









Guernsey
Overseas
Aid
Commission





"Helping the world's least developed countries through a hand up rather than a handout"

Index to photog	Index to photographs on front cover				
Network for Africa -	Children in Crisis – savings and				
agricultural income-generating	loans scheme in the Plateau of				
project in Patongo, northern	south Kivu, Eastern Democratic				
Uganda, using hollowed out	Republic of Congo				
tree trunks to create bee-hives					
Farm Africa – food security	Advantage Africa – provision of				
project in Oromia region of	accessible, safe water for the				
Ethiopia	Katente Community, Uganda				
ACORD – Supporting peri-	UNICEF – Supporting maternal and				
urban and rural female dairy	neonatal healthcare in South				
producers in Yagma,	Sudan				
Koudougou and Léo, Burkina					
Faso					

INDEX

Section	on Contents	Page
	Chairman's Introduction	5
1	The Commissioners	6
2	Commission Budget	8
3	2014 Grant Aid Awards	8
4	Updates from some 2014 awards	13
	Appropriate Technology Asia Habitat for Humanity Opportunity International Send a Cow Signal Akamba Aid Fund Ellen Jane Rihoy Trust	14 15 16 17 20 21 22
5	Assessment of Grant Aid Applications and the Administration of Awards	24
6	Compliance with Grant Aid Award Scheme	26
7	2014 Disaster Emergency Relief Awards DEC Appeals Gaza West Africa Ebola Outbreak	21 27 28
	Non-DEC Requests CAFOD - response to humanitarian crisis in South Sudan Christian Aid –response to humanitarian crisis in Gaza Unsuccessful applications	30 30 31
9	Looking Forward to 2015 and beyond	31
	APPENDICES	
1	Projects supported under the Commission's Grant Aid Scheme in 2014	30
2	Projects rejected under the Commission's Grant Aid Scheme in 2014	35



Chairman's Introduction

I am pleased to present my third Annual Report as Chairman of the Guernsey Overseas Aid Commission.

The past year was again a challenging and demanding one for the Commission and I continue to be impressed at the hard work and commitment of the Commissioners. It must be remembered that the Commissioners are unpaid volunteers who are not only giving of their time, energy and professional experience to do give something back to the local community but are also ensuring that the funds the States of Guernsey provides the Commission for use on overseas aid projects brings the greatest benefit to some of the poorest and most vulnerable communities in the world.

During 2014, the Commissioners also meet with a number of representatives from the charities receiving grants for development projects. These meetings provide the Commissioners with an invaluable insight into both the particular project but also the charity's wider work in the developing world. It is also an opportunity for the Commissioners to gain a better insight into the challenges the charities face in delivering the projects in-country.

Throughout 2014, the Commission has continued to work on identifying and developing links with local businesses and charities in order to take forward the second part of its mandate to develop programmes relating to the collection and distribution of funds involving the private and voluntary sectors. Although during 2014, the Commission was unable to foster any funding partnerships, the work is progressing well. I am confident that in its 2015 Annual Report, the Commission will be able to report on some positive outcomes from this aspect of the Commission's work.

In closing, the Commission continues to firmly believe that the contribution of the States of Guernsey to overseas development work is an important aspect of Guernsey's international personality. The annual contribution of £2.6 million makes an important and lasting difference to the lives of the many communities across the world's poorest countries who receive money via the Commission. The Commission sincerely hopes that when the States of Guernsey reviews the level of is contribution to overseas development work in 2017, it will be possible to increase the annual budget and so bring Guernsey closer to the Millennium Goal for developed countries on contribute approximately 0.7 per cent of its gross domestic income to overseas development projects.

Deputy Mike O'Hara Chairman Guernsey Overseas Aid Commission

1. The Commissioners

During 2014 there were no changes in the Commission's membership. Deputy Mike O'Hara remained as the Commission's Chairman and the Commissioners are:

Mr. Tim Peet.

Mr. Steve Mauger

Mr. Philip Bodman

Miss Judy Moore

Dr. Nick Paluch

Ms. Teresa de Nobrega

In addition to reviewing and assessing all applications for funding from the Commission's Grant Aid and Disaster Emergency Relief Funds several of the Commissioners undertook a number of fact finding visits in their own time and at their own expense.

In January 2014, whilst on a cycling holiday in Cambodia, Dr. Paluch took the opportunity to visit projects sponsored by the Commission. On his return he submitted the following report to his fellow Commissioners:

"At the floating villages of Kampong Luong and Kampong Kneas on Asia's largest freshwater lake, the Tonle Sap, I saw how funds from Guernsey are being used by Action Aid to renovate and improve five floating schools attended by the local children who have to make their way to school by boat each morning and in the eastern province of Kampong Cham I saw how a grant from Guernsey last year [2013] enabled Plan International to sink a borehole and build a new six bed maternity unit at Kandaol Chrum rural health centre so that women in the area can be delivered in safe, hygienic conditions by trained staff.



Outside the Kandol Chrum Health Clinc where Plan International built a maternity unit with a grant from the Commission

En route to Kampong Luong where the Commission is sponsoring an ActionAid project to rebuild floating classrooms

Arriving at the floating school in Kampong Luong

Inside one of the floating classrooms



For my first visit I was met by Sikeak the health project officer for Plan International and he drove me to the small town of Kandaol Chrum. With the nearest hospital several hours away most of the 500 deliveries a year in this area used to take place at home without qualified help and without any ante or postnatal care. Maternal and neonatal mortality rates were very high but are already coming down now that up to 75% of births take place in the new Guernsey sponsored unit which is covered around the clock by a dedicated team of trained midwives. The Commission's grant also paid for 34 Village Health Support Groups to be set up to ensure that the health education message can be more widely disseminated and that the unit is therefore well used.

A few days later I met up with Sokta, the local partnership officer for Action Aid, in the market town of Kraktor and we made our way to the floating village of Kampong Luong where we were ferried across the water by some of the children to visit their school. Having joined a class in the midst of their mathematics lesson I saw for myself where a GOAC grant will be spent improving and upgrading the facilities as well as providing a new library and some new boats. We travelled on by boat to visit one of the other four schools involved in the project in the more isolated village of Kampong Kneas which was badly damaged by a storm last year. Here the school will be almost entirely rebuilt with the funds from Guernsey and I was invited to join one of the families in their floating home for a meal of fish and rice. Surrounded as they are by water it was amazing to see that they shared their house with a dog, a cat and four pigs! I was not surprised to learn that children have to be able to swim before they are allowed to go to school!

My trip ended back in Phnom Penh where I was able to reflect on how friendly and resourceful the Cambodian people are and what a privilege it had been to gain an insight into the lives they lead and the difficulties they overcome on a daily basis. It was clear that all the projects supported by Guernsey in this part of the world make a huge and significant difference."

In June 2014, Deputy O'Hara and the Commissioner's Secretary were invited by the British Red Cross to attend a special garden party at Buckingham Palace which HM The Queen was giving to mark the 150th anniversary of the establishment of the organisation.

During the Garden Party and afterwards at a dinner at the Banqueting Hall in Whitehall, Deputy O'Hara and Ms Dene had an opportunity to speak at length with a number of the organisation's senior in-country officers, including the officers from the Philippines, Afghanistan and Ghana. From these conversations, it was clear that the various projects sponsored by the Commission have a positive and enduring impact for the communities which have benefited and there is a great appreciation of the funding which comes from the Commission. Both Deputy O'Hara and Ms Dene were particularly pleased to speak at some length with Mr. Richard Gordon, Chairman of the Philippine Red Cross, and hear first-hand how his country was recovering from the devastation caused by Typhoon Haiyan and the real difference that money the Red Cross received from the Disasters Emergency Committee appeal had made to the rebuilding of so many shattered communities.

Deputy O'Hara and Mr. Peet attended the Disasters Emergency Committee's annual meeting and found the event an invaluable insight into the organisation's work, including how it assesses whether an appeal should be launched following a particular disaster or emergency and how the money so raised is distributed across the DEC's member charities.

Deputy O'Hara also attended a UNICEF dinner hosted by the charity's UK patron, Lord Ashdown, at the House of Lords. This dinner was an opportunity for UNICEF to present to some of their principal donors an outline of UNICEF's priorities for 2014 and 2015 and update them on the outcomes of previous projects.

The feedback from these various visits and from talking at first hand with key players from the charities funded by the Commission is invaluable as it enables the Commissioners to gain a clearer insight into the work being undertaken, the challenges that have to be overcome and how the completed projects do make a lasting difference in improving the lives of some of the world's poorest and most vulnerable people.

2. Commission Budget

In January 2012, the States of Deliberation resolved,

- "1. That the States of Guernsey maintain its current level of contribution (+RPIX) per annum.
- 2. That the States of Guernsey monitor the level of Overseas Aid expenditure with a view to reconsidering it once there is a higher degree of certainty over corporate

taxation and when the fiscal position improves, or within 5 years, whichever is sooner."

The Commission's Grant Aid Budget for 2014 was £2,600,000 and its Disaster Emergency Relief budget was £200,000.

3. 2014 Grant Aid Awards

In 2014, the Commission received 323 applications from over 100 different charities and humanitarian agencies.

In 2014, the Commission ran a pilot scheme inviting charities to apply for funding for larger projects (up to £100,000) over a three-year period.

Table 1 shows the split between charities who are applying for funding for single-year projects and those applying for multi-year projects over a maximum period of 3 years. During 2014, a single charity could apply for funding for up to four projects including one multi-year project.

Table 1 – Breakdown of 2014 Funding Requests	Number of Applications	Number of individual Charities	Total amount of Grant Aid requested
Single Year Applications	255	77	£7,989,608
Multi-Year Applications	69	69	£6,421,582
Total	323	148	£14,411,190

The total amount of funding requested is £14,411,190. In 2013, the Commission received 180 applications for Grant Aid totalling £6,013,808. In other words a 79 percent increase in the number of applications and a 140 percent increase in the amount of funding requested. This sharp increase in the number and amount of funding requested was, in part due to the pilot scheme for awards over three years, and the sharp increase in the level of funding requests meant that the Commission was only able to support about 20% of the requests for funding.

In rejecting applications, the Commission was very mindful that in many cases, the applications were worthwhile and would make a lasting difference to the lives of very impoverished communities but the level of funding available simply prevented the Commissioners from supporting every project they may wish to.

Table 2 provides a breakdown of the size of the various funding applications by continent/region.

Table 2 – Breakdown of 2014 Funding Requests by amount requested and continent	Under £10,000	£10,000 - £19,999	£20,000 - £29,999	£30,000 - £40,000	Multi-year applications
Africa	12	20	17	136	48
Asia and Pacific Islands	1	2	8	26	13
Eastern Europe		-	1	1	0
Indian Sub-Continent	1	3	1	16	6
Latin America	1	3	1	6	-
Middle East		-		1	

Full details of all the successful funding applications are set out in Appendix 1 and the details of the unsuccessful applications are set out in Appendix 2. The over-subscription of applications for Grant Aid funding meant that the Commission again was faced with some very hard decisions as its budget did not allow it to fund many projects which would have merited support had more funds been available.

The Commission recognises that the high number of worthy applications it had no option but to refuse funding is disappointing for all concerned and especially for the communities that would have benefitted had it been possible to support more applications. Following consideration of the 2014 Grant Funding applications, the Commission did undertake a further review of its application policy and full details of this review are set out in Section 5 of the Annual Report.

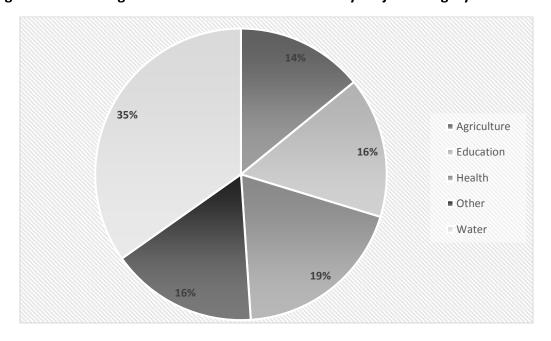
Table 3 provides an overview of the Grant Aid awards by project category and region. The Commission uses the following award categories for funding:

Agriculture	Includes projects focusing on agriculture, horticulture, forestry and
	fishing and food security projects
Education	Includes all education and training programmes and the construction of
	schools and education facilities
Health	Includes all health care, vaccination, disease prevention and public
	health projects and the construction of medical facilities
Other	Includes income generation programmes, micro-loans, outreach,
	disaster preparedness, landmine clearance and rehabilitation projects
Water	Includes projects to provide or improve water and sanitation services,
	the provision of wells and clean water supplies and the construction of
	latrine and washing facilities

Just over 80% of all awards were for projects in Africa. This was an increase of approximately 10% on 2012. The Commission only received two applications for projects within Latin America (both in Haiti) and there was also a drop in the number of applications from the Indian Sub-Continent and Asia and the Pacific regions, especially for projects in India, Thailand and Pakistan. This change may reflect the improving economies in these countries.

Table 3 Breakdown of approved projects by type of project and continent	Africa	Latin America	Indian Sub-Continent	Asia and Pacific Regions	Total
Agriculture	7	2	0	1	10
Education	17	0	0	1	18
Health	17	0	3	6	26
Other	11	0	0	0	11
Water	13	0	1	2	16
TOTAL PROJECTS	65	2	4	10	81

Figure 1 - Percentage Distribution of 2014 Grant Aid by Project Category



When compared with the 2013 funding requests for funding, the percentage of water and sanitation projects increased from 18 per cent to 35 per cent and conversely health-related projects decreased from 36 per cent to 19 per cent and for education-focused projects from 23per cent to 16 per cent.

The Commission believes these changes may, in part, be the various charities reviewing which projects to submit for funding having regard to the feedback provided by the Commission where projects are unsuccessful. As a general rule, projects that do focus on key basic needs, such as the provision of clean water and safe sanitation facilities, are more likely to attract funding (see section 5 for further details).

When compared with the 2013 funding requests for funding, the percentage of water and sanitation projects increased from 18 per cent to 35 per cent and conversely

health-related projects decreased from 36 per cent to 19 per cent and for education-focused projects from 23per cent to 16 per cent.

The Commission believes these changes may, in part, be the various charities reviewing which projects to submit for funding having regard to the feedback provided by the Commission where projects are unsuccessful. As a general rule, projects that do focus on key basic needs, such as the provision of clean water and safe sanitation facilities, are more likely to attract funding (see section 5 for further details).

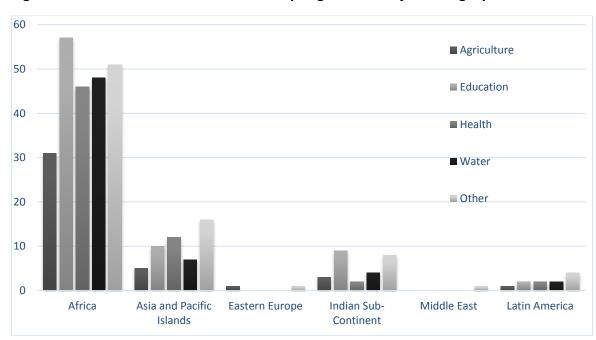
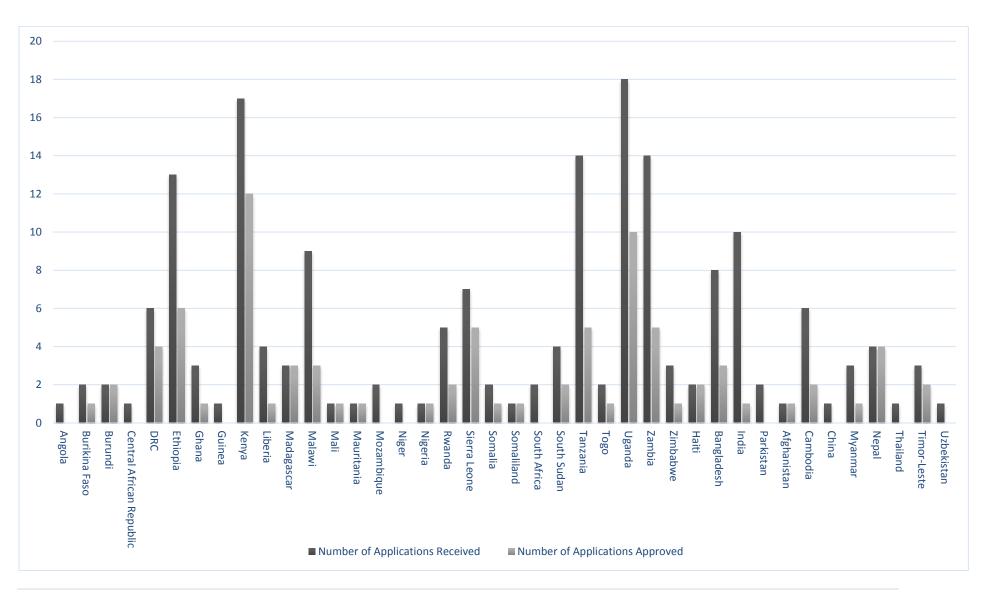


Figure 2 - Distribution of 2014 Grant Aid by Region and Project Category

Figure 3 - Distribution of 2014 Grant Aid requests and awards by country



4. Updates on some of the projects funded in 2014

An integral aspect of all Grant Aid awards is a requirement for the charities to provide two reports. This is an obligatory requirement for every Grant Aid award and non-compliance with the reporting requirements will result in the Commission not accepting any further applications for funding from the charity until all outstanding reports have been submitted.

The first report must be submitted part way through the project. As most projects are delivered over a one year period, this report is generally submitted approximately six months after the commencement of the project.

The interim reports provide an overview of the progress of the project. The charity is required to indicate how work on delivering the project is progressing against the objectives set out in its application for funding and must include details of how and how much of the Grant Aid award has been spent. Where feasible, the Commission encourages a charity to include photographs of the project and also to address how the delivery of the project is benefiting the community. The Commission recognises that for construction projects such benefits may not be apparent during the construction stage.

The second report must be submitted on completion of the project. This report must include an overview of the full delivery of the project and how the overall objectives of the project have been achieved. The Commission also requires the charity to provide a budget showing the final costs against the approved budget.

The report must also address how the project has and will continue to benefit the community. This should include reference to both direct and indirect beneficiaries and these numbers should be referenced against the anticipated numbers of direct and indirect beneficiaries set out in the approved application. If the number of beneficiaries is different from the approved application, the report should explain why the differences have arisen.

The following case studies are drawn from some of the projects funded by the Commission in 2014, including two of the five applications awarded multi-year funding over three years.

Charity	Project Category	Country	Project Outline	Award
Single Year Aw	vards			
Appropriate	Water	Nepal	Low Cost Sustainable Water	£29,084
Technology			Supply for Mountain	
Asia			Communities in the Humla	
			District, Nepal	
Habitat for	Water	Kenya	Community and Leaders Action	£40,000
Humanity			to Nurture Sanitation among	
			poorest and vulnerable families	
			in Pouk District, Cambodia	
Opportunity	Other	Mozambique	Helping farmers and traders	£40,000
International			generate sustainable incomes in	
			Gurue, rural Mozambique	

Charity	Project	Country	Project Outline	Award			
Single Vear Au	Category						
Send a Cow	Agriculture	Ethiopia	Spring Development and Kitchen Gardening in Kotoba, Ethiopia	£37,867			
Signal	Education	Tanzania	Kitchen/dining facilities at Vocational Training Centre for the Deaf	£15,313			
Multi-Year Aw	ards						
Akamba Aid Fund	Water	Kenya	Earth dam improvement scheme, Kyuso District, Mwingi, Eastern Provence, Kenya	£60,000			
Ellen Jane Rihoy Trust	Other	Kenya	Conservation, Environmental Rehabilitation and Sustainable Income generation for Communities in Laikipia County	£100,000			

Appropriate Technology Asia - sustainable water supply for mountain communities in the Humla District, Nepal

This project seeks to help over 8,000 people located in a remote area approximately five or six days away from the nearest road. In these locations, women have to walk for more than five hours each day to collect water from the nearest spring.

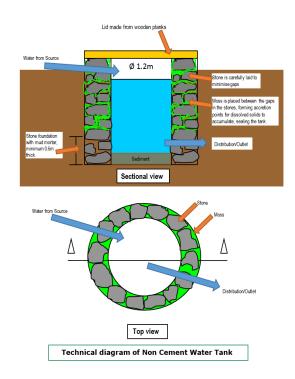
With water sources so far from villages, practical, low-cost alternatives were sought. Rainwater harvesting, water collection systems and the construction of non-cement water tanks were amongst the technologies used in progressing this project. The charity also believed that the project would reduce time spent collecting water and help to provide sufficient water for domestic and livestock purposes. The rainwater harvesting systems are designed to increase the amount of water available for agriculture in order to increase livestock, crop and vegetable production.



Rainwater collection pond

The use of the non-cement water tank is an indigenous method and makes the tank very effective and strong, while using minimal materials. Local resources of stone and wood are used, along with a certain type of moss that is planted into the mud mortar of tank walls, rendering them leakproof. This has meant that systems can be constructed at 10% of the cost of conventional cement-built systems, and makes it easier for villagers to build and maintain the systems themselves. Wastewater from tap stands is directed towards areas needing irrigation such as kitchen gardens and nurseries.

These factors make the technology more participatory, cost-effective and sustainable. The moss forms a hard mass when it comes into contact with water for a long period of time as the minerals found in water accrete around the moss fibres, gradually forming a solid cement-like mass.



This project has demonstrated that the use of simple low-cost technologies, which used local resources and provided significant benefits for minimum input, has ensured that they are attractive and adaptable and can spread from person to person. Demonstration has been a key element of the project, which will encourage the multiplier effect by empowering the communities to make decisions for themselves about their own development rather than having 'outsider' or governmental ideas of development thrust upon them.

Habitat for Humanity - Community and leaders' action to nurture sanitation among poorest and vulnerable families in Puok District, Cambodia

The purpose of this project is to improve the health and wellbeing of the most vulnerable community members in five villages and five primary schools of Puok District in Cambodia. Puok District is one of the poorest districts in Siem Reap province where only 59.9% of the community use safe water sources (Ministry of Planning's Statistics Department 2012). In addition, 73% of the population has no access to a toilet and open defecation is a very common practice. Heath statistics show that 18% of the population is routinely affected by diarrhoea, and 2,305 students at five primary schools in Prey Chrouk and Sasar Sdam Commune, Puok District are using unsafe water and have limited access to toilets.

The project was successfully completed during 2014/2015 and the report submitted in February 2015. The key activities included providing safe water and sanitation to 285 families and 3,065 school children. In total 10 new wells were constructed, 5 existing wells rehabilitated, 300 household water filters purchased, 10 rain water harvest tanks installed, 11 pump wells constructed and a school toilet block serving 1,153 children constructed. In addition, training and educational programmes ran alongside the construction of the water and sanitation facilities to ensure the project is sustainable by informing the communities how to maintain their new services and ensure their water supply is clean and safe to drink.





Communal well repair with Rovai pump

Communal pump

Habitat for Humanity's report included the following case study:

GOAC Brings Clean Water to Prasat Primary School

Prasat Primary School is located in the isolated areas of Puok District about 45 kilometres from the Siem Reap town. The villagers, in the hope of providing education for their children built the school in 1981. The initial structure was a two--room building made with palm leaf walls, and no safe water source or proper toilet. In 2009, the village received support from the NGO SVA, and the school was expanded to kinder six, with thirteen classrooms in four buildings, including a library and eight toilets. Although there are now as many as five hundred students attending Prasat Primary School, and although the school now has twice as many toilets, it does not have a safe, steady water source. The only water near the school was a pond located on the corner of the school grounds. Students either brought unclean water from home, or drank directly from the pond. School deputy director Yi Kob said, "This was the biggest challenge in our school in the 32 years it has been here. Many students get sick, and are then absent due to many illnesses like diarrhoea. Their absences have an impact on their education and health." When Habitat for Humanity Cambodia learned of the situation at Prasat, the school was presented with worthwhile solutions. The building received a water filtration system (Aqua Tower) and digging one pump well for the school in July 2014 brought safe and easily accessible clean water to the students, and has had a direct impact on their health and absenteeism. As Yi Kob said, "It allows the school to be free from worry about having access to clean water for the students, and our entire community is extremely grateful."

Opportunity International – Humanitarian mine action support in the Democratic Republic of Congo

The aim of the project is to provide 30 farmer groups and 40 traders with training and access to financial services; giving them the means to sustain a living; helping them increase their incomes and build their assets; resulting in the ability to provide basic needs for their families. Gurue branch and mobile bank are pioneering agricultural financing in Zambezia, offering these farmers access to finance to improve their yields and incomes for the first time.

The following case studies from the project underline the significant and sustainable change this project has made for those who have received funding through the Commission's grant.

America Perreira is married with two children. He is a market trader in Ile market, his best



seller is plastic buckets which are in high demand at harvest time. He employs two local people and travels to Malawi 1-3 times a month to purchase new stock.

America was able to open a savings account with another bank, however in order to deposit and access his money he had to travel into Gurué, leaving his business inactive and unable to trade. When the BOM 'Bank-on-Wheels' started coming to Ile he opened a savings account with Opportunity. Now he can deposit his earnings much more regularly without leaving his market stall for long periods of time meaning he saves more and has access to savings with a debit card. America now has plans to expand his business:

"A dream I couldn't have had without Opportunity"



Felizina Farina and Tendai Mariamo are both married and have four children each. Both completed primary school but neither was able to continue their education further. They started out as petty stallholders selling beer and fish from a freezer. Problems accessing electricity however led them to switch to farming to support their families. Until 2012 they were growing maize but as a group of three female farmers they took a loan to expand into soya farming which is more profitable than maize. Next year they plan to put more of their

land over to soya. Before taking the loan they prepared all their land by hand themselves, now they are able to hire local labour to support with jobs such as weeding. This not only increases their production but also provides employment for members of their community. Thanks to the Bank-on-Wheels they took a loan from Opportunity International and increased their production from 30 sacks per ha to 90, making between £300 and £360 per hectare.

Send a Cow - Spring development and kitchen gardening in Kotoba, Ethiopia

The purpose of this project was to improve the access to safe drinking water and provide greater food security for the Kotoba Dheleta Woreda community in Ethiopia. The area is characterised by its lack of access to safe drinking water, its low farm productivity and its high level of food insecurity. In deciding to support this particular project, the Commission noted that Send a Cow was the only NGO working in the region.

The project aimed to, through spring development, enable 3,440 individuals to gain improved access to water for drinking, improved hygiene and sanitation and kitchen gardening. In addition, 400 smallholder farmer families, organized in 20 farmer groups, were instructed how to better manage water from the spring and other productive inputs to develop kitchen gardens for vegetable production, both for personal consumption and sale and so providing both greater food security and a sustainable income stream.

The project commenced in January 2014 and the final report was received in early 2015 after the project had been fully delivered. The report stated:

"The development of the community spring was a challenge because it involved mobilizing farmer communities, local leaders, zonal and district government water offices and private contractors. It therefore took longer than expected to carry out the assessments, finalize the system design and get the water pipes and equipment in place. Ensuring the cooperation of all stakeholders was also a challenge at times. The system is now completed, but unfortunately one of the pipes was damaged by private road builders contracted by the government who did not take sufficient care when digging in the vicinity of the water pipe. As a result the pipe is damaged and leaking. We have therefore withheld the final payment from the contractor until the dispute between the government and contractors is finalized and the pipe is mended."

The construction of the community spring water supply improved access to water meaning that women no longer have to walk long distances to collect water and the new water source is clean and potable and so does not carry the same risk from water borne diseases. The expansion of the Kotoba water distribution system involved developing two springs for on-spot and pipe distribution, laying out 5km pipeline system, constructing five public water fountains with 4 faucets each, fencing the public fountains, installing water meters, and related works. The spring capping for on-spot water distribution and one hand-dug well fitted with hand pump has provided water for 26 households (145 people) and 31 households (174 people) respectively.



In addition, the project provided kitchen garden developments for 466 smallholder farming families who now have vegetables for home consumption and sale. The kitchen gardens are constructed by piling up composted soil into a cone shape structure around a basket standing at the centre.

Vegetables are planted along the contour lines. The central basket is used to collect organic wastes from kitchen, animal manure and compost to recycle into compost as well as adding waste water for growing the vegetables planted on the kitchen gardens. Therefore, the kitchen gardens have important contributions to household and environmental hygiene and sanitation by converting waste into compost.

Further, 120 poor families received original placements of poultry, goats, sheep or donkeys. The receivers of the original animals were identified through a poverty ranking exercise undertaken by each farmer group at the start of the project. The receivers of the project animals will pass on the first offspring to another group member. Eight local 'Fogera' breeding bulls were given to groups to be managed by selected farmers who have pasture lands and have been trained on bull scheme management.





The charity's report concluded by highlighting the following lessons that had been learnt from the project and which will be taken forward in Send a Cow's work in Ethiopia and elsewhere:

- The planned targets have been achieved demonstrating that the design was appropriate and realistic.
- Recognition that the two components are actually interdependent; as the spring development means that farmers have access to water for drinking, but also for watering their gardens.
- The identification of group members to receive animals based on poverty ranking at the start of the project has been helpful in avoiding any conflict that may have arisen regarding the placement of animals, managing expectations and ensuring it is the poorest without livestock who receive the gifts.
- To enhance quality of training we trained farmers in smaller groups which allowed for more active participation and direct engagement of trainees.
- It requires more time to bring about social transformation. People more easily adopt tangible elements such as the tip-taps and kitchen gardens, but gender and social changes require more time and the involvement of other people from the community.
- Community facilitators have strengthened the project capacity by facilitating smooth communication, gathering information, providing training on gender and family planning, and conducting close follow up for the project.

Signal - Kitchen/dining facilities at vocational training centre for the deaf in Tanzania

This project was for a relatively small sum of money to improve and extend vocational training for deaf students by building, clean, adequate, and sustainable food preparation and dining facilities at the only vocational training centre for the deaf in Tanzania.

The centre was established in 2010 and the students ate outside or in their classrooms and the kitchen was at best basic. The risk of food contamination was real, and sickness rates were high amongst students and staff, particularly the cook. This was hardly ideal, but the situation worsened during the rainy season with an increased risk of disease outbreaks such as dysentery and diarrhoea. The motivation for this project was to build clean, safe and sustainable food preparation and dining facilities to provide a hygienic alternative to the original kitchen, as well as increasing the social interaction of students by providing a communal area.

Before the construction supported by the Commission



The construction work commenced in May 2014 and was completed in October 2014. The centre was then furnished with items the students themselves built, thus incorporating practical carpentry and other skills for the centre's students.

Hygiene at the centre has significantly improved, with students' meals being prepared in a much healthier environment and the increased availability of hot water meaning that students can wash their hands before and after meals. As a result of the improved facilities stomach ache cases have reduced significantly. Furthermore, their plates had previously been served on the floor outside but now they have both tables and a serving hatch, which is a huge positive. It also means that the students are picking up table manners and mealtime etiquette too.

The charity's final report highlighted the following successes identified from the project:

- Students no longer have to eat outside. Instead they are now able to enjoy their meals together in a comfortable setting and there is plenty more room for growth.
- The old kitchen has been replaced with a more hygienic one, complete with lockable storage and window shutters designed to keep insects out and prevent illness. This is further enhanced by the increased availability of hot water for hand washing.

- The use of an energy saving stove has seen a 50% drop in the cost of firewood and the firewood can now be stored in the old kitchen to keep it dry in the wet season.
- The carpentry students at the centre gained substantial experience of producing furniture to meet specific requirements, and did so well.
- The building can hold 150 people for an event, and proved effective when housing the graduation ceremony back in December.
- The cook has greater job satisfaction whilst the students enjoy the social element the space adds and are learning table manners, and even the taste of the food seems to have improved.
- The addition of water harvesting tanks is contributing to the longevity of the centre.
 Future plans include adding solar panels which will also increase the appeal as a venue.

The new dining room



Akamba Aid Fund - Earth dam improvement scheme, Kyuso District, Mwingi, Eastern Province, Kenya

The project is part of a three-year scheme to improve all the earth dams that Akamba Aid (and its former partner charity Wishing for a Well) have constructed since the mid-1990s in the Kyuso District, Mwingi, Eastern Provence, Kenya. Many of the dams were built with previous Grant Aid awards from the Commission. The improvement work includes adding wells equipped with hand and solar pumps, drinking troughs for livestock, improved fencing and silt prevention.

During 2014, Akamba Aid Fund has worked on six separate sites. The Kiseli Earth Catchment Dam has been cleaned and two small coffer dams at the inlets created to reduce the amount of silt entering the dam itself. A hand pump has also been installed. Similar work has also been completed on the Kiamawa Dam, using gabion baskets to reduce silting and the construction of a well.



At the Manzuva Earth catchment Dam a 14 metre brick lined well has been constructed but scooping work was delayed as the rains arrived unseasonally early. This work was completed in 2015. At the Kwa Mala and Twinyua Dams solar pumps have been installed, in addition to the rehabilitation work to the main catchment dams.

The work for this project is already improving the quality and amount of water available to the remote communities in a very arid area of Northern Kenya and so reducing the periods of the year when previously these communities have had to walk many miles to find water. The improvement in the quality of water will have a wider benefit as the incidence of water borne diseases will also be reduced.





Ellen Jane Rihoy Trust - Conservation, environmental rehabilitation and sustainable income generation for communities in Laikipia County, Kenya

This project aims to improve the livelihoods and environment of the Endana community (14,770 people) as focal area, and Laikipia County in general (430,000 people), through enhanced food security and sustainable rangeland management. The project will be delivered through training, demonstration, institutional development and establishment of a marketing chain in the County and beyond for goods and services in a manner that uplifts the wellbeing of the pastoralist community by ensuring sufficient food supply and a marketing link to sell surplus and other products made locally.

The Commission awarded a grant of £100,000 payable over three years. In selecting this project for a multi-year award, the Commissioners noted that the project activities were building on and further developing the work the Trust has undertaken in the Endana region of Kenya, some of which has been funded by the Commission and so the Trust had demonstrated the sustainability of their work and had a detailed understanding of the challenges of working in the region and good partnerships with the beneficiary communities.

The project was commenced in May 2014 with initial land preparation to set up the training and demonstration plots for Conservation agriculture and tree nursery as well as setting the procurement process in motion.

The first interim report (received in late 2014) reported that the drip installation work began in early September and covered 4 acres of land in two plots – three acres at Endana School and one Acre at Segera Mission. The system is fitted using state of the art technology with quarter acre sections of low pressure drips to regulate water supply. Both plots are supported by elevated header tanks which once filled allow water to flow through the irrigation system using gravitational force thus reducing power costs that would be used in pumping the water.



Drip irrigation system

Tree nursery

Further, one tree nursery has been set up at the Segera Mission Training and demonstration site. Seeds were sourced from Kenya Forestry Research Institute (KEFRI) to ensure that they are free of disease and pests as part of the requirements for certification. The seeds were first raised in the nursery then transferred out for potting. To date, 9,700 seedlings have been potted where further management will continue until the seedlings are ready for first transplanting at the height of 12 inches or are pencil thick.

Crop establishment commenced in October in close collaboration of Zeitz Foundation, the two institutions in which the plots are located (Endana School and Segera Mission) and a local Community Based Organization. An additional one acre of land has been planted with crop under rain-fed agriculture and is expected to provide important data to compare performance of the drip irrigated vs the rain-fed agriculture with all other farming activities being performed similarly in the two sections.



Crop establishment plot

Community training in crop management

5. Assessment of Grant Aid Applications and the Administration of Awards

The Commission's procedures for assessing Grant Aid applications and how it administers awards are fully set out in its guidance notes. These notes are available from the Commission's website and are emailed to all the charities on the Commission's mailing list prior to the commencement of a new funding round.

Prior to the Commissioners reviewing and assessing each application for funding, a series of compliance checks are made on the charity seeking funding. These include checking that the charity is registered with one the UK Charity Commissions and that there are no concerns recorded on the relevant Charity Commission's website concerning the operation and management of the charity. In particular, the Commission checks to ensure that the charity is fully complying with the relevant regulatory regime which covers the submission of audited accounts and compliance with Charities Act 2011. Further, the Commission also checks to ensure that the application falls within the charity's stated charitable purposes.

If an application does not satisfy these compliance checks the Commission will reject the application without further consideration.

The Commissioners review each application for funding and each Commissioner makes his or her own assessment about whether or not to support the application. The applications are then reviewed at a series of funding meetings where the Commissioners discuss each application and reach a consensus view regarding whether or not to support an application.

As already noted in the Annual Report, the requests for funding are significantly higher than the Commission's available budget. This means that in some cases projects which are assessed as meriting funding have to be refused because the Commission simply does not have the funds available to support every project the Commissioners may assess as satisfying its funding criteria.

Following each funding meeting charities are notified of the outcome and given a summary of the reasons why a particular application was supported or rejected. The Commissioners have noted that there are a number of recurring reasons why applications fail.

Following the 2014 funding round, the Commission's Secretary prepared a list of these reasons and this was circulated to all the charities on the Commission's mailing list. It was hoped that this approach would raise the overall quality of applications and assist the charities in understanding what the Commissioners are looking for when reviewing funding requests.

The reasons for applications not being successful include:

PROJECTS

- Projects that could not be classed as providing a basic need
- Whilst the Commission is happy to act as a co-funder, in many cases the percentage share of funding sought from the Commission was very small; where these projects failed was when the charity failed to indicate that the funding from the Commission was key to unlocking other larger funders
- Co-funding had not been secured
- Requests for funding for recurring costs, e.g. drugs, supplements and salaries
- Failure to address how the project would be sustained without an ongoing reliance on development aid from third parties.

APPLICATIONS

- Unnecessarily long and often repetitive
- The author had appeared to simply copy and paste text into the various sections without actually editing the text to address the specific questions clearly and concisely
- Over use of jargon and aspirational objectives; rather than focusing on the purpose of the project
- Application "littered" with acronyms making it difficult to read without constantly checking back to see what the acronym meant
- Absence of clear, well-defined and measurable outcomes
- Addressing the "symptoms" of an issue rather than the "cause"
- Unrealistic about the numbers of direct and indirect beneficiaries
- Number of beneficiaries related to the full project rather than representing the Commission's "share" of the project.

LOCATION OF PROJECT

 For projects outside the UN's classification of "least developed" countries – very few charities explained why their project should be funded by way of overseas development aid rather than by the local or national government of the country.

BUDGETS

- Thin budget and large items were not clearly broken down
- High administration costs for overseeing and monitoring the project, i.e. in excess of 10 per cent or more
- Inclusion of items that the Commission does not generally support (e.g. the purchase of vehicles, travel costs from UK to project area, staff costs associated with the applicant charity, etc.)
- The budget included a percentage to be paid towards the charity's core funding costs.

Where an application is successful, the charity is required to complete an agreement which sets out the terms on which the award is made, the Commission's compliance procedures. The charity is also required to advise the Commission when it anticipates the project will commence. For example, in some cases a project may have to wait until the rainy or dry season before work commences.

The Grant Aid award is generally made in two equal instalments. The first instalment is made approximately two to three weeks before the project commencement date and the second instalment once the interim report (usually submitted six months after the project start date) has been received and reviewed by the Commission.

6. Compliance with Grant Aid Awards

As part of its review of policies and procedures the Commission fully reviewed the reporting requirements and prepared detailed guidance for all charities setting out how the Commission monitors the delivery of projects funded through its Grant Aid Awards and the sanctions it may impose should a charity fail to comply with the reporting requirements).

The Commission is pleased to report that all the charities either complied fully with the reporting requirements or immediately responded to an email chasing a report that had not been submitted within the specified reporting period.

In administering the compliance regime, the Commission recognises that there are very often genuine reasons for a report being delayed and this of itself is not a problem so long as the charity advises the Commission's Secretary as soon as it is aware their report will not be ready ahead of the reporting deadline. The commission is grateful to the charities for their positive approach in embracing this regime and both sides recognise that an early email can ensure that problems do not arise later in the process. When problems arise, which are unavoidable especially having regard for the remote and often difficult local circumstances linked to a particular project location, the Commission's Secretary will always work closely with the charity to agree a revised reporting timetable.

In 2014, it became clear that as the Ebola outbreak in Western Africa escalated into a major humanitarian crisis, a number of projects the Commission was sponsoring in the countries most directly affected and many of those with a land border were likely to be delayed. The Commission's Secretary emailed each charity that had a project which may have been affected and agreed new reporting timelines until the project was able to recommence once the outbreak was under control.

Following a review of the charities' compliance with the reporting requirements, the Commission now sends a copy of its compliance regime, including details of how and when sanctions may be applied for non-compliance, when notifying charities that a Grant Aid award has been made. It hopes that this pro-active approach will ensure that all charities will submit their reports within the specified timeframes.

7. 2013 Disaster Emergency Relief Awards

The Commission's Disaster Emergency Relief budget of £200,000 per annum does not allow it to approve each request under its exceptional policy.

In 2014, the Commission again received many requests for awards from its Disaster Emergency Relief budget. Further, in 2014, the UK's Disaster Emergency Committee launched two national appeals:

- (a) August 2014 Gaza Appeal
- (b) November 2014 West African Ebola Outbreak

The Commission made donations to both appeals.

Gaza Appeal – one donation of £35,000 in August 2014

In August 2014, the DEC launched an appeal following the escalation in the conflict between Israel and Hamas. The ensuing humanitarian crisis saw hundreds of thousands of people flee their homes and in desperate need of food, water, shelter and medical care. Over 200,000 people were estimated as being in need of food aid, plus 1.5 million people had no or very limited access to water or sanitation and over 65,000 people were made homeless after their houses were severely damaged or destroyed. There were 24 health facilities in Gaza damaged or destroyed and there was an acute shortages of medicines and medical supplies.

The appeal raised £19 million and this money was used to assist over 880,000 people across the following sectors:

Health/nutrition	151,430
Food security	231,145
Shelter	15,320
Water, Sanitation and Hygiene	403,830
House-hold items	63,880
Psycho-social support	18,543

Western Africa Ebola Outbreak - one donation of £50,000 in October 2014

The DEC appeal raised over £34 million in the first six months and this money has benefited over a million people across the three worst affected countries – Sierra Leone, Liberia and Guinea. Ebola is a disease that is known for its ability to strike swiftly and indiscriminately, and in the first month of it spreading, the mortality rate for those infected stood at an average 68.6%. the activities undertaken with DEC funding included;

• Training communities on how to keep safe, what symptoms to look for in their own and family members' health which in turn helps to stop the spread. Advice

- on safe and dignified burial practices given. Our members reported 807,527 people reached with these awareness campaigns.
- Food and non-food aid packages were provided to 26,158 people, mainly to those placed under quarantine conditions. These isolation measures are very effective in preventing the spread of the virus but the 21 day period of confinement makes it difficult for families to access food and basic items for daily living - meaning these distribution programmes are absolutely vital.



- Cleaning and disinfection kits including bleach, soap, water dispensing buckets and spray bottles have been provided to families living in Ebola hit communities benefiting 49,808 people. Many townships have very dense populations and little in the way of public sanitation facilities, so this equipment is essential.
- Basic protective clothing such as gloves, masks, boots and gowns has helped volunteers and local relief workers stay safe when supporting those placed under quarantine measures. Similar equipment has assisted burial teams who have been working in very high risk conditions.

Non-DEC requests for Disaster Emergency Funding

In addition the Commission made two donations under its exceptional policy, namely:

CAFOD – To provide emergency supplies to refugees fleeing from the civil conflict in South Sudan

CAFOD requested an exceptional disaster emergency award to support its work responding to the needs of thousands internally displaced persons in South Sudan fleeing a resurgence of rebel hostilities.

The award was used to provide emergency health care and hygiene facilities, non-food item kits and small grants (approximately £15.00) to displaced families to purchase basic necessities for shelter, food and clothing. The non-food item kits included a bucket, large plastic sheet, jerry can, two sleeping mats and two blankets.

The project suffered some initial delays caused principally by the very high level of insecurity. Some logistical aspects of the project proved more complex than originally anticipated, also due to the increasing insecurity of the project area. CAFOD's in-country partner, Caritas Malakal, was particularly affected by the crisis during the critical first weeks of this project. The staff were displaced for a number of weeks and all their assets (including cars, computers, desks and boats) were looted when Malakal town changed hands repeatedly between Government and opposition forces.

CAFOD's post-award report included the following case study:

Name: Otieng Deng Deu (IDP Chief of Torkwach)

Marital status: Married with 3 wives and 14 children.

Location: Original village - Kaka, present location - Torkwach IDP camp.

Age: 68 years.

"It was in the morning of 23 December when the rebels attacked Kaka, the trading centre South of Melut town. They started to burn homes and loot the businesses, killing indiscriminately as they left. The only free route to escape was by water, so most of my community were forced to enter into the Nile. Many children, disabled people, village elders and some women drowned, and the few canoes did not have any space to carry belongings, so anyone demanding to load their possessions had to be left behind.

I arrived to Torkwach-Kachaba (present camp) with my walking stick, as women carried only their babies. My family and I lived a life of birds, covering our shelter using leaves, and no rainy day would end without hearing a child or a sick person had died during the night. We had nothing to fetch or even boil water, and asking for something from your neighbour was not an option since everybody was in the same situation.

I thought that no-one in the world knew where we were or knew the suffering that my people were going through. You can imagine how happy we were when Caritas Malakal arrived to tell us CAFOD and GOAC had bought us sleeping materials, cooking and water utensils and other items to my IDP community."

Current situation

"Life now feels somewhat normal, we no longer sit outside all night like before, we have all used the plastic sheets to make shelter and bedding. The level of sickness has reduced as people are able to fetch water. I can now sit with my children and wives together, rather than us going out every day to cut tree branches and grass to use as shelter when it rains.

I can now create a new home here with all your support; I don't want to imagine how life would be like without the kind donations. I thank God that someone saw our suffering and heard our cries."

Christian Aid – To provide humanitarian aid to children and families following an escalation of hostilities in Gaza.

In early August 2014, Christian Aid contacted the Commission to request a donation to its disaster relief appeal for Gaza. The request stated that since July 2014, at least 852 Palestinian civilians, including 249 children, had been killed. More than 245,000 people had been forced from their homes, fleeing in desperation from one place to another in one of the most densely populated spaces in the world. This violence was compounding an already dire humanitarian situation in Gaza as the number of casualties mounted. Our partners on the ground have described the destruction of agricultural land and homes, as well as severe shortage of medical supplies in hospitals treating the injured. There are reports that the health system is close to collapse.





Lama stands next to the rubble of her home, which was bombed while she and her family were inside. Lama now attends one of CFTA's centres and uses art as a way of lifting the heaviness from her heart.

Staff from PMRS' home-based care team treat 16-year-old Baha' who was hit with shrapnel in both legs during a shelling in his neighbourhood in Shejaiya.

Christian Aid had identified the following priorities for its humanitarian response:

- **Delivering emergency healthcare:** our partner The Palestinian Medical Relief Services is providing vital treatment for injured people at their mobile clinics.
- **Psychological and social support:** our partner The Culture and Free Thought Association is providing psychological and social support for more than 1,000 children who have suffered as a result of what they have seen and experienced in recent days.
- **Food and essential items:** our partner The Palestinian Agricultural Relief Committee are providing access to safe drinking water for over 20,000 people. In the medium to long term this will be supporting farmers and fishermen in land rehabilitation, irrigation and reconstruction work to address food insecurity.
- Documenting human rights violations: many of the situations described above are potential violations of international humanitarian law. Our partner the Palestinian Centre for Human Rights is already playing a key role in the documentation and reporting of these violations. They are carrying out international advocacy in order to cease the current conflict and prevent future hostilities.

Unsuccessful applications for Disaster Emergency Funding

In addition, during 2013 the Commission received the following requests for disaster and emergency relief funding under the Commission's exceptional policy:

ActionAid and Oxfam – To provide emergency medical aid to communities affected by the West African Ebola outbreak.

MapAction – To provide emergency assistance to meet costs of mapping the spread of the Ebola outbreak in West Africa.

ActionAid — To provide disaster relief to communities in the northern region of Afghanistan following exceptionally heavy rain which impacted on the livelihoods of some remote farming communities.

UNICEF – To provide emergency supplies to refugees fleeing from the civil conflict in South Sudan.

The Commission considered each of these applications against the criteria set out in its exceptional funding policy. However, although the Commission noted the impact that each event had had on the communities concerned the criteria for funding were not satisfied or a DEC-led appeal had been launched.

When refusing such requests for funding, the Commission is mindful that each year aid agencies across the world respond to many natural disasters and civil emergencies in some of the world's poorest and most vulnerable communities.

7. Looking Forward

In 2014, the Commission invited charities to make applications for multi-year funding over a three-year period. This was a pilot initiative and charities were advised that funding would be considered where it was shown that the certainty of funding over a longer period was needed to deliver a project that would otherwise be unlikely to proceed. The Commission anticipated that this pilot would prove popular, especially given the increasing challenges all charities are facing in securing funding.

The Commission received 69 such applications and this represented just over 20 per cent of all applications. However, the Commission was disappointed by the general quality of the multi-year applications. In most cases the Commissioners felt that the application failed to demonstrate a clear benefit from the availability of funding over a three-year period. Indeed, in many cases, the Commissioners' view was that applications were effectively three single-year projects combined to create a multi-year project and so did not demonstrate growth across the three year funding period that would not be achieved by making three separate single-year applications.

Following a full review of the multi-year funding applications the Commission decided not to continue with the pilot in its 2015 Grant Aid funding round and to return to its usual basis of

funding only single-year projects. Further, the Commission also reviewed its policy to allow individual charities to make up to four applications per funding round.

The Commission was mindful that as the number of charities making applications continued to increase the chances of securing funding was decreasing as the Commission's budget was unchanged. In 2014, the Commission was only able to support about 20 percent of applications but had charities only been able to make two applications, the success rate would have nearly doubled as the majority of charities made three or more funding applications. The Commission agreed to amend the number of applications a single charity may make per funding round, with effect from the 2015, to two rather than four applications.

Finally, the Commission remains grateful to the States of Guernsey for its commitment to continue to provide funding for overseas development programmes. It is grateful that, despite the constraints that have been placed on States funding and the disparities in the distribution of wealth across the community, this commitment to assisting some of the world's poorest and most vulnerable communities continues to be regarded as important. Guernsey remains a relatively wealthy community with a range of statutory and non-statutory agencies and organisations providing additional support. The Commission is very mindful that in the countries and regions receiving Grant Aid support there is no such safety net.

APPENDICES

1	Projects supported under the Commission's Grant Aid Scheme in 2014	34
2	Projects not supported under the Commission's Grant Aid Scheme in 2014	48

Appendix 1 - Applications where 2014 Grant Aid requests were supported by the Commission

Charity	Country	Project	Core objective of the project	Funding
Abesu	Zambia	Replacing the Women's Co-operative 4x4	To provide a replacement 4x4 to the Abesu Women's Housing Cooperative that self builds houses and community buildings and establishes sustainable livelihoods for its members and the wider community.	£6,700
AbleChildAfrica	Kenya	Provision of water, electricity and ICT for Little Rock School in Kibera, Nairobi	To provide a reliable supply of safe clean water and solar powered electricity, as well as computers for a computer lab, to an early childhood school serving children living in poverty and those with disabilities.	£28,440
ACORD	Burkina Faso	Supporting periurban and rural female dairy producers in Yagma, Koudougou and Léo, in Burkina Faso	The core objective of the project is to improve access to water for female dairy producers for better dairy production and increased livelihoods.	£38,350
ActionAid UK	Cambodia	Improving access to primary education for children in floating villages, Cambodia	To improve children's access to primary education in five floating villages around the Tonle Sap Lake, Pursat Province.	£38,173
ActionAid UK	Somaliland	Addressing environmental degradation of grasslands and protecting livelihoods	To protect the livelihoods of livestock farmers in Togdheer by reducing environmental degradation of grasslands.	£39,627
Advantage Africa	Uganda	Meeting basic needs and promoting self- reliance for single parent families in Katente, Uganda.	To meet the long-term, basic humanitarian needs of vulnerable single parent families through income-generation, improved health and safe water.	£27,568
African Initiatives	Tanzania	Improving the Retention & Performance of Girls	To improve the retention and performance of girls in secondary schools through the building of hostels and an accompanying training/advocacy programme	£32,035

Charity	Country	Project	Core objective of the project	Funding
AKAMBA AID FUND	Kenya	Earth dam improvement scheme	The proposed improvement of nine earth catchment dams implementing by enlarging and deepening each dam to give extra volume, digging of a well near each dam wall to provide safe, clean drinking water, the installation of a small hand/ solar pump to lift water from well and a safe fenced area to hold and water the animals	£60,000
An Vien Village Charitable Trust	Vietnam	Electricity supply project	To renew equipment and basic infrastructure in order to restore Village's electricity supply. The current supply is failing regularly due to the age (over 50 years since the village first had electricity)	£13,750
Appropriate Technology Asia (ATA)	Nepal	Education for Food Security of Mountain Communities	This project aims to provide innovative solutions to the food security issues in the high altitude areas of Humla District through the provision agricultural training, targeted literacy and in the longer term, through the provision of a sustainable means of food production enabling communities to reduce their dependency on food aid and other forms of short term aid allowing then to increase their self-sufficiency and the long term sustainability of their communities.	£22,518
Appropriate Technology Asia (ATA)	Nepal	Low Cost Sustainable Water Supply for Mountain Communities – Humla	This project aims to provide innovative solutions to the water, health and food security issues in the high altitude areas of Humla District through the provision of a sustainable supply of clean safe water and to provide water closer to settlements, provide cleaner water to reduce the likelihood of water-borne diseases or illness, as well as to provide a source of water for agricultural and livestock use.	£29,084

Charity	Country	Project	Core objective of the project	Funding
Azafady	Madagascar	Project Malio: a community-led approach to eliminating open defecation in Fort Dauphin Urban Commune, South-East Madagascar	To reduce the practice of open defecation through the provision of hygienic sanitation infrastructure and facilitation of sustained behaviour change with regard to latrine use and improved hygiene practices in Fort Dauphin Urban Commune.	£58,443 over three years
Book Aid International	Tanzania	Primary school library in a box project, Muleba district, Tanzania	to improve the quality of primary school education for children in poor and hard to reach rural areas in Tanzania.	£10,475
British Red Cross Society	Afghanistan	Improving access to safe water and improved sanitation in northern Afghanistan	To improve the health of 3,185 vulnerable people in the rural districts of Dawlatabad and Khulm in the northern Afghanistan province of Balkh, through the construction of wells and latrines and hygiene promotion through enabling technology and education of community members about safe hygiene practices.	£37,774
British Red Cross Society	Sierra Leone	Providing clean water, safe sanitation and improved hygiene in Sierra Leone	To improve health and quality of life by providing clean water, safe sanitation and education on good hygiene practices.	£38,855
CAFOD	Malawi	Improved Access to Water and Sanitation in Karonga District	To improve access to safe drinking water and sanitation facilities in two Traditional Authorities of Karonga District, northern Malawi.	£40,000
CAFOD	Uganda	Improving Access to Quality HIV Prevention, Care and Treatment	To improve access to quality and comprehensive HIV prevention, treatment and care for People Living with HIV and AIDS (PLHA) and cancer in 7 districts of Masaka, Uganda.	£40,000
Care and Relief for the Young (CRY)	Cambodia	Kanhchanh Kouk Health Centre, Stung Treng	To provide health centre facilities, in the remotest area of Stung Treng Province in North East Cambodia. To improve the health of men, women and children living in two isolated communes. To reduce ill health, the main cause of extreme poverty and malnutrition in this region.	£39,681

Charity	Country	Project	Core objective of the project	Funding
Cecily's Fund (The Cecily Eastwood Zambian Aids Orphans Appeal)	Zambia	New Dining Room for BISO Community School	To improve the health and wellbeing of orphans and vulnerable children (henceforth 'orphans') at Bwafwano Integrated Services Organisation (BISO) through the provision of a dedicated, hygienic catering and eating space in which they can be served a nutritious midday meal and a meeting space in which parent/teacher and other meetings can be held.	£20,138
Cerebral Palsy Africa	Malawi	Specialist training for teachers working with children with physical disabilities	To increase the access for disabled children, particularly those with Cerebral Palsy, to a quality, relevant education.	£9,423
Children in Crisis	Democratic Republic of Congo	Savings and Loans for Communities	The project will provide a stable source of access to loans and personal savings for 750 women (70%) and men (30%) in the remote Plateau Region of Uvira Territory, South Kivu, Eastern DRC, providing members with the means and support to save regularly and build capital, access useful credit, develop financial resilience and cope with emergencies.	£38,861
Christian Aid	South Sudan	Water and Sanitation in Schools in South Sudan	To provide safe drinking water and sanitation facilities in primary schools.	£40,000
Clinicare International	Cameroon	Babanki-Tungo Health Centre Improvement Project	To enhance the existing health centre facilities through the provision of a reliable electricity supply and improved operating theatre conditions to maximise the health and wellbeing of both staff and patients using the facilities.	£7,500
Concern Worldwide (UK)	Sierra Leone	Provision of solar powered water pump systems in two deprived maternal health units in Sierra Leone	To improve health care: To reduce maternal and child mortality through improved access to maternal and child health services in Tonkolili District in Sierra Leone by providing support to medical and health care facilities; sustainable supply of clean water; and basic sanitation.	£39,754

Charity	Country	Project	Core objective of the project	Funding
CYAN International	Chad	Addressing Chad's off-track MDG5 status by encouraging and implementing safe birthing practices	Improve maternal healthcare.	£99,402 over three years
Durrell Wildlife Conservation Trust	Madagascar	Enhancing water and hygiene for schools in rural Madagascar	Improve access to clean water and better hygiene for 28 primary schools as a means of improving schools attendance, education and wellbeing for families in rural Madagascar.	£37,553
Elim Foursquare Gospel Alliance	Zimbabwe	New Theatre Block at Elim Hospital	To equip a newly built theatre block in Elim Hospital to serve the needs of the 30,000 population in that area for general surgery, maternity and emergency surgical care.	£40,000
Ellen Jane Rihoy Trust	Kenya	Endana Secondary School Ablution block and boys dormitory extension, incorporating teaching staff quarters.	To enhance educational infrastructure, provide basic equipment and provide additional clean water for domestic and agricultural use at the Endana Secondary School through the provision of one ablutions block, extension to the existing boy's dormitory and construction of staff quarters to ensure supervision of students at night. The staff quarters will also be incorporated into the expansion.	£36,405
Ellen Jane Rihoy Trust	Kenya	Conservation, Environmental Rehabilitation and Sustainable Income generation for Communities in Laikipia County	To improve the livelihoods and environment of the Endana community (14,770 people) as focal area, and Laikipia County in general (430,000 people), through enhanced food security and sustainable rangeland management. This will be achieved by introducing conservation agriculture technologies, sustainable rangeland management and market linkages for food and non-food items.	£100,000 over 3 years

Charity	Country	Project	Core objective of the project	Funding
Emmanuel International UK Limited	Tanzania	Ihomasa Water Project Preventing Child	The aim of the project is to reduce poverty in Ihomasa village, a rural village in Southern Tanzania, by improving health, livelihoods, and education standards through provision of clean water, together with improved sanitation, hygiene and health education. To improve access to education	£34,000
Benjamins Trust	•	Trafficking: Improving Schools in Nepal	by improving and extending school buildings and providing safe water supplies and sanitation facilities to schools. This will encourage school attendance in a district of low educational attainment and high child trafficking.	ŕ
Excellent Development	Kenya	To provide food security	Improved food security for 6 communities in Makueni County, Kenya, through improved soil and water conservation and climate-smart agricultural techniques.	£36,318
Farm Africa	Ethiopia	Supporting Uptake of Time and Energy Saving Technologies, Ethiopia	To contribute towards long-term food security and increased household income of women farmers in Ethiopia	£40,000
Friends of Katete	Zambia	Tikondane Community Centre local village well repair and borehole installation programme	To provide safe and secure supplies of drinking water and irrigation for a transfer from one-crop maize culture to multicrop permaculture.	£16,470
GOAL UK	Zimbabwe	Supporting Water Provision and Sanitation for Community Gardens in Nyanga District of Manicaland Province	The core objective of the project is to improve the provision of water and sanitation facilities for 300 vulnerable households in Nyanga District.	£40,000
Good News! Trust	Kenya	Kaditonge Secondary School	To improve education and provide sanitation	£39,844
Habitat for Humanity Great Britain	Cambodia	Community & Leaders Action to Nurture Sanitation (CLEANS) among poorest and vulnerable families	To improve the health and wellbeing of community members in 5 villages and primary schools of Puok District prioritising groups such as orphans, vulnerable children, people living with HIV/AIDS.	£40,000

Charity	Country	Project	Core objective of the project	Funding
Habitat for Humanity Great Britain	Malawi	Lilongwe Urban Slum Water and Sanitation Project	To improve the health and wellbeing of 6,250 slum dwellers in the Kauma slum in Lilongwe through equitable access to water and sanitation.	£40,000
Haiti Hospital Appeal	Haiti	Sustainable Solar Energy System for Maternity, Paediatric and Community Health Hospital in Northern Haiti.	To improve maternity, paediatric, rehabilitation, and community health care services at Hopital Convention Baptiste d'Haiti, through an improved sustainable solar electrical system.	£39,705
Hands Around The World	Kenya	Athi Disability Community Centre (DCC) - Orthopaedic Workshop	To develop and equip the basic Orthopaedic Workshop at the Disability Community Centre Athi (DCC) in order to enhance capacity and improve services to disabled children in the surrounding community and to support ongoing therapy for those children.	£15,000
Henry van Straubenzee Memorial Fund	Uganda	Muguluka Primary School	To improve access and educational attainment for children from the rural villages around Muguluka Primary School by funding the construction of appropriate buildings that will achieve this.	£35,750
Homeless International	Zimbabwe	Community-led water and sanitation delivery in Chinhoyi, Zimbabwe	To increase access to improved and sustainable water supply and sanitation facilities in two poor urban settlements of Chinhoyi, Zimbabwe.	£39,586
Hope for a Child	Uganda	Save Together Uganda	To enhance the livelihood security of around 15,000 individuals from low-income rural households in Uganda by providing 3,000 people with access to basic financial services. 120 Village Savings & Loan Associations (VSLAs) will be established over a 1-year period.	£37,497

Charity	Country	Project	Core objective of the project	Funding
Charity Human Appeal International	Country Bangladesh	Project Community Based Irrigation Project	Core objective of the project The core objective of the project is the provision of water facilities in the form of 45 water pumps and 45 shallow water wells as well as providing training and support to the project beneficiaries so that they may develop their farm produce potential. The project will help these farmers increase their production of food crops.	Funding £39,997
Humanitarian Aid Relief Trust (HART)	Myanmar	Health and Hope Community Health and Education Centre Project	To increase local access to basic health services and education and thereby improve community, maternal and child health; to reduce the spread and impact of preventable diseases; and to encourage community engagement in civil society activities.	£35,608
IMPACT Foundation	Nepal	Enabling local medical staff to provide basic ear care to prevent and treat needless hearing loss	To provide local access to basic health services (ear care); to enable medical staff already working in the area to deliver basic health care services (ear care) to more people or across a wider geographic area; to extend existing health service facilities, including clinics and hospitals (by improving the audiology facility at our primary ear care centre).	£38,388
International Needs UK	Burkina Faso	Burkina Faso Medical Centre Infrastructure Development	To improve healthcare, especially maternal and infant health, reducing infant, child and maternal mortality rates.	£7,500
Just a Drop	Uganda	Kigogwa and Buwambo Safe Water and Sanitation Project	To provide safe drinking water and suitable sanitation facilities to these two communities.	£29,483
Leonard Cheshire Disability	Tanzania	Improving the social inclusion and employment opportunities for disabled people in Tanzania	The economic empowerment and social inclusion of people with disabilities through access to sustainable livelihoods.	£36,360

Charity	Country	Project	Core objective of the project	Funding
Leprosy Mission	Nepal	Improved Healthcare for Women in Nepal	To improve the quality of health care, safety and hygiene for female leprosy and maternity patients by building a new ward.	£39,972
Leprosy Mission	Ethiopia	Slum Development Project: Education and Livelihood Improvement for People Affected by Leprosy	To improve education in Woreda 1 for pre-school children, thus empowering over 300 women to participate in incoming generating activities and improve livelihood opportunities.	£39,999
MAG (Mines Advisory Group)	Angola	Humanitarian Mine Action in Moxico Province, Angola	The core objective of this project is to support MAG's landmine and unexploded ordnance (UXO) clearance activities in Moxico province, Angola in order to facilitate the safe access to land for conflict-affected communities and returnees.	£35,185
Mildmay International	Uganda	Sanitation & hygiene integrated project in remote health facilities	To improve water and sanitation facilities at public health care facilities in rural areas in three districts of central Uganda.	£35,489
Network for Africa	Uganda	Increasing income and food security for 120 beneficiaries and their families in northern Uganda.	To provide the means of sustaining a living through small-scale agricultural projects.	£39,577
Opportunity International UK	Mozambique	Helping farmers and traders generate sustainable incomes and provide their families with basic needs in Gurue, rural Mozambique.	To provide 30 farmer groups and 40 traders with training and access to financial services; giving them the means to sustain a living; helping them increase their incomes and build their assets; resulting in the ability to provide basic needs for their families.	£40,000
ORBIS	Ethiopia	Strengthening Cataract, Trachoma and Refractive Error Services in Kembata- Tembaro Zone, Southern Ethiopia	Strengthening health systems to reduce blindness-related poverty while saving the sight of 12,000 people and reducing the risk of blindness for 1.2 million others in Ethiopia's Kembata-Tembaro Zone.	£99,976 over 3 years

Charity	Country	Project	Core objective of the project	Funding
Out of Afrika	Kenya	Enabling self- sufficiency amongst women in Kenya	alleviation of rural poverty, amongst marginalized women and girls in and around the town	£19,600
		women in kenya	of Thika in Central Province by equipping them with self-sufficiency skills to secure their access to food, and skills to	
			improve their income.	
Oxfam	Niger	Improving education for children from poor rural communities in Niger	Improve education for children in poor rural areas of Niger through a comprehensive approach in eight schools including governance, quality of education, encouraging girls' attendance, and creating a healthy environment.	£39,999
Portsmouth Diocesan Bamenda Fund	Cameroon	Youth and Women's Empowerment Centre Esu	To complete the construction of a centre that will train, educate and empower vulnerable youths and women of Esu village (and surrounding villages) enabling them to develop skills for self-reliance and solidarity between different tribes and creeds.	£13,000
Pragya UK	Kenya	Water & Sanitation for pastoral communities in Kenyan Arid Lands	Improve access to safe water & sanitation and reduce morbidity from waterborne diseases.	£37,016
Promoting Equality in African Schools (PEAS)	Uganda	Development of infrastructure to support female learners at Green Shoots Secondary School, Hoima District, Western Uganda	Improve access to education for girls, enhance student safety and establish safe sanitation facilities.	£39,806
Salvation Army	Malawi	Salvo Cycles	Reduce the number of children trafficked to, from and through Mchinji District for exploitative labour on farms and in bars in Mchinji, Zambia and Mozambique.	£10,704
Salvation Army	Democratic Republic of Congo	Water and Sanitation in Kavwaya	To reduce the incidences of water borne disease in the target population through improved access to safe drinking water, more and better latrines and improved hygiene practice.	£13,864

Charity	Country	Project	Core objective of the project	Funding
Save the Children Fund	Chad	Improving access to drinking water and sanitation facilities and strengthening medical waste management in 4 health centres in Bokoro, Chad	Children under 5 years of age and pregnant and lactating women affected by the food crisis benefit from access to water and sanitation and better hygiene in 4 health centres.	£40,000
SCIAF – Scottish Catholic International Aid Fund	Uganda	Home based community care for people living with HIV and AIDS	The objective of the project is to improve the quality of life of people living with HIV and AIDS in Gulu, Amuru and Nwoya, by providing home based community care and livelihoods support.	£39,274
Send a Cow	Ethiopia	Spring development and kitchen gardening in Kotoba, Ethiopia	To improve access to safe drinking water and nutritious food.	£37,867
Sense International	Peru	Improving quality of education for deafblind & multiple disabled children in Peru	The project will provide appropriate and quality education for deafblind and multiple disabled children in Peru. The project will ensure that their education is delivered by trained, skilled teachers who are able to support improvements in the learning and social development of deafblind and multi-disabled children in Peru.	£19,153
Signal (formerly Woodford Foundation)	Tanzania	Kitchen/dining facilities at Vocational Training Centre for the Deaf	To improve and extend vocational training for deaf students by building, clean, adequate, and sustainable food preparation and dining facilities at the only vocational training centre for the deaf in Tanzania.	£15,313
Stepping Stones Nigeria	Nigeria	Better Schools, Brighter Futures	The objective project is to enable two well established low-cost private schools, providing quality education for vulnerable and disadvantaged children in the Niger Delta region of Nigeria, to reduce their dependence on donations from international donors and so increase the communities' self-sufficiency and the schools' long-term sustainability.	£42,625 over 3 years

Charity	Country	Project	Core objective of the project	Funding
Street Child	Sierra Leone	Improving access to education for 600 rural children in Sanda Magbolontor, Sierra Leone	To enrol and retain 600 children in primary level education in the remote chiefdom of Sanda Magbolontor through teacher training, school facility development and agricultural initiatives targeting school sustainability.	£29,634
Tearfund	Honduras	Water and sanitation for vulnerable communities in Eastern Honduras	To provide a safe and reliable source of water and to improve the sanitation facilities of vulnerable communities, thus improving their health.	£32,507
Tools for Self Reliance	Sierra Leone	Empowering Young People in Sierra Leone	To reduce poverty by empowering 125 young people (15-35 year olds) in Bo with the training, skills and tools needed to build sustainable livelihoods, thus reducing dependence on other forms of short term aid and increasing the community's self-sufficiency and long-term sustainability.	£15,059
Transfer of Appropriate Sustainable Technology and Expertise	Nigeria	Dalo Memorial High School	The core objective of the project is to meet the very basic needs of the surrounding population by providing: toilets and four hand pumps, two at the boys' hostel and the other two at the girls' hostel.	£23,500
Transform Africa	Uganda	Safe Drinking Water Supply for Mityana and Mubende Districts, Uganda	The core objective of the project is to provide safe drinking water and hygiene and environmental education to poor communities	£96,980 over 3 years
TREE AID	Mali	Mali: Regreening Segou 2014	The project will support communities to reverse degradation and restore forest cover across 70 communities in Segou region by planting trees, and fostering agreements at village and commune level to demarcate areas for protection and regulated access.	£21,518

Charity	Country	Project	Core objective of the project	Funding
Tumaini	Tanzania	Funding shipment of	To improve health care and	£4,700
Fund		container to Kagera,	education by distributing	
		Tanzania	medical goods and computers	
			and other educational materials	
			donated by the States,	
			businesses and local people.	242.222
Tumaini	Tanzania	Solar power project	To improve the provision of	£18,000
Fund			social work from Tumaini's two	
			offices by reducing number of	
			power cuts and reducing ongoing costs of purchasing	
			electricity.	
UNICEF	Tanzania	Improving access to water	This project aims to improve	£39,396
UK	Tanzama	and sanitation in rural	access to water, sanitation and	139,390
OK		schools in Tanzania	hygiene facilities in one rural	
		Schools III Tunzuma	school in Tanzania. This low cost	
			intervention will significantly	
			reduce hygiene-related diseases,	
			increase school attendance and	
			learning achievements, and	
			contribute to dignity and gender	
			equality for between 700 and	
			1,000 primary school children.	
Village	Zambia	Water for Life	To provide hygiene education,	£37,600
Water Ltd			sanitation facilities and a safe	
			water point to improve health	
			and livelihood opportunities in	
			15 villages in Western Province,	
			Zambia.	
War Child	Democratic	Rehabilitating and	To provide vulnerable children in	£40,000
UK	Republic of	expanding facilities and	conflict with the law with a safe,	
	Congo	providing a safe, child-	learning environment, improved	
		friendly learning	housing and sanitation facilities,	
		environment for children in	and access to psychosocial care,	
		conflict with the law in Kinshasa Juvenile	education and vocational	
		Detention Centre	training.	
\MatorAid	Nigor		To provide inclusive access to	£20 727
WaterAid	Niger	Providing a sustainable and alternative access and right	To provide inclusive access to water to 4,500 people Sinder	£39,737
		to drinking water and	and end the practice of open air	
		sanitation in the isolated	defecation through the	
		populations living in the	construction of household	
		Commune of Sinder	latrines and promoting best	
			hygiene practices to people in	
			the Commune of Sinder, while	
			building the capacity of local	
			state actors and electing	
			community members to manage	
			the the implementation of the	
			Water and Sanitation Plan of the	
			commune.	

Charity	Country	Project	Core objective of the project	Funding
Women for Women International (UK)	Rwanda	Improving income generation for socially-excluded women in Rwanda	Poverty reduction through improved livelihoods.	£36,377
World in Need International	Sierra Leone	construction of hand pump water well and sanitation system for Adullam preparatory school Makeni Sierra Leone	To provide a constant and free supply of water for drinking and washing purposes primarily for the 400 pupils of the new build school but also available under supervision for members of the local community.	£4,000
World Vision UK	Nepal	Reducing earthquake risks in schools through preparedness and retrofitting	To reduce vulnerability of children and communities to earthquake risk in 5 schools of Rupandehi district through preparedness and retrofitting measures.	£36,619
World Vision UK	Cambodia	Improved health facilities for communities in Rattanak Mondol, Cambodia	The project aims to improve health facilities of three Health Centres serving 32,059 residents in three communes in Rattanak Mondol district, Battambang Province.	£39,701

Appendix 2 - Applications for 2014 Grant Aid where the Commission was unable to provide funding

Charity	Country	Name of Project	Amount requested
ACE Africa	Kenya	Improving the food and economic security	£90,271 over
7102711100	,	of 60 women's groups and their	3 years
		households through training in sustainable	, , , , ,
		agricultural and nutrition practices and	
		nutritional based enterprises in rural Siaya,	
		Nyanza Province, Kenya	
ACORD	Ethiopia	Iddir led small enterprise development in	£38,568
	·	urban slum areas of Addis Ababa	
ACORD	Tanzania	Supporting Small Horticultural Producers in	£ 96,189
		Geita, North-West Tanzania	over 3 years
Action Against	Guinea	Improving the treatment of acute	£40,000
Hunger		malnutrition in the region of Labé, Guinea	
Action Against	Senegal	Support to the reduction of child	£40,000
Hunger		malnutrition by the rehabilitation of water	
		points in Matam's region in Senegal	
Action Against	Nepal	Capacity Building on Community Based	£39,653
Hunger UK		Management of Acute Malnutrition	
Action Against	Nepal	Water Quality Monitoring in Saptari	£39,923
Hunger UK		District, Nepal	
Action on Armed	Burundi	Improving socio-economic security and	£39,990
Violence		mental health for survivors of armed	
		violence in Burundi	
Action on Armed	Western	Enhancing the Socio-Economic Status of	£40,000
Violence	Sahara	Saharawi Landmine Survivors	
ActionAid UK	Afghanistan	Reducing vulnerability to disasters in	£38,373
		Afghanistan	
ActionAid UK	Nepal	Transforming the lives of disadvantaged	£99,991 over
		communities in Nepal by improving access	3 years
		to clean, safe water and sanitation facilities	
Afghanaid	Afghanistan	Improving Access to Education for	£39,386
		Disadvantaged Children in Afghanistan	
Africa Educational	Somalia	Education for Children with Disabilities in	£36,288
Trust		Somalia	
Afrikids	Ghana	The AfriKids Hospital	£39,410
AKAMBA AID FUND	Kenya	Kakoongo and Kalambani primary schools	£14,000
		kitchens improvement	
Angellite	Chad	Literacy Campaign - Chad	£40,000
Appropriate	Nepal	Low Cost Sustainable Water Supply for	£24,858
Technology Asia		Mountain Communities - Surkhet	
ASECONDCHANCE	Kenya	Lureko Better Sanitation, Hygiene and	£39,864
		Livelihoods Project	
ASECONDCHANCE	Kenya	Construction of Young People Skills	£39,912
		Development Centre	
ASECONDCHANCE	Kenya	Health and Child Survival Project	£99,955 over
			3 years

	1 .		
ASHRAM	Sri Lanka	Nugegoda Girls Home	£38,050
International			
BasicNeeds UK	Kenya	Reducing the poverty of Kenyan pastoralist	£32,300
		nomads, stabilised from mental illness,	
		through sustainable livelihoods	
BasicNeeds UK	Tanzania	Bakery, Fruit Juice Processing and	£39,925
		Beekeeping: Reducing Poverty for	
		stabilised mentally ill people in Tanzania	
		through Livelihoods Training and	
		Opportunities	
BasicNeeds UK	Ghana	Access to livelihoods for people with	£40,000
		mental illness in Ghana	
BMS World Mission	Uganda	Reducing deforestation, improving health	£9,816
		and rural incomes in western Uganda	
Book Aid	Uganda	Primary school libraries for Eastern Uganda	£20,465
International			
Book Aid	Uganda	Medical libraries for hospitals in Uganda	£53,515 over
International			2 years
BRAC UK	South Sudan	Increasing Access to Primary Education	£39,974
BRAC UK	Liberia	Community based approach to improving	£99,992 over
		reproductive, maternal, new-born, and	3 years
		child health	•
British Nepal Medical	Nepal	Increasing access to childhood Tuberculosis	£39,932
Trust		services for 380 children and capacitating	
		196 health service providers	
British Nepal Medical	Nepal	Mental Health and Social Protection of	£99,764 over
Trust		Women and Girls	3 years
British Red Cross	Sierra Leone	Developing employable skills for war-	£37,706
Society	0.0	affected young people, Sierra Leone	
British Red Cross	Lesotho	Gardens of hope in Lesotho	£39,555
Society	Lesotiio	dardens of hope in Lesotho	133,333
Build Africa	Kenya	The Wasichana ('girls') Project	£94,320 over
Dullu Africa	Kenya	The Wasichana (gins / Froject	3 years
Build It International	Zambia	Zambia Community Schools Programme	£37,976
CAFOD		Fostering Small-scale Agriculture and	£40,000
CAPOD	Afghanistan		140,000
CATOD	Nigon	Resource Management (FARM)	C100 000
CAFOD	Niger	Integrated food security project in	£100,000
		Dogondoutchi, Niger	over 3 years
Camara Learning Ltd	Kenya	Digital Literacy for Disadvantaged Children	£55,130
		in Kenya	
Cambodia Action	Cambodia	Cross generation project	£98,457
Cambodia Trust	Cambodia	Transforming Lives through Education	£89,250
Care and Relief for	Cambodia	Fish Farm at Referral Hospital, Preah Vihear	£18,377
the Young (CRY)			
Care and Relief for	Myanmar	Community Centre, Mingalardon	£38,348
the Young (CRY)	,	Township, Yangon	/0
Care and Relief for	South Sudan	Kuleu Lights Primary School, Kapoeta, East	£38,691
the Young (CRY)	Journ Judan	Equatoria	130,031
CARE International	Bangladesh	Access to Land for the Rural Poor	£32,000
UK	panglauesii	Access to Land for the hurdi Pool	132,000
1 117	Î.	1	

CARE International UK	Sierra Leone	Sustainable Healthcare in Sierra Leone	£39,233
CARE International UK	Ecuador	Women, Rights and Governance	£39,369
CARE International UK	Democratic Republic of Congo	"Preventing Violence Against Women"	£40,000
Cecily's Fund	Zambia	Teacher Training for Exceptional Orphans and Vulnerable Children	£19,911
Cecily's Fund	Zambia	Hands on Learning – increasing community participation in the delivery of quality education for Zambian orphans.	£26,138
Cecily's Fund	Zambia	Founding futures	£96,361 over 3 years
ChildHope UK	Sierra Leone	Improving the livelihoods of families to enable children's access to education in Sierra Leone	£39,371
ChildHope UK	Bangladesh	Protection and Hope for Child Waste- pickers in Dhaka	£9,936
Children in Crisis	Liberia	School Renovation	£39,947
Children in Crisis	Afghanistan	Community Based Education	£40,000
Children in Crisis	Afghanistan	Community Based Education	£40,000
Children in Crisis	Sierra Leone	Inclusive education	£100,000 over 3 years
Christian Aid	Sierra Leone	Improving rice harvesting and processing in Sierra Leone	£39,981
Christian Aid	Democratic Republic of Congo	Building a vocational training centre in the DRC	£40,000
Christian Aid	Zimbabwe	Elephant water pumps	£40,000
Citizens Foundation	Pakistan	Support of the Shah Faisal Sindh Police	£100,000
(UK)		School Cluster	over 3 years
Cobo Mission	Zambia	Chitokokoki-Meoiuac health care project	£15,000
Community Development Organisation	Uganda	Improving Education for Children with Special needs by providing solar electricity to Masaka School for Children with Special needs.	£15,070
Concern Universal	Brazil	Rural Women - Income and Voice	£15,859
Concern Universal	Bangladesh and India	Cross-Border Transfer of Rice and Fish Farming Technologies	£16,712
Concern Universal	Kenya	Improving Mother and Child Health	£21,104
Concern Universal	Guinea	Water, Sanitation and Hygiene Entrepreneur Development	£39,434
Concern Worldwide (UK)	Mozambique	Increasing Women Farmers' access to improved nutrition, income and resilience	£38,850
Concern Worldwide (UK)	Uganda	Small scale agriculture support Amuria, Northern Uganda	£40,000
Concern Worldwide	Brundi	Improving food security of extremely poor	£100,000
(UK)		families without land	over 3 years

CORD (Christian Outreach)	Brundi	Sustainable access to safe drinking water and basic sanitation in Bujumbura Rural Province.	£39,436
CORD (Christian Outreach)	Chad	Solar cooker support to host community population in eastern Chad	£39,983
CURE International UK	Uganda	Saving the lives of children at CURE Uganda	£40,000
Deaf Child Worldwide	Uganda	Deaf Youth Empowerment in Kampala and Masaka districts, Uganda	£50,829 over
Depaul International	Ukraine	Supporting vulnerable people in state-run	2 years £24,924
		institutions in Ukraine.	,,,
Dhaka Ahsania Mission	Bangladesh	Arsenic and Saline-free Safe Drinking Water in Rural Bangladesh	£37,307
Ellen Jane Rihoy Trust	Kenya	Ereri School Waterbank classrooms development – 2014.	£40,000
Emmanuel International UK Limited	Tanzania	Mtitu Secondary School WaSH Project	£16,000
Esther Benjamins	Nepal	Safe in School	£84,375 over
Trust			3 years
Eternal Word	India	Biogas Plant Project	£5,600
Ministries EveryChild	Nepal	Reintegrating Child Domestic Workers with	£23,690
EveryCillia	Пераг	their Families	123,090
Excellent	Kenya	Access to water for 6 schools in Makueni	£34,648
Development Ltd		County, Kenya	
Farm Africa	Kenya	Aqua Shops Phase II	£40,000
Feed the Minds	Uganda	Skills to Build a Future	£21,710
Find Your Feet	Nepal	Jeevan: to increase the incomes and food security of 2,500 women in Nepal.	£25,128
Find Your Feet	Zimbabwe	Farmer innovation to increase food security and incomes for 1,650 farming families in Chimanimani	£99,608 over 3 years
GardenAfrica	Zimbabwe	Increased livelihood security for impoverished smallholders	£30,656
Goal50	South Africa	Goal50	£40,000
Green Tara Trust	Nepal	Ensuring positive health in Nawalparasi	£90,192 over 3 years
Guernsey Against Sex Trafficking Foundation	South Africa	S-CAPE Home Security Project	£2,878
Guernsey Against Sex Trafficking Foundation	South Africa	Tembaletu School Hall Project	£40,000
Habitat for Humanity Great Britain	Nepal	Empowering freed bonded labourers through the transformation of camps into communities	£40,000
Habitat for Humanity Great Britain	Bangladesh	Enhanced community resilience through water, sanitation and disaster preparedness	£99,999 over 3 years

Haiti Hospital Appeal	Haiti	Community Based Rehabilitation and Resource Centre for children with disabilities	£39,941
Handicap	South Sudan	Touching Minds, Raising Dignity: to stop	£100,000
International UK		the condamnation of people suffering from mental health	over 3 years
Hands Around The World	Zambia	PIZZ School, Monze.	£6,195
Health Poverty Action	Sierra Leone	Saving Lives of Mothers and Infants in Sierra Leone	£39,022
Health Poverty Action	Myanmar	Reducing Child Malnutrition in Kokang, Myanmar	£39,865
HealthProm	Afghanistan	Reducing maternal, new-born and under 5 deaths in Charkent District	£66,321 over 3 years
HelpAge International	Mozambique	Advancing Health Communities – Access to Quality Eye Care in Mozambique	£39,228
HelpAge	Bangladesh	Accelerated Livelihood of Left-behind Older	£40,000
International	Dangidaesii	Workforce: Health component	140,000
HelpAge International	Uganda	Accountability and Fulfilment for Older People in Order to Raise their Dignity	£40,000
 HelpAge	Democratic	Improving elderly IDPs, returnees, and/or	£100,000
International	Republic of Congo	host community members' income security and wellbeing with means of sustaining a living, and developing their own community support structure in North Kivu, DRC.	over 3 years
Henry van	Uganda	Bukyonza Primary School	£38,750
Straubenzee			
Memorial Fund			
Homeless	Pakistan	Supporting small schools in low-income	£32,450
International		peripheral settlements of Karachi, Pakistan	
Homeless	Kenya	Community-led water provision in Kisumu,	£38,080
International		Kenya	
Homeless	Tanzania	Community-led water and sanitation	£98,064 over
International	C. Il C. I.	delivery in Tanzania	3 years
Hope and Homes for Children	South Sudan	Training 40 midwives in five States of Sudan to enable vulnerable unwed mothers to keep their babies, improve maternal and infant mortality, and make long-term improvements to the local maternal and infant health care and referral system.	£37,700
Hope for a Child	Malawi	Save Together, Malawi	£97,637 over
			3 years
Hope for Children	Uganda	Namuwongo Water and Sanitation Project	£30,066
Hope for Children	India	Realising Rights	£34,348
Hope for Children	Tanzania	Amani Young Persons semi-independent	£99,110 over
· · · · · · · · · · · · · · · · · · ·		living centre	3 years
Hope Foundation (UK) for Street Children	India	Life Skills Vocational Training Project for Disadvantage Young People in Kolkata, India	£16,996

Hope Foundation	India	Responding to Hunger and Climate Change	£95,556 over
(UK) for Street Children		in the Birbhum district of West Bengal, India	3 years
Human Appeal International	Pakistan	Promotion of clean drinking water, Sanitation and Hygiene in Union Council 1 of District Thatta, Province Sindh, Pakistan	£39,954
Human Appeal International	Pakistan	Building Disaster Resilient Communities through capacity building measures at community and school levels	£39,995
Human Appeal International	Bangladesh	Community Based Irrigation Project	£39,997
IMPACT Foundation	Bangladesh	Improving maternity/obstetric care plus Rubella vaccination to reduce maternal and infant mortality and disability in rural communities	£38,982
International Needs UK	Nepal	Lydia Vocational Training Centre, Nepal: Sustainable electricity supply	£7,500
International Childcare Trust	Kenya	Dream Catcher Mobile Education Project for Street children in Mombasa	£36,196
International Childcare Trust	Tanzania	School Health Education Project in Morogoro, Tanzania	£36,445
International Childcare Trust	Nepal	Reintegration of Street Children in Eastern Nepal through the Ladder Approach	£97,630 over 3 years
International Children's Trust	Ghana	To increase school provision and capacity, in BIHAR state India, to deliver meaningful education hard to reach vulnerable children.	£18,436
International Medical Corps UK	Ethiopia	Strengthening resilience and food security through integrated recovery support of vulnerable communities in Wolayita Zone of Southern Nations, Nationalities and Peoples Region	EUR 75,071 over 3 years
International Needs UK	Kenya	Kibera Slum Street Gangs Outreach Programme	£7,000
International Needs UK	Burkina Faso	La Bonne Nouvelle Secondary School IT/Classroom Project	£29,000
International Rescue Committee - UK	Chad	Prevention of Malnutrition at Community Level	£40,000
International Rescue Committee - UK	Rwanda	"Inclusive society: Together ending malnutrition (TEM)"	£40,000
International Rescue Committee - UK	Sierra Leone	Creating Opportunities & Expanding Choices for Women & Girls in Sierra Leone	£99,574 over 3 years
Karen Hilltribes Trust	Thailand	Transforming Health in the Community	£98,467 over 3 years
Kintampo Trust	Ghana	Providing better mental health care for patients, families and communities across Ghana, by building and maintaining an empowered and self-sufficient mental health workforce	£100,000 over 3 years
Lawrence Barham Memorial Trust	Rwanda	St Matthews School Hostel for Boys	£38,424

Leonard Cheshire Disability	Uganda	Improving the social inclusion and employment opportunities for disabled	£39,706
Disasiney		people in Uganda	
Leonard Cheshire	Bangladesh	Inclusive education for children with	£39,903
Disability		disabilities; ensuring long-term	,
·		sustainability	
LEPRA	Bangladesh	Empowering poor and marginalised people	£82,736 over
		affected by disability to improve their	3 years
		economic status in Natore, Pabna and	
		Sirajgonj districts Bangladesh	
Leprosy Mission	Myanmar	Mawlamyine Hospital Upgrade	£39,944
Leprosy Mission	South Sudan	Malek Leprosy Village Empowerment and	£93,679 over
		Development Project	3 years
MAG (Mines	Myanmar	Reducing Community Vulnerabilities	£31,361
Advisory Group)	D	through Mine Risk Education in Myanmar	627.502
MAG (Mines Advisory Group)	Democratic	Humanitarian Mine Action in Katanga	£37,502
Advisory Group)	Republic of Congo	Province, Democratic Republic of Congo	
MAG (Mines	South Sudan	Strengthening MAG's technical capacity to	£39,433
Advisory Group)	Journ Judan	support land release for improved	233,133
, , , , , , , , , , , , , , , , , , , ,		community access and socio-economic	
		reconstruction in South Sudan	
MaterCare	Kenya	Project Isiolo, Support buildings (Kitchen	£40,000
International (MCI)		and Laundry)	
Medair UK	Haiti	Disaster Resilient Homes & Safe Water,	£35,566
		Sanitation & Hygiene in Haiti	
Medair UK	Afghanistan	Food Security & Resilience in Afghanistan	£100,000
			over 3 years
Meningitis Research	Malawi	Action Meningitis Malawi	£26,780
Foundation	Casusia	Dahahilitatian af Mindhaala in	620.744
Mercy Corps Scotland	Georgia	Rehabilitation of Windbreaks in Dedoplistskaro Municipality	£39,714
Merlin - Medical	Kenya	Improving the delivery of mother to child	£39,780
Emergency Relief	Kenya	health and nutrition services in Turkana	133,780
International		county (Kenya)	
Methodist Relief &		Improving the health of poor, marginalised	£20,049
Development Fund		women from the Madhesi community	,
MicroLoan	Zambia	Stimulating business development and	£28,758
Foundation		income growth in Zambia	
MicroLoan	Malawi	Stimulating business development and	£40,000
Foundation		income growth in Northern Malawi	
Mission Aviation	Uganda	Flying for life in Uganda: Provision of	£40,000
Fellowship		critical avionics upgrade to Cessna C208	
Adaile - Little	11	Caravan	607.015
Mothers' Union	Uganda	CCMP - Community Mobilisation	£37,919
Mothers' Union	Democratic	Awaken	£60,532 over
	Republic of		2 years
Network for Africa	Congo Uganda	Increasing income and nutrition for 64	£32,611
INCLIMOIN TOT ATTICA	Oganua	vulnerable people living with HIV and their	132,011
	1	vamerable people living with the and then	

		families recovering from war and living in	
		extreme poverty in northern Uganda.	
New Ways		Extension of rock catchment dam at	£39,619
		Nangumatia, Turkana	
Nicaragua Education	Nicaragua	Access to Improved Quality Education for	£23,376
Culture and Arts		Rural Schoolchildren	
Trust			
One World	Uganda	Village Savings and Loan Project	£99,200 over
Foundation Africa			3 years
Order of the Hospital	Zambia	Mama na Mwana in Zambia	£57,519 over
of St John of			2 years
Jerusalem			
Oxfam	Kenya	Sustainable Livelihoods for Small-Scale	£39,069
		Fishermen in Turkana, Kenya	
Oxfam	South Sudan	Improving Food Security and Increasing	£39,352
		Income of Vulnerable Women in Malakal	
		County, South Sudan	
Oxfam	Zimbabwe	Solar Energy Transforming Lives in Rural	£99,668 over
		Zimbabwe	3 years
Peace Direct	Sri Lanka	Conflict prevention networks for	£35,000
		disadvantaged communities in Sri Lanka	
Plan International UK	Senegal	To increase access to education and to	£37,419
		promote the education of girls	
Plan International UK	Nepal	Creating livelihoods for vulnerable girls and	£38,809
		young women	
Plan International UK	Uganda	Primary education for marginalised	£39,796
		children in post-conflict Lira	
Plan International UK	Rwanda	Empowering youth through a cooperative	£66,000 over
		movement	2 years
Practical Action	Nepal	SAFER Nepal (Strengthening Actions for	£40,000
		Fostering Resilience through Early Warning	
		and Risk Sensitive Planning in Nepal)	
Pragya UK	India	Improving mother and child health in the	£98,000 over
		Indian Himalayas	3 years
Progressio	Haiti	Solutions to climate change and food	£14,994
		security in Haiti	
Project Burma	Myanmar	Access to education for impoverished	£100,000
		Burmese students	over 3 years
Project Harar	Ethiopia	Community-based outreach for young	£99,860 over
	-	people with cleft conditions	3 years
Project Rhino	Kenya	Assistance with cost of shipping container	£7,668
READ FOUNDATION	Pakistan	Training of 162 teachers to help 17,370	£39,967
		students in 75 READ Foundation schools to	
		get quality education	
READ FOUNDATION	Pakistan	Enhancing Learning Environment for	£40,000
2 2		Underprivileged Children in Pakistan:	= :0,000
		Provision of syllabi-based teaching-learning	
		The state of the s	
		aids for 2,100 students at 10 READ	

Re-Cycle	Namibia	'Bicycle Enterprise Box': A community- based bike resource to improve life prospects & HIV support for the San Bushmen of Chetto, Namibia and the nearby San villages	£65,468 over 2 years
Reform Corporation	Nigeria	Ishienu Rural School Accessibility To Water and Sanitation Project for Girls	£38,290
Relief Education Development International	Bangladesh	Schools Assistance Project Bangladesh	£76,376 over 3 years
Retrak	Uganda	Reintegration of street children in Uganda	£39,993
Rider for Health	Gambia	Building skills for life – keeping health care moving across the Gambia	£67,672 over 3 years
Rwanda Restored	Rwanda	Ongoing building of Rwanda Restored Primary and Secondary Schools	£38,500
Samaritans Purse International	Uganda	WASH Project for Informal Settlements of Kampala District	£100,000 over 3 years
Scottish Catholic International Aid Fund	Zambia, Malawi and Burundi	Kulima* Programme (* meaning 'cultivation' in Swahili and other Bantu languages)	£40,000
Scottish Catholic International Aid Fund	Ethiopia	Community based Water Supply, Sanitation and Hygiene Education Project	£93,241 over 3 years
Send A Cow	Lesotho	Makatseng small-scale irrigation project	£34,333
Send a Cow	Rwanda	Reducing food insecurity and malnutrition in Rwanda	£39,760
Send A Cow	Kenya	Sustainable livelihoods and improved food security for vulnerable families in Western Kenya	£78,677 over 3 years
Sense International	Kenya	Improving quality of education for deafblind children in three special schools in Kenya	£15,883
Sense International	Uganda	Improving education quality for deafblind children in three special schools in Uganda	£16,933
Sense International	Tanzania	Piloting Community Based Education for deafblind children in Tanzania	£49,698 over 2 years
Sentebale	Lesotho	Mamohato Network Clubs	£34,845
Sightsavers	Uganda	Uganda Onchocerciasis (River Blindness) Elimination Project	£30,500
Sightsavers	Zambia	Poverty Reduction Through Trachoma Control in four districts in Zambia	£32,380
Sightsavers	Central Africa Republic	Initiating the National Trachoma Elimination program in the Central Africa Republic (CAR)	£38,500
Sightsavers	Pakistan	Empowering vulnerable communities through creating sustainable employment and income opportunities in district Jhelum Pakistan	£40,000
SignHealth	Uganda	Rights, health & education for vulnerable Deaf children/young people - Uganda	£100,000 over 3 years

Society for the	Democratic	City of Hope for Orphans Project	£100,000
Protection of African	Republic of		over 3 years
Children	Congo		200 101
Sound Seekers	Malawi	Provision of Digital Hearing Aids to Central Malawi	£33,104
Sound Seekers	Tanzania	Improving audiological outreach service,	£39,787
		and making it self-sustaining, in the most	
		populated city in Tanzania	
Sound Seekers	Sierra Leone	Increasing access to education for deaf children in Northern Province, Sierra Leone	£39,872
Sound Seekers	Cameroon	Improving community-based primary ear and hearing care in northwest region, Cameroon	£39,983
Street Child	Liberia	Project to support 200 street children in Monrovia, Liberia to access education	£37,200
Street Child	Sierra Leone	Improving access to secondary education	£38,903
Street Cilia	Sierra Leone	for 200 urban street children in Sierra	130,303
		Leone	
Street Child	Sierra Leone	Improving access to education for 4000	£65,041 over
		rural children in Tambakha, Sierra Leone	2 years
Sue Ryder	Malawi	Empowering Community Health Volunteers in Malawi	£23,958
Sue Ryder	Malawi	Bringing disabled people out of the	£39,004
,		shadows	,
Sue Ryder	Malawi	Community Action on Health: increasing	£21,842
		health awareness in Balaka and Ntcheu	
		districts, Malawi	
SUNARMA UK	Ethiopia	Conservation Through the Market:	£39,458
		Women's Resources, Enterprise and	
		Development	
Target Tuberculosis	Uganda	Improving the basic health care of	£33,795
		vulnerable people living in poverty in an	
		urban slum by preventing and treating TB and HIV	
TB Alert	Zimbabwe	Buhera tuberculosis (TB) Programme	£19,000
		<u> </u>	-
Tearfund	Nepal	Strengthening Community resilience through Livelihoods Improvement	£39,998
		(SECURE)	
Tearfund	Afghanistan	Renewable Energy sources for Afghanistan	£40,000
Tearfund	Afghanistan	Introducing Disaster Risk Reduction	£99,934 over
		Education into Afghan Schools	3 years
Temwa	Malawi	Farmer training and support	£97,373 over 3 years
Thai Children's Trust	Thailand	Teacher Preparation Centre	£34,843
Tools for Self	Zambia	Empowering Young People and	£33,200
Reliance		Communities in Zambia	,
Toybox Charity	Guatemala	Holistic support for children living in the	£7,000
•		'rubbish hole' of Guatemala City	,
Tree Aid	Burkina Faso	Burkina Faso: Women's Forest Livelihoods	£22,858
		2014	

Tree Aid	Ethiopia	Wof Washa Forest, Ethiopia: Enterprise Development 2014	£39,746
Tumaini Fund	Tanzania	Malaria protection	£4,160
Tumaini Fund	Tanzania	Transport provision for social workers, etc	£20,524
UNICEF UK	Papua New Guinea	Improving early childhood education in Papua New Guinea	£39,968
UNICEF UK	Togo	Creating open defecation free zones in Togo.	£40,000
UNICEF UK	Liberia	Preventing and treatment malnutrition in Liberia	£98,986 over 3 years
Village Water Ltd	Zambia	Lessons for life	£100,000 over 3 years
Voluntary Action for Development	Uganda	Promotion of household food security and increased incomes for the formerly displaced people of Amuria district	£93,768 over 3 years
Voluntary Action for Development	Uganda	Integrated Community Managed Water, Hygiene/sanitation improvement	£39,899
Voluntary Service Overseas – VSO	Cameroon	Enhancing Cameroon's Maternal Health Services	£40,000
Voluntary Service	Nepal	Sister to Sisters' Education	£93,453 over
Overseas – VSO			3 years
VSO - Voluntary Service Overseas	Ethiopia	Improving early grade reading practices by establishing resource centres	£40,000
WASOT - UK	Kenya	Jigger eradication project in Western Kenya	£99,940 over
			3 years
WaterAid	Sierra Leone	Rural Water supply, Sanitation and Hygiene (WASH) in the Bonthe district	£40,000
WaterAid	Tanzania	Integrated WASH in Nzega	£40,000
WaterAid	Zambia	Access to Integrated Rural Water, Sanitation and Hygiene	£100,000 over 3 years
Waterloo Schools Charity	Sierra Leone	Waterloo Teachers Personal Development Project	£17,400
Widows and	Kenya	Education and Health Project for	£93,356 over
Orphans International	,	marginalised communities on Mageta Island	3 years
Women and Children First	Malawi	Improving quality in healthcare facilities to save the lives of mothers and babies in Kasungu District, Malawi	£40,000
World Medical Fund for Children	Malawi	The GP on wheels project for children.	£39,063
World Vision UK	Sierra Leone	Improving the sanitation and hygiene situation of pupils and teachers across seven primary schools in Jong	£39,681
Y Care International	West Bank and Gaza Strip	Economic empowerment of disadvantaged young people in Jericho, OPT	£39,189
Y Care International	Liberia	Securing healthy lives and sustainable livelihoods for vulnerable youth in rural Liberia	£39,721
Y Care International	Haiti	Economic Empowerment of disadvantaged youth in Haiti	£39,847

Y Care International	Togo	Combating extreme poverty and providing access to justice for disadvantaged and marginalised young people in conflict with the law in Togo	£99,600 over 3 years
Zambia Orphans of	Zambia	Hope and Faith Community School Capital	£15,000
AIDS UK		Appeal	



Emmanuel International
Ihomasa water project, Ruaha, Tanzania



Cecily's Fund

New dining fascilities for Bwafwano Community
School, Zambia



CRYUK

Construction of Kanhchanh Kouk Health centre, Stung

Treng, Cambodia



PEAS

Construction of new secondary school in Hoima District,

Western Uganda



The Salvation Army
Water and sanitation project in Kavwaya, Democratic
Republic of the Congo



Opportunity International

Mobile bank used to deliver savings and loans schemes in Zambezia provine, Mozambique