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 mentor girls of ability in Commonwealth countries through secondary education where, without any financial assistance, education would not be available to them.
Chairman’s Letter

It is with great pleasure that I welcome you to this 2014/15 Annual Report.

We hope you enjoy reading our new, compact report, as we continue to take advantage of the cost savings offered by moving more of our resources online. You can see a much fuller report of both our activities and our finances at www.CCLEF.org.uk

As a team, the CCLEF Trustees have continued working hard this year to continue supporting 481 girls through secondary education across 30 Commonwealth countries. An important change for us during the year was the employment of a new Administrative Secretary, Danielle Jones-Smith, who has significantly strengthened our administration, increasing our confidence that we spend hard earned money securely and that we sponsor girls who have proven academic ability, are dedicated and ambitious to use their education purposefully.

I send very sincere thanks to all who support us – whether by donating, supporting events, volunteering, keeping us informed of ‘on-the ground’ information, corporate partnerships, raising money (our very special thanks to the CCL Fair Team and High Commissions) – all of these contributions are valuable and without them (you!) we couldn’t offer so many girls the very valuable gift of education.

I hope the next few pages of this report will give you a flavour of the kind of life-changing difference the work of the CCLEF achieves.

My particular thanks to both supporters and Trustees whose willing contribution makes my job a pleasure!

PENNY O’REGAN
Chairwoman of the Trustees
The CCLEF’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. Renewal of 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.

**PACIFIC ISLANDS:**
PNG (13), Samoa (7) and Vanuatu (3)

The vast Pacific region, mostly water, has 9 Commonwealth countries (11 with NZ & Australia). The distance between Port Moresby (PNG) and Suva (Fiji) equates to that between Madrid and Moscow. As in many other countries, when money is tight, terminating girls’ education is an economy poor families often choose.

The disaster in Vanuatu means that we are still not sure if all our sponsored girls are safe and well.

Illana is focused on a career in climate change and how it affects global affairs. We hope to continue to support her as Vanuatu emerges and starts to build its villages and economy. Illana now has a personal perspective on how important education is if her country is to re-establish itself.

Carol in Papua New Guinea lost her mother this year and her father is unemployed. Before she died Carol’s mother encouraged her to use her opportunities to become a doctor and help the people of PNG. Carol now has this firmly embedded as her goal.
CARIBBEAN, CENTRAL and SOUTH AMERICA:
Belize (12), Guyana (6), Grenada (8), Jamaica (27), St Kitts (3), St Lucia (6), Dominica (5), St Vincent and the Grenadines (2)

12 of the 53 Member Commonwealth States are in the Caribbean region; the majority of which are islands, with the exception of Guyana which is situated in South America. In the main education is compulsory until age 16, however, access to resources can be limited and schools can be prone to overcrowding.

The number of girls receiving secondary education has improved over the years, yet families on lower incomes face difficulties in providing necessities such as uniform, transportation, meals and stationery. This need for financial support may cause a girl to be excluded from attending school until she has all of the necessary requirements.

In Granada, Leta’s performance is described as outstanding despite the fact that her parents are unemployed and therefore struggling to pay school fees which can lead Leta to feel insecure and uncertain about attending school. The CCLEF has been able to track Leta’s academic performance over 4 years and can confirm that she has not faltered in her ambition to do well at school. Leta wrote to us “growing up in a less privileged community has not only offered financial and academic challenges but has also helped me realize the value of a secondary education...thank you for all your support.”

Danielle writes to us from Jamaica that she is very grateful to her parents who worked very hard to help her become “a person of good character”. Her hobbies of reading, drawing and poetry illustrate Danielle’s strong ability in English but at the same time, she is passionate about maths and aims to become a lecturer in mathematics. Having joined in various community support activities and been elected into leadership positions, Danielle surely shows potential and the promise of enjoying a great future.
There are many barriers to girls receiving a quality education in Asia. Gender based prejudice is rife, impacting strongly on access to education for girls and the quality of teaching and resourcing in schools is often very poor. In India, for example, there is a wide gender disparity in the literacy rate. There is also the real physical threat that some girls face by simply receiving an education. **INDIA:** Ramya from India is one of five children; her parents are divorced. The family lives separately in a rented house, and her mother earns £29 per month doing menial work. She is dedicated to putting her children through school, but money is tight. Ramya's older brother is struggling to find work to support the family. Ramya receives commendable
grades, particularly in Maths and English. If
given sponsorship, “I assure you I will study
well and will come up in life and will help
others,” she writes.

Manshi has just completed the second of four
years of sponsorship, and has maintained
consistently high marks. Despite coming from
an impoverished rural Indian background—her
father is a farmer and Manshi is the first of her
family to reach higher secondary school—she
hopes to attain a 90% academic average
in order to be admitted to a good college
and become either an architect or a doctor.
Currently, her average is hovering around
86%, with particularly stellar marks achieved
in maths (100%) and Hindi (94%). She is also
described as having an impressive grasp of
English and a striking drawing style.

The letters we receive from the girls we
sponsor in this school are all translated for
us by the dedicated school staff. Every girl,
however, makes the effort to tell us about her
individual achievements and it is clear the
school encourages the girls to be involved
in a wide range of activities as well as focus
on academic achievement. The girls proudly
tell us of their success in extra-curricular
computing and communications skills
courses, for example. S Nagavali wrote to
thank the CCLEF saying that sponsorship
“powers me to shine in this society and to
achieve my goals” – a message echoed by all
of the girls.

PAKISTAN:
Niya wrote to us that as her father draws a
meagre salary, he has to borrow money in
order to pay her school fees which leaves
her vulnerable to not being able to attend
school – sponsorship is therefore very valuable
and comforting to Niya who wrote “I do not
want to leave my studies because I am fond
of standing on my own two feet”. Niya’s
outstanding marks in all subjects indicate that
her dream to be a doctor may well come true.

Sajida is one of two daughters in her family
studying at secondary school and is described
by her Head Teacher as being ‘ambitious’ and
‘determined’. Sajida is encouraged to work
even harder in her latest school report having
achieved As and Bs for all subjects with
English, Urdu and Science being her strongest
subjects.
AFRICA:
Cameroon (14) Ghana (10), Kenya (39), Lesotho (8), Malawi (10), Nigeria (22), Rwanda (14), Sierra Leone (22), South Africa (14), Swaziland (15), Tanzania (19), Uganda (56), Zambia (10), Zimbabwe (8) and Namibia (4)

The Ebola crisis in Africa has escalated the barriers facing girls who could benefit from secondary education. Families have been decimated by the consequences of this terrible disease. Bread-winners have gone, Mothers have died. Fortunately all of our sponsored Sierra Leone girls have survived the Ebola epidemic; schooling has been disrupted by a year but all of our girls will be able to continue. In addition to disease and other crises, girls in many parts of Africa still face the cultural and physical catastrophe of Female Genital Mutilation (FGM). Education is helping girls to understand that they can resist this cultural challenge, while at the same time giving them the skills to improve the health and economies of their communities.

Maryann in Kenya is hoping to graduate in 2017, with sufficient grades to study nursing. Last year was her first year of sponsorship—a necessity given that she lives with her mother who is unable to afford her schooling. Maryann worked hard throughout the year, while adapting to a new school environment. Her grades reflect an earnest desire to learn and a particular aptitude for agriculture, business studies, and computing. She is a top ten student out of a class of 45. “Next year,” she writes, “I will try and get a better grade than that of this year.”

Gertrude, sponsored since 2012, is entering her final year of secondary school. Born in rural Kenya, she is the only girl in a family of seven younger brothers. After her primary education, Gertrude’s family arranged her circumcision according to custom. The young girl, astonishingly, refused to endure the procedure—fleeing first to her grandmother’s house, then to a rescue centre. She has since started secondary school and, due to her rejection of FGM, has become a self-described “role-model” in the community. She hopes to complete her secondary schooling in 2016 and to eventually become a doctor and an inspiration to other young girls. Her grades improved considerably in her final term of 2014.

Nasianda in Tanzania has been sponsored for the last three years. In 2014, she was third in
her class, with excellent marks in maths, history and sciences. She hopes to eventually become a teacher or an engineer—to do something more useful than simply bring in a dowry. Nasianda is one of six girls, and her parents are estranged. Her father has eight other wives and takes no interest in his daughters’ schooling, while Nasianda’s mother supports the idea of female education. This discrepancy enrages her father. Nasianda was further disadvantaged by suffering severe burns as a child, but she is determined to finish her schooling. “This opportunity to continue beyond primary school is so important to me since it will enable me to have a brighter future,” she wrote. “To be an educated woman in my tribe will allow me to help my family and community in so many ways…. I always try to do my best and I do not believe in wasting time.”

Unity from Uganda came first in her class last year, but struggles to finance her education. Her mother is a peasant farmer, her father is redundant—neither of them prioritise their daughter’s education. Unity has excellent grades across her various subjects, particularly chemistry, physics, and biology. She hopes to continue her studies and to eventually become a Science teacher, “so that I can contribute towards the development of our people, especially girls who tend to fear science subjects.” Her teachers report that she is a promising student.

Moipane from South Africa experiences financial hardship despite living near a thriving city. Her Head Teacher caringly notes that for Moipane to concentrate without enough food to eat is very hard so sponsorship would definitely help this determined and bright young lady who seems to be able to perform well academically across all subjects. Moipane has not yet revealed to us her future ambitions but with sponsorship, the stress of paying for basic requirements for school will be alleviated and she may then, hopefully, be able to look to the future more confidently.

Our nine girls who live in an orphanage have in Sierra Leone, like all other students in that country, had their schooling interrupted by the Ebola epidemic. We maintain contact with the orphanage and know these nine girls are safe and have now returned to school. We wish all the students of Sierra Leone well as they work hard to make up for lost time and especially look forward to hearing from our girls when circumstances allow.

We received delightful letters from four girls we are sponsoring in Swaziland – these girls are full of thanks and determination and all seem to do very well in computer studies. In addition, their performance in English is very strong. Nosi writes that she feels like ‘the luckiest girl’ to be sponsored by the CCLEF. Their ambitions are high – to be a doctor, a pilot, a geneticist, and a lawyer – lots of hard work required but we wish them success with their ambitions.

We look forward to welcoming and sponsoring girls from Mozambique and Botswana very shortly.
Trustees’ review of the year’s activities and performance

The Board:
At the end of the 2015 financial year, 1 Trustee retired from the board and 1 new Trustee was elected during the year, bringing to the CCLEF a broad range of skills and experience in recent corporate and educational practice. Trustees receive neither remuneration nor expenses.

Key Achievements and Events:
1. The ongoing success of the charity’s fundraising efforts was key to our ability to increase the number of girls we support, despite the ever increasing cost of education globally. The average cost of sponsorship was £307 per girl (£277 in 2014). Individual grants ranged from £55 in Sierra Leone and £58 in Malawi to £500—our maximum grant—in Kenya, Nigeria, South Africa, Zambia and Zimbabwe.

2. A reduction in Administration Secretary’s NI costs due to taking advantage of the Government’s new Employment Allowance in April 2014.

3. Total Investment income was £9.6k (£10.2k) reflecting continuing reductions in interest rates and returns. An Investment policy was approved by the board of Trustees during the year.

4. Continuing development of the charity’s online or ‘Social Media’ presence via its Website, Facebook page, Twitter, Instagram, Just Giving, Virgin Money, PayPal and other pages.

5. Further development of a growing database of volunteers and supporters.

6. Continuing development of Hotel giving and Trusts and Foundations initiatives with volunteers now helping with these.

7. Chairman’s newsletter sent to supporters three times a year.

8. A reception for supporters at the House of Lords in November cost £1.4k paid out of the CCLEF’s £50k Development Fund.

9. Ties with Commonwealth organisations and High Commissions strengthened through Trustees attending social and informative events run by relevant Commonwealth organisations e.g. CCoE, CEC, Commonwealth Youth Forum.

10. An application for funding to turn a film, made by Sara Nason, of one of the CCLEF’s award winning girls, Nancy Tomee, into a campaign documentary was submitted to the Commonwealth Foundation. Nancy’s campaign against FGM in the Potok tribe of Kenya’s Highlands took her to speaking engagements in New York and Nairobi.

11. Significant improvements made to our database of schools where we sponsor girls helping us to improve communications with schools, especially when there are significant disturbances e.g. Malawi floods, Ebola in Sierra Leone, political unrest in Nigeria. We await news of our girls in Vanuatu.

12. A handbook for CCLEF sponsored girls is in progress, as is an initiative to present each CCLEF sponsored girl with a certificate of completion of secondary school.
Future Plans

- Continue to sponsor around 450 girls through secondary school in around 30 developing Commonwealth countries, subject to the availability of funds.

- Review the current spread of Commonwealth girls sponsored in terms of countries’ population numbers, literacy statistics, achievement of UN Millennium Goals and the Youth Index - and set new targets. We seek to sponsor girls in Botswana, Mozambique, Fiji and Malaysia in addition to present countries.

- Deliver a CCLEF Student Handbook to every sponsored girl in 2015/6 and new girls thereafter.

- Issue a Certificate of Completion to every CCLEF sponsored girl who finishes secondary school and work with the CCL Alumnae Association to achieve this.

- Conduct a full and thorough audit of all extant girls’ records and continue to improve application and renewal documentation and process flows.

- Continue to maintain existing, and seek new, avenues of income:

- Trademark and further develop the ‘Splendours of the Commonwealth’ brand. This year ‘Splendours’ 2015 will celebrate London’s Film Festivals

- Seek participation in/ representation at the Commonwealth Heads of Government Meeting (CHOGM) Business and Women’s forums in Malta in November 2015

- Register and launch a new name for the CCLEF. The new name of the charity will align more accurately with its objects and activities, i.e. say exactly who the charity is and what it does.

- Refresh the charity’s ‘livery’, branding and messaging

- Bring ‘in house’ all website and public online page updates to ensure more accuracy and immediacy of reporting.

The CCLEF Trustees express their infinite gratitude to all sponsors and supporters, without whom the lifetime achievements of the Commonwealth’s girls who benefit would not be possible.
## COMMONWEALTH COUNTRIES LEAGUE EDUCATION FUND STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2015

### INCOMING RESOURCES

**Incoming resources from generated funds:**

<table>
<thead>
<tr>
<th>Unrestricted funds</th>
<th>Restricted Endowment funds</th>
<th>Endowment income</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Voluntary income</td>
<td>27,673</td>
<td>13,650</td>
<td>-</td>
<td>41,323</td>
</tr>
<tr>
<td>Activities for generating funds</td>
<td>77,574</td>
<td>-</td>
<td>-</td>
<td>77,574</td>
</tr>
<tr>
<td>Gift aid recovered</td>
<td>8,108</td>
<td>-</td>
<td>-</td>
<td>8,108</td>
</tr>
<tr>
<td>Investment income</td>
<td>9,535</td>
<td>-</td>
<td>159</td>
<td>9,694</td>
</tr>
</tbody>
</table>

**Total incoming resources**

| 122,890 | 13,650 | 159 | 136,699 | 243,655 |

### RESOURCES EXPENDED

**Cost of Generating funds:**

<table>
<thead>
<tr>
<th>Unrestricted funds</th>
<th>Restricted Endowment funds</th>
<th>Endowment income</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Cost of generating voluntary income</td>
<td>25,221</td>
<td>-</td>
<td>-</td>
<td>25,221</td>
</tr>
<tr>
<td>Fundraising costs</td>
<td>14,598</td>
<td>-</td>
<td>-</td>
<td>14,598</td>
</tr>
<tr>
<td>Charitable activities</td>
<td>67,625</td>
<td>13,650</td>
<td>159</td>
<td>81,434</td>
</tr>
<tr>
<td>Governance costs</td>
<td>1,920</td>
<td>-</td>
<td>-</td>
<td>1,920</td>
</tr>
<tr>
<td>Other resources expended</td>
<td>7,980</td>
<td>-</td>
<td>-</td>
<td>7,980</td>
</tr>
</tbody>
</table>

**Total resources expended**

| 117,344 | 13,650 | 159 | 131,153 | 170,110 |

Net incoming/(outgoing) resources before other recognised gains and losses

<table>
<thead>
<tr>
<th>£</th>
<th>£</th>
<th></th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,546</td>
<td>-</td>
<td>-</td>
<td>5,546</td>
<td>73,545</td>
</tr>
</tbody>
</table>

Other recognised gains

<table>
<thead>
<tr>
<th>£</th>
<th>£</th>
<th></th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>840</td>
<td>-</td>
<td>169</td>
<td>1,009</td>
<td>1,816</td>
</tr>
</tbody>
</table>

Net movement in funds

<table>
<thead>
<tr>
<th>£</th>
<th>£</th>
<th></th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>6,386</td>
<td>-</td>
<td>169</td>
<td>6,555</td>
<td>75,361</td>
</tr>
</tbody>
</table>

**Total funds at 1 April 2014**

<table>
<thead>
<tr>
<th>£</th>
<th>£</th>
<th></th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>497,086</td>
<td>-</td>
<td>169</td>
<td>502,338</td>
<td>426,977</td>
</tr>
</tbody>
</table>

**Total funds at 31 March 2015**

<table>
<thead>
<tr>
<th>£</th>
<th>£</th>
<th></th>
<th>£</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>503,472</td>
<td>-</td>
<td>5,421</td>
<td>508,893</td>
<td>502,338</td>
</tr>
<tr>
<td></td>
<td>2015</td>
<td>2014</td>
<td></td>
<td></td>
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<tr>
<td>----------------</td>
<td>---------</td>
<td>---------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fixed assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments</td>
<td>329,250</td>
<td>328,241</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td>182,376</td>
<td>176,017</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Creditors: amounts falling due within one year</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other liabilities</td>
<td>(2,733)</td>
<td>(1,920)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net current assets</strong></td>
<td>179,643</td>
<td>174,097</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net assets</strong></td>
<td>508,893</td>
<td>502,338</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Funds</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted funds</td>
<td>503,472</td>
<td>497,086</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted endowment funds</td>
<td>5,421</td>
<td>5,252</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Endowment income</td>
<td>508,893</td>
<td>502,338</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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:

- Sponsor our hugely successful Splendours of the Commonwealth event
- Support our Schools-UK programme
- 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
- Consider a legacy to CCLEF - a lasting gift for positive change
- Donate through gift aid

For more information about or any of the above, please visit our website www.cclef.org
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 HRMC to adjust your tax code

Please return form to:
Judith Fisher, Hon CCLEF Treasurer,
44 Church Road, Flitwick, Beds, MK45 1AE
Patrons: Their Right Honourables:
Baroness Boothroyd OM, PC
Baroness Flather JP, DL
Baroness Howells
Louisa Service OBE

Trustees: Penny O’Regan                    Chairman
Judith Fisher        Honorary Treasurer
Charles Harper
Lorna Hunt
Robert Hurley       retired March 2015
Sue Lawton MBE
Anne Munt-Davies
Rita Odumosu       CCL
Roxanne St Clair          CCL
Louisa Service OBE  elected September 2014

Observers: Julie Watson

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Web: www.CCLEF.ORG • Twitter: @CCLEFEGEW
Facebook: CCLEFSOTC • Instagram: CCLEFund

Administrative Secretary: Danielle Jones-Smith

Principal Bankers: Barclays Bank, 210 High Street, Hounslow, TW3 1DL
Independent Examiner
Peter Hussey, Spofforths LLP
A2 Yeoman Gate, Yeoman Way, Worthing, West Sussex, BN13 3QZ

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The Commonwealth Countries League Education Fund (CCLEF)
Registered Office: A2 Yeoman Gate, Yeoman Way, Worthing, West Sussex, BN13 3QZ

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