

African Child Trust

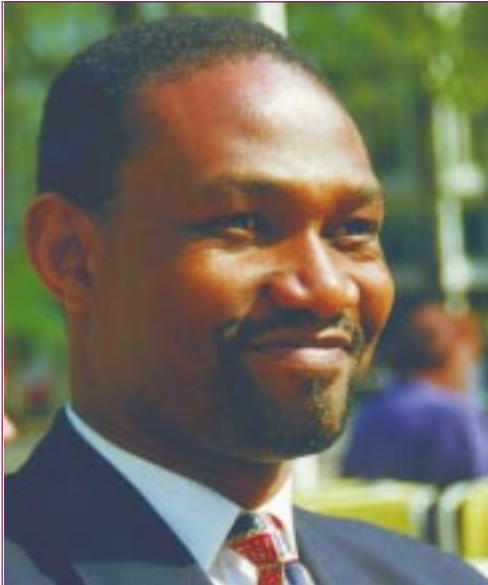


**Annual Report
2005/2006**



MAKING A BIGGER IMPACT

African Child Trust is unique. Our work in the UK and overseas in Africa is carried out almost entirely by volunteers. In Africa we work with local partners who are well-established Christian Churches. Through them we provide education for poor fatherless children and orphans and support needy widows. We are cost effective, keeping costs to a minimum in the UK so that we can channel nearly all of the funds raised into educating children and supporting widows in Africa.



I am encouraged by the amount we have achieved in the seven years since the charity was formed. I am grateful for the positive changes we have made to the lives of so many people in such short period of time and with very little. Two people I met recently on trips to Africa affirmed in my mind the importance of the work we do and the impact that we make. Mary Musenge in Zambia spent her teenage years balancing the role of being parent to her five younger siblings and attending secondary school. Today at 22 she has a good job having completed high school through ACT support. She is determined that both herself and her younger siblings, who she is still looking after, will be successful in life. Collette Ilboudou, a widow in Burkina Faso, has started a business weaving and designing garments. She had benefited from the ACT business skills training for widows. Five years ago before ACT started supporting three of her seven children, she had despaired of life. Today she has high hopes for herself and for her children.

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The need remains overwhelming. Thousands of children become fatherless or orphans and many women are widowed daily all over Africa as a result of the human devastation caused by the Aids/HIV pandemic, wars and diseases borne out of poverty. The effect of Aids/HIV has been particularly hard on countries in east and southern Africa. The wars in east and central Africa have affected women and children particularly. If we are to change the world, the education of poor children in Africa must be a priority. We must not forget that the development of any nation is in the education of its children.

African Child Trust is a small but growing charity. We are ambitious and have a big vision. The challenge of eliminating poverty in Africa by education of the children and through empowering widows is enormous, but we are confident that it can be achieved. We rely heavily on the many individuals and organisations that support us. We invite you to join us as we change lives for good, one child at a time.

Dr Kunle Onabolu
(Founder/Director)



Children supported

	2003	2004	2005
Total to date	191	274	376
Boys	86	125	172
Girls	105	149	204

	2003	2004	2005
Total during the year	48	83	102
Secondary	15	25	35
Primary	33	58	76

Widows supported

	2003	2004	2005
Business Skills Training	Strategic decision taken on provision of business skills training	<ul style="list-style-type: none"> Business skills training piloted in Burkina Faso 15 widows received training 	<ul style="list-style-type: none"> Business skills training in Burkina Faso and Zambia 90 widows receive training

The next stage

- Continue to expand child sponsorship support especially to those most affected by the Aids/HIV pandemic. We aim to increase significantly support in Uganda and Nigeria in 2006/07 in specific communities that our partners in those countries have identified.
- Develop the business skills training programme and provide training for 180 widows in Burkina Faso and 90 widows in Zambia over the next three years. A pilot training projects is planned for Uganda.
- Extend IT training courses to 30 children in Burkina Faso. A pilot programme is planned for Zambia.
- Develop our volunteering base to provide support for our overseas projects
- Strengthen the UK team by employing full time staff and find suitable office space to accommodate the expansion of the work.

African Child Trust

- Educating Children
- Empowering Widows
- Enriching Communities

Our vision is to relieve poverty and advance the education of the children of needy widows in Africa.

Our aim is to support widows by giving their children the opportunity to achieve their full potential in life so that they can support them and their family in future, which is one way to break the cycle of poverty.

Our core objectives are:

- Educating fatherless and orphaned children up to completion of secondary education
- Empowering Widows/Guardians through business skills training and counselling
- Enriching entire Communities by providing technical and material support to local schools.



EDUCATING CHILDREN

“The AIDS/HIV pandemic is now the single most common cause of death of fathers and sadly also of the mothers where the child has become an orphan. Increasingly young children still in school are forced to play the role of parents and look after younger siblings.”

To date ACT has been educating four hundred and sixty nine (469) children in five countries in Africa. This is an increase of ninety three (93) children compared to the same period in 2005. All the children have lost their fathers and some also their mothers. ACT provides educational scholarships for each child until completion of their education.

The AIDS/HIV pandemic is now the single most common cause of death of fathers and sadly also of the mothers where the child has become an orphan. Increasingly young children still in school are forced to play the role of parents and look after younger siblings.

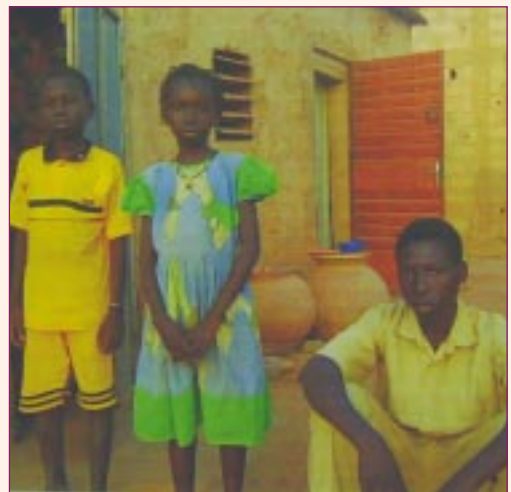
Majority of the sponsored children are girls. Our partners in Africa actively encourage the education of girls particularly among poor families in the rural communities.

Twenty seven (27) children have completed secondary school. About half are continuing their education at University or registered for vocational or professional courses. The others have joined the work force and are making positive advances in life. In all cases the children are grateful for the opportunity ACT has afforded them [see articles about Mary and Annie].

Harouna (Burkina Faso)

Harouna is 19 years old and is in the final year of secondary school in Ouagadougou. His father died in 1995 when Harouna was 8 and his youngest sibling barely 3 years old. His mother was uneducated and did not have a job. Every evening after school Harouna had to sell matches to provide income for the family which he used to pay his school fees. ACT started supporting Harouna in 2001. Sadly his mother died unexpectedly in February 2005. At 17 he had to make a difficult decision: either to send his younger brother (11) and sister (13) to their aunt in the village or to look after them in Ouagadougou. He decided to look after them.

Harouna says he gets up early in the morning to prepare them for school and gives them breakfast. They then set off together to their different schools. His sister looks after the younger brother after school until he returns home and prepares dinner. Harouna wants to be a doctor and hopes he can get a place in the University. Following their mother's death ACT now supports all three children.



Bisola (Nigeria)



Bisola is 20 years old and in the second year of a BSc Bio-chemistry degree course at Lagos State University. The oldest of 4 children, Bisola's father died in 1994 when she was 8 years old. Her mother is a nurse and had struggled financially to bring up four very young children by herself. ACT started supporting Bisola and her brother Tobi in 2001. Bisola recently sent us an e-mail: "I am using this medium to show my appreciation to God almighty for his timely intervention in our family. He sent ACT to

support us unexpectedly when we most needed the help. Your sponsorship assisted me through primary and secondary school. I had the best exams results in my school and got admission into Lagos state University. I hope to do well in my degree course and would then like to continue my studies abroad.

Mary (Zambia)

Mary is 22 years old and works as assistant manager in a business centre in Chingola. She completed secondary school in 2004. The oldest of 6 children, Mary's father died in 1998 when she was 14 years old. ACT supported Mary from 2001 until she completed high school. Mary told us her story. After my father died my mum was very distressed and used to go away from home for several months at a time to look for work, leaving me to look after my siblings. The youngest, Gladys was about a year old at the time. Each morning before going to school I had to get her ready and prepare food for all of us. If she was sick I could not go to school. Each day I had to come back home at lunch time to check that the children were fine. Fortunately we lived in a house where there were other families and they helped us. My church also did whatever they could to help and the support from ACT came via the Church. Because of ACT support I was able to enjoy school and I began to perform well. My mother travelled less as ACT support helped the family. Sadly she died in February 2006. I am now responsible for my siblings. Gladys (9) and Stephen (11) are both in school and are both supported by ACT. It is difficult to explain the feeling of appreciation. Without the assistance of ACT, perhaps I may not be alive.



“ After my father died my mum was very distressed and used to go away from home for several months at a time to look for work, leaving me to look after my siblings ... Because of ACT support I was able to enjoy school and I began to perform well. My mother travelled less as ACT support helped the family. ” (Mary)



EMPOWERING WIDOWS

ACT is providing training in business skills for widows so that they can start their own businesses and generate income to sustain themselves and their families. In traditional rural African society women marry young and then stay at home to look after the children. The husband is the bread-winner whose earnings provide financial support for the family. The death of a husband is traumatic for the family unit and with no state support, necessitates that the widow finds some form of paid employment. Without education or skills base, typically this would be a very low wage job.

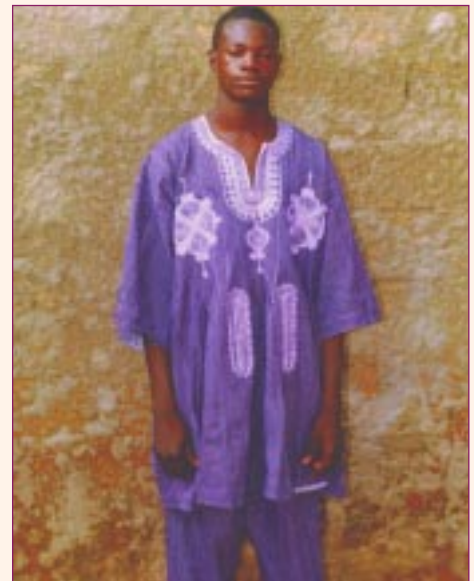
“ In traditional rural African society women marry young and then stay at home to look after the children ... The death of a husband is traumatic for the family unit and with no state support, necessitates that the widow finds some form of paid employment. ”

Training in Business skills

The need for this project arose from feedback received by ACT partner CHIM, in Burkina Faso. A normal part of the work of care teams is to visit the widows and the children in their communities. A common request from the widows during meetings with ACT partner CHIM, was assistance to start their own projects. Although the widows had some good ideas, many lacked the means and knowhow to turn an idea into a successful business. Our partner also identified the need for counselling as many of the widows had social, cultural and emotional issues that were holding them back. A strategic review of ACT-CHIM in 2004 led to the decision to provide business skills training for the widows. A pilot training course was conducted for 15 widows later that year. Two further training sessions were carried out in 2005 and so far 60 widows have been trained. The aim is to develop the project in order to provide training for 300 widows in Burkina Faso and Zambia over the next three years.

Collette Ilboudou

Collette was selected to participate in the pilot business skills training project in Burkina Faso in 2004. ACT has been supporting the education of three of her seven children since 2001. Collette needed a financial break through to be able to support her family. With no formal education or training, she had been unemployed since the death of her husband in 1995. Collette was delighted for the opportunity to learn how to start up her own business.



Collette's son, Jerome, modelling her work

According to Collette: the first training session took place over five half days. There were 15 widows and all were receiving ACT support for their children. During this session we got to know each other better and talked about our experiences as widows. This helped us to bond with one another. We were also offered individual counselling by the trainers. As part of the session they helped us to identify our talents. Some widows wanted to go into catering or farming, but I wanted to make fabrics from weaving cotton in the loom and then designing clothes. On the final day we were asked to go away and think how we could put our ideas into practice. The second training session was four weeks later. Over two days we learned principles



Collette at work

such as pricing, marketing, savings and re-investing. We spent the last two days refining our project ideas using some of the principles we learned and presented them to the group. On the last day of the course, those widows who wanted to start their own businesses were each given some money as start up loan. I used the money to buy a loom and borrowed some money from my sister to buy materials. I am now producing



A display of Collette's work

clothing fabrics with special designs for weddings and important events. I have set up the loom in the compound of our house and last year I bought 2 more looms. Three other women have come to join me in the compound and together we are able to make many materials. I am very grateful for the opportunity to go on this course.

“ Over the next two days we learned principles of starting a business such as pricing, marketing, savings and re-investing. Some of these were new to me. In the last two days we refined our project ideas using some of the principles we learned and then presented this to the group. ”



COUNTRIES AND PARTNERS

Countries where ACT works	Achievements
<ul style="list-style-type: none">■ Zambia■ Tanzania■ Burkina Faso■ Nigeria■ Uganda	<ul style="list-style-type: none">■ 469 children have been educated to date (251 girls and 218 boys)■ 27 supported children have completed secondary school. More than half went on to University, tertiary courses or vocational studies■ 76 new children were supported during the year■ IT training skills have been given to children in Burkina Faso■ 296 widows are being helped■ Business skills training has been provided for about 100 widows■ 5 Countries and 13 partners■ £55,000 spent on child sponsorship in 2005

Zambia

Since 1998 when ACT started supporting the first children with our partner Life Gospel Fellowship (LGF) in Chingola, the number of children supported in Zambia has increased to 174 children with 6 partners. A total of 100 children are being supported in Chingola alone. Our other partners are Bethel Restoration Church,

Mufulira and New Beginnings Church, Lusaka. We are also working through LGF with churches in Ndola, Kasempa and Solwezi. There are 30 volunteers working as care team members in Zambia. ACT established the post of country administrative and project officer and employed its first full time staff based in Chingola in 2004. This position is currently held by Annie Nachilindi, a former ACT sponsored child (see inset). In addition to funding the education of needy children, ACT has provided business skills training for 50 widows in Zambia and plans to provide training for a further 100 widows by 2008. ACT plans to fund an annual schools chess competition at Chikola High School, one of the top secondary schools in Chingola and provide IT equipment for the school in the coming year.

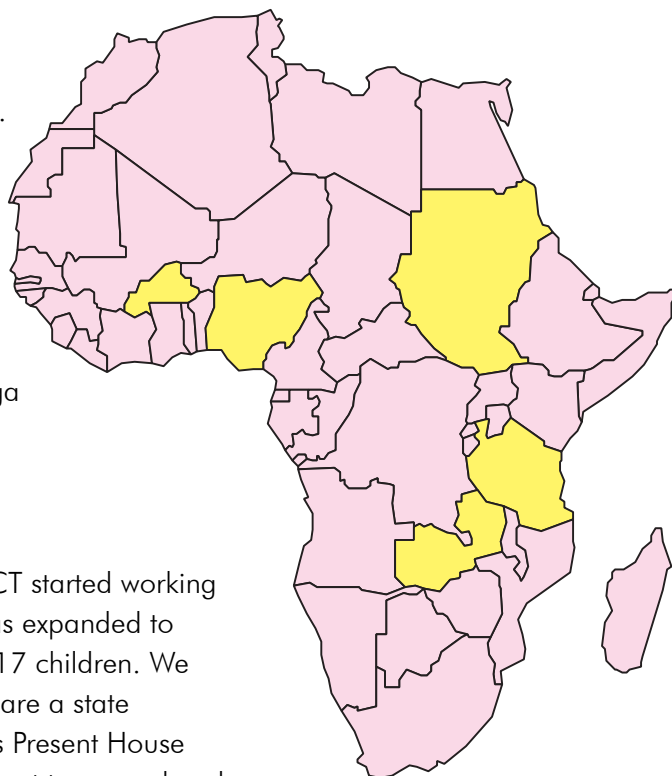
Annie Nachilindi

Annie joined ACT as Projects Officer for Zambia in July 2006. She received ACT support from 2000 until she completed secondary school two years ago. Annie lost her father in October 1998, and her mother who was unemployed made plans for the family to move to her village. This would have cut short Annie's education. Support came from ACT unexpectedly through her local church and saved the situation for the family. Today my two brothers and I have all completed high school and are gainfully employed. The opportunity to work for ACT came as a pleasant surprise and an opportunity that was more than I could have dreamed about. It is a professional job compared to what I did previously milling corn and offers good salary. I started work in July 2006 and I spent the first month on induction and training in computer skills paid for by ACT.



Tanzania

Seventy seven children are currently being supported in Tanzania. Work started in the Tanga region in January 2003 with the Tanzania Assemblies of God Church (TAG) as partners. In 2004 ACT started working in Moshi with the Free Pentecostal Church of Tanzania (FPCT). Ten volunteers are working as care team members through our partners. Two children completed secondary school and have started vocational training. ACT has forged good links with Mkwakwani Girls Secondary School, Tanga and will provide IT equipment to the school in 2007.



Nigeria

Forty five children were supported in Nigeria in the last year. ACT started working in Lagos with Olive Tree Parish in 2001. Since then the work has expanded to Ilaro, about 80 kilometres north of Lagos where ACT supports 17 children. We started working with a third partner, Bethesda, late 2005. They are a state registered non-profit organisation and the missions' arm of This Present House (TPH), a church based in Victoria Island. The work in Nigeria is set to expand and the numbers of children will increase significantly in 2006.

Burkina Faso

One hundred and two children have been supported in Burkina Faso since January 2001. Our partner is Child Hope Ministries (CHIM), a Christian state registered non-profit organisation whose purpose is to provide social, educational and counselling support for young people. ACT-CHIM are working through a network of 12 churches in small towns and rural communities in different regions of Burkina Faso. There are 40 volunteers who work as care team members. In addition to funding the education of needy children, ACT provided special IT training courses for ten children who are in the last years of their secondary education so that they can use computers and access the internet. Sixty widows in Ouagadougou have so far benefited from the business skills training project with some very successful outcomes (see Collette's story). ACT plans to apply for funding to develop the business skills training project and provide training for 200 widows over the next three years. We also plan to extend the IT training to other children in 2007.



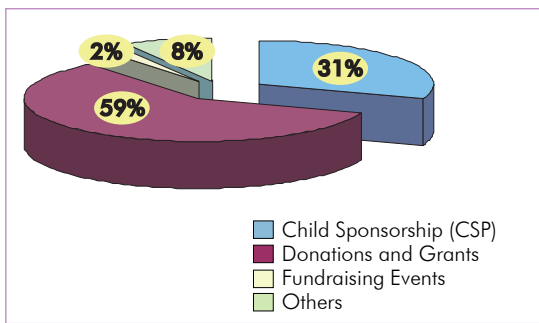
Uganda

Thirty four children were supported in Uganda in the last year. ACT started working in the country through the Elim Church, Jinja in September 2005. A combination of the impact of the war in the north of the country and the AIDS/HIV pandemic has resulted in many women becoming widows and thousands of children becoming fatherless and orphans. This is compounded by displacement of families resulting in "street children" all around the major cities. ACT plans to increase significantly the number of children we are supporting in Uganda over the next 3 years.



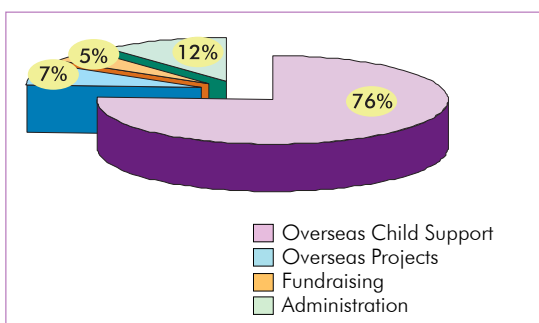
FINANCIAL MATTERS

INCOME 2005/06	
Child Sponsorship (CSP)	£26,123.00
Donations and Grants	£50,207.00
Fundraising Events	£1,970.00
Others	£7,061.00
Total Income	£85,361.00



“ Our expenditure on child support in Africa grew even more, increasing by 28 percent over the same period. This shows that the Charity continues to spend more on the education and support for the needy children than funds received in the child sponsorship programme. ”

EXPENDITURE 2005/06	
Overseas Child Support	£54,081.00
Overseas Projects	£5,250.00
Fundraising	£3,272.00
Administration	£8,356.00
Total Expenditure	£70,959.00



African Child Trust is now funding the education of many more fatherless children and orphans in Africa than ever since the charity was formed. ACT is also funding development projects to help needy widows gain skills so that they can start their own businesses and generate income to enable them sustain their families.

Our income from the Child Sponsorship has continued to grow and increased by 20 percent over the previous year. Our expenditure on child support in Africa increased by 28 percent over the same period. The Charity continues to spend more on the education and support for the needy children than funds received for child sponsorship. The Trustees affirm their commitment to funding the education of as many needy children as possible, to give them the opportunity to achieve their potentials in life. Total income for the year ended 30th April 2006 increased 1% compared to the same period in 2004/05.

The Trustees believe there is significant scope to increase the income of the charity. To this end the charity will be investing in full time staff in the coming year particularly to support the fundraising effort. At the moment ACT has no paid full time staff in the UK. Volunteers working mainly on a part time basis carry out much of the work. The Trustees would like to thank all the volunteers whose hard work has sustained the operation of the charity during the past year.

We continue to uphold and improve on the charity's system of internal controls and accounting procedures to enhance funds accountability. Areas of accountability are continually reviewed with the aim of ensuring proper protection of the Charity's assets. From 2005/06 the Charity will report its annual financial accounts on the accrual basis to ensure that we are in line with Charity Commission requirements for incomes of over £100,000 as we anticipate continued growth.

Accounting returns are received from our partners at the end of each school term and reviewed before funds for the following school term are remitted. With respect to this, the partners are to be commended for their diligence and cooperation with the submission of accounting returns.

The charity's year-end accounts are independently examined and we continue to receive good advice from our examiner, Ms Fiona Young. The Trustees wish to thank her for the excellent work and valuable advice she provides to the Charity.

Chris Parker
On behalf of the Trustees

FUNDRAISING EVENTS



ACT relies mainly on the generosity of donors and the fundraising efforts of our supporters to generate funds. A number of our supporters raise funds by organising events for ACT or participating in activities we organise. Others publicise ACT in their work place and through their network of contacts and encourage them to support us. We are always pleased to receive your fundraising ideas.

Golf Challenge

The highlight of the fundraising events was the ACT Charity Golf Competition which took place on 8 September 2005 at the Surrey Downs Golf Club, Surrey.



Winners of the Golf competition and the Zambian High Commissioner, Mr Anderson Chibwa

This annual event attracted 40 male and female golfers who participated in the 18-hole competition which was followed by a 3-course dinner and prize giving ceremony. Trophies were awarded by the guest of honour, the High Commissioner of Zambia, His Excellency Mr Anderson Chibwa. The event raised £6000.

Thanks

Our appreciations go to:

- Miss Ola Ademefun who raised £1500 from participating in the Legal and General Company Challenge.
- Sean Hill (pictured) who raised £600 from the Edinburgh Marathon



Our Sponsors

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The Stella Symons Charitable Trust
The Sydney Black Charitable Trust
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Westcroft Trust

Supporting Churches

Chiltern Church, Sutton
Cliff Park Community Church, Norfolk
Croydon Tabernacle, Croydon
Elim Pentecostal Church, Croydon
Jesus House, London
New Life Christian Centre, Croydon
PCC St. Georges, Waterlooville
RCCG Royal Connections, London
RCCG The Sanctuary, London
RCCG Victory House, London
The Tabernacle, South Croydon
Wales Assemblies of God, Bangor

YOUR SUPPORT WILL MAKE A BIG DIFFERENCE

"Give a child a fish and you feed them for a day.
Teach them to fish and feed them for ever"

(a) Regular Giving

For just £15 a month you can sponsor a fatherless or orphaned child in Africa. Your support will make a difference not only to a family, but to the entire community. Your sponsorship will

- Pay school fees and purchase necessary school items including clothing's, shoes and books
- Provide the family with food and healthcare

I would like to support ACT with a regular gift:

Tick if you wish to receive information about your sponsored child

Monthly £15 £20 £30 £50 Other £ _____ (please state)

Quarterly £15 £20 £30 £50 Other £ _____ (please state)

Yearly £15 £20 £30 £50 Other £ _____ (please state)

Please pay A.C.T. (African Child Trust) starting from ___/___/___ and until further notice.

Bank/ Building Society Account Number

Branch Sort Code --

Name and full address of your Bank or Building Society

Name: _____ Address: _____

Postcode: _____

Payable to HSBC plc, 42 Chipstead Valley Road, Coulsdon, Surrey

(Sort Code 40-18-44) for the credit of A.C.T. (African Child Trust) Account Number 91124420

Signature: _____ Date: ___/___/___

(b) Gift

I would like to make a donation of £ _____ I enclose a Cheque / Postal Order / CAF charity voucher made payable to African Child Trust.

Please complete this section

Full Name: Dr/ Mr/ Mrs/Miss _____ Address: _____

Post Code _____

Telephone Number: _____ E-mail: _____

Gift Aid

- Yes, I am a UK tax payer and would like ACT to claim the tax on all my donations from 6 April 2000 until further notice. Please note that you should currently be paying an amount of income tax and/or capital gains tax at least equal to the tax that we reclaim on your donations in the tax year.

Please return this form to ACT, 12A Brighton Road, Purley, Surrey CR8 3AA.

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