for the economic situation of the families.**

The structure of this report: This booklet consists of two parts. **Part 1**, **'Annual report - strategy and achievements in 2020-21'**, describes what has been achieved in the last financial year, that is up till March 2021. For most of this time, the areas where we work were relatively peaceful, though affected by the pandemic. **Part 2**, entitled **'Current work and appeal'**, relates to ongoing work, all of which is taking place in the context of the emergency following the military coup on 1st February 2021. Due to the limitations on travel because of the pandemic, and restrictions placed on the internet by the military, the quality of photographs available to us is somewhat lower than in previous reports. Please bear with us.

Part 1: Annual report - strategy and achievements in 2020-21

Over the past 14 years, we have developed a strategy that releases children from poverty and gives them access to education, solving problems on the way. In this difficult period too, we have been adjusting provision to best meet the needs of our very poor families:

Taking temperatures before class

NFE classes in small groups

1. Accessible education: Activity-based non-formal education (NFE) classes are fun and require no previous schooling. Because of Covid, some classes were run in shifts with small socially-distanced groups, often outdoors, and with additional homework. After the coup and the unpredictable violence that followed, we immediately began using self-study worksheets coupled with home visits**. Last year H4SS provided NFE to 277 children (159 boys + 118 girls) in 26 NFE classes, of which 11 classes and 131 class places were funded by S4SK, and 146 (79 boys and 67 girls by ChildFund Myanmar (CFMM)).**

2. Compensation for lost income: Family Support (FS) payments compensate families for lost earnings while children are in class. This is paid monthly to parents, and the occasion used to engage with them. **However, as pandemic and coup began to affect the livelihoods of our families, we shifted to a system of emergency support, better to respond to the needs of families (see below on p7).**

3. Transition from NFE to formal education (FE): Every year, some students transfer from NFE classes to FE. **Last year, 64 students (29 boys and 35 girls) intended to transfer to state schools, 43 of whom due to be funded by S4SK, and 21 by CFMM. However, state schools had to close because of Covid, so we welcomed them all back to our NFE classes, and taught them using their formal school books.**

4. Study guidance (SG) for poor students at state schools facing public exams: It is traditional in Myanmar for students in state schools to receive private tuition to prepare them for public exams. While SG is not expensive, there are some who simply cannot bear the cost. To improve the chances of these students, H4SS offers free SG classes in two locations. **However, because of the closure of schools, and risk of infection, we changed the focus of these sessions to supervised self-study in small groups at the teachers' homes. Last year, 28 students (11 boys and 17 girls) benefitted from this, all funded by S4SK.**

NFE classes held outdoors in order to reduce the risk of infection

5. Successive opportunities: Provision of successive opportunities for education and training to bring about real change in children's lives has been a key part of our philosophy from the start. Income-generating activities during the NFE curriculum are followed by scholarships for making the transition from NFE to formal education, vocational training or further study:

a. Vocational training (VT): VT scholarships last year included sewing and tailoring, hairdressing, electrical appliance maintenance, welding, auto repair, and air-con servicing. Because of the pandemic and coup, not all students could complete their courses, and will be able to resume their studies once the emergency is over. **Last year, H4SS provided 58 VT scholarships (11 boys and 47 girls), with S4SK providing 38 places, and CFMM providing 20 places.**

Sewing and tailoring class in Pakkoku

Kaung Myat San who is studying hair-dressing with his mother and teacher

b. Vocational training college: One of the best routes to further education available is via the Swiss-funded colleges: Education for Youth (E4Y) at 14 years of age, followed by the Centre for Vocational Training (CVT) at 17. Our students live at the Learning Centre and commute to E4Y and CVT each day. During the period of the pandemic, these institutions adjusted classes to reduce the risk of infection, and provided online tuition in the initial weeks following the coup. H4SS supported E4Y and CVT students with parallel classes and use of computers at the Learning Centre. However, with the restrictions placed on the internet following the coup,

Maung Myat Min who is studying cuisine and is in his first year at CVT

online tuition was no longer accessible by students, and provision was temporarily suspended. Also, in order to maintain social distancing, we had to limit numbers staying at the Learning Centre. Then, on account of the widespread insecurity following the military coup on 1st February 2021, most students were sent home with laptops or tablets to help them study. **Last year 30 students (12 boys and 18 girls) had enrolled for E4Y and CVT. The costs of the Learning Centre and all E4Y and CVT students are funded by S4SK.**

6. Disability inclusion: We welcome disabled students to our classes. **Last year, H4SS taught 32 disabled children (18 boys and 14 girls), with 19 class places funded by S4SK.**

7. Emergency support: The combination of pandemic and coup has devastated the livelihoods of many of our families. Teachers educated children and parents as to Covid hygiene, provided food and hygiene hampers to families in need, and responded whatever problems the families faced. **Last year, H4SS provided support to 350 households, 173 funded by S4SK, 156 by CFMM, and 21 by BCDC.** Being forced deeper into poverty carries the risk that families are pushed into taking loans against their children's future labour, something we do what we can to avoid (See pages 11-13).

During the Covid period, savings scheme members, who used to meet at the H4SS Learning Centre, could deposit or withdraw their money near their homes

8. Poverty alleviation: Many of our families are in debt to money-lenders at interest rates of between 20% and 30% per month. H4SS runs a savings scheme and low-interest top-up loan fund, which together can mitigate or remove family debt in time for NFE alumni to access full-time vocational training or further education. There is a strong social side to the scheme, with groups meeting every month to deposit savings, adjudicate loan applications from savers, check their interest, share income-generating plans, and encourage each other. During the pandemic we arranged meetings outdoors around the school bus. **Broadly, the initiative has worked well, with 39 families saving overall. Across these families:**

- **6 families have managed to get out of debt to moneylenders,**
- **22 families received loans from the savings scheme and were repaying regularly until the emergency,**
- **3 families have repaid their top-up loans completely,**
- **1 family receiving a top-up loan left the scheme and is unlikely to repay.**

The top-up loan was funded by Quaker Peace and Social Witness Relief Grant, through S4SK. The emergency has necessitated some adjustments to this programme to include income-generating initiatives, and these can be found on pages 12 and 13.

Part 2 - Current work

The impact of pandemic and political emergency on poor communities in Myanmar: Coming on top of the year-long pandemic, Myanmar society is presently convulsed by a military coup which is as yet incomplete. There has been considerable use of force. The combination of coup and pandemic has led to political instability, economic paralysis, and the near collapse of the health system. Every section of society is affected. Even withdrawing one's own money from the bank is problematic, often taking hours of queueing for limited sums.

Food prices are rising; at the time of writing, rice is up by 14%, cooking oil by 44%, salt by 67%, and eggs by over 100%. Some trades are viable; for example, street hawkers, selling snacks like boiled quail eggs and roasted potatoes are still able to trade, though fewer people are on the street. One family, which has a business hawking tiny bottles of liquid soap in the street, saw sales increase initially with the pandemic, then found after the coup, that the factory where they purchased the soap had to close through inability to source raw materials. The majority of our families survive by daily labour, and with factories closing and building projects shelved, life has become increasingly difficult for them. Here is the situation as lived by one of our students, a boy of 13 in one of our NFE classes:

"I studied in the H4SS NFE class for nearly three years. Before the pandemic, I attended class on weekdays and was happy to study with my friends. We often stayed after class to study more. If I did not know something, I could to ask my teacher and she responded immediately. At the start of the pandemic, we learned to use a mask, and wash our hands frequently to be able to keep safe. We could avoid getting sick until now.

Later, the class had to close, and we were taught lessons over the phone. I had to listen to the teacher, reply to her questions and read out loud, all over the phone! I was not happy to learn in this way.

After the coup, we felt not free. Young people like us could be seized and some have been killed. I worry that I might be arrested anytime, and cannot sleep at night. Even when I go out, I do not feel free. My mum sent me to a monastery because she was worried about my safety. There, I helped the monk collect donations, and could study using phone and worksheets from H4SS. I don't like this current situation. I want to be able to live without having to be afraid."

A guiding vision: While the emergency makes everything more difficult, we have a clear sense of the values we strive to maintain, and of the needs of the families whose children we are educating. This poster, displayed at the H4SS office and at the Learning centre expresses our guiding vision.

မျှော်မှန်းချက် (Vision)

မြန်မာနိုင်ငံရှိ အားနည်းသော ခံစားထိခိုက်လွယ်သော ကလေးသူငယ်နှင့် လူငယ်အားလုံးကို လူမျိုး၊ ဘာသာ မခွဲခြားဘဲ၊ ၎င်းတို့၏ နောက်ခံအခြေအနေ၊ စွမ်းရည်တို့နှင့် သင့်လျော်သော အရည်အသွေးပြည့်ဝသောရေး၊ လူမှုကူညီထောက်ပံမှုနှင့် အလုပ်အကိုင်အခွင့်အလမ်းတို့ပေးခြင်းဖြင့် ၎င်းတို့၏ ပိုမိုကောင်းမွန်သော အနာဂတ်ကို ဖန်တီးနိုင်ရမည်။

Our vision is of better futures for the vulnerable children and youths in Myanmar regardless of ethnic group or religion through provision of quality education attuned to their abilities and backgrounds, social work support, and career opportunities.

A vision to strive for—the mission statement of H4SS

Combining education with social protection is central to our work. However good the education we provide, if we ignore the poverty of families, we will not be able to reach these children.

Getting the right balance: From the start of our work in 2007, we recognized the importance of answering the economic and social needs of families alongside providing accessible education. Even when the economy is functioning well, their children had to work, and so could not attend school. Now, in the emergency situation, they have no savings, and nothing to fall back on. Thus, in the period following the coup, we are placing more emphasis on social protection measures to help families survive. We regularly review each project to make sure it keeps abreast of the situation.

Monthly distribution of food supplies to parents during the emergency

Non-formal education (NFE), family support and social work: The combination of the deteriorating security situation and a sharp rise in infection levels has meant that it has become more and more difficult to run classes in the normal way. Also, loss of income has forced many families to push their children back into work. Our teachers are still active, preparing worksheets and tutoring students during socially-distanced home visits, when they also work out how best to support each family. The cover photo shows Ko Phyo, from our Learning Centre, tutoring a student during one such visit. Current aims are to sustain children's interest and skills, help families survive this difficult period, and avert the need to get further into debt to money-lenders (which can result in children's labour being 'sold' for months or years in advance).

Poverty alleviation and income-generating (IG) projects: The poverty alleviation project started life as a way to help poor parents out of poverty in time for their children to join full-time vocational training, or other further education courses. Parents form savings groups which meet regularly, and as savings increase, are able to make loans at a low rate of interest. In choosing who should receive loans, the savers decided to prioritise: enabling children to study, getting out of debt, and business investment. These loans can then be topped up when required by an additional loan from H4SS. Now, with the loss of many low-paid jobs, we have been using loans to help families start viable trades to provide them with an income in the current situation. Each loan is preceded by workshops in business skills and a realistic business plan.

Hand-cart IG project: Daw Hla Htay (centre) is a daily worker, harvesting crops and making bamboo fishing nets for on average £1.50 - £2.50 per day. Her son and daughter, who work with her, joined our NFE class in 2017 having never been in school. In addition to an existing loan from a money-lender, Daw Hla Htay took an advance against labour in the rainy season, committing both mother and children to work for half pay for two seasons. However, they were still paying off the first loan, forcing them to do additional work in the hot season, plucking beans. By 2020, they were still in debt, so Daw Hla Htay hired a cart to transport vegetables for farmers. The initiative was successful, though the daily rental charge for the cart limited profitability. Then came the pandemic: "Prices of food rose and I worried whether I could feed us all. When I knew that H4SS would deliver food packages each month, I was very happy, as if I had won the lottery."

After participating in the IG workshop, Hla Htay received a top-up loan to purchase a cart of her own. She joined our saving scheme which helped her save to repay the debts. Now, she has her own business distributing water and carrying goods to and from market: "Not only have I paid back all the loans, but I could purchase materials to repair our house."

Her daughter commented: "**Before we joined the NFE class, people used to look down on us and say that we were illiterate so would always be**

hawkers. Now, we can read and write well, and have confidence in ourselves. In future we would like to go to school to complete our education."

Fishing IG project: Daw Aye Aye Myint (H4SS Mentor) writes: "Nine families, from one village (two families pictured above), were in difficulty. Some had lost their jobs: others were fisher folk but with poor equipment. We arranged a workshop on budgeting, business skills and our saving scheme. At first, they refused, thinking that they could borrow and repay as normal with the money-lender. We explained that our purpose is to sustain their businesses with better understanding of budgeting and business skills. Finally, they agreed. During the workshop, one realised the relevance of the scheme, and helped persuade the others. That was our first challenge, and first success also. Our loan was used to buy nets. They agreed to repay monthly, according to their income that month. Once the savings group started, I could see that the parents gained confidence."

One parent said: "During Covid, the economy was down, but we could still work outside. Since the coup, there has been no work, and we often had to hide in the forest. We were getting more and more in debt, just to eat. When we received the IG loan we felt as if we could breathe again."

However, there were difficulties. The local NFE Committee chairman explains: "The army declared a night curfew and prohibited fishing in the canal near the village. The villagers had to fish in streams far away but were afraid to stay there overnight, and so could not protect their nets from damage."

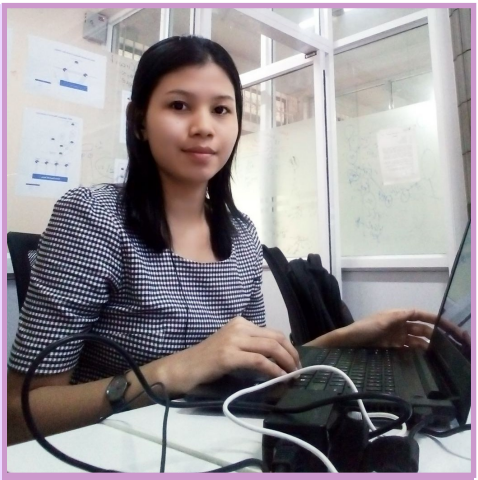
One parent described their success: "So far, every member could save, as agreed. I save monthly money at the group safe-box, and at home with a small box to make the monthly payment. We followed the saving group system and so could repay our debts to the money-lender."

These loans are all generating much needed income, and helping to secure the future education of 24 children.

Some older students: The provision of opportunities for further education helps to bring real change to young people's lives. The emergency has created obstacles, of course. Here are the stories of some of our students.

Ma Saung Hnin Phyu graduated in Computer Studies last year. She writes: "I'm now working for an ISP as a Network Operation Centre Engineer. I feel happy because I am walking on the career that I want to be. My mum and dad always remind me not to forget anyone who support me to get to this place. They always thank you and I also.

I began with your support and now can develop with my own strength. I wish you success, H4SS."



Ma Saung Hnin Phyu at work

Naing Maw Lin has been with us for 8 years and is in his first year at CVT: "The Covid period was difficult. My mother used to purchase hair and sell it to a wig factory. When the factory closed because of Covid, she lost her job. I worked day and night as bricklayer, construction worker, painter, and tea-shop waiter to help out. After the coup, travel became risky, and there were fewer jobs. Luckily, I could get a job in a furniture-making factory. Carpentry is my special subject at E4Y and CVT, so I was very glad.

In the future, I would like to open a business, designing my own furniture. I learned in E4Y, that if furniture is packed well, it can be exported safely to any part of the world, and sell for higher prices than in Myanmar. As of now, I can make cupboards and chairs out of teak and other hardwoods."

Naing Maw Lin in 2016, and working as a furniture maker this year

Wai Lwin Lwin Tun (left) in 2019 and in 2021, both at the Learning Centre

Helping her father collect and sell cow dung

Ma Wai Lwin Lwin Tun is 15 years old, in her third year at E4Y, and has been with H4SS for 5 years. Her parents are casual labourers earning around £3.50 per day. In 2016, in the face of financial difficulties, her parents withdrew her from school: "I felt devastated, and worried that I would not be able to continue my studies."

Wai Lwin Lwin's mother enrolled her in our night-time NFE class in Pyay. She did well, and in 2018, moved to the H4SS Learning Centre, and studied at E4Y: "When I arrived in Hlegu, I missed my parents, and cried often. The teachers encouraged me and made me feel better. At E4Y, I made new friends, and was happy. To begin with, I was weak in English, so I tried really hard and managed to get B or C grades, every month.

During the emergency, I worked with my parents in the morning, and studied computing at the Learning Centre in the afternoon. On Sundays, my friend and I taught word-processing and Power Point to children in the neighbourhood. I like to share what I have learned." H4SS supported the family throughout, and helped her mother set up business, selling vegetables. Her father currently sells dried cow dung, which is used as a fertiliser: "We cannot go anywhere, and cannot work now in the midst the crisis. This support (from H4SS) means we don't have to worry about our daily meal."

As for Wai Lwin Lwin Tun, she appreciates the culture of E4Y, and has formed an idea of the first step of a career: "At E4Y we learn to make good behaviour, polite speech and respect for others, part of our daily lives. I like to live this way. In future, I would like to work as a hotel receptionist."

Ma Aye Wut Hmone is a Muslim girl of 17, and has been with us since she was 10 years old. She is in her fourth year at E4Y now and, until the emergency period, was staying at the Learning Centre. Her family are hawkers, selling snacks such as fruit and quails eggs to passing drivers. In her spare time, Aye Wut Hmone still works with her family on the street:

Aye Wut Hmone outside the Learning Centre (5th from left) in 2015

With her family in 2017

Ma Aye Wut Hmone in 2021

"When E4Y changed to online tuition, I joined from the Learning Centre. I found learning this way difficult because we had to wear a mask all the time. However, I got better at typing. Later there was a course of computer training, which I liked.

As the economic situation got worse, there were fewer people on the streets, and so our family's sales were down to only 5,000 kyats (£2.50) per day. We sell at the bus-stop near the market, so have to take care not to get infected from the customers.

After the coup, selling there became dangerous. You always had to be careful, and look here and there. What can we do! While we are selling on the road, we are afraid: gun-shots can come from anywhere. I am more afraid of the political situation than of the pandemic. No-one has a solution.

My goal is to graduate, after which I hope to work as a teacher with H4SS."

Mg Thant Zaw Win is 17, in his third year at E4Y, and has been with H4SS for seven years. At the age of 10, he dropped out of school to look after the family's pigs and nurse his ailing father: "I was very sad when I saw my friends go to school on that day, and I could not!"

In 2016, our teacher, Nwe Ni, met the family and encouraged them to enrol him in her NFE class: "His mother frequently tried to withdraw him to help at home, so I had to make many home visits."

Thant Zaw studied well and passed the E4Y entrance in 2018. However, his father's condition was much worse by then and the mother needed to work, so Thant Zaw had to stay at home. Daw Thein Thein Htay, the Learning Centre Principal, persuaded his parents to allow study periods at home, which H4SS supported with home visits. Finally, following a visit of the Non-formal Education Committee, his parents allowed him to attend E4Y: "I cried when my parents did not allow my study at E4Y because that would mean I would have to work as a day-labourer in future, and would lose my dream to become a chef. I couldn't eat or sleep. When my dad and mum agreed to let me attend E4Y class, I cried with relief that, at last I could get the chance to grasp my dream and could be what I want to be.

Now, during the emergency period, I am working at a needlework factory. However, when the E4Y school reopens, I will come back to the Learning Centre. I am really looking forward to that day!"

Thant Zaw with his mum at home, cooking, with a Covid poster he designed, and studying at home

An H4SS teacher's story:
Daw San San Oo retired from the civil service in 2010, and set up a business breeding ducks. In her spare time she offered free private tuition to poor schoolchildren in

Daw San San Oo with her class before the pandemic

the neighbourhood. Some out-of-school children who were working as water-cress gatherers noticed this, and requested to join the class. When, in 2014, H4SS came to research numbers of out-of-school children in the area, Daw San San Oo offered assistance, and later trained as an H4SS teacher:

"I attended the teacher training, and visited some NFE classes. I learned a new method of teaching based on active learning. Children can easily remember facts and be curious about the world, through active learning. I could see that learning by playing is more effective because children enjoy it and are eager to learn.

Our class started with 10 out-of-school children in 2014, and since then more than 40 children have passed through my class. One girl who had never enrolled in school transferred to government school in 2018. Four more children will go there after the emergency. In preparation for this, I teach these students using the formal school curriculum. When I think of all my students I am proud of being their teacher. They became more respectful to each other, and motivated to learn. Now, they are hungry to read even when the class had to close for the 3rd Covid wave.

There have been challenges. I worried about the virus, so I hung posters above a wash basin at the gate to remind to wash their hands, and took the temperature of each child (see photo p4). To follow the social distancing rule, I taught groups of 5 in 3 shifts; that's 3 days a week for each child. Sometimes, it was 7 pm when my classes were finished, and I was very tired.

Economic pressure on families has resulted in some cases of violent abuse too, so our local NFEC arranged alternative accommodation for several children, several in my own home.

After the coup, an army check-point was set up near my house, so we could not be sure to keep everyone safe since children would have to pass the check-point. To avoid such problems, I prepare self-study worksheets for the students, and give them tuition outside during home visits."

Messages from the H4SS Governing Board & Programme Director

Daw Khin Toe (Retired Assistant Director of Education): "For more than 10 years, S4SK has supported vulnerable children and their families. With S4SK's support, the H4SS team have worked to bring hope to their lives. Whenever the director faced difficulties, she consulted the Governing Board and we could find solutions together. It is very satisfying to be able to support out-of-school children and youth with NFE and vocational training to develop their ability. I hope S4SK will continue it in future."

Daw Myint Myint Shwe (Educational Consultant): "I am so glad, proud and appreciative of the H4SS team's implementation of a digital environment and provision of support to help children live a normal life and continue their learning, even through the pandemic."

U Maung Myint (Retired Director of Social Welfare): "Due to the emergency situation in Myanmar, it is difficult for many NGOs to survive and most had to stop their activities. We are very pleased that H4SS has been able to overcome these difficulties, and meet the educational needs of the children during this time. Congratulations to the H4SS leader and staff. Many thanks also to S4SK, the father of H4SS, for its continued support of H4SS."

Meeting of Governing Board and senior staff members

Daw Aye Aye Thinn (Programme Director): "Contrary to our hopes of improvement, Covid and the coup have badly affected our families. Nevertheless, with the support of our Board and our donors, we could grasp opportunity in the midst of challenges! As the UN's 4th Sustainable Development Goal asks, all children should have access to primary and secondary education by 2030. We will try to reach this goal in our small corner, and will nurture our students to be good citizens who understand their democratic responsibilities and respect the rights of all sections of Myanmar society."

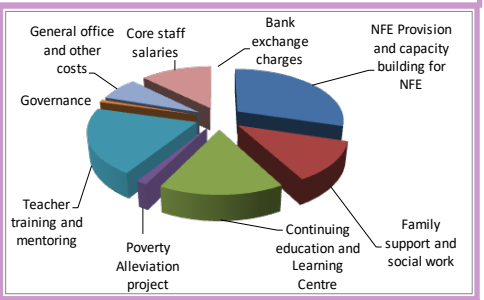
Dear Friend and Supporter,

Thank you for your support over the past year. Our priorities at this difficult time are to help families survive without being pushed further into debt, and to sustain our children's progress in learning. We are ready to resume their education as soon as that becomes possible. Whatever the situation, we will find ways to help them!

S4SK is a small charity. Apart from the costs of our appeal, all admin costs at S4SK, including communication and travel, are covered by donation from the trustees, so you can be sure that roughly 99.5% of your donation will go to the work you see here. Please help us to continue to bring hope to the lives of these terribly disadvantaged children.

In friendship, John McConnell (Managing Trustee, S4SK)

In 2020-21, S4SK raised £83,368 from trusts, individuals and Quaker meetings. £65,769 was transferred to Myanmar (though the final payment was delayed by the emergency), and £369.20 was spent on fundraising and bank charges. To guarantee **continuity of classes we retain 10 months operating costs in reserve**. Designated expenditure for 2021-2 is currently £72,000, though this may increase as we respond to the emergency. Full accounts are available on the Charity Commission website, or from the treasurer.



How H4SS spent the S4SK donation

Please support our work:

1. By cheque or charity voucher to the treasurer at the address below, and made payable to Scholarships for Street Kids;
2. By electronic transfer to Scholarships for Street Kids Lloyds Bank plc, Branch: Hustlergate, Bradford, A/C No: 00376613, Sort Code: 30-91-12. Or use the IBAN code: GB68LOYD30911200376613. Please email the treasurer at: s4skfinance@gmail.com when you make a donation;
3. By regular donation (Standing Order) please email the treasurer to receive a donation form at: s4skfinance@gmail.com.
Gift Aid: If you are a taxpayer, you can also boost your donation by 25p of Gift Aid for every £1 you donate Gift Aid is reclaimed by the charity from the tax you pay for the current tax year. Your address is needed to identify you as a current UK taxpayer. In order to Gift Aid your donation you must tick the box below:

☐ I want to Gift Aid my donation of £_____ to: Scholarships for Street Kids. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

☐ I am happy to receive further information relating to the work of S4SK

☐ I am happy to receive information sent to my email address:.....
S4SK is a UK registered charity, No: 1131559. We will process your personal data in accordance with the General Data Protection Regulation and Data Protection Act 2018. Our Privacy Policy is available from the Treasurer.

Name: .....

Address: .....

.....Postcode:.....

Please return to: Erica Cadbury, Treasurer, S4SK, 72 Sun Street, Haworth, Keighley, BD22 8AH email: s4skfinance@gmail.com

Trustees' Annual Report for the period

From	Period start date Day	Month	Year	To	Period end date Day	Month	Year
	01	04	2020		31	03	2021

Section A Reference and administration details

Charity name	Scholarships for Street Kids
Other names charity is known by	S4SK
Registered charity number (if any)	1131559
Charity's principal address	72 Sun Street, Haworth, Keighley
Postcode	**BD22 8AH**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John A McConnell	Managing Trustee		
2	Erica R Cadbury	Treasurer		
3	Anna Young	Secretary		
4	Sheila Kaye	Trustee		
5	George Penaluna	Trustee		
6	Esther McConnell	Trustee		
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Patron	Mike Slingsby	

Name of chief executive or names of senior staff members (Optional information)

John McConnell – Managing Trustee (Unpaid)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Charity
Trustee selection methods (eg. appointed by, elected by)	Members of the Religious Society of Friends (Quakers). Expertise.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees are inducted by receiving a comprehensive package of materials including the trusts governing document and policies. Trustees are offered regular information from the Managing Trustee based on his visits to Myanmar or communication with the staff of our sister organisation Hope for Shining Stars (H4SS) in Myanmar, which we helped establish. Each trustee meeting is preceded by presentation covering the current situation.

The Trust currently works exclusively in Myanmar with Hope for Shining Stars (H4SS) an NGO registered in Myanmar and regulated by the Department of Social Welfare. (Registration no. 1/PT/0172)

The Managing Trustee liaises with H4SS to establish the programme priorities and financial needs, and trustees agree an annual budget based on this. The charity works informally with other funders to Myanmar and H4SS works formally with its other funders in Myanmar. These are principally ChildFund Myanmar, Burmese Community Development CCollaboration (Australia), Child Fund Myanmar, and Child Fund Korea.

Trustees are reviewing their risk assessment. They have recognised major risks as the inability of the Managing Trustee (through incapacity or decease) to raise funds, and political instability within Myanmar.

Trustees confirm that at the present time the charity has sufficient reserves to support H4SS in Myanmar for at least another year and is actively fundraising.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To help children from very poor backgrounds in developing countries to acquire better education than would otherwise be possible for them.
To provide a variety of interventions (ranging from literacy classes and family support through to scholarships for courses in higher education) suited to the situation of the recipients.
With successive interventions each building on the other to improve the life prospects of those young people.
To engage in research to chart out possible career paths for severely disadvantaged children.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit.

The main activities have been to raise and remit sufficient funds to Hope for Shining Starts in Myanmar to carry out the activities as set out in the governing documents.

These are summarised as followed and can be viewed in full in the Annual Report and Appeal

1) Provide accessible non-formal education for children who are out-of-school and probably working full or part-time to support their families.
2) Train teachers to provide these classes and provide the materials required.
3) Family support payments are made to compensate for lost earnings.
4) Children are supported to move onto formal education in state schools.
5) 5) Study guidance to enable poor children to take public exams.
6) Provide vocational training and higher education scholarships
7) Support and fund the transition to vocational education at Education for Youth and Centre for Vocational Training.
8) Emergency financial support for families
9) A savings scheme to alleviate indebtedness and poverty.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

S4SK and H4SS work actively in poverty alleviation and make small top up loans and grants to help very poor families generate an income.

There is no programme related investment.

All work in the UK is carried out by volunteers. All staff in Myanmar are renumerated and there is also a staff savings scheme.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

1) Provide accessible non-formal education for children who are out-of-school and probably working full or part-time to support their families. NFE classes take place in local communities and are informal and fun, concentrating on literacy and numeracy. Classes are inclusive of all faiths and disabled children can attend. 131 children were funded by S4SK to attend these classes.
2) Train teachers to provide these classes and provide the materials required. Comprehensive training and mentoring is provided for all teachers.
3) During Covid and the beginning of the coup period teachers adapted all their classes to provide worksheets, home visits and telephone teaching.
4) Family support payments are made to compensate for lost earnings. During 2020 and 21 emergency payments were made as many families are day labourers and lost all income.
5) Children are supported to move onto formal education in state schools. This requires funding. Although when the schools closed due to Covid all our former students returned to continue their studies with their old NFE classes. 43 children were funded by S4SK to attend formal school.
6) Study guidance to enable poor children to take public exams. This enables children to gain recognised qualifications. 28 children received this support.
7) Vocational training scholarships remain an important part of our work and last year 38 scholarships were provided by S4SK in hairdressing, electrical appliance maintenance, motor engineering and sewing and tailoring.
8) Transition to vocational education at Education for Youth and Centre for Vocational Training. 30 children were able to attend these centres either in person or remotely. H4SS also runs a "Learning Centre" entirely funded by S4SK where children attending these courses can live, providing a supportive environment.
9) Emergency financial support was provided to 173 households.
10) Poverty alleviation. H4SS runs a savings programme and top-up loan scheme to develop income generating projects.

Section E Financial review

Brief statement of the charity's policy on reserves	The charity aims to hold 10 months grant for H4SS for its operating costs in reserve. The charity has a savings account with Charity Bank.
Details of any funds materially in deficit	There are no funds in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity received 74% of its funds from Charitable Trusts, 2% from Quaker Meetings and 23% from individual donations and 1% from interest on bank accounts.

Less than 1% of the charities funds are used for administration in the UK, primarily costs of our annual appeal leaflet and costs of remitting money to Myanmar.

All other expenditure is remitted to Myanmar to support the activities outlined above. In 2020-21 90% of the funds raised in the previous year were remitted or in the process of transfer at the close of March 2021.

Section F Other optional information

The situation with Covid-19 did not hamper fundraising. However H4SS has had to curtail some activities resulting in lower expenditure than anticipated. The military coup further hampered work in Myanmar and the staff, students and families continue to experience severe disruption, poor health, suffering and poverty. S4SK endeavours to support them in these extremely difficult circumstances.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		Erica Cadbury
Full name(s)	John A McConnell	ERICA CADBURY
Position (eg Secretary, Chair, etc)	MANAGING TRUSTEE	TRUSTEE/TREASURER
Date	25.10.2021	

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Scholarships for Street Kids		
On accounts for the year ended	March 31st 2020	**Charity no (if any)**	1131559
Set out on pages	4 - 7 (remember to include the page numbers of additional sheets)		

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:	J. Cope	**Date:**	3 June 2020
Name:	John Cope		
Relevant professional qualification(s) or body (if any):	Fellow of the Institute of Chartered Accountants		

Address:	20 Lidget, Oakworth, BD22 7HH

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

Charity Name	No (if any)
Scholarships for Street Kids	1131559

Receipts and payments accounts

CC16a

For the period from	01/04/2019	To	31/03/2020

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					
Grants from Trusts		44,312		44,312	31,132
Contributions from Quaker meetings	1,974			1,974	1,961
Donations from Individuals	19,632			19,632	11,127
Gift Aid	2,128			2,128	1,534
Donation by John McConnell	4,063			4,063	7,170
Appeal for van		730		730	
Sub total *(Gross income for AR)*	27,797	45,042		72,839	52,924
A2 Asset and investment sales, (see table).					
Sub total					
Total receipts	27,797	45,042		72,839	52,924
A3 Payments					
Appeal costs	420			420	1,081
Transferred to Myanmar in £	22,949	40,164		63,113	61,526
Cashed as $ for Myanmar					1,532
Bank charges	35			35	15
Sub total	23,404	40,164		63,568	64,154
A4 Asset and investment purchases, (see table)					
Sub total					
Total payments	23,404	40,164		63,568	64,154
Net of receipts/(payments)	4,393	4,878		9,271	11,239
A5 Transfers between funds					
A6 Cash funds last year end	23,404	31,132		54,536	65,766
Cash funds this year end	25,034	38,774		63,807	54,536

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

Categories

B1 Cash funds

Lloyds Bank account	17,006
Lloyds Bank account	36,801
Charity Bank	10,000
	63,807

B2 Other monetary assets

Equivalent UK £ held as Myanmar Kyatt	11,723
by Hope for Shining Stars	
$ account held by Hope for Shining Stars	$171.10

B3 Investment assets

B4 Assets retained for the charity's own use

B5 Liabilities

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

John A. McGonnell	Erica Cadbury ERICA CADBURY	2/6/20 2nd June 2020

Consolidated Management Accounts Scholarships for Street Kids
APRIL 19 - MARCH 20 Charity number 1131559

Income	Unrestricted	Restricted	Total	Total March 19
Opening balance	23,403.79	31,132.08	54,535.87	65,765.29
Grants from Trusts		44,312.22	44,312.22	31132.08
Contributions from QM	1,973.72		1,973.72	1960.73
Individual donations	19,632.32		19,632.32	11127.5
Gift Aid claimed	2,127.98		2,127.98	1533.97
Personal J McConnell	4,063.00		4,063.00	7170.38
Donations for van		730.44	730.44	
Total raised in the year	**27,797.02**	**45,042.66**	**72,839.68**	**52924.66**
Grand total			**127,375.54**	**118689.95**
Expenditure				
Bank charges	35.00		35.00	15
Appeal, printing and stat	420.00		420.00	1081.15
Tranferred to Myanmar £	22,948.79	40,163.98	63,112.77	61526.3
Cashed as $ for transfer				1531.63
to H4SS				
Total expenditure in year	**23,403.79**	**40,163.98**	**63,567.77**	**64154.08**
Assets on 31.3.20	**25,034.02**	**38,773.75**	**63,807.77**	**54535.87**

To guarantee continuity of provision (including classes, scholarships and the H4SS Learning Centre, throughout the year, and from one year to the next, we retain sufficient reserves to cover operating costs for 10 months. Designated expenditure for 2020-21 is currently £60,000

John A McConnell
Managing Trustee 2nd June 2020

Erica Cadbury
Treasurer 2/6/20

Hope for Shining Stars Myanmar - Cash account for funds remitted by Scholarships for Street Kids 2019 - 20

Opening balances	Myanmar Kyatt	Exchange rate	£
Opening balances bank	11,441,435	Myanmar Kyatt	
Cash in hand	15,836,219	1902 to UK £	
Cash advances	1,516,000		
Total	**28,793,654**		**£14,997.00**
Income			
From S4SK	120,063,086		**£63,112.77**
Interest received by Poverty Alleviation Project	49,940		
Other income	8,073,121		
Temporary loan	1,116,297		
Total income	**129,302,444**		**£68,000.00**
Total income plus balances	**158,096,080**		**£83,000.00**
Expenditure			
NFEC Workshop	557,300		£293.01
NFE Classroom expense	35,569,980		£18,701.36
Family support	7,244,000		£3,808.62
Teacher training and mentoring	9,552,805		£5,022.51
Social work	6,627,090		£3,484.27
Governance	2,157,250		£1,134.20
Scholarships and costs	21,586,975		£11,349.62
School bus and learning centre capital	13,726,000		£7,216.61
General Office costs	7,476,405		£3,930.81
Staff salaries	17,583,921		£9,244.96
Learning centre staff salaries	11,328,000		£5,955.84
Integrated curriculum project	257,200		£135.23
Poverty alleviation project set-up	98,750		£51.92
Loan	816,000		£429.02
Bad debt	100,000		£52.58
Total expenditure	**134,681,676**		**£70,810.55**
Closing cash at bank	21,001,122		
Closing advance	2,413,300		
Total	**23,414,422**		**£12,310.42**
Repayment of loan June 2020	-1,116,297		
Adjusted balance	**22,298,125**		**£11,723.51**
US $ account held by CB Bank	$171.1		

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Scholarships for Street Kids		
On accounts for the year ended	March 31st 2020	**Charity no (if any)**	1131559
Set out on pages	4 - 7 (remember to include the page numbers of additional sheets)		

Respective responsibilities of trustees 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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:	J. Cope	**Date:**	3 June 2020
Name:	John Cope		
Relevant professional qualification(s) or body (if any):	Fellow of the Institute of Chartered Accountants		

Address:	20 Lidget, Oakworth, BD22 7HH

Section B Disclosure

Only complete if the examiner needs to highlight material problems.