

# The Tumaini Fund (Scotland)

Scotland · Charity number SC044613

## Details

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|            |   |
|------------|---|
| Known as   | Tumaini Fund (Scotland)   |
| Status     | Active  |
| Legal form | Trust (founding document is a deed of trust) (other than educational endowment) |
| Registered | 2014-01-28  |
| Register   | <a href="#">View on the OSCR register</a>                                       |

## Contact

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**Address** 40 Baberton Crescent  
Juniper Green  
Edinburgh  
EH14 5BP

**Website** <http://tumainiscotland.org.uk/>

## Activities

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**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals','It makes grants, donations or gifts to organisations'

**Purposes:** 'the prevention or relief of poverty','the advancement of education','the advancement of health','the saving of lives'

**What the charity does:** Tumaini Fund (Scotland) supports widows and orphans affected by HIV in the Kagera region of Northwest Tanzania, helping them move toward independent living. Its aims are to improve living standards, health, and education. prevent or relieve poverty. fund school uniforms, materials, and access to primary, secondary, and where possible tertiary education through support or loan schemes. We enable families to become self-sufficient through micro-enterprise initiatives. The charity also advances health and saves lives by funding medical treatment for widows and orphans with HIV and providing education and materials to prevent the spread ill health. This support is offered to people of all faiths or none, without prejudice. Funds are raised and awareness promoted in Scotland, and all money received is transferred directly to the designated Tumaini Fund Tanzania account for use in Kagera.

**Beneficiaries:** 'Other defined groups'

**Objectives:** The Trustees shall hold and apply the sum of £1 paid by us to them, and such other funds and assets as may from time to time be comprised in the Trust Property, in trust for the following purposes and with the aim of following the teachings of Jesus Christ and the Biblical imperative to care for widows and orphans. Its objective is: ( a) The prevention or relief of poverty among Aids widows and orphans living in the diocese of Kagera in North West Tanzania 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. ( b) The advancement of education of Aids orphans in the Diocese of Kagera in North West Tanzania by way of providing funding for school fees, school uniforms and materials. ( c) The advancement of health and the saving of lives of Aids widows and orphans in the diocese of Kagera in North West Tanzania by providing funding to pay for the medical treatment and to provide education and materials to prevent the spread of endemic local diseases, for example, malaria.

## Geography

- **Main operating location:** City of Edinburgh
- **Geographical spread:** Overseas only

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-12-31 | £134,835 | £101,550    | -      | 0         |
| 2024-12-31 | £72,719  | £91,490     | -      | 0         |
| 2023-12-31 | £58,790  | £54,415     | -      | 0         |
| 2022-12-31 | £50,200  | £65,660     | -      | 0         |
| 2021-12-31 | £62,688  | £60,500     | -      | 0         |
| 2020-12-31 | £86,107  | £63,016     | -      | 0         |

**The Tumaini Fund (Scotland)**

Scotland - Charity number SC044613

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# Accounts

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**Independent Examiner's Report to the Trustees of The Tumaini Fund (Scotland) SC044613**

I report on the accounts of the charity for the year ended 31 December 2025.

**Respective responsibilities of the Trustees and the Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

**Basis of the Independent Examiner's statement**

My examination is carried out in accordance with regulation 11 of the 2006 Accounts Regulations. An examination includes a review of 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 seeks 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 I do not express an audit opinion on the view given in the accounts.

**Independent Examiner's statement**

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material aspect the requirements

- To keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations.
- To prepare accounts which accord with the accounting records and comply with regulation 9 of the 2006 Accounts Regulations

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.



**Name:** GORDON EDWARDS CPFA

**Address:** 44 Hammerfield Avenue, ABERDEEN AB10 7FJ

**Date:** 18 May 2026

**The Tumaini Fund (Scotland)**

Scotland - Charity number SC044613

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# Accounts

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## **The Tumaini Fund (Scotland)**

### **Report of the Trustees for the Year Ended 31 December 2024**

The trustees present their report and the financial statements for the period ended 31 December 2024. The trustees confirm that the accounts comply with current statutory requirements and with the requirements of the trust deed of The Tumaini Fund (Scotland).

#### **1. Structure and Governance.**

The Tumaini Fund (Scotland), known as Tumaini Scotland, is constituted as a trust and is registered with the Office of the Scottish Charity Regulator (SC044613). Its current registered office is 40 Baberton Crescent, Juniper Green, Edinburgh. EH14 5BP

Trustees are appointed by way of a resolution passed by majority vote at a meeting of the Trustees.

#### **2. Objectives and Activities**

The objective of the Tumaini Fund (Scotland), as outlined in the trust deed, is to support widows and orphans who have been affected by HIV in the region of Kagera in Northwest Tanzania towards independent existence by

- improving their standard of living and promoting their health and education.
- prevention or relief of poverty.
- providing or assisting the advancement of education of the orphans by providing funding for school uniforms and materials for primary and secondary school and supporting orphans into tertiary education where possible through, for example, loan schemes for fees.
- Supporting families into independent living through micro-enterprise schemes designed to enable individuals to generate a sustainable income and be self-sufficient.
- assisting the advancement of health and the saving of lives of widows and orphans who have HIV in the diocese of Kagera by providing funding to pay for the medical treatment and to provide education and materials to prevent the spread of endemic local diseases.

By meeting these objectives, The Tumaini Fund (Scotland) will provide support to WIDOWS AND ORPHANS WHO ARE AFFECTED BY HIV and live within the region of Kagera in Northwest Tanzania, towards independent existence. THIS SUPPORT IS TO THOSE OF ALL FAITHS OR NONE AND IS WITHOUT PREJUDICE. This will be done by raising funds and raising awareness in Scotland. All funds raised by the organisation will be transferred to the bank account in Tanzania held by the Tanzanian Branch of the Tumaini Fund and specifically set aside to receive funding from The Tumaini Fund Scotland alone.

The Tumaini Fund (Scotland) is one of a group of Christian charities, raising funds and awareness of the work of the Tumaini Fund in Tanzania. Whilst The Tumaini Fund (Scotland) gained charitable status on 2014, the work in Tanzania was established in 2003 by Dr Susan Wilson, MBE, a Scottish doctor who lives in Guernsey from where the fund originates.

In June 2020, The Tumaini Fund in Tanzania gained NGO status and registered as TOSO (Tumaini Orphan Support Organisation). The work is overseen by a team of co-ordinators with a Director of Programmes in charge in Tanzania. There are currently 6 offices, although this is expanding, and each has a team of social workers, accountants and vocational teaching staff. The bulk of the care for

the widows and orphans is provided by the network of parish workers who live in the communities they serve.

The Tumaini Fund is involved in various other projects including

- microfinance initiatives, enabling orphans and widows towards independence eg basket making, tailoring & dairy goat provision.
- Sewing and carpentry vocational schools beside each office, enabling skills development and so an opportunity to earn an income on graduating.
- developing clean water supplies – to date over 80 wells have been sunk (including three in Mushasha specifically with Scottish funding) benefitting not just widows and orphans but whole communities.
- Supporting children into primary education by the provision of packs containing uniforms, clothes, books and pencils; supporting children into secondary school by the provision of uniforms and books required; providing bicycles for orphans to access schooling and provision of solar lamps enabling children to study at night.
- Supporting orphans who have entered tertiary education.
- House building - for families living in derelict shacks. Tumaini Scotland have been able to provide over 40 houses to date.
- Assisting orphans and widows to access HIV medication and provision of milk tokens to vulnerable orphaned babies.

### **3. Mission Statement**

The Tumaini Fund (Scotland) takes its name from the Swahili word “Tumaini” meaning “hope”. It aims to follow the teachings of Jesus Christ and the Biblical imperative to care for the widows and orphans. Its objective is to support widows and orphans affected by HIV within the region of Kagera, Northwest Tanzania towards independent existence by improving their standard of living and promoting their health and education.

### **4. Vision Statement**

Tumaini (Scotland) raises funds and awareness in Scotland. All funds raised by the organisation are transferred to the bank accounts in Tanzania held by the Tanzanian Branch of the Tumaini Fund (Scotland). In doing so our vision is to help support the Tanzanian social workers and parish workers as they care for so many orphans and widows with very limited resources.

### **5. Grants**

No grants were sought or received during 2024.

### **6. Volunteers**

Tumaini (Scotland) does not employ staff in Scotland. All fundraising and awareness raising is carried out by Trustees, volunteers and friends of the Tumaini Fund Scotland and the trustees continue to be grateful for the regular support of individuals and churches.

### **7. Achievements and Performance of The Tumaini Fund (Scotland)**

At a meeting of the Trustees on 19<sup>th</sup> January 2014, the Tumaini Fund (Scotland) was formed with charitable status as granted by the Office of the Scottish Charity Regulator. As of December 2024, we

have been able to send **£610,822.14** directly to Tanzania and in this last accounting period we have raised **£72,330** through voluntary income.

**Specified funds transferred to Kagera** in the latest accounting period include the following:

- **£58,550 for parish worker support**
- **£17,000 to build 8 new houses**
- **£8,250 to buy daftari textbooks**
- **£5,535 towards education** including vocational and tertiary educational support
- **£1,150 for poor family support**

**PARISH WORKERS** – We continue to be committed to supporting as many of the parish workers as we can by way of contribution towards their monthly salaries of £20. Supporting one parish worker means that over 130 orphans will indirectly be supported too. There are currently 400 and we are committed to continuing to support 200 every month.

**NEW HOUSES** – Funds were raised to build 5 houses after [REDACTED] trip to Shetland. A further 3 were resourced from Tumaini Scotland supporters on the mainland. Each house costs approximately £2,000 to build. Funds were also transferred to build a kitchen and toilet for a vulnerable orphan headed family who had received one of the above new homes.

**DAFTARI TEXTBOOKS** – Although school fees have now been abolished in Tanzania (for pupils up to S4) students in secondary school are required to have daftari textbooks to attend and will be excluded if they do not have these. There are now **over 20,000** Tumaini supported orphans in secondary school, and together with sister charities, we contributed towards this need.

**EDUCATION** – During the last year funds sent from specified donations for **university support** to allow students to take up these places by way of providing transport and living expenses. Donations were also received towards the **running costs of Chato Vocational Training College** and a donor also contributed towards **postgraduate fees** for one orphan training in Ophthalmology.

**FAMILY SUPPORT** – In Kagera it is possible to support an orphan for as little as £4 per month. Orphanages are not used so this money will support a family who will care for the orphan.

The bulk of these funds raised continue to be through the generosity of **regular donors** and for this we are **extremely grateful**.

In November this year **two of the trustees visited the work of TOSO** (Tumaini Orphan Support Organisation) and were encouraged to see the expansion of the work and the quality of ongoing projects. We appreciated the opportunity to meet with many Parish Workers as well as visiting with the TOSO team families in each district, including all those who had received funding for the above-mentioned houses.

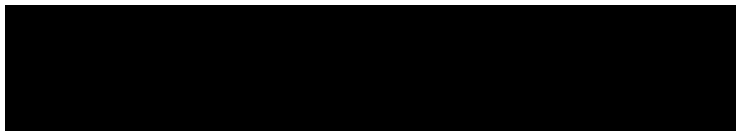
80% of the staff are orphans who have been supported by Tumaini previously and gone on to gain tertiary qualifications, as are almost all the leaders. The compassion and dignity which orphans and widows are treated with was evident. TOSO is functioning well as an NGO and enjoys the support of local authorities who regularly inspect and audit the work.

## 8. Plans for Future Periods

We have been able to host some virtual and in person update meetings this year, and plan further events and fundraising in response to urgent needs seen during our recent trip. In addition, we will explore grant funding and further partnerships for specific projects. Two examples are: -

- **The Flint Project** which aims to empower staff in Tanzania to develop further micro-enterprises and new income generating projects by engaging an NGO whose mission is to break the cycle of poverty by equipping local leaders with business and entrepreneurial skills.
- Our **Parish Worker Equip project** where we are aiming to resource workers with boots, jackets and bicycles. We are grateful to 'Women for Mission' who are partnering with us for this next year as we plan to match their funding with various other sponsorship events.

## 9. Trustees



Sadly, during this last year our fellow trustee, [REDACTED], died unexpectedly. We remain grateful for her wisdom and her support throughout her time on the board and for many years prior to this with her volunteering and fundraising. We plan a specific project in memory of her in Kagera with some funds raised in her memory.

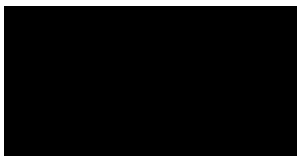
We also welcomed [REDACTED] as a trustee earlier this year and plan to invite further trustees to join us in the year ahead.

The Independent Examiner is:



The Bankers are:

Barclays Bank PLC, 163-165 Union Street, Aberdeen, AB11 6SL



**Tumaini Fund (Scotland)**  
**Year ended 31 December 2024**  
**SC 044613**

|   | Restricted<br>Funds<br>2024<br>£ | Unrestricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|---|----------------------------------|------------------------------------|--------------------|--------------------|
| <b><u>Incoming Resources</u></b>          |                                  |                                    |                    |                    |
| Voluntary Income                          | 48,854.39                        | 23,475.46                          | 72,329.85          | 58,550.60          |
| Bank Interest                             |                                  | 390.02                             | 390.02             | 239.53             |
|   | <u>48,854.39</u>                 | <u>23,865.48</u>                   | <u>72,719.87</u>   | <u>58,790.13</u>   |
| <b><u>Resources Expended</u></b>          |                                  |                                    |                    |                    |
| Transfers to Tumaini Fund (Tanzania)      | 46,917.26                        | 43,967.74                          | 90,885.00          | 54,415.00          |
| Other Expenses                            |                                  | 605.69                             | 605.69             |                    |
|   | <u>46,917.26</u>                 | <u>44,573.43</u>                   | <u>91,490.69</u>   | <u>54,415.00</u>   |
| Excess of Receipts over Payments          | <u>1,937.13</u>                  | <u>-20,707.95</u>                  | <u>-18,770.82</u>  | <u>4,375.13</u>    |
| Funds Brought Forward at 1 January 2024   | 23,076.14                        | 18,989.22                          | 42,065.36          | 37,690.23          |
| Funds carried forward at 31 December 2024 | <u>25,013.27</u>                 | <u>-1,718.73</u>                   | <u>23,294.54</u>   | <u>42,065.36</u>   |

**Tumaini Fund (Scotland)**  
**As at 31st December 2024**

|                              | 2024<br>£        | 2023<br>£        |
|------------------------------|------------------|------------------|
| <b><u>Current Assets</u></b> |                  |                  |
| Cash at Bank                 | 23,294.54        | 42,065.36        |
| Net Assets                   | <u>23,294.54</u> | <u>42,065.36</u> |
| <b><u>Funds</u></b>          |                  |                  |
| Restricted Funds             | 25,013.27        | 23,076.14        |
| Unrestricted Funds           | -1,718.73        | 18,989.22        |
|                              | <u>23,294.54</u> | <u>42,065.36</u> |

The financial statements were approved by the trustees on 21st Feb 2025  
and signed on their behalf by:



**Tumaini Fund (Scotland)**  
**Year ended December 2024**  
**SC 044613**

**1. Principal Accounting Policies**

Incoming Resources

Income is recognised on a cash received basis.

Resources Expended

Resources expended are recognised on a cash basis and are made up solely of donations paid to Tumaini Fund (Tanzania) apart from one item relating to currency conversion costs. There are no other costs of generating funds. These are borne by trustees and other individuals and are not taken out of donations made to the Tumaini Fund (Scotland)

There is a small negative balance on the Unrestricted Fund at the year end (£1,718.73). The Trustees regard this as a timing issue as it is anticipated that unrestricted income from Gift Aid claims as well as voluntary income will be received early in the next financial year.

Tumaini Fund (Scotland) does not hold any fixed assets. Current assets are made up of solely cash at bank.

There are no related party transactions and the trustees were not reimbursed expenses and received no remuneration.

Tumaini Fund (Scotland) does not have any employees and consequently does not have any pension commitments or remuneration costs.

**2. Voluntary Income**

|                           | Unrestricted     | Restricted       | 2024<br>Total    | 2023<br>Total    |
|---------------------------|------------------|------------------|------------------|------------------|
|                           | £                | £                | £                | £                |
| REGULAR DONATIONS         | 11,000.00        | 10,283.23        | 21,283.23        | 22,554.50        |
| OTHER VOLUNTARY DONATIONS | 6,143.08         | 26,696.68        | 32,839.76        | 24,681.77        |
| GIFT AID                  | 4,972.63         | 5,060.48         | 10,033.11        | 7,199.63         |
| EVENTS                    | 769.40           | 6,814.00         | 7,583.40         | 3,941.53         |
| OTHER                     | 590.35           | 0.00             | 590.35           | 173.17           |
|                           | <u>23,475.46</u> | <u>48,854.39</u> | <u>72,329.85</u> | <u>58,550.60</u> |

**Tumaini Fund (Scotland)**  
**Year ended 31st December 2024**  
**SC 044613**

**3. Movement of Funds**

| <u>Restricted Fund</u>          | Balance @<br>1st Jan 2024<br>£ | Income<br>£      | Expenditure<br>£ | Transfer from<br>Unrestricted<br>Fund<br>£ | Balance @<br>31st Dec 2024<br>£ |
|---------------------------------|--------------------------------|------------------|------------------|--|---------------------------------|
| Sponsorship - family            | 260.25                         | 1,263.00         | 1,150.00         | 0.00                                       | 373.25                          |
| Sponsorship - parish workers    | 4,051.00                       | 11,340.00        | 58,550.00        | 43,160.00                                  | 1.00                            |
| Houses                          | 225.00                         | 18,275.00        | 17,000.00        | 0.00                                       | 1,500.00                        |
| IPT (psychotherapy project)     | 3,006.50                       | 0.00             | 0.00             | 0.00                                       | 3,006.50                        |
| Education/ educational projects | 11,090.62                      | 6,408.20         | 5,535.00         | -1,233.40                                  | 10,730.42                       |
| Daftari (school exercise books) | 4,348.91                       | 2,206.42         | 8,250.00         | 1,735.00                                   | 40.33                           |
| TOSO audit                      | 0.00                           | 0.00             | 0.00             | 0.00                                       | 0.00                            |
| Parish Worker Equip project     | 0.00                           | 6,354.87         | 0.00             | 0.00                                       | 6,354.87                        |
| In memory Hatti                 | 0.00                           | 3,006.90         | 0.00             | 0.00                                       | 3,006.90                        |
| Goat project                    | 93.86                          | 0.00             | 100.00           | 6.14                                       | 0.00                            |
| Vehicle costs                   | 0.00                           | 0.00             | 300.00           | 300.00                                     | 0.00                            |
|                                 | <b>23,076.14</b>               | <b>48,854.39</b> | <b>90,885.00</b> | <b>43,967.74</b>                           | <b>25,013.27</b>                |
| <u>Unrestricted Fund</u>        | Balance @<br>1st Jan 2024<br>£ | Income<br>£      | Expenditure<br>£ | Transfer to<br>Restricted Fund<br>£        | Balance @<br>31st Dec 2024<br>£ |
| General Fund                    | <b>18,989.22</b>               | <b>23,865.48</b> | <b>605.69</b>    | <b>-43,967.74</b>                          | <b>-1,718.73</b>                |
| Total Reserves                  | <b>42,065.36</b>               | <b>72,719.87</b> | <b>91,490.69</b> | <b>0.00</b>                                | <b>23,294.54</b>                |

## **Independent Examiner's Report to the Trustees of The Tumaini Fund (Scotland) SC044613**

I report on the accounts of the charity for the year ended 31 December 2024.

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