



COMMONWEALTH GIRLS EDUCATION FUND

REGISTERED CHARITY
NO. 1048908

ANNUAL
REPORT
2018 - 2019



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.

In the furtherance of this mission, Trustees may:

a) Sponsor secondary education of capable Commonwealth girls in their own country, subject to annual assessment.

The money granted may be used towards the costs of school and examination fees, transportation, school meals, uniform, books and other incidental expenses.

b) Pay for the special training in their own country of capable Commonwealth girls of secondary school age with physical disabilities.

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

www.cgefund.org

JustGiving [justgiving.com/clef](https://www.justgiving.com/clef), [Twitter](#) / [Facebook](#) @CGEFUND

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Chairman's Letter

Roxanne St Clair
(CGEF Chairman April 2018)

Having taken on the role of Chairperson on 1 April 2018, the past 12 months have been a time of transition and ensuring that the charity embraces the mechanics of the digital age. Part of our mission is to improve our social media and online presence, which has commenced with a redesign of our website to make it more user friendly and easier for visitors to navigate. Work continues in the background with a further addition to be unveiled in the late autumn of 2019.

Although the charity has been in existence for over 50 years the need to support girls in their desire to receive a secondary education is still prevalent, with approximately 130 million girls around the world not having the opportunity to receive an education. Bearing this in mind, I am still asked why we only sponsor girls, and my response is usually, "If a parent has a son and a daughter but limited funds, who are they more likely to send to school?", and a light of understanding can be seen in the eyes of the other party.

We are a small charity and cannot work in isolation. We greatly value the relationships we have with our external partners and supporters who help both financially and in raising awareness of the work of the charity. One such partner is the Madrinha Trust; at their Summer Event they highlighted the progress of one of our former sponsored girls, Nancy Tomee, whom they were sponsoring through Teacher Training College. We have partners who are based around the world and can assist us in a variety of ways.

At the end of September, our sponsored girls and alumnae in Belize received an impromptu request for a visit from the High Commissioner for Belize, H.E. Perla Perdomo. and the Secretary General of the Commonwealth, Rt Hon Patricia Scotland QC.

The girls shared their stories and expressed the impact that CGEF sponsorship has had on their lives. Baroness Scotland stated that hearing about the work that we do is inspiring, however, hearing directly from the girls as to how their lives would have turned out for want of a secondary education, leaves a totally different impression.

Two key fundraising events are the annual CCL Fair in November and the Valentines Gala Dinner in February. In her capacity as the Fair Chairlady, H.E. Perla Perdomo hosted one of the most successful fairs in recent years, raising £30,000 for the CGEF. This will enable us to sponsor at least 60 girls for a year.

We were especially grateful to the First Lady of Belize, Mrs Kim Simplis Barrow, Envoy for Women and Children, for giving a moving and thought provoking keynote speech on the importance of educating girls. Thank you to the entire fair planning committee for your dedication and hard work in making the CCL Fair 2018 such a huge success.

This year we aim to sponsor over 300 girls throughout the Commonwealth, however, we can only achieve this with your continued support. So, please get involved in any way that you can and help us to ensure that bright girls are not denied an education due to finances.

Last but definitely not least, at the end of the financial year we said farewell to our Honorary Treasurer, Judith Fisher. She has served the charity for over ten years, as Honorary Treasurer, a post that she held for some eight and a half years. She then assumed the role of Chair for just over a year, whereby she stepped down as a Trustee but resumed the Honorary Treasurer role (ex officio). I and Trustees thank Judith for the hard work, commitment and passion that she has given to the CGEF.

Roxanne M St Clair, Chair



Top (L-R): Roxanne St Clair (Chair), Louisa Service OBE, Bea Hemming, Rita Odumusu. Bottom (L-R): Vimal Shah, Noreen Cesareo, Jagravi Upadhyay, Danielle Jones-Smith

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The people behind the CGEF

The Commonwealth Girls Education Fund is made up of a small team of volunteer Trustees and one paid member of staff.

The CGEF does not remunerate its Trustees nor its volunteers, which allows us to reinvest much of our income into the secondary sponsorship of bright girls.

However, if it was not for the unwavering commitment of all those who give freely to the CGEF, we would not be able to carry out our mission.

To the thousands of volunteers and donors who have endowed us with time, talent and money since 1967, we thank you!

Some trustee members share their thoughts on the past year

Roxanne St Clair: *Trustee for 4 years and chairman for 1 year, representing the UK and Guyana*

Danielle Jones-Smith: *Admin Sec for 4 years and 3 months, representing the UK and Jamaica*

Jagravi Upadhyay: *Trustee for 3 years and 6 months, representing the UK, India, Kenya and Uganda*

Rita Odumosu: *Trustee for 5 years, representing the UK and Nigeria.*

Louisa Service: *Trustee for 4 years and 5 months (and was also a Trustee in the 80's), representing Canada.*

What has been a highlight from this year?

Roxanne: The enthusiasm of the team to ensure that we continue to put the girls that we sponsor at the forefront of everything that we do.

We receive some heart wrenching letters describing the challenges that many of our girls face just to receive an education, and the disappointment that they have endured prior to being chosen as a recipient of a CGEF sponsorship. Being able to alleviate these challenges is indeed a gift.

Danielle: Engaging so many young, talented performers to take part in Splendours of the Commonwealth, hosted in April 2018.

Jagravi: Christmas Carol Service hosted by the Bahamas HC

Rita: The prospect of meeting two of our sponsored girls on the Caribbean island of Carriacou and being able to talk to them, their parents and the staff at their school.

Louisa: The feeling of joy and friendship at the Fair

What story from our girls has impacted you the most?

Roxanne: Some of our girls have lost one or both parents, yet have persevered and pushed themselves to focus on their studies so that they can have the opportunity of a better future. This resonates with me on a personal level.

Danielle: A letter from a girl in Sierra Leone who lost both of her parents to extreme flooding.

Jagravi: Letters from the girls in Rwanda who are still impacted by the Genocide.

Rita: Our girls often refer to the shame of not being able to pay their fees, but how they are able to hold their head up high once they are sponsored. It's touching to see the formation of self-confidence and esteem in our girls.

Louisa: All of them, especially as the needs of our girls are similar, but the circumstances which prevent them from finishing secondary school vary from region to region.

What do you hope for the future of our girls?

Roxanne: That each and everyone of them gains an understanding of their unique gift and values their self so that they can feel empowered and in their own way impact their community, if not the world, in a positive way.

Danielle: I hope that through the successes of the girls we sponsor and have sponsored in the past, that they in turn are able to extend a philanthropic hand to others who face similar hardship.

Jagravi: That our girls become agents of change in their communities and that the CGEF continues to educate and empower bright but disadvantaged girls across the Commonwealth.

Rita: For the girls to maintain their good levels, receive appropriate support when required and maintain responsible learning behaviour; in order for the CGEF to fulfil sponsoring them to the end of their secondary schooling.

Louisa: To continue our aim of encouraging clever girls and helping them to a better future

Highlights and Activities

April – June 2018

10 April 2018: The CGEF hosted the 4th Splendours of the Commonwealth event at the May Fair Hotel. With the help of our volunteers, performers and speakers who represented all regions of the Commonwealth, we raised over £19,000.



Splendours of the Commonwealth

16 – 20 April 2018: The UK hosted the Commonwealth Heads of Government Meeting (CHOGM) where leaders from nearly all of the member states gathered in London and Windsor.

The leaders came together to reaffirm common values, address the shared global challenges and agree on how to work towards creating a better future for all Commonwealth citizens, particularly young people. This event was attended by a number of Trustees of the CGEF, who contributed to the charter on education that was proposed at the end of the Women's Forum. From a CGEF perspective, the significant outcome from the meeting was the global commitment to ensuring that by 2030 all children should receive 12 years of 'quality' education, with the UK government pledging £212,000,000 to the campaign.

During this first quarter of the new financial year, we sponsored girls in Papua New Guinea, St Vincent & the Grenadines, Uganda and Kenya. This is usually a quieter period for sponsorships, as most of our partner schools start their school term in either September or January.

July – September 2018

5 July 2018: Our Administrative Secretary, Danielle Jones-Smith, attended the "Your Commonwealth" Youth Challenge Event hosted by the Commonwealth Secretariat at Marlborough House. During the event, representatives from accredited Commonwealth organisations worked in teams to address some of the issues facing young people.

July – September 2018, continuation

The Commonwealth Secretary-General Rt Hon Patricia Scotland QC and Their Royal Highnesses the Duke and Duchess of Sussex also attended the event to mark Prince Harry's appointment as the Commonwealth Youth Ambassador.



CGEF 10K Run

15 July 2018: A team of 27 runners took part in the annual Virgin Sport 10K run in London, raising over £4500 for the Commonwealth Girls Education Fund. On the day, the streets of London were lined with people cheering for all of the fantastic causes, and we even had a few members of the CGEF team run too! Thank you to everyone who took part.

5 September 2018: The Board held the Annual General Meeting, which was followed by a reception for the Friends of the CGEF at Marlborough House.

18 September 2018: CGEF Alumnae Association Coordinator, Jenny Ives, hosted the annual Alice Hemming Lunch. Alice Hemming was the founder of the charity, which was formerly named Commonwealth Countries League Education Fund (CCLEF), and the mother of current Trustee, Louisa Service OBE. The event raised funds for the Alumnae Association, which aims to connect former beneficiaries of the CGEF and forge a network of women across the Commonwealth. Thank you to Dr Diana Owen, Director General of the Royal Over-Seas League, for her keynote speech.

During this second quarter of the financial year, we sponsored girls in South Africa, Zambia and India.

Highlights and Activities

October – December 2018

In October, Her Excellency Perla Perdomo and the Commonwealth Secretary General visited some of our girls in Belize. The girls were delighted at the visit and were able to share their stories of success with CGEF funding.



Visit to Belize



CCL Fair gift basket winner



Sponsors of the gift basket

10 November 2018: The annual CCL fair was hosted by the Commonwealth Countries League (CCL) at Kensington Town Hall. This extraordinary event displays the best of the Commonwealth, with performances and stalls selling food, drink and crafts. Huge thanks to fair chairwoman, Her Excellency Perla Perdomo, fair coordinator Cecilia Muchemi, Eric Peake for organising the raffle, the CCL and all of the stallholders and volunteers for raising £30,000 for the CGEF.

25 November 2018: 16 Days of Activism against Gender-Based Violence kicks off from International Day for the Elimination of Violence Against Women on 25 November, until Human Rights Day on 10 December.

8 December 2018: His Excellency Mr Ellison E. Greenslade, QPM, High Commissioner for the Commonwealth of The Bahamas to the Court of St James's & Mrs Kimberley Greenslade hosted a Carol service in Mayfair, with proceeds going to the CGEF. We extend our thanks to His Excellency, Mrs Greenslade, their team and guests for supporting the CGEF.

During this third quarter of the financial year, we sponsored a large number of girls in Fiji, Kenya, Belize, Nigeria, Jamaica, St Lucia and Namibia.

January – March 2019

14 February 2019: Our long-term supporter Duchess Williams-Alonga and her team hosted the fifth annual Valentines Gala Dinner at the Royal Over-Seas League in London. Thank you to Duchess and her wealth of contacts and volunteers for organising another fabulous event in aid of the CGEF. It was a special treat to be entertained by some promising young musicians from the Royal College of Music, and a young lady who travelled from Birmingham on the day.

12 March 2019: Trustee, Rita Odumosu, represented the charity at the Commonwealth Parliamentary Association to speak on the theme of: '70 years of the modern Commonwealth', which focussed on democratic developments around the Commonwealth.'

The presentation was followed by a panel discussion on the progress of democracy for women and girls, and people living with disabilities. The presentation generated a lot of interest in the CGEF's work and we gained friends from this invitation. The following appreciation mail was received from the CPA Programme Manager:

"The audience greatly enjoyed learning more about your work at CGEF and the stories you shared were inspiring. We very much appreciated you taking the time to share your programme and to engage with the audience. We look forward to engaging with you and CGEF."



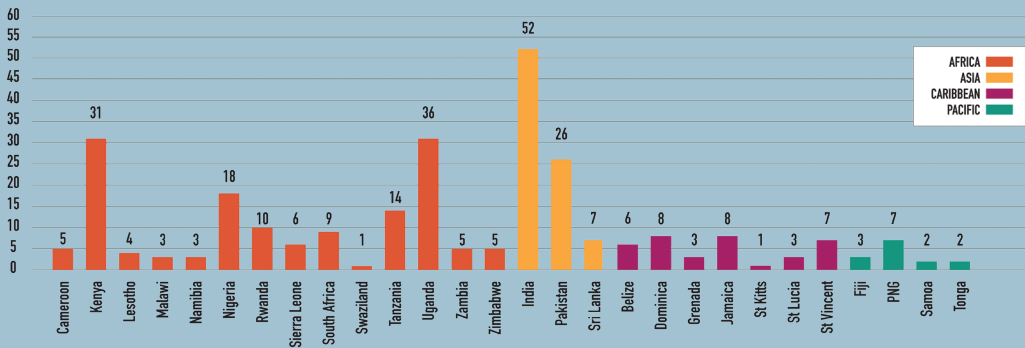
Rita at the 70 years of the modern Commonwealth event

14 March 2019, Our Chair, Roxanne St Clair, attended a lunch in aid of International Women's Day hosted by the Association of Spouses of African High Commissioners and Ambassadors in the UK.

During this last quarter of the financial year, we sponsored girls in Grenada, Uganda, Tanzania, Lesotho, Dominica, Sri Lanka, St Kitts & Nevis, Rwanda, Samoa, Sierra Leone and Pakistan.

Where we sponsor girls

The bar chart below shows the 28 countries where girls were sponsored during the 2018/19 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.

It is given on an annual basis and 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.

Our Girls, Their Experience: ASIA



A total of 85 girls were sponsored across Asia during the financial year. Of this number, 19 were new applicants, 12 of these girls are blind or visually impaired.



Kalpna grew up in Uttar Pradesh, but she now lives in Delhi with her mother and two younger brothers. Kalpna's father was an alcoholic who often got involved in fights, forcing the family to move frequently. Her mother eventually left him, and brought her children to start a new life in Delhi five years ago. Kalpna's mother now works as a cleaner in a school, but she does not earn enough to support her children's education.

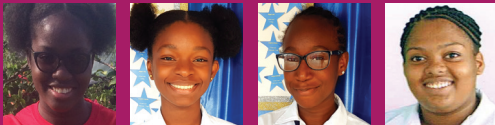
When Kalpna first enrolled at the secondary school in Delhi, her teachers were amazed to discover that she had never been to school before. In Uttar Pradesh, her mother had taught her at home with textbooks borrowed from their neighbours. She was so good at reading and writing that the school immediately promoted her to a more senior class. She now loves school so much that she has been known to come to school even when she is ill.

Kalpna continues to be an exceptional and exceptionally hard-working student. Her teachers describe her as always having her hand raised at the end of a lesson, and often doing more homework than is required. She is particularly keen on maths and science and hopes to be a robotic engineer.

She is a key member of the school's robotics team, where they design drones and motors. She is also very creative, and loves designing clothes and taking part in every one of the school's dance and theatre productions. One day, she plans to engineer a robot that will be able to manufacture all her dress designs.

'I would like to thank you for making studies this much fun. Because of your contribution I can enjoy a stress-free education.'

Our Girls, Their Experience: CARIBBEAN



A total of 36 girls were sponsored across the Caribbean during the financial year. Of this number, 17 were new applicants, 2 new schools became partners with the CGEF.



The CGEF has been sponsoring Michaela since she began secondary school in Kingston, Jamaica. She is now beginning her final year of sixth form. As she wrote to us this year: *'I am really going to miss being part of this community, and my awesome journey with CGEF.'*

Michaela's teachers praise her as a reliable, sociable and courteous student, who takes an active part in extra-curricular activities. She plays hockey, is a member of the sign language club, and she has even begun learning Korean in her spare time.

Michaela's mother is a housekeeper and her father is a taxi driver. With two other children in school, they would struggle to cover Michaela's school fees. At the CGEF, we are always keen to support girls throughout their education, and to see them continue to develop and achieve their goals.

After five years of sponsorship, Michaela tells us: *'I am very grateful to CGEF for taking care of my monetary needs, allowing me to go through a less stressful school year, as the joint income of my parents is insufficient to cover my fees, so the aid is truly a big help. ... My sincerest gratitude always to the CGEF for allowing me the opportunity to be able to be a great person and do good things in the future.'*

After completing her education, Michaela hopes to become a successful entrepreneur.



Jamaica Group

Our Girls, Their Experience: AFRICA



A total of 150 girls were sponsored across Africa during the financial year. Of this number, 61 were new applicants, 8 new schools became partners with the CGEF.



The CGEF has been sponsoring Namazzi for four years, since she was thirteen. Namazzi is the only daughter in a family of twelve children, with four of her brothers still in secondary school. As Namazzi explained when she first wrote to us:

'Our communities give less priority to girls' education, and this means I stand a high chance of being sacrificed to enable my four brothers to continue their education.'

Her father died at the end of last year. Her mother's small poultry farm can't generate enough income to support her large family. But, thanks to the contributions from the CGEF, Namazzi's education has been secured. Her mother has been able to use the money she would have spent on Namazzi's school fees to expand her poultry farm. This generates the income that the family can now use to pay for her brothers' schooling too.

Namazzi is a hard-working student and is passionate about netball and volleyball. She achieved top grades in her science A-levels this year, bringing her one step closer to realising her dream. She hopes to become a doctor so that she would be able to help fight the recurrence of HIV/AIDs in rural parts of the country, especially among the young. Uganda has one of the highest rates of HIV/AIDs in the world, with 6.5 per cent of the population affected by the disease.

Now, in her final year of school, she tells us: *'I can see myself knocking on the door of the university and ... [so] the poverty that has prevailed in the many generations of my clan will be history. Your contribution in my life,' she writes, 'will not be in vain.'*

Our Girls, Their Experience: PACIFIC



A total of 14 girls were sponsored across the Pacific during the financial year. Of this number, 9 were new applicants. An international cooperative effort will allow the CGEF to sponsor a school in the Solomon Islands from 2019.



Emily is sixteen years old and is now in her fourth year at secondary school. She is preparing to take her National School Certificate Exams this year, with the hope of studying commerce, and one day owning a business of her own.

She is an above-average student, and has always been determined and enthusiastic in her studies. She has taken part in many writing competitions at school and at a national level, and won prizes for her work. Her grades and her school attendance have improved considerably since the CGEF began sponsoring her.

Emily's parents are both unemployed and they live with their extended family. The family's only income comes from selling goods on the roadside. Her parents work hard, but it is not enough to support their children's education.

Before we began sponsoring Emily, her school fees were often outstanding from one term to another, which was a major cause of stress for Emily and her parents.

As well as Emily's school fees, there are the costs of transport to school, textbooks and uniforms; and this year, there will be fees for the national exams to cover too. Emily's head teacher was concerned that without the CGEF's continued help in the coming year, she might not be able to take her exams.

We had no hesitation in renewing Emily's sponsorship, and she is working hard towards her exams this year. After her final year of college next year, she hopes to go to university, and fulfil her dream to become a successful businesswoman.

An interview with one of our girls: India

Priyanka is a very bright student but her mother is very sick and her father, who is deaf, is a labourer who earns a low wage. She depends on a good education to change the fate of herself and her family.

What is the attitude towards educating girls in your country/community?

There was a time not too long ago in India, when girls were not allowed to go to school, but now women and girls feel that education is very essential to them and without that, they will never come up in life.

It is utterly necessary that all female children must be sent to school and should be educated for their empowerment and enlightening their lives. Educating a girl in the family is brightening the entire family, the future generation and the community we live in.

Education helps girls to get employment, widening their knowledge and decision making powers, achieve equality and lead their lives without depending on others to fulfil their requirements.

The literacy rate among women in the country has now highly increased and no doubt in the coming days there will be no uneducated women. However, it is being observed that in educated families, the rate of school going girls is much higher than in uneducated families.

Today we find that women are equally good and sometimes cleverer than men in all fields, and are able to meet any challenge, whatever the task may be.

This is because of their education, so it is most important that every girl be sent to school, right from the beginning, irrespective of whether they come from a rich or poor family.



Priyanka writing her interview questions at school.

How has CGEF sponsorship helped you this year and what has been the effect on your family?

Among the hundreds of poor girl students sponsored by the Commonwealth Girls Education Fund (CGEF), in many countries of the world, I was fortunate enough to get sponsorship in the 2018-2019 academic year for continuing my studies in the 11th standard.

When I was in 10th standard, I underwent many hardships due to the grinding poverty in our family. Even though I completed my exams very well, I was asked by my parents to leave school as they were totally unable to continuing paying for my studies.

I was much upset, but then the CGEF considered me for sponsorship and offered me all of the required financial assistance for completing my first year. By the grace of the CGEF and their much-esteemed support, I finished my first year of Higher Secondary School without any financial burden on the part of my parents, who have no proper income and are in utter poverty.

The sponsorship offered to me has relieved the pains of my parents for not being able to help me continue my studies. My parents and our family members felt very happy for the sponsorship provided, and they are remaining grateful to the CGEF for this great help.

What career would you like to pursue in future and why?

Next academic year, with the most valuable support of the CGEF, I will commence my final year and will certainly complete this year very well. My ambition is to become an Indian Police Service officer, for rendering a sincere and honest service to the general public.

I see that many rich people are taking the law into their own hands and feel that they can do anything. All must honour the law and justice, and by being an IPS officer, I will be able to do a lot to bring a good change in maintaining the law and order for safeguarding the poor.

What will you do in future to help other girls in your community?

The girls in our community need better education and employment opportunities for sustainable livelihoods and empowerment. Once I complete my studies and start earning, I am determined to provide all the help possible to the poor girls in our community who are unable to study due to poverty. I also have a plan to start regular educational evening classes to the school dropout girls, and illiterate rural women enabling them to at least read and write.

As I am aware of the difficulties being faced by the girls in our community, I will certainly do all I can for their development to the greatest possible extent.

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

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:

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

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

The following Schools that continued to fundraise for Commonwealth Girls: **Eltham Hill School, Wimbledon High School, St Bernard's School and Plashet School.**

The Madrinha Trust, Royal Over-Seas League Golden Jubilee Trust, St James's Place Foundation, the Women's India Association of the UK (WIA), Mr Rajeev Shah, BNY Mellon, Maison Samadi and other companies, Trusts and individual donors, some whom wish to remain anonymous.

Friends of the CGEF: Mrs Edith Ngozi David, Mr Nicholas Alastair Service, Ms Louisa Service, Ms Judith Fisher, Mrs V Easom George, Mrs Cecily Therese Smith and all of those who wish to remain anonymous.

Getting involved

Get Involved with CGEF and Support Girls' Education: You 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**
- Host an **Evening 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.

To take part in our July 2020 run, please contact the CGEF 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** events
- Become a **'Friend of the CGEF'**, a new scheme to more closely involve supporters of charity.



4. Attend

- **Alice Hemming Lunch** in September
- **Commonwealth Fair**, which will be held on Saturday 9th November 2019 at Kensington Town Hall, London.
- **Valentines Gala** in February

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

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE COMMONWEALTH GIRLS EDUCATION FUND (CGEF) (THE 'CHARITY') FOR THE YEAR ENDED 31 MARCH 2019

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2019.

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 in 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: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

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: 21 August 2019

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 2019

	Unrestricted funds 2019 £	Restricted funds 2019 £	Endowment funds 2019 £	Total funds 2019 £	Total funds 2018 £
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Income and endowments from:

Donations and legacies	2	52,276	8,580	-	60,856	41,413
Other trading activities	3	73,749	-	-	73,749	44,843
Investments	4	17,418	-	-	17,418	19,192
Total income and endowments		143,443	8,580	-	152,023	105,448

Expenditure on:

Raising funds	5	20,852	-	-	20,852	21,181
Charitable activities	8	80,020	8,580	-	88,600	76,754
Total expenditure	9	100,872	8,580	-	109,452	97,935

**Net income before investment
gains / (losses)**

		42,571	-	-	42,571	7,513
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Net gains / (losses) on investments

12	6,471	-	109	6,580	(13,099)
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**Net Income / (expenditure) before
other recognised gains and losses**

	49,042	-	109	49,151	(5,586)
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Net movement in funds

	49,042	-	109	49,151	(5,586)
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Reconciliation of funds:

Total funds brought forward

	490,601	-	5,626	496,227	501,813
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Total funds carried forward

	539,643	-	5,735	545,378	496,227
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COMMONWEALTH GIRLS EDUCATION FUND (CGEF)
BALANCE SHEET
AS AT 31 MARCH 2019

	Note	£	2019 £	£	2018 £
Fixed Assets					
Investments	12		471,812		439,604
Current Assets					
Debtors	13	8,100		10,922	
Cash at bank and in hand		86,682		74,281	
Total Assets		94,782		85,203	
Creditors: amounts falling due within one year					
	14	(21,216)		(28,580)	
Net current assets			73,566		56,623
Net assets			545,378		496,227
Charity Funds					
Endowment funds	15		5,735		5,626
Unrestricted funds	15		539,643		490,601
Total funds			545,378		496,227

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.





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 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.

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

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.

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

Charity Number 1048908 (England & Wales)

Governing document Rules adopted 1st May 1995.
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November 2015 and December 2016.

Trustees Roxanne St Clair Chairman
Noreen Cesareo
Bea Hemming
Rita Odumosu
Louisa Service OBE
Vimal Shah
Jagravi Upadhyay

Hon. Treasurer Judith Fisher
(1st April 2018 to 31st March 2019)

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

Secretary Danielle Jones-Smith
56 Morant Place, Commerce Road,
London, N22 8HT, UK

Independent Examiner Janet Fautley BA FCA
Kreston Reeves LLP
A2 Yeoman Gate, Yeoman Way,
Worthing, West Sussex BN13 3QZ

Principal Bankers Barclays Bank PLC
210 High Street, Hounslow, TW3 1DL



56 Morant Place, Commerce Road, London N22 8HT
T: +44 (0)330 113 2191, E: adminsec@cgefund.org
www.cgefund.org

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