

# MPIKA VILLAGE OF HOPE

England & Wales · Charity number 1106841

## Details

---

Other names	MPIKA RELIEF FUND
Status	Registered
Legal form	Other
Registered	2004-11-18
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	Unit 16 Black Dyke Mills Brighouse Rd Queensbury Bradford
Phone	01274 945670
Email	<a href="mailto:MPIKARELIEF@GMAIL.COM">MPIKARELIEF@GMAIL.COM</a>
Website	<a href="http://www.mpika.org">www.mpika.org</a>

## Activities

---

**Objects:** 1. THE RELIEF OF POVERTY, SICKNESS AND DISTRESS AMONG CHILDREN AND YOUNG PEOPLE WHO ARE DESTITUTE OR ORPHANED BY AIDS BY THE PROVISION AND ONGOING MAINTENANCE OF AN ORPHANAGE IN MPIKA, ZAMBIA. 2. THE RELIEF OF SUFFERING OF PEOPLE, THEIR FAMILIES OR DEPENDANTS WHO ARE LIVING WITH OR ARE AFFECTED BY AIDS. 3. TO ADVANCE THE EDUCATION OF THE PUBLIC INTO THE CAUSES, TREATMENTS, WAYS OF COPING WITH AND PREVENTION OF AIDS/HIV IN DEVELOPING COUNTRIES.

**Activities:** WE PROVIDE A LOVING, CARING HOME FOR ORPHANED CHILDREN.WE TEACH THE CHILDREN TO SHARE & HELP THE COMMUNITY.WE DEVELOPED TWO FARMS TO ENSURE A STABLE FOOD SUPPLY AND BUILT A SCHOOL TO PROVIDE EDUCATION .WE PROVIDE CLEAN WATER & MEDICAL CARE.WE DO OUTREACH WORK. WE PROVIDE AFFORDABLE CLOTHING, AND HOUSEHOLD GOODS TO THOSE IN NEED IN BRADFORD AREA. WE RECYCLE AS MUCH AS POSSIBLE.

## Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** MPIKA, ZAMBIA AND DEVELOPING COUNTRIES
- Zambia
- Bradford City

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£116,884	£124,503	-	-
2024-04-05	£121,612	£118,983	-	-
2023-04-05	£142,469	£124,506	-	-
2022-04-05	£139,536	£93,949	-	-
2021-04-05	£93,906	£73,459	-	-

## Trustees

Name	Role	Appointed
Julie Crowther	Chair	2021-08-22
BRIAN NEWHAM		2018-02-21
CHRISTINE ANNE WATKIN		
Rose Bower		2019-10-05

**MPIKA VILLAGE OF HOPE**

England & Wales - Charity number 1106841

---

# Accounts

---

# Trustees' annual report for the period



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Period start date  Period end date

Charity name  Charity No (if any)

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	TRUSTEES REPORT
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	TRUSTEES REPORT
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	TRUSTEES REPORT

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	TRUSTEES REPORT

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	TRUSTEES REPORT
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	TRUSTEES REPORT
Amount of reserves held	Para 1.22	TRUSTEES REPORT
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document (trust deed, royal charter)	Para 1.25	TRUSTEES REPORT
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	TRUSTEES REPORT
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	TRUSTEES REPORT

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policies and procedures adopted for the induction and training of trustees	Para 1.51	TRUSTEES REPORT
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	MPIKA VILLAGE OF HOPE
Other name the charity uses	—
Registered charity number	1106841
Charity's principal address	MPIKA VILLAGE OF HOPE UNIT 16, BLACK DYKE MILLS BRIGHOUSE ROAD, QUEENSBURY BRADFORD BD131QA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	ROSE BOWER			
2	BRIAN NEWHAM			
3	CHRISTINE ANNE WATKIN			
4	JULIE CROWTHER			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

Director name		
N/A		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
N/A		

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
ACCOUNTANTS	HARRISON HUTCHINSON LTD	246 PARK VIEW, WHITLEY BAY, NE26 30X

#### Name of chief executive or names of senior staff members (Optional information)

#### Exemptions from disclosure

Reason for non-disclosure of key personnel details


#### Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
---	--

Full name(s)

BRIAN NEWHAM	
--------------	--

Position (eg Secretary,  
Chair, etc)

TRUSTEE	
---------	--

Date

08/08/2025
------------



MPIKA VILLAGE OF HOPE		1106841		<b>CC16a</b>
<b>Receipts and payments accounts</b>				
For the period from	06/04/2024	To	05/04/2025	

**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
SHOP INCOME	101,382	-	-	101,382	105,668
REGULAR DONATIONS	8,683	-	-	8,683	6,508
AD-HOC DONATIONS	302	-	-	302	960
FUNDRAISING EVENTS	435	-	-	435	1,810
SALE OF RAGS	1,529	-	-	1,529	1,554
HMRC REPAYMENTS (vat)	4,546	-	-	4,546	3,971
COMBINED OTHER MISCELLANEOUS	7	-	-	7	1,341
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>116,884</b>	<b>-</b>	<b>-</b>	<b>116,884</b>	<b>121,612</b>
<b>A2 Asset and investment sales, (see table).</b>					
LOAN REPAYMENTS	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>116,884</b>	<b>-</b>	<b>-</b>	<b>116,884</b>	<b>121,612</b>
<b>A3 Payments</b>					
ORPHANAGE OPERATIONS AND WAGES (ZAMBIA)	37,445	-	-	37,445	39,413
UK STAFF SALARIES	43,573	-	-	43,573	31,841
SHOP PREMISES RENT, RATES, INSURANCE AND UTILITIES	25,909	-	-	25,909	24,143
SHOP PREMISES MAINTENANCE AND MISCELLANEOUS	1,519	-	-	1,519	271
STOCK, SHOP AND STATIONERY SUPPLIES	474	-	-	474	312
FUNDRAISING EVENT EXPENSES	-	-	-	-	665
SHIPPING CONTAINER COSTS, FUEL AND TRANSPORT	1,027	-	-	1,027	1,777
CARRIAGE, POSTAGE AND COMMUNICATIONS	1,070	-	-	1,070	794
COMBINED OTHER MISCELLANEOUS	13,486	-	-	13,486	19,769
	-	-	-	-	-
<b>Sub total</b>	<b>124,503</b>	<b>-</b>	<b>-</b>	<b>124,503</b>	<b>118,985</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>124,503</b>	<b>-</b>	<b>-</b>	<b>124,503</b>	<b>118,985</b>
<b>Net of receipts/(payments)</b>	<b>- 7,619</b>	<b>-</b>	<b>-</b>	<b>- 7,619</b>	<b>2,627</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>96,153</b>	<b>-</b>	<b>-</b>	<b>96,153</b>	<b>93,526</b>
<b>Cash funds this year end</b>	<b>88,534</b>	<b>-</b>	<b>-</b>	<b>88,534</b>	<b>96,153</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories

**B1 Cash funds**

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
CURRENT ACCOUNT BALANCE	88,534	-	-
	-	-	-
	-	-	-
<b>Total cash funds</b>	<b>88,534</b>	-	-

(agree balances with receipts and payments account(s))

**B2 Other monetary assets**

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

**B3 Investment assets**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

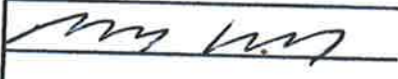
**B4 Assets retained for the charity's own use**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature 	Print Name Brian Newham	Date of approval 08/08/25
--	----------------------------	------------------------------



Section A Independent Examiner's Report

Report to the trustees/members of

MPIKA VILLAGE OF HOPE

On accounts for the year ended

5<sup>TH</sup> APRIL 2025

Charity no (if any)

1106841

Set out on pages

SET OUT ON PAGES 1 & 2, PLUS PDF SUPPLEMENT

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Independent examiner's statement

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below\*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

P.S. Hutchinson

Date:

5-8-2025

Name:

PAUL STANLEY HUTCHINSON

Relevant professional qualification(s) or body (if any):

FCA

Address:

HARRISON HUTCHINSON LTD

246 PARK VIEW, WHITLEY BAY

TYNE AND WEAR. NE26 3QX

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

A large, empty rectangular box with a thin black border, intended for the user to provide details as requested in the text above it.

**MPIKA VILLAGE OF HOPE**

England & Wales - Charity number 1106841

---

# Accounts

---

# Trustees' annual report for the period



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Period start date    Period end date

Charity name  Charity No (if any)

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	TRUSTEES REPORT
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	TRUSTEES REPORT
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	TRUSTEES REPORT

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	N/A
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	TRUSTEES REPORT

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	N/A
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		

## Financial Review

	<b>SORP reference</b>	
Review of the charity's financial position at the end of the period	Para 1.21	TRUSTEES REPORT
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	TRUSTEES REPORT
Amount of reserves held	Para 1.22	TRUSTEES REPORT
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

### Additional information (optional)

You may choose to include further statements where relevant about:

	<b>SORP reference</b>	
The charity's principal sources of funds (including any fundraising)	Para 1.47	N/A
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	N/A
Other		

## Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document (trust deed, royal charter)	Para 1.25	TRUSTEES REPORT
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	TRUSTEES REPORT
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	TRUSTEES REPORT

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policies and procedures adopted for the induction and training of trustees	Para 1.51	TRUSTEES REPORT
The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A
Relationship with any related parties	Para 1.51	N/A
Other		N/A

## Reference and Administrative details

Charity name	MPIKA VILLAGE OF HOPE
Other name the charity uses	—
Registered charity number	1106841
Charity's principal address	MPIKA VILLAGE OF HOPE UNIT 16, BLACK OYKE MILLS BRIGHOUSE ROAD QUEENSBURY, BRADFORD, BD13 1QA

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	BRIAN NEWHAM			
2	JULIE CROWTHER			
3	ROSE BOWER			
4	CHRISTINE WATKIN			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Reference and Administrative details

(cont)

**Corporate trustees – names of the directors at the date the report was approved**

Director name		
N/A		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
N/A		

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
ACCOUNTANT	HARRISON HUTCHINSON LTD	246 PARK VIEW, WHITLEY BAY, TYNE AND WEAR NE26 3DX

#### Name of chief executive or names of senior staff members (Optional information)

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

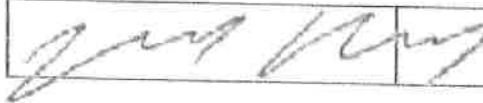
### Other optional information

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

BRIAN NEWHAM

Position (eg Secretary,  
Chair, etc)

TRUSTEE

Date

09/07/2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

MPIKA VILLAGE OF HOPE

1106841

## Receipts and payments accounts

CC16a

For the period  
from

06/04/2023

To

05/04/2024

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
SHOP INCOME	105,668	-	-	105,668	123,829
REGULAR DONATIONS	6,598	-	-	6,598	4,886
AD-HOC DONATIONS	960	-	-	960	2,843
FUNDRAISING EVENTS	1,610	-	-	1,610	3,134
SALE OF RAGS	1,554	-	-	1,554	1,340
HMRC REPAYMENTS (vat)	3,971	-	-	3,971	5,728
COMBINED OTHER MISCELLANEOUS	1,341	-	-	1,341	129
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>121,612</b>	<b>-</b>	<b>-</b>	<b>121,612</b>	<b>141,889</b>
<b>A2 Asset and investment sales, (see table).</b>					
LOAN REPAYMENTS	-	-	-	-	580
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>580</b>
<b>Total receipts</b>	<b>121,612</b>	<b>-</b>	<b>-</b>	<b>121,612</b>	<b>142,469</b>
<b>A3 Payments</b>					
ORPHANAGE OPERATIONS AND WAGES (ZAMBIA)	39,413	-	-	39,413	53,486
UK STAFF SALARIES	31,841	-	-	31,841	37,845
SHOP PREMISES RENT, RATES, INSURANCE AND UTILITIES	24,143	-	-	24,143	24,748
SHOP PREMISES MAINTENANCE AND MISCELLANEOUS	271	-	-	271	1,463
STOCK, SHOP AND STATIONERY SUPPLIES	312	-	-	312	1,740
FUNDRAISING EVENT EXPENSES	665	-	-	665	444
SHIPPING CONTAINER COSTS, FUEL AND TRANSPORT	1,777	-	-	1,777	-
CARRIAGE, POSTAGE AND COMMUNICATIONS	794	-	-	794	738
COMBINED OTHER MISCELLANEOUS	19,768	-	-	19,768	3,437
	118,983	-	-	118,985	123,901
<b>Sub total</b>	<b>118,983</b>	<b>-</b>	<b>-</b>	<b>118,985</b>	<b>123,901</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	695
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>695</b>
<b>Total payments</b>	<b>118,985</b>	<b>-</b>	<b>-</b>	<b>118,985</b>	<b>124,596</b>
<b>Net of receipts/(payments)</b>	<b>2,627</b>	<b>-</b>	<b>-</b>	<b>2,627</b>	<b>17,963</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>93,526</b>	<b>-</b>	<b>-</b>	<b>93,526</b>	<b>75,563</b>
<b>Cash funds this year end</b>	<b>96,153</b>	<b>-</b>	<b>-</b>	<b>96,153</b>	<b>93,526</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CURRENT ACCOUNT BALANCE	95,442	-	-
	Paypal	711	-	-
		-	-	-
	<b>Total cash funds</b> <small>(agree balances with receipts and payments account(s))</small>	96,153	-	-


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Brian Newham	09/07/2024



**Section A Independent Examiner's Report**

**Report to the trustees/members of**

MPIKA VILLAGE OF HOPE

**On accounts for the year ended**

5<sup>TH</sup> APRIL 2024

**Charity no (if any)**

1106841

**Set out on pages**

SET OUT ON PAGES 1 AND 2, PLUS PDF SUPPLEMENT

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2024

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below \*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

*P.S. Hutchinson*

**Date:**

*9-7-2024*

**Name:**

PAUL STANLEY HUTCHINSON

**Relevant professional qualification(s) or body (if any):**

FCA

**Address:**

246 PARK VIEW, WHITLEY BAY

TYNE AND WEAR

NE26 3QX

**Section B Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

A large, empty rectangular box with a thin black border, occupying the central portion of the page. It is intended for the user to provide details as requested in the text to its left.

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5th APRIL 2024**

**LEGAL INFORMATION**

**ADDRESS**

Unit 16, Black Dyke Mills, Brighouse Road, Queensbury. Bradford. BD13 1QA

**WEBSITE**

[www.mpika.org](http://www.mpika.org)

**CHARITY NUMBER**

1106841

**TRUSTEES**

Brian Newham  
Christine Anne Watkin  
Rose Bower  
Julie Crowther

**BANKERS**

Co-Operative Bank PLC  
Business Direct  
PO Box 250  
Skelmersdale  
WN8 6WT

**INDEPENDENT EXAMINER**

Paul Hutchinson BSc FCA  
Harrison Hutchinson Limited  
246 Park View  
Whitley Bay  
Tyne and Wear  
NE26 3QX

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5th APRIL 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

- **Type of governing document**

The fund is governed by a Trust Deed dated 2nd September 2004, the terms and rules of which were last amended on 26<sup>th</sup> February 2023.

- **How charity is constituted**

The fund is a charitable unincorporated body and is governed by the rules of and in the above trust deed.

- **Trustee selection methods**

When the trustees need to appoint a new trustee to replace a trustee, it is placed on the next available trustees meeting agenda for discussion. The members make their suggestions and the board after a discussion agrees on who should be approached. Once approached and having accepted the invitation to be a trustee, they are welcomed at the next meeting.

- **Induction and training of trustees**

New trustees are provided with suitable documentation upon taking up post to ensure a good knowledge of their responsibilities. All members take an appropriate part in the tasks involved in the furtherance of our objectives.

- **Organisational structure of charity**

The organisational structure consists of Trustees, volunteers who staff the shop and five paid staff who attend to the day to day (regulatory and financial) operations of the charity.

**OBJECTIVES AND ACTIVITIES**

- **Purposes of charity**

The Mpika Village of Hope Orphanage is where the children find shelter, warm meals and schooling. We teach them to care for one another. The school is the best in the district, with glowing reports. The farm provides staple food for the kitchen to enable it to provide the children and workers with meals. The orphanage has clean water from the bore hole in situ and expert medical care is on hand when needed. Our objectives have been to provide regular school fees, a maintenance grant and exceptional items such as fertiliser and focus most our surpluses towards the rebuilding of the orphanage.

- **Summary of main activities**

The Mill charity shop provides the money required for all our operations and we have a steady income stream from private individuals who donate sponsorship money that is transferred directly to the orphanage.

- **Consideration of public benefit**

The Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT (continued)  
FOR THE YEAR ENDED 5th APRIL 2024**

**ACHIEVEMENTS AND PERFORMANCE**

- **Main achievements**

The charity continued to provide rebuilding fees, a maintenance grant, school fees, sponsorship and other items to the Orphanage in Northern Zambia and we continue to work with other charities to provide help to people in need and hence, making best use of any excess donations received. In particular, we have donated winter clothing to the homeless.

- **Performance**

The trustees are pleased to report that funds continue to increase year on year and stand at as at £96,153 as at 5 April 2024 (2023: £93,526).

**FINANCIAL REVIEW**

- **Financial position as at the year end**

Orphanage operations and wages in Zambia of £39,413 (2023: £53,486) were paid out during the year. Shop income amounted to £105,668 (2023: £123,829) whilst income from other activities (excluding receipts from HMRC) amounted to £11,973 (2023: £18,060). Of this £11,973, £7,468 related to Donations received, £1,554 was in relation to Sale of Rags, whilst other sources generated £2,951.

- **Reserves policy**

The trustees have established a reserves policy, to hold in available balance an amount equal to between 3 and 4 months of operating costs.

- **Amount of reserves held**

Our available balance at the balance sheet date was £96,153 (2023: £93,526). The Trustees are satisfied that they have sufficient reserves on hand to enable the fund to function effectively in the coming year.

- **Principal source of funds**

The Mill Shop provides the main source of income. We also derive income from sponsorship, donations and organising events.

- **Risks facing charity**

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reassurance that:

- Its assets are safeguarded against unauthorised use or disposition;
- Proper records are maintained and financial information used within the Charity or for publication is reliable;
- The Charity complies with relevant laws and regulations.

The Trustees have made an assessment of the major risks facing the charity and are satisfied that there are policies in place to minimise these risks.

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5th APRIL 2024**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with Part 8 of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 21<sup>st</sup> June 2024 and signed on their behalf by



**Brian Newham  
TRUSTEE**

**MPIKA VILLAGE OF HOPE**

England & Wales - Charity number 1106841

---

# Accounts

---

# Trustees' annual report for the period



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Period start date **060422** Period end date **050423**

Charity name **MPIKA VILLAGE OF HOPE**

Charity No (if any) **1106841**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	TRUSTEES REPORT Pg. 2.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	TRUSTEES REPORT Pg. 2.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	TRUSTEES REPORT Pg. 2.

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	TRUSTEES REPORT Pg.3.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	TRUSTEES REPORT Pg.3.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	TRUSTEES REPORT Pg.3.
Amount of reserves held	Para 1.22	TRUSTEES REPORT Pg.3.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document (trust deed, royal charter)	Para 1.25	TRUSTEES REPORT Pg.2.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	TRUSTEES REPORT Pg.2.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	TRUSTEES REPORT Pg.2.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policies and procedures adopted for the induction and training of trustees	Para 1.51	TRUSTEES REPORT Pg.2.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	MPIKA VILLAGE OF HOPE
Other name the charity uses	—
Registered charity number	1106841
Charity's principal address	MPIKA VILLAGE OF HOPE UNIT 16, BLACK DYKE MILLS BRIGHOUSE ROAD QUEENSBURY, BRADFORD BD13 1QA

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	ROSE BOWER			
2	BRIAN NEWHAM			
3	CHRISTINE ANNE WATKIN			
4	JULIE CROWTHER			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Reference and Administrative details

(cont)

## Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
ACCOUNTANT	HARRISON HUTCHINSON LTD	246 PARK VIEW, WHITLEY BAY, TYNE AND WEAR NE26 3 QX

#### Name of chief executive or names of senior staff members (Optional information)

#### Exemptions from disclosure

Reason for non-disclosure of key personnel details

#### Other optional information

## Declarations

The trustees declare that they have approved the trustees' report above.

**Signed on behalf of the charity's trustees**

Signature(s)



Full name(s)

BRIAN NEWHAM

Position (eg Secretary,  
Chair, etc)

TRUSTEE

Date

21/12/23



**Receipts and payments accounts**

CC16a

For the period  
from

06/04/2022

To

05/04/2023

**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
SHOP INCOME	123,829	-	-	123,829	118,420
REGULAR DONATIONS	4,886	-	-	4,886	5,822
AD-HOC DONATIONS	2,843	-	-	2,843	3,081
FUNDRAISING EVENTS	3,134	-	-	3,134	903
SALE OF RAGS	1,340	-	-	1,340	2,076
HMRC REPAYMENTS (vat)	5,728	-	-	5,728	3,669
COMBINED OTHER MISCELLANEOUS	129	-	-	129	5,565
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>141,889</b>	<b>-</b>	<b>-</b>	<b>141,889</b>	<b>139,536</b>
<b>A2 Asset and investment sales, (see table).</b>					
LOAN REPAYMENTS	580	-	-	580	-
	-	-	-	-	-
<b>Sub total</b>	<b>580</b>	<b>-</b>	<b>-</b>	<b>580</b>	<b>-</b>
<b>Total receipts</b>	<b>142,469</b>	<b>-</b>	<b>-</b>	<b>142,469</b>	<b>139,536</b>
<b>A3 Payments</b>					
ORPHANAGE OPERATIONS AND WAGES (ZAMBIA)	53,486	-	-	53,486	36,272
UK STAFF SALARIES	37,845	-	-	37,845	30,036
SHOP PREMISES RENT, RATES, INSURANCE AND UTILITIES	24,748	-	-	24,748	21,796
SHOP PREMISES MAINTENANCE AND MISCELLANEOUS	1,463	-	-	1,463	1,507
STOCK, SHOP AND STATIONERY SUPPLIES	1,740	-	-	1,740	458
FUNDRAISING EVENT EXPENSES	444	-	-	444	494
SHIPPING CONTAINER COSTS, FUEL AND TRANSPORT	-	-	-	-	-
CARRIAGE, POSTAGE AND COMMUNICATIONS	738	-	-	738	1,342
COMBINED OTHER MISCELLANEOUS	3,437	-	-	3,437	2,046
	123,901	-	-	123,901	93,950
<b>Sub total</b>	<b>123,901</b>	<b>-</b>	<b>-</b>	<b>123,901</b>	<b>93,950</b>
<b>A4 Asset and investment purchases, (see table)</b>					
LAPTOP	605	-	-	605	-
	-	-	-	-	-
<b>Sub total</b>	<b>605</b>	<b>-</b>	<b>-</b>	<b>605</b>	<b>-</b>
<b>Total payments</b>	<b>124,506</b>	<b>-</b>	<b>-</b>	<b>124,506</b>	<b>93,950</b>
<b>Net of receipts/(payments)</b>	<b>17,963</b>	<b>-</b>	<b>-</b>	<b>17,963</b>	<b>45,587</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>75,563</b>	<b>-</b>	<b>-</b>	<b>75,563</b>	<b>29,976</b>
<b>Cash funds this year end</b>	<b>93,526</b>	<b>-</b>	<b>-</b>	<b>93,526</b>	<b>75,563</b>

# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CURRENT ACCOUNT BALANCE	93,526	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>93,526</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			

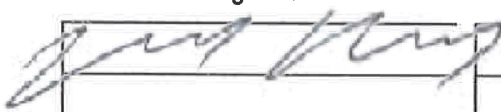
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Brian Newham	21/12/23



Section A

Independent Examiner's Report

Report to the trustees/members of

MPIKA VILLAGE OF HOPE

On accounts for the year ended

5<sup>TH</sup> APRIL 2023

Charity no (if any)

1106841

Set out on pages

SET OUT ON PAGES 1 AND 2, PLUS PDF SUPPLEMENT

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2023

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

P.S. Hutchinson

Date:

19/12/2023

Name:

PAUL STANLEY HUTCHINSON

Relevant professional qualification(s) or body (if any):

FCA

Address:

246 PARK VIEW, WHITLEY BAY

TYNE AND WEAR

NE26 3QX

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

The following transactions occurred in the 2020/21 year and have in the 2022/23 year been settled:

- Loans for the late June Martin (£360 as at 5<sup>th</sup> April 2022) and Gillian Matley (£220 as at 5<sup>th</sup> April 2022) were fully repaid. These loans were combined in 2021/22 and it was agreed amongst the three Trustees at the time (Brian Newham, Christine Watkin and Rose Bower) that they would become mutually responsible for its repayment. It was to be repaid at a rate of £20 per person, per month. The repayments were scheduled to last for 10 months, however, 11 months repayments were received into the bank account, thus creating an overpayment of £60. It was decided that this overpayment was to be kept by the charity as a donation.

Other point to note:

- There was a banking of £29.15 from Vodafone 08/02/2023. Investigations are ongoing into the receipt of this money as the charity has never had a contract or any dealings with Vodafone. This has been recorded within the Other Miscellaneous Income total, and may be repaid in the 2023/24 year pending the Trustees receiving further information of its nature.

**MPIKA VILLAGE OF HOPE**

England & Wales - Charity number 1106841

---

# Accounts

---

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5 APRIL 2022**

**LEGAL INFORMATION**

**ADDRESS**

Unit 16, Black Dyke Mills, Brighouse Road, Queensbury. Bradford. BD13 1QA

**WEBSITE**

[www.mpika.org](http://www.mpika.org)

**CHARITY NUMBER**

1106841

**TRUSTEES**

Brian Newham  
Christine Anne Watkin  
Marion Dawn Matley (resigned August 2021)  
Rose Bower  
Julie Crowther (appointed August 2021)

**BANKERS**

Co-Operative Bank PLC  
Business Direct  
PO Box 250  
Skelmersdale  
WN8 6WT

**INDEPENDENT EXAMINER**

Paul Stanley Hutchinson FCA  
Harrison Hutchinson Limited  
246 Park View  
Whitley Bay  
Tyne and Wear  
NE26 3QX

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5 APRIL 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

- Type of governing document

The fund is governed by a Trust Deed dated 2nd September 2004, the terms and rules of which were last amended on 16th April 2016.

- How charity is constituted

The fund is a charitable unincorporated body and is governed by the rules of and in the above trust deed.

- Trustee selection methods

When the trustees need to appoint a new trustee to replace a trustee, it is placed on the next available trustees meeting agenda for discussion. The members make their suggestions and the board after a discussion agrees on who should be approached. Once approached and having accepted the invitation to be a trustee, they are welcomed at the next meeting.

- Induction and training of trustees

New trustees are provided with suitable documentation upon taking up post to ensure a good knowledge of their responsibilities. All members take an appropriate part in the tasks involved in the furtherance of our objectives.

- Organisational structure of charity

The organisational structure consists of Trustees, Volunteers who staff the shop and two paid staff who attend to the day to day (regulatory and financial) operations of the charity.

**OBJECTIVES AND ACTIVITIES**

- Purposes of charity

The Mpika Village of Hope Orphanage is where the children find shelter, warm meals and schooling. We teach them to care for one another. The school is the best in the district, with glowing reports. The two farms provide staple food for the kitchen to enable it to provide the children and workers with meals. We have clean water from the bore hole in situ and expert medical care is on hand when needed. Since November 2020 the orphanage has stated that they are self-sufficient from farm income and school fees. Our objectives since then have been to provide regular school fees, exceptional items such as fertiliser and focus all our surpluses towards the rebuilding of the orphanage.

- Summary of main activities

The Mill charity shop provides the money required for all our operations and we have a steady income stream from private individuals who donate sponsorship money that is transferred directly to the orphanage.

- Consideration of public benefit

The Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT (continued)  
FOR THE YEAR ENDED 5 APRIL 2022**

**ACHIEVEMENTS AND PERFORMANCE**

- Main achievements

The charity continued to provide school fees, sponsorship and other items to the Orphanage in Northern Zambia and we continue to work with other charities to provide help to people in need and hence, making best use of any excess donations received. In particular, we have donated winter clothing to the homeless.

- Performance

The trustees are pleased to report that funds continue to increase year on year and stand at as at £75,563 as at 5 April 2022 (2021: £29,976). Thanks to funding through Bradford City Council during the Covid pandemic, we have been able to reopen this year and our performance reflects “getting back to normal” levels of trading.

**FINANCIAL REVIEW**

- Financial position as at the year end

Orphanage operations and wages in Zambia of £36,272 (2021: £35,757) were paid out during the year. Shop income amounted to £118,420 (2021: £37,254) whilst income from other activities (excluding receipts from HMRC) amounted to around £17,447 (2021: £52,446). Of this £17,447, £9,063 related to Donations received, £2,076 was in relation to Sale of Rags, £4,000 related to Covid grants whilst other sources generated £2,308.

- Reserves policy

The trustees have established a reserves policy, to hold in available balance an amount equal to between 3 and 4 months of operating costs.

- Amount of reserves held

Our available balance at the balance sheet date was £75,563 (2021: £29,976). The Trustees are satisfied that they have sufficient reserves on hand to enable the fund to function effectively in the coming year.

- Principal source of funds

Our Mill shop re-opened on 12<sup>th</sup> April 2021 and remained open from this date, save for changes in the Covid situation, for the remainder of the year.

- Risks facing charity

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reassurance that:

- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the Charity or for publication is reliable;
- the Charity complies with relevant laws and regulations.

The Trustees have made an assessment of the major risks facing the charity and are satisfied that there are policies in place to minimise these risks.

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5 APRIL 2022**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with Part 8 of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 5th September 2022 and signed on their behalf by

Brian Newham  
**TRUSTEE**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Mpika Village of Hope

No (if any)  
1106841

CC16a

## Receipts and payments accounts

For the period from	Period start date 06/04/2021	To	Period end date 05/04/2022
------------------------	---------------------------------	----	-------------------------------

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Shop Income	118,420	-	-	118,420	37,254
Regular Donations	5,822	-	-	5,822	4,171
Ad-Hoc Donations	3,081	-	-	3,081	3,378
Fundraising Events	903	-	-	903	-
Sale of Rags	2,076	-	-	2,076	2,070
HMRC Repayments	3,669	-	-	3,669	4,206
Combined Other Miscellaneous	5,565	-	-	5,565	42,827
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>139,536</b>	<b>-</b>	<b>-</b>	<b>139,536</b>	<b>93,906</b>
<b>A2 Asset and investment sales, (see table).</b>					
Loan repayments	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>139,536</b>	<b>-</b>	<b>-</b>	<b>139,536</b>	<b>93,906</b>
<b>A3 Payments</b>					
Orphanage Operations & Wages (Zambia)	36,272	-	-	36,272	35,757
UK Staff Salaries	30,036	-	-	30,036	6,390
Shop Premises Rent, Rates, Insurance & Utilities	21,796	-	-	21,796	23,958
Shop Premises Maintenance & Miscellaneous	1,507	-	-	1,507	259
Stock, Shop & Stationery Supplies	458	-	-	458	790
Fundraising Event Expenses	494	-	-	494	-
Shipping Container Costs, Fuel & Transport	-	-	-	-	3,927
Carriage, Postage, Communications	1,342	-	-	1,342	1,427
Combined Other Miscellaneous	2,046	-	-	2,046	952
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>93,950</b>	<b>-</b>	<b>-</b>	<b>93,950</b>	<b>73,459</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>93,950</b>	<b>-</b>	<b>-</b>	<b>93,950</b>	<b>73,459</b>
<b>Net of receipts/(payments)</b>	<b>45,587</b>	<b>-</b>	<b>-</b>	<b>45,587</b>	<b>20,447</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>29,976</b>	<b>-</b>	<b>-</b>	<b>29,976</b>	<b>9,530</b>
<b>Cash funds this year end</b>	<b>75,563</b>	<b>-</b>	<b>-</b>	<b>75,563</b>	<b>29,976</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Current Account Balance	75,563	-	-
	Unbanked Cash	-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>75,563</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



**Section A Independent Examiner's Report**

**Report to the trustees/members of**

Charity Name  
Mpika Village of Hope

**On accounts for the year ended**

5<sup>th</sup> April 2022

**Charity no (if any)**

1106481

**Set out on pages**

1 and 2 plus PDF supplement  
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 5<sup>th</sup> April 2021.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:** 14 October 2022

**Name:** Paul Stanley Hutchinson

**Relevant professional qualification(s) or body (if any):**

FCA

**Address:**

246 Park View, Whitley Bay  
Tyne and Wear  
NE26 3QX

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

The following transactions occurred during the previous year but left balances owing to the Charity, which could be considered to be Ultra vires to the objectives of the charity:

- Funeral costs for the late June Martin: The balance of £3,982.60 as at 5<sup>th</sup> April 2021 remained as such as at 5<sup>th</sup> April 2022.
- The Late June Martin: The loan balance of £360.00 as at 5<sup>th</sup> April 2021 was still outstanding as at 5<sup>th</sup> April 2022.
- Gillian Matley: The loan balance of £220.00 as at 5<sup>th</sup> April 2021 was still outstanding as at 5<sup>th</sup> April 2022.

The Trustees acknowledge the existence of the above as at 5<sup>th</sup> April 2022 and will work in the current year to correct them. If funds cannot be reclaimed from those noted above, the Trustees (at the time of the events), intend to make good the funds personally.

The result of a meeting held on 13<sup>th</sup> October 2022:

- Funeral costs for the late June Martin of £3,982.60  
A filing with the Charity Commission has come to light which shows Mrs Martin was to be paid a salary of £18,000 per annum. The filing date is 31<sup>st</sup> October 2019 but sadly as Mrs Martin passed away in November 2019, this salary was never paid. To this end, her funeral costs were paid by the Trustees in lieu of what would have been an on-going commitment.
- The Late June Martin loan balance of £360.00  
Brian Newham, Christine Watkin and Rose Bower will each pay £120.00 to clear this loan balance each at a rate of £20.00 per month.
- Gillian Matley loan balance of £220.00  
Brian Newham, Christine Watkin and Rose Bower will each pay £74.00 to clear this loan balance. The £220.00 will be added to the £360.00 noted above and the £20.00 direct debit will continue for each trustee until the combined balance is fully repaid. This should take approximately 10 months until the balance is settled.

**MPIKA VILLAGE OF HOPE**

England & Wales - Charity number 1106841

---

# Accounts

---

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5 APRIL 2021**

**LEGAL INFORMATION**

**ADDRESS**

Unit 16, Black Dyke Mills, Brighouse Road, Queensbury. Bradford. BD13 1QA

**WEBSITE**

[www.mpika.org](http://www.mpika.org)

**CHARITY NUMBER**

1106841

**TRUSTEES**

Brian Newham  
Christine Anne Watkin  
Marion Dawn Matley  
Rose Bower  
Sue Maynard (resigned 07/06/21)

**BANKERS**

Co-Operative Bank PLC  
Business Direct  
PO Box 250  
Skelmersdale  
WN8 6WT

**INDEPENDENT EXAMINER**

Stephen Drew FCCA  
Harrison Hutchinson Limited  
246 Park View  
Whitley Bay  
Tyne and Wear  
NE26 3QX

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5 APRIL 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

- **Type of governing document**

The fund is governed by a Trust Deed dated 2nd September 2004, the terms and rules of which were last amended on 16th April 2016.

- **How charity is constituted**

The fund is a charitable unincorporated body and is governed by the rules of and in the above trust deed.

- **Trustee selection methods**

When the trustees need to appoint a new trustee to replace a trustee, it is placed on the next available trustees meeting agenda for discussion. The members make their suggestions and the board after a discussion agrees on who should be approached. Once approached and having accepted the invitation to be a trustee, they are welcomed at the next meeting.

- **Induction and training of trustees**

New trustees are provided with suitable documentation upon taking up post to ensure a good knowledge of their responsibilities. All members take an appropriate part in the tasks involved in the furtherance of our objectives.

- **Organisational structure of charity**

The organisational structure consists of Trustees, Volunteers who staff the shop and two paid staff who attend to the day to day (regulatory and financial) operations of the charity.

**OBJECTIVES AND ACTIVITIES**

- **Purposes of charity**

The Mpika Village of Hope Orphanage is where the children find shelter, warm meals and schooling. We teach them to care for one another. The school is the best in the district, with glowing reports. The two farms provide staple food for the kitchen to enable it to provide the children and workers with meals. We have clean water from the bore hole in situ and expert medical care is on hand when needed. Since November 2020 the orphanage has stated that they are self-sufficient from farm income and school fees. Our objectives since then have been to provide regular school fees, exceptional items such as fertiliser and focus all our surpluses towards the rebuilding of the orphanage.

- **Summary of main activities**

The Mill charity shop provides the money required for all our operations and we have a steady income stream from private individuals who donate sponsorship money that is transferred directly to the orphanage.

- **Consideration of public benefit**

The Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT (continued)  
FOR THE YEAR ENDED 5 APRIL 2021**

**ACHIEVEMENTS AND PERFORMANCE**

- **Main achievements**

The charity continued to provide school fees, sponsorship and other items to the Orphanage in Northern Zambia and we continue to work with other charities to provide help to people in need and hence, making best use of any excess donations received. In particular, we have donated winter clothing to the homeless.

- **Performance**

The trustees are pleased to report that funds continue to increase year on year and stand at as at £29,976 as at 5 April 2021 (2020: £9,530). We were closed for a large part of the period from March 2020 to April 2021 but received significant grant funding through Bradford City Council.

**FINANCIAL REVIEW**

- **Financial position as at the year end**

Orphanage operations and wages in Zambia of £35,757 (2020: £41,850) were paid out during the year. Shop income amounted to £37,254 (2020: £82,196) whilst income from other activities (excluding receipts from HMRC) amounted to around £52,000 (2020: circa £10,000). Of this £52,000 just over £39,000 related to Grants received through Bradford City Council, whilst refunds of previous overhead costs generated just over £2,500.

- **Reserves policy**

The trustees have established a reserves policy, to hold in available balance an amount equal to between 3 and 4 months of operating costs.

- **Amount of reserves held**

Our available balance at the balance sheet date was £29,976 (2020: £9,530). The Trustees are satisfied that they have sufficient reserves on hand to enable the fund to function effectively in the coming year.

- **Principal source of funds**

We reopened the Mill shop on April 12<sup>th</sup> 2021 and expect to remain open from this date unless there are changes in the Covid situation.

- **Risks facing charity**

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reassurance that:

- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the Charity or for publication is reliable;
- the Charity complies with relevant laws and regulations.

The Trustees have made an assessment of the major risks facing the charity and are satisfied that there are policies in place to minimise these risks.

**MPIKA VILLAGE OF HOPE  
TRUSTEES REPORT  
FOR THE YEAR ENDED 5 APRIL 2021**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with Part 8 of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 9 November 2021 and signed on their behalf by



**Brian Newham  
TRUSTEE**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Mpika Village of Hope

No (if any)  
1106841

CC16a

## Receipts and payments accounts

For the period from	Period start date 06/04/2020	To	Period end date 05/04/2021
---------------------	---------------------------------	----	-------------------------------

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Shop Income	37,254	-	-	37,254	82,196
Regular Donations	4,171	-	-	4,171	4,331
Ad-Hoc Donations	3,378	-	-	3,378	2,060
Fundraising Events	-	-	-	-	-
Sale of Rags	2,070	-	-	2,070	3,416
HMRC Repayments	4,206	-	-	4,206	6,718
Combined Other Miscellaneous	42,827	-	-	42,827	747
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>93,906</b>	<b>-</b>	<b>-</b>	<b>93,906</b>	<b>99,469</b>
<b>A2 Asset and investment sales, (see table).</b>					
Loan repayments	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>93,906</b>	<b>-</b>	<b>-</b>	<b>93,906</b>	<b>99,469</b>
<b>A3 Payments</b>					
Orphanage Operations & Wages (Zambia)	35,757	-	-	35,757	41,850
UK Staff Salaries	6,390	-	-	6,390	200
Shop Premises Rent, Rates, Insurance & Utilities	23,958	-	-	23,958	29,383
Shop Premises Maintenance & Miscellaneous	259	-	-	259	986
Stock, Shop & Stationery Supplies	790	-	-	790	3,358
Fundraising Event Expenses	-	-	-	-	221
Shipping Container Costs, Fuel & Transport	3,927	-	-	3,927	11,697
Carriage, Postage, Communications	1,427	-	-	1,427	1,176
Combined Other Miscellaneous	952	-	-	952	9,111
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>73,459</b>	<b>-</b>	<b>-</b>	<b>73,459</b>	<b>97,983</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>73,459</b>	<b>-</b>	<b>-</b>	<b>73,459</b>	<b>97,983</b>
<b>Net of receipts/(payments)</b>	<b>20,447</b>	<b>-</b>	<b>-</b>	<b>20,447</b>	<b>1,486</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>9,530</b>	<b>-</b>	<b>-</b>	<b>9,530</b>	<b>8,044</b>
<b>Cash funds this year end</b>	<b>29,976</b>	<b>-</b>	<b>-</b>	<b>29,976</b>	<b>9,530</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Current Account Balance	29,976	-	-
	Unbanked Cash	-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>29,976</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



**Section A Independent Examiner's Report**

**Report to the trustees/members of**

Charity Name  
Mpika Village of Hope

**On accounts for the year ended**

5<sup>th</sup> April 2021 Charity no (if any) 1106481

**Set out on pages**

1 and 2 plus PDF supplement  
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 5<sup>th</sup> April 2021.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").


I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 9th November 2021

Name: Stephen Drew

**Relevant professional qualification(s) or body (if any):**

FCCA

**Address:**

246 Park View, Whitley Bay  
Tyne and Wear  
NE26 3QX

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

The following transactions occurred during the previous year but left balances owing to the Charity, which could be considered to be Ultra vires to the objectives of the charity:

- David Matley: The loan balance of £1,000.00 as at 5<sup>th</sup> April 2020 is noted below following a meeting of the Trustees.
- Funeral costs for the late June Martin: The balance of £3,982.60 as at 5<sup>th</sup> April 2020 remained as such as at 5<sup>th</sup> April 2021.
- The Late June Martin: The loan balance of £360.00 as at 5<sup>th</sup> April 2020 was still outstanding as at 5<sup>th</sup> April 2021.
- Gillian Matley: The loan balance of £220.00 as at 5<sup>th</sup> April 2020 was still outstanding as at 5<sup>th</sup> April 2021.

The Trustees acknowledge the existence of the above as at 5<sup>th</sup> April 2021 and will work in the current year to correct them. If funds cannot be reclaimed from those noted above, the Trustees (at the time of the events), intend to make good the funds personally.

The result of a Trustees meeting held on 2<sup>nd</sup> November 2021:

- David Matley loan balance of £1,000  
This loan was repaid on 11.11.2019. Following contact with David (on 1<sup>st</sup> November 2021) the Trustees have identified the repayment as previously being noted as a one-off donation from David's partner Sandra.
- Funeral costs for the late June Martin of £3,982.60  
Brian Newham, Tina Watkin, Rose Bower, Jacqueline Wilkinson and Marian Matley are each liable for £797 should a further attempt to approach the family to contribute to the costs prove futile.
- The Late June Martin loan balance of £360.00  
Brian Newham, Tina Watkin and Jacqueline Wilkinson will each pay £120.00 to clear this loan balance should a further attempt to approach the family to repay these funds prove unsuccessful.
- Gillian Matley loan balance of £220  
Brian Newham, Tina Watkin, Rose Bower, Jacqueline Wilkinson and Marian Matley will each pay £44 to clear this loan balance as it was decided at the meeting to write the above balance off as Gillian cannot be contacted (despite the best efforts of the Trustees).