

Spring/Summer 2016

www.pestalozzi.org.uk



Behind the scenes

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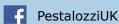
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PestalozziTrust



Update from Sue Walton, Chief Executive

The round of visa applications for our new cohort of students is well underway. Every year our indefatigable Student Programme Team start the process as soon as the regulations allow, expecting that new and evermore creative hurdles will be placed in their way. They are rarely disappointed!

We have already had a visa for an Indian student refused on the basis that the officer felt Pestalozzi does not qualify to be a financial sponsor. Yet we have been successfully sponsoring our students' finances for 60 years without question or query. We will of course be appealing this decision.

The financial impact of the Brexit decision is also making itself felt. Sterling has weakened by more than 10% and we are seeing increases in airfares and in-country costs associated with the visa process. We know that charitable giving suffers in times of uncertainty but this is precisely when we need most support.

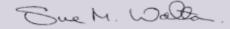
While we contemplate the long-term consequences of leaving the EU the example Pestalozzi students set, embracing diversity and welcoming difference, is one we can all learn from. The impact of young people like Tsungai Mujera (Page 5) and



Bigyan Babu Regmi (Page 8) will be even more important in the coming months. Changing people's perspectives and broadening their horizons, even in small ways, is key to the Pestalozzi ethos.

So if you feel the future of your investments is uncertain why not invest in the future of a Pestalozzi student? I can guarantee it will really pay dividends! If every one of our supporters was able to increase their donation by 10% we can recover the ground we have just lost.

And despite the challenges we face I am with HH the Dalai Lama when he says "Choose to be optimistic – it feels better"!



About Pestalozzi

Pestalozzi is more than just a scholarship. Our vision is to inspire young people to make a difference in the world. Our mission is to produce globally conscious young leaders by supporting their further education in the multi-cultural, multi-faith environment of the Pestalozzi International Community. Our core values of Respect, Integrity, Diversity, Commitment and Fun are central to everything we do.

Save the date

Don't miss out on our future events where you can help support Pestalozzi. Sign up to our email list to receive regular event reminders: Pestalozzi.org.uk/news

Saturday 13th -**Sunday 14th August Rural Past Times** Pestalozzi Village, TN33 0UF

Friday 14th -Saturday 15th October The Magic of Moths Pestalozzi Village, TN33 0UF

Monday 24th October The Early Pestalozzi Children's Project Presentation Pestalozzi Village, TN33 0UF

Thursday 17th November Pestalozzi Quiz Night Pestalozzi Village, TN33 0UF

Saturday 3rd December Christmas Fayre Pestalozzi Village, TN33 0UF





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We'd love to stay in touch. Visit us at Pestalozzi.org.uk, 💟 @PestalozziTrust and 📑 PestalozziUK, email office@pestalozzi.org.uk or call 01424 870444





















Meet New Trustee Victoria Shin

Victoria was appointed as a Trustee in January.

As a 10 year old girl, I visited Pestalozzi on a school trip from London and was immediately drawn to the wonderful, unique energy of the village and the fascinating, inspiring stories of all the international students!

Years on, those memories stayed with me and as my career in international finance advanced and took me to far flung places such as Afghanistan, Pakistan, Papua New Guinea and East Timor, I began to really appreciate the founding concept for the Pestalozzi International Village Trust - to accommodate and educate young people from developing countries.

Together with my expansive network across government

and international capital markets, I want to put my professional skills and experience to use and make a lasting difference to a cause I truly and passionately believe in.

In my opinion, trusteeship is one of the most important roles in the voluntary sector. Trustees give direction to a charity and are ultimately responsible for its activities. I am delighted to be part of that at Pestalozzi.

You can find out more information about our Trustees and Council Members on our website: Pestalozzi.org.uk



Meet the team: Hannah Nice

Pestalozzi is delighted to welcome Hannah to the Fundraising and Marketing team. Her role as Marketing Officer is crucial to raising the charities profile so we can raise the funds that we need. Here is Hannah's story.



I started in January and have had a busy six months, organising events, updating the website and social media channels and putting together our biannual newsletter.

My background is in digital marketing, previously working in a digital agency in Brighton and I am keen to revamp Pestalozzi's online marketing strategy to help widen the charities audience online. Working for a charity is very different to my past roles and giving back is something I feel passionately about. The work that Pestalozzi does to improve the lives of young people

around the world is amazing and it makes coming into work a pleasure as I know I am making a difference.

The students are so inspirational and motivated, it is really lovely to feel that our work is appreciated and is helping these young people to change their lives for the better.

I am currently also busy organising my wedding which I am very much looking forward to! I love living by the sea, every spare moment I get I am on the beach walking, cycling or relaxing in my beach hut.

Recruiting in... Bhutan!

Each year, members of Pestalozzi's student programme team travel abroad to select students for the next academic year. Choosing which students are awarded the Pestalozzi scholarship is not easy as there are so many deserving candidates.

Early this year Student Programme Manager, Mags Alexander, documented her selection trip to Bhutan.

My selection trip to Bhutan in January, followed on from the Indonesian selection at SMA Unggul Del, a school in a warm and sunny North Sumatra. It was a shock to the system to arrive to much colder temperatures and the sight of snow-capped hill tops.



A total of 14 candidates were nominated by our partners, the Kidu Foundation and the Ministry of Education, to participate in the process to be held in the capital city of Thimphu. All of the students, although somewhat nervous at first, settled in very quickly. They were resplendent in their national dress, the boys wore a gho and the girls a kira.

I was fortunate to have one of our Bhutanese alumnae, Dawa Zangmo, join me to talk to the candidates about her own personal journey and the Pestalozzi experience from her perspective. Involving our alumnae whenever possible is a valuable part of the selection process and a way in which they can make a contribution back to

Pestalozzi. Dawa is currently taking a gap year and had been doing an internship in a local pharmaceutical department. She will return to the UK later in 2016 to take up her Pestalozzi Scholarship place at the University of Brighton.



Over a period of three days the candidates took part in 'icebreaker' activities, sat diagnostic tests in English (reading, writing, listening), mathematics and science as well as being interviewed. The interview is important in helping staff to ascertain the level of spoken English and comprehension as well as being an opportunity to find out more about each individual; their background, aims and aspirations.

Selection visits are usually busy but sometimes we have a little bit of free time to explore the local area. I was lucky enough to visit, along with Dawa, the Buddha Dordenma (Buddha Point), which is a huge golden Buddha statue and temple situated on a hill that affords a fantastic view over the Thimphu valley.

I feel very fortunate to be able to travel to places such as Bhutan as part of the student selection process and feel it helps to provide me with a much better understanding of the places our students come from.



Would you like to volunteer and be part of the team here at Pestalozzi? Visit Pestalozzi.org.uk/volunteer or call us on 01424 870444 to find out more

















LIMUN (London International Model United Nations)

Every year Pestalozzi first year students join thousands of undergraduates at a three day conference in London, discussing and debating global issues. Each delegate is assigned a country to represent. They research the law, customs, cultures and pressing issues of that country in order to represent the interest of that nation. This year Zimbabwean student Tsungai Mujera represented Mongolia.

(Quote from Tsungai)
"Why is there no peace in the world? How can world peace be achieved in the long run? My LIMUN experience helped me to explore the answers to these questions and many more. Being a LIMUN delegate was challenging. It made me realise that the UN has an immense responsibility and gave me a clearer picture of how the organisation works."



Perks of being a Pestalozzi scholar: Meeting Local Business people - Tenzin Yangkey

What could be more exciting and enriching than to learn how to create networks from experts in different fields? Growing up in Ladakh, India, I have participated in small scale business deals with my father, but never had the experience of networking on my own. I knew that it was important, but I didn't have any idea of how it worked in the western world.

Once I arrived at Pestalozzi, I have had the opportunity to attend **Business Meets Students** sessions. It's a concept proposed and led by Graham Card, a trustee of Pestalozzi. The aim of these meetings is to connect local business people, while creating an opportunity for Pestalozzi students to learn from different professional sectors by networking. As Graham says, "it's a win-win situation."

These sessions are a real treat, a break from the hectic school work. Meeting new people who are enthusiastic about Pestalozzi's ethos and ready to invest all their energies and expertise inspires me. Every meeting covers different topics with a diverse group of guest speakers and is a good networking opportunity. In the most recent meeting, Mr Ash Lawrence, Psychologist of Changing Minds, Published Author of STUFF for Business, gave us a presentation on the importance of goal setting. Amidst the season of completing common

application and preparing for the final exam, his talk was very relevant to me!

I would like to thank all the support that has been extended to us in making these events successful, from the student programme team at Pestalozzi, to the guest speakers, local business people and professionals who attend these events with all their passion. Also, a huge thank you to all the donors of Pestalozzi who make these amazing things happen, we, the students at Pestalozzi are truly indebted to you all.

Business Meets Students forthcoming dates:

- Traditional BMS Networking Wednesday 26th October
- BMS Black Tie Annual Dinner Saturday 4th March

If you would like to attend a BMS Business meeting or get involved please contact Jemima Ingamells on Jemima.Ingamells@pestalozzi.org.uk or on 01424 871904



Half Marathon Review - Pemba Dorji

Pestalozzi first year student, Pemba Dorji, completed this year's Hastings Half Marathon and was the first member of Team Pestalozzi to cross the finish line in fantastic time of 1:30:35. Here's his race review.

The last time I participated in my school's Half Marathon, I finished it in about 2 hours and 20 minutes and suffered some severe muscle pains afterwards as I ran without any prior practice.

This time I trained with my Pestalozzi friends every Sunday for four months

before the race day to make sure I was well prepared. On the day we cheered one another on as we joined thousands of others at the start line. The starting pistol went and the marathon began.

I maintained a steady speed throughout the race and I was really encouraged and up-lifted to see so many people cheering the runners on all along the route. It was a very supportive environment which I didn't get in my previous marathon.

Almost 11 miles complete and I could feel the cool breeze of the sea and the sight of the sea-front ahead. For a while I feared I might



have to give in as I battled 'the never-ending seafront', but my heart was too elated to step down from the final two miles of what was going to become a remarkable achievement in my life. Finally, the sight of the finishing line became closer and I was closer to my goal.

All the tension in my legs subsided and happiness elevated high above me as I gave a full rejuvenated dash in the final few yards.

Shortly after finishing, my friends also crossed the finishing line and the atmosphere was filled with our achievement and team spirit. We made it at last!

Looking at the time, I am very glad to have beaten my previous record by nearly an hour.

Beatles Day

Student guitar group, 'The Pestalozzi Pirates' performed at the 17th annual Beatles Day on Sunday 3rd April at The White Rock Theatre, Hastings.

Many of the students had not picked up a guitar before arriving in the UK in September last year and their remarkable progress is due in no small part to their volunteer tutors, Stewart and Louisa Patient. Stewart said "It is a great pleasure to work with a group of young people who are so eager to learn." He added "Beatles Day raises significant sums for Macmillan every year and the Pestalozzi Pirates are really proud to be part of it!"



Thank you

To: Stewart and Louisa

Thank you for being such good guitar teachers. We accomplished the journey from nothing to playing at the Beatles Day in six months and we are all glad to



be part of such a great team."

From: Subhajit Ghosh

If you'd like to be part of Team Pestalozzi next year and run for us please contact James on 01424 870444 or James.Bacon@pestalozzi.org.uk

















The Opening of the Pestalozzi Centre

April saw the opening of the new Pestalozzi Centre. Here we take a look at the key events from the special day.

Guests began to gather at 9.45am on Wednesday April 20th 2016 to help us celebrate the long-awaited opening of the Pestalozzi Centre.

Visitors took their time to wander through the three main areas of the new building and view Pestalozzi students' photographic artwork from the exhibition 'Changing [My] Perspective'.

Towards 10.30am the atmosphere changed as the sound of an approaching helicopter signalled the arrival of our patron and guest of honour, HRH The Duke of Gloucester KG GCVO.

The Duke was greeted by Vice Lord Lieutenant of East Sussex, Sara Stonor who introduced him to representatives of East Sussex County Council and Rother District Council and then to Pestalozzi's Chairman Derek Blackman.

The entourage entered the lobby of the new building where the Duke was introduced to Pestalozzi's CEO Sue Walton. Tibetan students burned incense in the first of three blessing ceremonies and His Royal Highness was presented with a Katah by 2nd year Tibetan student, Chok Tsering.







Moving into Room 1 the Duke met the team responsible for the design and build of the Centre. He then proceeded into Rooms 2 and 3 where he was greeted by Pestalozzi representatives including several Alumni.

Sue Walton made a short introductory speech, welcoming all the guests and thanking everyone who had been instrumental in making the Pestalozzi Centre a reality, in particular the Grieg Foundation. Speeches from Derek Blackman, His Royal Highness and Pestalozzi student Bigyan Babu Regmi followed.

Pestalozzi Centre, it will become a vibrant part of not only your community but also the wider community, and I'd like to congratulate the designers, the builders and all those who made it possible."

The Duke unveiled a commemorative plaque together with the names of those individuals and organisations that have generously financed the building.

A group of Nepalese students invited the Duke to light a candle in a traditional ceremony to bless the building.

At 11.30am it was time for the Duke to take his leave but before departing he scattered a number of seeds that had been blessed by His Holiness the Dalai Lama to bring good luck to the building and its users.

Fit for the Future!

Despite the enormous generosity of the Grieg Foundation, who have contributed a magnificent five million Norwegian Krone to the project, and a host of other supporters, we still need to raise £250,000 to cover the build shortfall and equip the centre with appropriate furniture and equipment. Find out more about our crowdfunding campaign on our website www.pestalozzi.org.uk

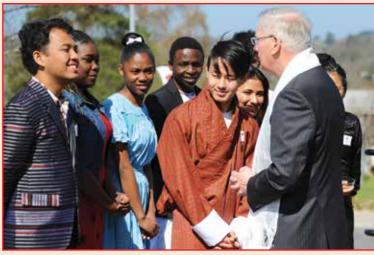


What it means to me

Bigyan Babu Regmi spoke eloquently about what Pestalozzi means to him

"The two-years' experience and education at Pestalozzi is eminently enlightening. Support that you all have been providing is an investment that can empower developing societies. A group of students from nine different countries will be leaving Pestalozzi this July. I challenge the world, if not these nine nations, to wait and see the change. I leave you with the quote from John Adams, 'If your actions inspire others to dream more, do more, learn more and become more, you can make a difference.' Thank you!"





You can help make the Pestalozzi Centre Fit for the Future! Donate today by visiting Pestalozzi.org.uk/donate or filling in the form on the last page

















Schools and Community News

Fun and Fundraising with local schools

This year, our relationship with local schools and academies has been going from strength to strength. Education visits from our students, assemblies with our ladybird mascot and numerous fundraising activities have all contributed to an exciting year of raising awareness about Pestalozzi with hundreds of children across East Sussex. It has been delightful to see so many young people proudly wearing our 'good luck' emblem, the ladybird badge, on their school uniforms just like school children from the sixties would have done when Pestalozzi was first set up.

Claremont

One of our highlights has been the outstanding fundraising efforts from our friends at Claremont Senior School. This started with the gruelling 24 hour work out, raising a phenomenal £4,000, followed by the entertaining 'Black Box Talent Show', which raised an additional £600.

Ed Dickie, Assistant Principal at Claremont and co-organiser of the 24 hour workout, along with student Harrison Wells, said: "Claremont Senior School is absolutely delighted to be associated with Pestalozzi Village. This second 24 hour workout not only gave us an opportunity to raise significant funds for an important and worthwhile cause but also allowed our students to interact with a group of inspiring young people from around the world. We look forward to many more such opportunities in the future as Claremont continues to build a strong relationship with Pestalozzi"





Sedlescombe Primary School

Marian Ham, Headteacher at Sedlescombe School, has enjoyed the educational aspect of our outreach work, expressing her delight in having rekindled their links with Pestalozzi this year. Marian said, "For our children to learn more about other cultures is enriching, especially first hand by meeting and learning from the Pestalozzi students."



How can you help?

We would like to thank all schools and academies for their hard work in raising much needed funds for Pestalozzi. If you would like to organise a school fundraiser please contact James for a Fundraising Pack on James.Bacon@pestalozzi.org. uk or 01424 871905.

Education Fundraiser: Alumni led Momo Sale makes £280!

A massive thank you to the London School of Economics (LSE) Nepalese Society and its President, Priyashika Giri, for raising £280 in their Momo Sale. One of the event organisers, Chandra Bhandari, is also an alumnus of Pestalozzi, currently studying Social Policy and Economics at the LSE. We look forward to establishing more University relationships throughout the year.



Event: Cultural Dance causes a spin

Lots of fun was had by all at our first ever Cultural Dance in February. The colourful display of international dance by our students was complimented perfectly by

the delicately choreographed contemporary dance from Battle Abbey School, alongside the liveliness of Claremont School pupils and staff when they took the stage with their American Jive routine. We have a hard act to follow for next year, but we're ready for the challenge!



Community

Lions Roar into Action

With the recent 'buy a brick' campaign which aimed to raise money for the Pestalozzi centre build; we have received many generous donations from various Lions Clubs around the country who have donated in total over £4,000 which is amazing! We'd like to thank all the Lions Clubs for their support.

If you believe in our mission and are part of a Lions Club, or any other organisation such as a Rotary Club, and would like to donate towards the new Pestalozzi Centre campaign 'Fit for The Future', please visit our website to find out how to donate.'

Friends of Pestalozzi 1066

There is a new Friends of Pestalozzi Group 'FoP 1066' in the 1066 area. We're looking for people to join our newest group and become Pestalozzi ambassadors. You can also set up one in your own area. These groups help us to fundraise, spread the word and give a helping hand where needed. Please get in touch if you're interested.



You could start a Friends of Pestalozzi group and help support Pestalozzi students. Contact James on 01424 870444 or James.Bacon@pestalozzi.org.uk

















Quick updates

Joseph Zimba: Now at the University of Alberta in Edmonton, Canada studying microbiology.

Ruth Donaliya Mwangase:

Came to Pestalozzi from Zambia in 2009, graduating in 2011. Since then, she studied Economics at Jacobs University Bremen and is currently pursuing a Masters in Business Administration at HSBA Hamburg School of Business Administration.

Dechen Yangkyi: Currently at Bucknell majoring in Biology. This summer she is researching obesity on campus, funded through a program called Bucknell Public Interest Program (BPIP).

Thandiwe Mweetwa:

Graduated from the University of British Columbia with a BSc in Applied Animal Biology in 2012 and has just been named one of National Geographic's Emerging Explorers for 2016, one in a group of 13.



Alumni news: the journey continues

Pestalozzi provides a support network to students after they've left the village. We love keeping in touch with our alumni, so as well as the updates on this page, please check our website: www.pestalozzi.org.uk for more stories and updates.

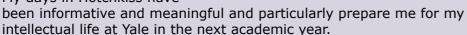
Kunchok Sonam

After graduating from Pestalozzi last year, Kunchok Sonam tells us what he's been up to at The Hotchkiss School in the States.

Since my arrival in the States last year, I have been enjoying my education at the Hotchkiss School. The school is a dream come true for me with various facilities ranging from dozens of sports, extracurricular opportunities and a sound academic program. The faculties here have always been helpful and care about the growth and success of their students much like the staff at Pestalozzi. The student body is exceptionally diverse, not only in cultures, but also

in thoughts and interests. More than 60 countries and 40 US states are represented. While my former school in India and Pestalozzi is exclusively for disadvantaged and unprivileged students, Hotchkiss offers experiences from privileged and conservative (Republican) students as well.

I have been studying higher Economics, Chemistry, African American literature, US History, Higher Math and Chinese. I have always wanted to learn Chinese and I am glad I am getting the opportunity here. My days in Hotchkiss have



I would like to thank Pestalozzi in general and staff, students and donors in particular for making my intellectual journey possible and for providing me an opportunity to strengthen my ambition and my intellect. Before joining Pestalozzi, I had been a rather mediocre student with a petty ambition for myself and my people. I also didn't have much hope and confidence as I didn't have the financial background to achieve even my petty ambitions. However after spending two years as a Pestalozzi student, I have transformed completely.



Liona Muchenje

Liona Muchenje is currently in her first year at Berkeley US, and tells us how she is adjusting to university life.

My first semester went well and my overall experience at Berkeley has been great. I have settled in well and made a couple of new friends. The school is too huge and intimidating but I'm

getting used to it. I'm in a liberal arts college at Berkeley so I'm exploring different subjects at the moment and will pick a major in my sophomore year. I will likely pick up Business and Development Studies. UC Berkeley is amazing despite being a public school and I am so happy that more Pestalozzi students are coming in September.

I initially felt very small and insignificant when I found myself with 37,000 other smart students, but I am now very happy to be part of the school. I have a lot more responsibilities, assignments and projects to work on.

I am looking forward to going back home this summer for three months. I applied for a \$10,000 Davis Project for Peace grant competition - for a grassroots development project I want to do back in my village. I was selected for a finalist interview along with two-other people back in February.

Another exciting opportunity was the Clinton Global initiative in April which Berkeley hosted. This was a great chance to meet high profile people, like Bill Clinton and other celebrities who are all interested in giving back to the community.

Alumni Visits

Throughout the year we have a steady stream of alumni come and visit the Village where they once lived. Here are a few who have visited in the past six months:



Naomi Chingume from Zambia. Attended Pestalozzi 1999-2001



Navin Thapa from Nepal. Attended Pestalozzi 1980-1994





Aldrin Shumba from Zimbabwe. Attended Pestalozzi 2011-2013

We are keen to hear from more of our Alumni. Get in touch and share your story since leaving Pestalozzi on 01424 870444 or alumni@pestalozzi.org.uk

















Mission Redbox

There's an old adage,
"Look after the pennies and the pounds will look
after themselves."

Why not let us look after your pennies in a Pestalozzi collection box!

What is Mission Redbox?

It is a campaign to increase the number of Pestalozzi collection boxes that are on display throughout the year in local businesses.

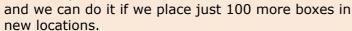
Ideally, these will be in a public facing environment where people are able to donate their loose change. Places such as petrol stations, convenience stores, local pubs and bars are ideal.



Why are we pushing Mission Redbox?

We do not receive any form of government funding and we rely heavily on the donations made by our supporters.

Although we keep our overheads as low as we can, the costs of visas, airfares and college fees rise every year. This year we need to raise an extra £25,000 to cover these



So by encouraging as many people and businesses to display a collection box, we can hopefully address the financial challenges we are faced with today and continue to make a lasting difference in the world.

It's easy...

All you need to do is let us know if you would like to display a collection box, or act as an agent by referring us more businesses who would be willing to display a collection box in their workplace.

Did you know?

- The average collection box raises £22.69 in eight weeks
- We can claim Gift Aid on the money given in collection boxes, raising an extra 25p for every £1 donated.

How you can support Pestalozzi through your business

There are many ways your business can support Pestalozzi. Every contribution helps us to make a lasting difference in the world through the education of disadvantaged young people from around the world. You can:

- Display a collection box
- Share our newsletters / posters
- Sponsor an event or project
- Organise a fundraising challenge
- Donate your services or give gifts in kind
- Join as a corporate member

If you would like more information on how you can support Pestalozzi as a business please call Jemima on 01424 870444 or email Jemima.Ingamells@pestalozzi.org.uk

Thank you

To: All of the businesses that have supported Pestalozzi this year, whether you've displayed a collection box, fundraised for us or given a gift in kind, we really do appreciate your support, so thank you!

From: Pestalozzi Village

Donation ideas

You can make a difference right now. Help equip our students for the future by using the tear-off donation form or going to Pestalozzi. org.uk/donate. Please remember to sign a Gift Aid form to make your donation go 25% further.



Easyfundraising.org.uk

Easyfundraising is a simple way of donating to Pestalozzi without costing you extra!

It's supported by major brands such as John Lewis and Waitrose. Every time you shop, you'll earn a donation for your cause.

With the summer months upon us, we expect you'll be doing more online shopping for your holidays, which is a great opportunity for you to help raise funds for Pestalozzi.

To find out more and to start donating, please visit: Pestalozzi.org.uk/ section/141/1/easyfundraising_for_ pestalozzi



Pestalozzi 200

Pestalozzi 200 members contribute £200 or more per year, as a commitment to help Pestalozzi provide life changing scholarships to exceptional young people. It's an exciting opportunity to gain a closer relationship with Pestalozzi, attend special invitation-only events and receive public recognition in our supporter's lists. Please call Abigail on 01424 870444 or email Abigail.Tourle@pestalozzi.org.uk for more information.

We'd love to hear your suggestions for the next Pestalozzi Newsletter. Email Hannah.Nice@pestalozzi.org.uk













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Please pay to Barclays Bank plc, 207-208 Queens Road, Hastings, TN34 1QP. Sort Code: 20-27-91 For the credit of Pestalozzi International Village Trust, Account Number: 60716383							

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Date:

GIFT AID DECLARATION

Boost your donation by 25p of Gift Aid for every £1 you donate.Gift aid is reclaimed by the charity from the tax you pay for the current

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My donation of £	and any donations I make in the future or have mad in the past 4 years

I am a UK tax payer and understand that if I pay less Income Tax and/ or Capital Gains Tax in the current tax year than the amount of Gift Aid claimed on all my donations it is my responsibility to pay any difference.

Please notify the charity if you want to cancel this declaration, change your name or home address or no longer pay sufficient tax on your income and/or Capital Gains.

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