



# ANNUAL REPORT

2020 - 2021



compelled  
by love







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*from our CEO,  
Karen Visser*

# The Year in Reflection

It's been another incredibly difficult year to say the least, and I don't think anyone anticipated being where we are 18 months on from the beginning of the pandemic, as new strains and second and third waves of coronavirus have continued to transform our world and life as we know it.

Throughout the last year, there has been much sadness and suffering, anger and frustration, disappointment and disillusionment – BUT this annual report is a good news story in the midst of all of that. In these pages are stories of hope, resilience, generosity and impact – incredible moments and journeys that you've been a part of.

We've loved being in a position where we can stand alongside our partners, as they stand alongside some of the most vulnerable people in our world, bringing light and a way forward, and providing some of humanity's most basic needs like food and shelter.

We've continued our commitment to education as a key to empowering individuals and families, helping students gain access to whatever form of education is available to them during lockdowns in their countries, as well as supporting them in return to study after large gaps.

We've provided medical equipment to hospitals, as well as access to medical treatment for individuals.

It's never easy to open our eyes to incredible need and engage with it – but it's always an immense privilege to respond and be part of something that's bigger than ourselves and more meaningful and significant than we can ever fully grasp. To each one of you that has chosen to see the need and respond with us, we are so grateful – thank you. I hope the content of this annual report will fill you with joy as you get a glimpse of the people around the world whose lives have been impacted by you.





As you read, you might notice some changes in our projects! Last year, we closed our Australia project. CBL operate by working in partnership, with part of our mission as an organisation being to empower and build capacity in local organisations. Partnerships have seasons, and after an incredible seven years working together with CBL, Youth and Family Therapy merged with another organisation and are now writing their next chapter with a wonderful team of people. Their amazing work with youth continues, and we are cheering them on, even as their partnership needs have changed.

Speaking of mergers, CBL's been involved in a merger of our own, as we've joined together with Operation Hope Incorporated - you can head to our website to find out a bit more about that. What this means is two new projects, with two new partners - in eSwatini (formerly Swaziland) and Sri Lanka. You'll read about Sri Lanka in this report, as we've already been at work in the 2020-2021 financial year responding to COVID-19. You'll hear more about eSwatini in the coming year.

In a year where we haven't been able to host any of our normal fundraising events, we so appreciate those of you who have stayed connected through our socials, email updates and online blog, and those who have donated to our online campaigns - thank you so much. In particular, I want to thank our regular donors who have continued giving through this year, despite your own financial impacts. You bring stability and sustainability to CBL, and we are incredibly grateful to you, not only for the finances you sow into our work, but for your commitment and dedication to CBL and the people we serve. We are also thankful to have been recipients of government initiatives such as JobKeeper and cash flow boost, that have helped supplement our income during this time.

So much of our usual work in projects has not been able to go ahead this last year due to restrictions preventing movement and gatherings, and our work being community-based - meeting people where they are and working together to bring change. Instead, we've adapted and focused on responding to needs that have arisen in connection with the pandemic. In the year ahead, we see that continuing as the countries where we work are still very much in crisis. With your help, we will keep providing relief where this is needed, as well as support for rebuilding and moving forward.

Addressing issues of poverty and brokenness has possibly never been more complex and challenging than it is right now - but we are full of hope as we see the potential to make a real and lasting impact in people's lives. It's our intention that the content of this report will fill you with that same hope, and the desire to join us and be part of the story in the year to come.





# 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.

# Vision

Thriving **communities** that support, connect, empower and inspire **individuals** taking steps towards 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 give to see lives transformed.



# Values



LOVE



PEOPLE



EXCELLENCE



COLLABORATION



INTEGRITY



PRAYER



# How We Work

We're all about partnership! We partner with our supporters to connect finance, skills, experience, resources and knowledge to local NGOs that are experts in their field.

We're all about participation and empowerment! We don't do things for people, but we work with people to provide opportunities for them to enact transformation in their own lives.

We respect the dignity of people, and recognise that even those in deep poverty have abilities and assets in themselves that can create capacity when combined with opportunity.

As an organisation, Compelled By Love's role is to function as partners, collaborators, and capacity-builders, and we extend a continuous invitation to others to join us in partnership.





# Our Purpose

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 identify potential in people, and work to provide opportunities and conditions in which they can live independent, meaningful lives;

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 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.





*The 2020/2021*

# COVID-19 RESPONSE

## 46,716

*Re-useable cloth  
face-masks  
distributed to  
vulnerable students  
in Rwanda*

## 270

*Thermometers  
distributed to rural  
schools in Rwanda*





1

*COVID-19 treatment  
centre supplied with  
medical equipment in  
Sri Lanka*

250

*Families in  
Sri Lanka provided  
with two weeks of  
emergency food*





# INDIA PROJECT

GIVING CHILDREN THE OPPORTUNITY TO RECEIVE AN EDUCATION THAT LEADS NOT ONLY TO EMPLOYMENT, BUT TO THE DEVELOPMENT OF THE WHOLE PERSON.

## The Stats

- Supporting 8 Students with Education Sponsorship

## The Impact

This last year has been incredibly tough for our students in India, as their studies have predominantly moved online, and this is continuing. They've had to adapt to a whole new way of learning. We've extended our support for some students who normally would have completed the program, as obtaining employment during this time as lockdowns continue, is so difficult. We've witnessed resourcefulness and independent thinking as students have initiated ideas for their own futures, and sought to keep their living and study costs as efficient as possible.

Sharon has undertaken a Masters in Business Administration to complement the Bachelor of Commerce degree she completed. This has been done in co-contribution with CBL, as CBL have extended our support for Sharon as she looks for work whilst studying.

Shimon has started an additional computer course to help him as seeks employment, having completed a Bachelor of Commerce this year.

Ankit completed 12th standard this year, which is a great achievement, and is going for his driving licenses for both two-wheeled and four-wheeled vehicles whilst applying for university studies.

Om, Harsh and Ankit have been staying together and learning to cook for themselves to make their cost of living more manageable. Harsh and Om are continuing their courses, Om completing 11th standard and Harsh his second year of a Bachelor of Arts.

Anuj is also continuing his studies, completing his first year of a Bachelor of Commerce, as is Yamini who completed 10th standard and will be starting her first year of college.



Tashu completed her first year of General Nursing and Midwifery, which included a clinical posting in a female orthopedic unit. It's so exciting to see all she is learning, and that she's receiving the opportunity to engage in some practical experience!



For Christmas, the students were given blankets, which was their request due to the cold winter in Nagpur over December and January. It was such a joy to give them a really practical gift that got a lot of use.



Yamini, Harsh, Om and Anuj were all provided with mobile phones to enable them to pursue their studies online. They didn't have their own smart phones, and so could only access their classes and online materials when they were able to borrow a phone. Giving them access to their own phones has been essential in enabling them to continue with their education during the pandemic.



We've also been able to support the families of these students, as they returned to their villages during lockdown - we provided the students with an allowance during this period, that helped them to buy food and other essentials at home. This has been a great benefit to their parents, who have struggled with limited income during the pandemic.



# RWANDA PROJECT

SEEING INDIVIDUALS AND COMMUNITIES TRANSFORMED THROUGH TRAUMA COUNSELLING, EDUCATION SPONSORSHIP, LEADERSHIP DEVELOPMENT, SOCIO-ECONOMIC ENTERPRISE AND SPECIAL PROJECTS.

## The Stats

- 36 people (*Turiumwe* co-operative) attend an *Empower* follow up session
- 23 Student Education Sponsorships
  - 3 of these students completed high school
  - 1 of these students graduated from university
  - 2 of these students graduated from vocational training
  - 3 of these students completed internships as part of their studies, and are now looking for employment
- 270 thermometers distributed to rural schools
- 46,716 facemasks distributed to vulnerable students
- 1 house built
- 2 families supported with emergency food relief





# Empower

## TURIUMWE EMPOWER FOLLOW UP

*Turiumwe* is a co-operative of women who come together and make soap. The name *Turiumwe* means 'we are one' in Kinyarwanda, and reflects the incredible journey of this group, which comprises of both victims of the 1994 Genocide Against the Tutsi, as well as the wives of perpetrators. The group originally went through the *Empower* program together about a decade ago, and out of that were supported to start the co-operative. One of the goals of the co-operative is of course to generate income for these women and their families, but alongside that, meeting together regularly and working together facilitates the ongoing healing and reconciliation among the women.

CBL continues to encourage and support this group, following up on their business and offering advice and input where we can, as well as seeing how they are going as a group. In the previous year, we included them in the food distribution project. As part of our support, we recognised that the women would benefit from going through the *Empower* program again, and so we facilitated that in November 2019. *Empower* always includes a follow up session, but due to COVID-19, we weren't able to complete this until 22nd September, 2020.

Our partner travelled to Nyamata to meet with *Turiumwe* during a short window when this was possible as restrictions were briefly eased in Rwanda. The purpose of the follow up is to monitor how participants are progressing in their trauma healing journey, to revise and go over the key lessons from *Empower*, and to help participants refresh their minds and keep moving forward.

All 36 participants from the *Turiumwe Empower* attended (this included seven participants who joined the program but are not part of the co-operative). Although they had experienced so much healing the first time they went through *Empower*, over ten years ago, there were amazing testimonies of change again

- Sleeping conditions had improved – one woman shared that she could not sleep because of memories that always appeared at night. After *Empower*, she experienced relief and now can sleep for some hours at night without any interference of memories.
- Chronic headaches ceased.
- Another participant shared that they had overarching anger before *Empower*, but now they are able to deal with circumstances that trigger anger, and through that manage their anger.
- One participant shared that they were struggling to work for a living because of hopelessness. Through *Empower*, they gained strength to cope with the situations they are facing in life.
- Since *Empower*, some of the women have started their own small businesses, selling drinks and food at the market.
- Social connections are improving – one lady said her relationship with her husband is getting slowly restored.

## Prisca's Story

Prisca started to experience trauma during the Genocide Against the Tutsi, when her husband died, leaving Prisca behind with five children. It was not easy to hide the children during the genocide, but they all survived. After the genocide, Prisca's extended family did not welcome her children, because her husband was a Hutu man. From this, Prisca experienced bitterness and deep wounds in her heart. She chose to raise her children and forget about her family members, as she refused to hand over her children to them to be killed. After some years, her elder son started to behave badly and this led to him being arrested and going to prison. He was released, but continued living as a thief and drinking alcohol, which again resulted in prison. This has been so hard for Prisca, as a mother she has felt bad about her son's lifestyle and about being the mother of a thief.



*"I no longer think how my family rejected my kids and me, I forgave them and I am focusing on how I have to live a happy life even though problems are still there. I will never accept poverty as my lifestyle, I am living a purposeful life by making money through my small business of selling sweet potatoes and I am hoping to see a positive change in my life."*

## Illuminee's Story



Illuminee's husband has been in prison since 1994 due to his involvement in the Genocide Against the Tutsi. He has a life sentence. He left behind Illuminee and two children. At the time when her husband went to prison, their firstborn was five years old, and the second was only one. Illuminee herself was young, just 25 years old. Life was not easy for her, she suffered a lot having to lead her family alone. In addition to that, the shame and guilt she carried was very hard to manage. She started to live a life of loneliness, hopelessness and fearfulness – a sad life. Being called the wife of a genocide perpetrator was so heavy for her; she faced a deep poverty and experienced hunger for a long time.

*"I am grateful to have attended the Empower workshop. I learned real life, and by applying the Empower lessons in my life, I experienced peace and joy even though problems are still there. I visited my husband twice in prison and shared with him what I learned during the Empower workshop. He is doing okay, and we still have hope that God can change things for us and see him being released. I am thankful that my husband accepted life and hopes in God."*



# Empower

## TURIUMWE ASSESSMENT

After meeting with the *Turiumwe* group for *Empower*, we also saw that they were struggling as a co-operative to continue and to be successful in business. So, we supported our partner to do a comprehensive assessment of where the group is at with their business, what the challenges are, what the gaps and needs are and how we can support them into the future.



Our partner met with *Turiumwe* for a full day, in an interactive process that involved looking at their business model and determining how much the group knew about their business, what ideas have they tried and what are the areas for improvement. They considered and discussed together the competition, SWOT analysis, the lessons they've learnt and the dreams they have for the co-operative.

The women themselves identified that:

- They require training on financial management
- They can reach out to private and public institutions and microfinance organisations that support women's co-operatives
- Their leaders have lacked confidence to take action
- They have had a fear of failure and most of them are not knowledgeable in business
- They need to improve their teamwork
- They will vote in a female to lead the co-operative at the next election of the committee (they are currently led by a male, though this is a women's co-operative)

In addition to these learnings, we saw that the group require training in co-operative management and business, that there are some issues with packaging and standardisation and that they need to increase productivity.

Unfortunately, due to the pandemic we have not been able to follow up this assessment, but we look forward to doing that, providing training and support, once that becomes possible.





# Empower

## RECONCILIATION CELL GROUP VISIT



After completing the *Empower* program, participants are invited to form a Reconciliation Cell Group (RCG) together. Each *Empower* comprises of participants from the same area, often with direct victims and perpetrators attending the same program. The RCG's are an important part of the process, where individuals from the same community continue their journey of healing together, supporting and encouraging one another and also working on economic development. The RCG's elect their own leadership and run independently, but are monitored and supported by our partner.

The support normally includes visits to each RCG, but this has not been possible during the pandemic. However, in April, after a whole year of not being able to visit a cell group, our partner was able to undertake visits during a reprieve from some restrictions. This visit took place during the time of commemorating the 1994 Genocide Against the Tutsi, so it was an extra joy and encouragement to be together with the group at this time. The group pictured was helping a genocide survivor to repair her house wall.





# Education Sponsorship

EDUCATION IS ESSENTIAL FOR BUILDING SELF-ESTEEM, FINANCIAL SECURITY, SOCIAL JUSTICE, HEALTH AND LONG-TERM ECONOMIC DEVELOPMENT FOR COMMUNITIES.



We believe education is a major key to breaking the poverty cycle. We currently have 23 students in our Education Sponsorship Program (ESP) in Rwanda, with a focus on quality over quantity, as we invest deeply in the lives of these students and their families. It's been so tough for these students – after being at home for almost a year with schools closed and no access to online learning, they finally returned in stages across November, December and January. They were able to complete the school year and sit their exams, but have all lost a year in time, as education was put on hold. The third wave of the virus has closed schools again, so students are having an extended holiday, but hopefully they will reopen for Term 1 of the next school year soon. Highlighted here are some stories of individual students from the last year, and their achievements despite the circumstances they've faced.



## Irene

Irene is 24 years old, and has been sponsored within our ESP since 2007 – just amazing! Irene came from a particularly difficult background, having lost her mother to HIV/AIDS when she was just a young child. This was a massive trauma in her life, that had a huge impact on her, and her educational journey has not been a smooth one. Thankfully, Irene has had two sponsors that have enabled her to progress to where she is now, one who supported her through high school, and another who has supported her through further study. In this last year, Irene completed a two-year Hospitality Management Diploma at the Akilah Institute for Women, as well as an internship at a hotel in northern Rwanda. She went on to obtain employment, achieving independence and self-sustainability, which is our goal for each one of our students! Irene was finally able to attend her graduation in June 2021.



## Dieudonne

Dieudonne joined the ESP in 2015, was sponsored to study up to year 10 at school (senior four), and then chose to pursue a vocational pathway studying mechanics. Dieudonne completed his studies and this year was further supported to undertake an extended internship to gain further skills and real-life practical experience. Dieudonne moved from the rural area where he was living with his mother, to Kigali to do the internship. This has been a fantastic opportunity for Dieudonne, not only in relation to gaining skills and connections for employment, but to learn and get experience living on his own in an urban context, paying rent, and looking after all of his own needs, which has resulted in him developing responsibility for himself and growing in maturity. After completing the internship, the ESP gifted Dieudonne his own toolkit, which he has used to engage in some casual work. Our partner connected Dieudonne with an independent mechanic who is mentoring him and has helped him gain temporary work. Dieudonne has been proactive in moving towards independence, and it's been just amazing to see his progress and initiative. The ESP has given Dieudonne some basic essentials to continue living and working in Kigali – a gas stove, cooking utensils, mattress and sheets and so on, has helped him open a savings account – including providing the opening funds for this – and has given him three months' rent. This support will empower Dieudonne to establish himself and build some savings from his fluctuating income until he obtains a permanent position. We are so encouraged by Dieudonne's success, and can't wait to see how he moves forward in the future!





## Devotha

Devotha is a new student in the ESP. She's 19 years old, has just completed year 10 (senior 4) with our support, in a mathematics, chemistry and biology combination. Devotha hopes to become a doctor. She has four siblings, her father is unwell and unable to work, so her mother carries the burden of providing for their family through daily labour and subsistence farming (living off the crops they can grow themselves). The family are really vulnerable, living in very poor conditions with a house that is barely standing. Devotha is an incredibly bright and hard-working student, who was achieving fantastic marks at school. Her studies were being supported by another organisation, but as per their organisational policy, they ceased Devotha's support once she turned 18, even though she is still trying to complete high school. We've loved having the opportunity to step into the gap and empower Devotha to reach her potential through education sponsorship! Devotha said,



*I am thankful for the support, it came when I needed it really, I was not sure how to pursue studies after [the other organisation] stopped to sponsor me in 2020 because I reached 18 years old, they do not sponsor students above this age. I was concerned with this when CARSA visited my family, they selected me for sponsorship and it was a wonder for me. I received school fees bank slip, school materials; I went to school very happy with everything given to me by your organisation. My aim was to study brightly and doing very well in all subjects. When I go to school, I was remembering that my father is sick; I need to study and to become a doctor for providing medical care to him.*

Devotha is very aware of building a future for herself and her family through education, and is grabbing this opportunity with both hands, studying hard and focusing on her long-term goals. She sees the poverty of her family, and how they regularly miss meals due to lack of food. She sees the situation of her mother, trying to provide for their family, and the challenge it is for all of them with her father being unwell. Devotha sees her sisters missing school due to lack of hygienic pads during their menstruation, and through all of these things understands how valuable her sponsorship is, and studies eagerly.

When our partner visited Devotha and her family, and shared with us their situation, we knew we would need to engage with them beyond education sponsorship. Refer to Special Projects further on in this report to find out more.

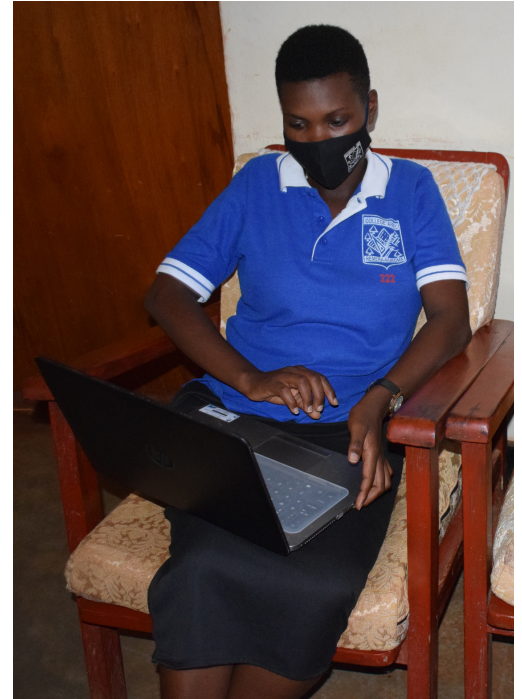


# Computer Purchased

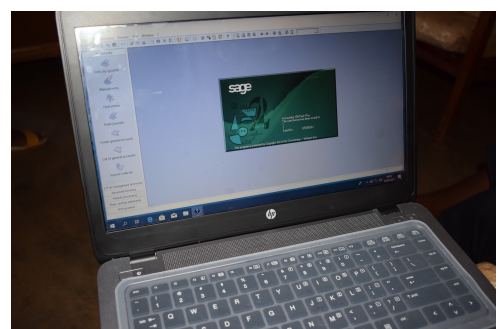
## EDUCATION SPONSORSHIPS

As part of our support for students, we purchased a laptop computer for use within the Education Sponsorship Program earlier this year. Schools do have computer labs, but there are so few computers for the number of students, and students get very limited time to access these. Time on computers is particularly important for students that are studying information technology or other subjects that require students to learn and use specific software programs.

The computer has been purchased to be loaned out to students who really need this to complement their studies. The first student to loan this computer was Sandrine, who was studying accounts and in her last year of high school (Senior 6). Her final exam of her high school education had both a practical component, and a theoretical component. The practical component is examined on computer, requiring knowledge of Microsoft Excel and Sage software. We recognised that without access to a computer, it would be incredibly difficult for Sandrine to learn, study, revise and then go on to pass her practical exam - it became an essential aspect of our support for her final year of schooling.



Sandrine is at boarding school, and the loan of the ESP computer was done in conjunction with the school, with the school's supervision of the use of the computer and participation in assisting Sandrine with her learning. Sandrine has completed her exams, and we are looking forward to seeing her results, as well as supporting her next steps as she has an entrepreneurial mind and plans to start a business.





# Parent & Student Gathering

## EDUCATION SPONSORSHIPS



In April, we held a parent and student gathering for all those involved in the Education Sponsorship Program (again, during the period when restrictions eased). This was a time to refresh and go over the purpose and goals of the ESP, which are centred around employment, independence and sustainability. Our partner shared about our desire to see the students succeed, and about the responsibility of students and parents in this. There was time for large and small group discussion, in which students and parents both shared, gave feedback and ideas, and had time to reflect on the program, their involvement and what it means for them and their families. Parents committed to increase their involvement in regular follow up of their children, which can bring a positive change in the performance of students, as they feel supported. This is important particularly for secondary students, who stay in boarding schools, and so parents need to initiate visits to the school, and call their children and check in with their teachers. Students recognised the need to refocus on their studies after such a big gap in their education due to the pandemic, and to have a clear pathway for future employability through their studies.



**Education Sponsorship** is a long-term project, a long-term investment of huge proportions not only in terms of finances, but time and energy in journeying with each student. But the outcomes are worth it, creating opportunities for generational change that see an end to the poverty cycle not just for the student themselves, but for their families and future families.



# Special Projects



As we come across individuals and families with particular needs that fall outside of the scope of our usual interventions, we look to engage with these on a case-by-case basis in what we term Special Projects.

This work includes medical treatment, support for living with disability, short-term food provision, access to public health insurance, and livelihood support. We also include COVID-19 response as part of our Special Projects in Rwanda.



# COVID-19 Response

## MASKS AND THERMOMETERS

Students in Rwanda returned to school for the first time since the beginning of the pandemic in stages across October, November and January. We know that to remain safe in the COVID-19 context, masks make a huge difference, and so with the return to school, masks became mandatory, as did daily temperature checking. But this raised a huge need, as many schools – particularly those in rural areas – did not have the resources to purchase enough thermometers, and there are tens of thousands of students that due to poverty, cannot afford a mask. This put the health and safety of both students and staff at risk, as well as interrupting education due to the time it was taking to test temperatures – some schools had only one thermometer and over 2,000 students.

Across December and January, and then again in February and March, we provided a total of 270 thermometers to rural schools, and distributed 46,716 facemasks to vulnerable students – this was an incredible effort with our partner working closely with district leaders and head teachers. After the distributions, our partner visited some of the most remote schools to follow up the distribution of masks. There was some incredible feedback and testimonies about the impact of this project, and what it meant for staff, students and parents. Sylvestre, the CARSA Programs Manager shared that;

*"...Once we went to the schools, those schools in rural places where the kids were coming from really poor areas, we saw the masks they did have were just useless, they were too old. One mask can be shared with eight people in the whole family. The kids take the mask to school. Then they come home and their dad takes the same mask to go and meet someone and so on. When we saw this happening, it was helpful to understand how great the need was..."*



# COVID-19 Response

## MASKS AND THERMOMETERS

Testing temperatures was taking such a long time before starting classes [because there is maybe one or two thermometers for over 1,000 students]. Even some school leaders said they didn't test the students because if they do this, at the end of the week they will find themselves not having covered all the subjects that were planned. It's really a risk. If someone is there with a fever, they can infect the whole class, the whole school. You can see how a small thing can be helpful.

**Sylvestre, CARSA Programs Manager**

I was always worried and afraid to be infected with COVID-19 whenever I entered the class for teaching students who were not wearing the appropriate facemasks.

Most of them had one old facemask, which they had been using for more than three months. We thank CARSA and its partners for thinking about these students and teachers who were at high risk.

**Céléstin, a teacher from Groupe Scolaire Nyabisindu**



I'm happy to receive my own mask, which will help me to protect myself against COVID-19.

The mask will help me to be confident and comfortable to study well. My brother and I have been using one mask. We attend class at different times, when he goes to school in the morning, I go in the afternoon; and we used to exchange the mask on the way when we met.

**Anita, ten year old student from  
Groupe Scolaire Mpushi**



When things get tough, people think only about themselves, but it's amazing to see that there are still people driven by love, people who can think about forsaken people like us in a very remote place. We thank CARSA and its supporters for providing thermometers and masks for just protecting our children during this difficult period. Though our kids were going to school, we were very concerned that they might be infected by COVID-19 and infect the whole family once they are back in their respective families. On behalf of other parents, I thank you very much for the help you provided.

**Parent representative of Gihara Secondary School**

I have been sharing one old facemask with my parents and siblings. But I'm happy that I've got my own that I will be wearing to protect myself against this terrifying pandemic COVID-19.

**Student from Groupe Scolaire Munini.**

I used to wear an old mask that I picked up from a rubbish bin, but I'm happy that I've got a new mask. Thank you very much for caring for us.

**Student from Groupe Scolaire Horezo**

We have been touched by this support of thermometers and facemasks from CARSA. We have been struggling to support our students but in vain. We have some students who couldn't attend school because they couldn't find a facemask. Your support is not only helping to prevent the spread of COVID-19 among students, but also permit some students to attend school and study safely. We would like to thank you and those who donated and contributed to have this happen.

**Etienne, head teacher of Groupe Scolaire Nyarusange**



# Medical Support

## ALPHONSE



Alphonse is Devotha's father, who's a student in our Education Sponsorship Program (you can read her story earlier in this report). When we connected with Devotha, and visited the family, we saw that Alphonse was extremely unwell and hadn't been able to get access to medical treatment. His case was so severe, we weren't sure how much longer he would be able to survive.

Our partner advocated for Alphonse to local leaders, who then arranged for an ambulance to take him to the local hospital, and we provided the funds for the initial costs of being admitted. Alphonse had severe malnutrition, and was diagnosed with a very advanced case of rheumatoid arthritis.

Alphonse was provided with nutrition and treated with medication and physiotherapy at the hospital, before then moving to a district hospital for two months of further physiotherapy. CBL provided funds to purchase good quality food for these two months for both Alphonse, and his daughter, Hillary, who accompanied Alphonse as his carer – in Rwanda, you cannot stay in hospital alone, you must have someone to help care for you and cook food for you, as the hospitals do not provide food. We also supported the purchase of medications that were not provided by the hospital. The physiotherapy itself was covered by the government medical insurance program. This was a great collaboration between the family, local leaders, our partner CARSA and CBL.

Alphonse's bones are very damaged. Surgery would be the usual recommendation, but this is not possible due to his age (78). Instead, his condition will be managed with physiotherapy and medication. Alphonse has been released from hospital, having received all he can from the treatment there, to home-based care. The transformation has been phenomenal, as you can see from the photos! Alphonse is now able to sit on a chair, and take some steps with support. He can sit up in his bed, eat by himself, and wash his own face when seated. His health has greatly improved. He received a wheelchair from the hospital and is now able to sit on a motorcycle for transport also.





Alphonse will continue with physiotherapy sessions. Hillary has been trained by the hospital physiotherapists, so she has some basic techniques to help Alphonse at home with physical exercise and massage. Hillary will teach her mother and siblings so they can also help.

This family are facing many challenges. Their house is so dilapidated, we couldn't leave them as they are, and so we are working on our next housing project, which will be for this family. Their current house will need to be torn down and a new house built from scratch - while we work on the construction, we are temporarily renting a house for the family, as well as providing ongoing financial support for nutritious food and medication for Alphonse

Once the new house is complete, we have several simple livelihood projects ready and will support the family to get these started, so they can then earn enough income to sustain themselves, as well as provide for Alphonse's ongoing treatment, as his condition is something he will need to live with.





# Short Term Relief

## ALINE'S FAMILY



Aline is another student who is part of our Education Sponsorship Program. Her mother is a widow with five children, who lives in Kigali, an urban area. She had a small business selling vegetables, but was unable to continue with this during COVID-19 lockdowns, and then used up her capital for the business to feed her family. Unlike families in rural areas who can manage to at least grow a little bit of food for themselves, those in urban areas like Aline's family have absolutely no land at all and require cash income to survive. Our partner was able to support Aline's family by visiting them, listening and sharing together with Aline's mum and following up their situation. We were able to provide some emergency food relief to help the family get through lockdown, as well as funds to pay small debts they had at local shops where they had taken food on credit. The stress on this mother, with five children to feed, is unimaginable for us. We are so thankful to have been able to stand with them at this time, and provide such a basic need to help them survive.





# Housing

## ISABELLE'S HOUSE



Isabelle is a survivor of the 1994 Genocide Against the Tutsi. She and her husband, Narcisse, and their three children live in rural Rwanda. Isabelle attended the *Empower* program as a participant in 2014, and has been on her own incredible journey of healing, forgiveness and reconciliation.

She eventually became an *Empower* facilitator, and now works hard to help others receive healing. Through the inner transformation Isabelle experienced from *Empower*, she has improved her life and that of her family, with one of the key things being a tremendous effort from Isabelle and Narcisse to build their own house.



Despite their efforts though, they were not able to complete the house. Houses in Rwanda are made of mud bricks and then sealed with cement. Flooding and rain caused damage to the work that had already been done, as Isabelle and Narcisse did not have the money to fully cement the house. The house also did not have a kitchen, toilet or washroom. Isabelle is part of a Reconciliation Cell Group, and the group came together and gave money to purchase some bags of cement to help the family, but it was not enough to repair and prevent further damage to the house.



Together with our partner, CBL supported the completion of this house, as well as building a separate toilet, kitchen and washroom. In addition to that, we were also able to connect water and electricity to the property!



The house has been life-transforming for the family, providing the basic needs of security and shelter, but more than that, restoring the dignity and confidence of the whole family. The project also benefited 15 people from the local community, who worked as labourers on the project, as well as local businesses who benefitted from supplying the materials.

# Housing

## ISABELLE'S HOUSE

The family moved into the finished house just after Christmas, on 26th December, 2020 – what a gift! Here's their direct testimony of how the provision of housing has made a difference in their lives:

*Our physical security has increased inside our house and outside. We live in a well-constructed house, it's cemented, there is no more dust in our house. The windows are good in our house, it's not cold inside our house. I cook food without the rain disturbing me because the kitchen is well constructed and roofed.*

*Our standard of living has improved greatly. Prior to getting electricity we were using other means for lighting the house such as gasoline, and buying water from neighbours was also expensive. Today the expenses have reduced for electricity and water. Our hygiene is improved. Clothes like shirts were dirty because of dust in house. Cleaning, washing is made easy with water in the home. We clean our bodies and wash clothes and home materials without problem.*

*We plan to start a small shop in our home where we can sell different things needed by families in our neighbourhood, like food items, hygienic materials, wood for fire or charcoal. We are very excited and full of joy in our family, everyone is happy in our home. There is a big restoration of our sense of dignity, confidence and peace of mind.*

*We feel secure and valued in our community. I can now accept visitors to come to visit me, before I was refusing and hiding myself whenever someone was asking to come and visit me, I was ashamed because of the status of my house. I have no more shame or guilt. Neighbours visit our home and we are proud of that.*

*We were able to send the children to school on time [by paying school fees], we bought notebooks for them and school bags and materials; we paid all the school fees required without a problem.*

### From the children:

*In the past, without electricity, in the evening we used to fall down inside the house because of darkness and rocks that were there. Now we have cement and electricity, we move freely without fear of anything in our house. We like our rooms as we don't feel the cold inside and mosquitoes don't enter easily because of windows. We don't have to fetch water because it is in our home. Before we struggled to go very far and it was really heavy to carry the water in a jerry can, consuming much energy for us. It was burdening physically, we were late to do homework. Now we have time to do our homework and our little sister cannot tear our notebooks because we can close the door.*







Housing projects are such amazing moments to facilitate tremendous transformation in the life of a family, in a short space of time, with ongoing and lasting impact. Isabelle's house demonstrates what we have witnessed across these projects:

Our housing projects increase the physical security of families; improve the standard of living; improve families' overall health by increasing sanitation and decreasing the risk of illness and disease; help families move forward in their development plans – Isabelle's family was energised and able to think about ways they can make a living wage for themselves;

housing projects restore dignity, confidence, peace of mind and hope for the whole family; have a direct impact on education; and economically benefit families in the local community



# SRI LANKA PROJECT

RESPONDING TO THE COVID-19 PANDEMIC, PROVIDING MEDICAL EQUIPMENT TO HOSPITALS AND TREATMENT CENTRES, DRY RATIONS TO VULNERABLE FAMILIES AND LIVELIHOOD SUPPORT TO HELP FAMILIES RESTORE BUSINESSES AND EARN INCOME.

## The Stats

- 250 families provided with a minimum of two weeks of food
- 1 treatment centre provided with medical equipment to combat COVID-19

## The Impact

COVID-19 is devastating Sri Lanka, as a nation whose key industry is tourism and with so many families reliant on daily wages now unable to work. With our partner, Leads, we were able to provide dry ration packs to 250 families across Jaffna, Killinochchi, Mullaithivu and Monaragala. Each ration pack contained enough food to feed a family of five for two weeks and included:

- 10kg rice
- 1kg lentils
- 1L oil
- 1 tin canned fish
- 500g sprats
- 2 packets soya meat
- 400g salt
- 1kg wheat flour
- 500g blended cereals
- 250g spices - chilli powder and curry powder
- 200g tea leaves

The ration packs were given to the district office who then carried out the distributions to each household. The distributions were supported and witnessed by representatives from our partner, as well as being under the supervision of the village Public Health Inspector. One recipient shared:





# COVID - 19 Food Relief



*My name is Jameera. I live in Mayavanoor, Kilinochchi. A lot of people in my village especially the daily paid labourers are greatly affected because of the COVID-19 pandemic. In this situation, Leads has stepped forward to donate dry ration packs to the severely affected families in the village. I thank Leads on behalf of the Mayavanoor villagers for the support extended to us. The children and elderly people are affected in the current situation. I thank you and Leads for supporting us.*



We also provided medical equipment to a COVID-19 treatment centre in Ampara, including a portable pulse oximeter, a portable suction machine, and oxygen cylinders, stands and regulators.

# Our Community

PARTNERSHIP - SUPPORTERS WHO ADVOCATE AND GIVE, IN ORDER TO SEE LIVES TRANSFORMED.

There are two absolutely crucial partnerships in the work we do – one is obviously the local organisations we partner with, as the basis of how we work. The other is our community here – supporters like yourself who partner with us to provide the funding that makes our work possible. Throughout the pandemic, we've been moved by the generosity we've witnessed as people have looked beyond their own circumstances to the needs and experiences of others, and have given – thank you.

We've run three main campaigns online, two of which are ongoing – housing projects and COVID-19 interventions. The third was a Christmas campaign which provided gifts for our students in India, as well as masks and thermometers in Rwanda. We loved seeing individuals and families joining together to give at Christmas, thinking of others beyond themselves.





# Our Team

A POSITIVE, ENCOURAGING, PASSIONATE, ENTHUSIASTIC, DEDICATED, AND INSPIRED GROUP OF PEOPLE WHO ARE CONSTANTLY LEARNING AND GROWING AS THEY USE THEIR TALENTS AND SKILLS TO MAKE A DIFFERENCE THROUGH CBL.



In February this year, our Board had its first-ever retreat! We always take a full day to gather, pray and plan at the beginning of each year, but this year we dedicated a weekend and went away overnight.

This was an amazing time of coming together, reflecting, looking back and then ahead – particularly coming out of 2020 and our personal and organisational experiences through COVID-19. We spent time listening and discerning, sharing and discussing.

In particular, we focused on considering our strategic plan for the 2021-2022 year, seeking direction and focus overall, and in each of our partnerships. We enjoyed spending time together as a team, deepening our relationships with each other.

We even shared some of our thoughts and vision through Duplo! A fun activity for some and a stretch for others! We have an incredible team, and the commitment of giving this time at the beginning of the year has really benefitted CBL as an organisation in so many ways.

# Our Volunteers

Alongside our wonderful Board and staff, we've had some incredible volunteers serve with CBL and offer support in various ways and capacities. This year, we want to honour Renzil Pinto and Rick and Kim Hartnett, who have been providing accounting services on a pro-bono basis right from CBL's inception.



Renzil and Sandra Pinto

Renzil has given his time and expertise in relation to payroll, superannuation, WorkCover, BAS, processing expenses, overseas transfers, preparing EOFY accounts as well as answering countless questions and providing advice. Rick and Kim have provided their services through their firm, Hartnett & Co, preparing financial statements each year, arranging auditing and review of the accounts and providing advice.

In addition to their accounting services, both Rick and Kim and Renzil have been great supporters of CBL, particularly in our fundraising events – attending these, bringing friends and contacts along and donating items for auctions and raffles. Renzil has helped organise our dinner dances, and the band he is a part of, Regeneration, have played at these events.



Rick and Kim Hartnett

Rick, Kim and Renzil are all transitioning into the next seasons of their lives, moving towards retirement and being able to spend more time with their families, particularly their grandchildren. As they do so, they've 'retired' from their volunteer roles with CBL, though very much remain willing to continue to help and support us in the future as the need arises.

We want to extend an absolutely massive THANK YOU to you, Renzil, Rick and Kim – your support has been invaluable, and we can't thank you enough for all the time, energy and effort you've given. We wish you all the best for the next chapter, thank you again for your generosity and heart for others – it has made such a difference!



# Where Your Money Goes

98% of 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. In addition to their generous support of CBL's projects, 3fold's administrative 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, monitoring and evaluation 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.



# Financials

COMPELLED BY LOVE, 1 JULY 2020 TO 30 JUNE 2021

## PROFIT & LOSS STATEMENT

### INCOME

Bank Interest	\$59
Donations	\$256,085
Government Support - JobKeeper & Cash Flow Boost, GST refund	\$31,900
<b>TOTAL</b>	<b>\$288,044</b>

### EXPENSES

Projects	\$116,776
Operating Expenses	\$21,125
Staffing Expenses	\$51,034
<b>TOTAL</b>	<b>\$188,935</b>

**TOTAL SURPLUS \$99,109**





# Financials

COMPELLED BY LOVE, 1 JULY 2020 TO 30 JUNE 2021

## BALANCE SHEET

### ASSETS

#### *Current Assets*

Cash Assets	\$296,933
Trade and other receivables	\$987

**Total Current Assets** **\$297,920**

#### *Non Current Assets*

Property, plant and equipment	\$-
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**Total Assets** **\$297,920**

### LIABILITIES

Trade and other payables	\$2,690
Provisions	\$4,574

**Total Liabilities** **\$7,264**

**Net Assets** **\$290,656**

#### **Equity**

Retained Surplus	\$290,656
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**Total Equity** **\$290,656**

Full copies of our audited financial statements  
are available at [www.acnc.gov.au](http://www.acnc.gov.au)



## An Invitation

At the heart of Compelled By Love and how we work, is partnership. We can't do what we do alone, and every story and moment of impact you've read in this report has been made possible through working together and partnering with others.

We love being a part of something that's bigger than ourselves, and having the opportunity to play a role in seeing people around the world reach their potential, have their dignity restored, and be empowered to move forward in their lives – it is truly such an incredible privilege and honour.

As we close this report, we want to offer you an invitation – an invitation to join us, to enter into partnership with us, to be a part of making a difference. The amazing thing about partnering together with CBL, about being a part of all the stories that lie ahead, is the opportunity it is for transformation in your own life. Being generous with our money, our time, our energy is actually a gift that we can give to ourselves – it doesn't remove or take something from us, but instead it actually enlarges and expands our lives. This invitation is the chance to be part of something that is real and genuine, that is personal, and that is effective and transformational on many levels – it's so exciting! It's easy to connect with us – you'll find all our details at the end of this report, and we'd love to hear from you!



To those of you who are already partners with us – you're legends. We love you, we appreciate you, and we value the contribution that you make through your financial support and your advocacy.

Our focus in the year ahead is responding to the challenges and crises that COVID-19 is continuing to create in the countries where we work, and providing housing, alongside continuing our work in communities. There are lots of opportunities and ways to give, and you can support a specific project that resonates and connects with you, or give to where it's needed most. Whatever your involvement with CBL has been up to this point, we hope you'll consider joining us in the year ahead.

There's an open invitation to you to join us in being part of all the stories that lie ahead. Partnership is about mutual gain and benefit – partnering with CBL in giving of your time, money, or energy is a gift that can actually enlarge and expand your own life. In giving something small, you have the opportunity to be a part of something big : genuine impact and transformational change.

Join the story, share in the love – we'd love to hear from you and learn about your story to help you make a difference in the things close to your heart.







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