ANNUAL REPORT 2012/13
The Commonwealth Countries League
Education Fund

A Secondary Education Sponsorship Scheme for Girls

Some of the girls sponsored in Jamaica
Registered Charity No. 1048908
Website: http://www.ccl-int.org
OUR VISION
To Change Commonwealth Lives through Education and Friendship
To Educate and Empower young women as agents of change in their own communities

The CCL Education Fund, as the charitable arm of the Commonwealth Countries League, has been sponsoring girls through secondary education for the past 45 years. It enables girls to complete their secondary or high school education in their own Commonwealth country in cases where this might otherwise not be possible. Support is tailored to the individual needs of each girl based on academic potential, merit and need.

Applications may be made by the Head Teacher or a recognised Commonwealth organisation on behalf of a girl with full supporting documentation, which includes a school report, a photograph of and letter from the girl. Grants are made in local currency to the School Bank Account and renewal, on an annual basis, is subject to year-end progress reports.

Over the last financial year sponsorship rose to 397 and over 90 girls completed their secondary education. Some will go on to university, others to training colleges: all should now have the ability to take greater control of their lives, have increased knowledge, greater earning capacity and the opportunity to overcome poverty. Former scholars have already reaped this reward and are passing on the benefits to their family and local communities as will be seen from the following stories.

Application forms are available from: The Administrative Secretary, 29 Tennyson Street, Swindon SN1 5DT, England.

Email: ccl.edfund@goolemail.com

OUR MISSION
To sponsor girls of ability through secondary school where, without assistance, they would be unable or unlikely to continue.
To give them a sense of their own value and worth.
To enable them to act as ambassadors for female education within their own communities.
This is another year of progress both in income, despite the economic conditions, and the number of girls supported through secondary education. The Fund has increased its level of sponsorship in 2012-2013 to support 397 girls (364 in 2012) in 25 countries. This has been achieved through everyone’s hard work and a policy decision to strengthen our funding base by actively seeking additional income from a range of sources, particularly in the corporate sector.

In August our Administrative Secretary, Dr Casmir Chanda, and Hon Treasurer, Judith Fisher, were invited to the official opening of a school for the blind in Madurai, Tamil Nadu, India where we are sponsoring 10 girls. The trip led to our taking on an additional 20 girls in Alangudi whose final two years of schooling are being funded by St James’s Place. In December Judith returned to India and took the opportunity to visit our 10 girls in Thane, Mumbai with CCL member in Mumbai, Roshni Row. In April Judith made new connections when visiting the Royal Over-Seas League Hong Kong Branch.

We are delighted that High Commissioners, including HE Ruth Elizabeth Rouse of Grenada, 2012 Fair Chairwoman, and the spouses of former High Commissioners, including Peternise Stephens in St Lucia, wish to continue their interest in our work when they return home and that they actively keep in contact with our girls and encourage them in their studies. Others are seeking new applicants in their countries, taking forms with them when they return home on holiday. We greatly appreciate the dedicated support of the High Commissions and CCL members and friends not only in raising monies for us but also in engaging with the girls supported. In particular I would like to thank Majorie Rennie, Chair of CCL and Fair Coordinator, who has worked tirelessly for many years to publicise and organise the Commonwealth Fair. The Trustees are deeply appreciative of the dedicated fundraising undertaken by the Executive Committee of the CCL, the Fair Committee, Stallholders and volunteers.

Contact has been re-established with schools in Guyana, Namibia and Tonga. We are garnering more feedback from schools where our girls have completed their secondary education. The results are pleasing and should help to grow the CCL Alumnae Association.

Looking ahead: the Kingston-upon-Thames Holiday Inn, has adopted the CCLEF as one of its charitable causes. Software Migrations Ltd has sponsored the development of a new website for the charity, plus one year’s server costs. In September the Mayfair Hotel has generously offered to host an event on the Eve of London Fashion Week introducing the charity to a new audience.

We are enormously grateful for the continued support of Madrinha Trust. May I also thank my fellow Trustees for their dedicated work and acknowledge the major contribution of former Trustees Sheila Kennard – coordinator CCLEF 10K Team, Andrew Fox – coordinator Grand Draw Raffle, and Judy Hardy – coordinator Private Stalls at the Fair for their years of service.

Jenny Groves LVO, Chairman of Trustees
Access to secondary schooling for all school age children is still a significant challenge for the Pacific Islands. Some of the barriers include a shortage of funding, inadequate roads and poor transport systems, sexual and gender based violence - especially during periods of unrest, forced and early marriages and traditional attitudes towards women and girls.

For the first time in Papua New Guinea’s history the recent elections have seen 3 mothers become Members of Parliament. These changes give hope to girls struggling to access secondary education.

**Naomi** (pictured left) lives in the highlands of Papua New Guinea where it is very difficult for girls to attend secondary schooling safely. This means that attending a boarding school is sometimes the only option. The Fund made this option available to Naomi and recently she successfully completed her grade 12 year. She is now studying for a Bachelor of Science degree at the Pacific Adventist University.

**Annabelle** (pictured right) lives in the coastal area of Papua New Guinea. She lives with two siblings and her widowed mother who is also caring for another son. They live in a three bedroomed house shared by two other families, which is a challenge to studying at home. Her only hope of completing school was to become a boarder. Annabelle was accepted in boarding school and with the help from the Fund, she is able to study during school term without any problems.

Environmental challenges can also cause disruption. A cyclone in Samoa during 2011 destroyed the school where some of our girls were sponsored but fortunately they had completed their examinations before the cyclone hit.

Another major problem for students in Samoa is financial hardship. Until recently, **Puipui** (pictured left) had her school fees paid by relatives overseas, but when they lost their jobs the money dried up. Fortunately, sponsorship enabled her to complete secondary schooling. Now she can use her education to gain employment and be able to contribute to the financial stability of her family.
ASIA:
Bangladesh (13), India (70), Pakistan (10) and Sri Lanka (10)

In Bangladesh and Pakistan, there are still far fewer girls attending secondary school than boys. The net enrolment at secondary school level is below 70% and many families struggle to provide the basic school needs for their children.

Although there has been an increase in the enrolment of girls and boys in primary school in India, the number of girls completing secondary level, especially in Standard 11 and 12, remains far lower than that of boys.

Despite the trauma of the war in Sri Lanka, numbers of girls attending schools are increasing and there is reason to be optimistic for the future. Thayanthika, Karthika, Kajitha and Jeevitha who have been sponsored since 2012 and are rebuilding their lives, are good examples of these positive changes. Amuthini (pictured right) lost two brothers in the war. Since sponsorship, she is now very hopeful of becoming a teacher.

In developing countries the loss of one or both parents can be especially devastating to girls because they are expected to take on the responsibilities within the home at a young age.

In Bangladesh, Nishat (pictured left) lost her father and, as a result, nearly dropped out of school. Sponsorship from CCLEF has enabled her to continue her schooling. Nishat enjoys Mathematics and Science. Her goal is to become a software Engineer.

Jameem (pictured right) lives in India with her father and two sisters. Her father does not earn enough to support his family and pay for the three girls’ schooling. Jameem is in Standard 11 and, despite difficult circumstances she is determined to use the opportunity sponsorship has brought her to complete her secondary education, go to college and become a teacher.

In Pakistan, sponsorship has also offered hope to Maria (left) whose father is the sole breadwinner in a family of seven. With support from the Fund she has continued to work hard and is a high achiever. Maria wants to become a doctor.
AFRICA:
Cameroon (6), Gambia (6), Ghana (18), Kenya (46), Lesotho (6), Malawi (10), Nigeria (11), Rwanda (24), Sierra Leone (7), South Africa (16), Tanzania (18), Uganda (35), Zambia (11) and Zimbabwe (3)

We know that educating girls in developing countries brings many benefits, not just to the individual or the family, but also to the community. Educated women are more likely to marry later in life and have smaller, healthier families. They have more opportunities to earn higher wages and become decision-makers within society. Crucially, they understand the importance of education for their own children so that the vicious cycle of deprivation becomes a virtuous cycle because of women’s education.

However, access to secondary schooling is still a challenge for many girls where poverty, the death of parents, remoteness of location and school fees are but a few of the many barriers.

Larissa (pictured left) grew up under very difficult circumstances in Cameroon. Her teenage mother moved to another country leaving Larissa to be raised by her grandmother. She worked hard and was able to enrol at secondary school thanks to sponsorship. She is progressing well and hopes to become a Petroleum Engineer.

For the past two years the Fund has supported sixteen girls in South Africa. When Antoinette (right) and Vanessa were accepted for sponsorship in South Africa, the Deputy Principal wrote to the Fund: “I wanted to thank you for giving these young ladies such an amazing opportunity. The results of your work and charity are already having an impact on our school.”

Many countries strive to achieve gender equity in education and raise literacy levels, but in regions with no social security or free secondary schooling, it is usually the girls who find it most difficult to continue schooling.

In Malawi, Lillian, (pictured left) lost both parents when she was in primary school. She lives with her unemployed aunt and uncle who are unable to support her. The fund is enabling her to complete her schooling, after which she intends to work in health care to be of benefit to the community.
Glory (pictured right) lives in Kenya. Her mother sold their only cow to raise funds for her schooling but the money was insufficient and soon ran out. Now sponsored she promises to use her education, once she leaves school, to help her family and improve life for other members of her community.

Traditional attitudes and beliefs about women are further barriers to girls’ schooling. Klado (pictured left) is one of eleven girls recently sponsored in Tanzania. She is the youngest of seven children and part of the Maasai community where girls are not expected to be educated beyond primary school. Her ambition is to become a human rights lawyer.

Rwanda is committed to the education of more children. Many children lost not only family members during the civil war but also their opportunity of an education. In many families, girls were left with the responsibility of trying to care for younger siblings. Returning to school is one way of feeling they belong to a larger family as well as giving them hope for the future.

In Nigeria, Dolapo (left) is the second child in a family of three. Her father was injured in a car accident and his disability meant that he could no longer work. Dolapo was underweight because her family had little money for food and she was often sent home from school for non-payment of fees. Despite all her challenges Dolapo still performed better than her classmates. Thanks to funding her schooling is not only secure but she receives lunch every day.

Precious, (right), in Uganda is the sixth of eight children in a poor family. Her ambition is to train as a doctor. Thanks to the Fund, she is able to work towards her ambition.

Christina (pictured left) is the eldest of four orphaned children in Zambia. After the death of both parents in 2007, the young family depended on Christina to provide for them. Christina could not afford uniforms, books, tuition fees or toiletries. Today, her ambition is to become a medical doctor and to work in the counselling services. She completed school in December 2012 achieving eight Distinctions (6 A* and 2 As) in her school certificate. Christina believes she is a future leader.
There are still gender inequalities at secondary level in some Caribbean, Central and South American Commonwealth countries. Girls in particular still experience hardship in obtaining funding for their educational needs.

In Belize, Carris (left) comes from a family of six. Her father works as a tour guide but his income is insufficient to support the family and cover school costs. Carris achieved an average of 98% in her school examinations and is always top of her class. She wants to become an orthopaedic surgeon. Her own hard work and help from the Fund should assist her towards achieving this goal.

In Grenada, Samara (pictured right) is top of her class, scoring an average of 74% in 13 subjects. She hopes to become a doctor when she completes school. With financial help from the Fund, Samara has been able to excel and is now able to concentrate more on school work, rather than worry about her basic school needs.

In Jamaica, Kimane (left) wants to become a forensic anthropologist or cardiovascular surgeon. Despite poor living conditions at home and insufficient funds to meet basic needs at school, Kimane is determined to achieve her goal.

In St Lucia, Chazna (pictured right) received merit badges for academic performance. She lives with both parents along with seven other children. Before sponsorship from the Fund, Chazna used to go to school without the basic school needs. Her father is unable to work and her mother’s irregular employment is not enough to care for the family. Chazma works diligently and is determined to do well.

The girls in St. Vincent and The Grenadines are close to completing their schooling and their Principals are optimistic about their results. One such girl is Roselyn (left), who hopes to become a teacher so that she can contribute to society and help young people reach their potential. Roselyn also wants to help her poor family so that her younger siblings do not experience hardship due to lack of basic school needs.
Our girls continue to do well once they complete school. Delmy in Belize graduated with Honours having scored an average of 89% in her final year at school. She described the four years at school as “the best,” and said that the school had instilled great values of life which she will take with her as she goes on to further studies.

Marlie (pictured left) also in Belize wrote “My dreams have finally become a reality thanks to you. I want to express my sincerest gratitude to you for helping me achieve a milestone in my life that wouldn’t have been possible without your financial support. I am indeed grateful for the opportunity that you gave to me in helping me to achieve an education.”

We are very grateful to Her Excellency Ruth Elizabeth Rouse, High Commissioner for Grenada who personally visited all our girls in Grenada. Those on the outlying islands are particularly challenged but appreciate the financial support and the opportunity offered to them. One of the girls, Shenika achieved 8 CXC’s and hopes to be an entrepreneur. She is now studying Psychology, Sociology and Business.

In Kenya, Rebecca, sponsored from 2005-2008, continued in college and now is a practising lawyer. Nancy is working as a dispensing chemist; Sarah is a teacher, while Beatrice and Priscilla have taken temporary jobs before studying computer programming and nursing respectively.

In Papua New Guinea, Bump, who completed secondary school in 2005, is now the Head Laboratory Technician in a Tuna Tin Fish Company with 7 staff in her team. She wrote that she really enjoys being employed in a highly paid company and thanks the CCL Education Fund for the great 6 years of support, which opened the door for her to see the world today.

Sussie graduated in 2006 with a Diploma of Women in Tropical Agriculture having been sponsored by New Zealand AID. After one year with a locally owned timber company, Sussie went on to study Accountancy with an USAID Scholarship. She has secured a highly paid full time job as an Accountant and is enjoying her life.

Opuruta is at Medical School studying to be a doctor. She wrote of the importance of women in politics and that at the last elections held in 2012, three mothers were elected as MPs. It is hoped that in 2017, “some of the CCLEF former sponsored mothers will enter the contest as they are now highly educated and employed as bosses in the country and will be prepared to enter the race.”

In South Africa, three of the five girls who have completed schooling have gone on to university and the other two are seeking employment. In Swaziland, Nomfundo is now at university studying agriculture and bio engineering.
Since its launch in the Houses of Parliament in May 2011, the CCL Education Fund’s ‘Thousand Schools for a Thousand Girls (TSTG)’ Initiative has been gaining momentum and recognition, raising over £30,000 so far.

The aim is to help increase the number of girls sponsored by the CCLEF from 300-400 annually, to 1000 girls per annum by:

- enrolling schools in the UK to commit to raising funds to sponsor one or more girls through secondary schooling
- engaging individuals, organisations and other Commonwealth Associations in the initiative

A massive thank you to the following schools for their donations this year and continued support:

Burntwood School, Wandsworth; Bishop Thomas Grant School, Streatham, Haydon School, Pinner, The Community Science College at Thornhill, Dewsbury. St Catherine’s School, Bramley. Queen Eleanor School, Stamford; The Walton’s Girls High School, Grantham; Nottingham Girls’ High School; The Tiffin Girls’ School, Surrey; St. Paul’s School, Barnes; Eltham Hill Technology College for Girls; Wimbledon High School; Kingston Grammar School; Putney High School and Sydenham High School.

And to these individuals:

Dr C Tomkins, Lucy Carter, Franny Schofield, JG & J Henrique, Rt. Hon Baroness Boothroyd, Mr Nick Boles MP and The Bristol Commonwealth Society. Mr David Levin, Headmaster of the City of London School for Boys (also President Headmasters’ & Headmistresses’ Conference) and Mr Eve, a Governor of the City of London’s Freemen Schools, for taking an active interest in this initiative. Also Charles Harper, Tim Layton and Casmir Chanda.
Some of the activities and event this year included:

- Music Concerts, Fashion Shows, Runs and Walks
- PSHE (Personal Social Health Economic Education) speaker on Citizenship at Sydenham School,
- Speaker at Wimbledon High School’s Africa Week
- Keynote speaker at Burntwood’s Awards Night
- Speaker at many school assemblies
- The British Library has been granted a license to archive the TSTG blog as part of its resource on schools participation in grass-root issues and girl education in the Commonwealth.

Looking to the future the TSTG team is:

Hoping for representation at the 2014 Commonwealth Games in Glasgow

Working with the Community Support Group at Lloyds TSB on ways to move the Initiative forward and produce more up to date, exciting publicity material for the initiative.

Ladi (pictured right in red jacket) talking to students at Burntwood School in Wandsworth.

Ladi Dariya MSc ACMI (TSTG Co-ordinator)
Financial Report – Fair Account

The Statement of Financial Activities and Balance Sheet on pages 18 & 19 are a consolidation of the financial ledgers for the Annual CCL FAIR held at Kensington Town Hall and the ledgers for the Education Fund. Included in the Financial Statements for the year is the CCL Education Fund FAIR account income and expenditure for the year ending 31 March 2013 as follows:

<table>
<thead>
<tr>
<th>INCOME</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td></td>
</tr>
<tr>
<td>Donations</td>
<td>54.50</td>
<td>4,050.00</td>
</tr>
<tr>
<td>Book Fair</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Stalls</td>
<td>0.00</td>
<td>1,780.00</td>
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<tr>
<td>Fair</td>
<td>28,750.46</td>
<td>21,804.62</td>
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<tr>
<td>Functions/Bangladesh Lunch</td>
<td>1,238.00</td>
<td>1,200.00</td>
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<tr>
<td>Brochure</td>
<td>1,820.00</td>
<td>1,090.00</td>
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<tr>
<td>Pakistan lunch</td>
<td></td>
<td>1,730.00</td>
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<tr>
<td>President’s Cream tea</td>
<td>641.42</td>
<td></td>
</tr>
<tr>
<td>Grenada garden party</td>
<td>1,140.00</td>
<td></td>
</tr>
<tr>
<td>Cyprus coffee morning</td>
<td>1,020.00</td>
<td></td>
</tr>
<tr>
<td>Exotic Dinner</td>
<td>3,222.00</td>
<td></td>
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<tr>
<td>Bridge afternoon</td>
<td>2,667.55</td>
<td></td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>40,553.93</td>
<td>31,654.62</td>
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<table>
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<tr>
<th>EXPENDITURE</th>
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<tr>
<td>£</td>
<td>£</td>
<td></td>
</tr>
<tr>
<td>Flyers</td>
<td>118.00</td>
<td>1,055.31</td>
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<tr>
<td>Fair Cost /KTH</td>
<td>13,602.66</td>
<td>9,652.74</td>
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<tr>
<td>Functions</td>
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<td>70.96</td>
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<td>Education Fund</td>
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<td>24,630.00</td>
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<td>Brochure</td>
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<td>2,435.00</td>
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<tr>
<td>Postage and Printing</td>
<td>340.00</td>
<td>149.50</td>
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<tr>
<td>Grenada Garden party</td>
<td>655.00</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>39,283.66</td>
<td>37,993.51</td>
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**Surplus/ (Deficit) for period**

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<th>2013</th>
<th>2012</th>
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<tbody>
<tr>
<td><strong>Surplus/ (Deficit) for period</strong></td>
<td>1,270.27</td>
<td>-6,338.89</td>
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</table>

**TOTAL**

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
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<tbody>
<tr>
<td><strong>TOTAL</strong></td>
<td>40,553.93</td>
<td>31,654.62</td>
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</table>
The Consolidated FAIR+Education Fund Income was as follows:

- **Restricted** £ 26,450
- **Unrestricted** £ 3,752
- **Trusts and foundations** £ 7,780
- **Annual Fair** £ 28,751
- **TSTG Campaign** £ 13,149
- **CCL Fair fundraising** £ 11,803
- **British 10k run** £ 13,672
- **Raffle** £ 6,755
- **Investments** £ 8,687
- **Gift Aid Recovered** £ 5,672
- **Total Income** £ 126,471

### Diversity of Education Fund income 31 March 2013

- CCL Fair and events - funds transferred to Education Fund
- TSTG Campaign
- CFUW/Salt Spring
- Restricted E McG/CC
- Madrinha Trust donation
- Heritage of the Commonwealth donation
- Unrestricted Donations
- Raffle
- Sponsored Activity - 10K run
- Investment income
- CCLEF Trustee Events
- Gift aid recovered
- Fundraiser Costs
Consolidated FAIR+Education Fund Expenditure was:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Sponsorship of girls</td>
<td>£ 75,273</td>
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<tr>
<td>Administrative Secretary</td>
<td>£ 28,279</td>
</tr>
<tr>
<td>Fundraising Costs</td>
<td>£ 25,388 ( )*£13.6k KTH, £11k Fundraiser</td>
</tr>
<tr>
<td>Independent Examination</td>
<td>£  2,400</td>
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<tr>
<td>Total Expenditure</td>
<td>£131,340</td>
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The Education Fund is managed independently of the CCL FAIR account. The CCL FAIR committee transfer surplus income over expenditure to the Education Fund for the sponsorship of girls. The ratio of sponsorship spend to total income of the Education Fund account (which includes the FAIR account transfers but excludes the exceptional restricted income for the fundraiser) was 72.8%.
Sponsorship spend as a percentage of **Education Fund** income:
(excluding restricted income from Madrinha Trust to cover cost of the fundraiser)
The Board of Trustees for the Commonwealth Countries League Education Fund wish to express their gratitude to all the individuals, trusts and organisations who continue to support the Fund’s work, including:

- The Diplomatic community in London particularly the female High Commissioners and spouses of the High Commissioners
- The Commonwealth Countries League (CCL) and the Commonwealth Fair Chairwoman, Her Excellency Ms Ruth Elizabeth Rouse of Grenada for coordinating arrangements for the Fair of 2012.
- The Executive Committee of the CCL
- The Madrinha Trust for supporting our girls through secondary school and beyond as well as offering mentoring support.
- The Canadian Federation of University Women, Salt Spring Island who are financially supporting 40 girls this year.
- YoComm who have designed and sponsored our CCL/CCLEF website for many years.

We are also grateful to the following for their generous donations in the past financial year:

Australian Womens’ Club  
Australia National Youth Trust  
Bangladeshi Ladies  
Womens’ India Association  
Heritage of the Commonwealth  
All Pakistan Women’s Association  
Children’s Hope Foundation  
St James’ Place  
All our British 10k runners  
Judy Moody Stuart  
Sui Chin McKeand  
S Rankine

and to the many others who have supported our work, including those who wish to remain anonymous
GET INVOLVED with CCLEF and SUPPORT Girls’ Education

► You too are welcome to become involved with the CCLEF’s work of educating girls in any of the following ways:

► Membership of the Commonwealth Countries League

► Support the Thousand Schools for a Thousand Girls initiative

► Come along and join us at the Commonwealth Fair in November

► Run in the British London 10k Run and/or other runs throughout the year

► Become an individual donor or supporter

► Involve your company as a sponsor or supporter

► Organise a fundraising event

► Be an advocate or ambassador for the CCLEF and its purpose to educate girls

For more information about volunteer opportunities and future fundraising activities or any of the above, please phone, text, e-mail or write to:

The Administrative Secretary,
29 Tennyson Street,
Swindon SN1 5DT,
England.
Tel: 01793 616 693 or Mob: 07760 201 452
Email: ccl.edfund@googlemail.com
<table>
<thead>
<tr>
<th>Unrestricted funds</th>
<th>Restricted funds</th>
<th>Endowment income</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
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### INCOMING RESOURCES
Incoming resources from generated funds
- Investment income: £8,557 (2013), £7,093 (2012)

**Total incoming resources:** £99,891 (2013), £146,420 (2012)

### RESOURCES EXPENDED
Cost of Generating funds
- Investment management fees: £8,687 (2013), £7,093 (2012)
- Governance costs: £2,400 (2013), £2,700 (2012)

**Total resources expended:** £102,760 (2013), £167,752 (2012)

### Net outgoing resources before other recognised gains and losses
- (2,869) (2013), (2,000) (2012)
- Other recognised gains and (losses): £425 (2013), £38,886 (2012)

**Net movement in funds:** £35,592 (2013), £34,017 (2012)

**Total funds at 1 April 2012:** £386,512 (2013), £421,921 (2012)

**Total funds at 31 March 2013:** £422,104 (2013), £392,960 (2012)
## BALANCE SHEET
### AS AT 31 MARCH 2013

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
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<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
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### Fixed assets
- Investments: 326,425
- Investments: 287,539

### Current assets
- Cash at bank and in hand: 102,952
- Cash at bank and in hand: 108,956

### Creditors: amounts falling due within one year
- Other liabilities: (2,400)
- Other liabilities: (3,535)

### Net current assets
- 100,552
- 105,421

### Net assets
- 426,977
- 392,960

### Funds
- Unrestricted funds: 422,104
- Unrestricted funds: 386,512
- Restricted endowment funds: -
- Restricted endowment funds: 2,000
- Endowment income: 4,873
- Endowment income: 4,448
- Net assets: 426,977
- Net assets: 392,960

Approved by
- Jennifer Groves
- Judith Fisher
  - Chairman
  - Hon. Treasurer

**Date 19 July 2013**

N.B: The charity retains sufficient funds in its reserves to ensure the completion of secondary schooling for all girls sponsored at any one time.

A copy of The Trustees’ Report and Financial Statements for the Year Ended 31st March 2013 is available from the Administrative Secretary on request, or may be viewed on The Charity Commission website at http://www.charitycommission.gov.uk/
INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF THE
COMMONWEALTH COUNTRIES LEAGUE EDUCATION FUND

FOR THE YEAR ENDED 31 MARCH 2013

I report on the accounts of the charity for the year ended 31 March 2013

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.

Peter Hussey FCA (on behalf of Spofforths LLP)
Chartered Accountants
A2 Yeoman Gate, Yeoman Way,
Worthing, West Sussex, BN13 3QZ
Date: 22 July 2013
MAKE A DONATION AND HELP US CONTINUE EDUCATING GIRLS

DONATIONS: While one-off donations are always welcome please consider becoming a regular supporter enabling us to plan for support throughout a girl’s education.

ONE OFF DONATION £ ........................................... (figures)

STANDING ORDER
Please pay the sum of £ .......................................................... (Figures)
............................................................................................................. (Words)
And debit my account Monthly/quarterly/annually (delete as appropriate)
Commencing on ................................................................. (Date)
Bank .......................................................................................... 
Branch Address ..............................................................................
Account No .................................................. Sort Code ....................

To: The Commonwealth Countries League Education Fund
Barclays Bank, Hounslow Branch;
Sort Code: 20-42-73 Account No: 50232394

Signature .............................................................. Date ......................................
Name, Address, Postcode ..............................................................

Please treat as Gift Aid donations all qualifying gifts of money made until further notice. I confirm I have paid or will pay an amount of income tax and/or capital gains tax for each year (6 April to 5 April) that is at least equal to the amount of tax that all the charities and community amateur sports clubs (CASCs) that I donate to will reclaim on my gifts for that tax year. I understand that other taxes such as VAT and Council Tax do not qualify. I understand the charity will reclaim 25p of tax on every £1 that I give or have given after 6/4/2008.

Signature ..............................................................

Please notify the CCLEF if you
(a) want to cancel this declaration, (b) change your name or home address or (c) no longer pay sufficient tax on your income and/or capital gains.
If you pay tax at the higher or additional rate and wish 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 HMRC to adjust your tax code.

Please return form to:
Judith Fisher, Hon CCLEF Treasurer,
44 Church Road, Flitwick, Beds, MK45 1AE
The Trustees are very grateful to all runners who took part in the 2012 London 10K and, of course, their sponsors. Members of the Australian Women’s Club plus regulars David Munday, Douglas Campbell and Ladi Dariya were part of the Team together with two CCLEF Trustees and the CCLEF Administrative Secretary, members of the Commonwealth Foundation and other friends. Taking into account the tax reclaimable under the Gift Aid scheme, the magnificent sum of £14,000 was raised - our best total yet.

Thank you very much
Team CCLEF
VISIT TO SCHOOLS IN INDIA

A warm welcome from the girls in Alangudi, when Judith & Casmir visited India in August 2012

Association for the Blind (IAB) girls on sponsorship in Tamil Nadu

“We thank Mr D.K. Patel, Chairman of the Help The Blind Foundation in Hong Kong and patron of the Indian Association for the Blind in Madurai, for his invaluable support and sponsorship which made these visits possible”

Girls in Thane, Mumbai with Judith Fisher and Roshni Row

“We would like to thank Roshni Row for her tremendous support for the work of the CCLEF in Mumbai”
Patrons: The Rt Hon Baroness Boothroyd, OM, PC
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Administrative Secretary: Dr Casmir Chanda

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

Independent Peter Hussey, Spofforths LLP
Examiner: A2 Yeoman Gate, Yeoman Way, Worthing
West Sussex, BN13 3QZ

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