

The Charity Commission Annual Report

AFRICAN VISION MALAWI

'Creating Lasting Change'

Registered charity number 1113786

www.africanvision.org.uk



Children back at school during Covid-19 need to wear masks

April 1st 2020 – March 31st 2021



Trustees

Nigel Palmer	Chairman
David Stead	Treasurer
Andrew Walker	HR
Sara Butterfield	
Andrew Ridley-Barker	
William Nyasulu	(Resident in Malawi, appointed Jan 2018)
Kumbukani Kuntiya	(Resident in Malawi, appointed December 2019)

CEO	Heather Palmer
Country Manager (Malawi)	Chrispin Chinula (Resident in Malawi, April 2019 - June 2020) Kumbukani Kuntiya (temporary from October 2020)

Charity Number 1113786

Address 31 Upper Brighton Road
Surbiton
Surrey KT6 6QX

Email info@africanvision.org.uk
Phone 020 8287 8169

Independent Examiner Andy Eagles

Bankers Barclays Bank PLC 43
High Street Sutton
Surrey SM1
1DR

Malawi Representative Office Landirani Trust
PO Box 30928, Lilongwe 3, Malawi
Office physical address Njewa
Off Mchinji Road (behind Sol Farm) Lilongwe, Malawi

Trustees' Annual Report

Year ending 31st March 2021

The Trustees have pleasure in presenting their report on AFRICAN VISION MALAWI for the year ending 31st March 2021.

We are still operating under the name of The Landirani Trust in Malawi. In 2013, we changed our name to African Vision Malawi in the UK. The reasons for the change are explained here <http://www.africanvision.org.uk/about-us/>

Our Vision:

“To see a healthy, educated and self-sufficient community in Malawi”

Aims:

The main aim of the charity is to work with and through communities to develop long-term and sustainable solutions to issues of supporting orphans and vulnerable people in four key areas: education, healthcare, self-sufficiency, water and sanitation.

- *To promote and improve educational facilities for all children in the community*
- *To ensure better provision of access to Health facilities*
- *To enhance the ability of the community to become self-sufficient*
- *To improve communities' access to fresh water and promote good sanitation*

Due to Covid-19 organisation funding levels and activities were significantly disrupted during the year of this report. Fortunately, Malawi has not been hit as hard as the UK, but with the borders closing it meant that many fundraising activities were cancelled, our funding levels suffered and we had to make a redundancy due to our situation. Malawi has had 2 waves of Covid which were in June/July 2020 (due to colder weather and people on the streets during an election period) then in January/February 2021 (due to Malawians returning home from South Africa and bringing the SA variant into the country).

Our Programmes and achievements over 2020/21

An overview of programmes and key achievements for AVM are identified below.

EDUCATION –

Our education programme accounts for approximately 65% of our overall work and follows a life cycle approach, starting from pre -school, school years, through graduation and onto employment. We currently have six education projects:

Early Childhood Development (ECD): With support from Feed the Children, we facilitate the delivery of porridge to our 13 ECD Centres, facilitate the construction of centres as needed and in partnership with our government colleagues provide ECD curriculum through our identified care givers.

Scholarship: With the kind support of sponsors from the UK, we currently support 12 students in 3 primary schools, 46 students in 21 secondary schools and 21 university students in 8 institutions.

School Partnership: We are working with 21 schools in Malawi and 25 schools in UK who partner together to learn from each other; students write to each other and share their experiences, culture and values. Schools in the UK fundraise for Malawi schools and we have constructed school blocks, teachers' houses, offices, and bought uniforms for Orphans and Vulnerable Children (OVC).

Girls Education Matters: In partnership with Think Malawi, we are working with 9 primary schools where we provide girls with sanitary materials. This project encourages girls to stay in school while menstruating, otherwise they miss around 2 to 3 months of education a year and end up dropping out. We have trained 2 sets of mother groups from two schools who are making pads to be distributed in schools.

Adult Literacy: In partnership with the Ministry of Education, Science and Technology, through their adult literacy curriculum, we deliver English, Chichewa and basic numeracy classes to adult learners across five centres.

Vocational training: We offer vocational training to adult learners in non-formal skills at our training facility at Sam's Village in North West Lilongwe.

Achievements:

- Construction of 8-girl washrooms at M'lumbwira, M'khalapadzuwa, Chitedze, Bowa, Chitsime, M'khunku and Masiye for the 'Girls Education matters' programme. We distributed 304 'girls' packs which include washable sanitary pads, underwear and soap.
- Completed a kitchen for M'lumbwira CBCC (Community Based Childcare Centre) feeding programme
- Supported 38 Secondary Scholarships and 18 University Scholarships. Even though there was the disruption of Covid, all Form 4's passed their MSCE exams which were taken in January 2021. Graduation of 2 university students.
- Took on a new scholarship programme in December of 24 Primary and Secondary scholarships for girl orphans and 3 Tertiary scholarships. Funded by Love Support Unite
- 13 functioning ECD Centres of which 12 have feeding programmes from Feed the Children
- ECD refresher Training took place at our purpose made training centre, for 42 caregivers in October 2020
- Built M'seteza Nursery with funding from Love Support Unite
- Environmental initiative started with M'teza school. 109 students benefited from swapping filled bottles with waste plastics for educational items

- 298 beneficiaries are having Adult Literacy support in both English and Chichewa with the goal of reducing illiteracy levels in adults



Girls getting sanitary packs



Washroom



ECD Caregiver refresher training in Oct 2020



New nursery school built at M'seteza with toilets(Funded by Love Support Unite)

Lobiner Kathenga is the fourth student to graduate from our scholarship programme. She graduated as a nurse and said 'I am incredibly happy that I fulfilled my dream of become a qualified nurse and African Vision Malawi has been my parent since in secondary school and I wouldn't have reached this far if it wasn't there'.



HEALTH –

Our second biggest programme is health, which accounts for 25% of all our programmes and also follows a life cycle approach, working with children with disabilities, orphaned children, mothers and infants through to vulnerable adults living with HIV/Aids, chronic diseases and the frail elderly. Our health program features:

Medical Outreach clinic: In partnership with the Ministry of Health, we support 10 mobile outreach clinics providing much needed health services to those living in rural, hard to reach areas.

Disability Outreach service: Our service, identifies those living with disability in our communities and provides referral and access to rehabilitation services at MAP, KCH and 500 Miles.

Bicycle Ambulance service: Bicycle ambulances provide much needed access to health care services for the acutely ill and labouring mothers.

Water and Sanitation: In partnership with the Rotary Club, thirty boreholes have been installed and we work with the community in monitoring their performance.

Safe Motherhood initiatives: We have constructed a maternity unit at M'bang'ombe Health Centre which serves the community there and are working towards developing a nutritional programme and permaculture garden to support expectant mothers to be.

Achievements:

- 10,459 patients seen at our Medical Outreach programmes in partnership with the District Health Office (DHO) – (2 months closed due to Covid)
- Disability – 317 clients seen on outreach and supported with prosthetic & orthotic devices, wheelchairs, therapy or an operation to support their independence.
- Covid – made and distributed 7,000 cloth masks to vulnerable people
- 748 orphan and elderly received a food package during the hungry month of February 2021
- Re/distributed 10 Bicycle Ambulances in our area to a newly formed committee of 5 members and training was held in March 2021.
- We received a donated ambulance for our Medical Outreach programmes from LSU



Medical Outreach programme using the new ambulance



Disability outreach programme and training for new Bicycle Ambulances

SUSTAINABLE AGRICULTURE –

Finally, our third initiative, accounting for approximately 15% of all our programmes is Sustainable Agriculture (SA), some of which is supported by our donors, Love Support Unite (LSU). Although the smallest of the programmes, it's value cannot be underestimated. The SA programme includes:

Sustainable Family Farming: With the kind support of LSU, we provide this programme to vulnerable people who otherwise struggle to produce farming outputs as a result of poverty, disability or illness.

Dimba Gardens: Wetland farming helps people grow crops all year round and therefore is a sustainable farming method that enables people to maintain livelihoods

Maize Mill: The construction of a maize mill at Bowa has provided access to milling services that are not available without significant travel.

HIV/Aids support: We support people living with HIV/Aids in growing and selling their vegetables with support from The National Association for People Living with HIV and AIDS in Malawi (NAPHAM).

Permaculture: In partnership with SCOPE Malawi, we offer training in permaculture approaches to schools and households in our communities.

Achievements:

- Supporting 27 'dimba' Guardians gardens (supporting orphans) improving livelihoods.
- 28 new beneficiaries selected for Sustainable Family Farms programme in Chalasa Village. Supporting guardians of orphans, elderly and disabled people. (Seed and farm input loan paid back at 0% interest over 2 years).
- Relocated the Maize mill from Kafutwe to Bowa for ease of monitoring and where there is greater need.
- SCOPE Malawi partnership continues with SKI (Seeds Knowledge Initiative) programme in Chitsime community, promoting growing local indigenous seeds, composting and reducing reliance on fertiliser. Also greening up M'bang'ombe and M'teza schools with permaculture programmes.



'Dimba' gardens



Reforestation



Permaculture gardens

SAMS VILLAGE –

Our training facility is located in rural North West Lilongwe and is part of our educational programming with its focus on adult and child students. Our training facility programme features:

Vocational training: We offer vocational training to adults in 'non-formal' skills.

Early Childhood Development Centre: we offer a pre-school learning service for children between the ages of 3-5 in partnership with the Ministry of Education, Science and Technology (MoEST)

Library: a library serves people of all ages and is utilised by community members.

Permaculture gardens: the gardens sustain the staff, visitors and trainees at Sam's Village.

Training in earth building: previously we have offered training in natural building methods and all our buildings are constructed using this approach.

Employability skills: In partnership with ENER-G –Africa, we are offering employment to eighteen vulnerable people in making rings for stoves.

Achievements:

- Urinal, washroom and compost toilet unit earth built (as are the other buildings below)
- Large water harvester built
- Compost toilets renovated
- Harvested 180 x 25kg bags of maize
- Growing extensive permaculture gardens
- Household Permaculture training held in November for 20 families
- 386 registered users at the library per month
- Built entrance guards house, showroom and compost toilets
- Renovation/extension started on Tree Accommodation Block
- Formed a partnership with Ener-G-Africa to assemble rings for fuel saving ovens providing an income to 17 marginalized community members



(left to right) Weluzani, paralysed wants to do vocational training; assembling fuel saving ovens; building the adobe earth-built entrance buildings.



Finished entrance buildings with Guards room, showroom, trainee support room and compost toilets

ORGANISATION ACTIVITIES–

- Due to low levels of funding we made our Country Manager, Chris Chinunda, redundant in June 2020. The CEO managed the Malawi team until September 2020 when Kumbukani Kuntiya our Malawian trustee, temporarily took over.
- Ruth Katchere, Finance Officer, took maternity leave from July- September
- We employed a consultant to support opportunities to develop our operations for a 6-month period starting in November 2020
- We restructured our Local Based Committees (LBC) and took on 4 LBC Coordinators

Employee structure:

African Vision Malawi has no employees in the UK and relies totally on volunteers, which includes the CEO. Through its local entity in Malawi, the Charity employed 34 staff, all of whom are Malawian Nationals.

The Local Based Committees (LBCs):

Besides the Malawi Team outlined above, we work through 14 Local Based Committees (LBC) which are each clustered around several villages and schools. One Committee is based in each of our centres within our support area. LBCs (all volunteers) act as the voice of the communities AVM works in, and help to make decisions about priorities in different areas.

They also act as an accountability mechanism to ensure that projects are implemented successfully and that funds are used appropriately. Each LBC has been restructured to six members: Secretary (a teacher from a school who can speak both Chichewa and English), and one representative for each of the five areas we work in (education, healthcare, self-sufficiency, water and sanitation, orphan & vulnerable people). One of these representatives is also appointed as a Chair. Members report on their specific area, on a monthly basis. The records from these meetings are sent back to the office, to enable us to keep track of issues and developments in the area we work in and to act upon information coming directly from our area.

In January 2020 we started the restructuring process of the LBC committees and interviewed existing members to become local co-ordinators. We selected 4 who are:

- Matthews Nelson - supporting Kafutwe, Chamcholo, Masiye, Lombwa centres
- Willard Nyundo – supporting Kaninga, Chibwata, Chimbalu, Mundundu centres
- Annes Banda – supporting M’khalapadzuwa, Chitsime, Namanyanga centres
- Boniface Malema – supporting M’bang’ombe, Lumbadzi, M’lumbwira centres



Our LBC Co-ordinators

Conclusion and future plans:

This past year has been a difficult time for our organisation due to Covid-19 affecting the whole world in one way or another. This has meant that we have had to cancel significant fundraising events both in the UK and Malawi and our income has reduced significantly. Many of our regular donors had to reconsider their funding levels. We had to protect our support area and our team as much as we could, which meant finding funds to provide wash stations, make cloth masks, soap and sanitizer although this seemed like a drop in the ocean. To safeguard our team we formed work rotas, as well as COVID 19 guided procedures to implement our outreach programmes as much as we could. Malawi went through two waves over the year and there was no sign of the vaccine. Our community is very vulnerable and we have had to change the way we work to support them. In our 16 years of activity in Malawi, this has been a particularly difficult time.

With our supportive team and donors, we managed to keep the majority of our programmes operating, but couldn't provide training at Sam's Village. Our medical outreach programme was stopped as a result of Government-led restrictions on occasions, although their guidelines were very necessary. We would like to give thanks to our staff for their continued support through this period and for kind donors who provided funds to protect our community.

Thanks:

Without our supporters and funding through grants and trusts, we would not be able to complete our work. We sincerely thank people for continuing to fund our projects, which make such a positive impact within the communities. Our specific thanks to UNESCO/ EU STEP who supported our vocational training programme, supporting over 200 families and to Noel Hayes for supporting the infrastructure development at Sam's Village. We are very grateful to Feed the Children for supplying nutritional porridge to 1,000 pre-school children each day. Thanks to our School Partnerships in the UK, Project4Africa for continued support for the Maternity unit and Namanyanga School. Grateful thanks to inq.Malawi (formerly Skyband) who provide our internet at Njewa office and Sam's Village. We thank All Saints Knitters, St Matthew's Church, Love Support Unite for their continued partnership. 500 Miles and MAP (Malawi) for their support with people with disabilities, plus of course the many volunteers who tirelessly help with organising events to help us continue our work. Finally, our grateful thanks to our Trustees in UK and Malawi, for providing their time, support and guidance.

Future plans for 2021/2022:

1. To maintain Sam's Village to be fit to rent out for training/conferences.
2. To continue our 'Her Education Matters' project making and distributing washable sanitary pads and building a washroom in 1 further school.
3. To continue with our 21 School Partnerships, theme 'Weather and Environment'.
4. To continue linking with other organizations and ministries with expertise in our projects.
5. To provide a further Household Permaculture training
6. To continue working in partnership with DHO in delivering 10 Medical outreach programmes each month
7. To change our name in Malawi to African Vision Malawi.
8. To form an MoU with both Education and Health Ministries
9. To make further plans for converting the old Maternity Unit into a Waiting Home/Ward.
10. To start implementing our SEND (Special Educational Needs and Disability) project, starting with the 'Health ability unit' to be based at M'bang'ombe Clinic.
11. To continue supporting people with disabilities in our area and empowering them to become independent.
12. To implement our Sustainable Family Farms in a new support area
13. To improve our Early Childhood Development centres
14. To support our Adult Literacy programme to new beneficiaries

I would like to end this report by thanking all of our staff and volunteers in Malawi who are so dedicated towards helping us achieve our vision. I want to thank our LBC members in Malawi who give up their time to be our eyes and ears on the ground; we could not manage without them.

I would also like to thank our staff, volunteers, supporters, partners and trustees in the UK, all of whom work unpaid. Collectively, they bring a wide range of skills that together allow us to bring about self-sufficiency in the community.

Best wishes



Nigel Palmer
Chairman

**AFRICAN VISION MALAWI
REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees present their report and accounts for the year ended 31 March 2021.

Objects of African Vision Malawi

African Vision Malawi was formed on the 23 April 2005 in Blantyre, Malawi and formalized by Declaration of Trust on the 24 March 2006. Our Mission Statement is that we will

- Promote and improve educational facilities for all children in the community
- Enhance the ability of the community to become self-sufficient
- Ensure better provision of access to Health facilities
- Improve access to fresh water and promote good sanitation

Our Vision is to see a healthy, educated, self-sufficient community in Malawi.

Employees

African Vision Malawi has no employees in the UK.

Through its local entity, The Landirani Trust in Malawi, the Trust employed a team of 34 employees being made up entirely of Malawian Nationals.

Review of Activities

The Trust's activities during the year are described in full in the Chairman's report.

Review of Financial Position

a) Asset cover for funds

The Trust's liquid assets are held as short-term bank deposits. The current level of funding is sufficient to complete the intended projects and other planned expenditures. All expenditure decisions are taken based on the known amounts available at the time.

b) Reserves Policy and Risk Management

The Trust reviews its reserves and risk policies as part of its operational management.

c) Malawi Structure

The Trust is registered in Malawi as an International NGO and with CONGOMA, thus formalizing our legal status in the Country. The Trust has assets in Malawi, comprising 12 acres of land, Sam's Village Residential Training Centre buildings and equipment to support the operations, along with 4 bank accounts in Lilongwe controlled by the Country Manager. Buildings, equipment, furniture and fittings have been expensed at time of purchase in the UK accounts.

d) Funding Sources

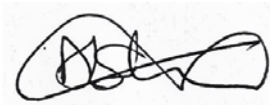
Fund transfers from the UK to Malawi are made on an as needed basis, generally each month, and are made up of mainly regular Income from Donations coupled with proceeds from fundraising events throughout the year. The building phase of Sam's Village, has been funded by extra donations from various sources but the majority from the support of one main benefactor.

e) Restricted Funds

The Trust recognizes that the costs of shutting down operations in Malawi are extremely low approximately £5,000 and aims to keep balances above this level wherever possible; trustees would make good any shortfall should it be necessary. In recognition of specific requests by donors, a restricted fund is maintained for Education, Health, Water and Sanitation, Self Sufficiency projects and Sam's Village. Such projects do not commence without the presence of sufficient funding to meet budgeted expenditures.



Nigel Palmer
Chairman
African Vision Malawi



David Stead
Treasurer
African Vision Malawi

AFRICAN VISION MALAWI

Independent Examiner's report on the accounts 2020-21

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

It is my responsibility to:

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

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

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

1. which gives me reasonable cause to believe that in any material respect, the requirements to keep accounting records in accordance with section 130 of the Charities Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 02/11/2021

Andy Eagles, ACMA.
AIMS Accountants for Business,
Twitchen,
Odiham Rd,
Riseley,
Berkshire RG7 1SD

Andy Eagles ACMA

Twitchen, Odiham Road, Reading, Berkshire, RG7 1SD

T: 0118 988 8707 | M: 07908 401559 | E: andy.eagles@aims.co.uk | W: www.aims.co.uk

AFRICAN VISION MALAWI
STATEMENT OF TRUSTEES RESPONSIBILITIES

Law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the charities financial activities during the year and of its financial position at the end of the year (unless the charity is entitled to prepare accounts on the alternative receipts and payments basis).

In preparing accounts giving a true and fair view, the Trustees should follow best practices and:

- select suitable accounting policies and then apply them consistently;
- make judgments that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practices have been followed, subject to any departures disclosed and explained in the accounts;
- preparation of the accounts on a going concern basis, unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ensure that the accounts comply with the applicable law. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AFRICAN VISION MALAWI
**Consolidated Statement of Financial Activities
For the year ended 31 March 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Incoming Resources					
Donations & Fund Raising Activities	1	136607	18372	154979	228963
Gift Aid	2	13004	6192	19196	12508
Grants	3	25218	4581	29799	113068
Legacies	4	42171	0	42171	0
Bank Interest		25	0	25	2260
Total Incoming Resources		217025	29145	246170	356799
Less cost of generating funds & fund raising		1375	0	1375	2491
Net Incoming Resources		215650	29145	244795	354308
Resources Expended					
	5				
Education Projects	6	0	50024	50024	46165
Health/Orphan Care Projects		0	10762	10762	5779
Sam's Village Project	7	0	86430	86430	135611
Self Sufficiency Projects		0	11516	11516	211
Water & Sanitation Projects		0	115	115	18
Other Projects		0	0	0	0
Malawi Project Management		44334	0	44334	37109
Malawi Travel and Vehicle Expenses	8	14960	0	14960	32547
Malawi Administration	9	29614	0	29614	67781
Malawi Administration - Staff House		0	2722	2722	5000
UK Administration		487	72	559	1215
Total Resources Expended		89395	161641	251036	331436
Net Incoming Resources		126255	-132496	-6241	22872
Fund Balances @ 31/3/20		23772	69909	93681	70809
Transfers From Unrestricted to Restricted Funds		-90117	90117	0	0
Fund Balances @ 31/3/21		59910	27530	87440	93681
Notes (For clarification)					
Unrestricted Funds		£ 59910	£ 0	£ 59910	£ 23772
Restricted Funds:-					
Education			0	0	0
Healthcare			10808	10808	4676
Self Sufficiency			5554	5554	6758
Sam's Village			0	0	48866
Water & Sanitation			11168	11168	9609
Total Funds	10	59910	27530	87440	93681

AFRICAN VISION MALAWI
Balance Sheet at 31 March 2020

Current Assets

Cash at Bank

Net Assets

Funds

Restricted Funds

Unrestricted Fund

Total Funds

Total 2021 £	Total 2020 £
87440	93681
87440	93681
27530	69909
59910	23772
87440	93681

Notes to Accounts for the Year ended 31 March 2021

Accounting Policies

The financial statements have been prepared on a Receipts and Payments basis under the historical cost convention, in accordance with the recommendations of the Charity Commission and generally accepted accounting practice.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

Incoming Resources

Income from donations and fund raising activities are included at the date of receipt.

Resources Expended

Resources expended are included in the accounts on the date of payment.

Fixed Assets

The Trust has no fixed assets in the UK.

Notes:

1. Donations include "donations and fund raising" activities for ease of reporting purposes.

Strong growth in Income previous year was driven mainly by two one-off large donations which we have not seen this year. Also affecting was the Covid 19 pandemic, reducing fund raising activities. The continued management of programmes for another UK charity helped increase donations received, along with costs.

2. Gift Aid refunds dependent upon claims timing.

3. Grants received reducing this year as major training programme was undertaken and completed in the Training Village.

4. One-off donation received from legacy left in Will.

5. Expenditure made in Malawi is subject to independent verification in Malawi with effect from 1st January 2011. The numbers shown in the accounts reflect the agreed purpose for funds transferred and align with expenditure in the country. CONGOMA registration has been obtained and a Malawi based NGO is subject to formal accounting requirements. The Malawi based NGO is registered with the Malawi Revenue Service (MRS) from 2009 and the formal accounts are filed with MRS.

6. Education spending increased due to provision for extra students from absorbed charity programmes, offset by reductions due to covid restrictions. Fees for both school and University students again saw large increases from prior year.

7. Sams Village training programmes saw reduced costs as the large 3 year programme came to an end.

8. Travel and Vehicle costs reduced as no vehicles were purchased in the year as were last year.

9. Malawi administration reductions were mainly due to the completion of the provision of the new office.

10. As previously noted, funds specifically donated or raised for a defined purpose are maintained in a restricted account, with extra funding from unrestricted donations used to support expenditure.

The yearend restricted fund balances by category were:

· Education	£0
· Health	£10,808
· Water/Sanitation	£11,168
· Self-sufficiency	£5,554
· Sam's Village	£0
· Total Restricted Funds held	<u><u>£27,530</u></u>

Unrestricted funds held at yearend are:

£59,910