

# Tumaini Fund (Scotland)

Scottish Charity No. SC0044613

## Annual Report

and

## Financial Statements for the

Year Ended 31 December 2020

## The Tumaini Fund (Scotland)

### Report of the Trustees for the Period Ended 31 December 2020

The trustees present their report and the financial statements for the period ended 31 December 2020. 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. 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 Diocese of Kagera in North West 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 Diocese of Kagera in North-West 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 works with a network of fieldworkers (parish workers) under the direction of co-ordinators (social workers/graduates) within the Anglican church diocese of Kagera. The parish workers employed specifically to care for widows and orphans 2 days a week already work for the Anglican church within their communities the rest of the week.

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 only in January 2014, the Tumaini Fund in Tanzania was established in 2003 by a Scottish doctor ( ) in response to the terrible suffering of AIDS widows and orphans in Kagera. awarded an MBE in June 2013 for her work with Tumaini Fund, is now based in Guernsey and she leads the charity as CEO from there making regular trips to Kagera. Each of the 5 offices in Ngara, Chato, Muleba, Karagwe and Biharimilo have a co-ordinator in charge and each of these coordinators is accountable to . As above, all the care is provided in Kagera through teams of local social workers and parish workers in partnership with the local churches. They provide practical and emotional assistance to the widows and orphans with regular visits, as well as making distributions of clothes, food, school materials and mosquito nets.

The Tumaini Fund is involved in various other projects including

- microfinance initiatives, enabling orphans and widows towards independence eg basket making and tailoring
- Sewing and carpentry vocational schools beside each office, enabling skills development and so an opportunity to earn an income on graduating. These are often run by former clients. The Tumaini Fund (Scotland) have partnered to build the vocational tailoring school in Karagwe.
- developing a number of 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 also provision of solar lamps enabling children to study at night.
- Loan schemes – allowing nursing and dispensing students to borrow fees.
- House building - for families living in derelict shacks. Tumaini Scotland have been able to provide over 40 houses.

## 2. 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 Diocese of Kagera, North West Tanzania towards independent existence by improving their standard of living and promoting their health and education.

## 3. 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 .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.

## 4. Grants

No grants were sought or received during 2020.

## 5. 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.

The Trustees appreciate the help of individuals who support the Tumaini Fund (Scotland) both in giving their time and in financial giving.

6. 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 2020 we have been able to send £335,372.00 directly to Tanzania and in this last accounting period we have raised £86,107.

A proportion of funds raised were for general funds to be used where the need is greatest. This is agreed in advance with [REDACTED] and then transferred with specifications which are approved by all trustees prior to transfer to Tanzania. Specifications for the £63,016 transferred to Kagera in 2020 included the following:

- £13,000 – Daftari text books
- £13,280 – Nyavyondo Primary School
- £12,700 – Education
- £17,200 – Parish worker support
- £4,490 - Covid relief

DAFTARI TEXT BOOKS – Although school fees have now been abolished in Tanzania (for pupils in secondary 4 and below), students in secondary school are required to have daftari school books to attend. There were over 6,500 Tumaini Fund supported orphans in secondary school in 2020 and together with sister Tumaini charities we contributed towards this need. Some of these monies were raised during the 2019 Christmas appeal.

NYAVYONDO PRIMARY SCHOOL BUILD – The community of Nyavyondo are remotely situated in Biharimulo district – 30km from the nearest school or health centre. There are 1,123 villagers, including 369 children who have never been educated. Phase 1 (the first set of double classrooms) is almost complete with the hope of formally opening to pupils early in 2021. We understand that teachers are in place and some pupils are already being taught informally in the incomplete classrooms – using make shift benches brought by the local community. £8,000 was transferred as first payment towards phase 2 (classrooms 3 and 4) as well as £5,000 raised by one supporter specifically to build a toilet block at the school and a final £280 given by another supporter to buy carpentry materials for the Tumaini Fund vocational students to build desks and chairs for the primary school.

EDUCATION – These funds were used to pay for college fees for orphans studying in technical colleges as well as school fees/exam fees for students in S5 & 6.

PARISH WORKERS – We continue to be committed to supporting as many of the 200 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.

COVID RELIEF – Donations received for this were used towards buying soap for families and supporting the set up of 'tippy-taps' in villages. Staff were able to teach hygiene measures and advise families about social distancing. Should any Tumaini supported widows or orphans become ill with Covid, the main stay of support will be the local parish workers and so £3,000 of this donation was used to help mobilise the workers ,in particular buying bicycles for those most rural and in need.

As with other charities our fundraising this year has been affected by the global pandemic. We did manage our annual supporters' event in Aberdeen just before lock down, as well as a specific event raising funds towards a new vocational tailoring school, but further live events in other cities were subsequently cancelled. Fundraising and updates have been virtual since, including a team which participated in the 'virtual kiltwalk' raising almost £10,000 towards the next phase of Nyavyondo Primary School.

6. Achievements and Performance of The Tumaini Fund (Scotland) (continued)

We remain very grateful to supporters – both individuals and churches (in particular Aberdeen Christian Fellowship and Catalyst Church, Aberdeen) – who have continued to give regularly towards the work in Kagera. We are also grateful to All Saints, Whiterashes (Aberdeen) and Holy Trinity Refresh Group (Wester Hailles) who nominated us as their charity for the year. We are also thankful to individuals who have raised significant funds by way of card and craft sales, and to supporters who have continued to sew hygiene kits and knit blankets for orphans throughout the lock down period in Scotland.

7. Plans for Future Periods

We plan to continue virtual fundraising and supporter feedback in 2021 and anticipate that most funds raised will be used for similar purposes to 2020.

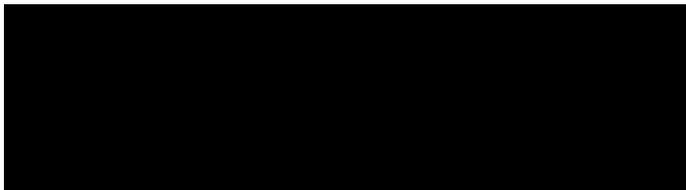
We very much look forward to the official opening of Nyavyondo Primary School when the first double classrooms are completed.

The Tumaini Fund in Kagera has registered as an NGO in this last reporting period and we look forward to supporting the development of new initiatives as a result. This will also open up further possible grant funding streams for us in Tumaini Scotland as a result.

8. 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 (SC0044613). 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.

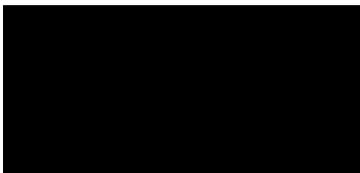


The Independent Examiners are:



The Bankers are:

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



Chairperson

27 August 2021

## **TUMAINI FUND (SCOTLAND)**

### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TUMAINI FUND (SCOTLAND)**

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 7 to 8.

#### **Respective Responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the Accounts in accordance with the terms of the Charities and Trustee 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 Independent Examiner's Report**

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 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 Accounts.

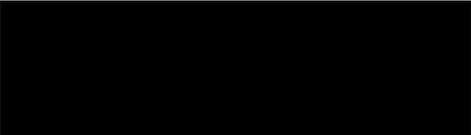
#### **Independent Examiner's Statement**

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 respect, 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; and
  - 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.



Accountant & Independent Examiner  
3 West Craibstone Street  
Aberdeen  
AB11 6YW

Date: 27 August 2021

Tumaini Fund (Scotland)  
Year Ended 31 December 2020  
RECEIPTS AND PAYMENTS ACCOUNT

	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total 2020 £	Total 2019 £
<u>Incoming Resources</u>				
Voluntary Income	42,162.79	43,944.29	86,107.08	96,457.92
	<u>42,162.79</u>	<u>43,944.29</u>	<u>86,107.08</u>	<u>96,457.92</u>
<u>Resources Expended</u>				
Transfers to Tumaini Fund (Tanzania)	62,480.00	536.00	63,016.00	70,014.00
	<u>62,480.00</u>	<u>536.00</u>	<u>63,016.00</u>	<u>70,014.00</u>
Excess of Receipts over Payments	(20,317.21)	43,408.29	23,091.08	26,443.92
	<u>(20,317.21)</u>	<u>43,408.29</u>	<u>23,091.08</u>	<u>26,443.92</u>
Transfers between funds	34,812.49	(34,812.49)	-	-
	<u>34,812.49</u>	<u>(34,812.49)</u>	<u>-</u>	<u>-</u>
Net movement in funds	14,495.28	8,595.80	23,091.08	-
	<u>14,495.28</u>	<u>8,595.80</u>	<u>23,091.08</u>	<u>-</u>
Funds Brought Forward at 1 January 2020	22,965.25	4,905.40	27,870.65	1,426.73
	<u>22,965.25</u>	<u>4,905.40</u>	<u>27,870.65</u>	<u>1,426.73</u>
Funds Carried Forward at 31 December 2020	37,460.53	13,501.20	50,961.73	27,870.65
	<u>37,460.53</u>	<u>13,501.20</u>	<u>50,961.73</u>	<u>27,870.65</u>

Tumaini Fund (Scotland)  
BALANCE SHEET  
As at 31 December 2020

	2020 £	2019 £
<u>Current Assets</u>		
Cash at Bank	50,961.73	27,870.65
Net Assets	<u>50,961.73</u>	<u>27,870.65</u>
<u>Funds</u>		
Restricted Funds	37,460.53	22,965.25
Unrestricted Funds	13,501.20	4,905.40
	<u>50,961.73</u>	<u>27,870.65</u>

The financial statements were approved by the trustees on 27th August 2021 and signed on their behalf by:



Chairperson

1. Principal Accounting Policies

Incoming Resources

Income is recognised on a cash received basis.

Resources Expended

Resources expended are made up solely of donations paid to Tumaini Fund (Tanzania). There are no 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).

Consequently Tumaini Fund (Scotland) does not hold any fixed assets.

Current assets are made up solely of cash at the 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	2020 Total	2019 Total
	£	£	£	£
REGULAR DONATIONS	13,984.27	8,318.50	22,302.77	19,598.00
OTHER VOLUNTARY DONATIONS	22,144.80	33,844.29	55,989.09	62,331.85
GIFT AID	5,915.25	-	5,915.25	13,619.78
EVENTS	-	-	-	-
OTHER	1,899.97	-	1,899.97	908.29
	<u>43,944.29</u>	<u>42,162.79</u>	<u>86,107.08</u>	<u>96,457.92</u>

3. Movement of Funds

<u>Restricted Fund</u>	Balance @ 1 Jan 2020	Income	Expenditure	Transfer	Balance @ 31 Dec 2020
	£	£	£	£	£
Sponsorship - family	41.00	2,196.00	1,150.00	-	1,087.00
Sponsorship - parish workers Houses	60.00	5,792.50	17,200.00	14,297.50	2,950.00
	-	-	-	-	-
IPT (psychotherapy project)	3,579.00	87.50	660.00	-	3,006.50
Education/ educational projects	15,000.00	28,303.42	25,980.00	12,602.50	29,925.92
Daftari (school exercise books)	4,285.25	2,733.37	13,000.00	6,472.49	491.11
Emergency Covid 19 healthcare	-	3,050.00	4,490.00	1,440.00	-
	<u>22,965.25</u>	<u>42,162.79</u>	<u>62,480.00</u>	<u>34,812.49</u>	<u>37,460.53</u>

<u>Unrestricted Fund</u>	Balance @ 1 Jan 2020	Income	Expenditure	Transfer	Balance @ 31 Dec 2020
	£	£	£	£	£
General Fund	4,905.40	43,944.29	536.00	(34,812.49)	13,501.20
Total Reserves	<u>27,870.65</u>	<u>86,107.08</u>	<u>63,016.00</u>	-	<u>50,961.73</u>