

GODPARENTS ANTHROPOSOPHICAL TRAINING FUND 2019



The Trustees of GATF wish to express their gratitude and appreciation for all our regular supporters. As our funds are restricted we rely on donations and interest on the funds to cover our running costs and to be able to give grants. **Please see end of newsletter for ways to donate.**

The Godparents Anthroposophical Training Fund (GATF) was founded in 1968 as the 'Godparents Association' and has existed in its current form since 1977, founded by Mercury Provident Ltd. in conjunction with the Camphill Regional Economic Sphere Meetings for England and Wales. The charitable aims were reconstituted in 2004. Our Charity registration number is 1102158

GATF has as its remit, the provision of interest-free loans to individuals wishing to undertake anthroposophically-based professional training in the United Kingdom. The loans are available to applicants for the second and subsequent years of their training to support payment of tuition fees. The loan agreements are legally binding and require both references and a guarantor. All applicants are interviewed and their identity checked. Loan repayments are made over a five year period.

This year we had 28 successful applications, and a further 5 withdrew their applications. The trustees awarded loans to one Argentinean, eighteen British, one Czech, one French, one Hungarian, one Irish, one Italian, one Malaysian, one Romanian, one Spanish and one Ukrainian students. Twenty one students were on teacher training courses, four studying eurhythm, and three on artistic courses. In total the

Trustees agreed loans of £59,192; this includes loans from the Children's Fund. The trustees also agreed Retrospective Grants of £10,738 and grants of £5,206 from the Children's Fund to support special needs education in schools and £500 from the training fund for the School Health Practitioners Course.

This year the trustees went on a retreat to Hawkwood College to explore future planning of GATF and succession in view of the present administrator's eventual retirement. We welcomed a new trustee, Lynda Abrahams from Pennine Camphill Community.



Former Tobias Art student

In order to plan for the retreat we circulated a questionnaire to current students and training courses. The response from students, however, was low. Questions asked were:

- Should the application fee be increased? If so to what amount?
- Should we charge the training courses whose students apply for loans?
- Should we charge interest on all loans?
- Should we increase the maximum loan given? If so to what amount?
- Should we increase the loan period? If so to what amount?
- Should we continue to offer loans to non UK students?
- Should we insist on a UK resident guarantor for all loans?

Responses were very interesting and mixed. Thank-you to all who replied.

- The trustees decided to leave the application fee at £45. However the late application fee will increase from £75 to £80. For courses that do not start in September we ask for the applications to be in 4 months before the course starts.
- We will not charge the training courses, as most of them cover the administrator's travel to the course for the interviews.
- We will not charge interest as our charitable intent is to give interest free loans.
- The maximum loan is £6,000 and this amount is only given to longer trainings. We are looking for ways to increase this, perhaps by grants for final year students but this relies on donations. The trustees do not want to see students burdened with a loan they cannot afford to repay. This is the one question everyone agreed on – NO.
- Again a majority said no to increasing the length of time to repay the loan. We will only extend the length of time for repayments on individual cases as the majority of our loans are repaid within the maximum time.
- We will continue to lend to students from abroad as long as they can show they can repay the loan.
- The question about guarantors raised several comments, some students do not ask for a loan because they cannot find a guarantor. However, legally we have to request one. Students from abroad would find it hard to find a guarantor in the UK.

We do not fund the first year of a course, and this raised some comments. However

we did offer loans to the first year of the Crossfields PPI training as it gives a post-graduate qualification (we did the same for the old Plymouth University course) and this would have been funded through our Drayton Manor Fund (as was the Plymouth course). In fact no one applied.

There is confusion re our funds. We have sufficient money for loans over the foreseeable future, especially as the pot is refilled from loan repayments. It is money for grants and running costs that we lack. This means we have to draw from the restricted loans fund to run the charity. This year we had an income of £8,305 and expenditure of £39,485 (staff costs, office rent and office costs, and postage, website and trustee meetings). As you can see we run on a shoestring!



Former Tobias Art student

We are grateful for those students who leave their standing order running for a while after repayment (sometimes at a reduced level) as that helps to cover running costs and if they are UK taxpayers this can be gift aided.

One student suggestion was that the trustees to meet all students twice a year to see progress and to maintain a personal connection. A lovely idea! But this is not within the oversight role of

trustees and to do this with 150 loans presently outstanding is not practical and would add substantially to expenditure.

At present we have a part time administrator who does the finances and administration. We have been sharing our office with the Steiner Waldorf Schools Fellowship (SWSF) until recently. However Jane Avison has retired from SWSF and the SWSF office has moved. We are now advertising for a part time assistant administrator with the intention that the successful candidate will take over the role of administrator allowing Jane to fully retire.

ADVERT:

The Godparents Anthroposophical Training Fund (GATF) is looking for a part time assistant administrator initially 8 hours a week, flexible with the view to eventually taking on the Administration and bookkeeping role.

We are looking for someone with excellent computer skills and pleasant phone manner with initiative and organisational and secretarial skills. The job will entail general office tasks, dealing with loan applications and agreements and following loan recipients. Knowledge of Anthroposophical training courses and Steiner Education is not essential, but would be highly desirable.

GATF is a registered charity which gives interest free loans to students on approved vocational trainings. The office is based in Stourbridge.
For more information please email admin@gatf.org.uk

Trustees:

Michael Mehta chair

Angela Clark	Niki Nakamura
Dr Sue Peat	
Jon Syed	Company Secretary
Lynda Abrahams	
Jane Avison	Administrator

If you would like to apply to be a trustee please contact admin@gatf.org.uk

If you would like to donate:

Training Fund

Bank: HSBC, East Grinstead
Account: GATF
Account no: 81438565
Sort code: 40-20-09
IBAN: GB50HBUK40200981438565
BIC: HBUKGB4111W

Children's Fund

Bank: HSBC, Stourbridge
Account: Godparents Children's Fund
Account no: 02369249
Sort code: 40-43-17
IBAN: GB30HBUK404317023699249
BIC: HBUKGB2111T

There is also a donate button for PayPal donations on our website www.gatf.org.uk.

If you are a UK tax payer we can reclaim the tax on your donation. Please ask for a gift aid form or follow the link: [gift aid form](#)

We wish you all a peaceful Christmas and all the best for 2020