

The Tumaini Fund (Scotland)

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report and the financial statements for the period ended 31 December 2025. The trustees confirm that the accounts comply with current statutory requirements and with the requirements of the trust deed of The Tumaini Fund (Scotland).

1. Structure and Governance.

The Tumaini Fund (Scotland), known as Tumaini Scotland, is constituted as a trust and is registered with the Office of the Scottish Charity Regulator (SC044613). Its current registered office is 40 Baberton Crescent, Juniper Green, Edinburgh. EH14 5BP

Trustees are appointed by way of a resolution passed by majority vote at a meeting of the Trustees.

2. Objectives and Activities

The objective of the Tumaini Fund (Scotland), as outlined in the trust deed, is to support widows and orphans who have been affected by HIV in the region of Kagera in Northwest Tanzania towards independent existence by

- improving their standard of living and promoting their health and education.
- prevention or relief of poverty.
- providing or assisting the advancement of education of the orphans by providing funding for school uniforms and materials for primary and secondary school and supporting orphans into tertiary education where possible through, for example, loan schemes for fees.
- Supporting families into independent living through micro-enterprise schemes designed to enable individuals to generate a sustainable income and be self-sufficient.
- assisting the advancement of health and the saving of lives of widows and orphans who have HIV in the diocese of Kagera by providing funding to pay for access to medical treatment and to provide education and materials to prevent the spread of endemic local diseases.

By meeting these objectives, The Tumaini Fund (Scotland) will provide support to WIDOWS AND ORPHANS who have primarily been affected by the HIV crisis, and live mainly within the region of Kagera in Northwest Tanzania, towards independent existence. THIS SUPPORT IS TO THOSE OF ALL FAITHS OR NONE AND IS WITHOUT PREJUDICE. This will be done by raising funds and raising awareness in Scotland. All funds raised by the organisation will be transferred to the bank account in Tanzania held by the Tanzanian Branch of the Tumaini Fund and specifically set aside to receive funding from The Tumaini Fund Scotland alone.

The Tumaini Fund (Scotland) is one of a group of Christian charities, raising funds and awareness of the work of the Tumaini Fund in Tanzania. Whilst The Tumaini Fund (Scotland) gained charitable status on 2014, the work in Tanzania was established in 2003 by Dr Susan Wilson, MBE, a Scottish doctor who lives in Guernsey from where the fund originates.

In June 2020, The Tumaini Fund in Tanzania gained NGO status and registered as TOSO (Tumaini Orphan Support Organisation). The work is overseen by a team of co-ordinators with a Director of Programmes in charge in Tanzania. There are currently 6 offices, although this is expanding, and each has a team of social workers, accountants and vocational teaching staff. The bulk of the care,

for the widows and orphans, is provided by the network of parish workers who live in the communities they serve.

The Tumaini Fund is involved in various other projects including

- microfinance initiatives, enabling orphans and widows towards independence eg basket making, tailoring & dairy goat provision.
- Sewing and carpentry vocational schools beside each office, enabling skills development and so an opportunity to earn an income on graduating.
- developing clean water supplies – to date over 80 wells have been sunk (including three in Mushasha specifically with Scottish funding) benefitting not just widows and orphans but whole communities.
- Supporting children into primary education by the provision of packs containing uniforms, clothes, books and pencils; supporting children into secondary school by the provision of uniforms and books required; providing bicycles for orphans to access schooling and provision of solar lamps enabling children to study at night.
- Supporting orphans who have entered tertiary education.
- House building - for families living in derelict shacks.
- Assisting orphans and widows to access HIV medication and provision of milk tokens to vulnerable orphaned babies.

3. Mission Statement

The Tumaini Fund (Scotland) takes its name from the Swahili word “Tumaini” meaning “hope”. It aims to follow the teachings of Jesus Christ and the Biblical imperative to care for the widows and orphans. Its objective is to support widows and orphans affected by the HIV crisis within the region of Kagera, Northwest Tanzania towards independent existence by improving their standard of living and promoting their health and education.

4. Vision Statement

Tumaini (Scotland) raises funds and awareness in Scotland. ALL funds raised by the organisation are transferred to the bank accounts in Tanzania held by the Tanzanian Branch of the Tumaini Fund (Scotland). In doing so our vision is to help support the Tanzanian social workers and parish workers as they care for so many orphans and widows with very limited resources.

5. Grants

In 2025, Tumaini Scotland received grants from the following organisations: -

- **Ashworth Charitable Trust**- £3,650 in August to cover our share of The Flint Project
- **St James Wealth Fund** – £2,252 in December towards a vocational school build in Karagwe.

6. Volunteers

Tumaini (Scotland) does not employ staff in Scotland. All fundraising and awareness raising is carried out by Trustees, volunteers and friends of the Tumaini Fund Scotland and the trustees continue to be grateful for the regular support of individuals and churches.

7. Achievements and Performance of The Tumaini Fund (Scotland)

At a meeting of the Trustees on 19th January 2014, the Tumaini Fund (Scotland) was formed with charitable status as granted by the Office of the Scottish Charity Regulator.

As of December 2025, we have been able to send **£712,372.14** directly to Tanzania and in this last accounting period we have raised **£134,835.63p** through voluntary income, which is our largest yearly amount to date.

In addition to the grants received this year, as per section 5, we are grateful to the following organisations for donations received:

- **Women for Mission**, £14,000 received in July towards our Parish Worker Equip project
- **Indian Inland Mission**, £25,000 donated for general use.

We continue to be grateful to individual donors as well as the following groups who offer regular support:

- Aberdeen Christian Fellowship
- Buckie Baptist Church (Ladies Group)
- Tumaini Shetland

In addition to the above, we have continued to raise awareness by way of various Supporter Update events, as well as representation at Glorious Women's Conference (Aberdeen), Inch Women's Guild, Buckie Baptist, Moray Coast Convention and The Meadows Festival (Edinburgh).

For the first time, we participated in 'The Big Give' Christmas matched funding appeal by way of individual donations and a Christmas Fundraising event in Edinburgh. In total £17,337 was raised during this week towards The TOSO Kagera Vocational School build.

Specified funds transferred to Kagera in the latest accounting period include the following:

- **£48,000** for **Parish Worker support**
- **£20,000** towards the **Parish Worker Equip project**
- **£12,200** towards **education** including vocational and tertiary educational support
- **£9,500** to **construct houses for families**
- **£4,000** contributed to the **'Poor Fund'**
- **£3,000** to build a **kitchen** on the TOSO Muleba land
- **£2,350** for monthly **orphan support**
- **£1,500 expenses** including medical bills, fuel for offices and staff workshop expenses
- **£1,000** to **buy food for VTC students**

PARISH WORKERS – We continue to be committed to supporting as many of the parish workers as we can by way of contribution towards their monthly salaries of £20. Supporting one parish worker means that over 130 orphans may indirectly be supported too. There are currently 400 and we are committed to continuing to support 200 every month.

PARISH WORKER EQUIP PROJECT – Further to our visit in December 2024, and in response to meeting with a team of parish Workers, we began to fundraise to equip each Parish Worker, who needed them, with boots, jackets and bicycles. Contributions were received from ‘Women for Mission’, Buckie Baptist ‘Knitters and Stitchers’ group, Insch Women’s Guild, Supporter Update events, at The Meadows Festival and through individual donations.

EDUCATION – During the last year funds were sent for **university support** to allow students to take up their places by way of providing transport and initial living expenses. Donations were sent for the purchase of **Daftari schoolbooks** for secondary school orphans and a donor also contributed towards **postgraduate fees** for one orphan training in Ophthalmology.

HOUSES – Funds were used for land acquisition and to build **4 houses** for families in need who had been visited by us the preceding year.

POOR FUND – Due to drought and crop failure, these funds were used to support widows and orphans, who were not already in receipt of monthly support, with **emergency food provisions**. In addition, some funds were specified by a donor to be used to help secondary school orphans who were noted have no food provision whilst at school.

HATTI’S KITCHEN – In honour of our friend and fellow trustee, **Harriet Crawford**, specified donations were sent to build a kitchen at the TOSO main office in Muleba for use by staff and VTC students.

FAMILY SUPPORT – In Kagera it is possible to support an orphan for as little as £4 per month. Orphanages are not used so this money will support a family who will care for the orphan.

The bulk of these funds raised continue to be through the generosity of **regular donors** and for this we are **extremely grateful**.

8. Plans for Future Periods

- We will continue to network and investigate new funding streams, including grants.
- Further Supporter Update events and representation at Festivals, Conferences, Markets and Christmas events and fayres are planned.
- We continue to raise awareness of the work of TOSO Parish Workers, in line with our vision to have 200 supported directly from Scotland.
- Our Parish Worker Equip project has continued and we would be expecting to complete this next year.
- The Flint Project is now underway, with an initial workshop for TOSO staff with the local Flint Global NGO staff being very successful. We are keen to explore funding streams to support some initiatives suggested as part of sustainable business development for TOSO.
- Currently there is concern about the lack of access to HIV medication for TOSO supported widows and orphans due to changes in USAID. We anticipate that due to this, specific funds may need to be raised, alongside our sister charities, to help with this.
- We look forward to the TOSO Kagera Vocational school build starting next year.
- The trustees are considering the viability of a further visit to Kagera later in 2026.

9. Trustees

Dr Tracy Taylor MBChB , MRCP, DRCOG (Chairperson)

Mrs Donna Cuthill (Secretary)

Mrs Marianne Dransfield

The Independent Examiner is:

Mr Gordon Edwards, CPFA

The Bankers are:

Barclays Bank PLC, 163-165 Union Street, Aberdeen, AB11 6SL

Tracy Taylor

Chairperson

15th February 2026