

#### THANK YOU FROM THE CHILDREN

There are signs of spring here in the UK which will raise everyone's spirits and despite the awful pandemic, there are already some wonderful things to celebrate and give praise for.

I am delighted to be able to share the brilliant outcome of the Christmas Big Give Challenge. A huge thank you to each and every one of you who gave and made it such a success. Over £40,000 was raised to help the children. To put it into context, that is about 20% of our annual income and a massive boost to morale and ability to provide what the children need in Manila. We are especially grateful to our Champion The Coles-Medlock Foundation who provided the matching pot for Children of the Dump. A huge thank you to all.



In Manila Pandemic challenges have been exacerbated by natural disasters. This is normal for the area, but this year the typhoons were much worse than usual causing massive floods around the school. Many families had to be evacuated, some lost their entire home and belongings. We give thanks that all our students stayed safe throughout; Everyone was proud that the children at Mango House were able to

engage in the relief mission. It was a real opportunity for the students to 'give back' to their local community. After the typhoons with crops damaged and

## Kay MacKay, Chair of the charity

transport links cut there was a massive increase in the cost of basic foods such as rice which is a staple in every meal in the Philippines. Thanks to the blessings you gave us in the Big Give Christmas Challenge we have been able to send additional funds to help keep the children provided with enough food.



The UK vaccine roll-out gives us hope for a more normal future but in Manila its going to be longer for a vaccine to be available; Until then schools all remain closed for face to face teaching and our students will be in virtual school and working with paper based modules.

Jerah - Mae (my sponsored child) writes in her letter (Page 3) and describes lockdown in the Philippines and how home schooling is working for her.



A couple of years ago I updated my own will: there are tax benefits in leaving money to charities like Children of the Dump and we explain these on page 11.

I hope you enjoy reading this Newsletter from the Children of the Dump family, here and in Manila. We all pray for your health and wellness as we move together towards a brighter future.

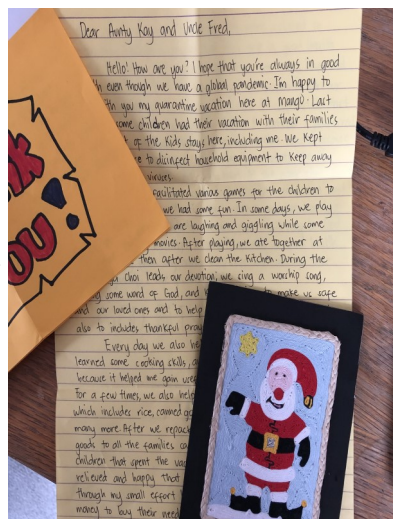
Kay Mackay  
Chair  
Children of the Dump (ASCT)

***“A good education is a foundation for a better future”  
Elizabeth Warren***

## Life as a school girl in Manila

This is Jerah-Mae writing in her own words how she has experienced lockdown and home learning.

"I stayed at Mango in the vacations where we kept cleaning the house to disinfect household equipment and keep away spreading of the virus. Kuya Choi led various games for the children to ease our boredom and we had some fun. On some days, we play on the playground; we are laughing and giggling while some kids were watching movies. After playing, we ate together at the same table then we clean the kitchen. During the evening, Kuya Choi leads our devotion, we sing a worship song, sharing some word of God and we kept praying to make us safe and our loved ones and to help those affected by COVID and also to include thankful prayer for the brave front-liners.



In August, we returned to school. We were isolated to ensure that we were in good health and also to stop other children and staff from being infected by this deadly virus. School was supposed to start on August 24th but the government moved it to October 5th instead. I prefer modular learning methods to E-Learning (online classes) because I believed modular has many advantages for students such as improving my learning skills and study habits.

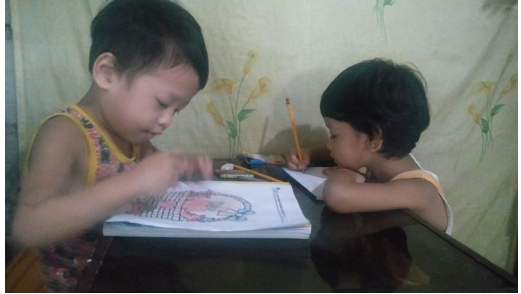
Every day we also help our kitchen staff and learn some cooking skills, and surprisingly I enjoy doing it because it helped me gain useful skills and additional knowledge. For a few times, we also helped in repacking of relief goods, which includes rice, canned goods, lots of sachets of coffee and many more. After we repack, the staff distributed the relief goods to all the families, Cashew, Grapevine and Mango families. I felt relieved and happy that somehow, I was able to help others through my small effort because I know most people have no money to buy their needs brought by this challenging situation.

I will pray to God that give you more blessings to come. Please stay in good health and stay away from any harm. Keep safe and always take care of yourself. I love you very much. God Bless You."

Jerah-Mae

## *Grapevine students home schooling*

Home schooling in the UK has been difficult enough, but imagine having to study in the small single room shacks where the whole family lives, eats and sleeps. Often there is no Wi-Fi so online learning is difficult even if a phone or tablet can be borrowed.





## Alpha Mae writes from Manila

The first term of distance learning has been completed in Manila as the schools are shut

We overcame the setbacks that we encountered at the beginning of the school year as we got used to new technology and learned how to communicate better about homework deadlines. There are hard to understand lessons. The online and modular classes have involved everyone in the family in helping students cope and perform well in school.

One of the biggest problems is that Wi-Fi access is poor in the slums. luckily Mango House already has Wi-Fi, and this was improved further. Although the internet connection remains intermittent and we still experience technical difficulties from time to time, our students are coping better. This means that children who live locally have been able to come into Mango House to use these links to go online for school. Because of the need for social distancing the children's schooling has been by shift.



We have adapted well. Older children in the Grapevine and Mango programmes have relied on distance learning from their normal high schools. In Manila we have been given some old phones and tablets for students to use and in January supporters here in Manila got 10 new TV sets donated to us.

The primary adjustment for students is self-paced learning because teachers are only available online at set times. Students in Mango and those visiting from Grapevine spend almost the entire day online to watch tutorials and read. The small team here does as much as they can and everyone is cooperative and willing to lend a hand to those that need further explanations or help.

We are committed to making education available to everyone and this includes the youngest from our own Cashew Early Years School. We prepare and deliver lessons using paper-based modules and additional activities, which are

## Alpha Mae writes from Manila

distributed weekly to homes in the barrios. We carry out assessments using Facebook Messenger as the most available and familiar application to parents and it works on old smartphones which have been loaned to them. The teachers have filmed supplemental videos to assist the children and daily assessments are scheduled where lessons are updated and help them cope. Teachers also meet with some students personally for a one-on-one tutorial for those that need it. Teachers for Cashew have



been able to prepare all the weekly home learning packs. These are popular and almost all the young children have successfully stayed on the programme. The help of aunts, uncles, grandparents, and neighbours in the barrios has been important in supporting parents to make sure that these young children get the best possible help in this difficult time. After all, here, not all adults can read and write.

Of course, everyone wants to be in class together but because of their own hard work and the support from the teachers most of our students have still been getting very good grades. We have all made the best of our difficulties and all the extra effort is worth it. The picture shows some of our students with their certificates given at the end of term

At the same time the Cashew School has been going through the latest local registration process with the authorities who conducted an online inspection of the buildings and interviews. This has just been completed and we can now go forward confident that everything is in order

We are proud of the efforts and that we have learned to change. We hope and pray that all of our supporters still stay safe and we pray for you all

Alpha Mae Emata

***"Learning is the only thing the mind never exhausts, never fears, and never regrets."***  
**Leonardo da Vinci**

## Changes To Cashew Sponsorship

Cashew Early Years School is a vital part of Children of the Dump. It offers 2-year schooling for children aged 4 to 6 years old before they go to public elementary school.

The need exists as children from the poorest backgrounds often struggle in the environment of elementary school classes which often have over 50 pupils. The qualified, but poorly paid and overwhelmed teachers are judged by exam results and so focus most on the best performing children. Those who need special help because of their poor backgrounds often struggle and drop out of school.

Cashew has an excellent record of giving pupils the confidence to succeed from the start and they go on to have a full and happy school time.

At Cashew, pupils get 5 days a week teaching and support. Hungry children cannot learn so they also have a healthy, tasty meal as well. During COVID time schooling is home based with home packs and phone support.



Many of the Cashew children do not need extra sponsorship once they go on to elementary school so often sponsors are not needed after 2 years. For this reason, sponsors can now sponsor a place at Cashew, instead of an individual child.

Sponsors get an introductory letter about the individual child taking that place plus a year end report. When the children graduate in April, and this year 40 of the current 79 will do so, the sponsor will receive details of a newly enrolled pupil. These children are too young to write themselves.

Each child needs £16 per month to support them with materials, teaching, travel to and from school and that all-important daily meal. If you are interested in this, please email or phone

If you prefer to sponsor a child for the long term, then the Grapevine programme is best (see website [www.childrenofthedump.org.uk /what-we-do/](http://www.childrenofthedump.org.uk/what-we-do/))

## A great new initiative

You can now send an e-card or a postal greeting card to friends or family without leaving your home and raise a little bit of money at the same time. Children of the Dump has tied up with award winning online retailer **makingadifference.cards**



<https://makingadifference.cards/supporting/childrenofthedump>

From this link in just a couple of minutes you can upload your own photo, create a gift card write your own message and get it posted (first class) directly on a date that you choose to whoever you want wherever they are.

There are also loads of existing designs to choose from for birthday, Easter and other occasions.

You can also choose to send an exciting e-card, perhaps with your own video message.

Maybe order right now if you are someone who sometimes forgets to send a card at the right time

They are great value too. £2.50 for a card plus the cost of first class postage or just £2 for an e-card (which can be sent out to up to 20 people) with a minimum of £1 donation for the children.

You can choose if you want to show the amount of your donation in the card. Use this short cut link to start - <http://bit.ly/manilacards>



## Irish Morante: A Cashew teacher in Manila

I am a teacher because it is my dream.

To be specific, I want to be able to educate pre schoolers. In educating the pre-schoolers, I feel more like being a teacher because I am the foundation of their knowledge. I am grateful that I belong to the Cashew Faculty to give the less fortunate students quality education.

When I see the students in Cashew Treehouse Learning Centre, I see their determination to learn. Even if other aspects in life may hinder their education, they have the utmost desire to learn. Their desire pushes me to double my efforts so that I can improve as a teacher and to be able to educate them diligently. I know that our partnership will reap greater rewards, especially in their future.



It was just sad when there was a pandemic because I could no longer meet them personally. But I still achieve everything I can to teach what my students have to learn, albeit online. But the problem is that other families cannot keep up with the new normal classes because their priority now is putting food on the table rather than buying gadgets or credits for online classes. This dilemma motivated us to make education available even to them. We reach these students by providing them with printed learning materials weekly to supplement their learning.

I also encountered problems with the internet connection in Cashew, a predicament in the entire country. It can be troublesome sometimes, but we make sure that other supporting sources are available to guide their children still if ever either of us is unavailable for online catch-up or assessments. We uploaded videos and provided extra activities for the parents. Even though the teachers and students encountered many problems during this time of the pandemic, we tried our best to prioritize each of our Cashew students' learning.

I hope that the pandemic will end soon so that nothing else can prevent us from providing 100% quality education to the less fortunate. And I hope to finally receive our school registration so that we can expand our operation even more and reach more families and children get a good start at life through free quality education.

## Thank you's and future events

Special thanks to all **170 individual donors** who gave so generously to the Big Give in December. That was exactly 100 more people than who gave a year ago and many of these gave for the first time to the charity. It is exciting that our supporters now come from all over the UK.

Thank you to those Trustees and supporters and to **The Coles-Medlock Foundation** who supported the charity as pledgers and champions who provided the match funding to enable donations to be doubled. Long-time supporters including the **Poraj family** who created a video to help advertise the Big Give.

Also, thanks to everyone at the **Banstead United Reform Church** who had a special collection for The Big Give.

Trustee Mark Fryer ran a special **Online Quiz** which attracted record numbers of participants all of whom contributed to the Big Give.

Thank you to the 20 people who supported our **Meaningful Christmas Card** (formerly Alternative Christmas) which raised £1,475.

In January the Charity was delighted to secure a 3 year financial commitment from **The Barbara Ward Children's Foundation**.

### **EVENTS FOR YOUR DIARY**

The ability to hold events remains limited but we are hopeful that we will be able to run a **GOLF DAY** in the autumn.

In the meantime our **MONTHLY FUN ONLINE QUIZ** continues on Zoom with Quizmaster Mark. Teams of 4-6 people compete. Log-on at 7.15pm for a 7.30pm start. It lasts 90 minutes. What makes our Quiz especially sociable is that Team Rooms are left open for an hour afterwards enabling friends and family from all around the country to chat afterwards. Newcomers are most welcome and there are teams who come every month, but also those who just come occasionally.



We have confirmed dates of the **first Thursday of the month. April 8th. May 6th and June 3rd.**

Drop an email to [office@childrenofthedump.org.uk](mailto:office@childrenofthedump.org.uk) to register a new team or ask any questions.

## How to leave a Will

It is said that there are 3 certainties in life. Life, death & taxes. For law abiding citizens this is indeed true, however this old adage does not take into account the various tax rules and allowances.

Under current rules if you leave your property and other assets to your children then you do not pay any IHT on the first £500,000 (£1,000,000 for a couple) of your estate (assuming no sizable gifts have been made during the last 7 years). Anything over that will be taxed at 40%, with the remainder being distributed as per your will.

*This is a very basic guideline and is often a lot more complicated.*

Upon death you can leave a lasting legacy to a charity you hold dear to your heart without significantly depriving your nearest and dearest. From 2012, HMRC implemented a rule that states that if you leave 10% of your taxable estate (your estate minus any allowances you have) to charity, then your IHT rate would fall from 40% to 36%.

The result of this is highlighted below.

Mr & Mrs Brown have joint Nil Rate + Residence Nil Rate bands of £1,000,000. They have an estate on death of £1.5m They have 2 children, Matt & Lucy and have supported charity their whole life
£1.5m - £1,000,000 (exemptions) = £500,000 taxable estate
<b>Tax Calculation assuming everything left to their children</b>
£500,000 @ 40% = £200,000
<b>Distribution of estate</b>
HMRC = £200,000 Matt = £650,000 (£500,000 + 150,000) Half of exempt part of estate + half of residual taxable estate Lucy = £650,000
<b>Tax Calculation assuming the Brown's left 10% of taxable estate to Children of the Dump, Manila and everything else to their children</b>
£500,000 - £50,000(Charitable gift, 10% of £500,000) = £450,000 taxable estate £450,000 @ 36% = £162,000
<b>Distribution of estate</b>
HMRC = £162,000 Matt = £644,000 (£500,000 + £144,000) Lucy = £644,000 Children of the Dump, Manila = £50,000
In effect Matt & Lucy will be £6,000 worse off each, HMRC will be £38,000 worse off. The charity would be able to pay for 4 children to be educated and housed at Mango for 16 years each. For £6,000 each, do you think Matt & Lucy would want to deprive those children the opportunity for an education???

\* The exact level of total nil rate bands does slightly change from year to year. These figures are purely illustrative and IHT planning is a complex form of tax planning. If you are considering making changes to your Will you should consult with your solicitor and financial adviser for precise figures on how doing so would impact on your estate.

## Post to the Philippines

Students love to receive letters from their sponsors. They know that they have a friend looking out for on the other side of the world. Maybe tell them about your family, where you live or what its like to go to school here. Stories about winter ice and snow are always good in tropical Manila! Just remember that these young children don't have a lot of fancy toys and trips out like many English children.



Sponsors are also encouraged to send birthday and Christmas cards to their child. Unfortunately, the cost of postage and the difficulty of customs forms means that UK sourced presents can't be sent. Its easier for us to send money on your behalf (£10 is a good amount- make a Bank transfer or cheque to the charity. Please put the child's name as the reference on the Bank transfer or on the rear of the cheque) This is easily changed into Pesos and the child can choose; sweets or new trainers are popular choices

Please don't put your own home or social media addresses in letters to prevent later complications

Unfortunately it takes up to 2 months to get a card to each child especially with COVID restrictions so always allow lots of time to send a card. Send letters to High Cross Church and we will bulk cards up and send by courier. Sometimes it is possible to scan letters and send them by email to be printed out in Manila, but this takes time, so not too often please!

### ***CONTACT US AT CHILDREN OF THE DUMP***

**High Cross Church, Knoll Road, Camberley, Surrey, GU15 3SY**

**Tel: 01276-942030**

**Website: [www.childrenofthedump.org.uk](http://www.childrenofthedump.org.uk)**

**E-mail: [office@childrenofthedump.org.uk](mailto:office@childrenofthedump.org.uk)**

**For regular updates follow us on Facebook: [childrenofthedumpmanila](https://www.facebook.com/childrenofthedumpmanila)**

**Registered Charity Number: 272328**