

**Ndi Moyo**

**Registered Charity no.  
1111045**

**Report and Financial Statements**

**Year ended 31 December 2022**

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## 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:

  
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**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
	<u>55,339</u>	<u>20,000</u>	<u>75,339</u>	<u>70,870</u>

### 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
	<u>65,000</u>	<u>20,000</u>	<u>85,000</u>	<u>97,200</u>
<b>Total Charitable Activities</b>				
Governance Costs	50		50	50
Bank charges	857		857	398
	<u>65,907</u>	<u>20,000</u>	<u>85,907</u>	<u>97,648</u>
<b>Total resources expended</b>				

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

Fundraising Regulator Registration Fee		50	50
		<u>50</u>	<u>50</u>

## NDI MOYO

### 4. Debtors & Accrued Income

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

### 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
	<u>20,000</u>	<u>20,000</u>	<u>(20,000)</u>	<u>20,000</u>
<b>Unrestricted Funds</b>				
General	136,189	55,646	(65,907)	125,928
<b>Unrestricted Funds</b>	<u>136,189</u>	<u>55,646</u>	<u>(65,907)</u>	<u>125,928</u>
<b>Total Funds</b>	<u>156,189</u>	<u>75,646</u>	<u>(85,907)</u>	<u>145,928</u>