



## **Transform a Life**

### **Transform A Life Annual Trustee Report 2023/24**

Nov 19<sup>th</sup> 2025

**Name:** Transform A Life

**Registration Number:** 1204244

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**Telephone:** +250780341446

**Website Address:** [transformalife.co](http://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
<b>INCOME</b>			
Donations and Legacies	£ 2,000	£ 12,228	<b>£ 14,228</b>
Charitable Activities	£ -	£ -	<b>£ -</b>
<b>Total Income</b>	£ -	£ 12,228	<b>£ 14,228</b>

**EXPENSES**

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

**RECONCILIATION OF FUNDS**

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

**STATEMENT OF NET ASSETS**

Cash at bank	£ -	£ -	<b>£ 18</b>
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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)






