



COMMONWEALTH
GIRLS EDUCATION
FUND REGISTERED CHARITY
NO. 1048908



ANNUAL REPORT 2016 - 2017

since
1967

1967-1989

1990-1994

1995-1999



almost
3,000 girls

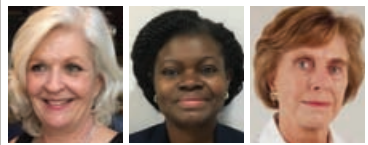
2000-2004

2005-2017



40 countries

EDUCATE A GIRL
EMPOWER A WOMAN
INSPIRE A COMMUNITY
CHANGE LIVES



Kerry Foster, Rita Odumosu, Louisa Service OBE, Noreen Cesareo, Penny O'Regan, Danielle Jones-Smith (Admin Sec), Vimal Shah, Jagravi Upadhyay, Judith Fisher (Chair), Roxanne St Clair

Commonwealth Foundation



Our Vision

To empower and inspire young women throughout the Commonwealth through secondary education, enabling them to become agents of positive change in their own communities.

Our Mission

To sponsor and monitor girls of ability in Commonwealth countries through secondary education where, without any financial assistance, education would not be available to them.

**EDUCATE A GIRL
EMPOWER A WOMAN
INSPIRE A COMMUNITY
CHANGE LIVES**

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Chairman's Letter



Judith Fisher
Chairman
Commonwealth
Girls Education
Fund (CGEF)



Happy Golden Anniversary to the CGEF!

There is no other charity like the Commonwealth Girls Education Fund, or CGEF for short.

The CGEF is unique in many ways; it reaches far and wide across the whole of the Commonwealth connecting people in various ways – some are our donors, some are our Trustees, some are our supporters, some are our beneficiaries; we live in all the varied countries of the Commonwealth – but all of us share the will and energy to improve the lives of Commonwealth girls through education. Throughout Asia, Africa, the Caribbean, Europe and Oceania we work together to achieve success.

The CGEF's endearing heritage and enduring mission touches the hearts of everyone. While Global summits and Nations, united in setting goals, talk about the universal benefits of education, eradicating poverty and making the world an altogether safer place, the CGEF has been "walking the talk" at ground level for fifty years.

Fifty Years is a long time in the evolution of a small charity. Throughout these five decades the CGEF has proved its ability to consistently adapt AND remain completely relevant to generations of young women.

In 1966 Alice Hemming was asked if there was a charity in England which could fund an exceptionally bright girl in Sierra Leone through secondary school. There wasn't, so in 1967 Alice set about creating a charitable fund to address this. The criteria set by Alice, and her clear vision, have remained constant - that each beneficiary should be capable and gifted yet, because of financial need, unable to continue her education.

Almost 3,000 girls living in some of the most disadvantaged and remote places have been sponsored by the CGEF in 40 Commonwealth countries since 1967. The vast majority of our Alumnae are now adults, some are in their '60s'!

In 2016/17 the CGEF sponsored 355 girls in 32 Commonwealth countries. 146 of these girls graduated during the year with 'O' or 'A' levels, the rest are making generally excellent progress in the lower years of secondary school striving towards their final exams.

In this Golden Anniversary souvenir edition of the charity's annual report we are delighted to be able to showcase the happy and successful outcomes of a number of our Alumna alongside some of our current beneficiaries. We hope you will find their stories and letters interesting and inspiring. **It takes just one person to change the world of one girl wanting education.**



Judith Fisher, meeting Her Royal Highness the Duchess of Cornwall and Her Excellency Baroness Scotland at the Commonwealth Women's Leaders Summit.

Chairman's Letter Continued.

The average cost to the CGEF of sponsoring one girl is £500 p.a. each girl will be sponsored for an average of four years. If you would like to give a Commonwealth girl a secondary education please consider becoming a Friend of the CGEF.

It is my greatest honour to give thanks on behalf of all the Trustees of the CGEF to every single person who currently or in the past has dedicated their time and talents to us and special appreciation to all those who have and do donate funds which are vital to the ongoing success of the CGEF. Thank you, too to our past and present Administrative Secretaries; Danielle Jones-Smith who currently represents us with friendship and efficiency to the Commonwealth world has contributed significantly to the development of the CGEF.

We thank you all for all that you do, and have done, to help educate and empower thousands of Commonwealth girls, and change their lives for good which only happens through your kindness, generosity and friendship.

We wish you and the entire community of the Commonwealth Girls Education Fund a Very Happy Golden Anniversary!

Judith Fisher

A History of the CGEF

In 1966, Alice Hemming visited an orphanage while attending a conference in Sierra Leone. The head of the orphanage asked her whether there was a charity in England, which could fund an exceptionally intelligent girl through secondary school.

Although secondary education was free, the orphanage had no funds they could legitimately use to cover incidentals such as books, uniforms, travel costs and examination fees. It would have been sad if this gifted girl were deprived of the possibility of furthering her education.

On her return to London, Alice found that there did not appear to be any charity involved in this work, and persuaded the Executive Committee of the Commonwealth Countries League (CCL) to fund the girl, and then set about creating a specific charity to cover this problem in 1967.

The criteria that she set have remained the same throughout the life of the Education Fund – that the recipient should be an exceptionally able girl who, because of poverty, cannot continue her education.



Louisa Service OBE
CGEF Trustee
and daughter of
Alice Hemming
OBE



Alice also realised that the money should be sent to the school and not the girl's family where there might be a temptation to spend it on food, other necessities, or even another child. As a result, the Education Fund has always worked through Head Teachers and has been able to monitor the progress of each girl through her secondary school years.

Fifty years on the need is still there, and the Education Fund continues to sponsor thousands of girls throughout the Commonwealth.

Over the last five decades, the amount required by each girl has increased. Initially it was £100 per girl, right up to £500 per girl more recently. Initially the Education Fund was entirely funded by the CCL, largely through the proceeds of the annual Commonwealth Fair. However, times change and it now needs to find the bulk of its income from outside sources, e.g. trusts, corporate or private giving.

This year the Trustees of the Fund have decided to set up a Friends' scheme to involve private well-wishers more closely with the Fund and its work.

Louisa Service OBE – CGEF Trustee
and daughter of Alice Hemming OBE



Toakase Pele, Fatmattah Bah and Therese Jack with President of Honour, Alice Hemming OBE



Just some of the girls helped by the CGEF during the past 50 years



The Number of Students Sponsored in Africa

Botswana (3)	Nigeria (15)	Tanzania (12)
Cameroon (16)	Rwanda (13)	Uganda (53)
Ghana (5)	Sierra Leone	Zambia (5)
Kenya (23)	(20) South	Zimbabwe (5)
Lesotho (7)	Africa (5)	
Malawi (5)	Swaziland (9)	

Group Photo: Malawi

In 2016-17, 55% of CGEF sponsored girls were in Africa, residing in rural and often impoverished communities.

Life in this environment is hard, with insufficient income, lack of medical services and limited amenities cited as some of the issues faced by our girls in this region.

Chanda is from Zambia, and had to walk for miles to get to school. *“Life in my village is hard because it is hard to get water and there is no electricity. From our house the clinic, school and main road is very far away. For those who cannot afford to pay for the transport fare, they walk”.*

Since the CGEF sponsored her to go to boarding school, Chanda has sustained excellent grades year on year and was given a reward in recognition of her academic record.



Alice at home in Rwanda

In Kenya, Evelyne is a high achiever, with even higher ambitions of becoming a Civil Engineer. Her father’s health is deteriorating due to HIV/AIDS and her mother’s sole income from farming could never have paid for Evelyne to attend her first ever school trip.

She writes, *“I am thankful to you for helping me be part of the school education tour. In fact, if it was not for your support I would never have had the chance to be exposed to the outside realities of the school curriculum”.*

Rita from Nigeria is fortunate to have parents who support her education. Rita’s ambition sets out the future prosperity of not only herself, but also her family and wider community, highlighting issues she has taken upon herself to change. In her letter she wrote, *“Being a nurse, I can show how much I care for people. I know that people are suffering in my village because they cannot get basic medical services. I also plan to teach them about family planning”.*

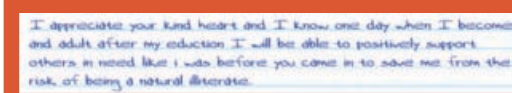
Helping elder villagers and parents to understand the benefit of educating girls has been instrumental to our success, and we thank our partner schools and organisations on the ground, who persevere to help those most at risk of being pulled out of school for lack of fees or early marriage.

However, when you have lost both of your parents at a young age, the future looks uncertain.



Nasianda, Udamahena and Hellena

In Uganda, Margaret has an innate understanding of what it is like to be an orphan and had struggled to go to school for lack of fees. She is now excelling, with one year to go until graduation, and wrote to us to express her gratitude.



Handwritten letter from Margaret in Uganda

Our girls regularly comment on big issues in their country and the impact it has on them locally. This helps to paint a picture of the environment our girls are living in and offers them the chance to express their views, and desires to the CGEF trustees.



Group photo: Uganda

In Tanzania, Rose comes from a community of pastoralists whose lives depend on keeping cattle. In the summer, there is not enough water and grass for grazing, leaving livestock unhealthy and decimating the community’s source of income. Without sponsorship, Rose would not be able to go to school.



Sein, Nemusungu, Katoto and Regina

Alice from Rwanda is a hardworking and disciplined girl, and although she contracted Malaria during the school year, she has achieved among the highest results in her O’Level exams. *“I am very happy for the support you have given to me since senior one and I’m now going into my final year. My life is changing both mentally and physically, and my performance in school is at its best. The firm educational foundation you have built for me will never be lost, no matter what the future may hold”.*

The CGEF is proud to have a legacy of girls who have gone on to become successful women, despite coming from challenging backgrounds.

At the end of each regional section of this annual report, profiles of some of our most successful CGEF alumnae is featured, demonstrating the huge impact your support has had on their lives. All of our girls, old and new, are domiciled in their own countries and whilst they may further their education and develop their careers all over the Commonwealth, it is rare that many will live and work in the UK.



Group Photo: Zambia



Africa CGEF Alumna Profile

CGEF ALUMNA: Ladi Dariya

SPONSORED BY THE CGEF: 1988 – 1990

COUNTRY: Nigeria

CURRENT OCCUPATION: Events & Lettings Manager, City of London School, London.

I come from a very large polygamous home in Nigeria. My father had three wives and thirteen children - eight were from my mother. My father had two years of primary education and all his wives are uneducated.

My mother was an attendant at the hospital, washing toilets and wards as well as taking dead people to the mortuary. She earned less than £30 a month – with all of us to feed and look after, we were barely living!

My step mothers remarried and my mother had to eventually give up some of the children to live with relatives as domestic servants, in exchange for food. I went to live with my uncle to herd his goats and look after his children's welfare.

Even though the norm was for girls not to be educated and to be married off from as young as 10 years of age, I refused to resign to that fate without some learning. The memory of my mother holding a piece of paper with words on it (which she could not read) and saying she wished the paper would 'talk to her', made me eager to learn.

I would take my goats towards the mango tree where the boys were learning, and listen to what they were being taught. Needless to say that this created no end of problems for my uncle until I was eventually allowed to go to school one day a week. Was I delighted!

Then entered the Commonwealth Girls Education Fund...

I was so good in junior school that I was selected as best student in my first year. Out of a selection of all the best students in all public junior schools in the state, I came out tops after a series of exams.

When the principal and a member of the Ministry of Education came to share the news, they were appalled at our living conditions. They preferred to sit outside in the scorching sun rather than enter our accommodation. I must say that the one room we used as a sleeping, kitchen and living room left much to be desired.

The CGEF did not just make a difference to my life – it made a difference to the life of my entire family. I could pay my school fees and buy basic schoolbooks and uniform. I still walked the 20km from my home to school and went without lunch, but my mother became the envy of my neighbourhood.



L-R Judith Fisher, Jenny Ives, Russell Amerasekera, Ladi Dariya at Splendours of the Commonwealth, celebrating London Fashion Week



Ladi speaking at Splendours of the Commonwealth, celebrating London Fashion Week

My passion to help is purely selfish. I have been helped so much, that the only thing that gives me pleasure is doing the same. My siblings have been helped to go to school and in 2005; I built my mother a house and placed her on a monthly allowance so she could rest. I have helped many people who have shown academic promise and intend to do some more. Whenever I think of how different my life would have been without the education I have now, it sends chills down my spine!

After school, Ladi worked her way through university eventually attaining a Master's of Science Degree in Management with Merit. She worked in Reproductive Health, Banking and was pivotal in setting up a Funding and

Mentoring organisation that helps young people with academic promise, to achieve their potential.

Through her determination and with help from the CGEF, Ladi has built a firm future for herself and her family. She has helped many others through their education and she continues to help those who face challenges of their own, whether in schooling or in health. In turn, the CGEF continues to help yet more girls in Nigeria and many other Commonwealth countries, who are facing hardship in accessing or completing secondary schooling.

Ladi Dariya



Empowering Girls and Women: the role of Health and Education in Eliminating Violence Against Women event at the Commonwealth Secretariat, November 2016.

L-R: Ladi Dariya, Nancy Tomee and The Rt Hon Patricia Scotland QC, Commonwealth Secretary General.



The Number of Students Sponsored in the Pacific Region

- Fiji (1)
- Papua New Guinea (13)
- Samoa (4)
- Tonga (2)
- Vanuatu (5)



Inset Photo: A CGEF girl in Samoa.

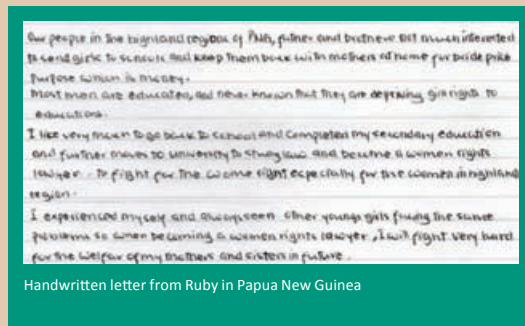
Group Photo: PNG

The CGEF funded 25 girls in the Pacific, totalling 7% of the number of girls sponsored in 2016-17. Environmental factors can deeply affect islanders' chances of making a living, and as a result, the education of girls is often low priority.

Sharon from Samoa comes from a huge family, whose income depends mostly on fishing. Her parents struggled to pay her school fees, which left Sharon at risk of being removed from school. ***"I desperately request your assistance for financial support so I am able to complete my studies. I have an aspiration to become a doctor in the future if I succeed."***

In Tonga, Leila's parents divorced when she was three years old, and has been looked after by her grandmother ever since. Her grandmother weaves mats to sell at market, but this is not enough to pay for all of Leila's school materials. The CGEF was pleased to sponsor Leila's books and uniform, alleviating some of the financial pressure from her single income family.

With some of our furthest beneficiaries residing on islands over 10,000 miles away from the UK, communication can sometimes be difficult to overcome: rural and poorly resourced schools with intermittent



Handwritten letter from Ruby in Papua New Guinea

electricity, renders the internet impractical; the nearest post office is usually several kilometres away; and extreme weather events damage phone lines, cutting off all means of communication.

In PNG, seven strongminded young women grouped together to apply for sponsorship from the CGEF. In their letters, gender inequality and violence against women and girls, were just some of the poignant issues affecting these applicants.

Ruby wrote, ***"I would like to go back to school, complete my secondary education, go to university and become a women's rights lawyer to fight for the welfare of my mothers and sisters in future, especially in the highlands region"***.

Fortunately, for these young women, CGEF alumnae have been on hand to offer a lifeline to girls on the ground.



National dress in PNG.



A CGEF girl in Tonga

One such example is Lindia Wamdi, a former CGEF beneficiary who now works as a midwife in the village where she grew up.

Lindia wrote ***"It is very important that we cooperate and work as a team to exchange stories, country news and correspondence with other former CGEF sponsored students around the world, and also be CGEF ambassadors in our own country. The CGEF has done a tremendous job for us, so that we may enjoy our lives today, serving our own countries in various fields of development. As a former beneficiary, I have come across some disadvantaged girls in need of sponsorship and appeal for your assistance to help them as you have helped me and many others"***.

This ongoing relationship has enabled 11 new applicants the chance to access sponsorship and demonstrates the power of **'Educate A Girl. Empower A Woman. Inspire A Community. Change Lives'**

A letter from the headteacher in PNG

A short history here to let you know that when the first Contacts from whitemen or Europeans to PNG, the coastal people were the first beneficiaries in education, health, road, bridges, transportation etc.

The young and old ages today around the Coastal areas are well off in speaking fluent English, read and write and know well how to raise money for their needs and wants such as sending their children to school, medical cares, etc.

In the Highlands region of Papua New Guinea, the Eastern Highlands, Chimbu, Jiwaka, Western Highlands, Enga, Southern Highlands and Hela Provinces half of the populations not formally education. They do not know what is education all about. They do not even know girls have every rights to education.

Today the young generations come to realise that education is key to their lives, key to the development of their provinces and country as a whole and struggling for education but no supports from parents especially girls. As an educationist I have heart for them and tried my best to help these poor girls who are struggling to be educated and thank you Danielle for understanding the situation we faced here after reading my letters.



Pacific CGEF Alumna Profile

CGEF ALUMNA: Dr Toakase Panisia Fakakovikaetau (nee) Pele

SPONSORED BY THE CGEF: 1975 – 1980

COUNTRY: Tonga

CURRENT OCCUPATION: Pioneering Paediatrician in Tonga

The CGEF sponsored Toa for six years from 1975 to 1980. She obtained a government sponsorship in Fiji to go to the School of Medicine at the University of the South Pacific. She is the first female doctor to get a Bachelor of Medicine, not the first female doctor in Tonga but the third.

Toa is one of eleven children. Her father died when she was nine months old and her mother raised the family as a single mum. Only three of the children went to secondary school before Toa.

“When I started High school the 3 eldest siblings were sharing the responsibilities of looking after the last 4 children going to High School, my eldest sister who was earning the most then, was given the task to look after myself and youngest brother (9th child) school fees and needs”. All but one of the 11 children finished high school. Her Royal Highness The Princess Salote Mafile’o Pilolevu of Tonga, The Lady Tuita of Utungake, helped Toa secure CGEF sponsorship.

In 1981, Toa had help for 3 years from the CGEF with monies for her university textbooks, as she could not afford them herself. She was part of the first intake for the Bachelor of Medicine. In 1986, Toa graduated with Honours / Winner of the Gold Medallist of the Medical school.

Toa worked in Tonga at a remote hospital for 8 years and then went to the University of New South Wales on their Paediatric Masters Programme in 1995 - 1997. She then worked in Adelaide for 3 years as a Senior Registrar on the Women and Child Unit, before returning to work in the Hospital in Tonga as the only Paediatrician for 8 years.

In 2008, she was awarded the Procor Louise Lown Heart Hero Award for her work against Rheumatic Fever / Rheumatic Heart Diseases among Tongan Children, and has worked with seven countries in the Pacific to get them engaged in a similar programme.

In 2009, Toa was profiled in The Lancet and in 2010 won the New Zealand Prime Minister Coronation Fellowship Award for the same work. She is now engaged on a community programme to help educate the community in combating non-communicable diseases such as diabetes.

She is married to a dentist and they have four children. Two studying at university, one awaiting her final secondary results and the youngest, a son, is 8 years old



CARIBBEAN

Group Photo: Guyana

When you think of the Caribbean, white sandy beaches and clear blue seas come to mind. However, for the 36 girls dotted across this tropical paradise, poverty and hardship is rife, especially when our girls are struggling to make ends meet in a single parent household.

In Belize this year, Jenny sadly lost her father in a motor accident. As the main provider for the family, the impact of losing her father would have been so much worse, had the CGEF not been sponsoring her school fees. Jenny writes, *“I am really thankful that you are still sponsoring me during my school years. I have had really bad problems during this year and I think it was the hardest of all. Yet through my struggles I have done my best and am already getting ready for the coming school year”*



Group Photo Jamaica

The support the school extended to Jenny and her family is what makes CGEF’s partnerships ‘on the ground’ so effective.

The Number of Students Sponsored in the Caribbean

Belize (5)	St Kitts (2)
Dominica (5)	St Lucia (5)
Grenada (2)	St Vincent & the Grenadines (1)
Guyana (5)	
Jamaica (11)	

Letter from the head teacher of our school in Belize

It is refreshing to know that you took into consideration helping students who in some cases you have never met. Out of the generosity of your heart you reached out to these youths and gave them the inspiration of knowing that someone cares.

Today they have benefited from your help and I am certain that with gratitude in their hearts they are able to say, someone took an interest in me. We hope this will one day have a ripple effect as they go out and one day be of assistance to others in need.

This school year and we had approximately 175 students on scholarships. These were students that would never have been able to attend high school if it were not for your dedication and support. Your sponsorship enabled them to get a much needed education and it enabled us to continue to grow as an educational institution.

Yes there are many more students that we are trying to reach but I am grateful that with each passing year we are able to reach more and more of them.

This year we had the highest enrolment in the history of our school and with your continued support we hope to continue growing and nurturing our students into a productive citizens who are empowered and developed spiritually, mentally, physically and socially.



School in St Kitts

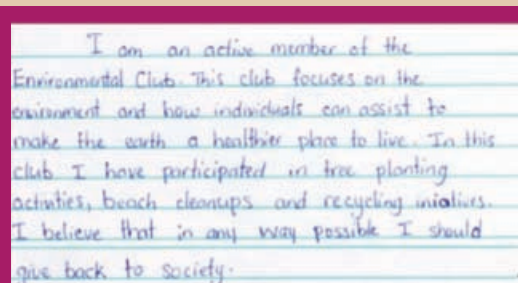


View of St Kitts

Similarly, in Guyana, the head teacher alerted us to a case of domestic violence towards one of our sponsored girls and in Jamaica, our partner school has worked tirelessly to ensure the girls are sustaining good grades despite difficult upbringings.

One teacher writes, *“Shelly continues to live in a neighbourhood, as explained by her mother, which is fraught with the challenges of inner-city aggression and violence, and this has proven to be a rather distracting element. Shelly’s new determination has included the resolution to overcome those environmental obstacles and pursue excellence in everything”*

There is no measure of the joy and inspiration the girls feel when they get a visitor, and in February 2017 trustee, Penny O’Regan, visited Kelly on the island of St Kitts.



Handwritten letter from Kelly in St. Kitts

Despite the challenges faced by our girls in the Caribbean, there is a strong determination to overcome these obstacles and it is great to see their perseverance shine through when exam results come in. New applicant Yvonne from St Lucia scored over 90% in all of her subjects last year, Francis from Grenada scored straight A’s and many of the girls were sent letters of congratulations for high achievement in their annual exams.

However, what is even more encouraging is the impact a little faith and support can have on the life of a single girl, even after she has graduated from secondary school.

Below former CGEF beneficiary, Minita Concha, reveals how her parents’ separation affected her and how she turned her life around once she was granted sponsorship.

There is a clear juxtaposition between real life on the island and what tourists experience, but Kelly’s letter to us demonstrates how she intends to sustain her beautiful island home for future generations.



Caribbean CGEF Alumna Profile

CGEF ALUMNA: Minita Kanisha Concha

SPONSORED BY THE CGEF: 2008 – 2012

COUNTRY: Belize

CURRENT OCCUPATION: Nurse and Artist

I am deeply ecstatic that this year has been another year of success. I have seen all my sacrifices paying off in this year. I am the woman that I dreamed myself to be eight years ago. I dreamed myself to be educated and to make something of myself, to take myself from where I was to where I am today.

Eight years ago, I was neither ambitious nor had intentions to complete my final years at school. At that time, I was 17, my parents had separated and was deeply troubled by it. When my father left, my mom, sister and I had neither home nor anything to our names. I was rebellious to my mother, I slept through all my classes daily, I did not complete my assignments; I had simply given up.

However, the principal, Mr. Erodito Pineda, did not give up on me. Mr. Pineda chose me as a recipient for CGEF sponsorship, the school’s counsellor was always encouraging me not to give up and another teacher paid for my lunches along with Mr. Pineda. That was the start that I needed.

After each goal that I have achieved later in my life, I reflect back to that time in my life. In addition, the help that an organisation (CGEF) so far away gave to a girl that they did not even know made a difference. All that CGEF and my school did for me, laid the foundation for my achieved success today.

In August 2011, I graduated with honours with an Associate’s degree in Biology. In June 2016, I graduated from the University of Belize with a Bachelor’s degree in Nursing Science. Lately I celebrated the success in passing the nursing licensure exam (with one of the highest scores in Belize for that exam) and having participated in my first art exhibit named, Radical.

I have learned three important things throughout the last eight years leading up to this point in my life. One, tough times never last but tough people do. Two, I can blame no one for my failures; I am responsible for the outcome of my life at the end of the day. Three, my pain will become my prize.


Thank you once again for the sponsorship you offered me years ago which was the vital link in order to direct me to obtain my prize. I am truly grateful to have received it, for it proved to be the foundation of my career.

Minita Concha



Group Photo: Pakistan

The Number of Students Sponsored in Asia
 Bangladesh (13)
 India (65)
 Pakistan (15)
 Sri Lanka (5)



Inset Photo: A CGEF student from Sri Lanka

In South Asia, 477 million young people represent 26 per cent of the world's youth population, with India alone accounting for 345 million.

With huge numbers of young people needing education, it has become evident that the cost of school fees in large families is very difficult to afford, often putting the girl-child at risk of early marriage and/or not being educated.

Similarly, in Bangladesh Mahira writes, *"I live in a village and high schools are in the city. The expenses of transport, books, uniform and fees are very high. I have a dream of becoming a teacher so I can educate my brother and sister, but it can only be possible if I am educated myself"*

In 2016-17, the CGEF endeavoured to increase the number of sponsorships across Commonwealth countries in Asia, starting with the introduction of 10 new girls in rural Pakistan.

In her application, Ayesha writes, *"My father is a labourer and we have ten members in the family. Seven are siblings in education so it is very difficult for him to afford our household and school expenses. So he wants me to quit school but my dream is to become a doctor and treat poor people in my village for free"*

Fortunately, for Ayesha and her fellow beneficiaries, sponsorship came just in time. Without the pressure of school fees, all of the girls have done exceptionally well and we look forward to seeing how they progress over the next couple of years.

SUBJECT	Maximum Marks	Minimum Marks	Obtained Marks	Promoted/ Not Promoted	Grade
English	100	40	93	Pass	
Mathematics	100	40	90	Pass	
Sindh/Urdu	100	40	99	Pass	
Drawing	100	40	92	Pass	
Religious Knowledge	100	40	99	Pass	Not Promoted
Social Studies	100	40	94	Pass	Not Promoted
General Knowledge	100	40	99	Pass	Not Promoted
LRC/Art Work	100	40	98	Pass	Not Promoted
Home Work	100	40			
TOTAL	800	320	764		

School report form Ayesha in Pakistan

During this year, 28% of girls sponsored by the CGEF were from Asia, and they have high ambitions for themselves, citing engineering, medicine, government, aviation, military and teaching as some of their chosen career paths.



Group Photo: India

In Sri Lanka Shashini writes, *"Due to ill health my father passed away four years ago. My mother who is a daily wage agricultural worker is educating me. The low wage she gets is not enough even for our home expenses and we are facing severe hardship due to poverty."*

"We have no one to help us. My intention is to study well and become a government officer so I can help disabled persons and poor girl students like myself for their education".

At the Indian Association for the Blind, where the CGEF sponsors 10 girls, we were delighted to hear that Laila achieved the second highest grades in the whole year. The rest of her classmates were not far behind, consistently scoring among the highest grades among all of the girls sponsored by the CGEF across the Commonwealth.

Nearly half of the world's blind are in India, so it is a miracle when a blind girl can go to school. When she then excels in her subjects, despite being visually impaired, she becomes a positive force for good.



Group Photo: Pakistan

Sponsorship renewal letter from Anjali in India

My mother is unable to educate me and I am being educated by my grandfather and I am going to school by bicycle. I have no father. I have an elder brother, sister and a younger brother who cannot speak. My sister was given in marriage and due to this we are indebted badly.

My mother insisted me to go for some work but I wanted to study and my grandfather is in utter poverty is educating me with the greatest hardships.

The sponsorship offered to me was of great help for completing my H.S.C. first year and I am most grateful for your kind of financial support which enabled me for meeting all educational expenses for school fees, uniforms and all other requirements for my studies.

I am studying well and I wish to become a Maths Teacher and will help for students like me for their education. I kindly request for the renewal of sponsorship for my 2nd and final year of this course and I will remain ever grateful for the help to me



Asia CGEF Alumna Profile

CGEF ALUMNA: Rika Jabram

SPONSORED BY THE CGEF: 2012 – 2014
COUNTRY: Pakistan
CURRENT OCCUPATION: University Student

I am Rika Jabram and I went to The New School in Lahore Pakistan. In my family, I have two brothers and a sister and we were all attending secondary school at the same time. It was difficult for my father to pay the fees of his four children and we were living hand to mouth.

It was a relief for my father and me when the principal of The New School told me that the CGEF was offering sponsorship to students. The school selected my name and I was overjoyed when they awarded sponsorship. Thanks to CGEF sponsorship, I matriculated and went on to gain my Higher Secondary School Certificate. Now I am doing a Doctor of Physical Therapy (DPT) from Riphah International University.

It gives me great pleasure to be able to study at university and the foundation of sponsorship given by the CGEF has made my life successful. My family are also happy at the opportunity I received and how far I have come over the years.



Rika Jabram at school

After I complete my DPT, I intend to go on to study a post-doctorate degree in Physical Therapy. It is a noble profession and I will get the chance to serve humanity.

I am happy for the circumstances that has enabled me to do all of this and I would like to thank God, The New School and the Commonwealth Girls Education Fund.

Rika Jabram

A Message From One of Our Patrons: Baroness Shreela Flather

L-R Baroness Shreela Flather JP DL FRSA
and The Right Honourable Baroness
Boothroyd OM PC



The Baroness Flather JP DL FRSA



House of Lords

It gives me great pleasure to express my feelings about the Commonwealth Girls Education Fund. There is nothing more important in the developing countries than educating girls. As they say, when you educate the mother you educate the family, when you educate the man it is just him!

In my experience in the work I have done and the projects I have visited there is no doubt in my mind that a girl with education can bring about change, not just for herself and her family, but in the society itself. If you have enough girls educated in a town or a village the change starts to occur for everyone.

As Patron of the CGEF I would like to take this opportunity to send the message to everyone that you could not do something more useful than educating a girl who cannot afford education. The girls are selected for being bright and it is a wonder to see how they change and blossom.

Please support Commonwealth Girls Education Fund as much as you can.

Baroness Flather JP DL FRSA

Thank you to our Patrons The Right Honourable Baroness Boothroyd OM, PC; Baroness Flather JP, DL, FRSA; and Baroness Howells for their continued support of Commonwealth Girls Education.

Sheila Kennard: An Administrator's Tale...



In this small but longstanding charity, the role of the Administrative Secretary is wide and varied.

Their function exercises the core values of this charity by sending and receiving information to hundreds of girls each year, cooperating with over 30 schools/organisations in the UK and across the Commonwealth, communicating with donors, supporters, suppliers, and feeding all of this back to trustees.

The Admin Sec is the only paid role within the CGEF, and five decades has done a lot to make the job easier, more accurate and much more efficient as technology and connectivity leads the way into the future.

The ten years from 1997 to 2007 saw many changes in what was then known as the Commonwealth Countries League Education Fund, now the Commonwealth Girls Education Fund.



Communications during those years were by letter or occasionally fax; however, the latter was not necessarily an advantage in countries where the electricity supply was spasmodic!

One school in the highlands of Papua New Guinea gave two contact numbers, one a forestry company, the other the local police station: but trying to get through, even at 2 a.m. GMT, was rarely successful.

Sheila Kennard, former Administrative Secretary from 1997 – 2007, writes about her experience and relationship with our CGEF girls.



Left: Dr Casmir Chanda - Admin Sec 2008 - 2015
Right: Danielle Jones-Smith - Admin Sec 2016 - present

Letters were more reliable, although, a letter to the Pacific could take 3 months to arrive and could be delivered to a kiosk on the side of a road in Tonga rather than the local Post Office Box depending on who was on duty!

During these ten years, the Fund also began building up an extensive knowledge of educational systems as well as literacy levels in the Commonwealth often with help from Head Teachers.

Contact with schools and sponsored girls was seen as vitally important. For many teachers it gave encouragement in furthering girls' education whereas letters to the girls meant they were seen as people in their own right. One student was so overwhelmed by having a letter of her own it was pinned up in the family's hut for all to see.

This relationship with the girls meant so much to them and at the end of a sponsorship year many would write to tell us not only of their progress in school but also about their families, the excitement of a rare school trip, or their interest in sports or singing. They realised they had been given an opportunity denied to many.

We also learnt about the challenges in education where two pupils might have to share a single desk or one reference book had to be circulated between 10 students for their A Level studies.

Payment of fees then involved filling in a detailed bank form by hand in triplicate. Schools were no longer sent a standard grant but were required to submit details of requirements in local currency.

This enabled the Trustees to respond appropriately, taking into account exchange rate variations and to increase funding when, for example, a girl was taking examinations.

Whilst the Fund enjoyed considerable support from the Commonwealth Countries League, the Commonwealth Fair and other activities hosted by diplomatic staff, it also began to look for other funding opportunities. In 2005, seven runners took part in the London 10k run and over the years, the numbers of those involved grew, as did the sponsorship money they brought in.

The Fund also began to produce its own publicity material and Annual Report. Previously it has been included as a brief item in the CCL's Annual Report but now it was possible to give more information about the Fund and the girls sponsored which was much appreciated by those at home and overseas.

Now, of course, technology has moved on in many respects but the core function of enabling girls to build a future for themselves, their families and communities through education remains the same.

COMMONWEALTH GIRLS EDUCATION FUND (CGEF)
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2017

	Unrestricted funds	Endowment income	Restricted Endowment funds	2017	2016
	£	£	£	£	£
Income And Endowments					
Donations and legacies	23,850	9,673	-	33,523	41,517
Other trading activities	35,263	-	-	35,263	45,242
Investment income	17,490	-	-	17,490	9,519
Total income	76,603	9,673		86,276	96,278
Expenditure					
Raising funds	17,947	-	-	17,947	18,056
Charitable activities	74,522	9,673	-	84,195	92,907
Total expenditure	92,469	9,673	-	102,142	110,963
Net Income/(Expenditure)	(15,866)	-	-	(15,866)	(14,685)
Other recognised (losses)/gains	58,516	-	571	59,087	(35,616)
Net movement in funds	42,650	-	571	43,221	(50,301)
Total funds at 1 April 2015	453,446	-	5,146	458,592	508,893
Total funds at 31 March 2016	496,096	-	5,717	501,813	458,592

COMMONWEALTH GIRLS EDUCATION FUND (CGEF)
BALANCE SHEET
AS AT 31 MARCH 2017

	2017	2016
	£	£
Fixed Assets		
Investments	452,703	393,616
Current Assets		
Cash at bank and in hand	50,671	66,537
Creditors: amounts falling due within one year		
Other liabilities	(1,561)	(1,561)
Net current assets	49,110	64,976
Net assets	501,813	458,592
Funds		
Unrestricted funds	496,096	453,446
Endowment income	-	-
Restricted endowment funds	5,717	5,146
	501,813	458,592

The reserves policy is to ensure that the CGEF has sufficient reserves to enable completion of secondary schooling for all girls sponsored at any one time, plus the costs of administering this and the Trustees believe this requirement to be fulfilled

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE COMMONWEALTH GIRLS EDUCATION FUND (CGEF) FOR THE YEAR ENDED 31 MARCH 2017

I report on the accounts of the Charity for the year ended 31 March 2017

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with 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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

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.

Sarah Ediss BSc FCA

For and on behalf of
Kreston Reeves LLP

Chartered Accountants
Springfield House, Springfield Road,
Horsham, West Sussex
RH12 2RG



The Commonwealth Girls Education Fund (CGEF) 50th Anniversary GALA DINNER

Friday 27 October 2017
The May Fair Hotel, London

Founded in 1967, we are celebrating 50 years of commitment and dedication to girls education. The CGEF sponsors girls in Commonwealth countries through secondary and high school education in cases where, for financial reasons, this might not otherwise be possible.

The Gala Evening includes a welcome reception in The Atrium, followed by a three course meal in the stunning Crystal Room. There will be opportunities for fund-raising plus a live band providing music for dancing. Tickets are now available and cost £150 per person or £1500 for a table of ten.



The fundraising charity event will feature the Ngāti Rānana London Māori Club as well as Sue MacGregor CBE, who is probably one of BBC radio's most familiar voices and Jonty Hearnden, the BBC's antiques and collectables expert.



Also present that evening will be Louisa Service OBE, whose mother Alice Hemming OBE was the founder of the education fund, our patrons and invited guests from the diplomatic community, our donors, supporters and friends.

Commonwealth Girls Education Fund

56 Morant Place, Commerce Road, London N22 8HT, UK
+44 (0) 330 113 2191, AdminSec@cgefund.org
www.cgefund.org
www.splendoursofthecommonwealth.com

Our sponsors



2016-17 Fundraising Activities

The Trustees are grateful to all who donate and who participate in fundraising activities, which support the aims of the charity, in particular:

①



① The CCL's Annual Commonwealth Fair held every November at Kensington Town Hall is in aid of the CGEF and involves all the High Commissions in London

② Eric Peake for running the Annual Raffle at the CCL's Commonwealth Fair in aid of the CGEF.

③ Duchess Williams-Alonga and her team of volunteers for organising the third annual Valentines Gala dinner in February.

④ Jenny Ives LVO and her team for organising the annual Alice Hemming lunch every September to raise funds for the CGEF's Alumnae Association.

⑤ Dr Vasi Daniel and her friends for organising a Christmas lunch fundraiser for the CGEF.

⑥ All who gave so generously during the 2016 BigGive 'Giving Tuesday' campaign

⑤



⑦ Fast Forward 15 (FF15) mentorees for organising the 'Monday Night Movie Night with Mary Poppins' at the iconic Victorian Bathhouse in London in March

⑧ Clarity English, a Hong Kong based, award winning company for their ongoing support for the CGEF

⑨ The Canadian Federation of University Women (CFUW) Salt Spring Island branch members for their award winning Hope Project in aid of the CGEF

⑩ The Commonwealth Secretary General and Secretariat for hosting 'Empowering Girls and Women: the role of Health and Education in Eliminating Violence Against Women', a joint event with the CGEF and featuring the film by Sara Nason about an award winning CGEF sponsored girl in the Pokot tribal area of Kenya, "Nancy a One Girl Revolution".

④



⑦



⑪



⑪ All of the wonderful runners who raised money in the 2016 Vitality 10k London run.

⑫ The following Schools who continued to fundraise for Commonwealth Girls: Eltham School, Wimbledon High School, St Bernard's School and Plashet School

⑬ Mr Rajeev Shah, Lucy Carter, Louisa Service OBE, David Chivers QC, Lady Judy Moody Stewart and various other individual donors, Trusts and companies, some of whom wish to remain anonymous

⑭ The very many volunteers and donors of time and talents, the total value of which is impossible to calculate and possibly far exceeds the values reported in the financial statements in this report.

⑫



Get Involved with the CGEF and Support Girls' Education:

You too are welcome to become involved with the CGEF's work of educating girls in any of the following ways:

BECOME A FRIEND OF THE CGEF

Become a 'Friend' of the CGEF and be more closely involved in all that we do.

VOLUNTEER

Join our team of **Volunteers** to get actively involved in the variety of CGEF events.

Be an **Ambassador** for the CGEF and promote its mission to educate Commonwealth girls.

FUNDRAISING

Run for our Commonwealth girls in the **10k London Run** each July.

Encourage your **School or Company** to organize a fundraising event for the CGEF.

Run a stall to raise funds for the CGEF at the annual **CCL Commonwealth Fair**.

DONATE

Become an individual or corporate **Donor** or supporter.

Consider a **Legacy** to the CGEF — a lasting gift for positive change.

Sponsor our hugely successful 'Splendours of the Commonwealth' events.

COME ALONG AND PARTICIPATE IN OUR EVENTS

Alice Hemming Lunch in September

Splendours of the Commonwealth in October

The CCL Commonwealth Fair in November

Valentines Ball in February

For more information on the above, please visit our website www.cgefund.org

A few words from our international donors...



CFUW group photo with Judith, May 2017



Canadian Federation of University Women The Hope Project

“Helping to build a future for ALL girls worldwide through education should be the aim of ALL graduates” was the consensus of a small group of friends who came together in 2005 looking to revitalize and lend purpose to their local Canadian Federation of University Women (CFUW) club on tiny Salt Spring Island, British Columbia. The goal was to initiate a local project to assist secondary school girls in developing countries to complete their education – girls who due to lack of financial resources or family circumstances are unable to attend secondary school.

Several NGO’s and international organizations were researched as vehicles to facilitate this endeavour. One of our members, Lyndsay Hackett-Pain Mundy, suggested we consider the Commonwealth Girls Education Fund (CGEF) - formerly Commonwealth Countries League Education Fund. It soon became evident that this was the most viable partnership for our CFUW club. Several factors influenced this choice:

- CGEF’s track record of assisting girls from limited income families in Commonwealth countries attend secondary school.
- They had an extensive network in developing countries to facilitate this endeavor.
- The administrative costs were minimal.
- Monies raised went from CGEF directly to the schools the girls were attending vs an intermediate organization.
- Student funding was based on attendance records, annual report cards and renewal requests verified by the schools.

In 2005, the Salt Spring Island CFUW club unanimously approved a motion to initiate a Co-action with the CGEF. An agreement was established, whereby the CGEF would act as agent for disbursing the funds raised on Salt Spring Island to schools the students attended. Thus, the Hope Project was launched.

During its first year, the project sponsored three girls – Paramasware from India, Moipone from Lesotho and Tracy from the Solomon Islands. Over the subsequent years, enthusiasm and support from club members led to a steady increase in the number of sponsored girls.

Some CFUW club members chose to sponsor individual students; others helped by donating towards the Hope Project fund. As part of its fundraising efforts, the club held a silent and live auction at its annual Christmas luncheon.

The project soon resonated within the island community at large; businesses offered items for auction and island residents made donations or chose to sponsor a particular student. On the national CFUW level, the Hope Project was recognised twice with the ‘International Project Award’.

In the past 12 years, fundraising for the Hope Project has raised \$190,000 and 154 girls have been sponsored through their secondary school years. With education, these young women have more options including a career, marrying later, not marrying at all, and having fewer children. They can make informed decisions, understand their consequences, and are able to provide a better future for themselves, their family and their community.

To quote an old maxim:

“If you educate a man, you educate a person. If you educate a woman, you educate an entire family”.

The Hope Project works to create opportunity and realize potential for girls in developing countries through education. It remains a cornerstone of the CFUW club on Salt Spring Island and continues to stimulate interest among islanders.

It exemplifies the value of likeminded societies working together for a common cause.

(CFUW is a non-partisan, self-funded, voluntary organization with over 100 clubs across Canada. It focuses on improving the status of women, promoting human rights, education, social justice and peace.)



Clarity English

ClarityEnglish

Congratulations CGEF on your 50th Anniversary! We feel fortunate to see the number of young girls you help each year grow as a result of your hard work.

ClarityEnglish are an online educational publisher for English language programs. Based in Hong Kong, we are proud to provide products to almost every country in the world, from Australia to the Democratic Republic of Congo.

Celebrating our 25th anniversary this year, we understand the importance and value of education, which is why our support for CGEF remains so special to us — we look forward to many more years of great partnership!

Friends Of The Commonwealth Girls Education Fund



From this, our 50th year, and onwards and to add drive to our mission, we are bringing together a special group of FRIENDS who share our commitment to help our girls finish school.

Girls who finish school gain confidence and self-esteem, thereby fulfilling their desire for a better life for themselves, and their family, which ultimately benefits their community and society.

As a Friend of the CGEF you will actively help in creating a better future for girls across the Commonwealth and you will be a special part of a charity that for 50 years has gained unique and personal understandings of how lives can be changed. If you would like to help make a difference to girls, please join us as a Friend.

Together we can Educate a Girl, Empower a woman, Inspire a Community and Change lives.

BENEFITS (PER YEAR) OF BEING A CGEF FRIEND

Your principal benefit is the knowledge that you are helping a Commonwealth girl to a better life

£100 pa:

- Welcome and Thank You letter from the Chairman
- Invitation to CGEF "Thank You Friends!" gathering
- Annual Report posted to you upon request
- Recognition on CGEF website

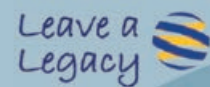
£500 pa:

- All of the Above
- Invitation to observe one CGEF Girls' Meeting
- Recognition on CGEF website and Annual Report

£1,000+ pa

- All of the Above
- Opportunity to meet a Trustee to learn about sponsored girls
- Discussion about how your donation is spent for mutual benefit e.g. logo on website and/or Annual Report
- Consideration of interest in sponsorship into specific countries (where this coincides with CGEF interests)

A gift of £100 pa plus Gift Aid will provide £125 towards one girl's education for a year. A gift of £500 plus Gift Aid will provide £600 and pay for at least one girl to go to school for a whole year. A gift of £1,000 plus gift aid will pay for more than two girls to go to school for a whole year or could pay for at least one girl to complete their secondary education.



Adding a gift to Commonwealth Girls Education Fund (CGEF)

in your will is a wonderful way to leave a legacy and impact the lives of special girls, their families and their communities across the Commonwealth in future. Legacy giving enables the CGEF to plan confidently about sponsoring girls into the future.

If you plan to make a special legacy gift to the CGEF, we thank you for your thoughtfulness and ask that you please consider letting a Trustee know in confidence. Find more details here: <http://www.cgefund.org/inthenews/164-legacy-giving>

Please discuss legacy gifts with your family, lawyer and/or financial advisor.



I would like to be a Friend of the CGEF

Title.....Full Name.....

Home Address.....

Postcode.....Telephone Nos...../.....

Email

I DO/ DO NOT wish to be acknowledged in your Annual Reports as:.....

CGEF would like to keep you up to date with our latest news and how you can support our vital work. We will keep your details safe and you can change your preference at any time by emailing [email address] or calling us on [phone number]

- I would like to hear from you via email
- No thank you, please do not contact me by post
- No thank you, please do not contact me by telephone

The only information we hold about you is your name and contact details which you have provided to us. The information will never be shared by us with any other party or for any other purpose. The only communication you will receive from us is a regular newsletter or information about special events. Please contact adminsec@cgefund.org if you no longer wish to receive any communication from us.

FRIENDS MEMBERSHIP

£100 pa £500 pa £1,000 + pa

PAYMENT

.....I will donate online annually/ monthly via your Just Giving CGEF Friends page: <https://www.justgiving.com/cclef/donate>

.....I enclose a cheque payable to the Commonwealth Girls Education Fund

**Please return this form to:
The Administrative Secretary, CGEF, 56 Morant Place, Commerce Road, London N22 8HT**

giftaid it **Make your gift worth more at no extra cost to you**
Please tick in order to gift aid your donation

I would like The Commonwealth Girls Education Fund to treat this donation and any donations I make in the future or have made in the last four years as Gift Aid donations until I notify you otherwise.

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay the difference.

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

Signature.....

Need Help: If you need any help completing any of the above please contact our Administrative Secretary on 0330 113 2191 or email: adminsec@cgefund.org

can along dated line

Charity Number 1048908 (England & Wales)

Governing document Rules adopted 1 May 1995.
Amended in July 2000, June 2007,
November 2015 and December 2016.

Trustees	Judith Fisher	Chairman (from 5 July 2016)
	Vimal Shah	Appointed (1 April 2016)
		Treasurer (from 5 July 2016)
	Noreen Cesareo	Appointed (1 April 2016)
	Susan Lawton MBE	Retired (31 March 2017)
	Lorna Hunt	Retired (31 March 2017)
	Penny O'Regan	
	Charles Harper	Retired (1 May 2017)
	Rita Odumosu	
	Roxanne St Clair	
	Louisa Service OBE	

Jagravi Upadhyay
Kerry Foster Appointed (23 May 2017)

Patrons The Right Honourable Baroness Boothroyd OM PC
Baroness Flather JP DL FRSA
Baroness Howells

Secretary Danielle Jones-Smith
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