



Partners in Aid AGM reports 2017

10th November 2017

Chairperson's Report

I would like to begin by acknowledging the contributions throughout 2016 and 2017 of our Partners in Aid donors, many of whom have had a long-standing commitment to particular Partners in Aid projects.

Big or small, together these donations have enabled Partners in Aid to continue to support Partner Organizations implement projects that can make a significant difference to the health and livelihoods of people in living in poor communities. Moreover, the ongoing commitment of many loyal donors to particular projects has facilitated the evolution of immediate, short-term project impacts into sustainable long-term change. It has also enabled long-term relationships to develop with Partner Organizations, resulting in mutual trust and thus helping the Partners in Aid Board to respond to problems experienced by Partner Organizations with sensitivity and respect for the latter's ability to adapt best practice ideas to the social and physical environment in which they are working. It has also ensured that projects that receive Partners in Aid funding are the outcome of local community engagement, based on community demands, rather than on an external organization's perception of the community's needs.

It is through this process that SEDS in rural southern India, ABWU in Kolkatta, the Symbiosis Jamuna River Project in Bangladesh and Sinangpad in northern Philippines have continued this year to improve the livelihoods and future opportunities of those communities they work in. Project Directors will report on each of these partnerships and activities shortly.

In 2015-2016, Partners in Aid Partners in Aid underwent some significant restructuring, which included the evolution of a new committee system, with the formalization of a Projects Subcommittee and a Fundraising, Marketing and Communications Subcommittee. This year has seen the consolidation of the proposed changes. Regular meetings of the Project Sub-committee have given those most closely involved with the implementation and monitoring of particular projects the

opportunity to discuss in more depth project strategies and the outcomes of monitoring visits. This helps to ensure that donors' money is continuing to result in the most effective and sustainable project benefits for children, families and communities possible. Similarly, the meetings of members of the Fundraising, Marketing and Communications Subcommittee have resulted in a number of ideas which can be explored with a view to increasing awareness of the work of Partners in Aid, and hopefully expanding our donor base. New ways of raising money are also being considered. While our income this year has remained steady, and administrations costs continuing to well under 15%, the costs for our Partner Organizations of maintaining their projects continues increasing in parallel to a number of global trends. Increased Partners in Aid income will be important if we are to maintain and expand the contribution that we are currently making to community development abroad.

Some time has also been spent by Board members finalizing policy and procedure documents to ensure that they are consistent in all respects with the Code of Conduct of ACFID, of which Partners in Aid is a member. ACFID aims to 'lead and unite its members in action for a just, equitable and sustainable world', and its Code sets guidelines for achieving this. As a result of changes ACFID announced to this Code in July this year, some minor changes still need to be made to our policies and procedures to bring them into line with the new requirements. It is anticipated this process will be finished in January 2018.

All revised policies and procedures will then be made available to anyone interested via the net.

One very important change with respect to Partners in Aid regulation is the development of a new constitution to be voted on today. Special thanks are due to Jonathan Kneebone who volunteered his legal services to write the new constitution.

I'd like to acknowledge members of the Board for their work this year: Lyn and Ian Pickering who provide and maintain our registered office at their home, who handle so many of the incoming phone queries and who have been instrumental in major fundraising activities; Andrea Pickering our reliable and hardworking Treasurer; Graham Moore diligent and thorough secretary, and Kristin Aitken who consistently produces a newsletter, and maintains our website. The work of Sub-committee members who are not on the Board must also be acknowledged, including Anne-Marie Maltby and Glenys and Roger Hughes all of who were board member for over 15 years, and continue to make an invaluable contribution to the Projects Subcommittee. The resignation of Amanda Stone due to the pressure of her mayoral duties was a serious loss to the Board this year, but we have been very grateful that she has found time to continue as Project Co-ordinator on the SEDS Project.

Finally, like past Chairpersons, I would like to end by saying thank you to all our donors and supporters. We and our partners couldn't assist those thousands of people and communities each year without your generous support.

Cecily Neil

Chair

Partner: All Bengal Womens Union

Main Activities:

ABWU is an Indian NGO which provides broad ranging support for women and girls. Our partnership provides assistance for girls in the Children's Home and the After Care Home who are generally from abusive and/or extremely destitute backgrounds. Our support is primarily through sponsorship and funding for vocational training.

Cutting, Tailoring and Knitting Project

At the moment, this is the only vocational training that we support. This project has been invaluable for the girls as they learn skills which will be important in the future for family life and potentially provide employment. We have been funding this project for 22 years and, although a small amount is raised from the sale of produced items, it does not have the potential to become self-sufficient. Without our commitment to this project, ABWU would find it difficult to continue with it.

Sponsorship

Sponsorship is needed to subsidise the very small amount received from the Indian Government and their own fund raising. It allows ABWU to provide things such as counselling and remedial education.

Main Outcomes:

Cutting, Tailoring and Knitting Project

Approximately ten girls were trained in the tailoring section and three in the knitting section throughout the 2016/17 year – these numbers vary depending on the school year. It appears that this project is slowly becoming redundant. ABWU reports that most of their girls are pursuing higher education so they are not able to increase the number of trainees. They also feel that the girls are more interested in joining house-keeping training in hospitals and hotels as these provide employment after only three months of training.

Joy Handley has advised that she will be unable to continue her annual fundraising lunch. As this provides the bulk of funding for this project, we feel that this signals a natural ending to our support.

Sponsorship of 57 girls

There are 45 girls sponsored in the Children's Welfare Home (CWH - under 18yo) and 12 sponsored After Care (ACH) girls. This is a reduction of eight CWH and one ACH girls sponsored last year as many were able to leave ABWU. There are six girls studying at tertiary level.

Status of project and partnership agreements:

Sponsorship is an ongoing program. We are halfway through the Cutting, Tailoring and Knitting Program with current funding to March. Whether another year of this program will be supported depends on the amount of directed donations currently held. There will need to be discussion on disbursement of funds currently held for this project.

Summary of project financial assistance:

<i>Date sent</i>	<i>Purpose</i>	<i>Amount</i>
28/06/17	Sponsorship 57 @ \$228 (full year)	\$12,996
28/06/17	Tailoring and Knitting VT Program	\$2,750
	TOTAL	\$15,746

Record of any complaints:

Nil

Record of any child protection issues:

Nil

Visits to and from partner

Nil. Next visit Anne-Marie Maltby Dec 2017

Volunteer Activity

Nil

Director's Name:**Anne-Marie Maltby**

-----**Partner:** Symbiosis Bangladesh**Main Activities:***Jamuna River Development Project*

The JRDP is a holistic project focussed primarily on bringing groups of women together and providing basic literacy and life skills education. The groups usually remain together for many year and progress from receiving weekly training and intensive support from Symbiosis to being independent self-help groups that receive limited support to solve problems or develop new ideas when the need arises. Other aspects of the project include providing pre-school education and supporting a primary school to provide teachers and education supplies. The location of the project is on a sand island in the centre of the Jamuna River that is subject to annual flooding and gradual movement due to erosion and deposition by the annual floods.

TTIS Technical Training

The overall project is to establish groups to provide technical training to adults to assist them in developing income-earning activities. The overall project provides a range of projects including hairdressing, sewing, embroidery and computer training. Partners in Aid supports the groups for sewing and embroidery classes. The project runs in various locations including the on the island where the JRDP operates and Mymensingh. Participants are selected from very poor people who would not otherwise have the opportunity to receive training.

Main Outcomes:**Jamuna River Development Project**

In order to improve the efficiency of delivery, the former Jamuna River Development Projects A and B have been combined by Symbiosis Bangladesh. Partners in Aid is now a partial sponsor of the larger project.

The detailed objectives of the project

Objective 1–Participation and Cooperation: Increase active participation and capacity to work cooperatively of 1273 participants (female-1221 & male-52) for the common good.

All of the 2016-17 annual targets were met on this objective. For example, 45 Sustainable groups assessment were completed through Sustainable Capacity Index in a participatory way. As per assessment record 39 sustainable groups are in advance level with score 80%. 6 sustainable groups are in weak level with score below 50%. Those groups require some assistance of SB staff and UC members. An example of a weakness is that the groups are not yet able to monitor their own financial performance, which weakens the ability to run a viable microcredit system within the group.

Objective 2 Literacy and Education: Raise literacy levels of the group members (female) and integrate 308 children into mainstream education.

All targets were met on this item except some monitoring visits for pre-schools in the 2016. The exact reason for this is not known, however the rate of monitoring in 2017 is back on schedule. It is possible that the pre-schools were impacted by the annual floods in the first quarter of 2016/17.

Objective 3 – Income security and growth: Increase savings of 1273 group members and involve 85 new members in income generation capacity of group members.

Training sessions on Income Generating Activities were held for 4 groups of 20 people and around 80% of the attendees have made progress towards starting IGAs. 20 women undertook sewing training, while 19 women from have purchased sewing machines in the past 12 months.

Objective 4 – Health and Nutrition: Improve mental and physical health and wellbeing and reduce vulnerability to sickness of 1273 direct members and their children.

20 new sanitary latrines have been installed. Seeds for vegetable gardens were distributed to 20 families prior to the annual monsoon in preparation for establishing new vegetable gardens.

Objective 5 -Social and Environmental Awareness: Increase awareness of 1273 direct members & 552 primary and pre-school children regarding important social and environmental issues.

A further 500 people have received some awareness raising sessions on a range of social, disability and environmental issues.

In summary 14 'sustainable groups were judged to no longer need the assistance of field workers and have exited the project having been supported for 9 years, while 6 primary groups have graduated to become sustainable groups. A total of 13 primary groups were operational. This foreshadows an ongoing need for support of the more recently established groups.

TTIS project

Objective- 01: To impart vocational skill in sewing/tailoring, embroidery, block batic and for making quality garments products in selected areas.

Overall about 300 people have received training, with basic sewing training continuing to make the bulk of the demand. The small targets for embroidery and advanced garment making were undersubscribed. About one third of trainees have bought sewing machines. They are working and contributing income for their family BDT 500-1000. As circumstances permit it is likely that more will seek to get sewing machines.

Objective-02 Increase capacity of the group members in order that the self-help group/representative committees will function as CBO without the need for project involvement.

Like the Jamuna River Project, women involved in the TTIS training are also joined into community groups to provide mutual support and life skills training. There are around 70 groups in total formed over a number years and 9 of these are now operating with a great degree of independence.

Objective- 03: To improve the socio-economic condition and health status of the people (290) and their family members.

80% of women who have received sewing training have also taken to practicing improved health and nutrition activities for their families following awareness sessions. 20 new women have completed sewing courses.

Status of project and partnership agreements:

Jamuna River and TTIS agreements operate on a 3-year cycle. JRDP commenced a new cycle in July 2015, while TTIS commenced a new cycle in July 2016. Contact has been made with Symbiosis Bangladesh about the next steps for the JRDP. A new partnership agreement was signed in March 2015.

Summary of project financial assistance:

<i>Date sent</i>	<i>Purpose</i>	<i>Amount</i>
Aug 2016	TTIS	\$6,450
	JRDP	\$10,500
Mar 2017	TTIS	\$6,450
	JRDP	\$10,500
	Total	\$33,900

Record of any complaints:

No complaints were received from donors, partners or recipients during 2016.

Record of any child protection issues:

No child protection issues were raised during 2016.

Visits to and from partner

No formal visits occurred during the previous year. DFAT have raised the travel warning for Bangladesh to “reconsider your need to travel” for westerners. This makes visits somewhat problematic. With the need to review the Jamuna River Project in 2018, an evaluation visit may be made in early 2018 conditions permitting. It is anticipated that two Symbiosis staff will attend the 2017 AGM.

Volunteer Activity

The activity in Australia on the project have continued to focus on trying to establish a program to sponsors women’s groups in Bangladesh as an alternate means of raising funds. Discussions were held with Jeff McLintock of Symbiosis International, and former Partners in Aid project coordinator Roger Hughes, who has joined the Projects Committee of the Board to provide his expertise and insight. A presentation was made by Graham Moore to a the Stonnington U3A group of around 15 people to help raise the profile of the partnership.

Director’s Name:

Graham Moore

Partner: SEDS - Social and Education Development Society

Main Activities: Watershed Management, Low Carbon Farming

Main Outcomes:

Watershed Management: improved water retention, groundwater replenishment, increased vegetation

Low Carbon Farming: safer, non-toxic farming practices, improved soil quality, higher crop yields, cooperative work between farmers leading to leverage for loans etc, eventually income from CERs.

Status of project and partnership agreements:

Watershed Management: Partners in Aid is in the second year of a 5-year agreement with SEDS for tank desilting each year in 2-3 selected villages.

Low Carbon Farming: The 3-year agreement with SEDS ended in June this year and currently we are not funding this project at all.

Summary of project financial assistance:

<i>Date sent</i>	<i>Purpose</i>	<i>Amount</i>
28/10/16	Tank desilting	\$30,000
26/5/17	Tank desilting	\$6,240
	Low Carbon Farming	\$13,500
	Total	\$49740

Record of any complaints:

None

Record of any child protection issues:

None

Visits to and from partner

3-12th August 2017 Amanda Stone

Volunteer Activity

N/A

Director's Name:

Amanda Stone

Partner: SEDS (Social Education and Development Society), India**Program: Child Sponsorship**

Notes - Lyn Pickering is a Director of Partners in Aid and Co-ordinator for the Child Sponsorship Program through SEDS in India since 1994 when the program was commenced. Ian Pickering has been a Director since 1992 and is retiring this year. He was for more than 15 years the Director responsible for the project work at SEDS, and since 1992 has held a strong interest and excellent understanding of the overall project work at SEDS, and continues to do so.

During those years, he prepared all of our successful submissions to AUSAID when funding from that source was available to Partners in Aid. Ian and I have both continued to “wear two hats” in India. It was Ian’s first visit to SEDS, India to visit the project work, that put him in touch with friends in Rotary and this have proven very worthwhile, with many significant Matching Grant projects undertaken through those connections since 1994. Projects ranging from village tanks for a community, school supplies for students, computers, desks, immunisation programs, health care, bicycles for girls to enable them to ride to school. The one ongoing project included with much of the above work was the many borewells constructed for communities who had no village supply of clean drinking water close by. Carrying out voluntary work with Partners in Aid/SEDS and with Rotary has never been a conflict of interest In fact it has proven to be a positive benefit to the sponsored children, as our Rotary friends arrange for Doctors ie GP’s, Dentists, And Eye Specialists to attend a day Health camp at the SEDS campus for the sponsored children each year. The Doctors were also responsible for the rubella immunisation for older girls and MMR injection for all the younger girls, and the boys on the sponsorship program. Several rubella immunisation programs over three years saw 800 secondary girls, and University girls and some young

married teachers in the area receive the rubella vaccination. SEDS workers have also been involved over several years with the world wide Rotary Polio immunisation program, by taking the message out to the villages where SEDS operate. NGO's around India were all approached by Rotary International to support this later program.

This past year we again visited SEDS, taking our self- funded visits to 19 and 20 respectively. Our trips have ranged from two to five weeks each time, with all the villages over a 90km x 60 km area of project developmental work being visited.

Primary and Secondary schools have received many visits during that time, often as part of project visits, with particular interest on each visit related to the area of tank desilting or other project activity. These new tank desilting areas became the source of new child sponsorships, and health care activities in the communities, thus making it a more holistic approach to community development on SEDS part.

With our extended time spent at SEDS, the visits have enabled us to understand the geographical area well and gain a good understanding of the work. Apart from the child sponsorship, and schools and project activities which included tank desilting and low carbon farming, speaking with the families and meeting new children seeking sponsorship is always rewarding. This continues to benefit us with our understanding of processes, which change from time to time.

Education in India, particularly throughout Andhra Pradesh and the SEDS area where we spend time has changed significantly since 1995, and students are now being encouraged to remain at school beyond Year 10. In the early days of the program, girls were removed from schooling at the end of Year 5, so we worked out strategies to keep them in school to Year 7, then 10. Now the girls are expecting to study further, and are not being married off by their families early, something the families and the Government are supporting. This is a big win for the girls, and the boys are also seeing the benefits of passing and aiming higher than a Year 10 Fail certificate so they could get a drivers licence.

This year we were again invited to speak to a local group for an update, and to hear more about their sponsored children. We are available for small or large groups to talk about child sponsorship and project work in India, and where possible will travel.

Main Activities: SEDS – Child Sponsorship program which commenced in early 1995 after my first visit in late 1994 to India and Ian's second.

Main Outcomes:

1. 550+ students have been involved in the program
2. Many of these students have completed their studies to Year 10, with a number of early exits, mainly due to relocation, and a few in the early days showing lack of interest.
3. Over recent years a Year 10 pass has become the normal expectation with some very good results at this level. 30 students sat Year 10 exams this year with one fail. Sravani topped the Mandal, a very large municipal area. Sravani came from a small village which did not have a high academic achievement rate so this was a remarkable success for her.
4. A number of past students have continued on to University achieving very good results. The majority of exit Year 10s this year expressed a desire to study further.
5. Engineering and Information Technology degrees continue to be the preferred area of study for many of the students.

Status of project and partnership agreements:

We have 194 students on the program, ranging from five years of age to 16. CEO Manil Joshua is well aware of Australian requirements regarding the protection of children and has been open to all discussion on the topic, introducing a number of changes to fit the way SEDS operate overall, not just in terms of Child sponsorship.

Summary of project financial assistance:

Last year the Board made the decision to increase child sponsorship from \$240 to \$260. An optional \$20 per students is requested to cover the cost of a new set of clothes. This annual present came from many requests for donors to recognise either a birthday or Christmas. As this is not practical in terms of time and management, the idea to have a present once a year came about. Late December or early January at the monthly session at SEDS for all sponsorship children became the time. New clothes are an acceptable gift to the families, and are a welcome gift.

Funds are sent twice a year.

\$260 per student = \$50,440 of which 90% is sent to SEDS for the students \$20 per student for a present = \$3,880 of which 100% is sent. The medical fund for students generates funds from donors and 100% is sent.

The World Food Day dinner organised by the Pickering family raised \$18,000 this year for SEDS project work, thanks to our generous supporters.

There is Vocational Training program at SEDS for young women from 16 to approx. 30. They learn basic skills, and some remain working for Lilani at SEDS, producing clothing, mats, pillow cases, embroidered items, recycled bags. The women also make the new clothes given to the sponsored children each year, as well as school bags and school uniforms. Some of the women purchase a sewing machine and then work from home in support of their families. I have been buying these items and bringing them back to Australia, and selling them at our World Food Day dinner or elsewhere, at no cost to Partners in Aid. Money raised from the sale of items is for the sponsored children's medical fund.

Sponsorship supports the following

- School books
- School fees
- School clothes and shoes
- Monthly visits to the SEDS campus for activities, including cultural, craft and sporting activities, and at least one Health Care camp each year.
- Medical funds – to cover minor dental treatment, glasses, creams and other necessary items as determined by SEDS.
- Set of new clothes is given to each child at the first monthly meeting held at SEDS for all the students. This is funded separately from the child sponsorship and is listed as optional on invoices. Not all people pay the extra \$20, however funds are received by other donors wishing to help a child in a smaller way, so no child misses out on the annual gift of clothes.

Record of any complaints:

Nil. CEO Manil deals with all issues, and consults with me if and when necessary. Nothing of a negative impact has occurred in 2016-2017 requiring follow up on the part of Partners in Aid.

Record of any child protection issues:

Nil, SEDS are very aware of Australian laws. Discussions on this topic are held during each visit to keep the topic relevant and up to date.

Visits to and from partner

3 weeks in August 2016 Directors - Lyn and Ian Pickering

SEDS, India

Manil Joshua is the CEO for SEDS and oversees the management of all project activity, and the child sponsorship program for 194 children Rasool is the Sponsorship Support officer.

Sponsorship and School visits

As our visits are up to one month at a time, I am able to spend considerable time in the office discussing the sponsored children and looking at SEDS records of the children.

Rasool has a very good understanding of Partners in Aid requirements, his record keeping is very good, and he is a great communicator, so our meetings and discussions in the office are helpful for both of us, as we can check SEDS and Partners in Aid records, and talk freely about the children and the program. Over recent years, I have also been able to take part in the interview process for children who have been recommended for sponsorship. This can at times be a lengthy process, but also a rewarding one for me to meet the children and their families. This is not made onerous for the family, but it is a necessary way to gain a good understanding as to why the family may want a child to be on the sponsorship program.

Following on from the interview, there may be further questions. A visit to the home village and the school can often assist the process.

The Principals and the schools are always welcoming, (with one exception, and he was moved on!!) by the Government. These visits give us a better insight into the programs at the schools, and the areas the younger children come from to attend the larger Secondary schools.

Another successful year for the students. Each year the students prepare a Christmas card for their donors, though this is not a time of the year for their celebrations. They do recognise that their donors look forward to receiving the Christmas cards they have made. Thanks are due to our sponsorship donors who support the students with the gift of education.

Director's Name:

Lyn Pickering

Partner: Sinangpad Association, Inc

Main Activities: Sinangpad Healthy Village Project (SHVP)

This year the SHVP celebrated its 10th anniversary. Although the outcomes of the project have varied from community to community, the overall goals of the project have remained the same throughout these 10 years, namely:

(1) to enhance the capacity of people living in isolated rural villages to reduce the incidence of environment-related diseases among themselves by enabling them to create a village environment that has fewer health risks, by:

(i) encouraging healthy behavior at the household level, and

(ii) helping villagers to diagnose local physical barriers to good community health and well-being (e.g. lack of latrines, lack of pig pens, poor drainage, etc) and facilitating initiatives at the community level to remove these barriers.

(2) to enhance sustainability of community health development through Local Government Unit-National Agencies-NGO-Community partnership.

The core overall strategy for achieving these goals is:

(1) the conducting of Community Health Development training for representatives of each household in each village that expresses an interest in participating in the SHVP;

(2) training of Volunteer Barangay Sanitary Inspectors to be able to identify and recommend how to resolve, wherever possible, local environmental risks to health in their own villages;

(3) helping participating community to develop an action plan in which residents take responsibility for reducing identified local health risks themselves (including organizing a core village group to oversee implementation of this plan);

(4) where feasible and appropriate, funding of simple proposals submitted by villages for money for the purchase of construction materials to enable village members to build simple infrastructure needed to remove barriers to changing unhealthy behavioural practices (e.g. open defecation, allowing pigs to roam freely where children play on the ground).

(5) monitoring communities' progress towards implementing their action plans and providing support and mentoring wherever needed, and

(6) working with Local Government units to encourage their participation and support of SHVP community efforts.

Key to the implementation of these strategies is community engagement at all times, acknowledgement of communities' own definitions of their priorities and flexibility in helping communities respond to their unique physical and social environment.

Main Outcomes:

Note: *Barangay* is the Filipino word for a geographically defined community.

Over the last 10 years, over 60 communities have participated in the SHVP, most of which have made sustained improvements to at least some aspects of their environmental sanitation. This year, Community Health Development training was carried out in 3 villages which had not previously participated in the Project. Training revision was also carried out in one village in which training had already been carried out, but with relatively little obvious impact. In all a total of 480 people participated in these trainings. Community action plans were developed in each of the four communities. Two of these communities have subsequently submitted proposals for materials to enable some of their households to construct sanitary toilets. Both these proposals have been funded. Three more proposals from other communities have been approved and will be funded out of next year's budget.

A training in leadership/team building was carried out in one village where requested. A training course was also held for Volunteer Barangay Inspectors, which included volunteers from a number of villages. An exposure trip for 15 volunteer health workers from one municipality was also carried out to enable them to observe best practices in that municipality, looking, *inter alia*, at general waste management schemes and the community developmental processes involving health workers and community participation.

An assessment was made of progress in implementing action plans in 10 other communities, the assessment involving mentoring as well as monitoring.

The Sinangpad Association also participated in a number of government and other meetings to increase awareness of, and encourage adoption of, the healthy village approach wherever relevant.

This year, the Sinangpad Association also initiated a parallel project for the provision of school toilets and wash basins in those communities participating in the SHVP which have a school with inadequate toilet sanitary facilities. We are grateful to the Rotary Club of Hawthorn for funding the first school toilet for this new project.

Status of project and partnership agreements:

Ongoing

Summary of project financial assistance:

<i>Date sent</i>	<i>Purpose</i>	<i>Amount</i>
28/6/2017	Funding SHVP	\$13,470
	Total	\$13,470

Record of any complaints:

None

Record of any child protection issues:

None

Visits to and from partner

August 2017 visit to Kalinga by Cecily Neil

Volunteer Activity

The activities of the Sinangpad Association are all carried out by trained local volunteers.

Director's Name: Cecily Neil

Treasurer's Report

Andrea Pickering - Treasurer

I am pleased to report that our normal donor income in the 2016/17 year has increased from last year. We were very fortunate to receive a significant bequest last year, however when this is removed from the comparisons, we had a \$23000 increase this year.

As always, I am really enthusiastic to report on our administration % for the year. Our stated goal is to ensure we keep our administration costs below 15%, and this year has seen the % (including travel) at 8.09% (excluding interest income). With the removal of travel costs and

corresponding donations, this figure is 5.77%. This is an area we are very conscious of, as we know that low overheads are something our supporters really like about Partners in Aid.

Following on from our survey last year, we have increased the amount of correspondence being done through electronic means, and this has seen a reduction in our overheads. We are always happy to mail you out the information you require, but if you prefer to receive it on email then please do not hesitate to let us know.

Phil McMillan and his team have continued to print our quarterly newsletter free of charge, and this flows through to a significant amount of savings for us. We are very grateful for their support and we pass our thanks to them.

It is very exciting that, despite being a small NGO, we have maintained the amount being sent overseas to our partner organisations. This could not be done without the tireless work of your board, volunteers, donors and supporters, and yet again proves that a focused group of individuals can work together to achieve wonderful outcomes for the people who need our assistance.

Thank you all for your continued support.