Chairman’s Letter and Introduction to the CGEF

Judith Fisher (CGEF Chairman April 2017 – March 2018)

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

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

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

I have loved being a Trustee, Hon Treasurer and Chairman of the CGEF over the past 10 years and as it increasingly evolves and adapts to the digital age it’s time for me to step sideways and make way for a younger generation of Trustees. The CGEF is significantly more connected than ever before with our hundreds of sponsored girls via the various platforms more effectively in order to achieve our goals.

Looking ahead, I plan to expand upon the steadfast work carried out by my predecessors by appealing to a wider audience a promotional video highlighting the work of the CGEF was commissioned in May 2017, and completed by September. As the lead trustee on the project, I can say that the project was a success, with responses to the video being very favourable.

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

Roxanne StClair (CGEF Chairman April 2018)

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

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

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

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

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

Other key activities for the coming year are, to reactivate our Alumnae Association, grow our Friends of CGEF membership and to upgrade our website so that it can be more interactive.
During the year, 80 girls were sponsored. Twenty-five girls were sponsored where we already sponsor girls, as well as those where many new sponsorships can be offered in countries where we have a base. The CGEF’s secondary school sponsorship scheme for girls is individually tailored to the needs of the applicant and is based on academic potential, merit and need and is given on an annual basis. Renewal of financial support is based on each girl’s school report, achievements and recommendation from the Head Teacher. The Trustees also require a photograph and an annual letter from the girl with information about her life and ambitions.

Girls sponsored in Asia make up a third of the total number of sponsorships given out during 2017/18, with the highest proportion being spent in India, where an estimated 8.1 million children are out of school and the pressures of poverty force many disadvantaged parents to take their children out of secondary school. Data from the Commonwealth Development Index, as well as annual donated income is used to assess how financial assistance is best spent in the countries where we already sponsor girls, as well as those where we would like to.

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FACTS & STATS: During the year, 80 girls were sponsored across Asia, Bangladesh, Pakistan and Sri Lanka, 25 of which were new applicants. Girls sponsored in Asia make up a third of the total number of sponsorships given out during 2017/18, with the highest proportion being spent in India, where an estimated 8.1 million children are out of school and the pressures of poverty force many disadvantaged parents to take their children out of secondary school. Data from the Commonwealth Development Index, as well as annual donated income is used to assess how financial assistance is best spent in the countries where we already sponsor girls, as well as those where we would like to.

The CGEF’s secondary school sponsorship scheme for girls is individually tailored to the needs of the applicant and sponsorship is based on academic potential, merit and need and is given on an annual basis. Renewal of financial support is based on each girl’s school report, achievements and recommendation from the Head Teacher. The Trustees also require a photograph and an annual letter from the girl with information about her life and ambitions.

FACTS & STATS: During the year, 80 girls were sponsored across the Caribbean, seven of which were new applicants. Where new introductions to schools have been made, the CGEF may opt to sponsor only one or two girls initially, before increasing the number in subsequent years. Hurricane Maria, which hit the island of Dominica in September 2017, left both the island and the school into which we sponsor devastated. A decision was made to offer additional resources to both existing and new beneficiaries as stories of how the aftermath left many homes without a source of income started to come in. Thankfully, none of the girls were harmed and although the school suffered significant damage, the teacher has made adjustments to keep their cohort learning despite the tragic circumstances.

WHAT OUR GIRLS HAVE TO SAY:

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

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

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

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

WHAT OUR GIRLS HAVE TO SAY:

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

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

WHAT OUR GIRLS HAVE TO SAY:

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

Shelly: “This year I sat my CSEC exams. I studied harder than ever but feared that I would not pass them because of the intense pressure. Thankfully, I passed them all! I also got a distinction (straight A profile) for Information Technology, for which I am very proud and in future see myself as a hardworking and successful computer programmer.” St Kitts & Nevis
During the year, 13 girls in the Pacific graduated with almost half of those coming from Papua New Guinea. The CGEF continues to build new relationships with schools across this vast area, with the intent of offering funding on islands where we do not currently sponsor.

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

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

WHAT OUR GIRLS HAVE TO SAY:

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

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

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

Some of Our Girls’ Ambitions

2017/18 CGEF Sponsorship Distribution by Region

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

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

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

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

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

WHAT OUR GIRLS HAVE TO SAY:

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

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

Rose: “I never had any hope of reaching where I am now but soon I will be finishing advanced level which I used to see as a dream. I want to be a lawyer and my siblings are waiting to get funds to pay for my school fees. I had to withdraw this year to complete upper secondary school.” Rwanda

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

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

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

Some of Our Girls’ Ambitions

For more information on the CGEF and for stories written by our girls, please visit our website: www.cgefund.org where you will also find our CGEF promo video filmed with past and present beneficiaries of the CGEF.
TO TRULY CELEBRATE the milestone that the CGEF has achieved, a very special Splendours of the Commonwealth event was hosted on 10th April 2018 to highlight and celebrate 50 years of sponsoring girls’ education and the Commonwealth Summit in London.

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

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

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

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

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

INDEPENDENT EXAMINER’S REPORT TO THE TRUSTEES OF THE COMMONWEALTH GIRLS EDUCATION FUND (CGEF) (THE ‘CHARITY’) FOR THE YEAR ENDED 31 MARCH 2018

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

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

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

Responsibilities and basis of report

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

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

Independent examiner’s statement

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

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

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a ‘true and fair’ view which is not a matter considered as part of an independent examination.

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

Signed: Janet Fautley BA FCA
Dated: 9 August 2018

For and on behalf of
Kreston Reeves LLP
Chartered Accountants
A2 Yeoman Gate, Yeoman Way
Worthing, West Sussex
BN13 3QZ
## COMMONWEALTH GIRLS EDUCATION FUND (CGEF)
### STATEMENT OF FINANCIAL ACTIVITIES
#### FOR THE YEAR ENDED 31 MARCH 2018

<table>
<thead>
<tr>
<th>Income and endowments from:</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations</td>
<td>2,241,73</td>
<td>17,240</td>
</tr>
<tr>
<td>Other trading activities</td>
<td>44,843</td>
<td>-</td>
</tr>
<tr>
<td>Investments</td>
<td>18,957</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total income and endowments</strong></td>
<td>87,973</td>
<td>17,240</td>
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<table>
<thead>
<tr>
<th>Expenditure</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raising funds</td>
<td>21,181</td>
<td>-</td>
</tr>
<tr>
<td>Charitable activities</td>
<td>59,514</td>
<td>17,240</td>
</tr>
<tr>
<td><strong>Total expenditure</strong></td>
<td>80,695</td>
<td>17,240</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Income/(Expenditure) before investment gains / (losses)</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,278</td>
<td>-</td>
<td>235</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net gains / (losses) on investments</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>(12,773)</td>
<td>-</td>
<td>(326)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Income/(Expenditure) before other recognised gains and losses</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>(5,495)</td>
<td>-</td>
<td>(91)</td>
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</table>

<table>
<thead>
<tr>
<th>Net movement in funds</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>(5,495)</td>
<td>-</td>
<td>(91)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Fixed Assets</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments</td>
<td>439,604</td>
<td>452,703</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Current Assets</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debtors</td>
<td>10,922</td>
<td>-</td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td>74,281</td>
<td>50,671</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Total Assets</strong></th>
<th>85,203</th>
<th>50,671</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Creditors: amounts falling due within one year</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>(28,580)</td>
<td>(1,561)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net current assets</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>56,623</td>
<td>49,110</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Net assets</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>496,227</td>
<td>501,813</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Charity Funds</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Endowment funds</td>
<td>5,626</td>
<td>5,717</td>
</tr>
<tr>
<td>Unrestricted funds</td>
<td>490,601</td>
<td>496,096</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Total funds</strong></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>496,227</td>
<td>501,813</td>
<td></td>
</tr>
</tbody>
</table>
The Trustees are grateful to all who donate and who participate in fundraising activities, which support the aims of the charity, in particular:

① Our record-breaking team of 50 runners, walkers and joggers who raised an amazing £14,000 for girls’ education on 9th July 2017. Huge thanks goes out to trustee and 10k run coordinator, Jagravi Upadhyay for her constant encouragement and support of our running team.

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

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

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

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

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

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

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

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

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

⑨ The following Schools who continued to fundraise for Commonwealth Girls:

Eltham School, Wimbledon High School, St Bernard’s School and Plashet School

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

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.

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

3. DONATE
- Become an individual or corporate donor or supporter.
- Consider a legacy to the CGEF—a lasting gift for positive change.
- Sponsor our hugely successful Splendours of the Commonwealth event.
- Become a ‘Friend of the CGEF’, a new scheme to more closely involve supporters of charity.

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

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

CGEF’S GOLDEN YEAR:
New Partnerships

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

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

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

St James’s Place Foundation:
The CGEF, having benefited from two grants from St James’s Place Foundation: ‘Annual grant’ of £2,500, which was gratefully received. We look forward to continuing this relationship in the future.

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

CGEF’S GOLDEN YEAR:
Success Stories from our girls

A SUCCESS STORY FROM AFRICA

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

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

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

With the support of the CGEF Nelly has flourished at school, not only in science, but in literature and languages too. She was awarded a prize for essay writing, and is now able to help some of the other girls in her class.
Within just a few hours, torrential rain and 160mph winds tore off roofs, smashed through walls, uprooted trees and lifted roads. Communication towers snapped in two, schools were flattened and electricity cut. Nothing was spared. 95 per cent of the island’s buildings were damaged or reduced to rubble, with roads and communication completely cut off. The island’s economy, which depends on agriculture and tourism, was ruined overnight.

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

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

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

The CGEF began sponsoring Ava in 2014 when she was 12 years old. As she explained when she first wrote to us then: ‘This scholarship opportunity may change my life drastically for the better ... My mother has been struggling financially ever since I was a young child. She raised and supported my sister and me as a single mother. My mother is not a wealthy agriculturist so that she could serve the community in her remote mountain village and teach them how to grow better crops.

A SUCCESS STORY FROM ASIA

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

As her parents have to work long hours, Priya often prepares dinner for the family and helps out with household chores, which doesn’t leave her any time to study. Her parents’ meagre income is not enough to support a family of six, and which doesn’t leave her any time to study. Her parents’ meagre income is not enough to support a family of six, and which doesn’t leave her any time to study.

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

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

A SUCCESS STORY FROM THE CARIBBEAN

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

£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 pa 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 pa 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.

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
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SPECIAL THANKS: Thank you to everyone who signed up as a FRIEND of the CGEF during the last 12 months, with special thanks to Mrs Cecily Therese Smith and Ms Louisa Service.
Charity Number 1048908 (England & Wales)


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

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