



FINANCIAL STATEMENTS & TRUSTEES ANNUAL REPORT

For year ending 31st March 2022



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Charity Registration No.: 1122176

Governing Document: Model Trust Deed dated
8 November 2007

Address: 51 Willersley Avenue
Sidcup
DA15 9EJ

Trustees: Abiodun Olorunfemi (*Chairman*)
Nathan Whitaker (*Treasurer*)
Nicola Baldwin
Tanatsa Nyamambi
Mujuru Simbarashe Mupfumira
Jacquelyn Van Jaarsveld
James Rogers

Independent Examiner: Peter Saltiel
Church & Charity Accounts Service
7 Planchadeau
23460 Saint-Pierre-Bellevue
France

Bankers: HSBC Bank PLC
1-3 Bishopsgate, London
EC2N 3AQ

Virgin Money Bank
115 Houndsditch, London
EC3A 7BR

The Co-operative Bank Plc
80 Cornhill, London
EC3V 3NJ

Charity Details

Registration Number
122176

Governing Document
Model Trust Deed; dated 08/11/2017



Tanatsa Nyamambi
Governance



Tunde Olorunfemi
Chair



Nathan Whitaker
Treasurer



Jacquelyn van Jaarsveld
Events Planning



Nicola Baldwin
Media & Marketing



Simba Mupfumira
Fundraising



James Rogers
Legal

Who are we...



Makomborero (which means “blessings” in the local Zimbabwean language, Shona) is a UK registered charity that relieves poverty in Africa through the education of its children.

Makomborero achieves this by investing time and money in disadvantaged communities in Zimbabwe, enabling gifted children fulfil their potential, and provide them with hope and a future.

What we do...

We rely on the voluntary contributions of supporters to lift beneficiaries out of poverty by providing a holistic education in a collegiate environment, accommodation, food and clothing as well as mentoring and educational resources. As a result, children are motivated to learn and maximise their potential to improve the lives of their families, and themselves.



“Empowering the few to impact the many.”
Tunde Olorunfemi

How we do it...

As a Grant making trust **Makomborero UK** partners with **Makomborero Zimbabwe** by issuing grants and expertise to deliver its charitable objectives. Although legally distinct organisations (with separate boards of trustees) we partner to maximise outcomes for beneficiaries.

Makomborero UK generates funds through individual and corporate donations and grant receipts. This, alongside specialist support, resources its local partner, Makomborero Zimbabwe - coordinated by Mark and Laura Albertyn.

The Albertyns moved to UK in 2003 from Zimbabwe, and set up Makomborero; with the vision of returning to work in disadvantaged communities, focusing on A-level education.



Prior to 2003, Mark taught A-level Mathematics and Physics at an independent school in Zimbabwe, developing a passion to support scholarship students. In July 2010 the dream was realised with the support of Makomborero UK. They have four young children, Matthew, Zoe, Ella and Phoebe.

Makomborero Zimbabwe's 'knowhow' client relationships, and local knowledge, enables us effectively reach our target beneficiaries in practical and sustainable ways.



"Education is the most powerful weapon which you can use to change the world."
Nelson Mandela

Where we do it...

Makomborero UK grants enable **Makomborero Zimbabwe** deliver its unique award-winning holistic A-Level education programme.

To date over 240 underprivileged students have benefited representing the difference between dreams being crushed by the barrier of poverty, and ambitions being realised with access to further education.



Local and international partners continue to be instrumental in Makomborero's delivery strategy, along with strong networks that support students studying away from their rural homes, or even abroad.

Makomborero UK is privileged to be in partnership with **Makomborero Zimbabwe**, whose project coordinators, Mark and Laura Albertyn, along with their local board, employees, and volunteers, continue to stay committed and driven in transforming the lives of young Zimbabweans; no matter the challenges.



Grant making policy

Makomborero UK, as a grant making trust, remains committed to its partnership with Makomborero Zimbabwe.

We use annual reviews to verify projects remain in line with goals; supported with periodic reports, audits, and Trustee visits, to project inspections and beneficiary interviews. Recipients of our grant making programmes are still secondary school students; nevertheless, we continue to be committed to the end-to-end pathway designed to support intakes before and beyond the tenure of all our schemes (e.g., from supporting primary schools to scholarships for university students).

Our empowerment programmes Ndeipi and Mutsidzera provides the wider community with entrepreneurial skills in line with our goal of alleviating the cycle of poverty.

Grant making considerations

Makomborero's success is based on a unique strategy that engages high potential students each year who undergo tests to be placed in partnership schools or supported to stay in state schools.

The Board has reviewed and maintained the partnership in line with wishes of supporters and local partners. The impressive student results and rate of return on investment has validated this strategy, and continues to attract support from donors, and delivery partners.



*Be engaged where you are NOW;
to make an impact with what you have NOW,
to do what you can already do NOW.
Tomorrow's increase will be realised from today's collective NOWs"*
Tunde Olorunfemi

Governance

This year proved challenging for the Board in adapting to the demands posed by the global pandemic. Notwithstanding, resilient structures developed over the years provided it with a base to address new emerging issues; coupled with Zimbabwe's already challenging economic and political climate.

Risk Management

Makomborero maintains a quarterly review of its risk profile; monitoring emerging issues/opportunities flagged by industry trends, local reports, and regular assessments. This informed required Trustee skills, fiscal assurance/reserves levels, grant disbursements, etc. Major issues faced this year remained the global Covid-19 pandemic, coupled with disruptions in the local banking system; notwithstanding, embedded systems have coped effectively. The Board is satisfied current measures enable it flag, review and address concerns or advantages, to adapt accordingly.



Financial Review

Makomborero remains financially resilient, despite a tough operating environment underpinned by the C19 pandemic which has impacted inflation in both the UK and Zimbabwe and currency devaluation which has resulted in continued economic hardship in Zimbabwe.



Financial Review (Cont'd)

The trustees of Makomborero had to adapt to unforeseen needs such as incurring new costs for the provision of tablet computers for external students to cope with school closures and a lack of online alternatives for state schools in Zimbabwe. In addition, there was a need to safeguard beneficiaries with new C19 measures, manage the impact of infections, sustained shutdowns and food packs, all of which were largely unforeseen.

It is a measure of resilience of the operational team on the ground and agility of the board to reprioritize needs, and buffer our level of reserves to enable us to cope with these issues. This is aside from the need to continue our core activities at a time when Makomborero Zimbabwe's source of local fundraising dwindled due to pandemic restrictions, local inflation, and we saw sustained currency deflation (lowering real-term value of remittances) plus the impact of natural events (cyclone, draught, and famine).

UK income for the year to 31st March 2022 was £147,880 (12% increase on 2021 - £131,735) of which £32,410 was restricted funding and £115,470 unrestricted (i.e., 'free' cash to be spent at the Charity's discretion).

Expenditure for the year was £157,469 (11% increase on 2021 - £141,354) of which £18,053 was restricted funding. Grants to Makomborero Zimbabwe for the same period were £132,218 (up 16% on 2021). The increased expenditure and grants reflect further reliance on UK funds to offset additional costs and reduced local fundraising.



Reserves Policy

The Trustees of Makomborero UK had to draw on its reserves to address fundraising shortfall because of Covid lockdowns, and fewer event opportunities; as well as the need to fund additional requirements in Zimbabwe.

The trust is committed to build unrestricted reserves to return to its policy of holding equivalent of six-months of unrestricted grants as part of its resilience strategy to mitigate volatile economic conditions in Zimbabwe.

Restricted Fund Descriptions

Student Sponsorship - relates to donations raised through the Global Giving in relation to our principle student sponsorship programme.

Ndeipi Fund - Ndeipi is an entrepreneurial, small business training course designed to teach participants that they can earn an income using the resources that they already have (rather than needing a big loan or donation).

Girl Mentorship - Makomborero works with schools in high density areas to identify vulnerable girls in Form 2 (aged 14 - 15), in order to provide a mentorship programme, that gives them hope and a vision of their futures, beyond the societal pressures they face.

Minibus Replacement - multi-year fundraising to support replacement of the current minibus to transport more students whilst improving safety and fuel efficiency.

Old Georgians Alumni - relates to donations received from alumni who previously attended St Georges school, Harare and are committed to continuing the legacy of St George's through support of Makomborero students.

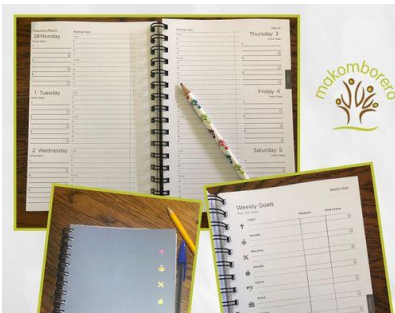


Fundraising & Donations

Fundraising efforts were curtailed for most of the year by the Covid-19 pandemic; nevertheless, we were still maintaining delivery capacity, thanks to a combination of loyal supporters, plus new partners. These have sustained revenue streams at a time capacity for events were curtailed by pandemic restrictions.



Nevertheless, where events have been able to hold, our loyal support base continue to fundraise and campaign on our behalf. Efforts have also been boosted by local contributions in kind from both individuals and businesses which has reduced overheads in certain cases and allowed funds to be diverted to other priorities.



Review of the Year's Activities

Resource Centre

The Centre experienced the impact of Covid with an outbreak resulting in a temporary closure. Notwithstanding, well developed mitigations ensures effective controls, and proved beneficial in shielding the students.



Maintenance projects were delivered to carry out roof repairs, replace beddings (useable ones were donated to a local orphanage), and provide a gap year accommodation for Alumni students that serve the Charity. The Centre continues to be used for extracurricular activities, such as swimming, crafts, and the engagement of a professional counsellor to deliver a 9-week session to address the Mental Health needs of beneficiary students.

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UZ House

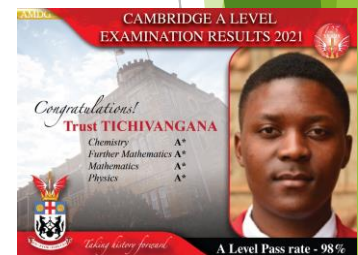
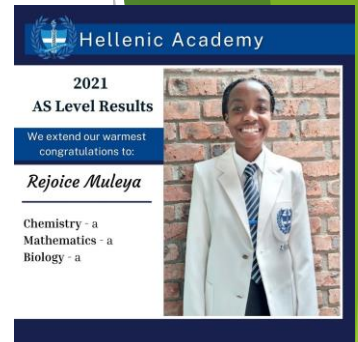
Makomborero was blessed with the donation of a second property by a local supporter to house the Charity's alumni that attend University of Zimbabwe. Beit Trust (a local body) was used to renovate the property and create a permanent office for Makomborero. The property was initially occupied by five students, but plan to increase this to 10 in the coming year.



Review of the Year's Activities

Partnership Schools

The partnership of Gateway High School, Hellenic Academy and St George's College continues to underpin our A-Level programme; despite the hard economic situation in Zimbabwe and impact of the pandemic. Although student missed out most of the extracurricular, they were able to write their examinations in person. The easing of lockdown has also seen the steady return of normal activities. Furthermore, results continue to be impressive, with beneficiaries picking up academic and sporting prizes.



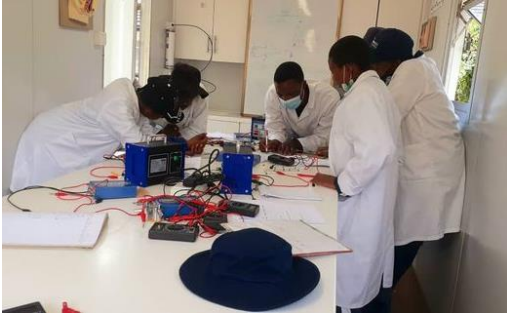
Makomborero Camp

This was held for all external and internal students at a campsite near Marondera. The event included mental health and 'Maker Club' (i.e., science craft) workshops and helped bond both beneficiaries and staff.

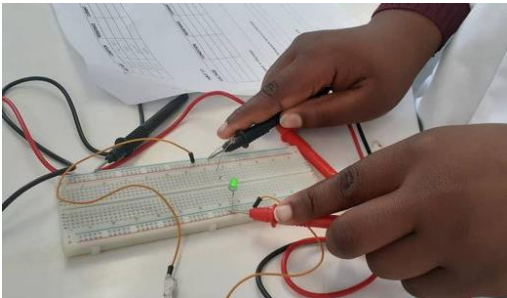


Review of the Year's Activities

Mobile Science Laboratory



The lab ran during the 3rd term with smaller numbers because of lockdown restrictions.



Participants are recruited directly from local schools and utilized the skills of our Alumnus with University of Zimbabwe as part of the teaching team.

Girl Mentorship Programme



This key programme resumed in person in September 2021 in three different schools.



Nevertheless, good relationships had been developed despite pandemic restrictions by using WhatsApp and online tools for training so that it hit the ground running once in person development sessions were resumed.



Review of the Year's Activities

External Students

Makomborero has maintained Support for additional students who do not benefit from partner school scholarships but are sponsored to remain in state schools.



They were generally adversely affected by the lockdowns with no alternative provision like the private schools, so were indebted to the 16 tablets donated to enable them to continue studying. These were enhanced with special apps developed by Makomborero to ensure they did not fall too far behind their respective curriculums.

The Charity had limited access to them due to movement restrictions, however they were able to join a life skills session and access a psychologist at the resource Centre, alongside internal students. This was followed up with weekly welfare check-ins.

University Grant Scheme

The shutdown of the local universities because of pandemic restrictions has also had a grave impact on students. Still, they have been supported with stipends for living expenses and mobile data to help them access online lessons.



Review of the Year's Activities

Giving Back



A lot of focus has been placed on students actively engaging their communities in order to foster a sense of obligation to 'give back. As a result, a number of

activities - both organised by the charity, plus self-initiated programmes were realised; eg computer programme lessons for high schools, mentorship support, skills workshops etc.

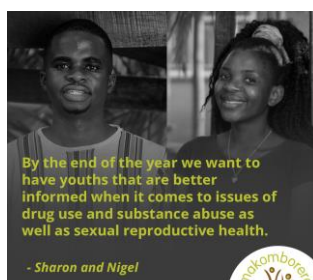
Ndeipi Entrepreneurship

This economic empowerment programme in Partnership with One Hope Initiatives to empower families of Makomborero students to earn money and run subsistent trades remains popular. It was also disrupted by the pandemic but resumed in May 2021 with the 25 people on it finishing the course in December with a graduation ceremony with certificates. The plan is to open the opportunity to families of Girl mentorship Scheme participants in the coming year.

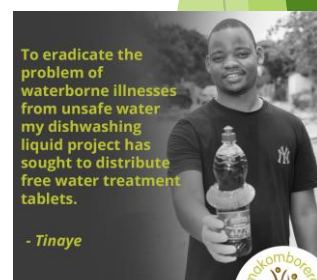


Mutsidzira

This is a scheme that grants students with \$2,000 for a year to fund local projects in their communities. They are further supported with budgeting, record-keeping, and report writing skills, and progress is monitored by the operational manager.



Student Quotes



Student Quotes



Review of the Year's Activities

Local Partnerships

Makomborero Zimbabwe continues to enjoy local corporate support, which is commendable, considering the tough economic conditions.

The use of both cash and in-kind donations have contributed to improving the support and reach for beneficiaries.



Student Recruitment

The process for recruiting new intakes from over 70 local secondary school took place in December with various recruiting and testing rounds. The peak outbreak of Covid-19 meant juggling members of staff and pupils amidst the process.

Testing revealed an obvious drop in performance of the students which reflected 2 years of gaps in schooling (as a result of the pandemic lockdowns) which Makomborero Zimbabwe is now working hard to address.



Public Benefit Statement

In accordance with the Charity Commission's general guidance on public benefit, the board confirm the impact on people and communities with whom we work is a key consideration when deciding how grants are made.

The purpose of **Makomborero** is to aid the relief of financial hardship and further the advancement of education in Africa by making grants of money, in particular, but not exclusively, for training and community based projects.

Makomborero continues to meet its charitable objectives by:

- Supporting disadvantaged students in Zimbabwe to complete their education by providing fully funded A-level scholarships in leading schools, along with paying school fees for a growing number of students to remain in their existing school.

- Providing accommodation, food, uniforms, textbooks and stationary to students and the families of students who are beneficiaries of the scholarship programme.

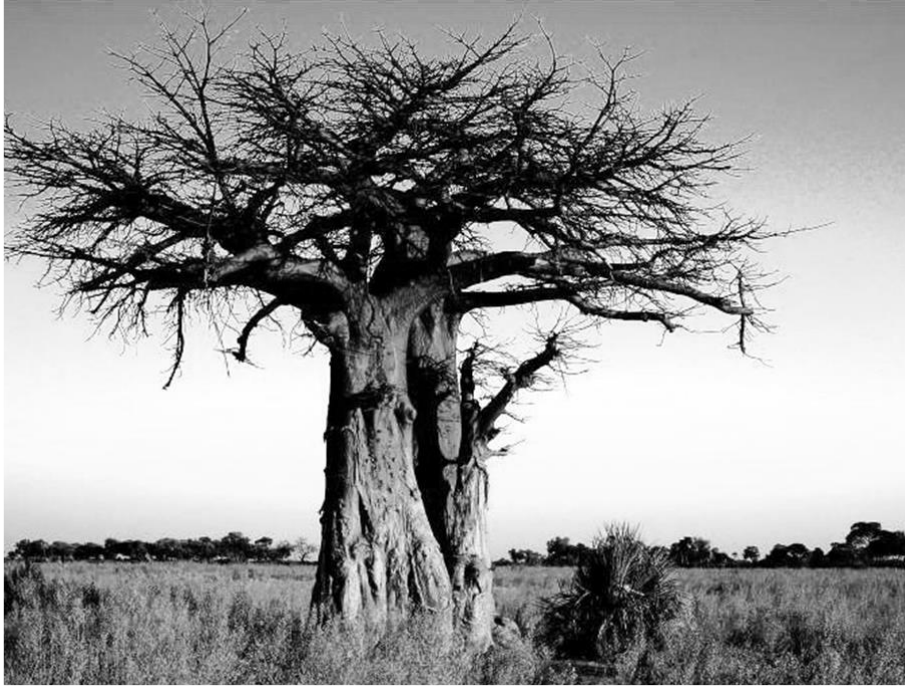
- Ensuring all students receive guidance, support, mentoring and opportunities to further their education, post A-level.

- Supporting students by offering or securing scholarships / grants so ambition and opportunities are furthered beyond their tenure with Makomborero.

Who will benefit?

- Beneficiary students
- Families of beneficiaries
- Schools, colleges and universities in Zimbabwe and beyond
- Volunteers who visit and contribute to the current project in Harare
- The wider community in Zimbabwe





“No matter the magnitude of the world’s problems, addressing it, ‘one life at a time’ makes it just that bit a better place.”

Tunde Olorunfemi

Statement as to the disclosure of information to the Independent Examiner

“In closing, we attest that all relevant information required for the independent audit of our accounts was made available to the examiner, and that the resulting report is a true reflection of the trust’s accounts.

The report was approved by the Board of Trustees on Friday 15th December 2022, and signed on their behalf.”



Tunde Olorunfemi
Chairman

Independent Examiner's Report to the Trustees / Members of Makomborero
Registered Charity No. 1122176

for the year ended 31st March 2022

I report on the accounts of the above charity ("the Trust") for the year ended 31st March 2022.

Responsibilities and basis of report

As the charity's trustees, 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 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Peter Saltiel
Church & Charity Accounts Service
Planchadeau
23460 Saint-Pierre-Bellevue
France



Dated 19th December 2022

MAKOMBORERO

Statement of financial activities for the year ended 31st March 2022

	<u>Notes</u>	<u>Unrestricted Fund</u> £	<u>Restricted Fund</u> £	<u>Total 2022</u> £	<u>Total 2021</u> £
Income	3				
<u>Income and endowments from:</u>					
Donations and legacies	3.1	109,582	32,410	141,992	131,392
Investments	3.2	52	-	52	343
Other income	3.3	5,836	-	5,836	-
		<u>115,470</u>	<u>32,410</u>	<u>147,880</u>	<u>131,735</u>
Expenditure	4				
<u>Expenditure on:</u>					
Raising funds	4.1	4,423	215	4,638	1,589
Charitable objectives	4.2	134,993	17,838	152,831	139,765
		<u>139,416</u>	<u>18,053</u>	<u>157,469</u>	<u>141,354</u>
Net movement in funds		(23,946)	14,357	(9,589)	(9,619)
Total funds brought forward		103,304	17,168	120,472	130,091
Total funds carried forward		<u>79,358</u>	<u>31,525</u>	<u>110,883</u>	<u>120,472</u>

All activities are regarded as continuing.

The above statement includes all recognised gains and losses during the year.

The Notes to the Accounts form part of these Financial Statements

MAKOMBORERO

Balance Sheet as at 31st March 2022

	<u>Notes</u>	<u>2022</u>		<u>2021</u>	
		£	£	£	£
CURRENT ASSETS					
Bank Accounts		111,407		108,039	
Debtors	5	<u>276</u>		<u>13,183</u>	
		111,683		121,222	
CURRENT LIABILITIES					
Creditors	6	<u>(800)</u>		<u>(750)</u>	
Net Current Assets		110,883		120,472	
Total Assets		<u><u>110,883</u></u>		<u><u>120,472</u></u>	
 <u>Funds</u>	 7				
Restricted Fund					
Student Sponsorship		7,865		7,168	
Minibus Fund		22,500		10,000	
Girl Mentorship		768		-	
Ndeipe		43		-	
OG Alumni		349		-	
Designated Fund					
Minibus Fund		30,000		30,000	
Property Fund		-		13,881	
General Fund		49,358		59,423	
		<u><u>110,883</u></u>		<u><u>120,472</u></u>	

Signed by two trustees on behalf of all the trustees

on the 15th December 2022



Tunde Olorunfemi



Nathan Whitaker

Notes to the Accounts

1 Basis of preparation

1.1 Basis of accounting

These accounts 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, accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

1.2 Judgements and Estimations

- a) The Trustees have not made any significant judgements in the process of applying accounting policies and there are no areas of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

1.3 Going concern

- a) At the time of approving the accounts, the Trustees have a reasonable expectation that the charity has sufficient reserves and that the charity is a going concern.

1.4 Change of accounting policy

- a) The Charity year end has been changed from 5th April to 31st March and the accounts present a true and fair view of the accounting during the year.

1.5 Changes to previous accounts

- a) There have been no changes to the previous accounts during the financial year.

1.6 Changes to accounting estimates

- a) There have been no changes to accounting estimates.

Notes to the Accounts (*cont'd*)

2 Accounting policies

2.1 Fund accounting

- a) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds. These are recognised at the time of receipt.
- b) Restricted funds - are to be used for the specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

2.2 Income

- a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received.
- b) Where income has related expenditure, the income and related expenditure are reported gross in the SoFA.
- c) Income tax recoverable as Gift Aid is accounted for on a claimed basis.
- d) Investment income is included in the accounts when receivable.

2.3 Expenditure

- a) Charitable expenditure comprises costs incurred by the charity providing activities and services for its beneficiaries.
- b) Costs of generated funds are those costs incurred in attracting voluntary income or incurred in trading activities undertaken to raise funds.
- c) Support and administration costs of the charity relate to the costs of running the charity and includes any costs which cannot be specifically identified to another expenditure.
- d) Expenditure is recognised on an accrual basis and creditor amounts are measured at settlement amounts less any trade discounts.
- e) Provisions for liabilities are measured on recognition of its historical costs and then measured at the best estimate of the amount required to settle the obligation at the reporting date.
- f) No deferred income has been included in the accounts.
- g) The charity is not registered for VAT, so all costs are inclusive of VAT charged.

Notes to the Accounts (*cont'd*)

2 Accounting policies (*cont'd*)

2.3 Expenditure (*cont'd*)

- h) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- i) Governance costs include the preparation and examination of statutory accounts plus the costs, if any, of legal advice to trustees on the governance or constitutional matters of the charity.

2.4 Assets

- a) The charity has no tangible fixed assets.
- b) Debtors are measured on initial recognition at settlement, or a time apportioned basis.
- c) Cash means cash in hand and at Bank.

2.7 Liabilities

- a) Current liabilities are obligations to pay for goods or services within one year.
- b) The charity has no non-current liabilities.

MAKOMBORERO

Notes to the Accounts (cont'd)

3 Analysis of income

3.1 Donations and legacies

One off donations	63,968	23,674	87,642	92,242
Recurring donations	34,083	8,653	42,736	25,009
Shopping donations	241	-	241	-
Gift Aid reclaims	1,290	83	1,373	14,141
Grants	10,000	-	10,000	-
	<u>109,582</u>	<u>32,410</u>	<u>141,992</u>	<u>131,392</u>

3.2 Investments

Interest	52	-	52	343
	<u>52</u>	<u>-</u>	<u>52</u>	<u>343</u>

3.3 Other income

Sponsorship	5,716	-	5,716	-
Sales gifts	120	-	120	-
	<u>5,836</u>	<u>-</u>	<u>5,836</u>	<u>-</u>

Total income	<u>115,470</u>	<u>32,410</u>	<u>147,880</u>	<u>131,735</u>
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4 Analysis of expenditure

	Unrestricted Fund £	Restricted Fund £	Total 2022 £	Total 2021 £
4.1 <u>Raising funds</u>				
Cost of raising funds	4,423	215	4,638	1,589
	<u>4,423</u>	<u>215</u>	<u>4,638</u>	<u>1,589</u>
4.2 <u>Charitable activities</u>				
Grants made to partners in Zimbabwe	114,380	17,838	132,218	114,191
Mark & Laura Albertyn support	6,300	-	6,300	6,100
	<u>120,680</u>	<u>17,838</u>	<u>138,518</u>	<u>120,291</u>
4.3 Support costs	14,313	-	14,313	19,474
	<u>134,993</u>	<u>17,838</u>	<u>152,831</u>	<u>139,765</u>
4.3 <u>Support costs</u>				
Administration	10,865	-	10,865	12,965
Website, IT and consumables	2,494	-	2,494	3,920
Insurance	125	-	125	1,457
Travel	-	-	-	382
Governance costs - Accountancy	800	-	800	750
Governance costs	29	-	29	-
	<u>14,313</u>	<u>-</u>	<u>14,313</u>	<u>19,474</u>
Total expenditure	<u>139,416</u>	<u>18,053</u>	<u>157,469</u>	<u>141,354</u>

MAKOMBORERO

Notes to the Accounts (*cont'd*)

5 Debtors

	Total 2022 £	Total 2021 £
Tax reclaims	<u>276</u>	<u>13,183</u>

6 Creditors

	Total 2022 £	Total 2021 £
Accruals	<u>800</u>	<u>750</u>

7 Funds

	1st April 2021 £	Income £	Expenditure £	Transfers £	31 March 2022 £
Unrestricted	59,423	115,470	(139,416)	13,881	49,358
Designated:					
Zimbabwe Minibus	30,000	-	-	-	30,000
Zimbabwe Property	13,881	-	-	(13,881)	-
Restricted:					
Student Sponsorship	7,168	15,847	(15,150)	-	7,865
Zimbabwe Minibus	10,000	12,500	-	-	22,500
Girl Mentorship	-	1,578	(810)	-	768
Ndeipe	-	1,364	(1,321)	-	43
OG Alumni	-	1,121	(772)	-	349
	<u>120,472</u>	<u>147,880</u>	<u>(157,469)</u>	<u>-</u>	<u>110,883</u>

8 Staff costs

The charity has no employees and therefore no employee was paid more than £60,000.

9 Trustee remuneration

No trustee has been paid any remuneration or received any other benefits from an employment with their charity or a related entity during the year.

No trustee expenses have been incurred during the year.



”

A little consideration,
a little thought for
others, makes all the
difference.

EEYORE,
FROM WINNIE
THE POOH

