CHILDREN OF RWANDA

Annual Trustee Report

01/02/2025 – 31/01/2026



Name: Children of Rwanda

Known also as: CoR

Registered Charity No: SC045260

Principal Address: 1 Monaltrie Rd, Ballater, AB35 5PE

Governance

Children of Rwanda is a **Scottish Charitable Incorporated Organisation** which is governed by a constitution, consisting of a board of charity trustees and members, who are responsible for the running of the charity, which is a stand-alone charity.

Charity Trustees

Name	Role	Commenced
Liane Elbertsen	Chair	June 2024
Oliver Ferrage	Treasurer	August 2026
Camille White	Trustee	September 2022
Alasdair Crookes	Trustee	September 2024
Wendy Fynn	Trustee	September 2025

Board of Trustees

The Board of Trustees is responsible for the governance and strategy of Children of Rwanda. The Board is made up of **5 Trustees** comprising a mix of skills and experience.

The Trustees have full legal responsibility for the actions of Children of Rwanda. The Board meets **four to five times** a year and delegates day-to-day responsibility for the running of Children of Rwanda to the **Chief Executive, Robbie Macmillan.** Trustees act as advisors on business, and issues affecting the charity. All Trustees give their time freely and no trustee remuneration was paid during the year ended 31 January 2026.

Trustee recruitment

Trustee vacancies are advertised as necessary and Children of Rwanda may also approach individuals thought to have the appropriate skills and experience. New trustees spend time with the CEO as part of their induction to learn more about the organisation and understand how they can add value through expertise.

On appointment, each trustee completes a declaration of interest which is held within a register of interests and updated annually. All conflicts of interests are actively managed during the course of all Children of Rwanda Trustee business through early identification of potential areas of conflict and taking actions where necessary to manage these.

Summary of Achievements

The charitable aims of Children of Rwanda are to enable children and young people in Western Rwanda to access and benefit from an education.

During this period of reporting, Children of Rwanda has:



Provided school bursaries to **560 children.**



Provided health insurance to 2,565 individuals.



Provided vocational school scholarships and equipment to **36 students.**



Trained and supported **510 farmers** to produce and sell oyster mushrooms.



Provided **161 girls** with a pack of **5 reusable menstrual pads.**



Delivered hygiene and sanitation workshops to all girls who received the pads.

Charitable Purposes

Following sustained investment in our monitoring and evaluation framework and a growing body of evidence demonstrating that the programme works, we have grown the number of children we support to **560 this year.** This expansion reflects both increasing donor confidence in our model and our strengthened ability to show clear, measurable impact.



Caption: *A parent and her child smiling after receiving education bursary, school bag and learning materials.*

Using the **Progress Out of Poverty Index (PPI),** we continue to track improvements among the families on our programme, comparing their situation before joining the programme and nine months after graduation. Results show clear progress: **fewer children missing school**, **more families with health insurance**, **increased home ownership**, **more kitchen gardens and livestock**, and **a substantial rise in monthly savings**.

Furthermore, **building the climate resilience of small-holder farmers** by enabling families to generate an income from a crop that will not be affected by the increasing effects of climate will have a profound and long-lasting impact.

This year we also **expanded our vocational training programme,** giving young people access to practical skills and clearer pathways to sustainable employment. In addition, we are pleased to report that **our reusable menstrual pad production,** which had been paused for a time due to external factors outside our control, **has now been successfully restarted.** This initiative tackles period poverty directly and has a proven impact on girls' school attendance and wellbeing.

COR Impact

Testimonials



"The Vocational training helped me have a fresh start. Now I can work and provide for my family. If other women get a chance to learn, they should, because it will help them live a better life."

- Muhoza



"Children of Rwanda has helped me feel confident with my friends and succeed in my studies, it has also helped my parents pay school fees."

- Kevine



"Since receiving the mushroom tubes, we have seen a real change in our home. It has saved us money on the daily market expenses and helped provide nutritious meals to protect our children from malnutrition."

- **Nsadimana Eric and Maritha**

Charitable Purposes

Plans for future period

With strong evidence now demonstrating that our model creates lasting, meaningful impact, we are well placed to build on this year's growth and reach more families across Western Rwanda. Having expanded the number of children we support to 560, our priority for the coming year is to consolidate this growth and ensure it is financially sustainable.

We will focus on strengthening our fundraising, diversifying our income streams, and building sustainable reserves so that our expansion rests on secure foundations.

Reserves policy : The board has set a reserve target of 6 months operating costs to be progressively built up over the next reporting period.

Donated services : Aside from the time and services of the committee members and volunteers, CoR has received no donated services.

Date		13/10/2026
Liane Elbertsen	.....	Chair
Oliver Ferrage	.....	Treasurer

Financial Report

This annual report will be for the period of the **1st of February 2025** until the **31st of January 2026.**

Statement of Receipts and Payments for the year ended 31 January 2026

	1 Feb 2025 - 31 Jan 2026 12 Months	1 Feb 2024 - 31 Jan 2025 12 Months	1 Feb 2023 - 31 Jan 2024 12 Months
Incoming resources			
Voluntary income	£61,380	£29,646	£32,532
Total incoming resources	**£61,380**	**£29,646**	**£32,532**
Resources expended			
Fundraising costs	£1,973	£1,502	£1,555
Charitable activities	£47,642	£30,545	£34,000
Total Resources expended	**£49,615**	**£32,047**	**£35,555**
Total funds brought forward incl designated funds	**£19**	**£2,420**	**£5,443**
Total funds carried forward	**£11,783**	**£19**	**£2,420**

Notes to the accounts - for the year ended 31 January 2026

Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Financial Report

1. *Voluntary income breakdown*

Donations and funds raised	1 Feb 2025 - 31 Jan 2026	1 Feb 2024 - 31 Jan 2025
	12 Months	**12 Months**
Grants	£20,575	£11,200
Individual donations	£3,331	£15,309
Online campaigns	£2,167	£3,137
Major donors	£35,307	-
Total Donations and funds raised	**£61,380**	**£29,646**

2. *Charitable activities expenditure breakdown*

	1 Feb 2025 - 31 Jan 2026	1 Feb 2024 - 31 Jan 2025
Education project	£35,614	£ 15,959
Mushroom farming project	£1,339	£ 4,741
Health insurance	£2,917	£ 3,234
Reusable menstrual pad project	£2,201	£ 1,789
Vocation school project	£	£ 1,303
Administration staff salaries & Office	£ 1,162	£ 2,175
Taxes, pension, expenses, maternity	£ 1,617	£ 1,300
District development projects	£287	£44
Designated funds	£ 4,478	£
Total project expenditure	**£ 49,615**	**£30,545**

Loan from Supporter

During the year, a supporter provided a short-term interest-free loan of **£5,152** to fund charitable programme activity in Rwanda. At the supporter's direction, the funds were transferred directly to our overseas payment provider rather than through the charity's UK bank account. The loan was repaid in full during the year from our UK bank account and has been recorded under payments relating directly to charitable activities. Supporting documentation is held on file.

Date 13/10/2026

Liane Elbertsen ..... Chair

Oliver Ferrage ..... Treasurer

APPENDIX 3

OSCR
Scottish Charity Regulator

	Independent examiner's report on the accounts v2						
Report to the trustees/members of	Charity name						
Registered charity number	**SC**						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
				to			
Set out on pages						(remember to include the page numbers of additional sheets)	

Respective responsibilities of trustees and examiner	The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.
Basis of independent examiner's statement	My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.
Independent examiner's statement	In the course of my examination, no matter has come to my attention 1. which gives me reasonable cause to believe that in any material respect the requirements: • to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and • to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
Signed:**	**Date:**
Name:	
Relevant professional qualification(s) or body (if any):	
Address:	

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.
**OSCR will accept digital or typed signatures.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose	