

# NDI MOYO

England & Wales · Charity number 1111045

## Details

---

**Status** Registered

**Legal form** Other

**Registered** 2005-08-25

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** 53 Uplands Road  
London  
N8 9NH

**Phone** 07894423272

**Email** [enquiries@ndimoyo.org](mailto:enquiries@ndimoyo.org)

**Website** [www.ndimoyo.org](http://www.ndimoyo.org)

## Activities

---

**Objects:** TO PROMOTE THE PHYSICAL AND MENTAL HEALTH OF THE CHRONICALLY AND TERMINALLY ILL IN THE SALIMA AREA AND ADJACENT DISTRICTS IN MALAWI, AFRICA, THROUGH THE PROVISION OF FINANCIAL ASSISTANCE, SUPPORT, CARE, EDUCATION AND PRACTICAL ADVICE.

**Activities:** Sponsor the development and operation of the Ndi Moyo Palliative Care Centre, Salima, Malawi

## Classification

---

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

## Geography

---

- **Area of benefit:** SALIMA AREA AND ADJACENT DISTRICTS IN MALAWI, AFRICA
- Malawi

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£121,439	£120,771	-	-
2023-12-31	£98,901	£112,312	-	-
2022-12-31	£75,646	£85,907	-	-
2021-12-31	£70,881	£97,648	-	-
2020-12-31	£77,972	£73,861	-	-

## Trustees

Name	Role	Appointed
Dr HELEN COX	Chair	2013-03-03
ANDREW JAMES EDWARD HOLDEN		
Alexandra Lindsay-Perez		2023-11-25
BRIDGET MULLENS		2013-02-06
Barbara Lynn Brooks-Smith		2021-03-20
Cecelia Mary Pollock		2016-06-25
Chupa Phiri		2021-07-03
Dr Eleanor Cook		2019-11-16
Dr Julia Bogнар		2020-07-29
Jonathan Pollock		2018-11-17

**NDI MOYO**

England & Wales - Charity number 1111045

---

# Accounts

---

**Ndi Moyo**

**Registered Charity no.  
1111045**

**Report and Financial Statements**

**Year ended 31 December 2024**

## NDI MOYO

### CONTENTS

	Page
Information	3
Trustees' Report	4-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-12

## NDI MOYO

### INFORMATION

Trustees:	Helen Cox Andrew Holden Bridget Mullens Joanna Shawcross (until 20 July 2024) Cecelia Mary Pollock Jonathan Pollock Ellie Cook Julia Bognar Barbara Lynn Brooks-Smith Chupa Phiri Alexandra Lindsay-Perez
Chair	Helen Cox
Treasurer	Donald Boag
Address	53 Uplands Road, London N8 9NH
Charity number	1111045
Independent Examiner	Helen Lake 9 Fern Road Cropwell Bishop Nottingham NG12 3BU

## **NDI MOYO**

### **TRUSTEES' ANNUAL REPORT 2024**

The trustees present their report and financial statements for the financial period 2024.

Ndi Moyo's governing document is a constitution dated 25<sup>th</sup> August 2005. The charity is constituted as a charitable unincorporated association. The trustees are appointed by existing trustees after careful consideration of the skills required for the governance of the charity.

#### **Objectives**

The principal aim of Ndi Moyo is to promote the physical and mental health of the chronically and terminally ill in the Salima area and adjacent districts in Malawi. This objective is achieved through the provision of financial assistance, support, care, education and practical advice provided through the Ndi Moyo Palliative Care Trust (NMPCT) at the Ndi Moyo Palliative Care Centre.

The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

#### **Achievements during the year**

During 2024, all normal activities have been fully restored post Covid, including clinic attendances, chemotherapy, visits to patients' homes and outreach centres, as well as cervical screening and specialist clinics run by the oncologist. Malawi has only two oncologists and the willingness of one of these to make the two-hour journey from the capital, Lilongwe, to Ndi Moyo helps enormously to speed up diagnosis and treatment for cancer patients in our area. Many patients need help with bus fares to Lilongwe for treatment and we provide this through our Comfort Fund, kindly aided by the Capricorn Africa Trust. Monthly outreach clinics to three outlying sites have been supported by a grant from the James Tudor Foundation. This enables patients living at considerable distance from Salima to receive treatment and food supplements.

A new initiative at the central clinic has been to commence on-site HIV testing. Many of the cancers we see are related to HIV/AIDS and early treatment is important both for our patients and their families. We are grateful to the Friends of Malawi Association for a grant towards the costs of setting this up, adapting a room and arranging an incinerator.

The support of children made vulnerable by their parents' illness and loss of earnings is just one aspect of our work. We visit and assess these families and provide immediate essentials such as blankets and sleep mats as well as school fees and scholastic materials. We are grateful to the Brian Murtagh Trust for a grant towards this work.

Training is also an important part of Ndi Moyo's role: palliative care remains too thinly spread in sub-Saharan Africa. To date, we have trained over 120 Malawian nurses and clinical officers from 32 sites around Malawi. We are pleased to say that a grant from the Malawi Association for Christian Support (MACS) permitted the 5-week Initiators' Training Course in Palliative Care to resume in April/May 2024. Those health professionals already trained at Ndi Moyo are now being mentored through online case conferences, allowing them to discuss the management of difficult patients with Ndi Moyo staff.

During the period covered by these accounts, Ndi Moyo UK transferred a total of £120,000 to Malawi. Of this £78,000 was from unrestricted funds for core costs and £42,000 from restricted funds.

#### **Funders**

During 2024, Ndi Moyo Palliative Care Trust continued to pursue its application to join the umbrella organisation, CHAM (Christian Health Association of Malawi). This organisation covers the majority of mission hospitals, which make up nearly half of Malawi's health care. After year end, NMPCT was advised that the application had been successful. As a result CHAM will contribute significantly to the costs of many staff salaries.

All charities have struggled with fundraising since Covid and a very generous Canadian trust no longer has the funds to support us.

As Ndi Moyo UK, we owe a debt of gratitude to our regular and new supporters, who have been very generous in their donations during this period. Many of these have been channelled through the Big Give Christmas Challenge which continues to be a very successful focus for fundraising. Trustees have helped to raise our profile in newsletters, Facebook and Instagram and been able to enter dialogue with Malawi management on effective corporate fundraising.

Special mention should be given to the generous support grants by the Capricorn Africa Trust, MACS, the James Tudor Foundation, the Brian Murtagh Trust and our many supporters who contribute monthly. We particularly thank a kind donor for funding the salaries of senior staff, Dr Conan McCaul and his anaesthetist colleagues and Laurence O'Kane, a pharmacist in Draperstown, who continues to be extremely generous in his help. Ireland has provided us with a number of dedicated supporters, including those inspired by Maureen Morgan, until recently one of our trustees. Another kind pharmacist in Hungary has helped us to source medicines which are in short supply in Malawi. We greatly value their help in what continues a challenging time.

As ever, we are grateful to our trustees and the 'Friends of Ndi Moyo' for their time and input. As the UK charity evolves, we look forward to a further year of challenge and development.

### **Charity Regulations**

Trustees of Ndi Moyo UK have made every effort to comply with UK Charity Law, developing and adopting Safeguarding, Equality and Diversity, GDPR and Privacy Policies. We owe a debt of gratitude to Barbs Brooks-Smith, Paul Fenrich and Dave Gardner for IT help in implementing these and for ongoing support with our newsletters and website.

### **Financial Review**

The results for the year ended 31<sup>st</sup> December 2024 are set out in the attached financial statements.

### **Reserves policy**

The Trustees of Ndi Moyo UK review our reserves policy regularly. From April 2023, our reserves policy has been to hold in unrestricted reserves at the start of each year 75% of the funding we expect to send to Malawi in the coming year.

During 2024, the need for additional funding towards running the clinic as well as incinerator and training costs has continued. Within Malawi, costs continue to rise steeply as inflation is close to 30%. This increased level of funding has been necessary to ensure ongoing service provision but exceeds our current income and will continue to require active steps to increase this, particularly through grant applications. Trustees have been very helpful in rising to this challenge.

At the end of the year described in these accounts, total net assets were £133,185 of which £41,500 was restricted and £91,685 was unrestricted.

### **Trustees' responsibilities**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and 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 state of affairs of the charity and of the surplus or deficit for the period. In preparing those financial statements the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures being disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis (unless it is inappropriate to

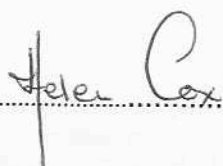
presume that the charity will continue in operation).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

### **Preparation of the Report**

This report has been prepared in accordance with the recommendations contained in the Accounting and Reporting by Charities: Statement of Recommended Practice published on 16<sup>th</sup> July 2014 as they apply to smaller charities.

This report was approved by the Board on 19 July 2025 and signed on its behalf by:

  
.....

**Helen Cox (Chair)**

## Independent Examiner's Report to the Trustees of Ndi Moyo

I report to the trustees on my examination of the accounts of Ndi Moyo ('the Trust') for the year ended 31<sup>st</sup> December 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 all the applicable Directions given by the Charities 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 in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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 this report in order to enable a proper understanding of the accounts to be reached.

*A. C. Lake*

-----  
Helen Lake  
9 Fern Road  
Cropwell Bishop  
Nottingham  
NG12 3BU

Date: *23 July 2025*

**NDI MOYO****STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024**  
**(Incorporating an Income and Expenditure Account)**

		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
		<b>Funds</b>	<b>Funds</b>	<b>2024</b>	<b>2023</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Grants and Donations	2	60,666	58,500	119,166	97,683
Bank interest		2,273		2,273	1,218
<b>Total incoming resources</b>		<b>62,939</b>	<b>58,500</b>	<b>121,439</b>	<b>98,901</b>
<b>RESOURCES EXPENDED</b>					
Charitable activities	3	78,000	42,000	120,000	111,600
Governance costs		209		209	234
Other costs		562		562	478
<b>Total resources expended</b>		<b>78,771</b>	<b>42,000</b>	<b>120,771</b>	<b>112,312</b>
<b>Net (Outgoing) / incoming resources for the year</b>		<b>(15,832)</b>	<b>16,500</b>	<b>668</b>	<b>(13,411)</b>
<b>Fund balances brought forward at 1 January 2024</b>		<b>107,517</b>	<b>25,000</b>	<b>132,517</b>	<b>145,928</b>
<b>Fund balances carried forward at 31 December 2024</b>		<b>91,685</b>	<b>41,500</b>	<b>133,185</b>	<b>132,517</b>

**NDI MOYO**

**BALANCE SHEET AS AT 31 DECEMBER 2024**

	Note s	2024 £	2024 £	2023 £	2023 £
<b>Current assets</b>					
Debtors & Accrued Income	4	26,247		23,447	
Cash at bank		106,938		109,070	
		<u>133,185</u>		<u>132,517</u>	
<b>Creditors</b>					
Amounts falling due within one year		-		-	
<b>Net current assets</b>			133,185		132,517
<b>Total net assets</b>			<u><u>133,185</u></u>		<u><u>132,517</u></u>
<b>Funds &amp; Reserves</b>					
	5				
Restricted Funds			41,500	25,000	
Unrestricted fund - General fund			91,685	107,517	
			<u><u>133,185</u></u>	<u><u>132,517</u></u>	

The financial statements were approved and authorised for issue by the Board on

19 July 2025 and signed on its behalf by:

  
.....

**Helen Cox (Chair)**

## NDI MOYO

### NOTES TO THE FINANCIAL STATEMENTS

#### **1. Accounting policies**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements

##### **Basis of accounting**

The financial statements have been prepared in accordance with the accounting policies set out below and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 (FRS 102).

Having reviewed the financial position and future plans for the charity, the trustees have identified no material uncertainties relating to events or conditions that cast significant doubt on the charity's ability to continue its activities for the foreseeable future. Accordingly, they continue to adopt a going concern basis in preparing the accounts.

The charity is a public benefit entity as defined in FRS 102

##### **Incoming Resources**

All income is treated as unrestricted income and is available for expenditure approved by the Board unless the donor specified that income must be spent for a specific charitable objective, in which case it is treated as restricted income.

Income is recognised in the Statement of Financial Activities in the period when entitlement can be demonstrated, receipt is probable and the amount can be accurately measured. Any income restricted for expenditure in future years is deferred.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general charitable objectives of Ndi Moyo. Designated funds comprise funds set aside by trustees out of unrestricted funds for specific future purposes.

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to conditions imposed by donors. Currently the only restricted fund is to cover the salaries of specified staff in Malawi.

##### **Resources expended**

Expenditure is included in the Statement of Financial Activities when incurred and includes input VAT which cannot be recovered.

## NDI MOYO

### 2. Incoming resources from generated funds

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Grants &amp; Donations</b>				
Regular Donations	9,726		9,726	10,605
Restricted Donations		58,500	58,500	25,000
Big Give	34,000		34,000	34,242
Other donations	6,001		6,001	13,491
Gift Aid	10,939		10,939	14,345
	60,666	58,500	119,166	97,683

### 3. Total resources expended

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Charitable Activities</b>				
Direct payments to NMPCT	78,000		78,000	91,600
Contribution to specified staff salaries		25,000	25,000	20,000
Other Restricted Fund payments to NMPCT		17,000	17,000	
<b>Total Charitable Activities</b>	78,000	42,000	120,000	111,600
Governance Costs	209		209	234
Bank charges	562		562	478
<b>Total resources expended</b>	78,771	42,000	120,771	112,312

#### Governance costs are made up as follows:

Fundraising Regulator Registration Fee	60	50
Trustee Meeting Travel Expenses	149	184
	209	234

## NDI MOYO

### 4. Debtors & Accrued Income

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Big Give	18,181	8,000
Gift Aid	7,800	15,447
CAF Donate	266	
	<u>26,247</u>	<u>23,447</u>

### 5. Funds & Reserves

	<b>At 1 January 2024</b>	<b>Incoming resources</b>	<b>Expend</b>	<b>Transfers</b>	<b>At 31 December 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted Funds</b>					
Paula Hawkins: Specified Salaries	25,000	25,000		(25,000)	25,000
MACS - Training		12,000		(12,000)	
Brian Murtagh - Vulnerable children		8,000		(1,200)	6,800
Friends of Malawi		1,000		(1,000)	
Arcaid		2,800		(2,800)	
Capricorn		5,000			5,000
James Tudor		4,700			4,700
	<u>25,000</u>	<u>58,500</u>		<u>(42,000)</u>	<u>41,500</u>
<b>Unrestricted Funds</b>					
General	107,517	62,939	(771)	(78,000)	91,685
	<u>107,517</u>	<u>62,939</u>	<u>(771)</u>	<u>(78,000)</u>	<u>91,685</u>
<b>Total Funds</b>	<u>132,517</u>	<u>121,439</u>	<u>(771)</u>	<u>(120,000)</u>	<u>133,185</u>

**NDI MOYO**

England & Wales - Charity number 1111045

---

# Accounts

---

**Ndi Moyo**

**Registered Charity no.  
1111045**

**Report and Financial Statements**

**Year ended 31 December 2023**

## NDI MOYO

### CONTENTS

	Page
Information	3
Trustees' Report	4-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-12

## NDI MOYO

### INFORMATION

Trustees:	Helen Cox Andrew Holden Bridget Mullens Joanna Shawcross Cecelia Mary Pollock Jonathan Pollock Ellie Cook Julia Bognar Barbara Lynn Brooks-Smith Chupa Phiri  Alexandra Lindsay-Perez (appointed 25 November 2023)
Chair	Helen Cox
Address	53 Uplands Road, London N8 9NH
Charity number	1111045
Independent Examiner	Helen Lake 9 Fern Road Cropwell Bishop Nottingham NG12 3BU

## **NDI MOYO**

### **TRUSTEES' ANNUAL REPORT 2023**

The trustees present their report and financial statements for the financial period 2023. Ndi Moyo's governing document is a constitution dated 25<sup>th</sup> August 2005. The charity is constituted as a charitable unincorporated association. The trustees are appointed by existing trustees after careful consideration of the skills required for the governance of the charity.

#### **Objectives**

The principal aims of Ndi Moyo are to promote the physical and mental health of the chronically and terminally ill in the Salima area and adjacent districts in Malawi as well as training for palliative care staff throughout Malawi. This objective is achieved through the provision of financial assistance, support, care, education and practical advice provided through the Ndi Moyo Palliative Care Trust (NMPCT) at the Ndi Moyo Palliative Care Centre.

The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

#### **Achievements during the year**

Our financial year is in line with that of Ndi Moyo Palliative Care Trust in Malawi and follows the calendar year.

During 2023, normal activities have been fully restored post Covid: clinic attendances, chemotherapy, visits to patients' homes and outreach centres, as well as cervical screening and specialist clinics run by the oncologist. Malawi has only two oncologists and the willingness of one of these to make the two-hour journey from the capital, Lilongwe, to Ndi Moyo helps enormously to speed up diagnosis and treatment for cancer patients in our area. Many need help with bus fares to Lilongwe for treatment and we provide this through our Comfort Fund.

The Initiators' Training Course in Palliative Care had been temporarily suspended in 2023 because of cost issues. This was very disappointing because training is an important part of Ndi Moyo's work in disseminating these skills throughout the country. Between 2015 and 2022, we have trained over 100 Malawian nurses and clinical officers from 32 sites around Malawi. We are therefore pleased to say that a grant from the Malawi Association for Christian Support (MACS) has permitted this course to resume in April/May 2024. Those health professionals already trained at Ndi Moyo are now being mentored through online case conferences, allowing them to discuss the management of difficult patients with Ndi Moyo staff.

In the UK, we have been pleased to welcome Dr Alexandra Lindsay-Perez as a trustee following her valuable work at Ndi Moyo in Malawi in the first half of the year.

During the period covered by these accounts, Ndi Moyo UK transferred a total of £111,600 to Malawi. Of this £91,600 was from unrestricted funds for core costs and £20,000 from a restricted fund for salaries.

#### **Funders**

Since Covid, all charities have struggled with fundraising, with many events cancelled over the last 3 years. More recently, Malawi has suffered major flooding, loss of life and damage to homes and crops as a result of cyclone Freddy which struck in March 2023. Although we were fortunate that the Salima district suffered few direct effects, the national disruption is likely to impair fundraising efforts for some time to come.

Sadly for Ndi Moyo, a major Canadian supporter has been forced to reduce its funding from the end of 2023 due to restructuring and reduction in profits due to Covid. This required Ndi Moyo in Malawi to write a belt-tightening budget and redundancies were threatened. Fortunately, these

were prevented by additional grants from Ndi Moyo UK which lessened the problem in the short term, and we continue to pursue the option of joining the umbrella organisation, CHAM (Christian Health Association of Malawi) who would then cover the costs of most staff salaries. This organisation covers the majority of mission hospitals, which make up nearly half of Malawi's health care.

As Ndi Moyo UK, we owe a debt of gratitude to our regular and new supporters, who have been very generous in their donations during this period. Many of these have been channelled through the Big Give Christmas Challenge which continues to be a very successful focus for fundraising. Trustees have helped to raise our profile in newsletters, Facebook and Instagram and been able to enter dialogue with Malawi management on effective corporate fundraising.

Special mention should be given to the generous support grants by the Capricorn Africa Trust, MACS and our many supporters who contribute monthly. We particularly thank a kind donor for funding the salaries of senior staff, Dr Conan McCaul and his anaesthetist colleagues and Laurence O'Kane, a pharmacist in Draperstown, who continues to be extremely generous in his help. Ireland has provided us with a number of dedicated supporters, including those inspired by Maureen Morgan, until recently one of our trustees. We greatly value their help in what continues a challenging time.

As ever, we are grateful to our trustees and the 'Friends of Ndi Moyo' for their time and input. As the UK charity evolves, we look forward to a further year of challenge and development.

### **Charity Regulations**

Trustees of Ndi Moyo UK have made every effort to comply with changes to UK Charity Law, developing and adopting Safeguarding, Equality and Diversity, GDPR and Privacy Policies. We owe a debt of gratitude to Barbs Brooks-Smith, Paul Fenrich and Dave Gardner for IT help in implementing these and for ongoing support with our newsletters and website.

### **Financial Review**

The results for the year ended 31<sup>st</sup> December 2023 are set out in the attached financial statements.

### **Reserves policy**

The Trustees review Ndi Moyo's reserves policy regularly. Until April 2023, the policy adopted by the Trustees was to maintain unrestricted reserves of not less than 50% of the budgeted annual expenditure of the NMPCT. This has presented difficulties in the current financial climate and a new policy was voted into place, operative from April 2023, when our reserves policy will be to hold in unrestricted reserves at the start of each year 75% of the funding we expect to send to Malawi in the coming year.

During 2023, the trustees approved additional funding to make a total of £91,600 in unrestricted funds transferred, plus £20,000 restricted funding for staff salaries. This increased level has been necessary to ensure continuing service provision but exceeds our current income and will require active steps to increase this, particularly through grant applications.

At the end of the year described in these accounts, total net assets were £132,517 of which £25,000 was restricted and £107,517 was unrestricted.

### **Trustees' responsibilities**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and 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 state of affairs of the charity and of the surplus or deficit for the period. In preparing those financial statements the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures being disclosed and explained in the financial statements; and
- prepare the financial statements on a 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 that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

### **Preparation of the Report**

This report has been prepared in accordance with the recommendations contained in the Accounting and Reporting by Charities: Statement of Recommended Practice published on 16<sup>th</sup> July 2014 as they apply to smaller charities.

This report was approved by the Board on 18 May 2024 and signed on its behalf by:



..... **Helen Cox (Chair)**

## Independent Examiner's Report to the Trustees of Ndi Moyo

I report to the trustees on my examination of the accounts of Ndi Moyo ('the Trust') for the year ended 31<sup>st</sup> December 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 all the applicable Directions given by the Charities 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 in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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 this report in order to enable a proper understanding of the accounts to be reached.

H.C. Lake

-----  
Helen Lake  
9 Fern Road  
Cropwell Bishop  
Nottingham  
NG12 3BU

Date: 23<sup>rd</sup> May 2024

**NDI MOYO****STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023**  
**(Incorporating an Income and Expenditure Account)**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Grants and Donations	2	72,683	25,000	97,683	75,339
Bank interest		1,218		1,218	307
<b>Total incoming resources</b>		<b>73,901</b>	<b>25,000</b>	<b>98,901</b>	<b>75,646</b>
<b>RESOURCES EXPENDED</b>					
	3				
Charitable activities		91,600	20,000	111,600	85,000
Governance costs		234	-	234	50
Other resources		478	-	478	857
<b>Total resources expended</b>		<b>92,312</b>	<b>20,000</b>	<b>112,312</b>	<b>85,907</b>
<b>Net (Outgoing) / incoming resources for the year</b>		<b>(18,411)</b>	<b>5,000</b>	<b>(13,411)</b>	<b>(10,261)</b>
<b>Fund balances brought forward at 1 January 2023</b>		<b>125,928</b>	<b>20,000</b>	<b>145,928</b>	<b>156,189</b>
<b>Fund balances carried forward at 31 December 2023</b>		<b>107,517</b>	<b>25,000</b>	<b>132,517</b>	<b>145,928</b>

**NDI MOYO****BALANCE SHEET AS AT 31 DECEMBER 2023**

	Notes	2023 £	2023 £	2022 £	2022 £
<b>Current assets</b>					
Debtors & Accrued Income	4	23,447		36,369	
Cash at bank		109,070		109,559	
		<u>132,517</u>		<u>145,928</u>	
<b>Creditors</b>					
Amounts falling due within one year		-		-	
<b>Net current assets</b>			132,517		145,928
<b>Total net assets</b>			<u>132,517</u>		<u>145,928</u>
<b>Funds &amp; Reserves</b>					
Restricted Funds	5		25,000		20,000
Unrestricted fund - General fund			107,517		125,928
			<u>132,517</u>		<u>145,928</u>

The financial statements were approved and authorised for issue by the Board on 18 May 2024 and signed on its behalf by:



.....

**Helen Cox (Chair)**

## NDI MOYO

### NOTES TO THE FINANCIAL STATEMENTS

#### **1. Accounting policies**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements

##### **Basis of accounting**

The financial statements have been prepared in accordance with the accounting policies set out below and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 (FRS 102).

Having reviewed the financial position and future plans for the charity, the trustees have identified no material uncertainties relating to events or conditions that cast significant doubt on the charity's ability to continue its activities for the foreseeable future. Accordingly, they continue to adopt a going concern basis in preparing the accounts.

The charity is a public benefit entity as defined in FRS 102

##### **Incoming Resources**

All income is treated as unrestricted income and is available for expenditure approved by the Board unless the donor specified that income must be spent for a specific charitable objective, in which case it is treated as restricted income.

Income is recognised in the Statement of Financial Activities in the period when entitlement can be demonstrated, receipt is probable and the amount can be accurately measured. Any income restricted for expenditure in future years is deferred.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general charitable objectives of Ndi Moyo. Designated funds comprise funds set aside by trustees out of unrestricted funds for specific future purposes.

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to conditions imposed by donors. Currently the only restricted fund is to cover the salaries of specified staff in Malawi.

##### **Resources expended**

Expenditure is included in the Statement of Financial Activities when incurred and includes input VAT which cannot be recovered.

## NDI MOYO

### 2. Incoming resources from generated funds

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Grants &amp; Donations</b>				
Regular Donations	10,605		10,605	11,367
Restricted Donations		25,000	25,000	20,000
Big Give	34,242		34,242	30,770
Other donations	13,491		13,491	6,797
Gift Aid	14,345		14,345	6,405
	<u>72,683</u>	<u>25,000</u>	<u>97,683</u>	<u>75,339</u>

### 3. Total resources expended

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Charitable Activities</b>				
Direct payments to NMPCT	91,600		91,600	65,000
Contribution to Salaries of specified Staff		20,000	20,000	20,000
<b>Total Charitable Activities</b>	<u>91,600</u>	<u>20,000</u>	<u>111,600</u>	<u>85,000</u>
Governance Costs	234		234	50
Bank charges	478		478	857
<b>Total resources expended</b>	<u>92,312</u>	<u>20,000</u>	<u>112,312</u>	<u>85,907</u>

#### Governance costs are made up as follows:

Fundraising Regulator Registration Fee	50	50
Trustee Meeting Travel Expenses	184	
	<u>234</u>	<u>50</u>

## NDI MOYO

### 4. Debtors & Accrued Income

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Big Give	8,000	12,000
Gift Aid	15,447	4,369
Paula Hawkins	-	20,000
	<u>23,447</u>	<u>36,369</u>

### 5. Funds & Reserves

	<b>At 1 January 2023</b>	<b>Incoming resources</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>At 31 December 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted Funds</b>					
Paula Hawkins: Specified Salaries	20,000	25,000		(20,000)	25,000
	<u>20,000</u>	<u>25,000</u>		<u>(20,000)</u>	<u>25,000</u>
<b>Unrestricted Funds</b>					
General	125,928	73,901	(712)	(91,600)	107,517
<b>Unrestricted Funds</b>	<u>125,928</u>	<u>73,901</u>	<u>(712)</u>	<u>(91,600)</u>	<u>107,517</u>
<b>Total Funds</b>	<u>145,928</u>	<u>98,901</u>	<u>(712)</u>	<u>(111,600)</u>	<u>132,517</u>

**NDI MOYO**

England & Wales - Charity number 1111045

---

# Accounts

---

**Ndi Moyo**

**Registered Charity no.  
1111045**

**Report and Financial Statements**

**Year ended 31 December 2022**

**NDI MOYO**

**CONTENTS**

	Page
Information	3
Trustees' Report	4-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-12

## NDI MOYO

### INFORMATION

**Trustees:** Helen Cox  
Lisa Finch  
Andrew Holden  
Bridget Mullens  
Joanna Shawcross  
Cecelia Mary Pollock  
Jonathan Pollock  
Ellie Cook  
Julia Bognar  
Barbara Lynn Brooks-Smith  
Chupa Phiri

**Chair** Helen Cox

**Address** 53 Uplands Road,  
London N8 9NH

**Charity number** 1111045

**Independent Examiner** Helen Lake  
9 Fern Road  
Cropwell Bishop  
Nottingham NG12 3BU

## NDI MOYO

### TRUSTEES' ANNUAL REPORT 2022

The trustees present their report and financial statements for the financial period 2022. Ndi Moyo's governing document is a constitution dated 25<sup>th</sup> August 2005. The charity is constituted as a charitable unincorporated association. The trustees are appointed by existing trustees after careful consideration of the skills required for the governance of the charity.

#### Objectives

The principal aims of Ndi Moyo are to promote the physical and mental health of the chronically and terminally ill in the Salima area and adjacent districts in Malawi. This objective is achieved through the provision of financial assistance, support, care, education and practical advice provided through the Ndi Moyo Palliative Care Trust (NMPCT) at the Ndi Moyo Palliative Care Centre.

The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

#### Achievements during the year

Our financial year is now in line with that of Ndi Moyo Palliative Care Trust in Malawi and follows the calendar year.

During 2022, Covid 19 has had much less influence on Ndi Moyo, allowing resumption of normal activities: clinic attendances, chemotherapy, visits to patients' homes and to outreach clinics, as well as cervical screening and specialist clinics run by the oncologist. Malawi has only two oncologists and the willingness of one of these to make the two-hour journey from the capital, Lilongwe, to Ndi Moyo helps enormously to speed up diagnosis and treatment for cancer patients in our area. Many need help with bus fares to Lilongwe for treatment and we provide this through our Comfort Fund.

At the time of writing, the Initiators' Training Course in Palliative Care remains temporarily suspended because of cost issues. This is an important part of Ndi Moyo's work in disseminating these skills throughout the country and has already been disrupted during Covid. Our hope is that it will be able to resume soon.

For volunteers, now that travel restrictions have been lifted, we have been pleased to welcome Dr Alexandra Lindsay-Perez as a very useful member of the team until July 2023.

During the period covered by these accounts, Ndi Moyo UK transferred a total of £85,000 to Malawi. Of this £65,000 was from unrestricted funds for core costs and £20,000 from a restricted fund for salaries.

#### Funders

The influence of Covid has meant that all charities have struggled with fundraising, with many such events cancelled over the last 3 years. More recently, Malawi has suffered major flooding, loss of life and damage to homes and crops as a result of cyclone Freddy which struck in March 2023. Although we were fortunate that the Salima district suffered few direct effects, the national disruption is likely to impair fundraising efforts, for example delaying resumption of the annual golf tournament.

In funding terms, it is also a concern that a major Canadian supporter will be forced to withdraw its funding from the end of 2023. This has required Ndi Moyo to write a belt-tightening budget with a degree of restructuring probable. At present, the staff have been put on 8-month contracts with redundancies likely. If another major donor does not come forward, one possible answer to this might be for Ndi Moyo to join the umbrella organisation, CHAM (Christian Health Association of Malawi) who would then cover the costs of most staff salaries. This possibility is being pursued.

As Ndi Moyo UK, we owe a debt of gratitude to our regular supporters and some who are new, who have been very generous in giving extra donations during this period. Many of these have been channelled through the Big Give Christmas Challenge which continues to be a very successful focus for fundraising here. Trustees have helped to raise our profile in newsletters, Facebook and Instagram and been able to enter dialogue with Malawi management on effective corporate fundraising. One is pursuing possible funding from the Hungarian government.

Special mention should be given to the generous support of the Brian Murtagh Trust, who have for some years now provided pledges which have enabled the Big Give campaign to take place and our many supporters who have donated through this or contributed monthly. We particularly thank a kind donor for funding the salaries of senior staff and Laurence O'Kane, a pharmacist in Draperstown, who continues to be extremely generous in his help. Ireland has provided us with a number of dedicated supporters, including those inspired by Maureen Morgan, until recently one of our trustees. This continues a challenging time for both frontline workers in Malawi and for all charities, in the UK and elsewhere, to raise funds so we greatly value their help.

As ever, we are grateful to our trustees and the 'Friends of Ndi Moyo' for their time and input. As the UK charity evolves, we look forward to a further year of challenge and development.

### **Charity Regulations**

Trustees of Ndi Moyo UK have made every effort to comply with changes to UK Charity Law, developing and adopting Safeguarding, GDPR and Privacy Policies. We owe a debt of gratitude to Barbs Brooks-Smith and Dave Gardner for IT help in implementing these and for ongoing support with our newsletters and website.

### **Financial Review**

The results for the year ended 31<sup>st</sup> December 2022 are set out in the attached financial statements.

### **Reserves policy**

The Trustees review Ndi Moyo's reserves policy regularly. During the period of these accounts, the policy adopted by the Trustees was to maintain unrestricted reserves of not less than 50% of the budgeted annual expenditure of the NMPCT. This presents difficulties in the current financial climate and a new policy has been voted into place, operative from April 2023. From then on, our reserves policy will be to hold in unrestricted reserves at the start of each year 75% of the funding we expect to send in the coming year.

In April 2023, Trustees approved an additional £30,000 to ease a funding gap at NMPCT, bringing the planned unrestricted transfers for 2023 to £80,000.

At the end of the year described in these accounts, total net assets were £145,928 of which £20,000 was restricted and £125,928 was unrestricted. This represents 157% of the planned transfers to Malawi during 2023.

### **Trustees' responsibilities**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and 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 state of affairs of the charity and of the surplus or deficit for the period. In preparing those financial statements the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;

- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures being disclosed and explained in the financial statements; and
- prepare the financial statements on a 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 that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

### **Preparation of the Report**

This report has been prepared in accordance with the recommendations contained in the Accounting and Reporting by Charities: Statement of Recommended Practice published on 16<sup>th</sup> July 2014 as they apply to smaller charities.

This report was approved by the Board on 10 June 2023 and signed on its behalf by:

  
..... **Helen Cox (Chair)**

## Independent Examiner's Report to the Trustees of Ndi Moyo

I report to the trustees on my examination of the accounts of Ndi Moyo ('the Trust') for the year ended 31<sup>st</sup> December 2022.

### 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 all the applicable Directions given by the Charities 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 in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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 this report in order to enable a proper understanding of the accounts to be reached.

*H. C. Lake*

-----  
Helen Lake  
9 Fern Road  
Cropwell Bishop  
Nottingham  
NG12 3BU

Date: 21 June 2023

**NDI MOYO**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED  
31 DECEMBER 2022**  
(Incorporating an Income and Expenditure Account)

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Grants and Donations	2	55,339	20,000	75,339	70,870
Bank interest		307		307	11
<b>Total incoming resources</b>		<b>55,646</b>	<b>20,000</b>	<b>75,646</b>	<b>70,881</b>
<b>RESOURCES EXPENDED</b>					
	3				
Charitable activities		65,000	20,000	85,000	97,200
Governance costs		50		50	50
Other resources		857		857	398
<b>Total resources expended</b>		<b>65,907</b>	<b>20,000</b>	<b>85,907</b>	<b>97,648</b>
<b>Net (Outgoing) / incoming resources for the year</b>		<b>(10,261)</b>		<b>(10,261)</b>	<b>(26,767)</b>
<b>Fund balances brought forward at 1 January 2022</b>		<b>136,189</b>	<b>20,000</b>	<b>156,189</b>	<b>182,956</b>
<b>Fund balances carried forward at 31 December 2022</b>		<b>125,928</b>	<b>20,000</b>	<b>145,928</b>	<b>156,189</b>

**NDI MOYO**

**BALANCE SHEET AS AT 31 DECEMBER 2022**

	Notes	2022 £	2022 £	2021 £	2021 £
<b>Current assets</b>					
Debtors & Accrued Income	4	36,369		8,011	
Cash at bank and short-term deposits		<u>109,559</u>		<u>148,178</u>	
		145,928		156,189	
<b>Creditors</b>					
Amounts falling due within one year					
<b>Net current assets</b>			145,928		156,189
<b>Total net assets</b>			<u>145,928</u>		<u>156,189</u>
<b>Funds &amp; Reserves</b>					
	5				
Restricted Funds			20,000		20,000
Unrestricted fund - General fund			125,928		136,189
			<u>145,928</u>		<u>156,189</u>

The financial statements were approved and authorised for issue by the Board of Trustees on 10 June 2023 and signed on its behalf by:

.....  


**Helen Cox (Chair)**

## NDI MOYO

### NOTES TO THE FINANCIAL STATEMENTS

#### **1. Accounting policies**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements

##### **Basis of accounting**

The financial statements have been prepared in accordance with the accounting policies set out below and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 (FRS 102).

Having reviewed the financial position and future plans for the charity, the trustees have identified no material uncertainties relating to events or conditions that cast significant doubt on the charity's ability to continue its activities for the foreseeable future. Accordingly, they continue to adopt a going concern basis in preparing the accounts.

The charity is a public benefit entity as defined in FRS 102

##### **Incoming Resources**

All income is treated as unrestricted income and is available for expenditure approved by the Board unless the donor specified that income must be spent for a specific charitable objective, in which case it is treated as restricted income.

Income is recognised in the Statement of Financial Activities in the period when entitlement can be demonstrated, receipt is probable and the amount can be accurately measured. Any income restricted for expenditure in future years is deferred.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general charitable objectives of Ndi Moyo. Designated funds comprise funds set aside by trustees out of unrestricted funds for specific future purposes.

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to conditions imposed by donors. Currently the only restricted fund is to cover the salaries of specified staff in Malawi.

##### **Resources expended**

Expenditure is included in the Statement of Financial Activities when incurred and includes input VAT which cannot be recovered.

## NDI MOYO

### 2. Incoming resources from generated funds

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>Grants &amp; Donations</b>				
Regular Donations	11,367		11,367	11,198
Restricted Donations		20,000	20,000	20,000
Big Give	30,770		30,770	20,819
Other donations	6,797		6,797	9,892
Gift Aid	6,405		6,405	8,961
	55,339	20,000	75,339	70,870

### 3. Total resources expended

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>Charitable Activities</b>				
Direct payments to NMPCT	65,000		65,000	58,000
Contribution to Salaries of specified Staff		20,000	20,000	20,700
Contribution for Vehicle Purchase				18,500
	65,000	20,000	85,000	97,200
Governance Costs	50		50	50
Bank charges	857		857	398
	65,907	20,000	85,907	97,648
<b>Governance costs are made up as follows:</b>				
Fundraising Regulator Registration Fee			50	50
			50	50

**NDI MOYO**

**4. Debtors & Accrued Income**

	2022	2021
	£	£
Gift Aid	4,369	8,011
Big Give	12,000	-
Paula Hawkins	20,000	
	36,369	8,011

**5. Funds & Reserves**

	At 31 December 2021	Incoming resources	Expenditure	At 31 December 2022
	£	£	£	£
<b>Restricted Funds</b>				
Paula Hawkins: Specified Salaries	20,000	20,000	(20,000)	20,000
	20,000	20,000	(20,000)	20,000
<b>Unrestricted Funds</b>				
General	136,189	55,646	(65,907)	125,928
	136,189	55,646	(65,907)	125,928
<b>Total Funds</b>	156,189	75,646	(85,907)	145,928

**NDI MOYO**

England & Wales - Charity number 1111045

---

# Accounts

---

**Ndi Moyo**

**Registered Charity no.  
1111045**

**Report and Financial Statements**

**Year ended 31 December 2021**

## NDI MOYO

### CONTENTS

	Page
Information	3
Trustees' Report	4-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-12

## NDI MOYO

### INFORMATION

Trustees:	Helen Cox Lisa Finch Andrew Holden Bridget Mullens Joanna Shawcross Cecelia Mary Pollock Jonathan Pollock Ellie Cook Julia Bognar Barbara Lynn Brooks-Smith (from 20 March 2021) Chupa Phiri (from 3 July 2021)
Chair	Helen Cox
Address	53 Uplands Road, London N8 9NH
Charity number	1111045
Independent Examiner	Helen Lake 9 Fern Road Cropwell Bishop Nottingham NG12 3BU

## **NDI MOYO**

### **TRUSTEES' ANNUAL REPORT 2021**

The trustees present their report and financial statements for the financial period 2021. Ndi Moyo's governing document is a constitution dated 25<sup>th</sup> August 2005. The charity is constituted as a charitable unincorporated association. The trustees are appointed by existing trustees after careful consideration of the skills required for the governance of the charity.

#### **Objectives**

The principal aims of Ndi Moyo are to promote the physical and mental health of the chronically and terminally ill in the Salima area and adjacent districts in Malawi. This objective is achieved through the provision of financial assistance, support, care, education and practical advice provided through the Ndi Moyo Palliative Care Trust (NMPCT) at the Ndi Moyo Palliative Care Centre.

The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

#### **Achievements during the year**

Our financial year is now in line with that of Ndi Moyo Palliative Care Trust in Malawi and follows the calendar year.

During 2021, Covid-19 has continued to influence all health providers, including those in Malawi. Most of the staff at Ndi Moyo have been affected by the disease but fortunately all have made a good recovery. Some activities remain curtailed, particularly those which involve gatherings of people, such as the Memorial Day, patient party and twice monthly day care. Clinic visits have continued normally and home visits have resumed. Patients are seen outside where possible but, where bed-ridden, are attended with our nurses wearing fully PPE, not easy in a tropical climate.

The annual Initiators' Training Course in Palliative Care is an important part of Ndi Moyo's work in disseminating these skills throughout the country. Prevented by Covid for the last two years, the hope is to run the theoretical part of the next course online, followed by placements in teams at Ndi Moyo. The Clinical Nurse Tutor has visited Uganda for training in running an online course.

Although enquiries continue, travel restrictions have meant that no volunteers have been able to visit Ndi Moyo during 2021. We hope to welcome more in the coming year.

During the period covered, we transferred a total of £97,200 to Malawi. Of this £58,000 was from unrestricted funds for core costs and £39,200 from restricted funds for a vehicle and for salaries.

#### **Funders**

With the Covid situation, all charities have struggled with fundraising and most such events have been cancelled. This has been as true in Malawi as in the UK. In Malawi, it has not been possible to hold fundraising events such as the golf tournament and the corporate funders who have been approached are reluctant to deliver. It is also a concern that another major supporter of Ndi Moyo in Canada has had to reduce its funding. Ndi Moyo needs to help fill those gaps until the situation starts to improve, hopefully in the next year.

As Ndi Moyo UK, we owe a debt of gratitude to our regular supporters and some who are new, who have been very generous in giving extra donations during this period. Many of these have been channelled through the Big Give annual Christmas Challenge which continues to be a very successful focus for fundraising here. New trustees have helped to raise our profile in newsletters, Facebook and

Instagram and been able to enter dialogue with Malawi management on effective corporate fundraising.

Special mention should be given to the generous support of the Brian Murtagh Trust, who have for some years now provided pledges which have enabled the Big Give campaign to take place and our many supporters who have donated through this or contributed monthly. We thank a kind donor for funding the salaries of senior staff and Laurence O'Kane, a pharmacist in Draperstown, continues to be extremely generous in his help. Ireland has provided us with a number of dedicated supporters, including those inspired by Maureen Morgan, until recently one of our trustees. This continues a challenging time for both frontline workers in Malawi and for all charities, in the UK and elsewhere, to raise funds so we greatly value their help.

As ever, we are grateful to our trustees and the 'Friends of Ndi Moyo' for their time and input. As the UK charity evolves, we look forward to a further year of challenge and development, hopefully with less restraint by Covid.

### **Charity Regulations**

Trustees of Ndi Moyo UK have made every effort to comply with changes to UK Charity Law, developing and adopting Safeguarding, GDPR and Privacy Policies. We owe a debt of gratitude to Barbs Brooks-Smith and Dave Gardner for IT help in implementing these and for ongoing support with our newsletters and website.

### **Financial Review**

The results for the year ended 31<sup>st</sup> December 2021 are set out in the attached financial statements.

### **Reserves policy**

The Trustees review Ndi Moyo's reserves policy regularly. The policy adopted by the Trustees is to maintain unrestricted reserves of not less than 50% of the budgeted annual expenditure of the NMPCT. The NMPCT's budgeted annual expenditure for 2022 in Sterling terms, excluding a restricted fund of £20,000 from NMUK, is £116,000. NMUK unrestricted reserves at 31<sup>st</sup> December 2021 were £136,189 representing 117% of NMPCT's 2022 annual budget. The Reserves position will be discussed at our forthcoming AGM to consider the possibility of making further grants this year.

### **Trustees' responsibilities**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and 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 state of affairs of the charity and of the surplus or deficit for the period. In preparing those financial statements the Trustees are required to

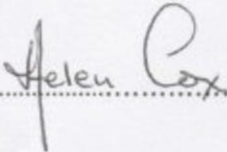
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures being disclosed and explained in the financial statements; and
- prepare the financial statements on a 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 that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

**Preparation of the Report**

This report has been prepared in accordance with the recommendations contained in the Accounting and Reporting by Charities: Statement of Recommended Practice published on 16<sup>th</sup> July 2014 as they apply to smaller charities.

This report was approved by the Board on 14 May 2022 and signed on its behalf by:

A handwritten signature in black ink that reads "Helen Cox". The signature is written in a cursive style. Below the signature is a horizontal dotted line.

**Helen Cox (Chair)**

## Independent Examiner's Report to the Trustees of Ndi Moyo

I report to the trustees on my examination of the accounts of Ndi Moyo ('the Trust') for the year ended 31<sup>st</sup> December 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 all the applicable Directions given by the Charities 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 in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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 this report in order to enable a proper understanding of the accounts to be reached.

*H. C. Lake*

-----  
Helen Lake  
9 Fern Road  
Cropwell Bishop  
Nottingham  
NG12 3BU

Date: *23 May 2022*

**NDI MOYO**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED  
31 DECEMBER 2021  
(Incorporating an Income and Expenditure Account)**

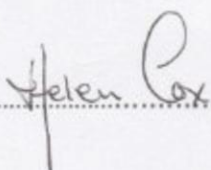
	Unrestricted Funds	Restricted Funds	Total 2021	Total Apr-Dec 2020	
Notes	£	£	£	£	
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Grants and Donations	2	50,870	20,000	70,870	77,887
Bank interest		11	0	11	85
<b>Total incoming resources</b>		<b>50,881</b>	<b>20,000</b>	<b>70,881</b>	<b>77,972</b>
<b>RESOURCES EXPENDED</b>					
	3				
Charitable activities		58,000	39,200	97,200	73,588
Governance costs		50	0	50	50
Other resources		398	0	398	223
<b>Total resources expended</b>		<b>58,448</b>	<b>39,200</b>	<b>97,648</b>	<b>73,861</b>
<b>Net (Outgoing) / Incoming resources for the period</b>		<b>(7,567)</b>	<b>(19,200)</b>	<b>(26,767)</b>	<b>4,111</b>
<b>Fund balances brought forward at 1 January 2021</b>		<b>143,756</b>	<b>39,200</b>	<b>182,956</b>	<b>178,845</b>
<b>Fund balances carried forward at 31 December 2021</b>		<b>136,189</b>	<b>20,000</b>	<b>156,189</b>	<b>182,956</b>

**NDI MOYO**

**BALANCE SHEET AS AT 31 DECEMBER 2021**

	Notes	2021		2020	
		£	£	£	£
<b>Current assets</b>					
Debtors & Accrued Income	4	8,011		40,340	
Cash at bank and short-term deposits		148,178		142,616	
		<u>156,189</u>		<u>182,956</u>	
<b>Creditors</b>					
Amounts falling due within one year		-		-	
<b>Net current assets</b>			156,189		182,956
<b>Total net assets</b>			<u>156,189</u>		<u>182,956</u>
<b>Funds &amp; Reserves</b>					
	5				
Restricted Funds			20,000		39,200
Unrestricted fund - General fund			136,189		143,756
Designated fund			-		-
			<u>156,189</u>		<u>182,956</u>

The financial statements were approved and authorised for issue by the Board on 14 May 2022 and signed on its behalf by:

.....  


**Helen Cox (Chair)**

## NOTES TO THE FINANCIAL STATEMENTS

### **1. Accounting policies**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements

#### **Basis of accounting**

The financial statements have been prepared in accordance with the accounting policies set out below and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 (FRS 102).

Having reviewed the financial position and future plans for the charity, the trustees have identified no material uncertainties relating to events or conditions that cast significant doubt on the charity's ability to continue its activities for the foreseeable future. Accordingly, they continue to adopt a going concern basis in preparing the accounts.

The charity is a public benefit entity as defined in FRS 102

#### **Incoming Resources**

All income is treated as unrestricted income and is available for expenditure approved by the Board unless the donor specified that income must be spent for a specific charitable objective, in which case it is treated as restricted income.

Income is recognised in the Statement of Financial Activities in the period when entitlement can be demonstrated, receipt is probable and the amount can be accurately measured. Any income restricted for expenditure in future years is deferred.

#### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general charitable objectives of Ndi Moyo. Designated funds comprise funds set aside by trustees out of unrestricted funds for specific future purposes.

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to conditions imposed by donors. Currently the only restricted fund is to cover the salaries of specified staff in Malawi.

#### **Resources expended**

Expenditure is included in the Statement of Financial Activities when incurred and includes input VAT which cannot be recovered.

## NDI MOYO

### 2. Incoming resources from generated funds

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total Apr-Dec 2020 £
<b>Grants &amp; Donations</b>				
Regular Donations	11,198		11,198	7,988
Restricted Donations		20,000	20,000	20,000
Big Give	20,819		20,819	24,740
Other donations	9,892		9,892	15,180
Gift Aid	8,961		8,961	9,979
	50,870	20,000	70,870	77,887

### 3. Total resources expended

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total Apr-Dec 2020 £
<b>Charitable Activities</b>				
Direct payments to NMPCT	58,000		58,000	50,727
Contribution to Salaries of specified Staff		20,700	20,700	18,000
Contribution for Vehicle Purchase		18,500	18,500	
Contribution to IT costs		-	-	3,000
Contribution to Comfort Fund		-	-	1,861
<b>Total Charitable Activities</b>	58,000	39,200	97,200	73,588
Governance Costs	50		50	50
Bank charges	398		398	223
<b>Total resources expended</b>	58,448	39,200	97,648	73,861

#### Governance costs are made up as follows:

Fundraising Regulator Registration Fee	50	50
	50	50

**NDI MOYO**

**4. Debtors & Accrued Income**

	2021	2020
	£	£
Gift Aid	8,011	17,600
Big Give	-	22,740
	8,011	40,340

**5. Funds & Reserves**

	At 1 January 2021	Incoming resources	Expenditure	Transfers	At 31 December 2021
	£	£	£	£	£
<b>Restricted Funds</b>					
Vehicle Purchase	18,500		(18,500)		0
Specified Salaries	20,700	20,000	(20,700)		20,000
	39,200	20,000	(39,200)	0	20,000
<b>Unrestricted Funds</b>					
General	143,756	50,881	(58,448)	0	136,189
Designated	0				0
	143,756	50,881	(58,448)	0	136,189
<b>Total Funds</b>	182,956	70,881	(97,648)	0	156,189

**NDI MOYO**

England & Wales - Charity number 1111045

---

# Accounts

---

**Ndi Moyo**

**Registered Charity no.  
1111045**

**Report and Financial Statements**

**Nine months ended 31 December 2020**

## NDI MOYO

### CONTENTS

	Page
Information	3
Trustees' Report	4-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-12

## NDI MOYO

### INFORMATION

Trustees:	Helen Cox Lisa Finch Andrew Holden Bridget Mullens Joanna Shawcross Cecelia Mary Pollock Jonathan Pollock Ellie Cook Julia Bognar (from July 2020) Barbara Lynn Brooks-Smith (from 20 March 2021)
Chair	Helen Cox
Address	53 Uplands Road, London N8 9NH
Charity number	1111045
Independent Examiner	Helen Lake 9 Fern Road Cropwell Bishop Nottingham NG12 3BU

## **NDI MOYO**

### **TRUSTEES' ANNUAL REPORT 1 April to 31 December 2020**

The trustees present their report and financial statements for the financial period from 1 April to 31 December 2020. During this period, the end date of the financial period was changed from 31 March to 31 December. As a result, this report covers nine months rather than the previous twelve. Future financial periods will cover twelve months.

Ndi Moyo's governing document is a constitution dated 25<sup>th</sup> August 2005. The charity is constituted as a charitable unincorporated association. The trustees are appointed by existing trustees after careful consideration of the skills required for the governance of the charity.

#### **Objectives**

The principal aims of Ndi Moyo are to promote the physical and mental health of the chronically and terminally ill in the Salima area and adjacent districts in Malawi. This objective is achieved through the provision of financial assistance, support, care, education and practical advice provided through the Ndi Moyo Palliative Care Trust (NMPCT) at the Ndi Moyo Palliative Care Centre.

The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

#### **Achievements during the year**

This report covers a period of just nine months as we have taken the decision to alter our financial year in line with that of Ndi Moyo Palliative Care Trust in Malawi. The whole of this period has been overshadowed by the Covid-19 pandemic which has curtailed many of our activities but caring for patients in Malawi has continued in as near to normal manner as possible. Some activities have been cancelled, particularly those which would have involved gatherings of people, such as the Memorial Day, patient party and twice monthly daycare but clinic visits for treatment and some home visits have been carried out normally.

We have been indeed fortunate that no patients and only one member of staff have thus far been affected by Covid and all are currently well. Although sub-Saharan Africa was initially less affected by the pandemic, the emergence of new variants has meant that Malawi has now suffered a second, more severe, wave which quickly overwhelmed its limited health facilities. There is anxiety that a third wave will develop over the winter months of May, June and July before vaccine is available. We are full of admiration for our staff, continuing to care for patients in these difficult circumstances. During this period, they have been unable to hold the annual training course in palliative care but at present talks are in progress to deliver this remotely, using material from Hospice Africa Uganda.

Although we have had a number of enquiries, travel restrictions have meant that no volunteers have been able to visit Ndi Moyo during this period.

During the period covered, we transferred a total of £73,588 to Malawi in three tranches: £25,000 in June, £21,226 in July and £27,361 in October. Of this £50,727 was from unrestricted funds and £22,861 from restricted.

## **Funders**

With the Covid situation, all charities have struggled with fundraising and most such events have been cancelled. This has been true in Malawi as in the UK but we owe a debt of gratitude to our regular supporters, a number of whom spontaneously gave extra donations during this period. Some of this has been used to buy necessary PPE and one kind donor gave the funds to buy a reusable, washable form of this for the staff. Others donated generously through the Big Give annual campaign which raised a record sum this year and which was boosted this by the efforts of a new trustee to raise our profile on Facebook and Instagram.

Special mention should be given to the generous support of MACS, a group of Irish Anaesthetists and our many supporters who have contributed monthly or donated through the Big Give. We thank a kind donor for funding the salaries of senior staff. Ireland has provided us with a number of dedicated supporters, including those inspired by Maureen Morgan, until recently one of our trustees. This continues a challenging time for both frontline workers in Malawi and for all charities, in the UK and elsewhere, to raise funds, so we greatly value their help.

As ever, we are grateful to our trustees and the 'Friends of Ndi Moyo' for their time and input. As the UK charity evolves, we look forward to a further year of challenge and development. We are delighted to have welcomed a further new trustee this year.

## **New Charity Regulations**

Trustees of Ndi Moyo UK have made every effort to comply with changes to UK Charity Law, developing and adopting Safeguarding, GDPR and Privacy Policies. We owe a debt of gratitude to Barbs Brooks-Smith and Dave Gardner for IT help in implementing these and for ongoing support with our newsletters and website.

## **Financial Review**

The results for the nine months ended 31<sup>st</sup> December 2020 are set out in the attached financial statements.

## **Reserves policy**

The Trustees review Ndi Moyo's reserves policy regularly. The policy adopted by the Trustees is to maintain unrestricted reserves of not less than 50% of the budgeted annual expenditure of the NMPCT. The NMPCT's budgeted annual expenditure for the year January to December 2021 expressed in sterling terms is approximately £142,000. This represents a fall on last year's figure because of strict cost-cutting measures necessitated by reduced income. Of this sum, £20,000 will be funded through our restricted reserves. NMUK unrestricted reserves at 31<sup>st</sup> December 2020 were £143,756 representing full coverage of NMPCT's current annual budget. It is anticipated that this percentage figure will fall because of the need for additional transfer of funds to NMPCT in the next financial year, both to cover core expenditure and the Covid-19 crisis, which is still building in Malawi.

## **Trustees' responsibilities**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and 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 state of affairs of the charity and of the surplus or deficit for the period.

In preparing those financial statements the Trustees are required to

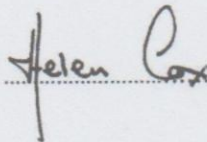
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures being disclosed and explained in the financial statements; and
- prepare the financial statements on a 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 that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

#### **Preparation of the Report**

This report has been prepared in accordance with the recommendations contained in the Accounting and Reporting by Charities: Statement of Recommended Practice published on 16<sup>th</sup> July 2014 as they apply to smaller charities.

This report was approved by the Board on 20 March 2021 and signed on its behalf by:



..... Helen Cox (Chair)

## Independent Examiner's Report to the Trustees of Ndi Moyo

I report to the trustees on my examination of the accounts of Ndi Moyo ('the Trust') for the nine months ended 31<sup>st</sup> December 2020.

### 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 all the applicable Directions given by the Charities 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 in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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 this report in order to enable a proper understanding of the accounts to be reached.

*H. C. Lake*

-----  
Helen Lake ACA  
9 Fern Road  
Cropwell Bishop  
Nottingham  
NG12 3BU

Date: 18 May 2021

## NDI MOYO

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE NINE MONTHS ENDED 31 DECEMBER 2020 (Incorporating an Income and Expenditure Account)

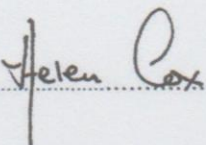
Notes	Unrestricted Funds £	Restricted Funds £	Total Nine months ended 31 December 2020 £	Total Year ended 31 March 2020 £	
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Grants and Donations	2	57,887	20,000	77,887	68,847
Bank interest		85		85	325
<b>Total incoming resources</b>		<b>57,972</b>	<b>20,000</b>	<b>77,972</b>	<b>69,172</b>
<b>RESOURCES EXPENDED</b>					
	3				
Charitable activities		50,727	22,861	73,588	93,500
Governance costs		50		50	50
Other resources		223		223	646
<b>Total resources expended</b>		<b>51,000</b>	<b>22,861</b>	<b>73,861</b>	<b>94,196</b>
<b>Net incoming /(Outgoing) resources for the period</b>		<b>6,972</b>	<b>(2,861)</b>	<b>4,111</b>	<b>(25,024)</b>
<b>Transfers between Funds</b>	5	<b>(1,861)</b>	<b>1,861</b>		
<b>Fund balances brought forward at 1 April 2020</b>		<b>138,645</b>	<b>40,200</b>	<b>178,845</b>	<b>203,869</b>
<b>Fund balances carried forward at 31 December 2020</b>		<b>143,756</b>	<b>39,200</b>	<b>182,956</b>	<b>178,845</b>

**NDI MOYO**

**BALANCE SHEET AS AT 31 DECEMBER 2020**

	Notes	31 December 2020		31 March 2020	
		£	£	£	£
<b>Current assets</b>					
Debtors & Accrued Income	4	40,340		8,000	
Cash at bank and short-term deposits		142,616		170,845	
		182,956		178,845	
<b>Creditors</b>					
Amounts falling due within one year					
<b>Net current assets</b>					
			182,956		178,845
<b>Total net assets</b>					
			182,956		178,845
<b>Funds &amp; Reserves</b>					
Restricted Funds	5		39,200		40,200
Unrestricted fund - General fund			143,756		138,645
Designated fund					
			182,956		178,845

The financial statements were approved and authorised for issue by the Board on 20 March 2021 and signed on its behalf by:

  
 .....  
 Helen Cox

**Helen Cox (Chair)**

## NDI MOYO

### NOTES TO THE FINANCIAL STATEMENTS

#### **1. Accounting policies**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements

##### **Basis of accounting**

The financial statements have been prepared in accordance with the accounting policies set out below and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 (FRS 102).

Having reviewed the financial position and future plans for the charity, the trustees have identified no material uncertainties relating to events or conditions that cast significant doubt on the charity's ability to continue its activities for the foreseeable future. Accordingly, they continue to adopt a going concern basis in preparing the accounts.

The charity is a public benefit entity as defined in FRS 102

##### **Incoming Resources**

All income is treated as unrestricted income and is available for expenditure approved by the Board unless the donor specified that income must be spent for a specific charitable objective, in which case it is treated as restricted income.

Income is recognised in the Statement of Financial Activities in the period when entitlement can be demonstrated, receipt is probable and the amount can be accurately measured. Any income restricted for expenditure in future years is deferred.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general charitable objectives of Ndi Moyo. Designated funds comprise funds set aside by trustees out of unrestricted funds for specific future purposes.

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to conditions imposed by donors. Currently such funds are restricted for the following purposes; purchase of vehicles, upgrade of NMPTC's IT equipment and the employment of specified staff in Malawi.

##### **Resources expended**

Expenditure is included in the Statement of Financial Activities when incurred and includes input VAT which cannot be recovered.

## NDI MOYO

### 2. Incoming resources from generated funds

	Unrestricted Funds £	Restricted Funds £	Total Nine months ended 31 December 2020 £	Total Year ended 31 March 2020 £
<b>Grants &amp; Donations</b>				
Regular Donations	7,988		7,988	17,048
Restricted Donations		20,000	20,000	18,000
Big Give	24,740		24,700	15,567
Other donations	15,180		15,180	8,747
Gift Aid	9,979		9,979	9,485
	57,987	20,000	77,887	68,847

### 3. Total resources expended

	Unrestricted Funds £	Restricted Funds £	Total Apr-Dec 2020 £	Total 2019-20 £
<b>Charitable Activities</b>				
Direct payments to NMPCT	50,727		50,727	75,500
Contribution to Salaries of specified Staff		18,000	18,000	18,000
Contribution to IT costs		3,000	3,000	
Contribution to Comfort Fund		1,861	1,861	
<b>Total Charitable Activities</b>	50,727	22,861	73,588	93,500
Refund of unused portion of grant				500
Governance Costs	50		50	50
Bank charges	223		223	146
<b>Total resources expended</b>	51,000	22,861	73,861	94,196
<b>Governance costs are made up as follows:</b>				
Fundraising Regulator Registration Fee			50	50
			50	50

## NDI MOYO

### 4. Debtors & Accrued Income

	31 December 2020 £	31 March 2020 £
	<u>£</u>	<u>£</u>
Gift Aid	17,600	8,000
Big Give	22,740	
	<u>40,340</u>	<u>8,000</u>

### 5. Funds & Reserves

	At 1 April 2020 £	Incoming resources £	Expenditure £	Transfers £	At 31 December 2020 £
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>Restricted Funds</b>					
Vehicle Purchase	18,500				18,500
IT Equipment Upgrade	3,000		(3,000)		
Specified Salaries	18,700	20,000	(18,000)		20,700
Comfort Fund			(1,861)	1,861	
	<u>40,200</u>	<u>20,000</u>	<u>(22,861)</u>	<u>1,861</u>	<u>39,200</u>
<b>Unrestricted Funds</b>					
General	138,645	57,372	(51,000)	(1,861)	143,156
Designated Funds					
	<u>138,645</u>	<u>57,372</u>	<u>(51,000)</u>	<u>(1,861)</u>	<u>143,156</u>
<b>Total Funds</b>	<u>178,845</u>	<u>77,372</u>	<u>(73,861)</u>		<u>182,356</u>