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Letter from the CEO



Image: Alphonse's house rebuild

s I sit down to ponder another year and share with you, I'm filled with joy at all that has taken place, and the impact Compelled By Love has been privileged to have in people's lives. This report contains lots of numbers, which are really important, but we've also shared lots of stories, because ultimately that is what it's all about for us - stories of transformation in the lives of the world's most vulnerable people.

I think of Alphonse and his family and the incredible difference we've been able to make in their lives through medical treatment, food support, education sponsorship, and a home their story reflects the strength of our holistic model, engaging deeply with the complexity of poverty for long-term, sustainable impact. Their testimony speaks to our mission of releasing potential, restoring dignity and reconciling relationships - so inspiring!

I think of how we've been blessed to provide food and livelihood support for families in Sri Lanka, with the heart-breaking economic disaster that is unfolding there, on the back of the pandemic. The crisis is huge, but I feel so thankful we've been in a position to do something, and help the most marginalised and disadvantaged survive and continue on.

I think of our beautiful students in India, some of whom in the last year have now graduated from their studies and gone on to employment and independence, after years of sponsoring them through school and university, and walking alongside them. It fills my heart to see them

66 When I look back over the last year of CBL's work and see the faces, hear the testimonies and read the stories of change and impact, my overall thought is that it just doesn't get better than this!"

reaching their potential, and to see the wonderful young men and women they have become with our mentoring and support.

I think of our partner in eSwatini, and the way we've been able to empower them as an organisation to grow and move forward, as well as the families that have started on the journey of transformation through the provision of shortterm food support and development plans to see them move out of poverty, step by step.

I think of our hard-working students in eSwatini and Rwanda, being given the opportunity to shine - ranking the top of their class, completing high school and graduating university, doing vocational training courses and internships, and going on to meaningful and sustainable employment.

The joy is real and palpable because the stories are real - it's truly the most wonderful thing that we are able to play a role and partner together in these stories. When I look back over the last year of CBL's work and see the faces, hear the testimonies and read the stories of change and impact, my overall thought is that it just doesn't get better than this!

Partnership is central to who we are as an organisation - it's the foundation of how we operate and achieve what we do. Our local partners are phenomenal, and the transformation wouldn't happen without them - these are their communities, their people, this is their work - we are so grateful to stand alongside them.

And then there's you - if you have made a donation, given your time or services, shared about CBL with a friend or colleague - thank you. It's important and it has an impact. To those who have chosen to join in partnership with us, giving regularly to see lives transformed, we can never say 'thank you' enough - we couldn't do what we do without you.

The book of Proverbs in the Bible says that the world of the generous gets larger and larger (Proverbs 11:24, MSG). I've certainly seen the truth of that again over the last year. It's costly to be generous - whether that's with our money, our time, or ourselves - our attention, our engagement, our thinking and our heart. But it adds to, and increases, our lives.

That's the journey of CBL - we pour out and invest so much into people's lives through collaborative partnerships and holistic community development - and in doing so, we're being enriched as we see the outcomes.

We love you, and we love what we are so fortunate to be a part of together.

Blessings,

(学学)

Karen Visser

Compelled By Love Annual Report 21/22



Who we are

Our Mission

We are **compelled by love** to see things made right where poverty and brokenness exist. We work collaboratively to build capacity in local organisations, in order to release potential, restore dignity, and reconcile relationships.

Our Values

Love, people, excellence, collaboration, integrity, prayer



Our Vision

Thriving communities that support, connect, empower and inspire

individuals taking steps toward wholeness, full potential and restored dignity facilitated by

effective, local organisations who are affirmed encouraged and increased in capacity through

collaboration with Compelled By love living out our calling and unique shape for the service of others.

enabled by supporters who advocate and giv to see lives transformed.

How we work

At Compelled By Love, our strategy is different.

We believe partnering together and working alongside local organisations is key to effective long-term development. As our mission states, we intentionally work together with local organisations to build their capacity, in order to release potential, restore dignity and reconcile relationships.

'Community development', focuses on the long-term progress of a community. Communities and local organisations already have a wealth of skills, knowledge and resources. They know their own communities, issues and dynamics. At Compelled By Love, working together with our partners, we aim to help identify these assets, as well as challenges and blockages, in order to provide opportunities and choices that ultimately lead to individual and community transformation. Empowering people to participate in the decisions that affect them creates longer-term solutions.

Our Purpose is to...

Conduct Compelled By Love to display the love of Jesus and advance God's Kingdom through practical action;

- To relieve human suffering and distress in those in need of benevolence, restoring their dignity and value,
- To innovate and work for the relief from, and eradication of, poverty through sustainable community development, and improve quality of life for those in need of benevolence:
- » To identify potential in people, and work to provide opportunities and conditions in which they can live independent, meaningful lives;
- » To raise first-world awareness and provide opportunities for people to see a different perspective and take action to make a positive difference in the developing world through the work of Compelled By Love.

What we do

Compelled By Love is a Christian organisation that collaborates with local partners, building their capacity, to deliver a holistic approach to overcome poverty and brokenness. We effectively use resources to provide opportunities that empower individuals and families to transform their lives in some of the world's most vulnerable communities.

We currently work in four nations - eSwatini (formerly Swaziland), India, Rwanda and Sri Lanka, in the areas of emergency relief, education, trauma recovery, family support, community empowerment and capacity building with our partners.

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EmergencyRelief

Food Distribution - Rwanda

Midway through 2021, Rwanda experienced a third wave of COVID-19. Due to limited access, less than 5% of the population had received a vaccine. Low rate of vaccination, combined with a high rate of infection of the very contagious delta variant, resulted in the highest number of cases and deaths since the beginning of the pandemic in Rwanda. Unfortunately, this meant the country entered its third strictly enforced lockdown since June 2020. Schools and all nonessential businesses were closed.

Lockdowns are particularly challenging for vulnerable families. With the loss of daily wages, many families struggled to get food on their tables. Together with our partner, CARSA, we were able to distribute food to families who were most in need.

Distribution 1: Kamonyi District: 28th July, 2021

Working together with the district leadership, 111 families, comprised of 526 people, received food packages containing rice, maize flour, beans, porridge flour, sugar, cooking oil, salt and soap. The families included those CARSA are working directly with, other community members who were identified as being in need, and COVID-19 positive cases who were under home-based care. In addition to these rural families, seven urban families with 36 members also received cash support to enable them to purchase food.

Total distributed (Kamonyi):

Sugar 334kg Cooking Oil 111L Soap 111 bars Salt 111kg Porridge flour 682 kg Maize flour 1.455 t Beans 1.455 t Rice 1.455 t













Distribution 2: Muhanga District: 9th August, 2021

A second distribution was done in Muhanga district, 123 families, made up of 489 people, received food packages.

Total distributed (Muhanga):

Sugar 250kg Cooking Oil 120L Soap 120 bars Salt 120kg Porridge flour 550 kg Maize flour 2 t Beans 2 t Rice 2 t





Masks Project - Rwanda

With COVID-19 continuing, masks remained a huge need in rural Rwandan schools. Students were required to wear appropriate facemasks to protect themselves and others from the spread of the virus. In December 2021, our partner, CARSA, distributed 5,873 face masks to secondary schools in the Kamonyi district, for students from poor families who couldn't afford to provide their children with facemasks.

66 As a Director of Education, I find this support as one of the ways which will help to solve the issue of school dropout. Nowadays, we are facing a big number of students who cannot afford themselves face masks and it became one of the reasons for dropping out, fearing to be infected by COVID-19. This is a great support towards fighting against the spread of COVID -19 and helping students to attend school regularly and safely. We always thank CARSA for thinking about poor students of Kamonyi district and supporting them to study safely."

Kayijuka Diogene, District Director of Education



66 It is always challenging and concerning for us as head teachers when you see a student who has a very old face mask and whom parents can't afford to buy the new one for the child. As public schools (12 years basic education), we are not allowed to send students back home for whatever reasons because it's a sort of free education for all. However, it seems very unsafe when some students aren't wearing the appropriate and clean face mask. It is a great relief for teachers and students as we receive this support, it helps everyone here to feel safe. We thank CARSA and its partners for thinking about us during these challenging times. Thank you."

Damascene Haguma, Head Teacher of Gacurabwenge School





Masks Project - Lucaceni School, eSwatini

Lucaceni school is situated in a remote area of Lubombo, eSwatini, with a large proportion of vulnerable children that come from families experiencing extreme poverty. We have been engaging with this school for some time, and this year we've been able to provide support through our Sister Act Program (empowering girls with information, education and sanitary kits to manage menstruation), and the provision of masks

We've provided 385 masks to Lucaceni students and had 75 girls participate in the Sister Act Program.

66 385 face masks and 75 sanitary pads were handed over to Lucaceni Primary School pupils in the presence of the School's Principal, Mrs Tsabedze, as well as the school teachers. The gift was received by the principal who was so grateful that the colour of the masks was the same as the colour of their uniform and that it was of a quality standard. The children gave Operation Hope a hand of applause for such a brilliant idea. Operation Hope was given a chance to greet the children and also gave a brief lesson on COVID-19, how to wear the masks properly and how to care for them."



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COVID-19 and Economic Crisis Response - Sri Lanka

Sri Lanka has been devastated as a nation through the ongoing impacts of COVID-19, coupled with a huge economic crisis. COVID-19 has particularly affected livelihoods of rural farmers, daily labourers, students, and housewives through prolonged periods of lockdown. With the economic crisis, Sri Lanka has also experienced shortage of certain essential goods that has seen a sharp increase in the cost of living. Many families struggle to pay for essential items as they grapple with reduced or complete loss of income. Responding to these emergency circumstances has been our focus in this last year.

Food Distribution

Letters of request came from district offices for families who were in isolation and affected by travel restrictions with loss of daily wage work. Our partner, Leads, worked together with local authorities to verify requests and ensure the needs were genuine, still in existence and without duplication. Dry ration packs were given to vulnerable families and children from Ratnapura, Trincomalee, Killinochchi and Mannar districts.

A total of 605 packs were given to families comprised of 1,925 individuals.

Each ration pack contained: rice, dhal, oil, canned fish, sprats, soya meat, salt, wheat flour.













We believe in the provision of education as a key to helping individuals and families break out of poverty. Education opens up employment opportunities, enabling people to earn income to support themselves and hopefully, their families. But more than that, education is essential for building self-esteem, social justice, health and long-term economic development for communities. Education provides a firm foundation for life, not just in the provision of academic learning, but in the opportunity to find and discover skills, talents and passions.

Through Education Sponsorship, we aim to see students graduate and go on to further study or training that leads to employment and sustainable income. Our goal is to see students grow into confident, mature adults, with strong values and the ability to learn and think for themselves, having a positive impact on their families and communities.

We work alongside our local partners, as they work in consultation with each student and their families, to develop a holistic personal development plan that incorporates the student's passion, skills, dreams and abilities.

Through regular visits, mentoring and student gatherings, we seek to support students to develop life skills, as well as learning about their history and context.

While the focus of this program is education, we seek to be aware of and engage with the wider needs and circumstances of the student's family and home life, and where applicable connect the family with other interventions that will help the family to break out of poverty.

eSwatini

We've sponsored six students in eSwatini, in either school or tertiary education.



Noncedo's Story

Noncedo is 26 years old. Her mother is deceased and her father left the family, so Noncedo was caring for her two younger brothers and could not afford to continue to study. She was running a small business selling sweets near a school. She fell pregnant and now also has a child of her own. We have been journeying with Noncedo, first providing food support through the Mealie Meal Program and also building the family a home, as theirs burnt down due to a gas bottle explosion. Now this year, we've been able to sponsor Noncedo to enable her to complete her final year at secondary school and graduate! We are so incredibly proud of her, she passed very well and is hoping to obtain a government scholarship to study nursing.



My name is Noncedo, the luckiest child to be part of the family of Operation Hope [our local partner], as to me is more like my own. If the organisation was not there for my needs I would have been succumbed to the challenges of this world. Ever since the organisation helped me with some food parcels I have seen a huge difference in my life. I was stress-free, without the worries of what to eat with my child and my brother. The mind became calm and I got the inner peace, also I have gained weight. This organisation helped me a lot as food is essential for our body to resist disease so that our body becomes healthy.

I sincerely write this letter to voice my appreciation for changing my life, which is like a dream even today that finally I made it through your assistance...I want to thank the organisation for paying for my school fees while I was learning and helping me to have something to eat and be like every other student without being exposed of my struggles and challenges.

The organisation is like a family to me because today I have a shelter which is called home through Operation Hope who came as my refuge and a shoulder to cry on in every situation I encounter in life. Today I will be able to pursue my studies in the department of nursing science and have a better future which was impossible without this organisation.

My great appreciation is that Operation Hope trusted me and gave me support that I will make it and believe that the money that have been paid would not go in vain, as the fees were a huge amounts. I cannot forget the warmth, love and encouragement I received whenever I came to the office of Operation Hope. My words are not enough in thanking the organisation for changing my hopeless life which is now bright as a lamp at midnight, which have been possible with your assistance which have played a huge role in shaping my life.

To Operation Hope it is my pleasure to have such a wonderful family who have hope for my betterment and supported me in my times of hardships whereby no one seem to care for my wellbeing but this organisation came to my rescue.

Operation Hope have gave back my smile which have been lost after my mother passed away and my house which burnt into ashes, as you help to build our house, and we to a shelter with my siblings. I cannot forget what the organisation had done for me, now I will be able to look after my family and develop it.

I hope my appreciation will be accepted and I pass my greeting to you.

Letter from Noncedo

India

We've continued sponsorship of eight students, two of whom graduated from the program this year.

In India, our students come from marginalised families, who suffer not only from poverty, but also other issues such as being single parents, being rejected by their extended families, and being impacted by HIV and AIDS. These issues make these families particularly vulnerable.

Shimon's Story

Shimon graduated from a Bachelor of Commerce, achieving an 'O' grade, which is outstanding! CBL continued to support him for six months after the completion of his studies, to enable him to gain employment. He obtained a part-time job at a school, before receiving an internship as a clerical intern and is now employed with another school. He is also pursuing a Masters in Commerce.



My name is Shimon. I joined CBL foundation in 11th after passing 10th. My sister was already in this institute and that's why I joined this institute. We didn't have enough money to complete my education but I was able to complete my education because of CBL foundation. I am very thankful to CBL ministry. I was not in such a financial situation that I could stay and study in such a good place, but CBL ministry made it possible.

I am grateful to CBL ministry for meeting the needs of me and my family. Even during the corona disease CBL ministry care of us. I am very lucky that I got selected by CBL foundation and completed my graduation in B.com.

I did not lack any goods or love through this organisation. I am very thankful...I know there are many more people and members who are help us. So I am thankful to all of them. And I will try my best to help children like me, like CBL ministry did for me.

Thank you so much for a wonderful graduation ceremonies and great and special gift.

I am always ready to support in all CBL ministry activities and ready to work for this wonderful organisation.

May the Lord always bless you all and stay happy and healthy. Thanking you.

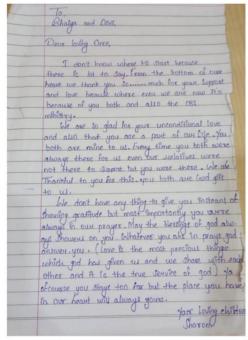
Letter from Shimon

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Sharon's Story

Sharon had previously completed a Bachelor of Commerce, and CBL continued our support while she was looking for work and studying her Masters. This year, Sharon obtained a job working in the loan department of an organisation, and graduated from our Education Sponsorship Program.





To, Bhaiya and Didi,

Dear loving once,

I don't know where to start because there is a lot to say. From the bottom of our heart we thank you so.....much for your support and love because where even we are now it's because of you both and also the CBL ministry.

We are so glad for your unconditional love and also that you are a part of our life. You both are mine to us. Every time you both were always there for us even our relatives were not there to support but you were there. We are thankful to you for this. You both are God gift to us.

We don't have any thing to give you insteant of showing gratitude but most importantly you are always in our prayer. May the blessings of God always showers on you. Whatever you ask in prays God answer you. (Love is the most precious things which God has given us and we share with each other and it is the true service of God). Yes of course you stay too far but the place you have in our heart will always yours. Your loving children, Sharon

Letter from Sharon



Graduation

CBL were able to support a graduation ceremony for Shimon and Sharon, a special lunch at a restaurant with all the students. We also gave them each a smart watch as a graduation gift as they move into their professional lives. We are so proud of all they have achieved, and love to see them employed, earning income, and able to support themselves and their mother.

Tashu's Story

Tashu has continued her nursing studies this year, including doing a presentation on nutrition. She's now two-thirds of the way through her course and doing so well.



Harsh's Story

Harsh has completed his Bachelor of Arts, and has obtained a job at a travel agency. CBL has continued to support him while he establishes himself, and he will graduate from the Education Sponsorship Program next year. Harsh would like to work in a government position and potentially undertake more study in the future.

Om's Story

Om has struggled a lot with study, but this year he was able to graduate from high school, passing his 12th standard, which is an incredible achievement! He hopes to go on to study nursing.

Yamini's Story

Yamini is now in her final year of high school, studying a commerce stream. She's working hard, attending tuitions before school, from 6.30am! She would love to study law once she graduates from school.

Ankit's Story

Ankit has started a Bachelor of Arts this year and is going well. Alongside this, he also plans to try and enter the police force.



Anuj's Story

Anuj is in his second year of a Bachelor of Commerce, and also doing a computer course.

Christmas Gifts 2021 - India

For Christmas gifts this year, we were able to give the students a bag each, which they really appreciated!



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Rwanda

We've sponsored 22 students, with three graduating high school, two graduating from vocational courses and two students graduating from university.

School Materials Distribution

Each school term in Rwanda commences with distribution of stationery and other items that students need in the coming term. We love meeting with the students at this time, and seeing how powerful it is for them to have their school fees paid and have everything they need as they prepare to head back to school. The majority of our students attend boarding school, as that is the norm in Rwanda for those in high school. Each school has a list of requirements that each student must have, both in terms of stationery as well as their uniform and other items like a mattress and hygiene requirements for boarding at the school. As they return to school, the teachers check that not only the school fees have been paid, but that students have every item on the requirements list -

if they don't, they are not able to attend school, so supporting students with these things is a vital aspect of their sponsorship.

The Rwandan school year runs from October to September, so the materials distribution for term 1 took place on 6th October, 2021, then 8th January 2022 for term two, and 13th April 2022 for term three.





Olivine's Story

Arriving at school, every student must be checked and see if all school requirements were in order. It was so interesting to see how Olivine was so proud of having all things as it was required. By observing Olivine's face, she was so happy and excited."

Diane, Education Sponsorship Program Co-Ordinator, Rwanda



For me, being in boarding school it is like a dream as last year I missed this opportunity due to my family life condition. We are poor, but the way I came here with all school requirements, it touched me a lot. I can't forget how I struggled a lot last year, when I often missed food at home coming back from school, worked hard for home activities after school, and struggled with less time for revising. Thanks for CARSA and all people you work with."

Olivine

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Devotha's Story

66 [Devotha] was so excited to go back to school and in her thankful words. she said that she can't find the real words to express her joy. Through the sponsorship she has, she always goes to school with all the school requirements even though her family is very poor. She will always remember this love she received, and she promised us to continue working hard and get the best marks as she really values the help she receives from the Education Sponsorship Program. Her dream is to become a medical doctor and she strongly believes in that."

Diane, Education Sponsorship Program Co-Ordinator, Rwanda

66 When we distributed the materials for term 3, it was the first time we were able to meet with all the students together since the COVID-19 outbreak. They were so excited to meet each other again. We used to stagger the distribution for the COVID-19 restrictions.

We had a meeting with the students before distributing bank slips (for the school fee payments) and school materials. We welcomed the new students Ornella, Jean de Dieu and Nirere.

Nirere spoke on behalf of the new students, saying they can't explain how much they are so happy to be part of the Education Sponsorship Program. They remain grateful for this unique opportunity.

I spoke with them about pathways - many of them just dreamed about what they would like to do in the future without considering their talents and what subjects they are good at. I spoke about how getting a job doesn't only require a certificate or papers but the knowledge. Therefore, they need to put all their energy into their studies to get the knowledge they will need in competing for jobs or in creation of their own jobs - performance is important.

We shared some soda and bread - this wasn't planned, but many students came having not had anything for breakfast. Some students looked so hungry."

Diane, Education Sponsorship Program Co-Ordinator, Rwanda

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Graduating Students

Dieudonne's Story

Education Sponsorship is a long-term investment. as we journey with students through their studies right to the point of reaching employability. We shared some of Dieudonne's story in our previous annual report, but to recap, we began sponsoring Dieudonne in high school, and then went on to sponsor him to complete a mechanics course and driving course, and two internships so that he could obtain his qualification certificate from the government. The internships required Dieudonne to relocate from the rural area where he lives to the city of Kigali, and so we supported not only the cost involved in this, but also helped Dieudonne find the internship, find a place to rent, visited him regularly at his internship, connected with his

supervisor and mentored Dieudonne through this process. When his internships were completed, we provided Dieudonne with his own toolkit so he could begin to take on small mechanics jobs on his own, and continued to support his living expenses for several months while he looked for work. When he completely graduated from our program, we opened a savings bank account for Dieudonne with some funds to get him started as a graduation gift.

Dieudonne comes from a very challenging and traumatic background, as his mother became pregnant with him after being raped during the 1994 Genocide Against the Tutsi. Dieudonne has struggled incredibly with his background, and engaging with this has been a very important part of his education sponsorship. Here in this report, we are excited to share with you Dieudonne's reflections on his sponsorship and what it has meant to him. We love that one of the key impacts for Dieudonne has been helping him to accept his background, and accept who he is.

I greet you in the name of Jesus! I take this opportunity to thank you for the support for studying I received from you through CARSA in ESP (education sponsorship program). I am very thankful for this opportunity for the sponsorship. Thank you very much, may God bless you. The support you gave to me was very important to me because it helped me to study with all school requirements and with the advice I received from CARSA staff, helped me to build the hope of the future and all contributed a lot to accept my background. I accepted who I am.

Currently, I am working with someone who is also coaching me in professional mechanics and for the little money I receive there, I am able to provide myself the basic needs, including having food, buying clothes, paying rent. All these gave me hope for a better future.

I couldn't reach who I am without your support. I am still building my life by using little income I receive, but I have a hope that everything will be ok. Before this sponsorship, I had no hope of life. I thought studying was impossible due to that my family could not afford to pay for my education, but with your support I studied and I have hope for the future. I now aim to be a man who is able to support himself and his family too. And through the mechanical work I have hope that I will.

Please visit me at the place of work and see how much the support you have given me is changing my life positively. Thank you again very much for the sponsorship. I wish you peace from God. I love you.

Dieudonne, Letter to sponsor, November 2021



Sandrine's Story

Sandrine, along with Dieudonne, was the first student in our Education Sponsorship Program in partnership with CARSA. She comes from a very vulnerable and marginalised background, similarly to Dieudonne, as someone who was born out of rape during the 1994 Genocide Against the Tutsi. She has had to overcome not only poverty, but much trauma in her life. She comes from a loving family, with her mother and stepfather and halfsiblings, but they have struggled incredibly to provide the most basic needs for their children. Before joining the Education Sponsorship Program, Sandrine had left school and had been sent from her home in rural Rwanda to the capital, Kigali, to look for work as a maid, in order to try and help her family. Sponsorship truly changed the course of Sandrine's life, giving her the opportunity to receive an education and be empowered to make choices about her future.

This year, Sandrine graduated from high school, with a major in accounting. Her graduation and qualification enables her to find employment and earn a living wage - so incredible! Sandrine worked very hard to finish her studies, particularly as she returned to school as an older student and had to attend classes with those much younger than her. As part of her sponsorship, we provided medical treatment for her, including visits to an optometrist and the provision of glasses, as she had developed issues with her sight and headaches as a result. We supported her with the use of a laptop during her final year of school, and organised supervision and tutoring so that she would have the best chance of succeeding. We have also engaged with Sandrine's family, building them a new house, which has provided the basic need of shelter and security, but also

given them dignity and value and created a good environment for Sandrine and her siblings to study and grow up in.

The goal of our Education Sponsorship Program is for students to be on a pathway that leads to viable employment, so they can support themselves and their families, as well as grow and develop as people. You can see from Sandrine's letter how she has grown and matured through her sponsorship, beyond just academics.

In the future, Sandrine's dream is to continue her studies at university. She would like to study management and run a small business.

When we look at Sandrine, we see a precious young woman who has been empowered, had dignity restored for herself and her family, and has been given the opportunity to reach her potential – so amazing!

I really thank you for supporting me in my studies. With your sponsorship I was able to finish my secondary school. I really thank you so much for that sponsorship.

Being sponsored by you was so helpful to me, I was able to know how to live properly in the society with diverse people, which was different to how I was before going to school. I am now a meaningful girl, intellectually and physically smarter than how I was before going to school. All that happened from the support I received from you.

Sandrine, Letter to sponsor, March 2022



Yvonne's Story

Yvonne, like so many young people in Rwanda, has had a very difficult background and has suffered a lot of trauma. Her father left her mother when she was just a month old, and as she grew up, Yvonne has had to live with different families as her mother was so poor that she couldn't take care of her. Yvonne made it through high school, and achieved really good marks, earning herself a place at the University of Rwanda to study a Bachelor of Business Administration, majoring in Insurance. But the university fees were much more than Yvonne could manage and her living situation was also not good. We were able to support Yvonne's university fees, as well as her living expenses to enable her to live independently and continue her studies. We also provided counselling for Yvonne, which enabled her to recover from a lot of her experiences and be released from fear.



Due to COVID-19, Yvonne had some interruption to her studies, but finally received her graduation certificate this last year! We supported her to complete an internship as part of her studies, and continued sponsorship after graduation to give her time to look for employment. Yvonne is such a hard-working young woman, very committed to her studies, diligent and honest. Despite all she has been through, she was always full of potential, and we love seeing her achieve graduation that will enable her to go on and fulfill that potential!

My dear sponsor,

I humbly writing this letter to you in order to thank you, first of all, greetings to you.

I took this opportunity to thank you for the whole support that provided by you (monthly fund, school fees and prayers). God bless you abundantly and thank you so much.

Actually your support was very important to me because like monthly funds helped me to focus on my studies without struggling with everyday-life such as food, rent etc.

And also your sponsorship helped me to do all exams I supposed to do because of paying tuition fees on time.

Because of all those by now I completed my university and hoping that I will find job when I receive my degree and because of these you did great job to me that God will always remember and pay for you and your family.

Surely God bless you for all you did,

Blessings up on you, Yvonne.

Yvonne, Letter to sponsor, February 2022



Grace's Story

Grace came into the Education Sponsorship Program in 2011 as a seven-year-old student who had just started primary school. We and her sponsors have journeyed with Grace all throughout her schooling. In the later years of high school, Grace majored in Computer Systems Technology, and along with her studies, we supported her to do an internship with an organisation in computer systems application. Grace is continuing her education, but has graduated from the Education Sponsorship Program, as her family's situation has changed. with her older siblings now working and the family able to support Grace's education on their own. We love seeing families move forward! Grace and her family were so grateful for the sponsorship that enabled Grace to receive an education, and thankful to now be able to complete her education themselves.

Aline's Story

We are so proud of our students! Aline is another graduate, she completed high school and was granted admission to the University of Kigali, to study marketing and business. Aline's mother is a widow with five children, and the family really struggled through the pandemic. So, alongside education sponsorship, we provided food support and public medical insurance (Mutuelle) for the family and some school items for Aline's siblings.

Aline has a sponsor outside CBL to support her next stage of studies at university – we are so happy for her and delighted to see her graduate from school, and from our Education Sponsorship Program. Dear my Sponsor, Greetings.

The peace of God be with you!

I am writing to you this letter to thank you for helping me to be able to study and finish high school. I had the opportunity to continue my studies in college but I changed what I had studied to compete in the labor market more.

To get to the point where I am now, you played a key role by paying my tuition fees and I received the basics I needed in my life through your support. Thank you so much.

My mom's friend is now helping us to pay for college tuition and I believe and hope that what I am learning will be productive and successful. I with my family, we thank you so much because my mother had many responsibilities to pay school fees for my siblings and for myself too, but when you chose to help me it made my mother very happy as well as myself. God bless you so much!

I really want to see you and thank you face to face if it will happen. I love you so much and I wish you to have always your loving heart.

I am currently studying at the University of Kigali (UoK), we study for three years, I am in my first year and I finished the first semester. I study PROCUREMENT and I'm very successful, I will continue performing well.

I was very happy and I thank you a lot, and I thank ESP too. Be always blessed.

Aline, Letter to Sponsor, April 2022

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Alexis' Story

We are so excited to see Alexis graduate high school! Alexis had a difficult journey, he was performing really well at school, but then suffered illness and mental health issues during his final year, which meant he failed his last year of high school the first time around. But Alexis had a dream to go to university, and was determined to accomplish this. After he recovered, he repeated senior six, and we supported him with tutoring to help him catch up, as well as the costs of attending his exams and helping his grandmother, as Alexis stayed with her while he studied. With CBL's support, Alexis completed high school, did really well on his National Exam, and earned a government scholarship to attend the University of Rwanda, which is just incredible!! Alexis is studying secondary education, majoring in Maths and Geography, with plans to become a teacher. CBL continue to support Alexis, supplementing the government scholarship to cover his living expenses, and we have also provided him with a laptop computer for his university years, to aid with his study.

Each of our students in Rwanda is connected with a sponsor, and we really want to take a moment to honour all of our sponsors, you are AMAZING! Sponsorship is a long-term investment, supporting students for many years – some all through primary school, high school and then further education to obtain a qualification – this can take 10 years and more, and without the commitment, faithfulness and dedication of our sponsors, it just wouldn't be possible to come alongside our students in the way we do, and to see

them truly reach their potential. Reading Alexis' story, his beautiful sponsor has stayed with him through health challenges, through failure, through repeating – so incredible – and is now still alongside him as he is starting to flourish and achieve his dream! It's a special relationship and we can never say 'thank you' enough to our sponsors for your generosity and your love for these students – we love you, and you are making the most profound difference, opening up a future for these students and their families!

Diane's Story

If you've been with CBL for a while, you might remember Diane - an astonishing young woman! We were supporting Diane to study a Bachelor Degree in Hotel and Restaurant Management, and we supported her to do a Kitchen and Pastry training course. After that course, Diane got a job and went on to start her own business, putting her university studies on hold for a few years while she pursued that. But Diane was determined to get her degree, and went back to university on her own, but needed help to make the final payments for the fees. We were able to help Diane with the funds she needed to pay the remaining fees, and earlier this year she graduated, achieving fantastic marks on her dissertation! We are so proud of Diane, and love that we've been able to come alongside this incredibly driven and committed woman, to empower her as she creates her future!



New Students - Rwanda

We love introducing you to our new students, who have joined the education sponsorship family! As well as everything they receive from the program, students all receive from each other too, as they encourage and support one another and share similar backgrounds and stories. We are able to take in new students when current students graduate, and when we have new sponsors join the family to partner with us.

Jean de Dieu and Adeline's Stories

Jean de Dieu and Adeline are brother and sister, they live with their parents and four other siblings – there are seven children in total, with a grandchild also living in the home. The parents are subsistence farmers, they eat what they can grow, which generally means they eat only once, or sometimes twice, a day. They live in a mud house, which they have tried to render with cement, but haven't had the means to complete this. The family struggle a lot to provide for their children, and this causes them a lot of distress, as they see that their children are unhappy and enduring difficult conditions. It is very hard for them to pay school fees and keep their children in school.

Jean de Dieu had finished primary school and did incredibly well on the National Exam, earning a place at a top school for secondary. However, his family couldn't afford the fees and so he was sent to a school for basic education only. Jean de Dieu joined our program this year, and his sponsorship has enabled him to move schools so he can pursue his education and thrive!

Adeline was meant to start her final year of high school, but she had unpaid school fees, so her school reports had not been released and she was unable to continue attending.



Her father shared, "It was a huge burden for us as parents to see our daughter coming back from school to holidays without a school report, due to us as parents not being able to pay her school fees." When we heard Adeline's story, knowing there are a large number of children in this family, we were able to include her in our program as well, paying her outstanding school fees and supporting all she needs to complete her last year of school. Adeline is doing a technical stream of study, majoring in electronic services. We are so thrilled to join her story at this point, knowing that in just a short time, she will be qualified and able to earn income that will be transformative for her and the family.

Ornella's Story

Ornella is 13 years old and had just started high school. She is a hardworking and intelligent student, who would like to become a teacher. Ornella and her older sister don't know their father, and their mother abandoned them when they were little. The girls live with their grandmother, who is on her own, having lost her husband during the 1994 Genocide Against the Tutsi. The grandmother struggles a lot to provide for these girls - the house is old and damaged, with no electricity and a 30 minute walk to get water. They survive on what they can grow, and Ornella's grandmother rarely has any cash income. When Ornella came into our program, we could see that she was not getting enough food and was physically weak. Ornella did well on the National Exam and received a place at a top school, but couldn't afford the fees and so went to a school for basic education only. Now. we have been able to move Ornella to a good boarding school, which is the norm for students in Rwanda, and ensure she has everything she needs to succeed. We love seeing students like Ornella be given the opportunity to shine! We are also looking at ways we can support this family to improve their livelihood.

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Family Support and Development

Mealie Meal - eSwatini

Our Mealie Meal food ration program delivers short-term, monthly food rations to families in eSwatini, as part of our family health and livelihood support. The families that we come into contact with are in desperate situations, often barely surviving without enough food to eat. Families come into the Mealie Meal program on a temporary basis, with the rations helping to supplement what a family already has, while we work alongside them to find more sustainable food solutions that lead to independence.

eSwatini has the highest prevalence of HIV in the world, and for those suffering from this, not only is food necessary for their general health, access to food on a consistent and regular basis is also important for supporting antiretroviral medication.

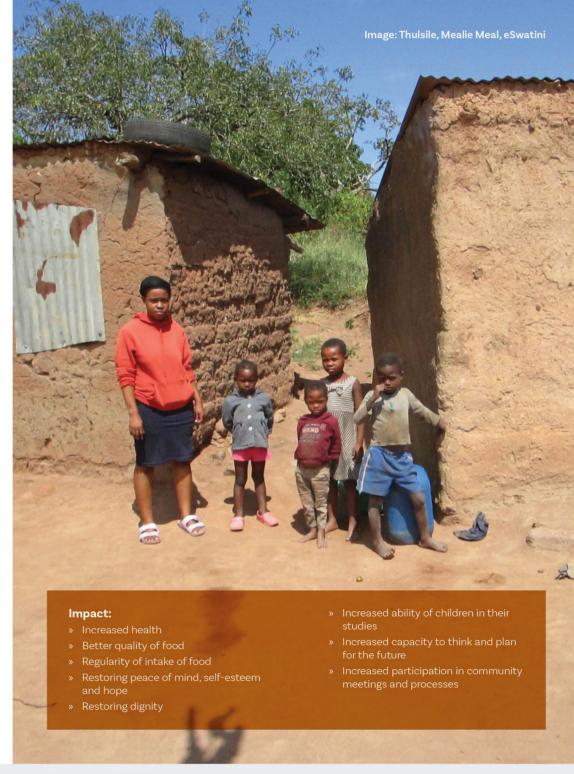
This year we've assisted 10 families through the Mealie Meal Program, supporting 52 individuals.

Ration pack large (four or more in the family):

- » 10kg mealie meal (milled corn
- » 5kg rice
- » 2kg beans
- 1kg soup
- » 750mL oil
- » Vegetables (spinach or cabbage
- » 12 eggs
- » Green bag soap

Ration pack small (1-3 people in the family):

- » 5kg mealie meal (milled corn)
- 5kg rice
- » 2kg beans
- 1kg sour
- » 750ml oil
- » Vegetables (spinach or cabbage
- » 18 egg:
- » Green bag soap



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Sipho's Story

Sipho and his wife have six children. Their granddaughter lives with them as well, making a total of nine people in the household. The family struggle to provide for themselves, as Sipho lost his leg working for the railway. He now has an artificial leg, which makes it difficult for him to find work, as a lot of jobs require physical labour. Three family members are HIV+, but were not taking medication due to lack of food. The Mealie Meal program has had a huge impact on this family! Their health has improved, their stress has reduced, and their capacity to apply themselves in study and work has increased. The family now have plans to start a small grocery shop, Sipho's wife has started making cakes and selling them.

66 My visits to hospital or clinics have been reduced due to the food assistance. I used to go because of blood pressure due to every time thinking about what to provide my family. Now, I only go for medication refill. I am healthy together with my family. We can see that this is due to the support you've given us. We really appreciate your assistance. Since I am able to take

my medication on time, I gained confidence on me in a way that I even went to a construction company to work because I feel healthy. Before the assistance, it was going to be impossible.

Now we eat twice per day and the children eat three times. We have peace of mind as we are now able to feed our children. Before, every time we kept on wondering what to do to provide for the children. But due to your assistance, we regained peace in our minds. I am able to think of ideas which can sustain us as a family, as I'm relieved of thinking about something of what to provide my family now and then.

I can see improvement in the children's class work. I observed the children are now active in studying in the evenings, but before this wasn't happening frequently."



Delisile's Story

Delisile and her husband have four children, and they are both HIV+. They live in a one-room house, with Delisile doing temporary jobs like weeding, harvesting or fixing fences for neighbours, and her husband collects firewood to sell. When they are able to work and earn money, they buy food. The family was in crisis, every day worrying and thinking about what to provide for their children the next day because they only get income from working and selling firewood every now and then. They are known in the community as beggars, which is a source of shame for them. They were afraid to attend community meetings and to participate in community processes because of their situation. The next step for Delisile and her family is starting a kitchen and market garden on their land.

66 Our visits to hospitals and clinics are lower, we just go for medication refills. We take our medication on time because we have food. We eat two to three times per day, and the children eat whenever they are hungry. We are still collecting firewood and helping those who might need their fencing fixed. We get peace of mind because even if there is no one to buy firewood and no one requests for fencing to be fixed, we know we will provide for the children through the assistance. Before, we were always wondering what to provide for the next day. Now we feel that we are people among others."



Ntombikayise's Story

Ntombikayise is a single mother living with her three daughters and her granddaughter. She is HIV+ and also suffers from epilepsy. Ntombikayise's husband died, so she returned to her father's homestead, but she was not welcomed by her father who doesn't want her to stay there. The main house is locked, so Ntombikavise's family stay in a single-room shack with the chickens and a headman who looks after the cows for her father. She has a kitchen garden and sells some vegetables for income, but not having a place of her own that is secure and stable has made it difficult for her to think of ideas to improve her situation. Ntombikavise lacked peace of mind, always thinking about what to provide for the next day. People in the community used to mock her because she doesn't have her own land, and so she was afraid to attend community meetings. Her children found it hard to concentrate on their studies due to hunger. Now, Ntombikayise is selling nick knacks and we are assisting her to grow and develop this business.

66 My CD4 count has increased. I take my medication on time without vomiting. I eat nutritious food 2-3 times per day, before I ate once per day or sometimes slept on an empty stomach. My mind has been relaxed and we are now able to attend community meetings. Before, I didn't bother to attend because most of the time we were feeling sick and lazy due to hunger. The children's performance has improved since they got food. Before, they were complaining of being tired, lazy and they and they even fell asleep during class. They sleep well now.





Small Change - eSwatini

Small Change is a business skill development course to empower individuals to start or expand small business, in order to build a sustainable livelihood for themselves. Small micro-finance loans are given to help participants learn how to manage a budget and to grow their business.

We've empowered two families and 12 Community Development Workers with Small Change Training this year.

Libumba Training

A group of 12 Community Development Workers (CDW) participated in a Small Change workshop in May this year. Topics of the training include motivation for starting small business; understanding the money part of business; common money management mistakes; improving sales through marketing; managing group dynamics / constitution; and compiling a business plan. The CDW's will take the learnings from this training into their own lives, as well as sharing their knowledge with the families they work with, producing an exponential impact.



- 66 Oh! I now know that I have to keep my own money aside from the business money, as in before I would not even work out the profit, I would just see that I have more money, then spend that money buying a fat chicken and my business declines, not knowing what is the cause and you'll find that I have to wait for another chance to get money somewhere to keep the business running, thank you so much!"
- 66 I know now that when you are in business you have to be a hard worker, I use to be my own boss, now I know that the customers are my own boss."
- 66 I now understand why a lot of businesses have declined, some of the reasons are that they don't assess the site as a result you find a lot of people doing the same business, while there are few customers and some it might be that they don't understand profit or they are not knowledgeable, they are just doing it because they have seen someone doing it."

Libumba Community Development Workers - eSwatini

Libumba Inclusion Initiative is an organisation working in the community with children with disabilities, and their families, to facilitate inclusion in all spheres of life. Also working in the Lubombo region in eSwatini, Libumba seek to bring about change for children living with disabilities.

This year, Libumba launched a training program for Community Disability Workers (CDWs), a course for women in the community who have a passion for inclusion and experience in living with a family member with disabilities. These CDWs will go on to provide on-the-ground support for families.

To train a group of women from the community with the knowledge, skills and attitudes they need to help their communities to meaningfully include persons with disabilities in healthcare, education, livelihoods and social interaction, and to empower persons living with disabilities and their families to advocate for their own needs.

CBL has partnered together with Libumba, providing transport and some food support for the participants, to enable them to attend the training over 16 weeks throughout this year. We have also provided some additional funds that are being used for any needs that arise among the women, as well as a uniform for each of them as a graduation gift, which is practical for them and will enable them to be identifiable in the community.

The training modules cover: setting the course; health and illness; client administration; livelihoods (Small Change

Program); disability; the effective communicator; raising awareness; understanding the child; basics of play and child-adult interactions; cerebral palsy and other neuro disabilities; livelihood skills; and common childhood sicknesses.

The training itself has already had a big impact on the 12 participants - we're looking forward to seeing these women begin to share with their own families and the community!







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Housing - Rwanda

Alphonse's Story

In last year's Annual Report, we introduced you to Devotha, a new student to our Education Sponsorship Program. Devotha is a studious and bright young woman, who needed help to complete her studies. But when we connected with Devotha's family, we could see that they were really in a truly desperate situation, with her father, Alphonse, close to death from illness and malnutrition, and their home in such a state of disrepair there was virtually no shelter for the family when it rained. They also had no place to cook, and no toilet. We knew that this family needed more than education sponsorship, and that Devotha too would struggle with her studies due to the stress and emotional pain of her father's situation, if this was not addressed.

In our previous report, we shared how Alphonse's life had really been transformed through medical treatment, nutrition and physiotherapy – he had gone from being bedridden, and unable to do anything for himself, to being able to sit up in his bed, eat by himself, wash his own face, sit in a chair and even take some steps without support. He was given a wheelchair, so he can leave his room, he can go outside – not only is he much healthier, but his quality of life is completely different!

This year, we have provided short term food and medical support, to enable Alphonse's family to purchase nutritious food for him, and purchase the medications he needs on an ongoing basis. CARSA visited him several times and shared that Alphonse no longer feels pain, he sleeps well, and he's eating a balanced diet. Through these things, his health has improved, with Alphonse sharing,

66 I am grateful for the food support that I am having nowadays. I feel strong, as you can see. My voice can go out well, but before I couldn't speak loudly due to hunger. I can sit as you see without any support. Despite challenges, I am well and feel better."

Seeing the change in Alphonse has been incredible! And the change in him has impacted and lifted the whole family! From there, we have loved being able to build this family a new home, which includes a separate toilet, washroom and kitchen, and providing them some beds and other basic furniture.

The testimonies from the family reveal how completely life-changing this house is for them - not only for their physical environment, but also for their mental and emotional wellbeing, the social aspects of life and their future. The house is the base and foundation from which this family can begin to actually develop and move forward with their lives. Domitila (Alphonse's wife) has joined two savings groups in her community, and contributes a small amount of money each week. She plans to buy a goat, and also look to care for goats for others to generate income for the family. They will need money to buy food and medication for Alphonse's ongoing care -Domitila will be able to borrow money from the savings group, and now she has a plan to raise income. It is just incredible how this house and the support for Alphonse and Devotha that we have provided, has created a shift in this family from hopelessness to hope. Now they have a future, and we will continue to journey with them as they develop towards self-sustainability. We are literally breaking poverty for this family, as they now have the capacity to move forward in themselves, and through education sponsorship their children are being empowered as well.

It's truly amazing and is reflective of how CBL work - we really take a holistic approach and invest deeply so that we see long-term transformation across people's lives.



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Alphonse Testimony:

First of all, when I got sick, I thought that I will die and leave my family homeless, but I was medically treated, got a house built for us, and now I move in a wheelchair and go outside to get some sunshine. Even if I die now, I will not die with sorrow, I would be leaving my family in a good place. You gave birth to me (taken care of me) as a parent gives birth to a child. This gives me hope and peace of mind. You are like angels sent by God to take care of us.

Hilarie Testimony (daughter):

We are very happy to have a house to live in which is actually beautiful. We are now proud of living in the community with others without shame. There are some kids, friends of ours, who wanted to visit us and we would refuse them because we did not have a place where we could welcome them, but we are now proud to invite them and are now visiting us. We have the freedom and security in the family because of this building CARSA gave us. The shame is over.

Elisabeth Testimony (daughter):

First of all, we are grateful to CARSA for the act they did towards us. We never thought that things could happen like this and we get a house to live in. It was impossible for us to accept our situation and feel part of others, we felt as if we were useless on earth, there was a lot of hopelessness. But now we are happy. It was difficult for us to study because of not having where to live, but it is now easy because we have a place to live and electricity, that any hour of the night we wish we wake up and go through our notes or sleep late while studying.

Something else we are thankful to CARSA for is the way they took care of our father and treated him medically, and helped us to meet the basic needs. Though dad is not healed but there is a lot of improvement in his life, because he can get up from the bed and seat up on the bed by himself. If we have put him in the wheelchair, he can take himself outside and enjoy the sunshine.

We did not have something to sleep on or to cover ourselves with at night, even food was scarce, but they helped us in everything.

Isabelle Testimony (daughter):

We were hopeless, life was bad, we had lost hope of living, now we are grateful to CARSA for healing our wound.

There is a time when it would rain while we would be at school, and we would think that we will find the house crumbled on dad or we would think that we will not manage to find a spot to sleep in at night, because when it rained there was no difference between inside and outside the house.

Where you rented a house for us, we did not go hungry, you even gave us food. My father did not have thirst because you provided milk for him, in few words you supplied all of our needs.

It was difficult for us to get water because we fetched very far. We would leave school and immediately go to look for water, and we would get home late at night that we could not be able to go through our notes. But we now have water, and share it with the neighbours, in few words we have a good relationship with them, there is no problem.

Now security is complete, water is close by, there is electricity in the house we wake up and study, there is no fear of rain it has rather become a blessing to us because it gives us water in the cistern. In few words we are very happy.

Devotha Testimony (daughter):

I will be studying peacefully while at school and revising my note as much as I can whenever I want to. I feel valued and my dignity restored. I will no longer feel ashamed nor have an inferiority complex. I feel comfortable and relaxed at home. I will be happy and proud of inviting and spending my friends at home. We will be resting safely and peacefully without fear that the house will fall on us











Livelihood Project - Sri Lanka

Providing emergency food relief is only a temporary intervention, so livelihood support and self-employment opportunities was the next stage of our response to the situation in Sri Lanka. We were able to work with 50 families, targeting those who were women-headed households.

families with a large number of dependents, families with persons with disabilities or survivors of child abuse and low-income families that have not received support from other welfare systems or organisations. This project reached out to rural and vulnerable communities and families, with the aim of diversifying their sources of income, and increasing food security, and focused in areas where our partner, Leads, are already at work with other development projects.

This project is all about strengthening the household economies of vulnerable families to better face the shocks created through the economic crisis. District teams assessed and then identified specific needs in terms of support for self-employment and livelihood, as well as opportunities for home gardening interventions and training.

Home gardens are mainly for household consumption and any excess produce can be sold for additional income. Along with training, home gardening packages included vegetable seeds, sprinkler / irrigation system if required, fertiliser and basic tools.

The livelihood project is still ongoing.

Assessments were completed with each family, and the various business initiatives include small grocery shops, small eats / food item preparation for small hotels, cleaning and sweeping tools preparation and selling, tailoring shops, poultry farming, agriculture, small tea shops and tools for inland fishing.

Dhammika's Story

There are seven people in Dhammika's family, her two brothers and two sons have disabilities, and she looks after all of them. Dhammika has a poultry farm and home garden. We provided her equipment and materials to improve the poultry farm and plants and materials to improve the home garden.

66 I am so much thankful to Leads and those who provided funds for helping me to improve my poultry farm and my home garden. Thank you very much."

Gihani's Story

Gihani does tailoring work from her home – she survives off small orders she receives from villagers around her. Sometimes, Gihani receives orders and cannot fill them as she doesn't have the capital to purchase the materials. Through the livelihood project, Gihani was provided the materials needed to take on more work.

66 I have already got an order to make some ladies' wear but did not have money to purchase materials and was feeling hopeless. But Leads came to my assistance at the right time and the materials provided will help me in a big way to fulfill this order and the money I will get from this will certainly help me to do the next order. Thank you very much Leads and those who provided funds for this worthy cause."

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Partner Capacity Building

eSwatini

Our local partner, Operation Hope Swaziland, had to relocate from their rented office. CBL supported the renovation of a new office space as well as ongoing support for office rent, to enable the organisation to function effectively. We've also been investing a lot of time into Operation Hope's key staff member, Nomsa, empowering her to develop as a leader, grow the organisation, and improve processes and documentation.

Wy role has given me opportunity to bring hope and change to the vulnerable while at the same time forming relationships with them which is something I love with all my heart. Also, to build relationships with people in higher authority whereby I learn from them, and this helps me to improve my role."

Nomsa, Project Manager, Operation Hope Swaziland

India

In India we employ an Education Consultant, Obed Nag, to support our local partner, St Ursula. Obed is an experienced educator, who has worked at all levels of the education sector, from teaching and tutoring, through to being the Director of a school. He has also worked in social welfare, with NGOs and churches, doing community development work. Obed assists St Ursula in the care and follow up of the students in our program, exploring and developing education and employment pathways and designing family and community interventions.

Rwanda

Our partner in Rwanda, CARSA, have endured extreme challenges as an organisation due to COVID-19 and its impacts. Part of our capacity-building over the last year has been support for key staff to receive professional coaching, and support for organisational expenses outside of specific projects.



Our Community

We couldn't do what we do with communities around the world, without our incredible community here! We love all of you who partner with us, giving of your finances, your time, and your skill and expertise - you are amazing, thank you.

Our Board are truly an inspirational team - thank you for giving so much of yourselves to govern this organisation and steward the resources and calling we've been given.

We'd like to give a special shout-out to John Yates, our auditor extraordinaire, who keeps

things on the straight and narrow and provides advice and support for all things financial. Thank you, John, for your generous approach to life and CBL.

We've also been delighted to have Louise Sutton work with us as our bookkeeper! Louise, we love the way you always come up with solutions to all our questions and get things done - thank you for all you do behind the scenes and the support you provide us, it is appreciated.



Financials

Where your money goes:

98% of our donations

go straight to local projects.

Compelled By Love has administration costs, just like any organisation does, but we are privileged to have these supported by our major donor, 3fold Resources Pty Ltd. 3fold's support includes staff wages, donation of office space, equipment and stationery, and expenses related to project visits.

In addition to our day to day running costs, we also require project management – this is the cost of effectively running and managing our projects to ensure that we are achieving outcomes and impact – actually making a difference. This includes costs for transferring funds, exchange and bank fees, receipting, and monitoring and auditing.

We see project management as a vital part of delivering effective development projects that produce long-lasting, sustainable change in people's lives and so it's a crucial investment for us.

With 3fold's support, volunteer time and a focus on efficiency, we are able to invest appropriately in project management, whilst still ensuring that this is a small percentage of total costs, always looking to achieve the right balance for maximum impact.



Profit and Loss Statement

Compelled By Love - 1 July 2021 to 30 June 2022

Income	
Donations	\$ 338,048
Funds received from Operation Hope Incorporated (merger)	\$ 158,999
Total	\$ 497,047

Expenses	
Projects	\$ 166,400
Operating Expenses and Project Management (covered by 3fold)	\$ 9,039
Staffing Expenses (covered by 3fold)	\$ 56,876
Foreign Currency Translation Losses	-\$ 4,655
Total	\$ 227,660
Total Surplus	\$ 269,387

Balance Sheet

Compelled By Love - 1 July 2021 to 30 June 2022

Assets		
Current Assets		
	Cash assets	\$ 554,969
	Trade and other receivables	\$ 12,922
Total Current Assets		\$ 567,891
Total Assets		\$ 567,891
Liabilities		
	Trade and other payables	\$ 1,397
	Provisions	\$ 6,451
Total Liabilities		\$ 7,848
Net Assets		\$ 560,043
Equity		
Retained Surplus		\$ 560,043
Total Equity		\$ 560,043



