



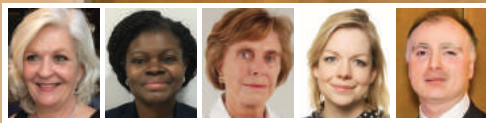
COMMONWEALTH GIRLS EDUCATION FUND

REGISTERED CHARITY
NO. 1048908

ANNUAL
REPORT
2017 - 2018



EDUCATE A GIRL
EMPOWER A WOMAN
INSPIRE A COMMUNITY
CHANGE LIVES



Kerry Foster, Rita Odumosu, Louisa Service OBE, Bea Hemming, Vimal Shah, Jagravi Upadhyay, Roxanne StClair (Chair), Penny O'Regan (Retired as Trustee - 31 March 2018), Noreen Cesareo, Danielle Jones-Smith (Admin Sec), Judith Fisher (Retired as Chair - 31 March 2018)



Chairman's Letter and Introduction to the CGEF



Judith Fisher (CGEF Chairman April 2017 – March 2018)

The CGEF is now over 50, and what a wonderful golden year of celebrations we had in 2017, but we're not yet over the hill.....

Globally just 77% of girls complete lower secondary school education (9 years in school) and in low income countries less than one third of girls get this far. Yet it takes 12 years continuous education to attain a worthwhile school certificate.

Thus anything that anyone does to help the millions of girls around the world who are deprived of their fundamental human right to complete a secondary education will be helping to eliminate poverty, end child marriage and early childbearing, reduce population growth, improve health, empower girls, build social capital and therefore facilitate more successful and secure countries.

I have loved being a Trustee, Hon Treasurer and Chairman of the CGEF over the past 10 years and as it increasingly evolves and adapts to the digital age it's time for me to step sideways and make way for a younger generation of Trustees. The CGEF is significantly more connected than ever before with our hundreds of sponsored girls via the schools and organisations we work with in over 30 low income Commonwealth countries, our alumnae and of course 'online' with you, our splendid community of donors, volunteers, ambassadors and supporters. Please 'stay tuned' to our website and follow us on Facebook, Instagram and Twitter.

Thank you to everyone for your long lasting and loyal support and for all of your invaluable contributions, which have ensured that the CGEF will continue its mission as long as there are bright girls around the Commonwealth who even today can still only dream of going to secondary school.

Roxanne StClair (CGEF Chairman April 2018)

As the incoming Chairman of the CGEF I am happy to say that our golden anniversary year has been both busy and rewarding. When asked to take on the role of Chairman of this amazing charity, to say that I was a little taken aback is an understatement, as it was not something that I had planned to do. However, I believe that it is a privilege to have been asked, and I will endeavour to do my best to ensure that the charity continues to stay committed to sponsoring bright girls throughout the Commonwealth whose financial hardship would otherwise prevent them from receiving a secondary education.

The Board of trustees have acknowledged that the charity is well placed in the sphere of supporting the education of girls, however, with the changing times and a desire to reach a wider audience a promotional video highlighting the work of the CGEF was commissioned in May 2017, and completed by September. As the lead trustee on the project, I can say that the project was a success, with responses to the video being very favourable.

Two of our senior trustees, Judith Fisher (outgoing Chairman) and Penny O'Regan, retired from the Board at the end of the financial year and will be joining our team of ambassadors to engage with, and inform others of our work across the Commonwealth. We welcomed Bea Hemming, granddaughter of one of our founders, Alice Hemming, on to the Board. Bea is the third generation of the Hemming family to assist in the running of the charity. Thank you for your commitment to girls' education.

Looking ahead, I plan to expand upon the steadfast work carried out by my predecessors by appealing to a wider audience, including our youth, as a means of ensuring the sustainability of the charity. We have a presence on various social media platforms, so the key for us as a charity is to use the various platforms more effectively in order to achieve our goals.

Other key activities for the coming year are, to reactivate our Alumnae Association, grow our Friends of CGEF membership and to upgrade our website so that it can be more interactive.

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.

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www.cgef.org

[JustGiving justgiving.com/ccef](https://www.justgiving.com/ccef)

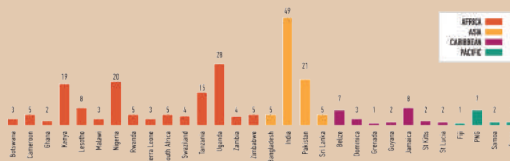
[@CGEFUND](https://www.facebook.com/cgef)

[facebook.com/cgefund](https://www.facebook.com/cgef)

EDUCATE A GIRL
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CHANGE LIVES

Where we sponsor girls

The bar chart below shows the 30 countries where girls were sponsored during the 2017/18 financial year and the number of sponsorships offered in each country.



The CGEF's secondary school sponsorship scheme for girls is individually tailored to the needs of the applicant and sponsorship is based on academic potential, merit and need and is given on an annual basis. Renewal of financial support is based on each girl's school report, achievements and recommendation from the Head Teacher.

The Trustees also require a photograph and an annual letter from the girl with information about her life and ambitions.

IN THE BELOW SECTION OF THE REPORT, WE HAVE CHANGED THE NAMES AND SPECIFIC LOCATIONS OF OUR GIRLS IN ORDER TO PROTECT THEIR IDENTITY.

ASIA



Number of Sponsorships Offered in Each Country

| | | | |
|------------|----|-----------|----|
| Bangladesh | 5 | Pakistan | 21 |
| India | 49 | Sri Lanka | 5 |

FACTS & STATS: During the year, 80 girls were sponsored across India, Bangladesh, Pakistan and Sri Lanka, 25 of which were new applicants.

Girls sponsored in Asia make up a third of the total number of sponsorships given out during 2017/18, with the highest proportion being spent in India, where an estimated 8.1 million children are out of school and the pressures of poverty force many disadvantaged parents to take their children out of secondary school.

Data from the Commonwealth Development Index, as well as annual donated income is used to assess how many new sponsorships can be offered in countries where we already sponsor girls, as well as those where we would like to.

WHAT OUR GIRLS HAVE TO SAY:

Ranjani: "Due to ill health my mother is unable to do any work and my father is not in a position to educate us due to very poor income and lack of help. I am keen to continue my studies and I am determined to study hard and go for a Government job. When I start to earn I will not only look after my parents but will also help the poor girl students for their education" **Bangladesh**

Ambreen: "I want to tell you about my family. We are six siblings and we are all under education. My parents do not want to send me to school. According to them, girl's education is useless because girls have to get married and leave their home. This hurts me deeply, but I want to complete my education and support my parents by becoming a successful woman. **Pakistan**

Prema: "My mother and father are dead and I am under the care of my grandmother who is suffering a lot to educate me without any income or help. In my exams, I achieved 481/500 and I humbly appeal to provide me with financial assistance. **Sri Lanka**

CARIBBEAN



Number of Sponsorships Offered in Each Country

| | | | | | |
|------------------|---|---------|---|----------|---|
| Belize | 7 | Grenada | 1 | Jamaica | 8 |
| Dominica | 3 | Guyana | 2 | St Lucia | 2 |
| St Kitts & Nevis | 2 | | | | |

FACTS & STATS: Twenty-five girls were sponsored across the Caribbean, seven of which were new applicants. Where new introductions to schools have been made, the CGEF may opt to sponsor only one or two girls initially, before increasing the number in subsequent years.

Hurricane Maria, which hit the island of Dominica in September 2017, left both the island and the school into which we sponsor devastated. A decision was made to offer additional resources to both existing and new beneficiaries as stories of how the aftermath left many homes without a source of income started to come in.

Thankfully, none of the girls were harmed and although the school suffered significant damage, the teacher has made adjustments to keep their cohort learning despite the tragic circumstances.



Some of our girls in Jamaica

WHAT OUR GIRLS HAVE TO SAY:

Keisha: "My country Dominica has been brought to shambles after the passage of Hurricane Maria. My family's already exceptionally dejected finances have now turned to turmoil since the passage of Maria.

Due to the severe damage inflicted by the Hurricane my mother, a Bayfront vendor, lost all of her merchandise and equipment, hence making her unemployed. My father, who is a fisherman and tour guide, is also out of a job. Thankfully, my home obtained minor damage in comparison to most of the populace.

Having to walk to school and home daily is rather tiring due to the terrible road conditions. Transportation is quite limited now and it is rather dangerous to travel the streets as there has been an inflation of violence and crime." **Dominica**

Jade: "This past school year, without a doubt, would have been increasingly difficult without your financial assistance. Sponsorship has enabled me to be more focused on my studies and to be more driven in my endeavours, and as a result, I would like to say thank you to all members of the CGEF." **St Lucia**

Shelly: "This year I sat my CSEC exams. I studied harder than ever but feared that I would not pass them because of the intense pressure. Thankfully, I passed them all! I also got a distinction (straight A profile) for Information Technology, for which I am very proud and in future see myself as a hardworking and successful computer programmer" **St Kitts & Nevis**

AFRICA



Number of Sponsorships Offered in Each Country

| | | | |
|----------|----|--------------|----|
| Botswana | 3 | Sierra Leone | 3 |
| Cameroon | 5 | South Africa | 5 |
| Ghana | 2 | Swaziland | 4 |
| Kenya | 19 | Tanzania | 15 |
| Lesotho | 8 | Uganda | 28 |
| Malawi | 3 | Zambia | 4 |
| Nigeria | 20 | Zimbabwe | 5 |
| Rwanda | 5 | | |

FACTS & STATS: During 2017-18, 24 applicants were approved for their first year of sponsorship and by the end of the financial year, 67 girls across Africa graduated from the CGEF sponsorship programme enabling them to enter higher education, vocational courses or the workplace.

Teacher reports from one of our schools in South Africa reveals the harrowing reality of life in one of the country's most deprived areas. One of the CGEF's benefactors was gang raped and fell pregnant, resulting in her being kicked out of the family home and ostracised by her friends at school.

She had no choice but to drop out, leaving her on her own to raise her baby. Her tenacity to survive, teamed with local support she received from one of our 'on the ground' contacts, meant that she was able to access CGEF funding again, enabling her to enrol at a local college and stay on course to complete her secondary school certificate.



Group photograph of new applicants

WHAT OUR GIRLS HAVE TO SAY:

Kassi: "I am very grateful to be given the opportunity to apply for sponsorship from your organisation. My parents were having sleepless nights about my school situation until the principal told us that I can continue to get financial support." **Malawi**

Margaret: "Everyone at home was excited by my academic performance and of course, not many could believe that I am the one that made it. I thank you so much for identifying me and accepting me to be one of your beneficiaries. I was even worried that my school would not take me on for advanced level if the results had been bad. I am optimistic that with your continued support I will make it to university to study architecture" **Lesotho**

Rose: "I never had any hope of reaching where I am now but soon I will be finishing advanced level which I used to see as a dream. I want to be a lawyer and my siblings are overjoyed when they see how far I have come because of your sponsorship. Your sponsorship has always rubbed off my tears, especially when I see myself as a young orphan girl in school, attaining an education that I love so much" **Rwanda**

2017/18 CGEF Sponsorship Distribution by Region

The pie chart shows the CGEF's distribution of funds across the four Commonwealth regions. Africa and Asia has seen a slight decrease in sponsorships and the Pacific a slight increase, compared to 2016-17. However, largely the distribution is the same, with around 50% going towards sponsoring girls in 15 African countries.

This figure is likely to increase with the addition of girls from The Gambia, Namibia and Mozambique in the near future. Furthermore, our reach in the Pacific is projected to increase with the addition of girls from the Solomon Islands and Vanuatu. With new school partnerships in Asia and the Caribbean in the pipeline, the overall projected figure of sponsorships is likely to increase in 2018-19.

PACIFIC



Number of Sponsorships Offered in Each Country

| | | | |
|------|---|-------|---|
| Fiji | 1 | Samoa | 2 |
| PNG | 7 | Tonga | 2 |

FACTS & STATS: During the year, 13 girls in the Pacific graduated with almost half of those coming from Papua New Guinea. The CGEF continues to build new relationships with schools across this vast area, with the intent of offering funding on islands where we do not currently sponsor.

The CGEF has been able to access girls in extremely remote areas, where even their country's infrastructure prohibits them from moving freely. For them, it is hard to believe that people so far away are interested in making sure they have equal access to secondary school.

The CGEF endeavours to strengthen and maintain its relationship with schools here, as it provides a lifeline to those who may otherwise live a life of illiteracy, forced marriage or abject poverty.

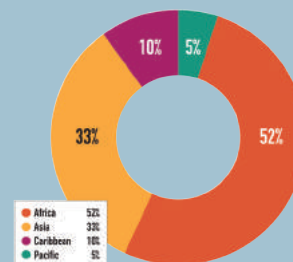
WHAT OUR GIRLS HAVE TO SAY:

Ellie: "Both my mum and dad died of malaria and I am living with my cousin. He is a single man who has a heart for me but has problems trying to secure enough funds to pay for my school fees. I had to withdraw from my studies but I am very interested to go back this year to complete upper secondary school." **Samoa**

Ruby: I am a girl who lost my father in a tribal fight seven years ago and my mother got married to another man, having three additional children (one boy and three girls). When she married, she left me behind with my grandfather who helped pay for my education until he died two years ago. I have no means to pay for my education and kindly ask that you assist me for this final year so I can finish my education. **Papua New Guinea**

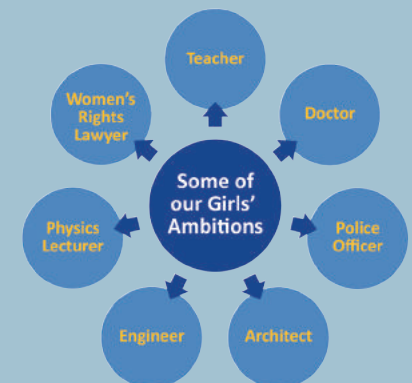
Olivia: "I love science subjects and believe if I am successful with my studies that I will become a doctor. My community lacks qualified doctors and I am upset to see communities struggling to get better medical treatments. Health conditions are so poor that people suffer and die of minor health problems in the villages and communities around the island." **Tonga**

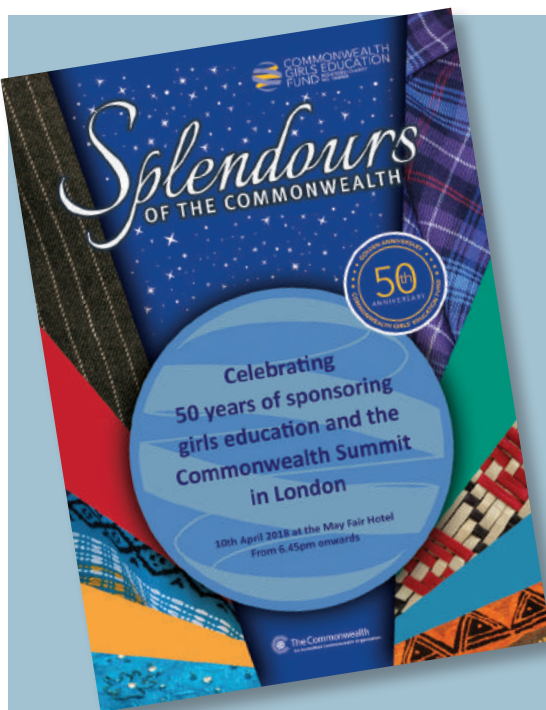
2017/18 CGEF Sponsorship Distribution by Region



For more information on the CGEF and for stories written by our girls, please visit our website: www.cgefund.org where you will also find our CGEF promo video filmed with past and present beneficiaries of the CGEF.

Some of Our Girls' Ambitions





TO TRULY CELEBRATE the milestone that the CGEF has achieved, a very special Splendours of the Commonwealth event was hosted on 10th April 2018 to highlight and celebrate 50 years of sponsoring girls' education and the Commonwealth Summit in London.

From the CGEF's humble beginnings sponsoring a few girls in Sierra Leone back in 1967, to the pan-Commonwealth reach the CGEF has today, it was a pleasure to bring together old friends and new to share in the celebrations and raise funds for girls to be able to access an education.

The event, held in the Crystal Room at the May Fair Hotel, included performances from the Commonwealth Youth Orchestra, students from London's world famous Pineapple Performing Arts School, the Ngāti Rānana London Maori Club, NACH365, the award winning Sunshine & Nadiva and Sarah Ikumu - ITV's 2017 Britain's Got Talent golden buzzer act.

The evening also included food and wines from across the Commonwealth, a live and silent auction by antiques expert and TV presenter, Jonty Hearnden, and moving readings of girls' stories by BBC Radio 4 Broadcaster, Sue MacGregor.

It is with huge thanks to all of our performers, private and corporate donors, volunteers and guests that we were able to raise over £19,000, allowing the CGEF to sponsor the education of almost 50 girls.

Images from the event are available on our Facebook page @CGEFund, as well as our website: www.cgef.org and event page www.splendoursofthecommonwealth.com



Top to bottom: Commonwealth Youth Orchestra, Pineapple Performing Arts School and Sunshine & Nadiva

Top to bottom: Nach 365, Ngāti Rānana London Maori Club and Sarah Ikumu



Top Page (Inset): Guests on the night, including H.E. Ellison Greenslade, High Commissioner of The Bahamas, and Mrs Greenslade. Above: Jonty Hearnden, Sue MacGregor

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2018.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008.

My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities:

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I can confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: **Janet Fautley BA FCA**
 Dated: 9 August 2018

For and on behalf of
Kreston Reeves LLP
 Chartered Accountants
 A2 Yeoman Gate, Yeoman Way
 Worthing, West Sussex
 BN13 3QZ

COMMONWEALTH GIRLS EDUCATION FUND (CGEF)
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2018

| | | Unrestricted funds 2018 | Restricted funds 2018 | Endowment funds 2018 | Total funds 2018 | Total funds 2017 |
|--|-------|-------------------------------|-----------------------------|----------------------------|------------------------|------------------------|
| Note | £ | £ | £ | £ | £ | £ |
| Income and endowments from: | | | | | | |
| Donations | 2 | 24,173 | 17,240 | - | 41,413 | 33,523 |
| Other trading activities | 3 | 44,843 | - | - | 44,843 | 35,263 |
| Investments | 4 | 18,957 | - | 235 | 19,192 | 17,490 |
| Total income and endowments | | 87,973 | 17,240 | 235 | 105,448 | 86,276 |
| Expenditure | | | | | | |
| Raising funds | 5 | 21,181 | - | - | 21,181 | 17,947 |
| Charitable activities | 6,7,8 | 59,514 | 17,240 | - | 76,754 | 84,195 |
| Total expenditure | 9 | 80,695 | 17,240 | - | 97,935 | 102,142 |
| Net Income/(Expenditure) before investment gains / (losses) | | 7,278 | - | 235 | 7,513 | (15,866) |
| Net gains / (losses) on investments | 12 | (12,773) | - | (326) | (13,099) | 59,087 |
| Net Income/(Expenditure) before other recognised gains and losses | | (5,495) | - | (91) | (5,586) | 43,221 |
| Net movement in funds | | (5,495) | - | (91) | (5,586) | 43,221 |
| Reconciliation of Funds: | | | | | | |
| Total funds brought forward | | 496,096 | - | 5,717 | 501,813 | 458,592 |
| Total funds at 31 March 2018 | | 490,601 | - | 5,626 | 496,227 | 501,813 |

COMMONWEALTH GIRLS EDUCATION FUND (CGEF)
BALANCE SHEET
AS AT 31 MARCH 2018

| | | 2018 | 2017 |
|---|----|-----------------|----------------|
| Note | £ | £ | £ |
| Fixed Assets | | | |
| Investments | 12 | 439,604 | 452,703 |
| Current Assets | | | |
| Debtors | 13 | 10,922 | - |
| Cash at bank and in hand | | 74,281 | 50,671 |
| Total Assets | | 85,203 | 50,671 |
| Creditors: amounts falling due within one year | 14 | (28,580) | (1,561) |
| Net current assets | | 56,623 | 49,110 |
| Net assets | | 496,227 | 501,813 |
| Charity Funds | | | |
| Endowment funds | 15 | 5,626 | 5,717 |
| Unrestricted funds | 15 | 490,601 | 496,096 |
| Total funds | | 496,227 | 501,813 |

CGEF'S GOLDEN YEAR: 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 Our record-breaking team of 50 runners, walkers and joggers who raised an amazing £14,000 for girls' education on 9th July 2017. Huge thanks goes out to trustee and 10k run coordinator, Jagravi Upadhyay for her constant encouragement and support of our running team.

② Jenny Ives and her team for organising the annual Alice Hemming Lunch on 18th September 2017 to raise funds for the CGEF alumnae association. This year the event celebrated the life of the late Alice Hemming.

Our Speaker was Louisa Service OBE, daughter of the late Alice Hemming, who told the audience of what inspired and motivated Alice during her long life.

In 1967, Alice founded the Education Fund, which became a registered charity in 1982 and many girls have benefited from secondary education through its auspices. The Annual Commonwealth Fair was started by Alice to support the work of the Fund.

③



③ The CCL whose Annual Commonwealth Fair, involving all the High Commissions in London, was held on 11th November 2017 in aid of the CGEF.

④ Eric Peake for running the Annual Raffle at the Commonwealth Fair, which raised £9000 for the CGEF.

ClarityEnglish

⑤ Clarity English, a Hong Kong based, award winning company for their ongoing support.



③



③

⑥ The Canadian Federation of University Women (CFUW) Salt Spring Island branch members for their award winning Hope Project in aid of the CGEF.

⑦ Imperial College African Caribbean Society for donating £450 of funds raised at their AFROGALA event on 3rd February 2018.



⑥

⑦



⑧ Duchess Williams-Alonga and her team for organising the fourth annual Valentines Gala dinner at the Royal Over-Seas League, on 9th February 2018.

⑨ The following Schools who continued to fundraise for Commonwealth Girls: Eltham School, Wimbledon High School, St Bernard's School and Plashet School

⑩ The Madrinha Trust, the Women's India Association of the UK (WIA), Mr Rajeev Shah, Lucy Carter and other companies, Trusts and individual donors, some whom wish to remain anonymous



⑧

Getting involved

Get Involved with 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:

1. VOLUNTEER

- Join our team of **volunteers** to get involved in a variety of CGEF events.
- Be an **advocate** or **ambassador** for the CGEF and its purpose to educate girls.



Volunteers for the Commonwealth Fair

2. FUNDRAISING

- Encourage your school to participate in our **Schools-UK programme**.
- Organise a **fundraising event** for the CGEF.
- Run a stall to raise funds at the annual **Commonwealth Fair** in November.
- Run for our Commonwealth girls in the **Virgin Sport 10k Run** each July. The run is always a great day and the perfect opportunity to see the iconic sites of London, all whilst being cheered on by a mega crowd of supporters. If you are not quite ready for the London marathon, why not run for the CGEF team? Please contact the CGEF British 10K Run coordinator at 10KRun@cgefund.org

3. 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 event.
- Become a **'Friend of the CGEF'**, a new scheme to more closely involve supporters of charity.



4. ATTEND

- **Alice Hemming Lunch**, which will be held on **Tuesday 18th September 2018** at The National Liberal Club, London.
- **Commonwealth Fair**, which will be held on **Saturday 10th November 2018** at Kensington Town Hall, London.
- **Valentines Gala** in February.

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

CGEF'S GOLDEN YEAR: New Partnerships

British Asia Trust

The CGEF is delighted to have collaborated with the British Asia Trust, a charity founded by HRH The Prince of Wales, to help us locate girls in Delhi, India. Through their network, the CGEF were able to sponsor two girls in an area we wanted to offer financial support.

Royal Overseas League (ROSL) Golden Jubilee Trust (GJT)

ROSL and the CGEF have a long association with one another and share similar ambitions to empower Commonwealth girls through education and friendship. We were therefore delighted when ROSL's GJT approved a grant of £8,000 spread across 4 years to enable the CGEF to sponsor many more girls through secondary education across rural areas of Pakistan.

Ahmadiyya Muslim Women's Association:

We were very glad indeed to receive an unexpected donation of £5,000 from the Ahmadiyya Muslim Women's Association, an almost 100-year-old British Muslim Women's movement with more than 10,000 members across the UK. Among other things, it aims to raise awareness amongst women of their important, empowered, equal and equitable status. The women wrote to the CGEF to say 'The CGEF is a charity which we feel passionate about. We are delighted to be supporting you and look forward to meeting you and working with you in the future'

St James's Place Foundation:

The CGEF, having benefited from two grants from St James's Place in the past, which funded 20 girls to complete their schooling in India, was again successfully invited to apply for an 'Annual grant' of £2,500, which was gratefully received. We look forward to continuing this relationship in the future.

It is the charity's policy to maintain adequate funds in reserve, in order to complete the secondary education of all of the girls on our books at any given time.

CGEF'S GOLDEN YEAR: Success Stories from our girls

A SUCCESS STORY FROM AFRICA



Nelly dreams of becoming an electrical engineer, just like her father. He used to work as an electrician for the Uganda railways before the government closed the corporation down. He now earns what income he can from electrical odd jobs, but it is not enough to support the education of his four children. The family frequently default on their school fees, forcing Nelly's father to borrow money or plead with the head teacher to allow his children to continue in school.

But Nelly loves school: she is the monitor for her class, loves playing netball and rope-skipping with her friends, and she excels in science. By becoming an electrical engineer, she wants to change the perception among her people that women cannot succeed in science. She also hopes to put electrification programmes in place in remote areas of Uganda like hers. Access to electricity in the rural areas where the majority of Ugandans live is as low as 7 per cent. Uganda currently has one of the lowest per capita electricity consumption in the world with 215 kWh per capita per year – 14 times lower than the world average – which is a major barrier to socioeconomic growth.

The CGEF began sponsoring Nelly in 2015. When she wrote to thank us later that year, she called the CGEF 'my other set of parents'. Before the sponsorship, the worry and stress of not being able to pay the school fees and cover the costs of uniforms and school materials was taking its toll on her health: 'All of which made me unhappy most of the time,' she writes, 'and I failed to concentrate on my studies. To me, going to the next class was a dream, but I am happy to say that you have made me regain my hope for a better future. Your support for me has helped me recognise my innermost potential and my capacity to help the slow learners in my class.'

With the support of the CGEF Nelly has flourished at school, not only in science, but in literature and languages too. She was awarded a prize for essay writing, and is now able to help some of the other girls in her class.

With the support of the CGEF Nelly has flourished at school, not only in science, but in literature and languages too. She was awarded a prize for essay writing, and is now able to help some of the other girls in her class.

Nelly sat her O-levels exams at the end of last year, and her teachers expect excellent results. The CGEF will continue to sponsor her through her final A-level year, and help her to realise her dream of becoming an engineer to help her country's crucial programme of electrification.

'I am so happy that with the support from you I have had this chance to be the best,' she says. She signs off her letter: 'your beloved daughter'.

A SUCCESS STORY FROM ASIA



Priya's family came to Delhi three years ago from Uttar Pradesh. The family was forced to flee their village after a fire destroyed their home and they lost everything. Priya's father now works as a labourer in a grocery shop, and her mother prepares lunches for office workers.

As her parents have to work long hours, Priya often prepares dinner for the family and helps out with household chores, which doesn't leave her any time to study. Her parents' meagre income is not enough to support a family of six, and the heavy workload has affected her father's health. Priya worries that the stress of paying for education is causing his health to deteriorate. She was so worried about him that, at the age of fourteen, she started to skip school to work from home stitching clothes to support the family in-come.

But Priya loves to learn and to explore new things. She is a brilliant student and achieves top marks in almost all her subjects. Her ambition is to become a doctor.

'My dream is to serve and help the poor people of my country,' she writes.

A SUCCESS STORY FROM THE CARIBBEAN



The inhabitants of Dominica are no strangers to natural disasters, and the island has always been especially vulnerable to hurricanes and tropical storms. But Hurricane Maria, in September last year, eclipsed all other natural disasters in the country's history.

Within just a few hours, torrential rain and 160mph winds tore off roofs, smashed through walls, uprooted trees and lifted roads. Communication towers snapped in two, schools were flattened and electricity cut. Nothing was spared. 95 per cent of the island's buildings were damaged or reduced to rubble, with roads and communication completely cut off. The island's economy, which depends on agriculture and tourism, was ruined overnight.

Ava, a 16-year-old CGEF-sponsored student, explains that for her 2017 was a 'bittersweet' year. The new school year in September got off to a fantastic start. She was doing well in her studies and was determined to pass her CSEC exams at the end of the year. She had been struggling with migraines over the previous year, which had affected her school work, but things were back on track and she was working hard towards her dream of becoming a marine biologist.

'This went on for seven days, then, on 18 September 2017, Hurricane Maria, a category 5 hurricane struck Dominica. The hurricane changed everything and affected me both directly and indirectly. The island was damaged terribly. Though I did not lose my house, nor was it damaged, I was left without running water for two and a half weeks, and currently [when she wrote to us three months later] no electricity.'

Her school was forced to close, and when it reopened a month later her classroom had been destroyed. But Ava was determined not to let it affect her education. With no electricity in her village, she stayed at school in the evenings to do her homework.

The CGEF began sponsoring Ava in 2014 when she was 12 years old. As she explained when she first wrote to us then: 'This scholarship opportunity may change my life drastically for the better ... My mother has been struggling financially ever since I was a young child. She raised and supported my sister and me as a single mother. My mother is not a wealthy woman with a high paycheck. She is a hard working waitress, who always puts both my sister and me before herself, providing us with shelter, food and a great education. I am very thankful to my mother for where I am today. I have made my mother proud by keeping good grades.'

Sadly, like so many Dominicans, Ava's mother lost her job in a local guesthouse as a result of the hurricane, which has put an even greater financial strain on the family.

We had no hesitation in recently renewing the sponsorship of Ava and a number of her classmates. Despite the tragic impact of the hurricane, all of the girls remain optimistic about the future.

As Ava writes: 'Though I have faced many hindrances over the past year, I am a determined student and I will never stop working hard.' The CGEF scholarship will 'allow me [to] become the best version of my-self.' There can perhaps be no greater hope for all our girls, wherever they are in the world, and whatever disasters or obstacles might stand in the way of their education. With the support of the CGEF they can be the best versions of themselves.

A SUCCESS STORY FROM THE PACIFIC



Joyceline Tapole was a straight-A student, top of the class in almost all her subjects. Her ambition was to become an agriculturist so that she could serve the community in her remote mountain village and teach them how to grow better crops.

'This is my main aim,' she wrote to us, 'to help my poor people after completing my education, because my people need such educated people to help them. ... This is the only hope.'

Her parents had to flee their home in Hela province before Joyceline was born, because of the tribal warfare that still plagues that region of Papua New Guinea. Men, women, and even children were being killed for accusations of sorcery, so the Tapoles migrated to the Jiwaka province in search of a safer life for their family. Joyceline and her five younger brothers and sisters grew up in a remote mountain village. Her parents were uneducated and made what little income they could from selling produce at market. But their village had no proper road, which meant that they were often cut off from this crucial lifeline and the chance to sell their crops.

So, in 2015, despite being one of the brightest students at school, Joyceline was forced to leave before completing secondary school, as her parents could no longer afford to pay her fees. But a fortuitous meeting at the local health centre would change the course of Joyceline's life. There she met a Midwife Nursing Officer named Lindia Wamdi, who had been sponsored by the CGEF in the 1990s.

Lindia told her about the work of the CGEF and how they had helped her and other girls around the Commonwealth through secondary school.

Joyceline travelled to her old school immediately and spoke to her principal, who contacted us. We had no hesitation in awarding sponsorship to Joyceline and six of her fellow students.

'Praise the name CGEF!' she wrote to us in a joyful letter the following year, after successfully completing her education. Her family had been forced to move again due to political unrest and violence in the run-up to the 2017 election. Law and order had completely broken down in her village, with properties destroyed, animals killed and their lives, once again, under threat. But this did little to dampen Joyceline's spirits. Her letter, written to us in December, is full of warmth, gratitude and obvious excitement at beginning the next chapter of her life.

Just three months later, we received a devastating letter from her principal. Joyceline and her entire family had been killed in the 7.5 magnitude earthquake that struck the country earlier this year. Hundreds of people were killed, and thousands more lost their homes. According to the latest estimate from UNICEF last month, some 250,000 were in need of urgent humanitarian assistance.

A recent letter from one of Joyceline's classmates, Jenny, brought some happier news. Despite the disruptions of the earthquake and political unrest, Jenny successfully completed secondary school with the help of the CGEF. She has just passed her exams to join the Papua New Guinea Defence Force and will soon start her training to be a nursing officer. She hopes to join the army medical team and serve her country. 'What the CGEF and the Board of Trustees have done for me, I will never forget in my life time,' she writes.

Joyceline's and Jenny's stories remind us how easily unforeseen disasters – natural and manmade – can disrupt a girl's education, which is often when the CGEF can step in to help. The CGEF continues to work with Joyceline's school, and we will soon receive new applications for sponsorship from girls who are likely to have been affected by the earthquake and ongoing political unrest. Joyceline's too short life will not be forgotten, and we hope that the memory of her will inspire many more exceptionally bright girls in Papua New Guinea to apply to us in the years to come.

IN SEPTEMBER 2017, the CGEF launched a new initiative 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
- Discussion about how your donation is spent for mutual benefit e.g. logo on website and/or Annual Report
- Consider your interest in sponsoring specific countries (where this coincides with CGEF interests)
- Opportunity to meet a Trustee to learn about sponsored girls

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.

SPECIAL THANKS: Thank you to everyone who signed up as a FRIEND of the CGEF during the last 12 months, with special thanks to Mrs Cecily Therese Smith and Ms Louisa Service.

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 adminsec@cgefund.org or calling us on 0330 113 2191

- 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 admin@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

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

Leave a Legacy  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.

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

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| | |
|--------------------|---|
| Roxanne St Clair | Appointed Chair (1 st April 2018) |
| Judith Fisher | Chair (Retired 31 st March 2018) |
| | Appointed Hon. Treasurer (1 st April 2018) |
| Vimal Shah | Finance Trustee (from 1 st April 2018) |
| Noreen Cesareo | |
| Penny O'Regan | Retired (31 st March 2018) |
| Rita Odumosu | |
| Louisa Service OBE | |
| Bea Hemming | Appointed (1 st October 2017) |
| Jagravi Upadhyay | |
| Kerry Foster | Retired (31 st March 2018) |

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