

TRANSFORM A LIFE

England & Wales · Charity number 1204224

Details

Status Registered

Legal form CIO

Registered 2023-08-04

Register [View on the Charity Commission register](#)

Contact

Address 16 Ashville Avenue
Eaglescliffe
Stockton-On-Tees
TS16 9AX

Phone +250780341446

Email admin@transformalife.co

Website transformalife.co

Activities

Objects: 1) THE PREVENTION OR RELIEF OF POVERTY IN RWANDA BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.2) TO DEVELOP THE CAPACITY AND SKILLS OF MEMBERS OF SOCIALLY AND ECONOMICALLY DISADVANTAGED COMMUNITIES IN RWANDA IN SUCH A WAY THAT THEY ARE BETTER ABLE TO IDENTIFY, AND HELP MEET, THEIR NEEDS AND TO PARTICIPATE MORE FULLY IN SOCIETY, THROUGH COMMUNITY TRAINING AND WORKSHOPS AIMED AT INCREASING SKILLS.

Activities: Provide an education for disadvantaged children in Rwanda

Classification

- **How:** Makes Grants To Individuals, Provides Other Finance, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People

Geography

- Rwanda

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£14,228	£13,923	-	-
2024-02-29	£11,101	£11,638	-	-

Trustees

Name	Role	Appointed
Susan Jane Powell	Chair	2023-08-04
Carol Abbott		2023-08-04
David Brian Locke		2023-08-04
Gillian Bruce-Knight		2023-08-04
Katharina Patzelt		2023-08-04

TRANSFORM A LIFE

England & Wales - Charity number 1204224

Accounts



Transform a Life

Transform A Life Annual Trustee Report 2023/24

Nov 19th 2025

Name: Transform A Life

Registration Number: 1204244

Address:

16 Ashville Avenue
Eaglescliffe
Stockton-on-tees
TS16 9AX

Telephone: +250780341446

Website Address: transformalife.co

Trustee Names:

Chair: Jane Powell
Vice-Chair: Carol Abbott
Secretary: Gillian Bruce-Knight
Treasurer: David Locke
Director-at-large: Katharina (Kasia) Patzelt

Structure and Management:

Transform A Life (TAL) became an official registered UK charity on August 4th 2023, and are involved in education of children-in-need in Rwanda. Our charity grew out of an unofficial sponsorship arrangement between one of our trustees and a family in Rwanda. Their child Jonas Nsengiyumva was sponsored through schooling and university by Kasia Patzelt. Since then, he has been facilitating the sponsorship of other children, in order to pay forward his assistance. We created this charity to facilitate this safely, and to begin to create a structure to allow stability for these children throughout their education journey.

The charity is based in the UK, but operates in Rwanda. 3 trustees are in the UK, while one is in Holland and another in Canada. Money comes in to our UK accounts, and is transferred on to Rwanda for school fees and school supply purchases.

Jonas Nsengiyumva is our original and still current CEO. He continues to be responsible for ensuring school fees are paid on time, as well as uniforms and books being purchased for the children. He tracks expenses and reports to the trustees, ensuring we have enough funds to cover our existing students each term. Jonas is also responsible for selecting future students when new funds are available. Jonas keeps track of our sponsors and it is his job to ensure safeguarding measures have been addressed. This occurs along with our safeguarding trustee and our board in general. Some sponsors have been given permission to have video phone contact with children and their families. This is an important part of our charity, as the initial relationship between Kasia and Jonas' family has led to a long-term interaction that has been beneficial to the lives of all involved. It has been the impetus for the creation of this charity. Transform a Life aims to safely facilitate these kinds of interactions with current sponsors and families, if both parties are consenting to this. Any contact between sponsors and families is supervised by our CEO, Jonas. Any concerns are reported to the board at one of our meetings, which occur 4 times annually. Any urgent concerns can be brought up immediately via direct contact between Jonas and the board, and a special meeting can be called as needed.

Our inaugural trustees are all still present and active in TAL, so we have not needed to recruit trustees at any point as yet. All our trustees began as sponsors of children, and continue to actively sponsor children. They were all part of the charity's formation. The CEO was unanimously elected by the trustees, as Jonas has had a large part to play in the creation TAL. Our CEO is still currently unpaid. It has been one of our goals to be able to pay him a living wage, though we have not managed to successfully navigate this as yet. No trustee receives any compensation for their work.

Presently, most of our money goes towards student sponsorship, with a small amount paying for office and operational bills. Money comes in via our website paypal, and is then transferred to our UK charity bank account. From here, we still have a frustrating and unsatisfactory process. We have had to transfer to one of our trustee's personal accounts and then via money transfer to our CEO's personal account in Rwanda. He then pays school fees and assists with purchase of school supplies. This is the only way we have been able to successfully get money to Rwanda. We acknowledge that this is not an ideal situation, but it is necessary in order to ensure the children's school fees are paid on time.

We cannot transfer from UK bank to Rwandan bank, as we would need a bank account in our charity's name. We have been unable to set up a Rwandan bank account. To do this, we first need a Rwandan branch of Transform a Life, but currently do not earn enough money to satisfy the Rwandan requirements for branch application. The Rwandan government has a stipulation that an international charity cannot open a branch unless their income is above a certain amount. We are a small charity and do not have enough income. Our CEO has exhausted avenues for us to acquire an operational bank account. We attempted to be 'parented' by a

larger charity so that we might be able to open a bank account, but they also wanted too much of us. This was not possible for us to navigate.

Now, it appears our next option is to open an actual charity in Rwanda, not just a branch of TAL. Our CEO is going through the steps to make this happen. Once this has been achieved, we will look at the best way to allow us to safely and securely transfer money. It may still be difficult, as the UK and Rwandan charities would essentially be separate charities. This will likely pose a problem on the UK end. If this is the case, the board has discussed closing the UK charity and making the Rwandan charity the main one. We have not ruled out this option, as we have as yet been unable to find a satisfactory financial process. It may just be more financially accountable if people donate directly to the Rwandan charity rather than money out of the UK one and into Rwanda via private accounts.

Activities, Achievements, Performance in 2023/2024

This has been a frustrating year for us.

We have attempted to set up a branch in Rwanda, but were unable to meet income requirements, hence we were unable to set up a bank account.

We have attempted to be parented by an existing charity, but negotiations broke down, hence we were unable to set up a bank account.

We are in the process of setting up a Rwandan charity, separate from the UK TAL charity, but as yet have not completed the process.

We did have a slightly higher income this year. This was a positive in an otherwise difficult year.

Our official website continues to be active, through which sponsors are able to donate. Our second year as an official charity saw us officially sponsor 34 children in various levels of education ranging from primary school to university.

We have maintained our office space in Rwanda. Our CEO works from here, and can supervise phone calls in a safe environment for all parties.

We continue to be a member of 'Keeping Children Safe'. We aim to continue to develop and improve our policies and implementations around safeguarding.

Objectives in 2024/2025

Our main objective is to set up a Rwandan charity, separate from the existing UK TAL. This is our current path, as we have been unable to successfully set up a branch of TAL in Rwanda. This will hopefully allow us to have financial processes that are transparent and well-tracked.

We also have an objective of being able to pay our CEO for his time and effort. He has spent much energy, and money, on the creation and operation of this charity and he deserves to be fairly compensated. We would like to be able to receive grants, which would allow access to funds to compensate our CEO, but have been ineligible as yet due to our difficult financial processes. We need to have a Rwandan bank account. We have been unsuccessful in setting up a TAL one, so now we are aiming to set one up under the next charity that our CEO is looking to open.

We also aim to build resiliency for our students' education by growing a reserve fund. Currently, our reserve fund is non-existent as money in tends to go directly to student's fees. Once we have an official way to accept money in Rwanda, we will begin to explore grant possibilities. In this way, we can look to pay our CEO, set up a reserve fund, and expand our student reach.

We also have a continued objective to keep improving our safeguarding processes, and continue to take safeguarding direction from 'Keeping Children Safe', as well as the UK government.

Financial review including any debts and details of the reserves policy:

See uploaded financial statement for numbers.

We do not have any current debts.

We do not have any reserves. Our current policy is that sponsors donate and money goes direct to student fees. We are still working at developing a reserves policy, as we recognize the importance in terms of the future success of Transform A Life.

Note, that we have no funds held by any custodian trustee. Funds currently transfer through a trustee, in order to successfully reach Rwanda. The trustee receives it, then sends the same amount on the same day, minus transfer fees. No payment is received, and no money is held by them for any length of time. Resolution of this unsatisfactory process is one of our primary objectives going forward. We are still all working on the solutions currently. If we fail to resolve this, we will plan to move the charity to Rwanda, and close the UK charity. This will allow greater transparency of funds movement, and allow for a smoother accounting process.

Sincerely,

Jane Powell (Chair)



David Locke (Treasurer)



**Statement Of Financial Activity March 01st 2024 to Feb 28th 2025: Transform a Life
Year ended Feb 28th 2025**

	Unrestricted Funds	Restricted Income Funds	Total Funds
INCOME			
Donations and Legacies	£ 2,000	£ 12,228	£ 14,228
Charitable Activities	£ -	£ -	£ -
Total Income	£ -	£ 12,228	£ 14,228

EXPENSES

Admin Expenses	£ 967	£ -	£ 967
Fundraising expenses	£ 303	£ -	£ 303
Charitable Activities	£ 425	£ 12,228	£ 12,653
Total Expenses	£ 1,695	£ 12,228	£ 13,923

RECONCILIATION OF FUNDS

Net income/expenses	£ -	£ -	£ 305
Total funds brought forward	£ -	£ -	-£ 537
Total funds carried forward	£ -	£ -	-£ 232

STATEMENT OF NET ASSETS

Cash at bank	£ -	£ -	£ 18
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**NOTE: Total funds carried forward is a negative, as last year our CEO spent some of his own m
This was not officially received as a donation in the UK.**

These accounts were approved by the trustees on _____ and signed on their behalf by:

Susan Jane Powell (Chair)

David Brian Locke (Treasurer)




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TRANSFORM A LIFE

England & Wales - Charity number 1204224

Accounts



Transform a Life

Transform A Life Annual Trustee Report 2023/24

Dec 7th 2024

Name: Transform A Life

Registration Number: 1204244

Address:

16 Ashville Avenue
Eaglescliffe
Stockton-on-tees
TS16 9AX

Telephone: +250780341446

Website Address: transformalife.co

Trustee Names:

Chair: Jane Powell
Vice-Chair: Carol Abbott
Secretary: Gillian Bruce-Knight
Treasurer: David Locke
Director-at-large: Katharina (Kasia) Patzelt

Structure and Management:

We are a small organization that became an official registered UK charity on August 4th 2023. It grew out of an unofficial sponsorship arrangement between one of our trustees and a family in Rwanda. Their child Jonas Nsengiyumva was sponsored through schooling and university by Kasia Patzelt. Since then, he has wanted to repay this by facilitating the sponsorship of other children. As such, we have created this charity to facilitate this, and to begin to create a structure to allow stability for these children throughout their education journey.

The charity is based in the UK, but operates in Rwanda. 3 trustees are in the UK, while one is in Holland and another in Canada. Money comes in to our UK accounts, and is transferred to Rwanda so that school fees and other bills may be paid.

Jonas Nsengiyumva is our CEO. He is responsible for ensuring school fees are paid on time, as well as uniforms and books being purchased for the children. He tracks expenses and reports to the trustees, ensuring we have enough funds to cover our existing students each term. Jonas is also responsible for selecting future students when new funds are available. Jonas keeps track of our sponsors and ensures safeguarding measures have been addressed. This occurs along with our safeguarding trustee and our board in general. Some sponsors have been given permission to have video phone contact with children and their families. This is an important part of our charity, as the initial relationship between Kasia and Jonas' family has led to a long-term interaction that has been beneficial to the lives of all involved. It has been the impetus for the creation of this charity. Transform a Life aims to safely facilitate these kinds of interactions with current sponsors and families, if both parties are consenting to this. Any contact between sponsors and families is supervised by our CEO, Jonas. Any concerns are reported to the board at one of our meetings, which occur 4 times annually. Any urgent concerns can be brought up immediately via direct contact between Jonas and the board, and a special meeting can be called as needed.

Because we are a small, new charity, we have not needed to recruit trustees as yet. The initial trustees are still present and active, and all began as sponsors of children. They were all part of the charity's formation. The CEO was unanimously elected by the trustees, as Jonas has had a large part to play in the creation Transform A Life. Our CEO is currently unpaid, though we would like to remedy this as soon as able. We are exploring options for this. No trustee receives any compensation for their work.

Presently, most of our money goes towards student sponsorship, with a small amount paying for office and operational bills. Money comes in via our website paypal, and is then transferred to our UK charity bank account. From here, we have an unsatisfactory process, but one borne out of necessity. We have had to transfer to one of our trustee's personal accounts and then via money transfer to our CEO's personal account in Rwanda. We acknowledge that this is not an ideal situation, but it is the only way that we have been able to continue to ensure the children's school fees are paid on time.

This process occurs because we have been unable to set up a Rwandan bank account as yet. To do this, we must first have a Rwandan branch of Transform a Life, but currently do not earn enough money to satisfy the Rwandan requirements for branch application. Our CEO is exploring avenues for us to acquire an operational bank account. There is potential that we may be able to be 'parented' by a larger charity while we are still in our infancy. They would then be able to provide us with an official channel for transferring our money to Rwanda. We would then be able to open our own branch once we satisfy the income requirements. Jonas is in talks with an organization currently in regards to this.

Activities, Achievements, Performance in 2023/2024

This has been a big year for us.

We have set up an official website, through which sponsors are able to donate. Our first year as an official charity saw us officially sponsor 37 children in various levels of education ranging

from primary school to university. We have rented a small office space in Rwanda. Our CEO can work from here, and also supervise phone calls in a safe environment for all parties. We have managed to set up our UK financial processes well, with a paypal account and a charity bank account. We have unsuccessfully attempted to do the same in Rwanda, and we are still working towards making this happen. We have also developed a safeguarding policy and begun to implement processes outlined within. We are now a member of 'Keeping Children Safe', and have had our policy individually reviewed by this organization. We aim to continue to develop and improve our policies and implementations around safeguarding.

Objectives in 2024/2025

We continue to work at streamlining and safeguarding our financial process in Rwanda. This is a big objective for us in this current financial year. We do not have enough income to satisfy the opening of an official branch in Rwanda, therefore cannot get a bank account as yet. We have an objective of being temporarily parented by an existing charity in order to legitimize our financial transactions in Rwanda. Discussions are in process regarding this.

We have a further financial objective of ensuring our financial processes are transparent and well tracked. Our CEO in Rwanda is learning the processes needed to satisfy the UK reporting standards. We continue to make these improvements and expect to have them streamlined during this financial year.

We also have an objective of being able to pay our CEO for his time and effort. He has spent much energy, and money, on the creation and operation of this charity and he deserves to be fairly compensated. We have a goal to facilitate this during this financial year, perhaps by monthly donations not tied to specific students, or perhaps by paying him a percentage of income up to a certain total. We continue to explore the possibilities and parameters.

We also aim to build resiliency for our students' education by growing a reserve fund. Currently, this would also come from donations not tied to specific students. Once we have an official way to accept money in Rwanda, we will begin to explore grant possibilities. In this way, we can look to pay our CEO, set up a reserve fund, and expand our student reach.

We also have a continued objective to keep improving our safeguarding processes, and continue to take safeguarding direction from 'Keeping Children Safe', as well as the UK government.

Financial review including any debts and details of the reserves policy:

See uploaded financial statement for numbers.

We do not have any current debts.

We do not have any reserves. Our current policy is that sponsors donate and money goes direct to student fees. We are working at developing a reserves policy this year, as we recognize the importance in terms of the future success of Transform A Life.

Note, that we have no funds held by any custodian trustee. Funds currently transfer through a trustee, in order to successfully reach Rwanda. The trustee receives it, then sends the same amount on the same day, minus transfer fees. No payment is received, and no money is held by them for any length of time. Resolution of this unsatisfactory process is one of our primary objectives going forward. We are all working on the solutions currently.

Sincerely,

Jane Powell (Chair)

A handwritten signature in cursive script, appearing to read 'Jane Powell', written in black ink. The signature is positioned below the name 'Jane Powell (Chair)'. There is a horizontal line drawn under the signature.

David Locke (Treasurer)

A handwritten signature in cursive script, appearing to read 'David Locke', written in black ink. The signature is positioned below the name 'David Locke (Treasurer)'. The signature is contained within a small rectangular box.

Statement Of Financial Activity: Transform a Life
Year ended Feb 28th 2024

	Unrestricted Funds	Restricted Income Funds	Total Funds
INCOME			
Donations and Legacies	£ 200	£ 10,901	£ 11,101
Charitable Activities	£ -	£ -	£ -
Total Income	£ 200	£ 10,901	£ 11,101

EXPENSES

Fundraising expenses	£ 200	£ 540	£ 740
Charitable Activities	£ -	£ 10,898	£ 10,898
Total Expenses	£ 200	£ 11,438	£ 11,638

RECONCILIATION OF FUNDS

Net income/expenses	£ -	£ -	£ -
Total funds brought forward	£ -	£ -	£ -
Total funds carried forward	£ -	£ -	£ -

STATEMENT OF NET ASSETS

Cash at bank	£ -	£ -	£ -
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NOTE: Expenses are more than income, as our CEO spent some of his own money on admin. This was not officially received as a donation in the UK.

These accounts were approved by the trustees on Dec 7th 2024 and signed on their behalf by:

Susan Jane Powell (Chair)

David Brian Locke (Treasurer)

