



ANNUAL REPORT

TO APRIL 2025

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OUR PURPOSE



The purpose of African Vision Malawi is to work with local communities to develop long-term, sustainable solutions to the issues affecting orphans and vulnerable people in Malawi.

We achieve this through four key strategic pillars:

Education



Healthcare



Self-sufficiency



Environment





OUR VISION
**TO SEE A HEALTHY,
EDUCATED, AND
SELF-SUFFICIENT
COMMUNITY IN MALAWI**



WHERE WE WORK



We operate 35km from Malawi's capital, Lilongwe, in an area spanning 400km² with a population exceeding 60,000. Within this region, we deliver transformative support through education, sustainable agriculture, vocational skills, and vital healthcare initiatives.

THE FOUR PILLARS OF OUR WORK





PILLAR 1

EDUCATION





EDUCATION

Our education programme accounts for approximately 65% of our overall work and follows a life-cycle approach, supporting children from pre-school through to tertiary education and employment.

Malawi has a population of approximately 21 million with 85% living in rural areas as subsistence farmers. Only 38% of girls complete primary school. Currently, only 36% of learners progress to secondary school. In response, we have placed female empowerment at the heart of our mission, ensuring our initiatives actively remove the barriers to girls' education.

We currently have six education projects:

EARLY CHILDHOOD DEVELOPMENT (ECD):

We support 13 centres, nurturing 1,035 children with the help of 43 dedicated caregivers and 4 teachers.

In partnership with the Gandys Foundation and Bobby Wyeth (UK), we maintained a year-round feeding programme across seven centres, with a critical focus on the 'hungry months' of November to March. By implementing sustainable agricultural practices at the local level, we have enabled these communities to grow their own food, transitioning from emergency support to self-sustaining nutrition.

We provided nutritious meals to an average of 280 learners three days per week. This initiative was essential in combating seasonal food insecurity, significantly improving attendance and ensuring the physical wellbeing of children.





EDUCATION

SCHOOL PARTNERSHIP

We maintain a vibrant network of 23 UK schools partnered with 20 Malawian schools. This year's theme, "Growing," facilitated a rich cultural and resource exchange. UK representatives visited Malawi and delivered resource packs from their schools.

Thanks to substantial funding from The Mall School, we completed a dedicated administrative block and staff facilities. Twickenham Prep School addressed the regional teacher shortage by funding three staff houses, ensuring long-term educational stability. These efforts, combined with resource packs provided to all our partner schools in Malawi, ensure that both teachers and students have the environment they need to succeed.

SCHOLARSHIP PROGRAMME:

We currently support 68 students across primary, secondary, and tertiary levels. In 2024, nine of our scholars were selected for public universities, and six successfully graduated from tertiary education.





EDUCATION

HER EDUCATION MATTERS

This initiative focuses on keeping girls in school by providing essential hygiene kits and mentorship. This year, 274 girls received sanitary packs. 1,086 washable sanitary pads were made locally.

ADULT LITERACY

Operating in two centres, we provided 112 adults with literacy and life-skills training. The programme successfully facilitated the formation of three economic cooperatives. Specialising in soap production, these groups allow our adult learners to apply their new skills to generate a consistent household income.

VOCATIONAL TRAINING

Vocational training takes place at Sam's Village, a purpose-built training centre. We have currently trained up over 300 beneficiaries in subjects such as basic electronics, tailoring, and carpentry to name a few. The graduates leave to set up a business in their community and become self-sufficient.



SUCCESSFUL IMPACTS:

- Feeding 500 children in ECD centres
- 304 children successfully transitioned from ECD centres into primary school.
- Over £6,000 raised by UK partner schools to fund teachers' offices, desks, and essential stationery.
- Launch of three business cooperatives (e.g., soap making) by adult literacy graduates.



PILLAR 2 HEALTH





HEALTH

In a region with limited resources, our health programme accounts for a vital portion of our community support.

SEND & SAFE MOTHERHOOD:

A major milestone was reached on May 8, 2025, with the official launch of the Special Educational Needs and Disability (SEND) Assessment unit at M'bang'ombe. Three interconnected centres in M'bang'ombe will make a significant difference for people with special educational needs and disabilities (SEND).

Two parent support groups were formed and 86 children with disabilities supported. This comprehensive programme provides essential support, fostering greater independence and inclusion within the community. Our thanks to Debi Peppin for funding setting up of the SEND Assessment parent support groups and to our partners Sandi Thandiza for implementing the set up of the unit.

We have significantly expanded our maternal health infrastructure with the completion of a new Safe Motherhood Unit (SMU). This facility provides a dedicated environment for antenatal and postnatal care, family planning, and 'Under-5' clinics, while substantially increasing our capacity to accommodate new mothers.





HEALTH

In partnership with SCOPE Malawi, we have integrated permaculture gardens into the unit, where trained local facilitators provide hands-on nutritional education. To ensure these skills translate into long-term health, The Halcrow Foundation has funded 'Nutritional Starter Packs' (including seeds and equipment) for mothers to establish home vegetable gardens.

We extend our sincere professional thanks to Aoife Donnelly for her extensive architectural design of both the SEND and SMU facilities, and to Love Support Unite and Noel Hayes for their critical funding support.





HEALTH

MOBILE OUTREACH CLINICS:

Our 10 mobile outreach clinics remain a lifeline for remote areas. This year, we saw a record-breaking 121% increase in patient attendance, providing outpatient services to over 60,000 people.

DISABILITY OUTREACH:

We hold a disability outreach each month along with the SEND assessment unit 5 days a week. In partnership with 500 Miles and MAP, we provided specialized rehabilitation and devices to 125 clients. Referrals are made to Kamuzu Central Hospital, Beit Cure, 500 Miles, MAP-Bwaila and St John of God. We thank our partners 500 Miles who support this programme. We would also like to acknowledge The London Orthotic Consultancy who regularly fund prosthetic devices and The Foundry International.

SUCCESSFUL IMPACTS:

- 62,221 patients reached through mobile clinics— nearly doubling our previous year's impact.
- Completion and launch of the Safe Motherhood Unit extension and SEND Assessment unit with specialized therapy rooms.





PILLAR 3

SELF-SUFFICIENCY





SELF-SUFFICIENCY

Sam's Village serves as our central eco-training hub, designed to empower the community through vocational excellence. Sam's Village is a 17-acre, self-sustaining eco-training village located in the Northwest Lilongwe District and can accommodate up to 50 trainees. Built in collaboration with the community, it has provided vocational skills in carpentry, tailoring, motorcycle repairs, tin-smithing and earth building, to name but a few, and has enabled graduates to set up their own businesses and provide for their families.

The facility serves as a hub for the local community, accommodating both a pre-school and library. AVM utilises the space for internal meetings and training workshops, while also making it available for rental to ensure the organisation's long-term sustainability.

The permaculture gardens, tended by vocational training students, not only beautify the facility but also provide hands-on learning opportunities in organic agroforestry techniques. Additionally, the rear fields produce staple foods to nourish staff and trainees most of the year.

Vocational Training:

Funded by the Bloom Foundation, we successfully trained 100 students in high-demand fields: Motorbike Mechanics, Basic Electronics, and Baking.

Entrepreneurship:

Graduates received start-up toolkits, enabling them to immediately establish small businesses within their communities.





SELF-SUFFICIENCY

SUSTAINABLE NUTRITION & COMMUNITY OWNERSHIP

Our long-term strategy is to transition communities toward independent food production. In the 2024–2025 period, we successfully advanced this “Sustainable Feeding” model through two distinct phases:

Phase 1 (Expansion):

We expanded the initiative to four additional centres—Chipasula, M’kunkhu, Mseteza, and Funsani ECD centres. Supported by Bobby Wyeth (UK), LSU, and The Gandys Foundation.

Phase 2 (Consolidation):

The M’teza, Kafutwe, and M’gwizi ECD centres have successfully implemented their independent feeding programmes.

Empowerment through Agriculture:

these communities utilised organic farming methods to cultivate maize and soya. These harvests directly supply the porridge for the ECD centres, fostering a sense of community ownership and ensuring a reliable, long-term source of nutrition despite the challenges of irregular rainfall.

SUCCESSFUL IMPACTS:

- 98% graduation rate for our 2024-25 vocational cohort.
- Graduates are already generating consistent monthly incomes to support their families.
- Community taking ownership of ECD feeding programmes.





PILLAR 4

ENVIRONMENT





ENVIRONMENT

REFORESTATION:

People in our area rely on wood for cooking and building. It is a profitable income generator, and many trees are cut down to sell. Subsistence farmers have been negatively impacted with climate change and deforestation contributes to this. Our strategic plan is to plant 10,000 trees per year with the support of Love Support Unite who fund 50% of the programme.

This year we successfully planted 10,000 trees and 1,000 bamboos across the catchment area in cemeteries (where they won't get chopped down!), villages and schools.

SUSTAINABLE FAMILY FARMS (SFF) PROGRAMME:

Our Sustainable Family Farms programme is a cornerstone of our effort to empower the most vulnerable households in our catchment area. By providing comprehensive agricultural support to families supporting multiple dependents—including orphans and the elderly—we are breaking the cycle of food insecurity.

Supported by Love Support Unite (LSU), the programme equips families with the inputs and training required to manage one hectare of land productively. Over a two-year cycle, beneficiaries receive intensive coaching in sustainable agriculture and business management, ensuring they can not only feed their households but also generate a surplus.





ENVIRONMENT

The Multiplier Effect:

The programme operates on a unique “pay-it-forward” model. The value of the initial farming inputs is repaid by the family over two years at 0% interest. These funds are then immediately reinvested to provide inputs for a new family within the same community.

Impact & Self-Sufficiency:

This initiative has enabled many families to cultivate their land successfully for the first time. The resulting income from surplus crops allows families to achieve true independence—covering essential costs such as school fees, mosquito nets, and future farming inputs without further external aid.

Food Security:

The SFF loan repayment scheme saw high success, with 110 bags of maize contributed back to the community revolving fund.

SUCCESSFUL IMPACTS:

- 11,000 trees and bamboo plants established to protect the local ecosystem.
- 85% loan repayment rate from our Sustainable Family Farm beneficiaries.





LOOKING AHEAD

STRATEGIC EVOLUTION

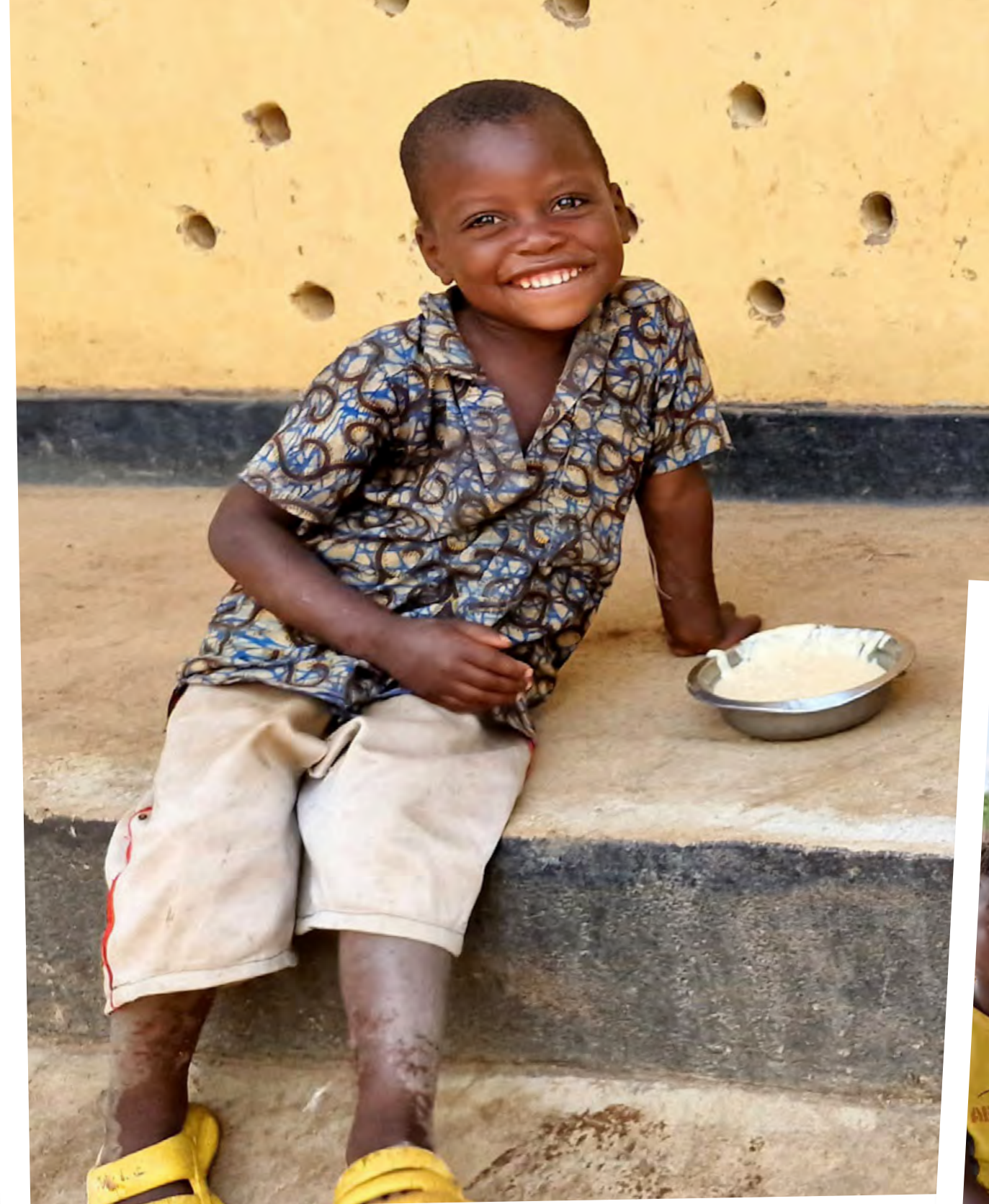
African Vision Malawi (AVM) is transitioning its work and partnerships to the **gold youth Development Agency (gold-youth)**, ensuring that AVM's rich legacy continues to flourish while expanding its vision for impact. Both organisations celebrate 20 years of impact this year, making the transition of AVM's work to **gold-youth** a natural and timely step.

This is not a takeover but a strengthening of AVM's legacy, building on two decades of social and relational capital to ensure long-term sustainability, wider reach, and deeper outcomes in social behaviour change, education, and job creation for young people in Malawi and beyond.

By becoming part of **gold-youth's** Africa-rooted movement, AVM's work will be amplified through a proven model that equips young people with skills, mentoring, and opportunities to become leaders who shift social norms, complete their education, and grow in economic independence. This evolution honours the past while unlocking fresh opportunities for Malawi's youth within a continental vision where all young Africans discover and live out the gold inside them. Learn more at www.goldyouth.org.

AVM's established health programmes will not be part of this transition. They will continue to serve the community and will now be run through our long-term partner **Love Support Unite**, in association with a local NGO in Malawi called **Unite Support Malawi** (www.unitesupport.org)

Their mission is to deliver accessible, sustainable, and compassionate healthcare to people across their catchment area – reaching over 60,000 people, including 35,000 served by M'bang'ombe Clinic.





EMPLOYEE STRUCTURE

African Vision Malawi relies on volunteers in the UK and employs 31 Malawian nationals through its local office.





THE LOCAL BASED COMMITTEES (LBCs)

In addition to our central team in Malawi, we collaborate with 14 Local Based Committees (LBCs) strategically located throughout our support area. Each LBC represents multiple villages and schools, acting as a vital link between our organization and the communities we serve.

Our 84 dedicated LBC volunteers play a crucial role in advocating for the needs and priorities of their communities. They actively participate in decision-making processes and help ensure that our projects are implemented effectively and transparently.

Each LBC is comprised of six members, including a secretary and representatives from various sectors. The secretary is typically a teacher who is fluent in both Chichewa and English. The other members represent education, healthcare, self-sufficiency, water and sanitation, and orphans & vulnerable people. A chair is appointed among these representatives to oversee the LBC's activities.

Monthly meetings are held within each LBC, where members report on their specific areas of focus. This enables us to stay informed about the challenges and opportunities facing the communities we serve and to respond accordingly.

Every 6 months we hold a 'Cluster meeting' which involves all LBC members and will have a training focus, reporting and sharing good practice.

To further strengthen our connection with the LBCs, we have four coordinators who monitor multiple centres. These coordinators facilitate regular bi-monthly meetings at Sam's Village, where AVM staff and LBC representatives discuss new initiatives and share information. This collaborative approach ensures that our efforts are aligned with the needs and priorities of the communities we serve.

MATTHEWS NELSON – Supporting Kafutwe, Chamcholo, Masiye, Lombwa centres.

SAIKOLO JIMU – Supporting Kaninga, Chibwata, Chimbalu, Mundundu centres.

ANNES BANDA – Supporting M'khalapadzuwa, Chitsime, Namanyanga centres.

BONIFACE MALEMA – Supporting M'bang'ombe, Lumbadzi, M'lumbwira centres.



THANKS

Our deepest gratitude goes to our primary partners: Love Support Unite, SCOPE Malawi, The Gandys Foundation, 500 Miles, Sandi Thandiza, and Project4Africa. We also thank The Bloom Foundation, Noel Hayes, Debi Peppin, and Bobby Wyeth for their targeted support. We express our deep appreciation to the many volunteers who tirelessly help both in the UK and Malawi by organizing events to support our work. We also thank our Trustees in the UK and Malawi for their invaluable time, support, and guidance.

As we look toward 2025 and beyond, African Vision Malawi is entering its most significant chapter yet. This year marks a natural and timely transition as we transfer our core operations to **gold-youth**.

While our youth and education pillars evolve with **gold-youth**, our established healthcare programmes will continue to serve the community without interruption.

We invite you to join us in this bold new direction as we scale our impact across Malawi and beyond.

Learn more at: goldyouth.org





TRUSTEES

Nigel Palmer
David Stead
Sara Butterfield
Andrew Ridley-Barker
Beth Sheehan
Maria Moyo

Chairman
Treasurer

(Malawi Resident)

Heather Palmer

**Founder
& Programmes Trustee**

Marie Brown

CEO
(July 2022 – December 2024)

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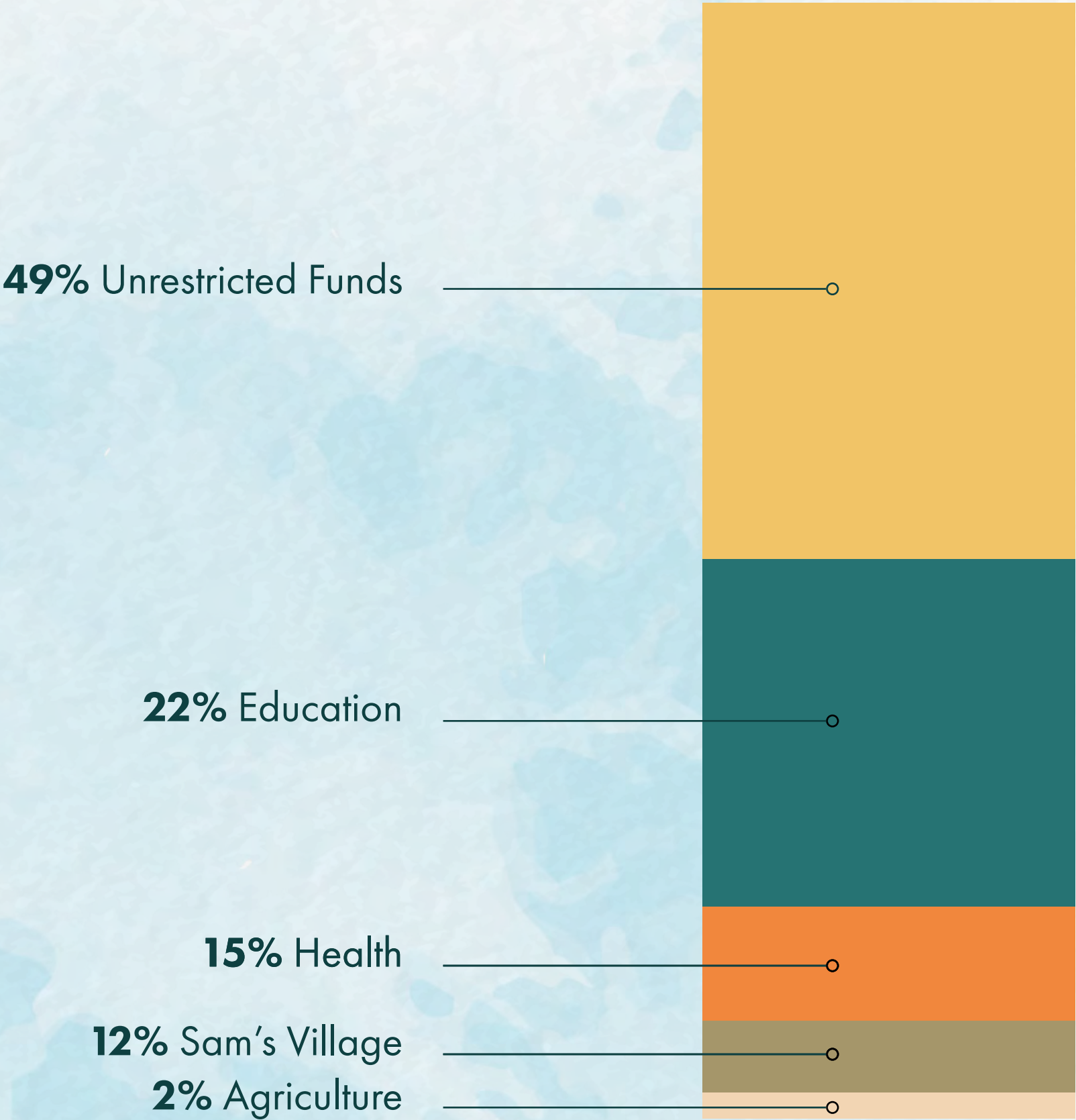
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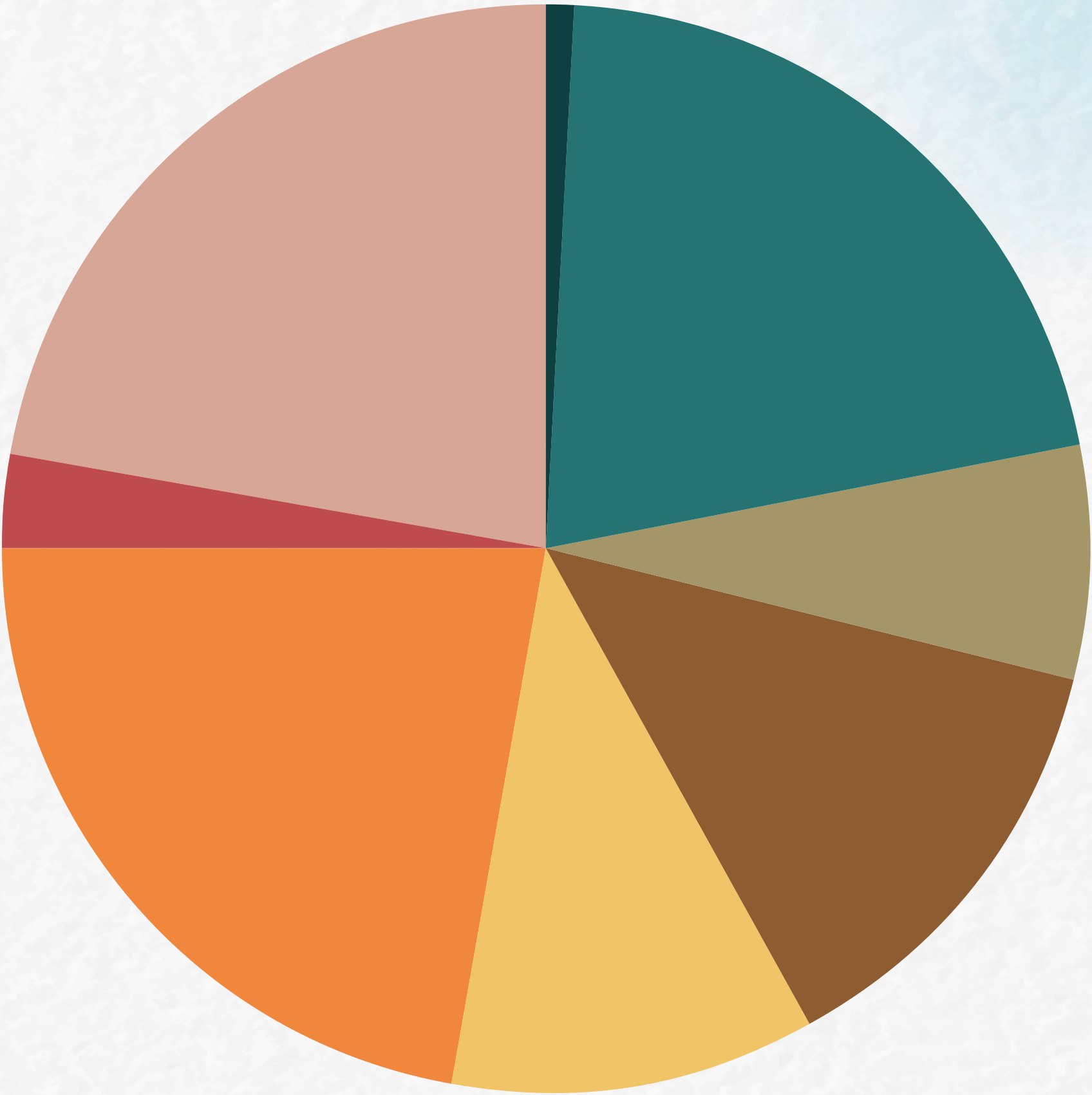
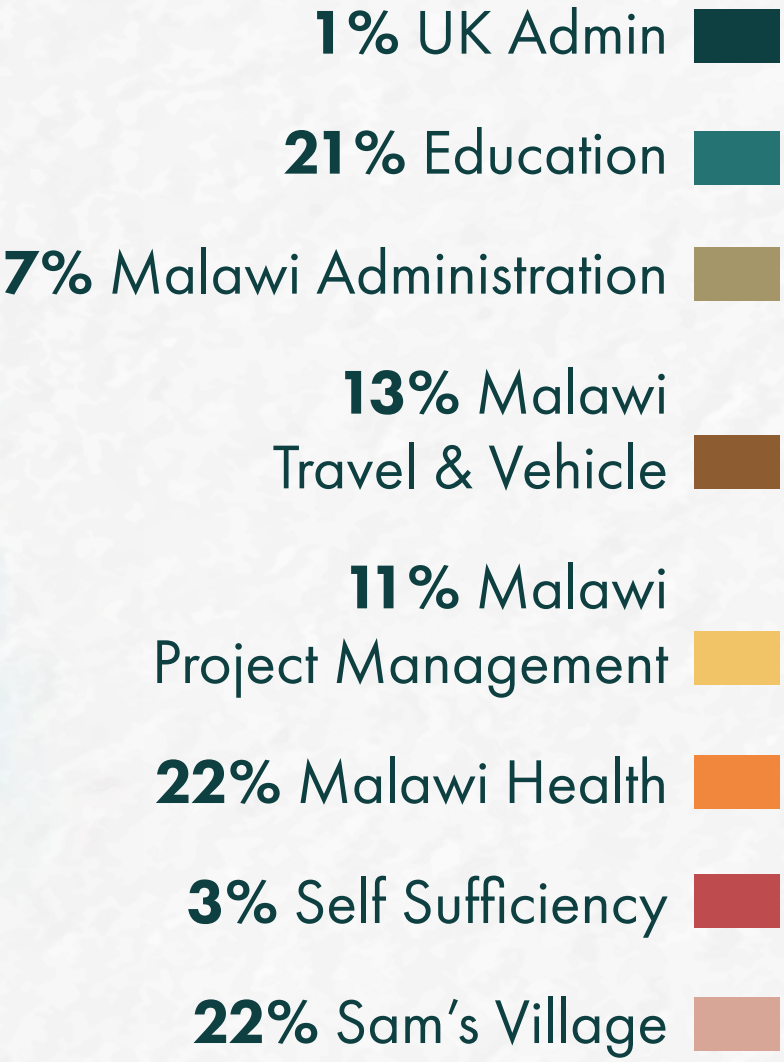
FINANCIALS



INCOME



EXPENSES





THANK YOU

**AFRICAN VISION MALAWI
REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees present their report and accounts for the year ended 31 March 2025.

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 in the community
- Enhance the ability of the community to become self-sufficient
- Ensure better provision of access to Health facilities in the community
- Improve communities 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 in Malawi the Charity employed a team of approx. 30 employees being made up entirely of Malawian Nationals.

Review of Activities

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

Review of Financial Position

a) Asset cover for funds

The Charity'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 Charity reviews its reserves and risk policies as part of the Charity's operational management.

c) Malawi Structure

The Charity is registered in Malawi as an International NGO and with CONGOMA, thus formalizing our legal status in the Country. The Charity has assets in Malawi, comprising 17 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 Charity recognizes that the costs of shutting down operations in Malawi are extremely low approximately £10,000 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 2024-25

I report to the trustees on my examination of the accounts of African Vision Malawi for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of African Vision Malawi 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 African Vision Malawi 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 Charity 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:

1. accounting records were not kept in respect of African Vision Malawi as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

Signed:



Date: 20th November 2025

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

Andy Eagles ACMA

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AFRICAN VISION MALAWI
STATEMENT OF TRUSTEES RESPONSIBILITIES
For the year ended 31st MARCH 2025

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 charity's 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 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 24-25 £	Total 23-24 £
Incoming Resources					
Donations & Fund Raising Activities	1	119,290	117,742	237,032	192,090
Gift Aid	2	17,883	0	17,883	15,620
Grants	3	0	37,500	37,500	4,000
Legacies	4	10,300	0	10,300	0
Bank Interest		3,774	0	3,774	58
Total Incoming Resources		151,247	155,242	306,490	211,768
Less cost of generating funds & fund raising		2,940	0	2,940	2,800
Net Incoming Resources		148,307	155,242	303,549	208,968
Resources Expended					
Education Projects	5	0	76,067	76,067	72,471
Health/Orphan Care Projects	6	0	76,335	76,335	16,147
Self Sufficiency Projects		0	10,633	10,633	6,255
Water & Sanitation Projects		0	0	0	0
Other Projects		0	0	0	0
Sam's Village Project	7	0	79,265	79,265	41,370
Malawi Project Management		39,885	0	39,885	45,883
Malawi Travel and Vehicle Expenses	8	44,352	0	44,352	21,566
Malawi Administration		26,024	0	26,024	30,813
UK Administration		2,568	0	2,568	3,097
Total Resources Expended		112,829	242,300	355,129	237,602
Net Incoming Resources		35,478	-87,058	-51,580	-28,634
Fund Balances @ 31/3/24		123,327	83,818	207,145	235,779
Transfers From Unrestricted to Restricted Funds		-59,236	59,236	0	0
Fund Balances @ 31/3/25		99,569	55,996	155,565	207,145
Notes (For clarification)					
Unrestricted Funds	9	£ 99,569	£ 0	£ 99,569	£ 123,328
Restricted Funds:-					
Education		0	39,749	39,749	56,486
Healthcare		0	0	0	17,055
Self Sufficiency		0	8,517	8,517	2,787
Sam's Village		0	0	0	0
Water & Sanitation		0	7,730	7,730	7,489
Total Funds		99,569	55,996	155,565	207,145

AFRICAN VISION MALAWI
Balance Sheet at 31 March 2025

Current Assets	10
Cash at Bank	
Accounts Receivable	
Accounts payable	

Net Assets

Funds	9
Restricted Funds	
Unrestricted Fund	

Total Funds

Notes to Accounts for the Year ended 31 March 2025:

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

African Vision Malawi meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Accounting Policies

The Accounts have been prepared under the Income and Expenditure basis, moving from Receipts and Payments basis in prior years.

Accounting Estimates and prior Year Adjustments

There has been no adjustments made in the year relating to previous years

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Raising funds

These are costs incurred in attracting voluntary income and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable.

Trade debtors/creditors

Trade debtors are amounts due from fund raising and donations to the charity, creditors being early receipts of funds.

Cash and cash equivalents

Cash comprises cash held in Current and Reserve accounts, with no Investment accounts opened.

Taxation

The charity is a registered charity and is therefore exempt from taxation.

Total 24-25	Total 23-24
£	£
168,672	218,710
38,933	8,375
-52,040	-19,940
155,565	207,145
55,996	83,817
99,569	123,328
155,565	207,145

Financial Performance Notes:

1. Strong growth in donations and fund raising with large funds raised for Safe Motherhood Unit and recommencement of the Malawi Cycle Challenge.
2. Gift Aid based on receipts and receivables due for the financial year.
3. Two Grants received in the year for Training and Health programmes.
4. Two Legacies received in the financial year.
5. Education spending inline with prior year after reductions in Tertiary education programmes.
6. Health spending increased entirely due to the construction of the Safe Motherhood Unit.
7. Sams Village costs increased due to funded Training programmes along with reductions in major construction work against prior year.
8. Travel and Vehicle costs increased solely due to the purchase of 2 vehicles, an Ambulance for our Health programmes and an Hilux for General usage
9. 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 if required.

The yearend restricted fund balances by category were:

· Education	£39,749
· Health	£0
· Water/Sanitation	£7,730
· Self-sufficiency	£8,517
· Sam's Village	£0
· Total Restricted Funds held	£55,996

Unrestricted funds held at yearend are:

£99,569

10. Current Assets include provisions for both receivables and payables, summarised as:

Cash held	£168,672
Receivables	
Gift Aid receipts due	£17,456
Donation for Motor Vehicle due	£17,000
Fund raising receipts due	£4,477
Total	£38,933
Payables	
Deferred Income received in advance	-£52,040
Current Assets - Total	£155,565