

THE RAHELI TRUST

Trustees Report and Financial Statements

Year ended: 30 November 2020

Charity no: 1135046

Reference and administration details

Charity Name: The Raheli Trust

Registered charity number: 1135046

Trustees:

Lynda Helen Addison
James William Bailey
Gillien Carter (from June 2020)
Frances Mary Jones
Kathryn Alyson Liston (from June 2020)
Susan Mary Elizabeth Percy
Thomas James Perry
Catherine Moyra Tuke (from January 2020)
Dru Vesty
Jennifer Dale Wiggle (resigned September 2020)
Sarah Jane Wixey (from June 2020)

Charity Address: 85 Quentin Road
London
SE13 5DG

Structure and governance

The Trust is a registered charity and is constituted under a Trust Deed dated 28 October 2009.

The deed states that there must be least three trustees and, after the initial staged appointments of the first set of trustees, it provided for every trustee to be appointed (or re-appointed) by resolution at a special meeting of the trustees for a term of 4 years.

If at any time there are fewer than three Trustees, none of the powers or discretions conferred by the deed or by law on the Trustees are exercisable by the remaining Trustees except the power to appoint new ones.

The deed states that the Trustees must hold at least two ordinary meetings each year. At each meeting the date, time and place of the next meeting is fixed, unless already arranged. Further ordinary meetings may be called at any time by the person elected each year to chair the meetings or by any two Trustees, in which case at least 10 days' clear notice must be given.

Special meetings require 21 days' clear notice if the agenda is to include the appointment of a Trustee and may take place immediately after or before an ordinary meeting.

New Trustees are provided as a minimum with:

- (a) A copy of the Trust Deed
- (b) Regulations made under the Trust Deed
- (c) The Annual Return made to the Charity Commission for the preceding year
- (d) The Annual Report for the preceding year
- (e) Receipts and Payments Accounts
- (f) Trustees' Report on the latest of the bi-annual visits to Tanzania

- (g) A set of 'Frequently Asked Questions' and a leaflet on the Trust's work in Tanzania produced for sponsors
- (h) A list of students being sponsored at the time of appointment
- (i) Meeting papers and Minutes for the previous meeting of the Trustees

Prospective trustees are also referred to the Charity Commission website with guidance on how charities should operate and what is expected of a Trustee.

The Trust held four Board Meetings (three of them virtual) in 2019/2020 and also had a well-attended virtual meeting with sponsors.

Objectives and Activities

The objects of the Trust are:

1. The prevention or relief of poverty or financial hardship in Western Tanzania by assisting in the provision of education and training and support designed to enable individuals to generate a future income and be self-sufficient.
2. For the public benefit to provide for the education and/or training of children and young people in Western Tanzania in poverty or suffering financial hardship by:
 - (i) Awarding to such persons and/or providing funds for the educational establishments responsible for advancing their education, to cover fees, scholarships, maintenance allowances and/or grants for travel, uniforms, books and stationery and bedding and personal needs; and/or
 - (ii) In providing for their education and/ or training, funding for them to undertake travel in furtherance of that education and/or to prepare for entry into any occupation, trade or profession.

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Risk Management

The major risk is an inability to pay fees and costs for the individual youngsters taken on for set periods for each stage of their education. This is not a legal commitment, but Trustees would not want to disappoint a student doing well.

The risk for secondary school students has been mitigated by forward calculations of potential commitments and income for each new academic year, made in October/ December before the start of the main school year each January. Forward cash flow figures are presented to the autumn meeting of the Trust and sponsor payments are checked at the end of December.

Requests for secondary school students to continue on into high schools, colleges and universities are sent from Tanzania when allocations are made by the government. The number of such students has grown. Trust capability to make up any shortfall in sponsors funds is dealt with by in-year finance update reports to Board members.

Measures for risk mitigation would have been identified and actioned by the Trust should these have proved necessary. In the last 9 years of operation, however, a loyal and committed set of sponsors have always paid in accordance with their original offers. The forward cash flows did not include any assumptions about the likelihood or otherwise of 'one off' donations during the year.

Funds from any donations and from HMRC tax relief are used to provide general school assistance, with items needed usually identified during the bi-annual Trustee visits to Tanzania. No money is ever

sent without adequate cover in the bank account. The Trust currently has healthy reserve funds to cover any shortfall in donations for 2020.

It is acknowledged that Coronavirus presents a risk to individual sponsors. No problem arose in 2019/20 and the Trust will keep a watchful eye on any effects in the future. Financial security is available from reserves.

Exchange rate risk is dealt with by close attention to fluctuating rates and sponsor donations being calculated to allow for these. Accumulated reserves will cover any likely shortfall in 2020.

Operational risk in the U.K. is minimal. All activities are carried out by volunteers, mainly the Trustees of the charity. There are no paid advisers and there were a limited number of administrative costs in the year ended 30 November 2020, other than bank charges.

Achievements and Performance during the year to November 2020

We see our main role as supporting individual pupils for whom we can find sponsors. But we also seek to improve some of the facilities at the schools they attend so as to benefit all the pupils and support the dedicated staff.

The main activities undertaken in the year ended 30 November 2020 for the public benefit were:

1. Four new Trustees were appointed so as to refresh the skills available to the Trust to call on. Unfortunately, one Trustee resigned as she was moving back to her home country of New Zealand.
2. Communication with local partners in Kigoma following the earlier establishment of the Raheli Education and Livelihood Support Development Group continued. This has enabled our donations to be used for community benefit under local law.
3. The setting up of more formal arrangements with Bishop Mpango Secondary School in Kibondo so that the Trust could ensure that the benefits it provided were more widely spread.
4. Fund raising for the provision of fees and support for 68 students (54 girls and 14 boys), specifically:
 - 22 students at Archbishop Kahurananga Secondary School, Kigoma, where the Trust has had sponsorships since it started active work in 2009.
 - 6 students are attending Bishop Mpango Secondary School in Kibondo, where the Trust has decided it should start a sponsorship programme so as to widen its sphere of influence.
 - 2 students are attending other secondary schools.
 - 38 are at High School, University or Vocational Colleges, including the Tanzanian Institute of Accountancy in Kigoma.

For those at Archbishop Kahurananga Secondary School and Bishop Mpango Secondary School costs included school fees and contributions; uniforms, transport; pocket money; books and stationery; and accommodation for those in the school hostels.

Costs for those undertaking post-secondary studies included fees; food and accommodation; transport; and pocket money. Students at the Tanzanian Institute of Accountancy were able to board locally or to live at home.

All schools in Tanzania were closed from March until the end of June 2020 due to the Coronavirus epidemic.

5. In January 2020 the Trustees started a process of reviewing the Trust's future role and organisation. It decided to continue sponsoring needy youngsters, mostly girls, but giving emphasis to taking on new students in Kibondo whilst still supporting only those students still at Kigoma. It was also decided to continue to support students undertaking post-secondary education.
6. At its meeting in June 2020 the Trustees agreed a Reserves Policy Statement, to be reviewed annually, as follows:
The Raheli Trust maintains reserves to enable the Trust to fulfil its objectives and to implement the Action Plan as well as ensuring provision of liquid resources representing a minimum three months operating expenditure. In addition, contingencies may arise due to the long-term nature of the Trust's activities which may need funding out of reserves in the event of unforeseen circumstances.
7. Provision of funds for computer courses for students who left Archbishop Kahurananga Secondary School in December 2019, while waiting for their National Examination results.
8. Provision of funds for mid-day meals for day students, so that they do not have to go home at 2pm but can stay in school and study with the benefit of electric lighting and the additional lessons now provided.
9. Information for sponsors on the progress of individual students and arrangements for communication from students to the sponsors and vice versa.
10. Payment for laboratory equipment (not consumables) for Bishop Mpango School, from a separate donation made by the One Per Cent Club.
11. Payment for books for Bishop Mpango School, from a separate donation made by a private individual.
12. Despite world-wide restrictions due to Coronavirus the Trust's income, and therefore its ability to continue to provide a similar level of support to our students, was maintained thanks to the generosity of the sponsors.
13. Two Trustees were planning to visit Tanzania in early 2021. This had to be postponed, due to Coronavirus and travel restrictions, but will be re-instated when possible.
14. The existing Chair of the Board indicated a wish to retire having served in that capacity for many years, but will continue as a Trustee. It has been agreed that one of the other Trustees will take over during 2021.
15. In 2019/20 the Trustees decided to take a longer term look at all its activities and will be preparing a 3 to 5 year strategic plan during 2020/21, so as ensure it can remain an effective organisation to fulfil its objectives.

Financial Review

The Charity operates on a Payments and Receipts basis, in accordance with the requirements of the Charity Commission.

In the year ended 30 November 2020 The Trust received a total of £47,081 from sponsors and in donations. With £14,902 in HMRC tax relief, its total income was £61,983. It sent £53,591 to recipients in Tanzania during the year in staged payments, including £537 in bank transfer fees and spent only £66 in expenses in the UK.

The balance in the bank account on 30 November 2020 was £19,568. The only liability at that date was for a sum of £432 to be refunded to HMRC as a result of them making an overpayment. This has now been paid.

In accordance with Trust policy, the payments and receipts accounts were checked by two Trustees. They were also subject to inspection by an Independent Examiner, whose report is attached.

Financial Statement for the year ended 30 November 2020 (2019/20)



RECEIPTS AND PAYMENTS				
	Unrestricted funds £	Restricted funds £	Total Funds £	Last year 2018/9 £
Receipts				
Sponsorships	43,337		43,337	31,837
Individual donations		3,744	3,744	500
HMRC tax relief	14,902		14,902	3,406.
Total Receipts	58,239	3,744	61,983	35,743
Payments				
Sent to Tanzania	52,491	1,100	53,591	45,359
Expenses in the UK	66		66	1,206
Total payments	52,557	1,100	53,657	46,565
Excess of receipts over payments	5,682	2,644	8,326	
Excess of payments over receipts				10,822
Cash funds last year end	11,242		11,242	11,242
Cash funds this year end	16,924	2,644	19,568	
Statement of assets and liabilities at the end of the period				
Cash Funds	16,924	2,644	19,568	
Other assets	0	0	0	
Legal Liabilities	432	0	432	

Expenses - UK	£
Photographs, postage to sponsors	49.04
Flowers for retiring Trustee	17.45

Summary Financial position (£)

Bank at 1.12.19	Income from sponsors Includes individuals	HMRC Gift Aid refund	Total Income	Bank + income	Payments to Tanzania Includes charges	Expenses in UK	Total expenditure	Bank at 30.11.20
11,243	47,081	14,902	61,983	73,226	53,591	66	53,657	19,568

Agreed by the Trustees at a video conference meeting on 16 February 2021

Signature	Print Name	Date of Approval
	L. ADDISON	16.02.2021
	J. W. BAILEY	16.02.2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
THE RAHELI TRUST

No (if any)
1135046

CC16a

Receipts and payments accounts

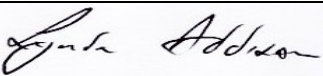
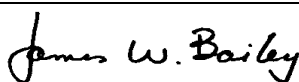
For the period from	Period start date	To	Period end date
	01.12.2019		30.11.2020

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					
Sponsorships	43,337	-	-	43,337	31,837
Donations	-	3,744	-	3,744	500
HMRC tax relief	14,902	-	-	14,902	3,406
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	58,239	3,744	-	61,983	35,743
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	58,239	3,744	-	61,983	35,743
A3 Payments					
Sent to Tanzania	52,491	1,100	-	53,591	45,359
Expenses in UK	66	-	-	66	1,206
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	52,557	1,100	-	53,657	46,565
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	52,557	1,100	-	53,657	46,565
Net of receipts/(payments)	5,682	2,644	-	8,326	- 10,822
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	11,242	-	-	11,242	11,242
Cash funds this year end	16,924	2,644	-	19,568	

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		16,924	2,644	-
		-	-	-
		-	-	-
	Total cash funds	16,924	2,644	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets				
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use				
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities				
	Refund to HMRC	Unrestricted	432	now paid
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		L.ADDISON	16.02.2020
		J.W.BAILEY	16.02.2020

CCXX R2 accounts (SS) 2 09/03/2021



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Raheli Trust

On accounts for the year
ended

30 November 2020

Charity no
(if any)

1135046

Set out on pages

Annual Report and Financial Review pages 1-7 and CC16a pages 1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30/11/2020**.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

05/03/2021

Name:

Frederic A Harakis

Relevant professional
qualification(s) or body
(if any):

FRSS, CSTAT, MSc(Statistics), PhD

Address:

Flat 1 Ash Court

Burnt Ash Hill

London, SE12 0AH

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).