Kijura Education Project (KEP) – Annual Report 2025

Introduction

2025 was the 7th year of operation for the Kijura Education Project. It has also been the first full year of operation of the new administration and payments system and it is good to report that this system has worked well.

Wycliffe Wamara (our Ugandan Agent) has performed his duties diligently. We are very grateful to him for his hard work.

Cost Pressures

Over recent years, particularly since the Pandemic, the cost of supporting each student has been steadily rising and 2023, despite two students completing studies in 2022, was particularly costly causing funds to be stretched. These cost pressures were analysed in 2024 and a revision of our processes was undertaken.

As a consequence during 2024 a simplified system of administration was brought in - *see below.*

Current financial position

This can now be described as healthy, partly because we now have fewer students, however this stability is also a benefit of the new payment system. This system has been working well, by making expenditure more predictable but also because it is much simpler for Wycliffe to manage.

As a result KEP has in effect developed an effective surplus. This takes the form of money that donors have set aside in their finances but which have not been required by KEP and has accrued whilst we have been supporting three students.

From February 2026 we will only have two students and one of these will complete their vocational course during 2026, the other probably around the middle of 2027.

Future plans will be discussed at the AGM in January 2026.

Wycliffe's role

Discussions have taken place as to how much Wycliffe should behave like a parent to these students. Whether he should go to parents' meeting, should he accompany them to school etc. Under the previous system KEP became responsible for reimbursing his time directly according to documented, itemised billing. This was time consuming and incentivised inflation of this aspect of the role.

Wycliffe is aware that funds not directly paying school costs need to be under careful review. We have also discussed with him the need to encourage and not discourage parents to take an active role in their child's education. It is clear from communicating with Wycliffe that the parents of these highly vulnerable children are very poor and have few personal resources. To keep these children in education appears to need Wycliffe to step in when necessary.

During 2025 it has become clear that the new payment system has incentivised Wycliffe to be cost-efficient in the exercise of his role.

Payment process

It is worth re-stating that this is complicated by Uganda's exclusion from the international banking system. It is not possible to send money directly to a standard Ugandan bank account. Wycliffe uses a system called Mobile Money and he has an account in his name, through which the KEP money is passed. This works well but is responsible for some extra costs compared to sending money to a country within the international banking system. Historically we have used WorldRemit (WR) to transfer

funds but during 2021 and 2024 for some payments Western Union (WU) was used while WorldRemit was unavailable to us. WU costs are very similar.

During 2025 WorldRemit was used exclusively.

Changes to payments system from 2024 onwards *(aide memoire)*

Transfers to Uganda are now calculated as follows:

i. As early as he can (prior to the term's commencement date) Wycliffe forwards the bills he receives from the schools to KEP via WhatsApp.
ii. A transfer to cover these funds is made to the Uganda KEP Mobile Money account plus an uplift to cover requirements. The uplift is calculated by multiplying total school fees by a factor of 2.36
iii. A separate transfer is made to Wycliffe's personal Mobile Money account of 20% of the total of the School fees+the uplift.

This process is simple and time-efficient both in the UK and for Wycliffe in Uganda and has worked well.

One longstanding complication is that our preferred money transfer partner (WorldRemit) does not accept payments on cards from 'Business' accounts. Our KEP account is classed as such which means Nigel Modern uses his Credit Card to make the transfers, transferring money from the KEP account to cover these costs. The amounts involved are around £1,500-2,000 per term.

This process is overseen by one of the Trustees (Steve Edmunds) and this is monitored via the KEP WhatsApp chat, which invloves Wycliffe Wamara, Nigel Modern and Steve Edmunds. A full transcript of this chat is saved each year and can be made available on request.

Feedback from Wycliffe on Student attendance and progress

We currently have three students on courses, two are on vocational courses and the other was completing her final year of secondary education in 2025.

It is important to keep to our stated in aims in looking at student progress. We have taken on disadvantaged children and we should not normally expect high attainment, the exception to this was a high attaining student who people locally felt had great potential which wasn't going to be realised because of a lack of resources. This student completed his secondary education in 2024.

We have previously agreed that attendance was a pre-requisite and that information on this and some sort of report on progress from Wycliffe was appropriate. Up to the beginning of 2022 this has always been verbal, however in 2022 Wycliffe forwarded school reports on two of the students and a further report in 2023.

During 2025 feedback on the students has been verbal from Wycliffe (via WhatsApp) and so far this is the only possible feedback for two of the students who are on vocational courses.

The student in the final year of secondary education successfully completed this and written results are available from February 2026.

KEP Income and expenditure - Appendix 1 and 2

This is now most easily displayed through the Gift Aid Claims system and this documentation is provided in Appendix 1.

All donations to KEP qualify for Gift Aid and the HMRC process works very well indeed. Claims are processed promptly using an automated system, with KEP receiving 25% of all donations.

All funds go through the KEP dedicated account and are wholly donations received specifically to support students' education in Uganda. All the money goes to Uganda to pay School Fees and Requirements, plus 20% (under the new system) of the total to remunerate Wycliffe for his time spent on KEP tasks.

Transfers out from the KEP account are displayed as online bank records. These are exclusively paid out as reimbursements to Nigel Modern to cover WorldRemit payments to i. The KEP Mobile Money a/c (Uganda) ii. Wycliffe Wamara's personal Mobile Money a/c (Uganda).

The Mobile Money receipts are contained in Appendix 2

The Appendices are not necessarily public documents but are available to the Trustees during the AGM process and retained for reference.

Kijura Education Project 2025 Appendix 1 - Gift Aid Claims (showing all donations into KEP UK a/c)

R68GAD_v1_00_0_EN

HM Revenue & Customs

Gift Aid donations schedule

Get it right first time - how to complete this schedule:

* Don't change the layout of the schedule or change the name of the worksheet.
* Save the schedule as a .ods file not a Microsoft Excel .xlsx file, for example Gift Aid Jan 2014.ods.
* If any section isn't applicable leave it blank. Don't enter N/A or Nil.
* Don't include blank spaces or other characters at the start or end of boxes.
* Don't leave a blank row between donations.
* Enter the house name or number and the postcode of all donors that live in the UK. For donors living abroad, enter their address and put X in the 'Postcode' column.
* Stay within the maximum of 1,000 rows of donations.
* Aggregated donations are donations under £20 from different people totalling less than £1000 per line. When you add together donations from the same donor, you must le
* For sponsored events enter the participant's name and address, the date collected, and the total amount raised. Don't include any donations over £500 – these must be sh

Fig.1 shows an example of how to complete the schedule. For more information follow the link below. You must be connected to the internet to access the guidance.

Charities online guidance

Fig.1 Examples	Title up to 4 characters	First name or initial up to 35 characters with no spaces, or just enter an initial	Last name up to 35 characters	House name or number up to 40 characters	Postcode UPPER CASE and include a space	Aggregated donations a simple description up to 35 characters - DON'T enter Yes or Not Applicable.
	Prof	Henry	House Martin	152A	M99 2QD	
	Mr	John	Smith	100 Champs Elysees, Paris	X	
						One off Gift Aid donations
	Miss	B	Chaudry	21	L43 4FB	

Enter details from here

	Earliest donation date in the period of claim. (DD/MM/YY)
Box 1	28/11/24

For aggregated donations, this date may be earlier than any date entered in th below.

	Previously over-claimed amount. Leave blank if none
Box 2	

Don't use a £ sign

Make sure you show the tax not the donation. This amount will be deducted fr

The total below is automatica y calculated from the amounts you enter in the schedule.

Total donations:	£1,325.00

Donations schedule table

Item	Title	First name	Last name	House name or number	Postcode	Aggregated donations	Sponsored event (Yes/blank)	Donation date (DD/MM/YY)	Amount
1	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/11/24	100.00
2	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			28/11/24	75.00
3	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			30/12/24	100.00
4	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			30/12/24	75.00
5	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/01/25	100.00
6	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			28/01/25	75.00
7	Dr	Nigel	Modern	20 Beech Rd	B30 1LJ			06/01/25	800
8									

HM Revenue & Customs

Gift Aid donations schedule

Get it right first time - how to complete this schedule:

* Don't change the layout of the schedule or change the name of the worksheet.
* Save the schedule as a .ods file not a Microsoft Excel .xlsx file, for example Gift Aid Jan 2014.ods.
* If any section isn't applicable leave it blank. Don't enter N/A or Nil.
* Don't include blank spaces or other characters at the start or end of boxes.
* Don't leave a blank row between donations.
* Enter the house name or number and the postcode of all donors that live in the UK. For donors living abroad, enter their address and put X in the 'Postcode' column.
* Stay within the maximum of 1,000 rows of donations.
* Aggregated donations are donations under £20 from different people totalling less than £1000 per line. When you add together donations from the same donor, you must le
* For sponsored events enter the participant's name and address, the date collected, and the total amount raised. Don't include any donations over £500 – these must be sh

Fig.1 shows an example of how to complete the schedule. For more information follow the link below. You must be connected to the internet to access the guidance.

Charities online guidance

Fig.1 Examples	Title up to 4 characters	First name or initial up to 35 characters with no spaces, or just enter an initial	Last name up to 35 characters	House name or number up to 40 characters	Postcode UPPER CASE and include a space	Aggregated donations a simple description up to 35 characters - DON'T enter Yes or Not Applicable.
	Prof	Henry	House Martin	152A	M99 2QD	
	Mr	John	Smith	100 Champs Elysees, Paris	X	
						One off Gift Aid donations
	Miss	B	Chaudry	21	L43 4FB	

Enter details from here

	Earliest donation date in the period of claim. (DD/MM/YY)
Box 1	05/04/23

For aggregated donations, this date may be earlier than any date entered in th below.

	Previously over-claimed amount. Leave blank if none
Box 2	

Don't use a £ sign

Make sure you show the tax not the donation. This amount will be deducted fr

The total below is automaticall y calculated from the amounts you enter in the schedule.

Total donations:	£2,200.00

Donations schedule table

Item	Title	First name	Last name	House name or number	Postcode	Aggregated donations	Sponsored event (Yes/blank)	Donation date (DD/MM/YY)	Amount
1	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			17/02/25	450.00
2	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/02/25	110.00
3	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			28/02/25	100.00
4	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/03/25	110.00
5	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			28/03/25	100.00
6	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/04/25	110.00
7	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			28/04/25	100.00
8	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/05/25	110.00
9	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			28/05/25	100.00
10	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			30/06/25	110.00
11	Dr	Steven	Edmunds	1 Sibthorp Gdns	LN4 2RL			30/06/25	100.00
12	Dr	Nigel	Modern	20 Beech Rd	B30 1LJ			24/04/25	700
13									

HM Revenue & Customs

Gift Aid donations schedule

Get it right first time - how to complete this schedule:

* Don't change the layout of the schedule or change the name of the worksheet.
* Save the schedule as a .ods file not a Microsoft Excel .xlsx file, for example Gift Aid Jan 2014.ods.
* If any section isn't applicable leave it blank. Don't enter N/A or Nil.
* Don't include blank spaces or other characters at the start or end of boxes.
* Don't leave a blank row between donations.
* Enter the house name or number and the postcode of all donors that live in the UK. For donors living abroad, enter their address and put X in the 'Postcode' column.
* Stay within the maximum of 1,000 rows of donations.
* Aggregated donations are donations under £20 from different people totalling less than £1000 per line. When you add together donations from the same donor, you must le
* For sponsored events enter the participant's name and address, the date collected, and the total amount raised. Don't include any donations over £500 – these must be sh

Fig.1 shows an example of how to complete the schedule. For more information follow the link below. You must be connected to the internet to access the guidance.

Charities online guidance

Fig.1 Examples	Title up to 4 characters	First name or initial up to 35 characters with no spaces, or just enter an initial	Last name up to 35 characters	House name or number up to 40 characters	Postcode UPPER CASE and include a space	Aggregated donations a simple description up to 35 characters - DON'T enter Yes or Not Applicable.
	Prof	Henry	House Martin	152A	M99 2QD	
	Mr	John	Smith	100 Champs Elysees, Paris	X	
						One off Gift Aid donations
	Miss	B	Chaudry	21	L43 4FB	

Enter details from here

	Earliest donation date in the period of claim. (DD/MM/YY)
Box 1	05/04/23

For aggregated donations, this date may be earlier than any date entered in th below.

	Previously over-claimed amount. Leave blank if none
Box 2	

Don't use a £ sign

Make sure you show the tax not the donation. This amount will be deducted fr

The total below is automatically calculated from the amounts you enter in the schedule.

Total donations:	£1,050.00

Donations schedule table

Item	Title	First name	Last name	House name or number	Postcode	Aggregated donations	Sponsored event (Yes/blank)	Donation date (DD/MM/YY)	Amount
1	Dr	Steven	Edmunds	31 Cricket Lane	LE11 3PD			28/07/25	100.00
2	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/07/25	110.00
3	Dr	Steven	Edmunds	31 Cricket Lane	LE11 3PD			28/08/25	100.00
4	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/08/25	110.00
5	Dr	Steven	Edmunds	31 Cricket Lane	LE11 3PD			29/09/25	100.00
6	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			29/09/25	110.00
7	Dr	Steven	Edmunds	31 Cricket Lane	LE11 3PD			28/10/25	100.00
8	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/10/25	110.00
9	Dr	Steven	Edmunds	31 Cricket Lane	LE11 3PD			28/11/25	100.00
10	Ms	Juliette	Healey	57 Huntington Rd	YO31 8RL			28/11/25	110.00
11									

Transfers out of KEP UK a/c (all are for the reimbursement of WorldRemit tansfers)
P1 last 30 days, P2 Older transactions from 2025

0 future dated and recurring payments View upcoming

Transaction date	Bank reference	Customer reference	Type of payment	Amount Running balance	
22/12/2025	**Dec reimbursement**	**NIGEL MODERN**	Transfer	**- £ 200.00** 0	Actions
19/12/2025	**December transfer**	**NIGEL MODERN**	Transfer	**- £ 1,384.00** 0	Actions

Transaction date	Bank reference	Customer reference	Type of payment	Amount Running balance	
22/07/2025	**july transfer no 1**	**NIGEL MODERN**	Transfer	**- £ 1,500.00** 0	Actions
22/07/2025	**july transfer no 2**	**NIGEL MODERN**	Transfer	**- £ 135.00** 0	Actions
24/04/2025	**April KEP payment**	**NIGEL MODERN**	Transfer	**- £ 1,630.00** 0	Actions
18/02/2025	**KEP FEB 25**	**NIGEL MODERN**	Transfer	**- £ 425.00** 0	Actions
08/01/2025	**EP25008N5388368**	**NIGEL MODERN**	Transfer	**- £ 10.00** 0	Actions
06/01/2025	**KEP Jan 25**	**NIGEL MODERN**	Transfer	**- £ 2,200.00** 0	Actions

Appendix 2 - WorldRemit Transfer Receipts



(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt
This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	KATAMA VILLAGE, Katama Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256781733574
Mobile	256781733574
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	
	216718783
Date	2025-01-04 21:08:57
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 4,324,453
Money to send	GBP 970.00
Exchange Rate	4,458.199
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 970.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891



(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	Katana Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256781733574
Mobile	256781733574
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	216743589
Date	2025-01-05 07:55:01
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 4,012,379
Money to send	GBP 900.00
Exchange Rate	4,458.199
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 900.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891

WorldRemit

(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	Katana Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256782910263
Mobile	256782910263
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	217090619
Date	2025-01-09 20:32:59
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 1,688,624
Money to send	GBP 380.00
Exchange Rate	4,443.747
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 380.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891



(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Transaction Number 407079921

Date 2025-02-18 20:26:28

Sender

Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient

Name	Wycliffe, Wamara
Country	Uganda
Address	KATAMA VILLAGE, Katama Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256781733574
Mobile	256781733574
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 1,650,932
Money to send	GBP 365.00
Exchange Rate	4,523.100
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 365.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891

WorldRemit

(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	Katana Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256782910263
Mobile	256782910263
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	407094865
Date	2025-02-19 01:32:58
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 339,785
Money to send	GBP 75.00
Exchange Rate	4,530.461
Fees	GBP 0.99
Other Fees	GBP 0.00
Total	GBP 75.99

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891



(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	Katana Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256782910263
Mobile	256782910263
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	413554504
Date	2025-04-25 08:54:28
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 4,756,603
Money to send	GBP 1,000.00
Exchange Rate	4,756.603
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 1,000.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891



(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	Katana Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256782910263
Mobile	256782910263
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	413668738
Date	2025-04-26 09:41:47
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 1,714,437
Money to send	GBP 360.00
Exchange Rate	4,762.326
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 360.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891

WorldRemit

(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	KATAMA VILLAGE, Katama Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256781733574
Mobile	256781733574
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	413753990
Date	2025-04-27 08:49:57
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 1,309,640
Money to send	GBP 275.00
Exchange Rate	4,762.326
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 275.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891



(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	Katana Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256782910263
Mobile	256782910263
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	422172639
Date	2025-07-22 07:51:20
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 4,784,307
Money to send	GBP 1,000.00
Exchange Rate	4,784.307
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 1,000.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891

(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	Katana Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256782910263
Mobile	256782910263
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	422173123
Date	2025-07-22 07:58:17
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 1,722,832
Money to send	GBP 360.00
Exchange Rate	4,785.644
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 360.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891

WorldRemit

(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	KATAMA VILLAGE, Katama Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256781733574
Mobile	256781733574
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	422173968
Date	2025-07-22 08:09:42
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 1,316,052
Money to send	GBP 275.00
Exchange Rate	4,785.644
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 275.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891

WorldRemit

(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	Katana Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256782910263
Mobile	256782910263
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	437427992
Date	2025-12-19 09:21:03
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 4,712,826
Money to send	GBP 1,000.00
Exchange Rate	4,712.826
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 1,000.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891

WorldRemit

(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Transaction Number 437429369

Sender		Recipient	
Name	Nigel, Nigel, Modern	**Name**	Wycliffe, Wamara
Country	United Kingdom	**Country**	Uganda
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ	**Address**	Katana Village
		Mobile Money Network	MTN Mobile Money
		Mobile Money Number	256782910263
		Mobile	256782910263
		Telephone	
		Service	Mobile Money
		Bank Name	
		Branch Name	
		Account Number	
		Bank Code	
		Branch Code	
		IBAN	
		BIC/SWIFT	

Date	2025-12-19 09:32:56
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 1,504,291
Money to send	GBP 319.00
Exchange Rate	4,715.646
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 319.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891

WorldRemit

(Customer Copy)
WorldRemit Ltd
51 Eastcheap
United Kingdom - EC3M 1DT
London
Tel. +44 203 9666899

Payment Receipt

This receipt is not proof that funds have reached the beneficiary.

Customer Number WR4057719

Sender	
Name	Nigel, Nigel, Modern
Country	United Kingdom
Address	20, Beech Road, Birmingham, West Midlands, B30 1LJ

Recipient	
Name	Wycliffe, Wamara
Country	Uganda
Address	KATAMA VILLAGE, Katama Village
Mobile Money Network	MTN Mobile Money
Mobile Money Number	256781733574
Mobile	256781733574
Telephone	
Service	Mobile Money
Bank Name	
Branch Name	
Account Number	
Bank Code	
Branch Code	
IBAN	
BIC/SWIFT	

Transaction Number	437429970
Date	2025-12-19 09:38:03
Card Type	
Card last 4 digits	
Approval Code	
Money to receive	UGX 1,249,646
Money to send	GBP 265.00
Exchange Rate	4,715.646
Fees	GBP 0.00
Other Fees	GBP 0.00
Total	GBP 265.00

WorldRemit Ltd, 51 Eastcheap, London, EC3M 1DT, United Kingdom. WorldRemit Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA) under the Payment Service Regulations 2017 and Electronic Money Regulations 2011. Registration number: 900891