



Annual Report and Financial Statements 2015

Company number: 02874653 Charity number: 1029161

Annual Report and Financial Statements 2015

www.camfed.org

info@camfed.org

twitter.com/camfed

facebook.com/camfed

Photo credits

Mark Read, Jeff Winner, Charles Bibby, Daniel Hayduk, Adelle Pushparatnam, Sarah Winfield, Joseph Mills, Patrick Hayes, Jake Naughton, Alan Mathers, Brandon Smith, Anke Adams, Stef Ferrucci, Jeff J. Mitchell

Copyright

©Camfed 2016. All rights reserved.



CONTENTS

Legal and Administrative Information	1
Trustees' Report	3
Message from the Chair	3
Camfed at a Glance	4
Strategic Report.....	7
Aims and Activities: Where We Work and Why	7
Achievements and Performance: Camfed's Community-Led Approach to Girls' Education.....	9
Innovative Technology.....	41
Innovative Partnerships.....	44
Measuring Our Impact: Monitoring, Research and Evaluation	47
Advocacy Achievements.....	50
Plans for Future Periods: Looking to 2016 and Beyond.....	58
Governance and Financial Statements	59
Structure, Governance and Management.....	59
Financial Performance and Policies.....	63
Independent Auditor's Report to the Members and Trustees of Camfed International	66
Consolidated Statement of Financial Activities	68
Consolidated Income and Expenditure Account	69
Consolidated and Charity Balance Sheets	70
Consolidated Statement of Cash Flows	71
Notes to the Accounts.....	72

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Miranda Curtis (Chair of Trustees)

Brian Scott (Chair of the Finance and Audit Committee)

Valerie Caton (Chair of the Remunerations Committee)

Nick Swift

Grace Owen

Fiona Gilmore

Robert Sansom

Directors

Miranda Curtis (Chair)

Brian Scott

Valerie Caton

Nick Swift

Grace Owen

Fiona Gilmore

Robert Sansom

Executive

Ann Cotton (Founder and President)

Lucy Lake (Chief Executive Officer)

Luxon Shumba (Chief Financial Officer & Company Secretary)

Principal Office

St Giles Court

24 Castle Street

Cambridge

CB3 0AJ, UK

Telephone: +44 (0)1223 362648

Website: www.camfed.org

Principal Bankers

Lloyds Bank plc

3 Sidney Street

Cambridge

CB2 3HQ, UK

Auditors

haysmacintyre

26 Red Lion Square

London

WC1R 4AG, UK

Solicitors

Dentons UKMEA LLP

One Fleet Place

London

EC4M 7WS, UK

CHANGING THE 'DEFAULT SETTINGS' IMPOSED BY POVERTY



"I come from a context where the only choice was between food and education; where whole communities grew to believe that their place was at the bottom of the pile, that things would never change. Poverty is a psychological state, not just a physical one. That is why we founded CAMA, a network for young women graduates to connect with each other, mentor each other, access training, technology and funding. We work within our communities demonstrating what is possible when you educate girls. Because it isn't enough to pay a girl's school fees, and give her a uniform, then launch her back into the same context. We needed to change young women's prospects and their life choices, after school. To take away the feeling of inadequacy, the lack of choices, the isolation – and replace it with a situation where, together, young women change the default settings poverty has imposed."

ANGELINE MURIMIRWA, ONE OF THE FIRST GIRLS SUPPORTED TO GO TO SCHOOL BY CAMFED, A FOUNDING MEMBER OF CAMA (THE CAMFED ALUMNAE ASSOCIATION), AND NOW CAMFED'S REGIONAL DIRECTOR (SOUTHERN & EAST AFRICA), SPEAKING AT THE HOUSE OF LORDS BY INVITATION OF BARONESS LANE FOX IN JULY 2015

TRUSTEES' REPORT

MESSAGE FROM THE CHAIR

2015 has been a year of exceptional achievement, in which the outstanding Camfed executive team led by Lucy Lake has continued to surpass every target and expectation. This has also been a year in which the innovation that characterises the Camfed Model has continued to flourish. The Learner Guide Programme is now showing demonstrable results in helping students to improve their learning outcomes, whilst at the same time equipping the Learner Guides themselves to pursue their own career goals and to secure their economic independence.

We are now well on our way towards our goal of supporting a million girls through secondary schools in the five years to 2020, and the remarkable fact is that more than half of those girls will be supported by the members of our own alumnae network CAMA, and by our community partners.

Whilst delivery of secondary school education to girls remains at the heart of the Camfed programme, we now also turn our attention to the more varied and complex needs of our CAMA members. CAMA's growth is exponential: there are already over 55,000 members, which will rapidly rise to over 130,000 in the next two years and within a decade could easily number a million.

These are confident and articulate young African women demonstrating the transformative power of education, acting as agents and leaders of change, igniting community engagement and philanthropy, and seizing the opportunity to transform their world. Our challenge now is to continue to develop the right programmes to enable those young women to attain their educational goals, to become role models for the younger generation, to pursue professional training, to set up businesses, to create wealth and employment, and to lift their families and their communities out of poverty.

The rigour of Camfed's award-winning data systems, and the prudence of our financial policies underpin every aspect of our model, and give our donors, supporters and partners the confidence that Camfed will continue to multiply the impact of their contributions. We still have a great deal to do, and we remain immensely grateful for your continuing support.

Finally, at the Camfed strategy meeting in Johannesburg in February this year, we were delighted to welcome our new patron Julia Gillard, former Prime Minister of Australia, Chair of the Global Partnership for Education, and Distinguished Fellow with the Center for Universal Education at Brookings, who has already demonstrated her passionate and articulate advocacy for Camfed on the global stage. As she said to us then: *"Stop and think about a million girls determined to change not only their futures but to change the futures of other girls in Africa. This is more than an organisation, it's more than a development model, it's a movement, a movement with the strength to sweep and reshape Africa ..."*



Miranda Curtis
Chair of Trustees

CAMFED AT A GLANCE: OUR REACH IN 2015



School

2,548,225 students benefited from an improved learning environment at 5,306 government partner schools across Ghana, Malawi, Tanzania, Zambia and Zimbabwe

538,782 students were supported to go to primary and secondary school by Camfed, CAMA and community activities:

49,230

students benefited from Camfed's Safety Net Fund at primary school.

113,224

students were directly supported to attend secondary school through bursaries.

123,379

children were supported to go to primary and secondary school through CAMA alumnae.

252,949

children were supported to go to primary and secondary school through community activities.



Community

169,103 community volunteer activists helped to deliver our programmes and provide additional psycho-social and material support to learners in 129 rural districts across Ghana, Malawi, Tanzania, Zambia and Zimbabwe

Teacher Mentors
District & Local Officials

Head Teachers
School Committees

Parents
Traditional Leaders

Alumnae
Social Workers



Young Women Leaders in CAMA

55,358 members in the Camfed Association (CAMA) alumnae network are now leading change in their communities

5,187

Young women in CAMA trained as Learner Guides and Health Activists

145,242

Children supported by Learner Guide activities or initiatives

4,653

Young women in CAMA trained in business skills and financial literacy

1,980

Businesses set up by young women in CAMA

3,282

Young women in CAMA acquiring work-based experience

827

Young women in CAMA supported into tertiary education



85,000 members make up Camfed's social media and international partner community.

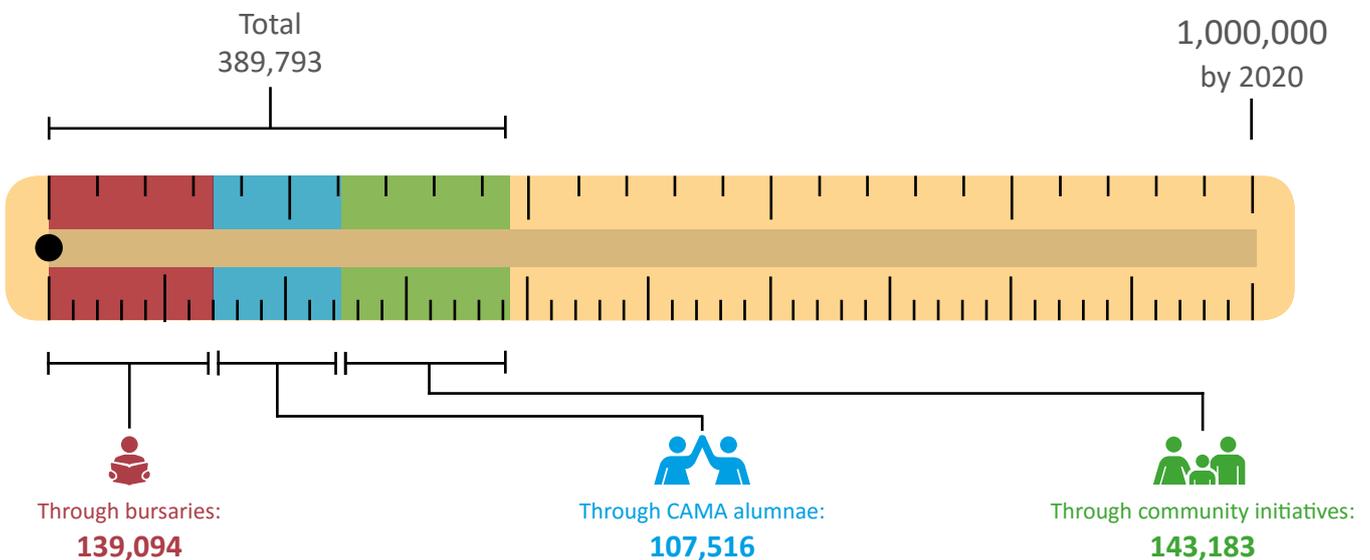
ON THE PATH TO EDUCATING 1 MILLION ADOLESCENT GIRLS

“Camfed possesses the infrastructure, processes and partnerships to deliver real and lasting results for girls, their communities and nations. Its unique alumnae network multiplies the investment in girls, as those who have benefited invest in the education of other girls.”

JULIA GILLARD, FORMER PRIME MINISTER OF AUSTRALIA, CHAIR OF THE GLOBAL PARTNERSHIP FOR EDUCATION, AND DISTINGUISHED FELLOW WITH THE CENTER FOR UNIVERSAL EDUCATION AT BROOKINGS

Camfed’s plan – announced in 2014 – to support one million girls through secondary school – is the ultimate demonstration of our model, which challenges accepted norms and ‘default settings.’ We can achieve this target because of our extraordinary partnerships with the young women alumnae leaders in the Camfed Association (CAMA network) and their communities. By respecting, valuing and enhancing the rich resources available in even the materially poorest communities, we are unlocking innovative new funding mechanisms: CAMA alumnae and community initiatives are now supporting nearly twice as many adolescent girls at secondary school as are being funded through Camfed bursaries.

Girls supported to go to secondary school since Camfed made its ‘million girl’ pledge in 2014





STRATEGIC REPORT

AIMS AND ACTIVITIES: WHERE WE WORK AND WHY

“Nothing is so daunting as the future faced by a girl if she does not have the chance to go to school. Together, we have set out to rewrite her future.”

LUCY LAKE, CEO, CAMFED

Camfed is an international non-profit organisation tackling poverty and inequality by supporting girls to go to school and succeed, and empowering young women to step up as leaders of change. Camfed invests in girls and women in the poorest rural communities in sub-Saharan Africa, where girls face acute disadvantage, and where their empowerment is now transforming communities. Together, we are changing the ‘default settings’ imposed by poverty.

Educated girls earn up to 25% more per year in secondary school, reinvest 90% in their families, and are three times less likely to be HIV positive. They marry later, have smaller, healthier families, invest in their children’s education, and are better equipped to resist gender-based violence and discrimination. Educating girls can also result in lower carbon emissions, and help to build resilience to climate change in poor rural communities dependent on agriculture, where women are the most vulnerable to the devastating effects of droughts and floods, because educated women delay marriage, have fewer children, and can access and share the skills and knowledge needed to mitigate the effects of climate change.

In 2015, Camfed’s community-led education programmes supported 538,782 students in 5,306 government partner schools across 129 districts in Zimbabwe, Zambia, Ghana, Tanzania and Malawi. Our partner communities are among the most deprived in the region: far-removed from hospitals, lacking public infrastructure, and often situated on the poorest land. They have the greatest levels of poverty within their countries, suffer some of the highest rates of illness, including HIV and AIDS, and have extremely low literacy rates. Most people live a hand to mouth existence, dependent on subsistence farming. Schools in these communities are fewer in number, meaning children often have to walk very long distances to get to school, and have fewer qualified teachers and less equipment. Girls are particularly vulnerable in these

circumstances, so Camfed partners with alumnae and their communities to support girls and young women in a manner that leads to a virtuous cycle of giving back, getting generations of girls into school.

Education and the Sustainable Development Goals

“The cheapest, most cost-effective mechanism for reducing emissions does not seem to have been considered by the international community. It is education, or more specifically girls’ education, that is far more likely to result in lower carbon emissions than a shift to renewables, improved agricultural practices, urban public transport, or any other strategy now being contemplated.”

HOMI KHARAS, BROOKINGS

In September 2015 in New York, three of Camfed’s alumnae leaders stood with Malala Yousafzai and young women ambassadors from across the developing world as 193 world leaders committed to 17 Global Goals for sustainable development. It was a pivotal moment of global recognition that if we do not succeed in education, we will not succeed in any of the other goals by 2030 – and that support for adolescent girls to complete a quality secondary education is the smartest investment we can make to raise communities out of poverty, fight inequality and injustice, and protect our planet.

By 2015 the question was no longer about *why* girls’ education is so vital, but *what really works in girls’ education and how successful models can be scaled*. There is now widespread recognition of the insight that has been driving Camfed’s programmes for over 23 years: that sustainable solutions must be locally tailored and built on local resources to break down the barriers

that keep marginalised children out of school; and that broadening access to education is far from sufficient – pushing up the quality of education and learning outcomes, and preparing young people for productive, fulfilling and independent lives after school is absolutely critical.

Nowhere is this more important than where Camfed works in sub-Saharan Africa, where the youth population (15-24 years) is increasing faster than anywhere in the world and the dearth of opportunities in formal employment creates tremendous challenges,

exacerbated by the effects of climate change in communities where up to 80% of the population depend on agriculture for survival.

Camfed's Model sees girls' education as the starting point for social change. It shows that unlocking the leadership potential of groups of girls and women at the margins of society by creating networks of support in schools and communities creates a multiplier effect like no other, delivering a sustainable and scalable way of addressing the world's problems with the urgency required.



ACHIEVEMENTS AND PERFORMANCE: CAMFED'S COMMUNITY-LED APPROACH TO GIRLS' EDUCATION

“This approach to governance and accountability has been critical to scaling Camfed’s program and impact, and it challenges the common perception that community participation and efficient, accountable management are incompatible in the transition from small single-community initiatives to large-scale, multi-community or multi-country programs.”

MILLIONS LEARNING: SCALING UP QUALITY EDUCATION IN DEVELOPING COUNTRIES.
CENTER FOR UNIVERSAL EDUCATION AT BROOKINGS (J. PERLMAN AND R. WINTHROP)

The case for investing in girls’ education has long been made. The “how” of investing in girls’ education has been redefined by Camfed. In order to change a girl’s prospects, we must transform her context, and vice versa. In a context of rural poverty – where schools are under-resourced; where families lacking formal education are disempowered in relation to the school system; where school costs and distances rise dramatically at secondary level; and where girls are putting themselves at grave risk in order to secure money to go to school – Camfed has continued to scale up support for the poorest, most marginalised girls.

Our approach not only tackles inequality and unlocks the benefits that accrue from girls’ education; it ignites a wider social movement in girls’ communities. By recognising, galvanising and matching the resources available in each community, and supporting the young educated women emerging as a new constituency of leaders and philanthropists at the forefront of this movement, we are permanently changing the ‘default settings’ poverty has imposed. Girls’ education thus becomes the entry point for widespread systemic change.

Enhancing Existing Structures to Deliver Change Sustainably

Camfed works with government school systems and within existing structures to deliver change sustainably, for the long term. We support whole groups of marginalised girls in each partner school, highlighting and addressing the barriers they face getting into school, staying in school, and accessing the opportunities that enable them to transition to a secure livelihood. We focus not just on numbers of girls, but on

the fundamental dynamics and economics that render girls vulnerable; and not just on financial support, but on building robust and transparent community structures that transform girls’ context and prospects. These structures are designed to push up the quality of education; improve learning outcomes; and empower communities to engage with school and government systems in order to provide additional support for students, as well as make rightful demands on the system.

Unlocking Community Capital to Drive Accountability to Girls

“Complex problems require multi-faceted approaches. And while I’ve seen enough data about girls’ education in the developing world to recognize the accuracy of Camfed’s slogan: ‘When you educate a girl, everything changes,’ I also know that the simplicity of the phrase doesn’t do justice to the organization’s intricate approach. It doesn’t acknowledge the degree to which their work depends on a local community’s ‘knowledge capital, social capital, and institutional capital.’”

JORDAN SHAPIRO, FORBES COLUMNIST AND WORLD-RENOWNED THOUGHT LEADER ON GLOBAL POLICY AND EDUCATION

Camfed’s governance model is premised on accountability to girls as our clients, with child protection at the core of everything we do. We gather around girls all those who have authority over them,

enlisting their experience and support. We unlock the latent capital in communities, which we then expand and match with additional resources.

This capital takes a number of forms – knowledge capital on the local barriers to girls’ education and how to dismantle them; institutional capital that resides in community, school and district structures; and social capital in the form of networks of committed activists, working to transform the status quo for girls. Local community activists (alumnae in the CAMA network, parents, traditional leaders, teachers, health workers and local government officials) help design, deliver and monitor our programmes across 129 rural districts. They ensure that funding is delivered, and track girls’ entitlements and progression through robust monitoring systems. They are the primary stakeholders in girls’ education, providing and demanding accountability from schools, districts and national structures.

Data in the Hands of Communities, Supporting Decision-Making and Action

Data and technology are central to accountability, transparency, scale and sustainability of Camfed’s programmes. For Camfed, the question of ‘who’ collects, owns and acts on data is critical. We put technology in the hands of the young educated women

in our CAMA alumnae network, and trained Teacher Mentors, who work with school committees, parents and district officials, collecting data on girls’ situation, school entitlements, performance, retention, and progression, as well as the ‘give-back’ by alumnae and their community members, who are working to support many more marginalised students to go to school. We then analyse, visualise and share the data with communities in order to ignite action.

This important process is embedded in the *Planning for School Excellence* initiative, which brings together all stakeholders in a School Development Committee to engage with the latest data illustrating the school’s and students’ challenges. Analysis of data on attendance, enrolment, child protection, staffing, and performance triggers open dialogue on traditionally sensitive issues facing children, and engages participants to develop school action plans. Such initiatives have included introducing or strengthening Parent Support Groups, introducing school meal programmes; hiring part-time science teachers to address a lack of teachers; introducing remedial classes to improve performance; building fences to keep out wild animals and cutting down hedges harbouring poisonous snakes; and providing bicycles to students who live far away from school. Only local members with intimate knowledge of the issues vulnerable children face can act with the urgency required in each unique situation.

PREVENTING CHILD MARRIAGE AND EARLY PREGNANCY

In a context where even a pencil can be hard to come by, the cost of a school uniform is out of reach, and many children live in child-headed households or with grandparents with no access to reproductive health information or positive female role models, girls can be lured into relationships or transactional sex without understanding the risks. Promises of marriage may be seen as the last best hope of a better life. Camfed has worked with communities for over two decades to shift the social context and break down the many barriers that keep girls out of school and make them vulnerable to exploitation. Every aspect of Camfed’s holistic programmes – education, the multi-faceted emotional support networks around girls, and the role models and experts in the CAMA network – is geared towards achieving gender parity, shifting the context within which early marriage and child pregnancy occur forever. We are seeing a decrease in early pregnancy at partner schools where CAMA alumnae Learner Guides not only teach reproductive health, but actively return child brides to school. CAMA members get married later and have fewer children than their peers. And their tremendous impact as advocates and living examples – showing girls that it’s possible to become teachers, entrepreneurs, doctors, lawyers and political leaders – is creating sustainable change.



“A CHILD OF YOUR NEIGHBOUR IS ALSO YOURS” A NETWORK OF SUPPORT AROUND VULNERABLE GIRLS

“My name is Mwachawa. I am seventeen years old and from Tanzania. I lost my parents when I was only a child of Standard 5 [year 5 in primary school]. I had to shift from Ngren gere where my parents lived to Mikese ward where my sister lives. I lived a difficult life with my sister... I managed to pass my primary exam, but my sister could not manage to send me to secondary school. Through the school committee and village authority I joined form one in secondary school under the sponsorship of Camfed. I thank the village authority for realising my vulnerability. I had to walk three kilometres from home to school for the whole three years, from form one to form three. I spent the day without eating. Despite all the difficulties I faced, I never gave up my studies.

Then my brother-in-law divorced my sister, and chased her with her three children... I can never forget the day as I thought of where to live, what to eat and what to do. For a month I got food from other people and fellow students. The village chair went to speak with the headmaster for transference to a secondary school where I could live in a hostel. The headmaster forwarded the issue to the Community Development Committee (CDC). The issue then was approved by the District Education Officer and I managed to be transferred to the school.

In cooperation with the CDC, the District Councillor mobilised District Education Officers who donated TZS 45,000 that helped to buy my school luggage, including bed sheet, bucket, soap, socks and pocket money. I have noted that “a child of your neighbour is also yours.” The village chair saw and decided over my troubles like his own child. I would like to educate my fellow students who faced problems as I faced to be strong and make sure they study till they reach their dream.”

2015 ACHIEVEMENTS
MULTIPLYING EDUCATIONAL OPPORTUNITIES FOR VULNERABLE GIRLS AND BOYS

		Ghana	Malawi	Tanzania	Zambia	Zimbabwe	Total
Support girls and vulnerable boys to go to school	Students supported to attend secondary school through bursaries	30,226	9,774	20,007	7,707	45,510	113,224
	Students benefiting from Camfed's Safety Net Fund at primary school	-	3,956	390	36,200	8,684	49,230
	Children supported to go to primary and secondary school through CAMA alumnae	22,218	15,346	11,967	15,468	58,380	123,379
	Children supported to go to primary and secondary school through community activities	37,311	35,828	14,744	9,842	155,224	252,949
	Total number of students supported to go to school in 2015	89,755	64,904	47,108	69,217	267,798	538,782
Improve the learning environment of rural schools	Number of partner schools	860	629	577	1,080	2,160	5,306
	Number of Teacher Mentors and Community Mentors trained	2,284	681	1,268	2,566	4,047	10,846
	Students benefiting from an improved learning environment	326,170	404,711	269,151	664,899	883,294	2,548,225
Build the capacity of local groups for sustainability	Number of community activists	32,923	17,460	13,469	23,117	82,134	169,103

Providing Targeted Support for Children to Access School

The Primary School Safety Net Fund

Realising that success for students at secondary level is partly predicated on access to safe, quality learning at primary level, Camfed assists vulnerable children in primary schools through its Safety Net Fund, deployed by community and school committees. The fund enables the most vulnerable girls and boys to stay in school by providing school essentials, such as stationery, books, shoes, and school clothing.

Tailored Support for Individual Girls at Secondary Level

At lower secondary school in sub-Saharan Africa, the average number of girls enrolled relative to boys is 84 girls for every 100 boys. There has been little change

in this figure since 1999. At partner schools, however, Camfed has changed the situation to near parity. In this context, Camfed has continued to scale up its support for groups of individual girls, selected through a transparent process by their communities, to complete the entire secondary school cycle. This long term commitment – underpinned by Camfed’s financial reserves policy – gives children the confidence and security to continue with their studies without being undermined by the fear of dropping out. Because of the level of philanthropy in evidence in Camfed partner communities, support can be tailored to girls’ specific circumstances, established through a robust community-led selection process, managed at school and district level.

THE SMALL ITEMS THAT KEEP CHILDREN FROM ATTENDING PRIMARY SCHOOL

Growing up in rural Machinga, Malawi, Jessey faces many challenges as a primary school student. As agricultural labourers, her parents struggle to meet the family’s basic needs. As a consequence, Jessey’s schooling has suffered. Frequently, she would walk the seven kilometre distance to school on an empty stomach, and arrive without essential items such as exercise books and pens. She recalls how her peers would make fun of her, the shame and embarrassment of which caused her to miss classes regularly. Her motivation waned.

Then Jessey was selected for Camfed’s Safety Net Fund by her School Based Committee. The support given enabled her, for the first time, to wear a school uniform. Jessey says, *“This came to me as a miracle because I never thought that somebody could provide me with a uniform. I could not wait to come to school the following day, and stay comfortably in class without being sent back home by the teacher for not wearing a school uniform.”* Through Camfed, the Mother Support Group in her village is also playing a vital role in preparing nutritious food for Jessey and other vulnerable students at her school. Jessey says that she is now able to concentrate in school and is studying hard in order to fulfil her ambition of becoming a journalist.





SUPPORTING CHILDREN WITH DISABILITIES

Typically the most marginalised girls are those who suffer disabilities alongside debilitating poverty. Camfed works to identify and support these girls in partnership with their communities. The zeal for education and determination of girls like Ruth speak volumes about the wasted potential when girls are denied their entitlement to an education. One of 11 children, Ruth's leg was amputated when she was in primary school. Because her father is blind, Ruth's mother is the only breadwinner in the family, doing piece work because the harvest is not enough to sustain the family.

Ruth was determined to complete primary school, and go on to secondary school. When she was selected by the Community Development Committee for Camfed support, Ruth explained, *"I want to be a nurse. I saw how they work. During the time I was in the hospital, they nursed my wound, and when things were out of hand they took me to a room where when I woke up I discovered that my leg was cut off. I felt pain and I was angry for losing my leg, but with time I thanked them for helping me. The intense pain that I had was gone. I was able to sleep again. I will work hard to realise my dream."*

Walking the long distance to school on crutches in the heat and rain was a struggle for Ruth, and she missed classes when the river was too high to cross, so Camfed's team stepped in. *"I was restricted in doing many things because of my condition. This was affecting me, but on the other hand it encouraged me to even work extra hard. One day I was told that Camfed officials will come to pick me to the hospital. I didn't know why they wanted me to visit the hospital. I was so nervous when I remembered what I went through that ended in the amputation of my leg. I was taken to Blantyre; it was my first time to be in Blantyre. I could not believe when I was told that I will be given an artificial limb up until I was given one. I was filled with joy and I, inside my heart, thanked Camfed for what they did as my words could not express how I felt. I committed myself to my promise of working hard to realise my goal."* In 2015, Ruth passed her Junior Certificate Examinations with flying colours.

Community Support Networks: Parent Support Groups

Camfed provides small start-up grants or loans to Parent Support Groups, delivering financial management training to enable groups to properly manage business finances, as well as child protection training to impart the necessary skills to support and protect marginalised girls. In 2015, Parent Support Groups continued to strengthen the links between home, school, and the wider community. Parent Support Group members are providing school meals, emotional and financial support, as well as following up with students to check attendance

and performance, mobilising other parents, and creating awareness on child rights and protection. They are able to conduct home visits for children not attending school regularly; and because they understand the challenges in these homes, they can assess which additional support is required. Parents are working closely with Camfed-trained Teacher Mentors by identifying and reporting abuse within their communities, and coordinating action against perpetrators by parents, schools, traditional leaders, and relevant district officials.



PARENTS TAKING ACTION

The Business of Caring

The 15-member Chalinze Parent Support Group (PSG) in Tanzania includes the secondary school Teacher Mentor. Together, they are running a successful poultry business, and at the end of 2015 they started constructing a building for a mushroom farm. The mothers use the money they raise to support vulnerable children like 17-year-old Sharifa, who needed medical attention and prescription spectacles. They also paid for hostel accommodation for a boy whose mother became paralysed and unable to take care of him. *“We also had a girl boarding at the school who has no parents at all – she had no one to take care of her. We talked to her and during the holidays she has nowhere to go, so one of our PSG members takes care of her during the holidays. After the holidays, she comes and stays at the school hostel,”* explains Hadija, one of the mothers.

The Power of Mothers in Malawi

A small amount of support from Camfed was all it took to unleash the zeal, energy and dedication of a Mother Support Group at Kabudira Primary School in Mangochi District, Malawi, which rallied an entire community around a school garden project vital to providing the food marginalised students need to concentrate in class and learn.

The mothers, trained in farming skills, produced 41 bags of maize this season, 13 more than the previous season. They worked hand in hand with community Agricultural Extension Workers to produce compost for their crops. Most importantly, their efforts were met with equal commitment by other parents, who contributed additional maize, sent to school with their children. Every local chief has provided two bags of maize to support the mothers’ porridge-making at school. Mother Support Groups also run a series of small businesses in coordination with the school management – selling tomatoes, fish and airtime, and running village savings and loan schemes – using the profits to buy sugar, salt, more bags of maize and fertiliser for their garden, as well as supporting vulnerable learners with stationery, soap and uniforms.



‘Our kitchen never runs dry’

In the face of the disastrous drought and hunger experienced in Zimbabwe, Parent Support Groups (PSGs) continued to provide meals in 90% of schools, and supported each other: Mothers in Mbire donated 350kg of maize, 100kg of sorghum, 350kg of cowpeas and 1 bag of groundnuts to mothers who lost their harvest in Umzingwane and Matobo. Mothers in Chikomba East donated 1 tonne of maize and 3 bags of groundnuts. PSGs also established more income-generating businesses to buy in food and support more children to go to school, and supported each other with business advice. Mrs Faruwenga from Shurugwi District told her peers, *“It is always important to diversify your products. Try to suit the needs of the people in line with seasons. For example sewing tracksuits in winter and uniforms during school opening days for Grade 1s and Form 1s that can make you quick money.”* Mrs Zvihwati, a Mother Support Group member from Chikomba East District in Zimbabwe, added, *“As mothers, learn to be independent and stand on your own even when the donor pulls out. Each individual should have her own project... As we feed children in the school, let’s also feed our children at home.”* Thandiwe, the Chair of the Sibundule Mother Support Group in Zimbabwe said, *“Ever since we started feeding [students], our kitchen never runs dry. The Mother Support Group members are always contributing and the community is very forthcoming. We are working so well with the Teacher Mentor and the Head Teacher and I hope we will grow to be big business people.”*

Improving the Quality of Education and the Learning Environment

Lack of resources and a shortage of qualified teachers put immense pressures on rural schools, leading to poor learning environments and outcomes. In 2015, Camfed continued its comprehensive approach to improving learning outcomes and wellbeing for girls and boys at government primary and secondary schools within marginalised communities. Camfed recognises that poverty not only imposes financial barriers to education, but also deep psychological barriers – from grief over the loss of one or both parents, to worries about financial security and where the next meal will come from, to a total sense of disempowerment. As a result, Camfed galvanises support networks made up of a whole community of front-line experts

around girls to help them succeed against these odds. School Management Committees are trained in child protection and financial management to reinforce girls' entitlements, and Teacher Mentors are trained to look after girls' psycho-social needs at school. Community Development Committees (CDCs) coordinate Camfed's programmes, underpinning a joined-up approach to tackling the problems girls face. Anchored by the District Education Office, CDCs include representatives from other line ministries, traditional leaders, school authorities, civil society organisations, and alumnae in the CAMA network. Parent Support Groups offer additional wrap-around and psycho-social support to further bridge the gap between families and schools.



COMMUNITIES SUPPORTING YOUNG MOTHERS TO RETURN TO SCHOOL

Camfed's community support networks are especially important in a context where poverty, marginalisation and a lack of reproductive health education means that teen pregnancy and early marriage are major causes of school drop-out among girls in rural communities. In a Camfed survey of 196 girls who had dropped out of school across five partner districts and 25 partner schools in Zimbabwe, 28% cited marriage and 20% cited pregnancy as their reasons for drop-out. Respondents also confirmed that greater encouragement from family (68%) and counselling (64%) would have prevented them from dropping out of school.

Chikondi grew up in poverty in rural Malawi, living with her grandmother, because her parents and five of her siblings trek great distances in search of work. She was selected to attend secondary school, but her education stalled when she became pregnant and could not proceed to Form 1. Many girls in poverty living in sub-Saharan Africa succumb to pressure to engage in pre-marital sex in exchange for money to support themselves. *"I felt pain in my heart that I would no longer proceed with my education, but there was nothing I could do,"* she says. Then the members of the local Mother Support Group recommended that she follow the process to reserve a place for herself in secondary school, and resume her education after delivery of her baby. Two Mother Support Groups then worked together to make sure Chikondi would not need to drop out of school again by helping her through the verification process to receive Camfed's support.



In spite of facing doubts from others because of being a teenage mother, Chikondi has persevered at school. *"In my community no woman has defied the odds to go back to school after marriage,"* she said. *"But I can proudly say that my eyes are fixed on my goal and I have no intentions of turning back. I will be the first accountant in my village and am sure a lot of girls will learn from me."*

School Support Networks: Teacher Mentors

In 2015, Camfed trained 1,230 Teacher Mentors, bringing the cumulative number of teacher and community mentors trained by Camfed to 10,846. Teacher Mentors provide the backbone of Camfed's school-based support. They are government-trained teachers in both primary and secondary schools, selected by Heads of schools and students to receive additional training from Camfed. Teacher Mentors provide guidance and counselling to vulnerable children, as well as contributing to programme monitoring and reporting. They are the first to respond

to a student's needs, working tirelessly with community partners to ensure Camfed-supported students receive their entitlements, are attending class regularly, and are succeeding academically. They coordinate professional and community assistance, such as home visits to child-headed households and help for children with disabilities to secure the equipment they need to attend school. Teacher Mentors speak to disaffected parents about the importance of girls' education, and often help to form Parent Support Groups in their communities.

TEACHER MENTORS RALLYING COMMUNITY SUPPORT FOR GIRLS

Home Visits

In Zambia, Teacher Mentors were supported with bicycles, so that they could travel greater distances for their community outreach work. The Teacher Mentor for Managamu School said, *“We use the bicycle for home visits to Camfed beneficiaries and non-Camfed beneficiaries. We target children who miss school frequently and those who appear to be experiencing difficult situations in their homes. As a result of the home visits, absenteeism has reduced. When learners see teachers in their homes, they get encouraged to attend school.”*

Emotional and Practical Support

17-year-old Grace is in Form 4 at a Camfed partner school in Bagamoyo District, Tanzania. Grace receives food and shelter from women who live near the school, and emotional, as well as practical support, from her Teacher Mentor, who arranges for her to receive personal items from the Mother Support Group in her village. Camfed covers her school fees, exam fees and school supplies. Grace says, *“The Teacher Mentor said you can report to school and we will find you a uniform and the support you need. After I received support from Camfed I have been studying at the school. My life is now here. The only people I depend on are the Teacher Mentor and the woman I live with. That woman takes care of me like a mother and I feel at home. Sometimes I have things I need, like soap and things for my body, and then I go to the Teacher Mentor.”*



Communities Supporting Early Childhood Development

Recognising the importance of the physical learning environment for early childhood development (ECD), Camfed provided resource grants for 90 schools in Zimbabwe in 2015 to improve facilities for children in Grades 1 and 2, refurbishing, repairing or constructing play equipment, resources and ECD classrooms. Community initiatives included CAMA alumnae and health professionals carrying out health checks on children as they enrolled in ECD centres, and forming ECD Committees that allow teachers and parents to work collectively on protecting children at home and at school, contributing to noticeable increases in enrolment in ECD classes. Over the course of the year, Mother Support Groups served 873,067 meals to children, principally in ECD centres, but increasingly

expanding their reach to older children, and increasing the number of days they provide meals through the generous donations of community members. CAMA members across partner districts continued to come together to provide solutions to the lack of ECD centres in their communities, building and managing their own child care centres and pre-schools, sometimes with financial or teacher training support from Camfed, in order to create the right foundation for the next generation of children to start their journey through school. A five year programme was initiated in 2015 which enables 305 CAMA members in Zimbabwe and Zambia to become accredited ECD and Early Childhood Education (ECE) teachers and support them to obtain teaching positions in their rural communities.



Child-Centred Pedagogy through Escuela Nueva

During 2015, Camfed Zambia continued to work with Fundación Escuela Nueva, embedding a new child-centred pedagogy and student-led school governance model in 90 schools in rural Muchinga Province, Zambia. The innovation has now been active in schools for a full academic year, and changes to the learning environment are apparent: classrooms have been rearranged to encourage group learning, teachers are learning to facilitate rather than instruct, and most schools have developed 'learning corners' filled with materials developed by teachers and students. Early indications are that the initiative is having a positive effect on classroom behaviour, including students exchanging ideas amongst themselves representing active, child-centred learning. Teachers have noted greater student engagement and learner confidence but have also highlighted that communities are actively engaged, as parents have now started coming to the school to experience for themselves how the lessons are being conducted, and helping to make learning aids for their children.

Study Groups, Study Circles and Girls' Clubs

Study groups and circles supported by Camfed and CAMA alumnae are helping students to learn and boost their confidence ahead of national exams. Advice and inspiration provided by CAMA members through role-modelling sessions enables students to see a future for themselves after they complete school; and emotional support offered by Teacher Mentors helps girls to keep

going in spite of the challenging circumstances they may be dealing with at home and in school. The groups help students to discover common ground and develop mutual respect and healthy competition. As boys and girls collaborate, boys appreciate girls' capabilities more deeply.

In Tanzania and Zimbabwe, study groups are operating at partner schools as part of Camfed's Learner Guide Programme (further detailed in this report), which addresses academic learning directly, in addition to its links to wellbeing through the *My Better World* curriculum. Learner Guides typically work with Teacher Mentors and the relevant subject teachers to plan and run these groups, acting as facilitators and offering extra support to the students as they work through problems in groups, using the Maths, English and Science study guides provided by Camfed to help students learn more effectively and push up learning outcomes. In Malawi, Camfed has established study circles as part of a holistic approach to Keeping Girls in School (KGIS) and in support of the objectives of Malawi's Ministry of Education, Science and Technology (MoEST). Study circles came into operation in 254 partner schools in 2015, and are monitored by Camfed and the MoEST for effectiveness. We work with Teacher Mentors, teachers and head teachers to offer refresher training in Science and Maths, and support for the circles, which are often facilitated by CAMA members. Thanks to Camfed's partnership with MoEST, the study circle approach and guidelines have now been adopted for national roll-out.

ESMIE: SUPPORTING EDUCATION AT EVERY LEVEL

Esmie Mwenyekaka, a CAMA member, tertiary student and entrepreneur from Mangochi District in Malawi, led the establishment of adult literacy classes in her district. She also lobbied a district member of parliament for support in conducting ‘back to school’ campaigns for out-of-school children. As a result of this wider campaign, over 400 learners (boys and girls) returned to school after dropping out. Esmie also volunteers in a primary school in her community, responding to issues of teacher shortage and lack of female role models, and regularly appears as a motivational speaker during school open days, encouraging both students and parents to see the importance of education.

Attendance, Retention and Progression Rates

That Camfed’s programmes are improving school environments and keeping students in school was demonstrated in 2015 both at the institutional level in Camfed partner districts and schools, and at the personal level among the girls who are supported directly by Camfed. In districts and schools where Camfed is operational – compared with non-intervention areas – there has been faster growth in female enrolment, a reduction in drop-out due to early marriage and pregnancy, higher school completion, and improved exam pass-rates. In 2015, there was a 99% progression rate for Camfed clients at lower secondary school in Zambia, and a 90% progression rate in Zimbabwe among clients of all grades, despite a

context of growing insecurity. In Malawi, we have seen a 73% progression among clients at Form 2 – a point at which significant numbers of students are pushed out owing to the lack of school places at Form 3 – against a national average of 68%. There is a 55% secondary completion rate for clients in Malawi, in a context where the national rate for girls is 20%. We have also seen very low drop-out rates among clients compared to national averages; e.g. 5.4% in Form 1 in Tanzania, against 27.5% for girls nationally (BEST 2013). 878 CAMA members were supported to access tertiary or further education in 2015.

Learning Outcomes



Results from an assessment in Tanzania and Zimbabwe conducted in late 2015 show a significant improvement in students’ academic results in schools where Camfed is operational, particularly among marginalised girls. Study and life skills imparted by Learner Guides (described later in this report) not only contributed to better performance in national exams, but also to broader learning outcomes relating to self-efficacy and well-being. The full results will be published in mid-2016.

Transition to Independence: Investment in the CAMA Network

“We are showing that when you educate one, you educate many. Our members educate on average three other children. They support them with books, with uniforms; they pay their tuition fees; they provide them with food and other resources that they need to stay in school. I myself was supported through school and I’m now a lawyer, and I’ve supported over 22 other children to go to school.”

FIONA MAVHINGA, FOUNDING CAMA MEMBER AND NOW LEADING ON THE DEVELOPMENT OF THE NETWORK, SPEAKING DURING UN WEEK IN NEW YORK IN SEPTEMBER 2015

Leading the Movement of Local Philanthropists

CAMA, the Camfed Alumnae Association, was pioneered by the first young women who graduated from school with Camfed’s support. The network was designed to address the vulnerability of girls after completing school, enabling them to build the life skills and access the support and resources necessary to stay in their local communities and multiply the benefits of their education.

In 2015, the network grew from 33,111 to 55,358 members, an over 67% increase in a single year. This was a direct consequence not only of the scale-up of Camfed’s support for adolescent girls through secondary school, but of the additional, much greater, support provided by alumnae and their communities, and the active awareness-raising and recruitment of new members by the CAMA network. This structured network, with its own constitution and elected representatives at district and national level, works to protect, support and nurture educated young women into leaders and entrepreneurs, ready to ‘plough back’ the benefits of their education by becoming role models and mentors to the next generation of vulnerable children. It is a true testament to the success and sustainability of Camfed’s programmes. As highly respected leaders

and advocates for girls’ education and gender equity, CAMA members are now working with partners at local, national and global level to change the ‘default settings’ that keep marginalised children from their entitlement to education. This powerful, unstoppable movement of young women change agents and philanthropists in Africa is set to grow to more than 130,000 by 2019.

A Powerful Force for Sustainable Change



“My mother told me she could not afford to send me to secondary education and I had to join her to work in other people’s fields to continue to support the family. It was hard for her to take that decision for me not to go to secondary school, knowing how good I was in school and how I loved school, but education was not free and poverty was a barrier. But Camfed came and I was identified as one of the girls that would benefit from the bursary program. I could not believe my ears! I knew the sky was the limit. So I told myself I’m going to be a doctor, and a doctor I became.”

TALENT TOKODA, CAMA MEMBER AND QUALIFIED DOCTOR, PRACTISING IN THE MBIRE DISTRICT OF ZIMBABWE, PROVIDING VITAL CARE WHERE DOCTORS ARE IN EXTREMELY SHORT SUPPLY

In 2015, Camfed worked to galvanise increased investment in CAMA in order to support the rapidly increasing number of graduates joining the network by opening up more educational, economic, and leadership opportunities. The expertise, energy, enthusiasm and community spirit inherent in CAMA members represents a game-changing opportunity, as the young women step up to lead on Camfed's programmes across sub-Saharan Africa, and connect with each other to develop new ideas to address the most pressing challenges in their communities. Not only are these young women the experts in removing the barriers that keep children from accessing and succeeding in formal education, but they are also a growing force of respected mentors and advisers on some of the most critical health issues, including reproductive health and STDs; on sustainable, innovative and profitable agriculture; on setting up successful rural businesses; and on the use of technology to access vital information, connect with others for

mutual support, discover new business or academic opportunities, and access financial services. Just like the girls Camfed supports to go to school, the young leaders they grow into neither lack the talent nor the determination – they simply need concerted investment to support their phenomenal plans for a better future.

An Accountable Structure for Cascading Knowledge

CAMA members are organised into 110 District Committees, with 139 District Centres across five countries. Guided by their Constitution, CAMA Chapters hold regular elections to District and National offices. CAMA members access health, financial literacy, business, entrepreneurship, ICT and life skills training, with Core Trainers cascading their knowledge to peers, who in turn deliver training and advocate for gender equality in their local schools, communities and districts.

CAMA'S IMPACT ON COMMUNITY FINANCIAL LITERACY



Through CAMA, Camfed's Financial Literacy Training Programme has directly reached hundreds of thousands of members of rural communities, including through financial literacy broadcasts by CAMA members on the radio. In 2015, surveys carried out in Ghana with 11,555 children and members of community groups who received financial literacy training demonstrate statistically significant improvements on measures of financial literacy. After the training, 81% of those surveyed disagreed that 'Only men should make decisions about how money is spent in the family', up from 64% at the baseline; while the number of people who agreed that poor people can save money increased from 51% to 70% after training.

Leadership and Advocacy



“It’s so encouraging to work with people like the Community Development Committee – those are people who mentored me while I was young, and today they look up to me and say, ‘We knew you’d make it big someday; we look forward to all the contributions that you make in the meeting. You are an inspiration to rural women.’ And that gives me more motivation to just work hard and contribute in whichever way that I can. I am supporting four orphaned children, two of which I found in an abandoned house. To me, taking those girls in has assured me of them having three meals; they have a shelter; they are able to go back to school. I know what it feels like, so I want to make a positive impact as well on the community.”

ALICE SAISHA, ONCE SUPPORTED TO GO TO SCHOOL BY CAMFED, NOW CAMFED’S DISTRICT OPERATIONS SECRETARIAT IN SAMFYA, ZAMBIA, WORKING CLOSELY WITH PARTNER SCHOOLS AND DISTRICT MINISTRY OFFICIALS TO SUPPORT MORE VULNERABLE GIRLS

In 2015 Camfed continued to invest in developing the leadership potential of young women in the CAMA network by providing leadership training to enable young women to lead change in their communities. By increasing the visibility of women in leadership positions, CAMA members are transforming perceptions of women in society, and prompting girls still in school to re-evaluate their ambitions.

“SOMEONE BUILT MY LIFE. NOW I CAN BUILD OTHER PEOPLE’S LIVES”

CAMA members use their personal experience of poverty, and of overcoming the barriers to education, to engage with schools, communities and government, and mentor and encourage girls to stay in school. Among them is 22-year-old Natasha from Zimbabwe, who received support from Camfed to go to secondary school, and worked ceaselessly to make her grandmother proud – a subsistence farmer who looked after 7 children, always saw Natasha’s potential, but simply lacked the funds. With the help of CAMA and Camfed, Natasha applied to Ashesi University in Ghana, and was accepted on a scholarship to study Management Information Systems. She became a pioneer – the first CAMA member from Zimbabwe to make the journey – and her CAMA sisters donated money, shoes and clothes to help her on her way. In 2015, returning home for the summer after her second year, Natasha spoke to over 100 government officials, and inspired over 1,000 students, to invest in their communities, and in education. She spent her break helping other CAMA members apply to university, as well as becoming a mentor to vulnerable school girls, dissuading them from engaging in transactional sex. *“There is a very thin line between my life and the lives of girls who were victimized in child marriages...”* she said. *“I realised that if these young people don’t get a role model, they will fail to dream big and they won’t realise their passion. They have no one to look up to. The only women they see are housemaids and market women... I just want to make my grandmother proud, because she was really putting a lot of effort to help me attain my education. There is someone who built my life. Now I can build other people’s lives.”*

As some of the first educated people in their communities, CAMA members now serve on Community Development Committees, and are deeply involved in the design, implementation, and monitoring of Camfed's programmes. Joining up with the local authorities which were engaged in their education, and which now have a vested interest in their success,

CAMA members advocate for girls' education and child protection in their villages and districts, nationally and internationally. By showing how transformational a quality education for marginalised girls can be, they are galvanising those around them to offer their time, influence, or resources to support the next generation of girls through school.



THE EXCEPTION THAT CHANGES THE RULES

In 2015, Camfed alumnae Hawa Tambo (the first girl to go to school in her village) and Safura Yussif (an orphan who comes from a village with no electricity) were elected to their District Assembly in the Northern Region of Ghana, now serving as two out of only three women among 30 men. These young women, who were once among the most vulnerable people in society, now have a strong voice in local politics, with full support from traditional leaders. They are ploughing back the benefits of their education, together addressing the challenges faced by their communities. Naa Adam Fuseini, Chief of Gunayilli in the Northern Region of Ghana, had this to say about Safura's election: *"The era of perceiving women to belong only in the kitchen has passed because we have shining example like Safura coming from a community with no light and bad access road to becoming a leader for many communities. In time past, women could hardly walk past the premises of the chief's palace... They could not speak at gatherings and did not attend meetings at the chief's palace even if it concerns them... The revolution has been very fast, the wheel has turned and a new era has begun. The CAMA young women now call for community gatherings to educate us and since then, I knew a day like this will come when women will take up leadership positions. I support the young lady, she deserves it and I know she will do well in her new position."*

2015 ACHIEVEMENTS – ENABLING EDUCATED YOUNG WOMEN TO LEAD CHANGE

		Ghana	Malawi	Tanzania	Zambia	Zimbabwe	Total
Support young women's economic empowerment and leadership	Young women trained in business skills and financial literacy	575	418	569	1,017	2,074	4,653
	Businesses set up by young women	197	400	264	1,017	102	1,980
	Young women supported into tertiary education	500	106	1	181	39	827
	Number of CAMA members acquiring work based experience	429	44	596	38	2,175	3,282
Train young women as Learner Guides and community health activists	Number of Learner Guides and community health activists	755	215	588	1,474	2,155	5,187
	Number of children supported by Learner Guide activities or initiatives	16,000	-	15,194	-	114,048	145,242
Develop the CAMA network as a framework for young women's agency	CAMA members	10,099	5,255	7,256	7,734	25,014	55,358
	CAMA District Committees	31	17	11	23	28	110
	CAMA District Centres	26	12	11	70	20	139

Diversifying Rural Economies through Women's Entrepreneurship

In 2015, Camfed continued to scale up its support for young women to transition into secure livelihoods, and plough back the benefits of their education by helping to develop and diversify rural economies. In addition to the business training young women receive, a Seed Money Scheme, interest-free loans, and CAMA's revolving loan schemes provide vital access to funding for young women with no access to traditional loans. The growing entrepreneurial spirit of CAMA members was evidenced in a 2015 survey across two districts in Malawi, our newest and most impoverished country of operation, where 65% of CAMA members said that they expected to run their own businesses. A follow-on CAMA business tracking survey in Zambia in 2015 revealed that the percentage of women participating in household decisions about expenditure rose from 36% to 80% after running a business; 64% of women running businesses were saving regularly (in comparison to 5% of their counterparts); 19% of those who set up businesses in 2013 had paid employees over the past year; 93% of women reported seeing themselves as role models; and 85% now regard themselves as leaders in their communities. On average, young women on the programme delayed marriage and had their first child one year later than their peers in rural Zambia.

In Ghana, a survey was carried out with 93 of 100 Innovation Bursary Scholars. Innovation Bursaries encourage the use of pioneering approaches to break the cycle of rural exclusion and poverty by exposing young women to new knowledge, skills, and markets through business mentors and internships. The survey assessed the impact of the programme on the scholars' general well-being and socio-economic status and covered thematic areas such as their background, business profile, any issues relating to start-up, as well as information around the revenue and profit generated by their businesses. Results showed that scholars set up a variety of businesses, with agriculture being the most popular sector followed by catering and fashion. Their products and services included those that are not often pursued by women, such as carpentry; innovative products, such as a dried tomato powder condiment not commonly found in Ghana; and social enterprises, including a pre-school. As well as generating self-employment, 36 of the entrepreneurs are providing paid employment to others through these enterprises, creating an average of 3.6 new jobs each in addition to their own.

CHANGING THE ECONOMIC DYNAMICS FOR WOMEN IN RURAL COMMUNITIES

Ayisha Fuseini accessed enterprise training through Camfed's CAMA alumnae network in the Northern Region of Ghana, and through Camfed's Innovation Bursary Programme. Now she is a shea butter processor and peer educator, who by 2015 employed 10 people and had organised four cooperatives of 210 women in her community. Together they have transformed prospects for women, who once processed shea nuts at the bottom of the supply chain. Ayisha processes three tons of shea butter for The Body Shop, and travels to neighbouring villages to organise and mentor more women's groups. She has started a pre-school for the children of the women working in the shea cooperatives, and trains her colleagues in financial literacy. A passionate advocate, Ayisha meets with women in her community to discuss the importance of education. *"If I see a child who is not in school, through CAMA we can identify these children and send them back with fees and uniforms."* In 2015 Ayisha was invited by the UN Conference on Trade and Development to speak in front of senior government officials and CEOs in Geneva, and pitch her latest business plans to an audience of investors. Ayisha lobbies for women to be paid well across the industry. *"Experience has taught me that, when women are free financially, they make better decisions, and are heard in households and community discussions,"* she said. In August 2015, Ayisha became one of only 16 women selected by the government of Ghana to receive a 45,000 GHc (\$12,000) Youth Enterprise Support (YES) grant. She will use the money to expand her shea butter processing business.

Access to Tertiary Education

While the aspirations of young women completing school with Camfed's support are high, the opportunities for places and funding at tertiary level are extremely limited, and graduates' prospects are slim. In this respect, Camfed ensures that young women recognise the value of self-employment and small business development as positive options following graduation. At the same time, in 2015, we continued to advocate for girls from rural areas to secure places and bursaries in government tertiary institutions, and to develop partnerships with vocational training colleges, especially teacher training colleges, to address

the lack of well-qualified female teachers and role models at many rural schools. Camfed's Learner Guide Programme (see page 32) was developed partly to address this issue. We were able to secure funding for tertiary places, including at like-minded institutions like EARTH University in Costa Rica, Ashesi University in Ghana, and the African Leadership Academy in South Africa, from donor partners who understand the additional costs associated with supporting young women to succeed in a new and unfamiliar environment alongside more advantaged peers.



CAMA LEADERSHIP AT TERTIARY INSTITUTIONS

For young women from rural communities, who have struggled to complete school against great personal odds, leaving home to attend tertiary institutions or vocational training colleges is a daunting prospect. Here, they are competing with young people from towns and cities, from better resourced schools and a more privileged background. As a result, the support that CAMA members provide for each other can be a vital success factor, as older students mentor new arrivals, and a shared background breaks down fears and isolation. CAMA members bring to their campuses intense life experience, expertise and empathy.

In 2015, CAMA chapters were set up at 12 university campuses in Ghana. In June, 270 tertiary scholars in CAMA took part in the "Change Makers Congress" organised by Camfed Ghana under the theme "Unleashing the leadership potential of young women." CAMA members learned leadership skills and took part in engaging activities, learning about group dynamics, for example.

“The will to act is in itself a renewable resource.”

AL GORE, FORMER VICE PRESIDENT OF THE UNITED STATES,
AT THE SKOLL WORLD FORUM

Women at the Forefront of Agriculture and Climate Change

Most of the families of the young women Camfed supports through school depend on agriculture for survival. And while women make up the largest percentage of the workforce in the agriculture sector, they lack access and control over land and productive resources. Women are often at the bottom of the value chain, where productivity and profitability are low. Their smallholdings are highly susceptible to the changing weather patterns brought about by climate change, as evidenced in the recent catastrophic floods and droughts in Southern Africa, especially in Malawi and Zimbabwe, which are leading to even greater issues around school retention and learning, as many children struggle to eat even one meal a day. Rural communities, particularly women smallholder farmers, are on the frontline of climate change, but often underserved by government and NGO-run programmes. By equipping their farmers to become more productive and sustainable, their families and communities become more resilient.

Building Resilience: Young Women Leading on Sustainable Agriculture and Renewable Resources

“As for young people: we are the future. We have a big role to ensure food security for our communities, to create employment, and we must take up agriculture. Let’s modernise it to the standards we want... We have learnt a lot, we have been inspired, and we will cascade our learning here to others. Africa is calling for inclusive participation, visionary leadership and collaboration to transform the agriculture sector. Fellow participants, professors, fellow youth delegates, members of the private sector, CEOs: let’s work together to change the mind-set of young people towards agriculture. Transformation begins with you!”

CAMA MEMBER AND SUGAR BEAN FARMER CLARAH FROM ZIMBABWE SPEAKING AT THE FIRST YOUNG AFRICA WORKS SUMMIT IN 2015

There is remarkable potential in the CAMA network to help women make the transition from vulnerability to resilience and mitigate the effects of climate change. In Camfed’s partner communities in Zimbabwe and Malawi, CAMA members and Parent Support Groups have been instrumental in their response to the El

“THE FLOODS CAME IN A FLASH”

Iness has been supported by Camfed since 2012. She is one of six children looked after by a single mother who struggles to meet the family’s needs and brews traditional beer to provide some income for the family. Having completed her secondary education, Iness joined CAMA in Nsanje, Malawi. On 5th January, 2015, Iness’s village was hit by flash floods. She described her experience to Camfed’s Nsanje District Operations Secretariat (DOS). *“We were taken by surprise, the floods came in a flash and before we could run for our safety we were surrounded by the waters.”* Iness and her sister were separated from the rest of their family and were rescued by army helicopters which airlifted them to safety. The Nsanje DOS found Iness at Bangula Camp where she and her sister lived in a small tent shared with six other people. Through coordination with the DOS, Iness’ CAMA sisters were able to travel to the camp to meet with her and provide moral support. When they saw how little she had there, they used their own resources to provide her with food, soap, utensils and a bucket for washing.

Niño-induced crisis, working to expand profit-making projects in order to buy in the food required for school meal programmes to continue where their own crops had failed. CAMA is also a unique and powerful vehicle to cost-effectively reach large populations from the neediest constituent groups with high quality, accessible training.

In 2015, 14 young women leaders in CAMA, who had helped to shape and then attended a tailored six-week course in Integrated Sustainable Agricultural Systems at EARTH University in Costa Rica, cascaded their knowledge to reach more than 5,000 peers and community members. They demonstrated how to build Patsari stoves, which improve fuel efficiency and cleanliness, and how to construct 'pot in pot' chillers which keep food cool without electricity. CAMA members demonstrated solar water heating, water purification, vegetable and fruit drying, and taught topics as diverse as animal production, crop production, composting, waste management, and community development.

In Zambia, the Ministry of Agriculture was so impressed with the knowledge of the returning CAMA members that it partnered with Camfed to support them to travel to five districts to spread their knowledge amongst farmers in the most remote areas, reaching 204 women and 54 men. CAMA member Rebecca Mununga from Zambia, who took her course certificate to the Chinsali Office of Agriculture, became a junior consultant in new methods of farming.

CAMA members are working together to elevate the status of agriculture, which is often seen as the default option for the uneducated, rather than as a viable career choice for entrepreneurial, ambitious young people. Young women are showing that farming can be profitable, innovative and productive, thereby encouraging more young people to choose agriculture as a sector for employment and innovation.





ANNIE, WHAT TOOLS DO YOU HAVE?

Annie N'gandu, from rural Zambia, has turned a life of tragedy into an extraordinary life of philanthropy and compassionate leadership. Orphaned as a young child, she also suffered a 10-year gap in her primary education, and only had one year of secondary school before losing both sets of grandparents in quick succession. Forced to drop out, she washed dishes for food. The security she hoped to gain through marriage was shattered when both her husband and 10-month-old child passed away. Doing piece work to survive, her hope was only rekindled when she was recruited to CAMA, and trained in leadership, entrepreneurship, and health. Annie threw her soul into developing a business, becoming an elected CAMA leader, farming, and supporting vulnerable community members, offering a home to three abandoned children.

In 2014, she was one of 14 young CAMA members who travelled to EARTH University in Costa Rica to attend a tailored six-week course in Integrated Sustainable Agricultural Systems. Annie has already trained 217 people (146 women and 71 men), imparting vital skills to help farmers grow better crops, earn a living, and protect the environment. She formed a committee from her trainees in Chinsali, and tasked them with taking their learning to the local council. *“I explain the spacing of maize and beets for example, so that they grow well, and how to use fertilisers safely and effectively, and how to make compost from manure. I teach people how to build a Pastari stove, which uses less wood and produces less smoke. In my village we cut too many trees. I tell people that we are contributing to global warming. I also train people on waste management, explain that they can get sick. Now they recycle or sell waste for money. They make reusable bags from plastic bags. The government Department of Agriculture and the Community Development Committee always contact me whenever they have an issue they want to share with women, they ask, ‘Annie, what tools do you have?’ and then I come along and help them train.”*

Expanding the Learner Guide Programme: A Scalable Model for Transforming Young People's Prospects

"I just want to appreciate and thank our Learner Guide, Siphathisiwe. She is a resource teacher to us. She works so hard. She helps a lot in the school and her lessons are making a great impact.

She helps the Mother Support Groups during feeding and even helps with water. Imagine she comes with a scotch cart to fetch water since the borehole is very far. Right now there is a 50 litre tank she has stored for hand washing only. In the community she visits sick children as well as adults and even buys painkillers from her own pocket. Yet she is only 17 years. She is just a blessing to us. We even invite her to the school to counsel young girls, especially on issues related to puberty and growing up, because she is an example herself."

MADAM MOYO, A DEPUTY HEAD TEACHER FROM MATOBO DISTRICT IN ZIMBABWE

With the dearth of opportunities in formal employment, the most likely path for the majority of young people in sub-Saharan Africa lies in entrepreneurship and self-employment. School systems – which are critically under-resourced – need to equip them for this challenge. As the global community turns its focus on the quality of education, there is also a recognition that 'quality' extends beyond literacy and numeracy; a broader set of life skills is needed for young people to successfully transition from school into secure livelihoods. This is the basis on which the CAMA network was formed. Camfed's innovative Learner Guide Programme, co-designed and delivered by CAMA members, now provides a mechanism for young educated women to use their unrivalled experience, expertise and networks to drive up the quality of secondary education in partnership with government



school systems and communities, and give students from a background of poverty the emotional support and life skills they need to be independent. At the same time, the programme opens up new pathways for Learner Guides as entrepreneurs and teachers, as well as new job opportunities based on their status within communities – filling the gender gap, promoting gender equity, and changing the 'default settings' within rural communities.

In 2015, 1,009 partner schools across Zimbabwe, Tanzania and Ghana continued to support and expand Camfed's Learner Guide Programme. Through this initiative, young women school graduates in the CAMA alumnae network return to their local schools, support marginalised children in their studies, and deliver a uniquely tailored life skills and wellbeing programme. In return for their commitment, Learner Guides gain access to interest-free loans to grow their own businesses, and a mobile technology platform through which they can connect with each other. Helping the most vulnerable children to succeed in school, these young women are multiplying the returns of their own education for the benefit of their communities.

Reaching the Most Vulnerable Children

Learner Guides, as mentors and role models, bring with them a profound understanding of the psychology of poverty, as well as its material effects, adding a dimension to their support of vulnerable students which no outsider can provide. Delivering the groundbreaking *My Better World* Curriculum, they are using learning resources developed by Camfed with young people in sub-Saharan Africa, which speak to their own experiences and challenges. As empathetic peers, Learner Guides are helping students to stay in school and succeed. They are also stepping up to help children who have dropped out of school to resume their education.

Improving the Quality of Education

The Learner Guide Programme complements the formal academic curriculum. It enables young people to acquire the broad skills necessary to navigate personal challenges, and to transition from school to a secure livelihood in entrepreneurship, self-employment, or further study. With the support of schools, Learner Guide lessons often become embedded in the school timetable.

Learner Guides also support young people to develop their study skills and their academic self-esteem through the topics and teaching methods of the *My Better World* Curriculum, combined with individual study guides for English, Maths and Sciences. In one survey, conducted with 2,256 students in 319 schools across Zimbabwe and Tanzania, 97% of students reported receiving at least one study guide, and over three quarters reported utilising them as revision tools. In both Tanzania and Zimbabwe, the percentage of students reporting that the *My Better World* workbook had changed their behaviour/attitude was 96% for both males and females.

Another survey looked at the impact of Learner Guides themselves in the classroom: the percentage of sampled

Form 3 students who rated them as ‘very helpful’ or ‘helpful’ was 98% and 99% in Tanzania and Zimbabwe respectively. One student in Tanzania commented: *“They help us in understanding various things about school and how to handle circumstances related to academics and exams so as to perform better.”* In 2015, Camfed tracked the link between the acquisition of these broader skillsets and academic results, with detailed reporting scheduled for 2016.

“I feel I am the Nancy the book is talking about. Everything about Nancy’s story is a true reflection of who I am and what I have been through, so I draw a lot of hope from the story. Now I will also resolve to be the best I can be just like Nancy and I believe I can also become the lawyer I dream of.”

A STUDENT FROM GHANA SPEAKING ABOUT THE MY BETTER WORLD WORKBOOK

A Vital Link between Schools, District Authorities, and Communities

Learner Guides are supported in their work on child protection by stakeholders from a range of community groups – in particular Community Development Committees, Teacher Mentors, Mother Support Groups and Head Teachers. Learner Guides are also connected to local education authorities to ensure that they have the necessary legitimacy and support to conduct their work in schools and communities, and are supported in tailoring their work to the context and challenges of each school. Working in their local communities, they are not only powerful role models for students, but also for parents and guardians, demonstrating what young women can achieve when they complete school. They understand the local challenges, and are fully trained and aware of how to link students and their families to local services that can alleviate the circumstances preventing a child from attending school.

LEARNER GUIDES CREATING A BETTER WORLD

Making Headlines in Ghana

In October 2015, Camfed Ghana and the Learner Guide Programme featured in the Al Jazeera English documentary “Going Places: Girls’ Education in Ghana” as part of a series of six films on women from the developing world called “Women Make Change.” The film captures the barriers faced by girls growing up in poor communities in northern Ghana where acute poverty and early marriage put them at the highest risk of dropping out of school. Interweaving the stories of Zeinab and Nimatu, two young women supported through school by Camfed, the documentary shows how the empowerment of girls through education is transforming communities across sub-Saharan Africa. Zeinab, a leader in the CAMA network and a Learner Guide, says of the *My Better World* Programme: *“Since the programme started I feel that I’m someone better. I can do something better in life.”* Secondary scholar Nimatu says, *“The effort they are making to help me, I won’t waste it.”*

Helping Students to Succeed in Zimbabwe

CAMA member Tsitsi, also the vice chairperson for CAMA in Mudzi District, is now volunteering as a Learner Guide. Tsitsi, who is an orphan living with her uncle, was supported to go to school by Camfed. She finished her O-Levels in 2014, passing seven subjects including Maths and English, and rewriting her Science exam, which she passed in June 2015. Enterprising at heart, Tsitsi asked her uncle for a little bit of money for a guinea fowl project, which she started with just eight eggs. She is now using her earnings to support herself while she is helping students with Mathematics, English and Science. This year she worked with 12 students, eight boys and four girls, studying from 7-9 pm from Monday to Friday. During the weekend, the number of students in her study group often rose to over 20, as the group was joined by girls who were not allowed to go out for evening study. As her Form 4s wrote their exams, Tsitsi recruited a group of Form 3s. To date she has 18 pupils – seven boys and 11 girls. Tsitsi wants to train as a teacher, and has started applying to colleges for 2016 enrolment. *“I want to help women in my community, especially those who failed their ‘O’ Levels,”* she says, *“so that they can re-write and have a better life.”*

Becoming Rural Employers in Tanzania

Learner Guide and CAMA member Paulina supports vulnerable students in Bagamoyo District, Tanzania with a life and study skills curriculum. In exchange for volunteering at her local secondary school, she has had access to interest-free Kiva loans, which have transformed her tailoring business. Paulina trains two student apprentices, giving them the skills they need to find employment in the future. She says, *“I have received two loans – the first round was 800,000 TZS, the second round was 2,000,000 TZS. I see the impact of the loan because before then I did not have this office space – I was renting somewhere really tiny. But through the profit I was able to build something like this of my own. Also I have been able to increase the machines and that is why I now have got apprentices... Before I used to buy in retail from other shops, but now I can buy in wholesale which helps me to increase my profit.”* Paulina’s husband Lucian helps with tailoring and dealing with customers, making sure she has the time to attend to her Learner Guide duties. *“CAMA means a lot to me because it has changed my wife,”* he says. *“My wife now has many business skills and other life skills. My wife is now very confident and she can run things in the family very easily and I am very confident because sometimes when we have plans, she is the one who has to make them pass through so I am very confident and happy that my wife is in CAMA.”*



A Pathway to Leadership and Advocacy

Learner Guides, who are often among the few young women to have completed secondary school in their communities, gain invaluable skills that open up pathways to leadership and advocacy in support of girls' education and women's empowerment. In recognition of their education and leadership, Learner Guides are awarded considerable status, and are being offered new opportunities in their communities and beyond, including teaching classes at primary schools, assisting district government officials, monitoring elections, acting as matrons in boarding schools, and serving on decision-making bodies of civil society organisations, such as Village Resolution and Land Committees.

MONITORING THE GENERAL ELECTION IN TANZANIA

During the general election in Tanzania in October 2015, 120 Learner Guides were employed as election monitors in their communities – positions usually given to teachers – speaking volumes about the respect and status now enjoyed by Learner Guides, not just among their students, in schools, or within their families and communities, but among government officials, in whose eyes they are seen as equal to teachers.

THE LEARNER GUIDE PROGRAMME IN 2015



5,187

Learner Guides and community health activists have been trained.



145,242

Children were supported by Learner Guide activities or initiatives in 2015.



4,653

Children were returned to school through Learner Guide activities or initiatives in 2015.



265,128

Hours were spent in school by Learner Guides volunteering in Zimbabwe (an average of 3 hours 10 minutes per week per Learner Guide).



Mwongozo wa kazi mshauri
MATUMAINI NA MATARAJIO

1. Kwa njia ya kazi mshauri, mwanachama wa kazi mshauri unapaswa kuwa na mwenyeji wa kazi mshauri ambaye atamwongoza kazi mshauri yake. Mwenyeji wa kazi mshauri unapaswa kuwa na mwenyeji wa kazi mshauri ambaye atamwongoza kazi mshauri yake. Mwenyeji wa kazi mshauri unapaswa kuwa na mwenyeji wa kazi mshauri ambaye atamwongoza kazi mshauri yake.

2. Kazi mshauri unapaswa kuwa na mwenyeji wa kazi mshauri ambaye atamwongoza kazi mshauri yake. Mwenyeji wa kazi mshauri unapaswa kuwa na mwenyeji wa kazi mshauri ambaye atamwongoza kazi mshauri yake. Mwenyeji wa kazi mshauri unapaswa kuwa na mwenyeji wa kazi mshauri ambaye atamwongoza kazi mshauri yake.

“I’m now supporting three of my relatives’ children, who live with me and I take care of them. I’m also taking care of my younger sister, who is in secondary school. I am responsible for everything for her. I am happy to be making that contribution to the education of my family members.”

NEEMA MWASOMOLA, LEARNER GUIDE FROM
KILOMBERO DISTRICT, TANZANIA

Formal Qualifications for Learner Guides

In 2015, Pearson provided in-kind support for the Learner Guide Programme by working with Camfed to develop a Business and Technology Education Council (BTEC) qualification, the Pearson SRF BTEC Level 3 Advanced Diploma for Learner Guides. Pearson will certify Camfed as a BTEC awarding centre and aims to certify 5,000 young women Learner Guides. BTECs are portable, transferable vocational qualifications, recognised in over 100 countries. By gaining formal recognition of their skills and volunteering, this will provide Learner Guides with a stepping stone into formal higher education, teacher training, and employment. Camfed aims to complete the process by Q2 2016, and will be working with champions and Departments of Education to gain widespread recognition for the BTEC and increase awareness among teacher training colleges and employers.

Entrepreneurship Training, ‘Social Interest’ Kiva Loans, and Technology

Integrated into the Learner Guide Programme is entrepreneurship training and mentorship from CAMA business women. All Learner Guides are encouraged to start businesses. In return for devoting around 2.5 volunteer hours per week over a 12-18-month period, Learner Guides benefit from access to low-risk interest-free loans to grow their local businesses through online microfinance provider Kiva, on the basis that they

are repaying ‘interest in-kind’ by assisting children at their local schools. They are also provided with a mobile phone and connected to each other through our mobile technology platform, the Social Education Network (SEN), developed by Camfed to open up new connectivity and resources for young people in rural areas.

“When my father passed away, some relatives took our house and we were chased out. My mother and I really struggled. We depended on my brother. Sometimes he would send money for the rent and sometimes he would not. When I became a Learner Guide and started my own business I became the breadwinner of the family. Now I am happy to say that my mother is no longer paying rent because I have been able to build a house with two rooms. There is no floor but there is a roof and my mother no longer has the pressure of worrying where to get the rent.”

LEARNER GUIDE SWAUMU FROM
MOROGORO DISTRICT, TANZANIA



“AS RESPECTED AS A GOVERNMENT LEADER”

Maria Kamande is a Learner Guide from Iringa District in Tanzania. She used her Kiva loan to invest in her mobile phone accessory shop. The money enabled her to expand her business to also provide mobile money services in her village, and she says she is now able to provide “a decent home” for her family. Most importantly, Maria uses the loan to support both of her children to go to school. She says, *“I’m getting 100% support from my husband. He also helps manage the business. I run a large mobile money business, and in my community I am as respected as a government leader.”*

A Scalable, Sustainable and Adaptable Model

Embedded in the Learner Guide Programme are all the facets that make Camfed’s Model both ‘high touch’ and scalable. It demonstrates how education programmes designed with, and delivered by, communities not only

provide justice at scale, but are models of sustainability in advancing educational, economic and leadership development opportunities for young people in marginalised communities.

Through the programme, Camfed has created a responsive infrastructure which allows CAMA leaders to progress their ambitions for and with their communities, and provide locally-tailored solutions for complex problems. In Tanzania, for example, the teaching language switches from Swahili to English at secondary school, creating an additional barrier for marginalised students, for many of whom English is their third language.

As a result, the national transition rate from primary to secondary school is only 59.5%, and this is compounded by a female drop-out rate of 27% at Form 1, and 33% at Form 2, when students sit the national exam. In response to this learning crisis, Learner Guides will be trained to deliver a remedial literacy programme at rural secondary schools, starting in early 2016.





INNOVATIVE TECHNOLOGY

Democratising Big Data: Technological Innovation Supporting Accountability and Social Innovation at Scale

“Camfed is a game changer. Camfed is so successful because it has made technology an intrinsic part of its culture and operation across its entire ecosystem including donors, activists and the girls themselves.”

CHARLOTTE FINN, VICE PRESIDENT OF PROGRAMMES FOR SALESFORCE FOUNDATION, IN THE FINANCIAL TIMES

Camfed’s ability to scale up its programmes while maintaining its overriding principle of accountability to each individual girl could not have been achieved without the implementation of ground-breaking technology for efficient and effective programme monitoring and evaluation, financial tracking, data sharing, and peer networking. In 2015, Camfed grew its reputation as a leader among development organisations for its innovative use of technology by communities to scale support for vulnerable girls. Camfed does not deploy technology for technology’s sake, but as a driver for social innovation, where communities are empowered, and young women overcome isolation, through the use of technology and the sharing of the data they collect to transform the context and the prospects for vulnerable young people in rural communities. Technology in the hands of young educated women in rural communities magnifies their power to change the ‘default settings’ that determine their collective futures.

Programme, Donor, Financial and Organisational Systems Integration

In 2015 Camfed completed the integration of our Salesforce programme database with our finance system through the implementation of FinancialForce, retiring our springboard finance system and uploading 10 million records of historical data – removing the reconciliation process between two systems. This major organisational achievement, implemented across seven countries, enables us to continuously monitor the direct reach and cost of activities, increasing organisational efficiency, transparency and accountability by providing accurate real-time data to teams across the Camfed coalition. It offers a granular view of payments – tracked from donor partners to individual girls – and streamlines the process of delivering student entitlements. Because Camfed has also centralised donor management and organisational records in

Salesforce, and integrated its Monitoring and Evaluation processes within the system, we now have a single, extremely powerful cloud-based information platform encompassing all programmes and locations.

Direct-to-Database Mobile Monitoring

Data collected by Camfed in partnership with communities is key to our governance model, providing transparency, guiding urgent action, and informing decision-making, programming, benchmarking, quality assurance, and continual improvement. Local community activists, including Teacher Mentors, CAMA Learner Guides and Monitoring and Evaluation Resource Persons, use Android mobile devices to collect information on each individual girl supported at secondary level (including her circumstances, entitlements, financial transactions, her school attendance, retention and progression, and her ‘give-back’ activities as she joins Camfed’s CAMA alumnae network). This data is uploaded straight to Camfed’s bespoke Salesforce Information Management System, accessed by programme team members. Teacher Mentors also complete surveys on the ease of use of the technology, and CAMA Core Trainers upload and share information provided by Learner Guides, including the number of life skills sessions delivered per month, the number of study groups formed, hours invested, student attendance by gender, number of drop-outs, the number of students encouraged to stay in school, and referrals given to vulnerable students to seek further support. Data captured and analysed by impact teams is shared with schools and communities to engender urgent action. Data on specific interventions and programme innovations is shared with communities, government and NGO partners to drive programme refinements and innovation by showing which interventions are the most effective in securing girls’ entitlements and delivering change at scale.

Digital Peer Networking

In 2015, Camfed continued to develop and expand its innovative mobile technology platform, the Social Education Network (SEN), opening up new connectivity and resources for young people in rural areas. SEN is being used by CAMA members to support each other, access learning content and news, share ideas, business opportunities, and updates about philanthropic activities. Having taken the time to learn and understand CAMA's requirements for the next generation of SEN, Camfed aims to develop a number of innovations, including business tracking and business linking functionality, loan management and content sharing, integrated into our holistic programme database, avoiding duplication, and increasing data accuracy in a maintained and secure environment.

TERTIARY SCHOLARS LEADERSHIP ELECTIONS VIA SEN



In Ghana, where Camfed supported 500 young women into tertiary education in 2015, CAMA members identified the need for strong leadership to coordinate activities of the group. In April 2015, the Social Education Network (SEN) was used as a platform to elect 10 leaders on different tertiary campuses to lead the group for the next academic year. Dorothy Sam, a second year student of the University of Cape Coast, emerged as the Chairperson. By her election, she will serve as the representative on the Global Scholars Council.

Digital Learning Materials for a Literacy Curriculum Delivered by CAMA Learner Guides

In May of 2015, Camfed and the non-profit social enterprise Worldreader announced a ground-breaking learning technology partnership. Under the pilot, Worldreader and Camfed will deliver nearly 80,000 Swahili and English books, via e-readers, to 25 partner schools, reaching 4,500 students over two years. E-reader content will include Camfed's own 'Learning to Learn English' study guide, devised with young people in rural communities, as well as relevant supplementary reading materials from local and international publishers, provided by Worldreader. The materials will support a new curriculum with a literacy focus, devised as part of the project, and delivered by Learner Guides, young women graduates in the CAMA alumnae network, who were supported through school by Camfed. As part of the pilot, 57 Learner Guides were recruited and trained in Iringa District in 2015, and 2,500 e-readers were purchased and installed with Camfed's study guides for roll-out in early 2016.

Technology in Support of Young Entrepreneurs

In line with Camfed's plans to provide new Kiva loan products to CAMA members, and scale up the loan programme in order to support more young women in the critical transition period after secondary school, Camfed began setting up a mobile money service in partnership with local mobile internet service providers, ensuring easier and faster repayments. In 2015 we rolled out a mobile money/Kiva loan management system integrated with Salesforce for enhancing the management of Kiva loans in Tanzania and Zimbabwe. Initial steps have been taken to provide a complete management solution for Kiva loans within Salesforce, linked to FinancialForce.



INNOVATIVE PARTNERSHIPS

Government Partnerships

Camfed works with government school systems in order to embed quality girls' education at scale, and change the 'default settings' of under-resourced secondary education in rural districts. Through our community partnerships, we have been able to drive innovation inside these systems. At the same time, because we share our impact data, parents, teachers and graduates are now actively making demands on the system to change the status quo. District officials involved in Community Development Committees see the changes brought about through our programmes, and governments are actively inviting Camfed to share its Model and expertise in delivering girls' education. In 2015, Camfed continued to strengthen its partnerships with governments, particularly with Ministries of Education at all levels.

Social Enterprise Partnerships

"Kiva changed my life history because now I can run my life by my own without depending on anyone; rather my family depends on me."

DEBORA NGAFUMIKA, LEARNER GUIDE FROM
KILOMBERO DISTRICT, TANZANIA

Kiva

In 2015, Camfed further extended its partnership with Kiva, the non-profit organisation which connects people through an online lending platform to alleviate poverty. The Kiva loan products developed specifically for CAMA members are helping young women to improve standards of living for their families, and also act as a multiplier for education. Among Kiva partners, Camfed has pioneered the concept of 'social interest loans', provided as an incentive for volunteering in local schools (see page 38). In 2015, Camfed Ghana joined Camfed Zimbabwe and Camfed Zambia as Kiva field partners, providing CAMA borrowers with access to low-risk loan capital. Within their rural districts, CAMA entrepreneurs are using the loans to move into novel market niches, including fish farming and hardware

supply. In all three countries, an increasing number of borrowers are using mobile payment services through local telecommunications providers to make their loan repayments. This streamlines loan management tasks and associated costs for both borrowers and Camfed. Given the strong demand for the loans, and dedication of CAMA members to give back to their communities, CAMA leaders are currently creating new structured volunteer roles that will open access to social interest Kiva loans for even more CAMA members.

Worldreader

Camfed's partnership with Worldreader, described in more detail in the Technology section (see page 42), delivers digital reading materials as part of a literacy curriculum to some of the most marginalised students in rural Tanzania, in a context where books are expensive and often shared among myriad students, and where the language switches from Swahili to English at secondary level, presenting an additional barrier and reason for drop-out for many students from impoverished homes.

What is so innovative about this partnership is that it brings together e-reader technology and diverse reading content with the experience and expertise of young women graduates in rural Africa, who deliver the complementary curriculum as trained volunteer Learner Guides, ensuring that technology is used in a context-sensitive and highly effective manner. In the process, Learner Guides will gain invaluable technology skills, which they will share with students and teachers alike.

Tertiary Education Partnerships

In 2015, Camfed extended its partnerships with tertiary institutions whose values are closely aligned, in order to open up new opportunities for CAMA members. These included EARTH University in Costa Rica, Ashesi University in Ghana, and the African Leadership Academy in South Africa. Through their partnership with Camfed, these institutions are learning about the additional support required by young women graduates from marginalised communities, as well as benefiting from their unique experience.

STRENGTHENING TERTIARY OPPORTUNITIES IN MALAWI

In Malawi, stronger relationships have been built with a range of tertiary institutions to support CAMA members leading change in rural communities. As part of the project, 117 young women are being supported through a variety of institutions, including the University of Malawi, Development Aid from People to People, teacher training colleges, and nursing and accountancy colleges. Ten are studying at agriculture colleges, while six are on agriculture-related courses; 50 are training to be teachers. Two of the 117 are studying internationally, one at EARTH University in Costa Rica, and one at the African Leadership Academy in Johannesburg. The remaining 49 are studying a variety of subjects across a range of technical and vocational colleges.

Research Partnerships

In June 2015, Camfed and the Research for Equitable Access and Learning (REAL) Centre in the Faculty of Education at the University of Cambridge celebrated the launch of the centre and their new partnership by hosting an inaugural seminar on the transformative impact of education, with a focus on marginalised girls, and a call for a global coalition for change. Through data collection and analysis around the outcomes of Camfed programmes, the partnership between Camfed and the REAL Centre will further strengthen the evidence base for the value of Camfed's unique model in improving the retention, achievement and progression of girls through school and into independence and leadership. At the end of 2015,

Camfed secured a two-year grant to conduct and leverage a full analysis of the strategically-important dataset that has been accumulated through baseline and midline surveys conducted under the UK's Girls' Education Challenge in Tanzania and Zimbabwe, which comprises data from 14,800 students from 262 schools. It is unique in its depth and breadth of coverage for girls in secondary schools in sub-Saharan Africa. The grant will enable us to partner with the REAL Centre to extend our analysis capacity, contributing valuable research to the development education sector for use by policy makers and implementers.

Private Sector Partnerships

Camfed's private sector partnerships are positioned around accountability to our clients and stakeholders, with intellectual property rights in any learning or programme materials created held by Camfed, ensuring that we can continue to create value for girls and their communities over the long term. In 2015, Camfed worked with Pearson as we continued scaling the Learner Guide Programme and developed a bespoke BTEC qualification to recognise and reward Learner Guides' knowledge, skills and competencies. The cross-sectorial partnership that brings together the private sector (Pearson), social enterprise (Kiva), and government and community partners enables us to take a multi-dimensional approach to addressing the challenges girls face.

Camfed is also exploring partnerships with private sector mobile money and internet service providers across all countries of operation in order to improve access and coverage for CAMA members using mobile phones for business transactions, loan repayments, and to send messages and upload content to Camfed's Salesforce CRM platform.



MEASURING OUR IMPACT: MONITORING, RESEARCH AND EVALUATION

“The audit observed consistent alignment between Camfed’s principles of governance, criteria for selection and vulnerability criteria and the actual practices of School Based Selection Committees (SBSCs) and Community Development Committees (CDCs). With regard to adherence to Camfed’s principles of good governance, the audit discerned that SBSCs and CDCs in the four districts are at the centre of accessing, vetting, and disseminating information on the Step Up Fund (SUF) selection process.”

SOCIAL AUDIT OF THE PROCESS FOR SELECTING VULNERABLE GIRLS FOR CAMFED’S STEP UP FUND TANZANIA 2015

Camfed uses rigorous systems for monitoring and accountability that underpin the scaling of support for marginalised girls and empower communities to take action founded on access to timely and relevant data. Because of our long-term support for girls through school, and the continuing connection through adulthood, Camfed has a truly unique opportunity to track the impact of investing in girls’ education and young women’s leadership, both at the level of the individual, as well as in wider economic and social change. Camfed’s approach to tracking and measuring impact operates at three levels: through ongoing monitoring and evaluation, longitudinal surveys, and in-depth research studies.

Client-Partnered Monitoring, Data Sharing, and Action

Ongoing monitoring (including termly monitoring of clients and their receipt of entitlements) is conducted by Camfed’s network of local partners across 129 rural districts, including by Community Development Committees (CDCs), School Based Committees (SBCs), Teacher Mentors, and CAMA members. These local activists are ideally placed to understand what is happening in communities, provide regular reports, and receive ongoing training from Camfed, supported by regular field visits by Camfed staff. Because local stakeholders are fully involved in gathering, analysing, sharing and using data, we embed a local culture of accountability, and deepen our joint understanding of the social determinants that affect girls’ education and young women’s life choices. This interactive and community-led method of data-gathering achieves significant cost-efficiencies, and – most importantly – the sharing of data back with communities ignites local

action in response to findings, and provides positive reinforcement as stakeholders see and celebrate successes. Independence and objectivity are in turn reinforced by frequent external evaluation.

Audits and Evaluations

“Decision-making is highly decentralized whereby decisions made by the Ward Selection Committees (WSC) are in most cases accepted by the CDC. This successfully upholds Camfed’s principles. First, the participation of multiple actors at school, ward and district level ensures that the process is more inclusive. Second, engaging multiple levels of decision-making in a manner that encourages decentralization enhances levels of transparency.”

SOCIAL AUDIT OF THE PROCESS FOR SELECTING
VULNERABLE GIRLS FOR CAMFED’S STEP UP FUND
TANZANIA 2015

In 2015, a number of external audits and evaluations were conducted in our countries of operation, including an audit of Camfed’s client selection process in Tanzania and Zimbabwe by the Women’s University in Africa, which summarised that *“The audit observed consistent alignment between Camfed’s principles of governance, criteria for selection and vulnerability criteria and the actual practices of School Based Selection Committees (SBSCs) and Community Development Committees (CDCs).”*

Surveys and Research

“Without being part of CAMA most of us would have been in marriages and others would have more than three kids by now. The Association motivates us to live for our dream and we really do feel encouraged about it.”

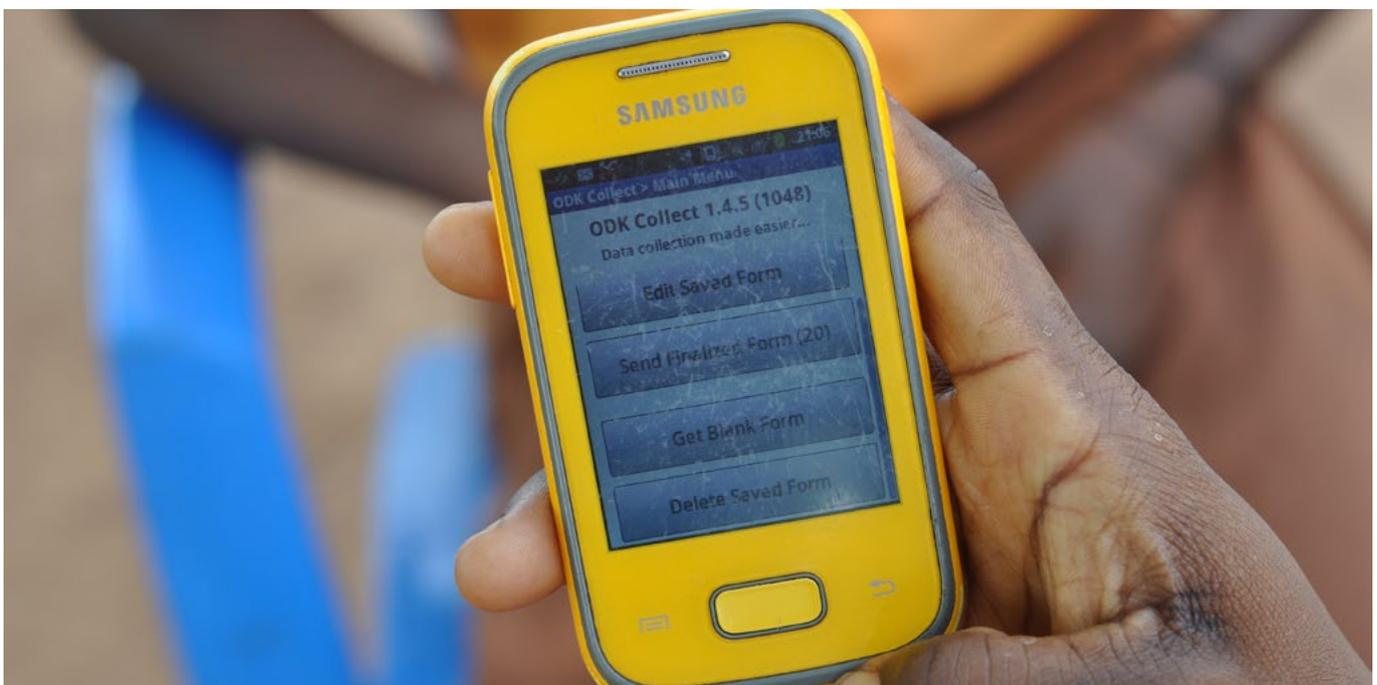
CAMA MEMBER, QUALITATIVE RESEARCH STUDY IN MALAWI, 2015

In 2014-2015, Camfed carried out a wide range of baseline, midline and endline surveys, as well as short-term and long-term research studies, to examine key factors in girls’ lives and in their context that influence their success and the wider outcomes of their education. These studies helped us to understand schools and communities more deeply, provided rich data for longitudinal comparisons and robust data sets for further analysis, as well as key information to evaluate the impact of our programmes to date.

Surveys focused on school attendance and academic achievement looked at the multiple factors leading to high levels of student drop-out and repetition rates at

primary schools in Malawi and Zimbabwe; at the factors causing girls’ dropout at secondary level in Zimbabwe; and at the impact of girls’ clubs on the retention of girls in Junior High Schools in Ghana. A survey looking at the degree of marginalisation of two cohorts of girls and boys at secondary level in 262 government schools in Tanzania and Zimbabwe also tracked students’ school attendance, academic achievements, attitudes to learning, and wellbeing; with detailed reporting, analysis, and further multi-level modelling scheduled for 2016.

Camfed carried out a number of surveys among CAMA members in 2015, looking at CAMA members’ aspiration, economic independence, leadership and philanthropy in Malawi, for example; and tracking how young women graduates were doing in establishing and growing their businesses through Seed Money training and funding in Zambia, and through the Innovation Bursary Programme in Ghana. We also explored how Camfed’s Financial Literacy Training Programme has changed the attitudes of CAMA members, and of the tens of thousands of community members reached by CAMA members’ financial literacy outreach in Ghana.



**It is important
to honor and
celebrate the
achievement
of women**



Cama Ghana

ADVOCACY ACHIEVEMENTS

Camfed is now firmly recognised as a leader in the international development space for delivering high impact education programmes at pace and at scale, and for achieving long-lasting results for girls and their communities. In 2015, we have continued to step up our advocacy at all levels, emphasising young women's leadership in the delivery of girls' education and young women's empowerment programmes. Beyond advocacy, Camfed is providing technical assistance to governments and other key partners as part of our objective to embed best practice at national level, benefiting the school system as a whole.

Thanks to the recognition of our success at the highest level of government – and among the most influential policymakers and thought leaders on girls' education – Camfed was invited to join a large number of key events, which provided additional platforms from which to promote the Camfed Model as a mechanism for delivering systemic change in rural communities. Community outreach and national advocacy events, many led by the members of CAMA, ensured that our words at international level were met by action in every district.

Technical Assistance to National Governments

Ghana

In 2015, Camfed Ghana continued advising the Ministry of Education (MOE) on girls' education, as a key partner for the development and delivery of government secondary school bursaries to 10,000 students, particularly girls and other marginalised groups, to expand enrolment and retention in senior high school under a World Bank-funded Secondary Education Improvement Programme (SEIP). As part of this relationship, we provided the Quality Assurance Framework for the administration of the SEIP Scholarship Scheme, supported the MOE with the development of a SEIP scholarship reference and training manual, and trained MOE and Ghana Education Service trainers on data management and scholarship administration under the SEIP.

Malawi

Camfed Malawi partnered with the Ministry of Education, Science and Technology (MoEST) to set

up a National Taskforce on Study Circles, and is now working to help fund and facilitate the national roll-out of Study Circles, which were adopted as best practice. Study Circles lead to improved performance, more lively participation in class, and more motivation to learn among students who regularly attend.

Advocacy Highlights

Ghana

Camfed Ghana shared its Strategic Plan with the Ghana National Education Campaign Coalition (GNECC) – a network of civil society organisations, professional associations, educational and research institutions, which promotes quality basic education for all – in order to assist the coalition to develop its new strategic plan. Camfed presented a position paper as part of a policy brief by the GNECC at the annual National Education Sector Annual Review (NESAR). We also contributed to the gender policy discussions which culminated in a New National Gender Policy, "Mainstreaming Gender Equality and Women's Empowerment into Ghana's Development Efforts," released by the Ministry of Gender, Children and Social Protection in May 2015. Camfed shared its experience in education, and the importance of supporting vocational training and skills development for young women school leavers, on the Ghanaian SDG Philanthropy Platform.

We partnered with the Canadian High Commission to support its Ghanaian advocacy campaign against child marriage. Video coverage of Camfed's work in Ghana was shared with the Ministry of Education for a TV series to demonstrate efforts to improve the education sector in Ghana. Several CAMA members joined the popular TV chat programme "The Standpoint" throughout the year to share their personal stories of transformation through education, introduce their community philanthropy projects, and discuss "Staying Safe Online."

Advocacy events also included The MasterCard Foundation Annual Learning Summit, which brought together Ministry and donor partners, NGOs, secondary and tertiary scholars, educational institutions, and the Canadian High Commission to Ghana to share

recommendations for improving access to, and quality of, secondary and tertiary education in Ghana; and the National Forum for Girls' Education Officers, which brought together Girls' Education Officers from all districts in the country, NGOs and the Ghana Education Service to discuss research findings and make recommendations.

Zambia

In 2015, Camfed Zambia continued to work with the Ministry of Education, Science, Vocational Training and Early Education (MESTVEE) as secretariat of the Gender and Equity Committee, an advisory committee whose purpose is to ensure that gender and equality perspectives are central to MESTVEE activities, leading a team of ten NGOs to present policy-related concerns hindering progress on issues of gender and equity in schools. Camfed remained an active participant in a number of other governmental committees, including the Policy Implementation Technical Committee and Learning Metrics Taskforce, and chaired the Project Coordinating Committee (PCC) and Gender Thematic Group of the Zambia National Education Coalition (ZANEC).

With the review of the National Education Policy now in its final stage, Camfed's involvement continued through membership of the Monitoring and Evaluation Technical Committee, to which policy documents are presented for approval. Camfed also participated in district and school field visits to monitor implementation of the New Curriculum Framework. At the Joint Annual Review concerning 'Implementation of the Revised Curriculum for Quality Education Delivery', a Camfed representative delivered a speech on behalf of the PCC and ZANEC.

Camfed was also part of the working group that drafted and reviewed the government document presented at the Commission on the Status of Women in New York. As key advocacy partners planning and participating in the First African Girls' Summit to End Child Marriage in Lusaka in 2015, Camfed and its CAMA alumnae shared their experience and leadership in preventing child marriage and teenage pregnancy. Camfed's film 'The Child Within' was screened at the Summit, and Camfed Zambia's National Director, Director of Partnerships, CAMA and staff members were featured in the UN Women film 'End Child Marriage.'

Malawi

In 2015, Camfed Malawi shared its Strategic Plan with the Ministry of Education, Science and Technology (MoEST) and continued to participate in the Technical Working Group for Secondary Education, where Camfed offers advice and reviews various aspects of the education sector, joins policy discussions and lesson-sharing, and feeds into the government mainstream bursary programme. Camfed Malawi's 2015 AGM was attended by the Principal Secretary, and the Director, Secondary Schools at MoEST, underlining our strong partnership with the Ministry. In testimony to the strength of our systems, both commended Camfed for its robustness, highlighting the timely intervention by Camfed Malawi's National Director in preventing a duplication of support, stating that no other NGO could have been that swift and accurate. The Principal Secretary also confirmed that the Ministry was taking its cue from Camfed's bursary guidelines, because they were *"the best and well thought out."* Camfed Malawi was selected as chair of the Northern Region chapter of the National Network on Girls' Education, and joined the national coordinating committee, where we plan to coordinate and disseminate best practice among key players in girls' education in the country.

“The pillars of good governance (accountability, transparency, involvement, effectiveness and efficiency) are well practised in handling Camfed matters. Various activities are done through community engagement (Whole School Approach), and there is a sense of community ownership on matters pertaining to the schools’ development.”

MR BURETTA, DISTRICT EDUCATION OFFICER FOR MOROGORO IN TANZANIA AFTER JOINING A MONITORING VISIT TO UMGUZA DISTRICT, ZIMBABWE, SPEAKING AT THE NATIONAL ADVISORY COMMITTEE MEETING IN HARARE

Zimbabwe

In 2015, Camfed Zimbabwe continued to strengthen its relationship with the Ministry of Primary and Secondary Education (MoPSE) and input into the new education curriculum review. Camfed was invited as one of the key players to participate in the process of developing MoPSE’s Education Sector Strategic Plan (2016-2020), sharing complementary strategies and alignment with Camfed’s strategic plan. Camfed shared lessons and replicable components from Parent Support Group school meal programmes on the National Advisory Committee, and participated in the government’s Basic Education Assistance Module (BEAM) redesign meeting, joining other NGOs and Ministry officials to review draft policy.

Camfed is one of three civil society organisations taking part in the development of Teacher Professional Standards documents for teachers in Zimbabwe. Camfed sits in the Consultative Groups for Out of School Children as well as Teacher Professional Standards, and a CAMA member (former CAMA chair) sits on the Youth Council Board. Camfed Zimbabwe also took part in the launch by the Minister of Primary and Secondary Education of the Zimbabwe Farmers’ Union programme at Kushinga Phikelela institute in 2015, a programme which dovetails with Camfed’s efforts to equip young women with sustainable agriculture skills to enable them to progress to secure livelihoods.

Tanzania

In 2015, Camfed Tanzania continued to engage and share Camfed’s strategic plan with members of the Ministry of Education, Science and Technology (MoEST) during regular meetings of its National Advisory Council. Camfed used national assessment tools created and monitored by the National Examinations Council of Tanzania (NECTA) to measure academic results, igniting discussions about the relevance of curricula, pedagogical approaches, the measurement of life skills, and the assessment of learning.

Key advocacy strategies included the reinforcement of good governance over girls’ entitlements: Camfed has been engaging with MoEST on national adoption of the use of mobile phones for monitoring and enhancing EMIS data; the provision of value for money through the adoption of targeted support, and wider adaptation of Camfed’s community engagement and wrap-around support models, including the Teacher Mentor, Parent Support Group, Planning for School Excellence and Learner Guide models.

Camfed continued to promote child protection and the prevention of early marriage and pregnancies, and to share new and relevant data, including results from learning assessments and midline findings, with key education providers and authorities, including the Tanzania Heads of Secondary Schools Association (TAHOSSA).



EDUCATION AMBASSADOR AND HEALTH ADVOCATE, FATIMA YAKUBU



“I make sure girls out there take their studies seriously. I teach girls about teenage pregnancy, contraception, and how to keep themselves safe.”

FATIMA YAKUBU, CAMA AMBASSADOR, GHANA, SPEAKING AT THE WOMEN OF THE WORLD FESTIVAL IN CAMBRIDGE, UK

The 13th born of a family of 14 children in rural Ghana, Fatima’s parents could not afford her school fees. Yet such was her determination, Fatima would wake at 4am to sell chewing sticks (used to clean teeth) on the market, while her mother sold her personal belongings to fund her daughter’s schooling. Studying late into the night by a smoking lantern, Fatima managed to complete Junior High School and qualify to progress to Senior High School. By then her mother had nothing left to sell, but her father – having witnessed her zeal and dedication – sold one of his two sheep to help with Senior High School fees. In spite of the three-hour journey to school, often in inclement weather, Fatima passed her exams and was promised paid work by a relative in Accra. On arrival, though, she was forced into unpaid labour and soon became severely ill. Returning home to recuperate, Fatima found work in an orphanage and continued to sell chewing sticks.

Fatima had long dreamed of becoming a nurse, and although accepted to nursing school, she could not afford the fees. She had almost given up on her dream when a friend introduced her to Camfed. With Camfed’s support, Fatima enrolled on a training programme and is now a professional nurse, and an active CAMA education ambassador and health advocate. She delivers information to communities on maternal health, Hepatitis B, epilepsy, reproductive health, sexually-transmitted diseases, domestic violence, and malnutrition. Fatima regularly speaks on a range of platforms, encouraging other young women from poor backgrounds to pursue education, fulfil their potential and become change makers in their communities.

“Women are discriminated against not because we are weak or stupid, but because we are not empowered,” she says. “Education makes one empowered. I am empowered now because I am educated... I serve as a role model to a lot of people. Young women always come to me for advice. I do a lot of advocacy. I make sure girls out there take their studies seriously. I teach girls about teenage pregnancy, contraception, and how to keep themselves safe.”

International Advocacy Platforms

CAMA's and Camfed's leaders joined together to make their mark around the world, and represent the power of educated African women. The highlights of Camfed's international engagement included:

World Economic Forum

(Davos, Switzerland – January 2015)

Camfed's Founder and President Ann Cotton asked the world to rethink what capital means in the fight against poverty and injustice, during the Schwab IdeasLab event "Sparking Systemic Change with Social Entrepreneurs." She focused on the rich capital in poor communities, which is often neglected or ignored by international organisations rather than developed for grassroots-led change.

Women of the World Festival

(London and Cambridge, UK – March 2015)

CAMA member Fatima Yakubu, a professional nurse in rural Ghana, told her story and shared her expertise on a panel on girls' education, chaired by Dame Barbara Stocking and including Malala Yousafzai's teacher, Mariam Khalique, international education expert Professor Pauline Rose, and Zoah Hedges Stocks from the Showman Traveller community.

SXSWedu®

(Austin, Texas, USA – March 2015)

At the SXSWedu education conference, Camfed's Founder and President, Ann Cotton, addressed an audience of educators, asking them to contemplate the power imbalance inherent in the collection of international development data, which flows from poor to rich communities, from development agencies to donors, and from the governed to the governing. Ann argued that sustaining such asymmetric relationships undermines poverty eradication initiatives.

Skoll World Forum

(Oxford, UK – April 2015)

Camfed's CEO Lucy Lake joined Graça Machel, Memory Banda, Rebecca Winthrop and Mabel van Oranje on a panel entitled 'Unleashing Girls' Power'. She explained

how Camfed's partnership with communities and engagement with government around girls' education is responding to the urgency of girls' exclusion and transforming educational prospects for girls – at scale, with CAMA alumnae as a new, unstoppable force of activists and philanthropists changing things for future generations.

United Nations Conference for Trade and Development

(Geneva, Switzerland – May 2015)

CAMA member, entrepreneur, and peer educator Ayisha Fuseini from the Northern Region of Ghana joined young entrepreneurs from across the world for a conference at the Palais des Nations, invited by the United Nations Conference on Trade and Development (UNCTAD) to speak in front of senior government officials and CEOs, and pitch her latest business plans to an audience of investors.

Let Girls Learn Roundtable

(London, UK – June 2015)

Founding member of the CAMA network and CAMA Development Manager Fiona Mavhinga joined the First Lady of the United States, Michelle Obama, the Rt Hon Justine Greening, Secretary of State for International Development of the UK, the Rt Hon Nicky Morgan, Minister for Women and Equalities of the UK, and Pauline Rose, Professor of International Education, at a roundtable discussion about what it takes to ensure marginalised girls access quality education and succeed.



Launch of the Research for Equitable Access and Learning (REAL) Centre at the University of Cambridge

(Cambridge, UK – June 2015)

Camfed CEO Lucy Lake, and CAMA Development Manager Fiona Mavhinga joined Julia Gillard, Chair of the Global Partnership for Education and former Prime Minister of Australia, Hans Brattskar, Norway's Deputy Minister of Foreign Affairs, Professor Sir Leszek Borysiewicz, the Vice-Chancellor of the University, Dame Barbara Stocking, President of Murray Edwards College and Pauline Rose, Professor of International Education and Director of the REAL Centre, at the Centre's inaugural seminar, discussing social transformation through education. The event also celebrated the launch of a new research partnership between Camfed and the REAL Centre.

CAMA Celebration at the House of Lords

(London, UK – July 2015)

Baroness Lane-Fox hosted an event for Camfed at which Angeline Murimirwa, Regional Director and founding CAMA member, described altering the 'default settings' for girls from poor families by forging a new pathway for them to get an education and get connected through technology. In attendance were representatives of the UK government, international business leaders, thought leaders and philanthropists.

United Nations Week – Sustainable Development Goal Announcement

(New York City, USA – September 2015)

Camfed worked extensively with the Malala Fund's UK and US teams to coordinate the attendance of CAMA members Angeline Murimirwa, Fiona Mavhinga and Abigail Kaindu at advocacy and media events across New York City, standing with Malala Yousafzai during the week of the UN Sustainable Development Goals announcement. The three leaders deeply engaged with Malala's other young women ambassadors, met with press members, joined the United Nations Global Education First Initiative and the Social Good Summit, and contributed on high level policy discussion panels, further raising Camfed's profile as the one girls' education NGO that can act and deliver now, for this generation of girls.

Brookings Institution Launch of "What Works in Girls' Education"

(New York City, USA – September 2015)

CAMA leader Fiona Mavhinga joined Julia Gillard (Distinguished Fellow with the Center for Universal Education at Brookings), Rebecca Winthrop (Director, Center for Universal Education) and Gene Sperling (Former National Economic Adviser to President Clinton and President Obama) to discuss new evidence around "What works in girls' education," coinciding with the release of the book by the same name, co-authored by Winthrop and Sperling. It features Camfed as a model for achieving girls' education – particularly with young women leading the charge.

Queen's Trust Roundtable

(London, UK – October 2015)

Nasikiwa Duke, Programme Manager, Young Women's Empowerment at Camfed Tanzania, travelled to the United Kingdom in October 2015 to participate in a high level event about the Learner Guide Programme, holding a presentation for thought leaders and influencers organised by the Queen's Trust in London. She also took part in a film introducing the Learner Guide Programme.



Young Africa Works Summit

(Cape Town, South Africa – November 2015)

CAMA Development Manager Fiona Mavhinga accompanied CAMA leaders Sadia Wuntima from Ghana, Eva Marick Damasi from Tanzania, Clarah Zinyama from Zimbabwe, Rebecca Mununga from Zambia, and Grace Arthur from Ghana as they came to learn and share their experiences in starting rural businesses, practicing sustainable agriculture, and helping young women from rural communities build independent livelihoods.

Child and Youth Finance International Regional Meeting

(Accra, Ghana – November 2015)

CAMA member and former Core Trainer for the Financial Literacy Programme, Thelma Abudu, presented on the theme “Economic Strengthening and Sustainable Livelihood for Adolescent Girls.” She highlighted the impact of Camfed’s Financial Literacy, Entrepreneurship and Learner Guide programmes through her personal experience.

First African Girls’ Summit to End Child Marriage

(Lusaka, Zambia – November 2015)

As key advocacy partners planning and participating in the First African Girls’ Summit to End Child Marriage, Camfed and its CAMA alumnae shared their experience and leadership in preventing child marriage and teenage pregnancy, and returning girls to school. The summit provided a major platform for the African Union campaign launched in 2014 with the objective of encouraging governments across the continent to act with urgency in ending child marriage.





PLANS FOR FUTURE PERIODS: LOOKING TO 2016 AND BEYOND

2015 was the year that world leaders unveiled the new “Sustainable Development Goals,” and the year that Camfed launched our new five-year Strategic Plan, setting out an agenda for showing the world the extraordinary potential that is unlocked through girls’ education.

Our focus in 2016 is to continue to deliver on the targets set out in our Strategic Plan, at the centre of which is our goal to support one million girls through secondary education by 2020. Our progress to date towards this goal encapsulates the essence of Camfed – in combining the activism of our community partners, CAMA leadership, and supporters – to deliver results for girls. It stands as a testament to what is possible to achieve with an ambitious, partnership-based approach to girls’ education.

The scale-up of our programmes over the past three years means that we have an important legacy on which we can now build over the next period. This includes a highly efficient delivery mechanism that combines a well-established infrastructure at the community level in administering support for girls, and the strength of our decentralised systems in ensuring accountability. During 2015, we implemented a new system, FinancialForce, to further reinforce efficiency, and this is something on which we will capitalise during 2016 and for which we have now won an international award in recognition of our innovative approach to systems development.

With the rapidly growing number of girls completing secondary school under Camfed’s programme and joining CAMA, we are working with the CAMA leadership to open up opportunities for school-leavers in their transition to a productive livelihood, and to strengthen the governance structures that underpin the CAMA network at all levels, including regionally. Where possible, we will support vocational and tertiary opportunities for girls who complete school, as well as forge partnerships with social enterprises and the private sector to channel new resources for young women’s entrepreneurship and professional development. A core focus of the next period will be to diversify the Learner Guide Programme to further

expand opportunities for secondary school graduates in service to community priorities, to include adapting the curriculum to primary level, and embracing other sectors beyond education, including health, agriculture, finance and IT.

2016 will see the release of the results of a major learning assessment conducted in Zimbabwe and Tanzania under DFID’s Girls’ Education Challenge, testifying to the efficacy and impact of Camfed’s approach in improving educational outcomes for the most marginalised girls. We will work with partner institutions to analyse and share widely the results with governments and other agencies, in order to influence investment and inform practice to push up learning outcomes for all.

Our biggest challenge over the next period will be to raise the level of resources to realise the full potential of our model to deliver results. This includes diversifying our funding base to mitigate our exposure to changing donor priorities, particularly in the context of the redirection of international funding to conflict-affected situations. It also requires that we raise a greater proportion of unrestricted funding to support innovative opportunities for the growing CAMA network of business and social entrepreneurs, so that they can in turn step up as a new generation of philanthropists and leaders, now taking the reins at the forefront of a wider movement for girls’ education. This is the ultimate outcome that we are working towards – a truly sustainable and ever-widening network of support that will guarantee the education of future generations of girls.

“Imagine one million advocates for change, making the difference between Africa spiraling in poverty or leading a brighter future. Imagine how you might be a part of this amazing movement. Together, we can change the default settings for individuals, families, and their communities. And we will.”

CAMA LEADERSHIP

GOVERNANCE AND FINANCIAL STATEMENTS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

Camfed International is a company limited by guarantee, company registration number 2874653 and registered with the Charity Commission of England and Wales, Charity Registration Number 1029161. It is governed by its Memorandum & Articles of Association. The Board of Trustees comprises seven people who together are responsible for the supervision of the management of all the affairs of Camfed International. The Board is committed to maintaining a high standard of corporate governance. Board meetings are held four times a year. Trustees, all of whom are non-executive, are drawn from diverse, international backgrounds and bring a broad range of relevant experience and skills. They are elected to the Board by existing Trustees and recruitment and appointment is done based on specific skills required. An induction for new Trustees covers all aspects of the role, the objectives of the charity and the responsibilities of Trustees. No other organisation or body has the right to appoint Trustees of the charity.

Directors' and Trustees' Responsibilities

The Board of Trustees is responsible for ensuring that all activities are within UK law and fall within agreed charitable objectives. Its work includes setting strategic direction and agreeing the financial plan. Company law requires that the Directors and Trustees prepare accounts for each financial period which give a true and fair view of the state of affairs of the charitable company as at the end of the financial period and of the income and expenditure of the charitable company for that period. In preparing those accounts, the Directors and Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the principles and methods of the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charitable company will continue.

The Directors and Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Directors and Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware;
- The Directors and Trustees have taken all the steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Directors and Trustees are responsible for the maintenance and integrity of the corporate and financial information included on Camfed International's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

There are clear distinctions between the roles of the Board of Trustees and Executive Officers of Camfed to whom day to day management is delegated. Matters such as policy and strategic plans are prepared by Senior Management for consideration and approval by the Board. The Board acts on advice and information from regular meetings with members of the Executive Team.

Committees of the Board

There are two committees of the Board, the Finance and Audit Committee and the Remuneration Committee. The Finance and Audit Committee consists of four Board members. The committee meets four times a year to monitor and review financial statements, the internal control environment, risk, internal and external audit activities, investments, financial management and budgetary control. The Remuneration Committee consists of three Board members, who meet annually to review remuneration policy and set senior management pay.

Risk Management

The Trustees are responsible for the effectiveness and adequacy of risk management and internal control systems and processes of the Charity to manage the risks to which Camfed is exposed. They discharge this responsibility through a review of the effectiveness of the Charity's risk management framework. This is designed to support informed decision-making regarding the risks that affect the Charity's performance and its ability to achieve its objectives. Processes in place regarding risk management and internal control include the following:

- A comprehensive risk management framework which meets the Charity Commission's requirements is in place consisting of four stages: (i) understanding the risk environment through risk identification, (ii) analysis and evaluation of the risk, (iii) a comprehensive risk review by the Trustees at least annually, (iv) an organisation-wide risk review quarterly at district and country levels in every country in which Camfed works and documented in the risk register, (v) continuous training of staff and stakeholders on risk management.
- The Finance and Audit Committee reviews and approves an annual risk-based internal audit plan which covers the major risks identified by management and the Trustees. It also receives regular reports from the internal audit function on the effectiveness of controls and on progress against both its audit plan and the recommendations made in its reports.
- Once a year, the Trustees review the risk register to update risks and ensure that an effective risk management process is in place.
- A strong whistleblowing policy is in place to ensure that employees are confident that they can raise any matter with Camfed that concerns them, safe in the knowledge that it will be taken seriously, treated as confidential and that no action will be taken against them.

The risk framework is classified into eight broad categories (core, financial, rapid growth, employees, Trustees and Executive, brand, external and compliance) that are further defined into specific potential risk elements. The current risk register identifies a total of thirty seven specific risk elements across all the eight categories and below is a list of five major risks the Trustees have identified and the mitigating strategies in place:

Risk	Management
Secure funding	<ul style="list-style-type: none"> • Continued investment in the enhanced fundraising strategy aimed at donor recruitment and retention to increase Camfed’s public donations base, alongside trusts, foundations and corporate sources • Setting in place a comprehensive development plan to resource the new strategic plan • Camfed has received significant funds from statutory sources, and has invested in building and maintaining strong relationships across the board. However, policy changes and turnover of senior positions in government means this needs to be ongoing. • Increased investment in innovation related fundraising technologies including website, social media and an ongoing review of market trends • Regular financial planning, including income and reserves projections and the budgeting and monitoring of actual expenditure
Fraud and bribery	<ul style="list-style-type: none"> • Strong internal control environment that is strictly administered • Harmonised procedures and processes across all countries • Internal audit visits carried out in all offices every year, with open access to all records • Clearly defined procurement policy and procedures • A robust Anti Bribery policy that is fully compliant with the UK Bribery Act 2010
Currency	<ul style="list-style-type: none"> • Exposures monitored and foreign exchange forward contracts used where appropriate to hedge net exposures • Monthly and quarterly forecasts for local cash flow needs in countries Camfed works so that exposure to local currencies is reduced • Funds held in the same currency of receipt • Internal Audit oversight of currency transactions
Risk of harm to vulnerable children in school	<ul style="list-style-type: none"> • Camfed’s governance structure has been designed and tested to ensure that key decisions are taken by committees, working on clear criteria in a transparent way. This reduces the opportunity for any individual to dominate decision-making and exploit this to the harm of any young person. To reinforce this, Camfed has established a detailed Child Protection Policy (CPP). • The CPP applies to everyone associated with Camfed – employees, local community volunteers and anyone else involved in any programme. An affirmative duty to intervene is imposed on anyone who observes that a person is vulnerable. Any sign of a problem is followed up immediately by Camfed staff.
Quality of the Board of Trustees and management	<ul style="list-style-type: none"> • Trustees, all of whom are non-executive, are drawn from diverse, international backgrounds and bring a broad range of relevant experience and skills. They are elected to the Board by existing Trustees and recruitment and appointment is undertaken based on specific skills required. An induction for new Trustees covers all aspects of the role, the objectives of the charity and the responsibilities of Trustees. • Most Board members have visited Camfed’s programmes. • Camfed is led by the Chief Executive Officer with over 20 years of experience working for the charity. The CEO leads a team of appropriately-qualified and experienced staff including the Chief Financial Officer, Regional and National Directors. • The CEO reports to, and is evaluated by, the Camfed International Board. • The CEO is responsible for evaluating the performance of the Executive Team in accordance with Camfed’s appraisal system.

Public Benefit

The 2014 – 2019 Camfed Strategic Plan was developed to ensure that the charity provides public benefit. In shaping our objectives for the year and planning our activities, the Trustees have considered the Charity Commission’s guidance on public benefit, including the guidance ‘public benefit: running a charity (PB2)’.

Equal Opportunities

Camfed is a charitable organisation committed to the promotion of equal educational opportunity. It takes affirmative action to make educational opportunity a reality for girls in Africa, where this accords with national goals. In carrying out this objective it treats individuals with respect, within the field and the organisation, and creates a broad base for consultation and decision-making wherever possible and appropriate. To accomplish these overall objectives, as expressed in the Memorandum and Articles of Association, Camfed will:

- Comply with both the letter and spirit of all applicable laws and regulations governing employment in the UK and host country which include the Equality Act 2010 as amended from time to time;
- Provide equal opportunity to all employees and to all applicants for employment;
- In employment, prohibit unlawful discrimination or harassment because of race, colour, nationality, religion or religious beliefs, ethnic or national origin, age, gender, marital status, civil partnership or gender reassignment, sexual orientation, or disability;
- Advise all employees or respective employees of Camfed’s Equal Opportunities Policy;
- Pay particular attention to recruitment procedures, probationary periods, terms and conditions of employment, dismissal, leave, promotion, and deployment patterns;
- Develop mechanisms for resolving grievances about unfair discrimination and harassment;
- Review both the letter and application of its Equal Opportunities Policy on a regular basis.

Liability of Members

Camfed International is a registered Company, limited by guarantee. Members of the Company have guaranteed the liabilities of the Company up to £1 each.

Financial Performance and Policies

Financial Performance

The financial performance for the year remained robust, despite a reduction in government funding. Net income was £0.5m (2014: £3.5m), increasing year end reserves to £11.7m (2014: £11.2m). Year-end cash was £7.9m, down from £8.5m at the end of 2014, primarily due to the timing of receipts from government grants. The financial results for the year are set out in the consolidated statement of financial activities on pages 68 and 69.

Income

Income for the year was £27.2m (2014: £31.2m), down 13% mainly as a result of reduced allocated budget from the projects funded by the Department for International Development (DFID). Allocated budgets under the projects peaked in 2013 and 2014. Income for the year from statutory sources was £16.9m (2014: £19.9m) and accounted for 62% of the total. Trusts and Foundations and Corporate donations declined 18% and 5% year on year respectively. A detailed analysis of income is shown in the consolidated Statement of Financial Activities (SOFA) and Note 4 to the accounts.

Expenditure

The Statement of Financial Activities (SOFA) on page 68 shows expenditure for the year and the split between charitable expenditure and fundraising. Total charitable spending was at £26m, of which £18.6m was dedicated to the core strategy of sending girls to school, representing 72% of total charitable spend. Investment in young women's leadership was at £4m, representing 15% of spend. Expenditure on fundraising was 3.7% of total expenditure up from 3% in the previous year. This reflects the enhanced fundraising strategy aimed at donor recruitment and retention to increase Camfed's public donations base, alongside trusts and foundations and corporate sources, while sustaining the grant income from statutory sources. The increase in fundraising spend was mainly at Camfed International (UK office) and Camfed USA Foundation (USA office). Further analysis of fundraising and charitable expenditures is shown in notes 5 and 6 respectively.

Financial Position and Reserves

Funds

At 31st December 2015 Camfed held £11.7 million in fund balances, of which £5.6m (2014: £6m) were restricted funds which are available for on-going operations, but restricted to specific purposes by donors, or by the granting or contracting agencies. Unrestricted funds of £6.1m (2014: £5.2m), split as £1.4m (2014: £0.6m) consisting of £0.4m of designated funds set aside by the Board of Trustees to meet school going costs for girls and boys in the programme as at 1 January 2016 and a provision of £1m for risk of currency fluctuations (see Note 18), and £4.7m (2014: £4.6m) representing general funds, i.e. available funds to be spent at the Trustees' discretion in furtherance of Camfed's charitable objectives (see reserves policy below).

Cash

At 31st December 2015, Camfed held £7.9m in cash and short term deposits, down from £8.4m at the end of 2014. This reduction was a combination of a £0.5m increase due to the net income in the year, more than offset by a reduction in cash received in the year due to an increase in debtors of £1.2m. These debtors include an increase of £0.9m in government grants, reflecting the expected delay in certain receipts including those subject to performance criteria which will be finalised in 2016.

Financial Policies

Reserves policy

Camfed International's Board of Trustees believe that keeping adequate liquid reserves enables the charity to safeguard on-going commitments and operations, make long-term commitments for girls' education and protect the charity from risk of disruption at short notice due to a lack of funds and economic downturns, while at the same time ensuring that we do not retain income for longer than required. The reserves target for 2015 was made up of two components; firstly the number of girls and boys committed to receive school fees as at 1st of January of 2016 and a commitment to hold a minimum of 3 months' and a maximum of 6 months' core expenditure; and secondly, a provision was made for the risk of currency fluctuations. (A detailed analysis is shown on Note 18). At the end of the year, Camfed held £6 million in unrestricted funds, of that £0.4 million was designated towards school going costs not provided for from restricted funds and £1m for currency risk. The general reserves amount of £4.7 million represents 6 months' core expenditure and 12 months school going costs. It is expected to be used as and when required throughout 2016. The Board believe this level of reserve is acceptable and adequate in line with the risk policy above, the continued requirement for increased investment in fundraising, and the increasing need to pay in advance for grant contracts expenditure.

Remuneration policy

Camfed's recruitment, evaluation and pay policies are informed by the following principles:

We are committed to recruiting, developing and retaining appropriately-qualified and fairly-paid staff to lead and manage the work to achieve our aims. We recruit our staff through open competition. All our positions are advertised, including on our website. We are committed to developing leadership in the countries where we operate. Among those who have reached key management and leadership positions in Camfed are former beneficiaries of Camfed's programmes, in line with our aim to transform the employment prospects of those from the poorest and most marginalised rural communities. We evaluate all our staff through a transparent, rigorous appraisal system, set out in the Camfed Evaluation Guide, developed in consultation with all our staff internationally.

Camfed's CEO reports to, and is evaluated by, the Camfed International Board, in accordance with Camfed's appraisal system. Camfed aims to pay its staff fairly, on the basis of required qualifications, performance, benchmarking, and affordability for the organisation. Independent assessors regularly benchmark Camfed salaries and benefits against those of other comparable organisations. Pay and benefits for Camfed's President, CEO and CFO are set by its Remuneration Committee (a subcommittee of the Camfed International Board), taking into consideration:

- Our need to attract and retain effective leadership to deliver the goals of our Strategic Plan;
- Our ability to pay;
- Camfed's performance and the individual performance of the senior staff, both over the short and the long term.

Investment policy

The Board, through the Finance and Audit Committee, decide on the investments of the charity. The policy to generate returns on investments is balanced by the short and long term financial plans of the charity as well as an ethical investment policy.

Grant making policy

Camfed International works with partner organisations that contribute specific expertise to the execution of its programmes. Grants payable to partner organisations are made in line with Camfed's strategic objectives. The grants contribute directly towards the development of the charity's programmes by helping local organisations provide sustainable benefits for communities, and they are therefore considered part of furthering Camfed International's own objectives. Camfed International monitors all grants in accordance with the relevant partnership agreement.

Volunteering

Camfed International is grateful for the invaluable in-kind support received from corporate bodies and individuals during the year, representing an important contribution towards realising Camfed International's ambition for girls' education in Africa.

In approving this Trustees' Report, the Directors and Trustees are also approving the Strategic Report included herein, in their capacity as Company Directors.



Miranda Curtis
Chair of Trustees

Date: June 20 2016

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF CAMFED INTERNATIONAL

We have audited the financial statements of Camfed International for the year ended 31 December 2015 which comprise the Group Statement of Financial Activities, the Group Summary Income and Expenditure Account, the Group and Parent Charitable Company Balance Sheets, the Group Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

As explained more fully in the Trustees' Responsibilities Statement set out on page 59, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed auditor under the Companies Act 2006. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at www.frc.org.uk/auditscopeukprivate.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2015 and of the group's and the parent charitable company's net movement in funds, including the group's and the parent income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report incorporating the Strategic Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- the charitable company and group have not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the consolidated charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.



Murtaza Jessa (Senior Statutory Auditor)
for and on behalf of haysmacintyre, Statutory Auditor

26 Red Lion Square
London
WC1R 4AG

29 June 2016.

haysmacintyre is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

For year ended 31st December 2015

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>2015 Total Funds</u> £	<u>2014 Total Funds</u> £
Income from:					
Donations and legacies	4	3,222,615	23,821,711	27,044,326	30,969,855
<i>Other trading activities</i>					
Fundraising events		4,260	-	4,260	479
Sale of goods		-	-	-	25,268
Investments		90,082	-	90,082	133,289
Other		19,176	-	19,176	32,070
Total income		<u>3,336,133</u>	<u>23,821,711</u>	<u>27,157,844</u>	<u>31,160,961</u>
Expenditure on:					
Raising funds	5	887,077	108,189	995,266	836,163
Charitable activities					
Multiply girls' educational opportunities		1,716,900	16,883,766	18,600,666	19,763,217
Enable educated women to lead change		330,795	3,664,250	3,995,045	4,254,614
Extend our influence and impact		311,775	1,159,326	1,471,101	985,077
Evaluation and research		357,941	1,579,117	1,937,058	1,805,946
Total charitable activity costs	6	<u>2,717,411</u>	<u>23,286,459</u>	<u>26,003,870</u>	<u>26,808,854</u>
Total expenditure		<u>3,604,488</u>	<u>23,394,648</u>	<u>26,999,136</u>	<u>27,645,017</u>
Net gains/(losses) on investment assets	12	(128)	-	(128)	275
Net unrealised gain/(losses) on investment assets	14	325,876	-	325,876	-
Net income/(expenditure) before transfers		57,393	427,063	484,456	3,516,219
Transfers between funds	17	<u>852,392</u>	<u>(852,392)</u>	<u>-</u>	<u>-</u>
Net movement of funds		909,785	(425,329)	484,456	3,516,219
Reconciliation of funds					
Funds brought forward at 01.01.2015		<u>5,202,052</u>	<u>6,021,649</u>	<u>11,223,701</u>	<u>7,707,482</u>
Funds carried forward at 31.12.2015		<u>6,111,837</u>	<u>5,596,320</u>	<u>11,708,157</u>	<u>11,223,701</u>

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

For year ended 31st December 2015

	<u>Notes</u>	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	<u>2015</u> Total <u>Funds</u> £	<u>2014</u> Total <u>Funds</u> £
Income from:					
Donations and legacies	4	3,222,615	23,821,711	27,044,326	30,969,855
<i>Other trading activities</i>					
Fundraising events		4,260	-	4,260	479
Sale of goods		-	-	-	25,268
Investments		90,082	-	90,082	133,289
Other		19,176	-	19,176	32,070
Total income		<u>3,336,133</u>	<u>23,821,711</u>	<u>27,157,844</u>	<u>31,160,961</u>
Expenditure on:					
Raising funds	5	887,077	108,189	995,266	836,163
Charitable activities					
Multiply girls' educational opportunities		1,716,900	16,883,766	18,600,666	19,763,217
Enable educated women to lead change		330,795	3,664,250	3,995,045	4,254,614
Extend our influence and impact		311,775	1,159,326	1,471,101	985,077
Evaluation and research		357,941	1,579,117	1,937,058	1,805,946
Total charitable activity costs	6	<u>2,717,411</u>	<u>23,286,459</u>	<u>26,003,870</u>	<u>26,808,854</u>
Total expenditure		<u>3,604,488</u>	<u>23,394,648</u>	<u>26,999,136</u>	<u>27,645,017</u>

STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES

Surplus / (Deficit) for the year				158,708	3,515,944
Net gains / (Unrealised losses) on investments	12			(128)	275
Total gains and (losses) recognised as at 31st December 2015				<u>158,580</u>	<u>3,516,219</u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. See note 22 for 2014 analysis.

CONSOLIDATED AND CHARITY BALANCE SHEETS

As at 31st December 2015

		<u>Consolidated</u> 2015 £	<u>Consolidated</u> 2014 £	<u>Charity</u> 2015 £	<u>Charity</u> 2014 £
	<u>Notes</u>				
Fixed Assets					
Tangible Fixed Assets	11	330,080	541,371	23,013	30,729
		330,080	541,371	23,013	30,729
Current Assets					
Stock	13	3,059	3,166	3,059	3,166
Debtors	14	3,875,887	2,668,030	3,021,651	2,226,738
Short term deposits		1,500,000	1,500,000	1,500,000	1,500,000
Cash and bank balances		6,383,259	6,901,879	2,944,252	2,797,493
		11,762,205	11,073,075	7,468,962	6,527,397
Creditors					
Amounts falling due within one year	15	(384,128)	(390,745)	(200,483)	(202,272)
		(384,128)	(390,745)	(200,483)	(202,272)
Net Current Assets		11,378,077	10,682,330	7,268,479	6,325,125
NET ASSETS		11,708,157	11,223,701	7,291,492	6,355,854
FUNDS					
Restricted funds	17	5,596,320	6,021,649	3,271,888	3,071,830
Unrestricted funds					
General reserve		4,727,454	4,570,260	2,635,221	2,652,232
Designated reserve	18	1,384,383	631,792	1,384,383	631,792
TOTAL FUNDS		11,708,157	11,223,701	7,291,492	6,355,854

The accounts were approved and authorised for issue by the Board of Trustees on and signed on its behalf by:



Miranda Curtis

Chair of Trustees

Date:

June 20 2016

Company No. 02874653

CONSOLIDATED STATEMENT OF CASH FLOWS

For year ended 31st December 2015

		<u>2015</u>	<u>2014</u>
		£	£
	Notes		
Cash flows from operating activities:			
<i>Net cash provided by (used in) operating activities</i>	20	<u>(556,887)</u>	<u>3,062,664</u>
 Cash flows from investing activities:			
Bank interest received		90,082	133,289
Proceeds from sale of property, plant and equipment		3,337	2,173
Purchase of property, plant and equipment	11	(55,024)	(236,430)
Proceeds from sale of investments	12	701,281	10,810
Payments to acquire investments	12	(701,409)	(10,414)
<i>Net cash provided by (used in) investing activities</i>		<u>38,267</u>	<u>(100,572)</u>
Change in cash and cash equivalents in the reporting period		(518,620)	2,962,092
Cash and cash equivalents at the beginning of the period		8,401,879	5,439,787
Cash and cash equivalents at the end of the reporting period		<u>7,883,259</u>	<u>8,401,879</u>

Notes to the Accounts

For year ended 31st December 2015

1. Accounting Policies

a) Accounting Convention

The accounts are prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Assets and liabilities are recognised at historical cost unless otherwise stated in the relevant accounting policy note(s).

The Charity meets the definition of a public benefit entity under FRS 102.

b) Reconciliation with Previous Generally Accepted Accounting Practice

In preparing the accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatement has been required in making the transition to FRS 102 and the Charities SORP FRS 102.

c) Consolidation

The Consolidated Statement of Financial Activities (SOFA) and Balance Sheet consolidate the Financial Statements of the Charity and its six subsidiary undertakings. The results of the subsidiaries are consolidated on a line by line basis. No separate SOFA has been presented for the Charity alone as permitted by Section 408 of the Companies Act 2006. More details of the results of each subsidiary are given in note 21.

d) Preparation of Accounts on a Going Concern Basis

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the Charity remains a going concern for the foreseeable future.

e) Fund Accounting

The nature and purpose of restricted and unrestricted funds are explained in Notes 17 & 18.

f) Income and Expenditure

All income is accounted for on a receivable basis. Donations in kind are recognised at the value to the charity and are included in both income and expenditure. Expenditure is included on an accruals basis. Direct charitable expenditure comprises all expenditure relating to the objectives of the charity, including costs incurred in the UK supporting charitable activities. Other expenditure comprises costs of raising funds. Where expenditure cannot be directly attributed to a single activity, it is allocated between activities on a basis consistent with the use of resources. Support costs are detailed in Note 7.

g) Treatment of Payment by Results (PBR)

A proportion of the income receivable from Department for International Development Girls' Education Challenge projects 5101 and 7156 is subject to Payment by Results on the basis of achieving set targets. The donor has withheld 10% of cumulative receivables pending the outcome of Midline and Endline evaluations. The amounts retained to date have been treated as Grants Receivable.

h) Depreciation of Tangible Fixed Assets

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost of each asset systematically over its expected useful life:

Office equipment:	33% of original cost
Fixtures & fittings:	33% of original cost
Vehicles:	25% of original cost

i) Investments

Investments are stated at market value at the balance sheet date. Gains and losses on disposal and revaluation of investments are charged or credited to the Statement of Financial Activities (SOFA).

j) Foreign Currency Translation

Transactions in foreign currencies are translated into sterling at the rate prevailing on the date of the most recent transfer of funds. Forward contracts are used as an instrument to manage currency risk where necessary. Gains or losses on these contracts are recognised in line with FRS 102 guidance.

k) Pension Scheme Arrangements

The company makes contributions to private pension plans of eligible staff. The pension charge included in the financial statements represents contributions paid to the scheme. The company's liability is limited to the amount of the contributions.

l) Operating Leases

Rentals applicable to operating leases, where substantially all the benefits of ownership remain with the lessor, are charged in the Income and Expenditure account, as incurred.

m) Stock

Stock consists of purchased goods for resale. Stocks are valued at the lower of cost and net realisable value.

2. Overseas Organisations

a) Camfed has established separate legal entities in each of Ghana, Malawi, Tanzania, Zambia and Zimbabwe. The assets, liabilities, income and expenditure of these entities have been incorporated into the financial statements of Camfed International.

b) Camfed USA Foundation

Camfed USA Foundation was established as a not for profit organisation in 2000 and received its 501 [c] [3] status in April 2001. It shares Camfed International's principal charitable purpose to extend girls' access to education in less developed countries and raises funds which are allocated to particular Camfed International projects in Africa. The assets, liabilities, income and expenditure of Camfed USA Foundation have been incorporated into the financial statements of Camfed International.

3. Grants Payable to Partner Organisations

There were no grants to other organisations in 2015 (2014 - None).

4. Donations and Legacies

Incoming resources from donations and legacies for the year fall into the following categories:

	Unrestricted Funds £	Restricted Funds £	2015 £	2014 £
Donations				
Public donations	1,507,926	63,761	1,571,687	1,620,471
Standing orders	279,581	10,000	289,581	264,688
Payroll giving	18,855	10	18,865	29,299
Legacies	157,737	-	157,737	-
Gift Aid claims	78,616	-	78,616	198,841
Schools & colleges	15,000	-	15,000	29,416
	<u>2,057,715</u>	<u>73,771</u>	<u>2,131,486</u>	<u>2,142,715</u>
Grants receivable				
Statutories above £100k				
Department for International Development (all other contracts)	-	8,823,432	8,823,432	10,863,334
Department for International Development (Girls' Education Challenge)	-	6,291,904	6,291,904	7,380,424
Irish Aid	-	288,915	288,915	289,103
Churches Health Association of Zambia	-	-	-	667,725
Education Development Center, Inc.	-	615,445	615,445	641,839
British Council	-	375,000	375,000	-
Norwegian Agency for Development Cooperation	-	391,873	391,873	-
Other Statutories	-	116,375	116,375	38,444
Subtotal – Statutories and other agencies	<u>-</u>	<u>16,902,944</u>	<u>16,902,944</u>	<u>19,880,869</u>
Trusts and Foundations	1,130,392	2,510,967	3,641,359	4,434,494
Corporate donations	34,508	3,763,701	3,798,209	4,004,912
	<u>1,164,900</u>	<u>23,177,612</u>	<u>24,342,512</u>	<u>28,320,275</u>
Gifts in kind				
UK sources	-	321,078	321,078	506,865
USA sources	-	240,850	240,850	-
Other sources	-	8,400	8,400	-
	<u>-</u>	<u>570,328</u>	<u>570,328</u>	<u>506,865</u>
Total donations and legacies	<u>3,222,615</u>	<u>23,821,711</u>	<u>27,044,326</u>	<u>30,969,855</u>

5. Raising Funds

	<u>2015</u> £	<u>2014</u> £
Fundraising costs	166,267	449,570
Allocation of support costs	828,999	386,593
	<u>995,266</u>	<u>836,163</u>

The increase in the total cost of fundraising reflects the enhanced fundraising strategy, with an increased amount provided internally in 2015 as part of the apportionment of UK and US staff and overhead costs.

6. Charitable Activity Costs

	<u>Direct</u> <u>Programme</u> <u>costs</u> £	<u>Support</u> <u>costs</u> £	<u>From</u> <u>Unrestricted</u> £	<u>From</u> <u>Restricted</u> £	<u>Total</u> <u>2015</u> £	<u>Total</u> <u>2014</u> £
Multiply girls' educational opportunities	17,895,378	705,288	1,716,900	16,883,766	18,600,666	19,763,217
Enable educated women to lead change	3,153,901	841,144	330,795	3,664,250	3,995,045	4,254,614
Extend our influence and impact	932,758	538,343	311,775	1,159,326	1,471,101	985,077
Evaluation and research	1,585,602	351,456	357,941	1,579,117	1,937,058	1,805,946
Total direct charitable expenditure	<u>23,567,639</u>	<u>2,436,231</u>	<u>2,717,411</u>	<u>23,286,459</u>	<u>26,003,870</u>	<u>26,808,854</u>

Support costs were 9% of the total, up from 8% in the previous year, primarily as part of the strategy to extend our influence and impact.

7. Support Costs

	<u>Staff costs</u> £	<u>Overheads costs</u> £	<u>2015</u> £	<u>2014</u> £
Multiply girls' educational opportunities	482,510	222,778	705,288	830,726
Enable educated women to lead change	607,179	233,965	841,144	1,073,887
Extend our influence and impact	165,885	372,458	538,343	203,062
Evaluation and research	307,642	43,814	351,456	226,452
	<u>1,563,216</u>	<u>873,015</u>	<u>2,436,231</u>	<u>2,334,127</u>
Raising funds (Note 5)	536,841	292,158	828,999	386,593
Total costs allocated	<u><u>2,100,057</u></u>	<u><u>1,165,173</u></u>	<u><u>3,265,230</u></u>	<u><u>2,720,720</u></u>

8. Related Party Transactions

The Trustees drew no fees. No Trustee had any personal interest in any contract or transaction entered into by the charity during the year (2014 – none). The Founder and President of Camfed declared the existence of indirect financial interest through family in contracts entered into by the charity during the year. Helen Cotton provided consultancy services on film development (2015 – £18,325; 2014 – £11,909) and James Cotton provided consultancy services on website development (2015 – £13,775; 2014 – £33,525). Also the Head of HR & Administration of Camfed declared similar interest which was with Adam Segrave who provided chauffeur services (2015 – £5,950; 2014 – £6,375). These transactions were approved by the Board of Trustees in line with Camfed's conflict of interest policy.

	<u>2015</u> £	<u>2014</u> £
Donations from Trustees	389,112	500,000
Gift Aid	-	125,000
	<u><u>389,112</u></u>	<u><u>625,000</u></u>

9. UK Staff Costs and Numbers

	<u>2015</u> £	<u>2014</u> £
Salaries	1,595,819	1,410,434
Social Security costs	170,170	150,099
Pensions	115,613	94,102
	<u><u>1,881,602</u></u>	<u><u>1,654,635</u></u>

The salaries and pension contribution of the directors (key management personnel) who are not Trustees of the charity, totalled £317,131 (2014 – £314,960).

9. UK Staff Costs and Numbers (Continued)

Four employees earned above £60,000 pa (2014 – three) as follows:

	<u>2015</u> £	<u>2014</u> £
Salary range		
£90,001 – £100,000	1	1
£80,001 – £90,000	1	1
£70,001 – £80,000	1	1
£60,001 – £70,000	1	-
	<u>4</u>	<u>3</u>

The total pension contributions paid in the year in respect of these higher paid employees was £25,867 (2014 - £25,738).

The average number of employees in the UK was 42 (2014 - 39).

The number of persons employed, including part-time staff, calculated on a full-time equivalent basis analysed by region was:

	<u>2015</u>	<u>2014</u>
	Total number	Total number
UK	45	39
Overseas	243	231
	<u>288</u>	<u>270</u>

10. Taxation

As a charity, Camfed International is exempt from tax on income and gains, falling within s505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992, to the extent that these are applied to its charitable objectives. No tax charges have arisen in the charity.

11. Tangible Fixed Assets

Tangible Fixed Assets (Consolidated)

	<u>Office equipment</u> £	<u>Fixtures & Fittings</u> £	<u>Vehicles</u> £	<u>TOTAL</u> £
Cost				
Brought forward	603,234	169,384	826,406	1,599,024
Additions	49,509	1,955	3,560	55,024
Disposals*	(62,369)	(27,405)	4,898	(84,876)
At 31 st December 2015	<u>590,374</u>	<u>143,934</u>	<u>834,864</u>	<u>1,569,172</u>
Depreciation				
Brought forward	425,912	115,032	516,709	1,057,653
Charge for the year	74,102	17,646	83,185	174,933
Disposals*	(37,383)	(11,257)	55,419	6,779
Adjustment on disposals	(38)	(233)	(2)	(273)
At 31 st December 2015	<u>462,593</u>	<u>121,188</u>	<u>655,311</u>	<u>1,239,092</u>
Net Book Value at 31st December 2015	<u>127,781</u>	<u>22,746</u>	<u>179,553</u>	<u>330,080</u>
Net Book Value at 31st December 2014	<u>177,322</u>	<u>54,352</u>	<u>309,697</u>	<u>541,371</u>

Notes:

*Disposals include actual disposal of assets and foreign exchange gains/losses.

Tangible Fixed Assets (Charity)

	<u>Office equipment</u> £	<u>Fixtures & Fittings</u> £	<u>Vehicles</u> £	<u>TOTAL</u> £
Cost				
Brought forward	134,022	39,155	-	173,177
Additions	11,663	-	-	11,663
Disposals	(12,246)	(21,389)	-	(33,635)
At 31 st December 2015	<u>133,439</u>	<u>17,766</u>	<u>-</u>	<u>151,205</u>
Depreciation				
Brought forward	106,584	35,864	-	142,448
Charge for the year	16,139	3,219	-	19,358
Disposals	(12,246)	(21,389)	-	(33,635)
Adjustment on disposals	17	4	-	21
At 31 st December 2015	<u>110,494</u>	<u>17,698</u>	<u>-</u>	<u>128,192</u>
Net Book Value at 31st December 2015	<u>22,945</u>	<u>68</u>	<u>-</u>	<u>23,013</u>
Net Book Value at 31st December 2014	<u>27,438</u>	<u>3,291</u>	<u>-</u>	<u>30,729</u>

12. Investments

	<u>Consolidated</u> <u>2015</u> £	<u>Consolidated</u> <u>2014</u> £	<u>Charity</u> <u>2015</u> £	<u>Charity</u> <u>2014</u> £
Brought forward	-	121	-	-
Additions	701,409	10,414	-	-
Disposals	(701,281)	(10,810)	-	-
Gain/(loss) on disposals	(128)	277	-	-
Revaluation	-	(2)	-	-
At the Balance Sheet date, investments, at market value comprised:				
US Equities	-	-	-	-

Investments relate to stock donations received and sold during the year.

13. Stocks

	<u>Consolidated</u> <u>2015</u> £	<u>Consolidated</u> <u>2014</u> £	<u>Charity</u> <u>2015</u> £	<u>Charity</u> <u>2014</u> £
Stock of book - I have a story to tell & fuel coupons	3,059	3,166	3,059	3,166

14. Debtors

	<u>Consolidated</u> <u>2015</u> £	<u>Consolidated</u> <u>2014</u> £	<u>Charity</u> <u>2015</u> £	<u>Charity</u> <u>2014</u> £
Grants receivable*	3,007,118	2,100,477	2,589,311	1,785,984
Investment income	-	209,545	-	209,545
Gift Aid	20,944	21,256	20,944	21,256
Other debtors	226,653	99,971	-	82,679
Prepayments	295,296	236,781	85,520	127,274
Accrued income on forward contract**	325,876	-	325,876	-
	3,875,887	2,668,030	3,021,651	2,226,738

* Grants receivable largely relates to funds receivable from Department for International Development.

** Unrealised gain is based on the valuation of forward contracts as at 31st December 2015.

15. Creditors

	<u>Consolidated</u> <u>2015</u> £	<u>Consolidated</u> <u>2014</u> £	<u>Charity</u> <u>2015</u> £	<u>Charity</u> <u>2014</u> £
Trade creditors	196,215	63,300	117,964	63,300
Accruals	140,516	284,424	35,122	95,951
PAYE	47,397	43,021	47,397	43,021
	<u>384,128</u>	<u>390,745</u>	<u>200,483</u>	<u>202,272</u>

16. Lease Commitments – Operating Leases

At 31 December 2015, Camfed had the following commitments under non-cancellable operating leases:

	2015		2014	
	<u>Land and</u> <u>Buildings</u> £	<u>Other</u> <u>Equipment</u> £	<u>Land and</u> <u>Buildings</u> £	<u>Other</u> <u>Equipment</u> £
Amounts due:				
Within one year	105,160	6,185	105,160	5,995
Within one to two years	105,160	-	105,160	6,185
Within two to five years	76,637	-	181,796	-
	<u>286,957</u>	<u>6,185</u>	<u>392,116</u>	<u>12,180</u>

17. Restricted Funds

Restricted funds are those funds raised for a specific purpose within the charitable objectives of Camfed International.

	Movement in Resources					Balance 31.12.15
	Balance 01.01.15	Incoming	Outgoing	Purchase of Fixed Assets	Transfers Between Funds	
Agility	-	18,028	-	-	-	18,028
Asif Aziz (Criterion Capital)	-	-	-	-	-	-
British Council Zambia	110,787	375,000	(219,922)	(1,628)	(14,237)	250,000
Churches Health Association of Zambia	1,966	-	(2,437)	-	471	-
The Cotton Trust	-	10,000	(10,000)	-	-	-
Department for International Development (GPAF IMP 029)	-	9,839	(6,819)	-	(3,020)	-
Department for International Development (203292-101)	854,867	3,004,985	(3,118,882)	-	-	740,970
Department for International Development (202493-101)	3,066	3,545,263	(3,229,751)	-	(244,749)	73,829
Department for International Development (202623-111)	5,546	2,116,870	(2,118,225)	-	(4,191)	-
Department for International Development GEC SCW (5101)	1,872,568	5,238,620	(5,915,608)	(1,789)	(445,892)	747,899
Department for International Development GEC IW (7156)	299,427	1,053,284	(1,105,026)	-	7,313	254,998
Echidna Giving	-	230,928	-	-	-	230,928
Education Development Center, Inc. – 11545	-	547,542	(570,165)	(4,795)	27,418	-
ELMA Foundation	-	216,000	(46,479)	-	-	169,521
Fossil Foundation	4,724	180,712	(184,337)	(1,091)	(8)	-
Genesis Charitable Trust	110,734	237,889	(263,845)	-	-	84,778
Guernsey Overseas Aid Committee	-	20,000	(24,797)	(3,108)	-	(7,905)
Human Dignity Foundation	17,435	469,247	(500,543)	(2,247)	4,384	(11,724)
Human Development Innovation Fund (HR1-007P)	-	146,475	(165,059)	-	-	(18,584)
International Labour Organization	-	8,841	(8,842)	-	1	-
Irish Aid – CSF004-1401	44,020	73,059	(71,678)	-	-	45,401
Irish Aid – IAZAM/EDPROC/CAMFED/13/01	-	215,856	(142,661)	-	(47,608)	25,587
International Youth Foundation	1,685	67,903	(67,762)	-	(1,826)	-
The John Anne and Newton Foundation	-	10,000	-	-	-	10,000
Linklaters	-	125,000	-	-	-	125,000
The Marple Charitable Trust	13,783	50,000	(13,820)	-	37	50,000
Murray B. Bornstein Family Trust	35,190	-	(26,551)	-	(8,639)	-
The MasterCard Foundation - Investing in the Leaders of Change	648,923	-	(612,537)	-	(36,386)	-
The MasterCard Foundation - Scholars program	1,283,356	3,377,191	(2,790,822)	(2,709)	115,345	1,982,361
The MasterCard Foundation - Earth	19,813	-	(24,118)	-	4,305	-
The MasterCard Foundation - Longitudinal Study	-	229,883	(164,965)	-	2,979	67,897
The MasterCard Foundation - External Evaluation	-	13,598	-	-	-	13,598
Norwegian Agency for Development Cooperation	-	391,873	(391,873)	-	-	-
Robert Oakeshott Memorial Grant	49,487	10,100	-	-	-	59,587
The Queen's Trust	9,881	313,793	(280,572)	(1,497)	-	41,605
The Roger Federer Foundation	58,707	451,701	(259,536)	-	-	250,872
Secondary Education Improvement Project	-	38,635	(38,680)	-	45	-
Skoll Foundation (Consortium)	65,763	-	-	-	-	65,763
Symphasis Charitable Foundation	-	40,000	-	-	-	40,000
Thomas Cook Children's Charity	33,706	25,000	(58,691)	-	(15)	-
UNICEF – Zambia	14,674	48,900	(55,764)	-	(7,810)	-
Other Grants under £10,000 and in kind donations	10,511	706,853	(709,033)	-	101	8,432
Donors wishing to remain anonymous	75,976	202,843	(194,848)	-	-	83,971
Investments in Fixed Assets	375,054	-	-	18,864	(200,410)	193,508
	6,021,649	23,821,711	(23,394,648)	-	(852,392)	5,596,320

Transfers between funds of £852,392 relate to:

- Foreign exchange gains and losses during the course of the year.
- Over spends on restricted funds met from unrestricted funds.
- Allocation of depreciation in respect of fixed assets purchased with restricted funds.

The fund deficits represent expenditure in advance of funding being received.

18. Unrestricted Funds – Reserves

General funds – this reserve represents any free funds of the charity which are not designated for particular purposes.

Designated funds – the designated funds represents funds earmarked by the Board of Trustees to be used for 12 months' school going costs for girls in the programme as at 1 January 2016 (see below).

	<u>31 Dec 2015</u> <u>Total</u> £	<u>31 Dec</u> <u>2014 Total</u> £
Target designated reserve:		
School going costs	6,028,817	10,546,401
Currency risk*	1,000,000	-
	<u>7,028,817</u>	<u>10,546,401</u>
Less: Available from restricted funds	<u>(5,644,434)</u>	<u>(9,914,609)</u>
Designated reserve	1,384,383	631,792
Unrestricted funds	6,111,837	5,202,052
Less: Designated general funds	<u>(1,384,383)</u>	<u>(631,792)</u>
General reserve	<u>4,727,454</u>	<u>4,570,260</u>

Analysis of designated reserves

<u>Country</u>	<u>2015</u> <u>Number of</u> <u>girls</u>	<u>2015</u> <u>Amount</u> £	<u>2014</u> <u>Number of</u> <u>girls</u>	<u>2014</u> <u>Amount</u> £
Zimbabwe	7,909	1,186,350	17,000	2,550,000
Zambia	5,893	756,661	2,572	330,245
Tanzania	-	-	5,127	695,221
Malawi	9,288	1,031,459	12,825	1,654,425
Ghana	15,380	3,054,347	26,771	5,316,510
12 months school going costs target reserve	<u>38,470</u>	<u>6,028,817</u>	<u>64,295</u>	<u>10,546,401</u>

This figure includes girls committed to under our four-year bursary programme. This programme is now transitioning to a more responsive annual support mechanism to benefit a wider group of girls.

* A currency risk reserve has been created to provide for the risk of exchange fluctuations between UK Sterling and other currencies to which Camfed is susceptible. Camfed receives most of its funding in UK Sterling, however most of the programme expenditure is in US Dollars or currencies that are linked to the US Dollar.

Movement in designated funds

	£
Balance brought forward as at 31/12/2014	631,792
School fees paid during the year from the designated funds	631,792

19. Analysis of Net Assets Between Funds

	<u>Tangible Fixed Assets</u> £	<u>Net Current Assets</u> £	<u>Total 31 Dec 2015</u> £	<u>Total 31 Dec 2014</u> £
Restricted	193,508	5,402,812	5,596,320	6,021,649
Unrestricted	136,572	5,975,265	6,111,837	5,202,052
	<u>330,080</u>	<u>11,378,077</u>	<u>11,708,157</u>	<u>11,223,701</u>

20. Notes to the Statement of Cash Flows for the Year Ended 31st December 2015

	<u>2015</u> £	<u>2014</u> £	
a) Reconciliation of net income/(expenditure) to net cash flow from operating activities			
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	484,456	3,516,219	
Adjustments for:			
Depreciation charges	174,933	196,618	
Deficit on the disposal of fixed assets	88,045	(361)	
(Gains)/losses on investments	128	(275)	
Dividends, interest and rents from investments	(90,082)	(133,289)	
Decrease / (Increase) in stocks	107	75	
(Increase) / Decrease in debtors	(1,207,857)	1,312,803	
Increase / (Decrease) in creditors	(6,617)	(1,829,126)	
Net cash provided by (used in) operating activities	<u>(556,887)</u>	<u>3,062,664</u>	
b) Analysis of cash and cash equivalents			
	<u>01/01/2015</u>	<u>Cash-flow</u>	<u>31/12/2015</u>
Cash at bank and in hand	6,901,879	(518,620)	6,383,259
Short-term deposits*	1,500,000	-	1,500,000
Total	<u>8,401,879</u>	<u>(518,620)</u>	<u>7,883,259</u>

* Short-term 95 day Notice deposit account maturing on 31 March 2016.

21. Subsidiary Undertakings

The charity has six wholly owned subsidiary companies, which operate to support the charity's aims:

- Camfed Ghana (incorporated under the Companies Code, 1963, registered charity number 3921)
- Camfed Tanzania (incorporated under the Companies Act 2002, registered charity number 1730)
- Camfed Malawi (incorporated under the Trustees Incorporation Act, registered charity number NGO/R/12/01)
- Camfed Zambia (incorporated as a company limited by guarantee under the Companies Act 1994,

registered charity number RNGO 101/0019/13)

- Camfed Zimbabwe (Trust) (incorporated under the Companies Act, registration number 1157/82)
- Camfed USA Foundation (incorporated under the General Corporation Law of the State of Delaware)

	Camfed Ghana		Camfed Tanzania		Camfed Malawi	
	2015	2014	2015	2014	2015	2014
Grants and donations	38,651	-	222,778	110,647	40	-
Other income	57,855	40,369	-	-	750	886
Total income	96,506	40,369	222,778	110,647	790	886
Cost of generating funds	8,944	3,976	11	-	12	-
Charitable activities	6,708,105	7,811,625	2,601,823	2,836,993	2,857,732	2,474,163
Total expenditure	6,717,049	7,815,601	2,601,834	2,836,993	2,857,744	2,474,163
Net result	(6,620,543)	(7,775,232)	(2,379,056)	(2,726,346)	(2,856,954)	(2,473,277)
Assets	1,074,464	358,994	258,714	87,134	151,257	872,975
Liabilities	(57,594)	(44,401)	(33,997)	(46,895)	(11,478)	(9,655)
Net funds	1,016,870	314,593	224,717	40,239	139,779	863,320
	Camfed Zambia		Camfed Zimbabwe		Camfed USA	
	2015	2014	2015	2014	2015	2014
Grants and donations	1,211,862	1,945,469	35	744	3,393,836	2,437,840
Other income	-	-	1	436	32,631	49,664
Total income	1,211,862	1,945,469	36	1,180	3,426,467	2,487,504
Cost of generating funds	-	-	3	-	213,823	106,951
Charitable activities	2,958,280	3,389,150	7,641,529	7,185,155	744,475	438,438
Total expenditure	2,958,280	3,389,150	7,641,532	7,185,155	958,298	545,389
Net result	(1,746,418)	(1,443,681)	(7,641,496)	(7,183,975)	2,468,169	1,942,115
Assets	506,824	759,203	80,914	96,710	2,528,137	2,881,305
Liabilities	(16,249)	(28,776)	(18,895)	(11,136)	(45,432)	(47,611)
Net funds	490,575	730,427	62,019	85,574	2,482,705	2,833,694

Total income denotes funds received by each subsidiary in-country relating to grant contracts, public donations and other sources, and expenditure against operating activities. The net result for each subsidiary (with the exception of Camfed USA Foundation) show deficits as this note excludes income received in the UK that was utilised in overseas operations; UK income is included in the consolidated Statement of Financial Activities.

22. Activities by Fund in Previous Year

	Unrestricted Funds £	Restricted Funds £	2014 Total Funds £
Income from:			
Donations and legacies	3,522,036	27,447,819	30,969,855
<i>Other trading activities</i>			
Fundraising events	60	419	479
Sale of goods	18,432	6,836	25,268
Investments	133,289	-	133,289
Other	32,070	-	32,070
Total income	3,705,887	27,455,074	31,160,961
Expenditure on:			
Raising funds	455,284	380,879	836,163
Charitable activities			
Multiply girls' educational opportunities	691,240	19,067,215	19,763,217
Enable educated women to lead change	74,317	4,166,494	4,254,614
Extend our influence and impact	93,917	901,122	985,077
Evaluation and Research	115,855	1,698,694	1,805,946
Total charitable activity costs	975,329	25,833,525	26,808,854
Total expenditure	1,430,613	26,214,404	27,645,017
Net gains /(losses) on investments assets	275	-	275
Net income/(expenditure) before transfers	2,275,549	1,240,670	3,516,219
Transfers between funds	61,705	(61,705)	-
Net movement of funds	2,337,254	1,178,965	3,516,219
Reconciliation of funds			
Funds brought forward at 01.01.2014	2,864,798	4,842,684	7,707,482
Funds carried forward at 31.12.2014	5,202,052	6,021,649	11,223,701

When you educate a girl
...everything changes

