



Dear Friends,

Policies, Reserves and Grants

We hope that the title of this piece doesn't put you off – what dry stuff, you might think! It's not the most glamorous aspect of running the Fund, but it is essential as our business is collecting funds from you, our faithful supporters, and distributing them to our inspiring partners.

We have been operating for some time with two policies. Firstly, we "spend" any legacies received over some seven years. Secondly, when we make "maintenance" grants to partners, we guarantee to send the same in each of the next two years (1+2). You can see that these are linked, and as a result, we hold reserves enabling us to deliver the grants even if our regular income declines. Prompted not least by the pandemic, we asked ourselves recently whether these reserves should go more quickly forward to our partners who know their own needs best. We then asked our partners the same question during our recent round of video calls. The answers provided fresh insight to the issues they face in their situations.

From CODI there was anxiety that sums sent in excess of annual needs might attract unwanted attention from the authorities. This was echoed from India with mention of a tax levied on unspent "foreign contributions". Whilst we are aware of exchange rate variation, we don't overly manage this – sending funds at a similar time each year; greater attention to timing would be necessary if larger sums were to be sent. More generally, it appeared that our partners value the reliability of our grants, and (somewhat humbling) are content with our judgement based on our conversations with them.

So, our policies are supported by our partners, and we hope that you will feel reassured that we honour your generosity in the way we manage what you entrust to us.



DEEPAM after-school class

An audio version of this Newsletter is on our website.

'reaching out to the world's poorest'

Overseas visit

Continuing with our theme of providing brief histories of our relationships with partners, in this issue we cover CODI.

Community Organisation Development Initiative, Nairobi, Kenya

The Fund's relationship with Nicholas Mukala, who runs CODI, dates back to 2006 when we began to share the support and funding provided by John Rowlands. John and Rosemary, Newbury residents and supporters of the Fund, moved to Nairobi in 1989 and soon started a scout troop with boys from the slum area of Kawangware. Nicholas joined the troop and with the knowledge learnt began to see ways of reaching out to his peers and preventing unemployed and idle young men lapsing into crime. In 2002, Nicholas had the idea of training a few to become barbers, and later others to learn laundry skills. John offered him financial help and mentoring. As the project developed John could see how Nicholas' initiative and inspiration made the work compatible with the Fund's objectives.

The project began as ROWSWANIC coined by Nicholas from **ROW**lands, **SWA**llow, (Rosemary's scouting name) and **NICH**olas. Nicholas rented a room and recruited a barber to train groups of young men while he taught them life skills. Gradually pairs were set up in modest barber businesses and others trained to run laundries. There are now 20 barber shops and 12 laundries in Kawangware. Nicholas continued to think up new activities for the community and the project was renamed CODI. For instance, talented boys were provided with a quiet revision environment and extra school books to help them achieve higher examination results and transfer successfully to better quality schools in Nairobi.

Assisting Nicholas are Agnes (who worked with John) as treasurer, Alan as secretary and deputy and Moses providing additional help. Our first visit (with John) was in 2013 and there have been two subsequently. It is remarkable what CODI has achieved and a pleasure to be involved.



John and Nicholas either side of a barber

More History – Early Recipients

We recently received a letter and enclosures from a German family who wished us to know of their grandfather and his connection to Miriam Dean. As a tank commander in the German Army, he had been very seriously injured in 1944 and, after a number of transfers, ended up in the Prisoner of War hospital at Friern Barnet in London, opposite Dean's Bakery.

Miriam visited him in hospital at Christmas and her letters, written directly after the war, show how deeply moved she had been by the wounds that had left him on the edge of life. After his repatriation she sought to locate him and learn of his recovery. She was aware of the awful conditions in post-war Germany, so she started sending provisions to his family to ease their plight.

Coincidentally, we had also received a donation from someone in Austria. On following up, we managed to contact the donor who explained that his disabled father had struck up correspondence with Miriam (this seems to have happened a lot!) and that he remembered, as a boy in the 1960s, parcels arriving with chocolate and other goodies. Something triggered the memory, he searched the web and found the Fund; seeing beyond the childhood enjoyment, he commented “to help the people of a former war enemy was an incredible humanistic deed of “Lady” Miriam”.

The individual circumstances are different, but Miriam's response was to meet the need with compassion, and this has been the ethic and intention of the Fund since those earliest of times. It's good to learn of these historical links, and we may perhaps assume that the parcels to the German family were among the first the Fund ever sent. That activity that lasted beyond Miriam's death in 1980 with recipients in many parts of the world.



Sacks being collected from Watcome – late 1940s

Banking Changes

For many years the Fund has operated an account with the Royal Bank of Scotland (RBS) as its main bank account. It was into this account that so many of you, our loyal supporters, made regular donations by standing order or bank transfer. We have been notified by RBS of their intention to close accounts of its type as of 19 July, and despite appeals would not reconsider.

We have written to you if you give in this way, and thank you for the many swift responses to our request to change the destination of standing order payments to the Fund's account with Charities Aid Foundation (CAF) Bank. If you haven't yet responded, we would be grateful if you would do so now.

We opened the account with CAF Bank in 2019 as they offered a more efficient service for the transfer of the grant payments abroad. It is now our intention to operate with this as the Fund's main bank account, and the details are:

CAF Bank Sort Code: **40-52-40**

Account name: **Miriam Dean Fund**

Account number: **00033047**

We welcome donations into this account by standing order or bank transfer and are sincerely grateful to you for your generous support which enables us to continue the regular payments to our partners in India, Kenya and South Africa.

As CAF are a relatively small bank, and not in one of the six largest banking groups, they were unable to be included in the 'Confirmation of Payee' name checking service when it was introduced in March 2020. This service provides a warning to online customers when a payee's name doesn't match the account number provided. We are told by CAF that they will be included in the system in due course but for now please do not be alarmed if your bank is unable to provide assurance to you of the above details. We assure you they are correct.



Snippets

The sharp-eyed amongst you may have noticed a subtle difference in this Newsletter which we have called “Summer”. It hasn’t been clear to us why we have winter and spring newsletters which we send out about 6 months apart – a trustees’ decision somewhat before our involvement? Fear not, summer and winter we will continue to send out Newsletters!



Video calls with our partners have continued, the latest round being conducted in February (see the comment on the front page). Whilst the technical quality of the links is rather variable, they do provide a valuable additional communication path in confirming requirements and suggestions as we consider what funds we are able to send. We will resume our visits, however; the current plan being to travel through Tamil Nadu and Kerala early next year.



We had been receiving annual gifts from a particular family Trust over many years. During 2021 the Trust was wound up and the Fund was made a terminating beneficiary. We received a most generous additional payment and as a result have been able to fund additional grants to all our partners in India and Africa in both last year and this to assist with their exceptional needs as they recover from the consequences of COVID..



Small print: We are sending you this newsletter because you have indicated your consent, or you have donated within the last 18 months. You can change your consent by contacting us. We promise to keep your details securely and will never pass them to a third party.



MiriamDeanFund



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About the Fund

We are a small charity, founded in the late 1940s, when it operated out of Miriam Dean's home.

We reach overseas to some of the world's poorest people in partnership with established local groups, providing financial resources to turn their ideas into a positive reality. Our Partners work in: physical & mental disability; education & training; health and the elderly. We are in touch with them regularly.

At home, we aim to maintain personal contact with our supporters, hoping to make the Fund feel like an extended family.

We do all this voluntarily. We have no staff or premises and minimal expenses (covered by income from funds awaiting allocation), so that we can send overseas every penny given to us in donations. Usually we send around £140k, but we are again sending more this year as a response to COVID.

Miriam wrote in the early days of her recognition that she could "lift only tiny corners of human suffering". We accept that today but still feel motivated to follow where she led.

Postscript

It's good to focus our minds on where we are, and writing the newsletter is our six-monthly encouragement to do this. The thought that comes to mind this time is the ongoing co-teen the constancy of our purpose and the ever-changing circumstances in which we operate.

It's valuable to be able to write of those earliest of times when the awfulness of war had crowded into people's lives, and how Miriam responded with compassion and determination. But the Fund is, and must remain, as timely now as it ever was. We have moved away from parcels to Europe and although perhaps we may need to return to those one day, at present sadly the greatest of need remains in those second and third world countries where deep poverty is endemic and where our small charity can most effectively act. Of course, it is your own compassion and generosity that enables us to do so, and as we close this newsletter, we offer you another heart-felt thank you.