

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 25th 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 31st 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 16th 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 31st 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)

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

NDI MOYO

BALANCE SHEET AS AT 31 DECEMBER 2024

	Note	2024	2024	2023	2023
	s	£	£	£	£
Current assets					
Debtors & Accrued Income	4	26,247		23,447	
Cash at bank		106,938		109,070	
		<u>133,185</u>		<u>132,517</u>	
Creditors					
Amounts falling due within one year		-		-	
Net current assets			133,185		132,517
Total net assets			<u>133,185</u>		<u>132,517</u>
Funds & Reserves	5				
Restricted Funds			41,500		25,000
Unrestricted fund - General fund			91,685		107,517
			<u>133,185</u>		<u>132,517</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 £
Grants & Donations				
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
	<u>60,666</u>	<u>58,500</u>	<u>119,166</u>	<u>97,683</u>

3. Total resources expended

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Charitable Activities				
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	
Total Charitable Activities	<u>78,000</u>	<u>42,000</u>	<u>120,000</u>	<u>111,600</u>
Governance Costs	209		209	234
Bank charges	562		562	478
Total resources expended	<u>78,771</u>	<u>42,000</u>	<u>120,771</u>	<u>112,312</u>

Governance costs are made up as follows:

Fundraising Regulator Registration Fee	60	50
Trustee Meeting Travel Expenses	149	184
	<u>209</u>	<u>234</u>

NDI MOYO

4. Debtors & Accrued Income

	2024	2023
	£	£
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

	At 1 January 2024	Incoming resources	Expend	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted Funds					
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>
Unrestricted Funds					
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>
Total Funds					
	<u>132,517</u>	<u>121,439</u>	<u>(771)</u>	<u>(120,000)</u>	<u>133,185</u>