

Interim Chair's report for 2022-23

The past year has been a welcome return to a more normal way of life, similar to pre-pandemic. It has been a blessing to resume a blend of meetings being in person and online. The trustees of Malawi Orphan Fund, and a number of faithful volunteers, have met throughout the year, very ably assisted & supported by Margaret our Charity Secretary and Chris maintaining our website.

We sadly accepted Mathew's resignation due to work commitments and it was a delight to welcome Alex, Gillian and Kathy as Trustees and Chris to manage our website.

Covid restrictions and its threats lifted sufficiently for Alex, Phil & Ruth to travel to the Home of Hope in September 2022. We had very good, insightful and exciting discussions with the leadership team at the Home of Hope. While Rev Chipeta is still very much involved, Lucy has taken over the day-to-day management along with a fantastic team. We thoroughly enjoyed getting to know Joseph and Chisomo who joined the team during the Covid pandemic as well as reconnecting with Lucy, Linda, Thompson, Shinghai, Rev & Mrs Chipeta and the children who live at the Home of Hope.

In January 2023 it was a delight to have our first major fundraising activity for some time with a Malawi themed lunch at Christ Church Bedford, together with opportunity to speak to over 100 people about the wonderful work the Home of Hope undertake, transforming the lives of the most disadvantaged children in Malawi.

We are so very grateful to all who support Malawi Orphan Fund, without you the Home of Hope would not be able to so wonderfully nurture the children and young people in their care. Please continue to pray for the trustees, volunteers and all supporters that we may serve the Home of Hope in the best way possible.

Ruth Janes

Finance - Notes on Malawi Orphan Accounts for Financial year 1st Mar 2022 - 28th Feb 2023

Please see attachments "Accounts overview as of 28th Feb 2023" and "End of Year 2022-23 Accounts"

In total we have had an income of £89,573 (£38,026 Unrestricted and £51,548 Restricted / Designated Funds) and an expenditure of £80,105 (£34,598 Unrestricted and £45,507 Restricted / Designated Funds). We started the financial year with £26,533 in Barclays bank and have ended the year with £36,000 in the bank.

INCOME

This year the unrestricted income has come from mainly from child sponsorship, a number of one-off donations to general funds from various churches, and the Gift Aid we are able to reclaim on these donations.

Since 1st March 2022 there have been several donations to restricted funds, primarily towards providing bursaries for those students accepted into a Malawi State University. Other donations have been made to explicitly help with VTC staff house

construction, baby milk provision, buying items requested by the Home of Hope which Alex, Phil & Ruth took out with them, and most recently our 2022 Christmas Project of Sleep Safe, Sleep Well (providing mosquito nets, blankets and replacement mattresses). We have also received a large donation which has been placed in a designated fund for Disaster Relief. The war in Ukraine and cost of living increases are impacting the Home of Hope with their day to day running costs and we anticipate this will only worsen and when planning time comes around the cost of fertilizer is likely to be much more than in previous years. It is hoped that we will be able to top up the Disaster fund when extra funds come in so that we can keep a "pot" to have the funds quickly available when the Home of Hope are in great need.

EXPENDITURE

We have been able to send grants from our Unrestricted funds in May 2022 - £7,000, August - £8,000, October - £8,000, December - £5,040 and January 2023 - £2,000. This is a total of £29,040. The other expenses from Unrestricted funds, £5,559 total, have been £5,000 in October 2021 specifically to help pay a debt for fertiliser, £544 to allow the schools to buy a minimum of 1 textbook for each subject with the balance being the Global Web Pay money transfer charges.

Additional money from restricted funds was also transferred to the Home of Hope, sent with grants where possible to minimise fees taken by the Bank of Malawi.

In 2021 we started the exciting scheme of sending money to be used as university bursaries to help students with their subsistence and travel costs, and to be equipped a new laptop to help with their studies. We continued this in 2022-23, sending ~£5,800 to support those going into their second year as well as those heading off for the first time.

We were able to use the Disaster fund to quickly send funds enabling the Home to buy Maize at a subsidised price from the Government, to buy 1500kg of Beans and make repairs to the road to the farm - vital for getting the harvest back to the storerooms at the Home.

During this year we helped the Home of Hope purchase a replacement truck. The previous one had given many years of service and needed to be replaced. We also transferred a donation to help build Vocational Training Centre staff housing and we saw the semi-detached bungalows being built during our visit in September. The Malawi government will in time supply qualified teachers so long as the Home of Hope has accommodation for them. The Home of Hope has a number of enthusiastic supporters in the Midlands who have made donations via MOF to help with areas such as the provisions of medicines and celebration meals. In total £45,507 from Restricted Funds has been forwarded to the Home of Hope.

As of 28th February 2023, there is £14,282 in unrestricted funds and £21,719 across the restricted & designated funds in our bank account, total £36,001.

During the past year I have kept our financial records up-to-date, recommended the amount we could send as a grant and issued accounts overview for each Malawi Orphan Fund meeting. In addition, I set up the bank transfers from Barclays to Global Web Pay who then transfer the money to the Home of Hope's US Dollar bank account. Many thanks to Margaret & Jane for second signing the bank transfers so promptly! I have been WhatsApped and emailed many times during the past year by Shinghai, Lucy and Rev Chipeta, as has Jane, asking for our quarterly grants to be sent early

due to financial hardships they are facing, which has not been easy to deal with. Generally, we have been able to transfer money, but we need to continue working with the Home of Hope for them to understand the range and limitations of our activities, and that we cannot quickly, or easily, replace their other funding streams which are reducing.

Ruth Janes

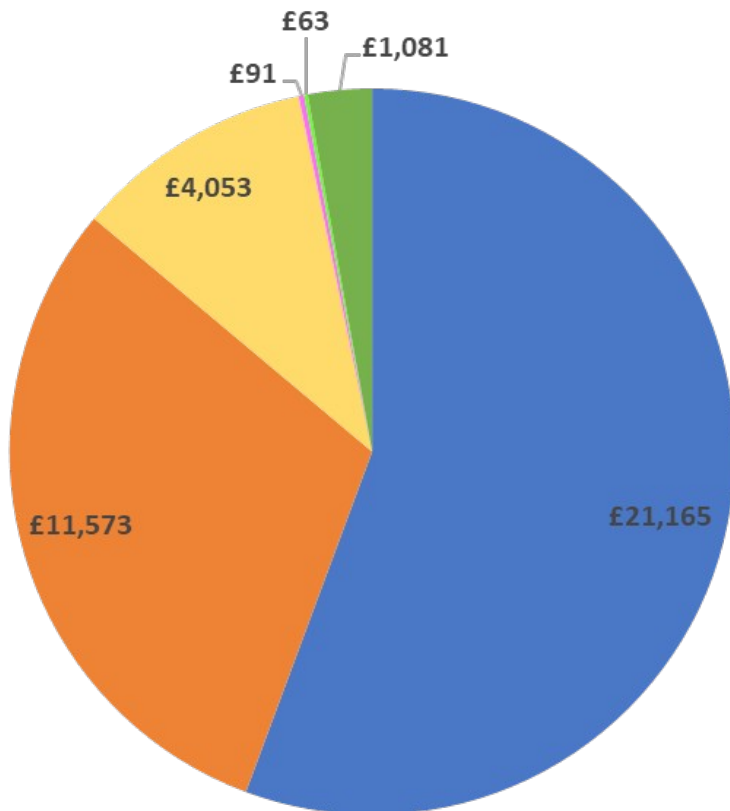
13/05/2023

Accounts overview as of 28th Feb 2023

Non restricted	Balance @ start FY22-23	Income	Spend	Position as of 28/02/23	Other info
Child Sponsorship Contributions		21,165		21,165	
General Donations	10,854	11,573	5,559	16,869	£5k for fertilizer bill, £545 Textbooks, rest GWP transfer fees
Gift Aid Sponsorship & General		4,053		4,053	
Grants to Mchinji Children's Home, Malawi (Home of Hope)			29,040	29,040	
Fundraising Expenses					
Postage & Stationery					
Trustee expenses					
Funds raised by shopping online		91		91	
World Walk		63		63	
to alloc					
Charity Running Expenses					
Christ Church Mission Lunch 29/1/23		1,081		1,081	not inc GA
TOTAL	10,854	38,026	- 34,598	14,282	

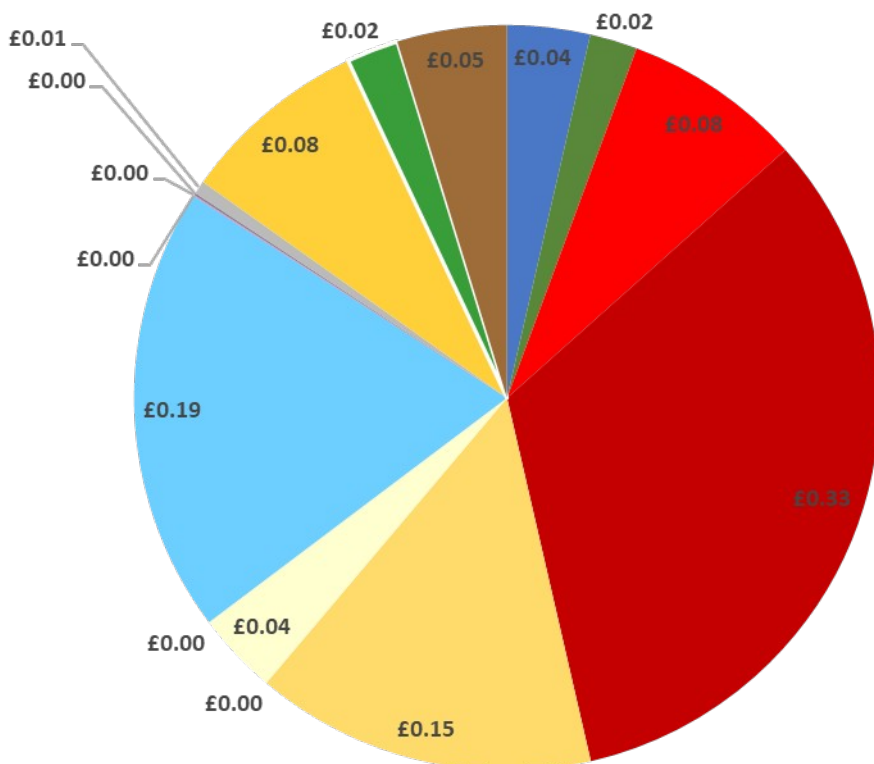
Restricted / Designated Fund name	Balance @ start FY21-22	Income	Spend	Position as of as of 28/02/23	Other info
D Francis fundraising		1,850	- 1,850		
Farm / Tractor Projects	3,343	1,063	- 3,440	966	Tractor repairs
Truck		4,000	- 4,000		Sheff Med projects from 21-22 added £4k
Disaster Fund		17,000	- 6,550	10,450	
Science	1,544		- 1,544		
University Bursaries	2,681	7,614	- 5,815	4,481	
Building Maintenance	2,417		- 1,000	1,417	
Milk	800	1,838	- 1,000	1,638	
Seeds & fertilizer for Autumn 2021 planting			-		
VTC Staff Houses		10,000	- 10,000		
Sheff Med Projects	4,000		- 4,000		truck along with £4k other restricted donations
Protection for Education		20	-	20	
Christmas 2021 - lights & Loos	893		- 893		
Christmas 2021 GA		48	- 48		
Malawi 2023 trip fundraising		297	-	297	
Sept 2022 HoH visit		4,205	- 4,205		
Christmas 2022 Sleep safe, sleep well		1,162	- 1,162		
Fish Nuts tbc		2,451	-	2,451	
TOTAL	15,678	51,548	- 45,507	21,719	
TOTAL	26,533	89,573	- 80,105	36,001	

Non restricted income



- Child Sponsorship Contributions
- General Donations
- Gift Aid Sponsorship & General
- Funds raised by shopping online
- World Walk
- Christ Church Mission Lunch 29/1/23

Restricted Income



- D Francis fundraising
- Farm / Tractor Projects
- Truck
- Disaster Fund
- Science
- University Bursaries
- Building Maintenance
- Milk
- Seeds & fertilizer for Autumn 2021 planting
- VTC Staff Houses
- Sheff Med Projects
- Protection for Education
- Christmas 2021 - lights & Loos
- Christmas 2021 GA
- Sept 2022 HoH visit
- Christmas 2022 Sleep safe, sleep well
- Fish Nuts tbc



Charity Name:	Charity Number:
Malawi Orphan Fund	1110640

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/03/2022		28/02/2023

Section A Receipts and payments

	Unrestricted funds	Restricted / Designated funds	Total funds 2022 -23	Total funds 2021 -22
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts				
Child Sponsorship Contributions	21,165		21,165	23,416
General Donations	11,573		11,573	18,387
Gift Aid Sponsorship & General	4,053		4,053	3,848
Funds raised by shopping online	91		91	
World Walk	63		63	
Christ Church Mission Lunch 29/1/23	1,081		1,081	
D Francis fundraising		1,850	1,850	
Farm / Tractor Projects		1,063	1,063	645
Truck		4,000	4,000	
Disaster Fund		17,000	17,000	
University Bursaries		7,614	7,614	3,953
Milk		1,838	1,838	1,350
Seeds & fertilizer for Autumn 2021 planting				500
VTC Staff Houses		10,000	10,000	
Protection for Education		20	20	150
Christmas 2021 - lights & Loos				606
Christmas 2021 GA		48	48	
Malawi 2023 trip fundraising		297	297	
Sept 2022 HoH visit		4,205	4,205	
Christmas 2022 Sleep safe, sleep well		1,162	1,162	
Fish Nuts tbc		2,451	2,451	
Christmas 2020 Appeal				288
Building Maintenance				929
Medicines & Meal				2,500
CLM Church funds				1,500
Girl's Technical College				500
SheffMed donation for Projects				4,000
Sub total	38,026	51,548	89,573	62,571
A2 Asset and investment sales, etc.	0	0	0	0
Total receipts	38,026	51,548	89,573	62,571

End of Year 2022-23 Accounts

	Unrestricted funds	Restricted / Designated funds	Total funds 2022 -23	Total funds 2021 -22
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A3 Payments				
Grants to Mchinji Children's Home, Malawi (Home of Hope)	29,040		29,040	35,892
General Expenses	5,559		5,559	28
Trustees' Expenses (see note 2)				53
Postage and Stationery (see note 3)				
Fundraising Expenses (see note 4)				
Charity Running Expenses				50
D Francis fundraising		1,850	1,850	
Farm / Tractor Projects		3,440	3,440	2,805
Truck		4,000	4,000	
Disaster Fund		6,550	6,550	
Science		1,544	1,544	
University Bursaries		5,815	5,815	3,405
Building Maintenance		1,000	1,000	
Milk		1,000	1,000	550
Seeds & fertilizer for Autumn 2021 planting				500
VTC Staff Houses		10,000	10,000	
Sheff Med Projects		4,000	4,000	
Protection for Education				150
Christmas 2021 - lights & Loos		893	893	
Christmas 2021 GA		48	48	
Sept 2022 HoH visit		4,205	4,205	
Christmas 2022 Sleep safe, sleep well		1,162	1,162	
World Walking - Walk 10 miles to Malawi				4,358
Medicines & Meal				2,500
CLM Church funds				1,500
Girl's Technical College				500
Sub total	-34,598	-45,507	-80,105	-52,291
A4 Asset and investment purchases, etc.	0	0	0	0
Total payments	-34,598	-45,507	-80,105	-52,291
Net of receipts/(payments)	3,428	6,040	9,468	10,280
A5 Transfers between funds	0	0	0	0
A6 Cash funds last year end	10,854	15,678	26,533	16,252
Cash funds this year end	14,282	21,719	36,001	26,533



Charity Name: Malawi Orphan Fund	No (if any): 1110640
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Receipts and payments accounts

For the period from	Period start date 01/03/2022	To	Period end date 28/02/2023
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Section B Statement of assets and liabilities at the end of the period

Categories

Unrestricted
funds
to nearest £

Restricted
funds
to nearest £

Cash funds

Balance on Bank Current Account

Total cash funds (see note 5)
(agree balances with receipts and payments
account(s))

14,282	21,719
14,282	21,719
OK	OK

Liabilities

None

Amount due to
nearest £

-

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

Signature

Print Name

Date of approval

Ruth Jones

Ruth Jones

13/05/2023

Notes to the Accounts

1. Foundation and Constitution

This charity is a trust, founded on 6 February 2005 with a donation of £10.00 by the founding trustees, and became a Registered Charity in England and Wales on 29 July 2005.

2. Trustees' Expenses

Trustees do not receive any remuneration for their services. Expenses incurred in the performance of the activities of the charity, such as travelling expenses for any visits to Malawi, can be reimbursed out of the charity's funds although in fact they are often not claimed.

3. Postage and Stationery

Expenses incurred by trustees on such items as telephone, postage, and stationery have also not always been claimed, which means the expenditure reported may be less than the true cost of the charity's activities.

4. Fundraising Expenses

Fundraising expenses may include travel within the UK for a visiting member of the HOH staff to speak to existing sponsors/donors as well as potential new donors about the work at HOH

5. Restricted vs Unrestricted Funds

Where a specific purpose is defined for the funds they will be held as restricted until spent for that specific purpose



Charity Name: Malawi Orphan Fund	Charity Number: 1110640
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Cash funds this year end

14,282	21,719	36,001	26,533
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Charity Name: Malawi Orphan Fund	No (if any): 1110640
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Receipts and payments accounts

For the period from	Period start date 01/03/2022	To	Period end date 28/02/2023
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Categories

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Restricted funds

to nearest £

to nearest £

Cash funds

Balance on Bank Current Account

14,282	21,719
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OK	OK

Total cash funds (see note 5)

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

Liabilities

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Amount due to
nearest £

-

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on behalf of all the trustees

Signature

Print Name

Date of approval

Ruth Janes

Ruth Janes

13/05/2023

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Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/

MALAWI ORPHAN FUND

On accounts for the year

01 Mar 2022 to 28 Feb 2023

Charity number 1110640

Set out on pages

1 - 3

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met ; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

P B Frost

Date:

5-11-2023

Name:

PETER BARRINGTON FROST

Relevant professional
qualification or body:

Address:

13 The Furlong

Putnoe

Bedford MK41 8EE