

STARFISH MALAWI

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

STARFISH MALAWI

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STARFISH MALAWI

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2021**

Trustees

C Knott
R A Sharpe
T Pickford
M A Mitchell
B Jackson
P A Bell

**Charity registered
number**

1130350

Principal office

Alderden Cottage
Sponden Lane
Sandhurst
Cranbrook
Kent
TN18 5NR

Independent Examiner

D Cochrane-Dyet BSc BFP FCA
For and on behalf of MHA MacIntyre Hudson, Chartered Accountants
Victoria Court
17-21 Ashford Road
Maidstone
Kent
ME14 5DA

STARFISH MALAWI

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and activities

a. Objectives and aims

Starfish Malawi started in 2003 as a small Christian organisation, following a visit to Malawi by its founder, Chris Knott, with a calling to "build the church and the school", which became "build the kingdom of God in the lives of children". As we seek to understand and express this calling, Starfish continues to work tirelessly in the schools in the UK and Malawi through committed teachers and Christians.

We are Christian in identity, active in education and caring in character.

Our primary area of work in Malawi is in the district of Salima, though we still have some connections with the capital, Lilongwe, and Kasungu.

Starfish Malawi also seeks to make a difference by:

- Providing access to quality education for children in Malawi so that they can lift themselves and their communities out of poverty
- Promoting a positive communication and interaction between people of different cultures and backgrounds, thereby raising awareness of similarities, differences and sharing aspirations as global citizens with a godly outlook
- Providing support to communities to increase awareness of the HIV and AIDS pandemic, thereby developing resilience for living sustainable lives
- Empowering the vulnerable and the poor to harness their potential to switch from relying on hand-outs to self-sufficiency in the face of God's provision
- Engaging everyone in the challenges to rich and poor alike
- Giving people the opportunity to know Jesus Christ as Saviour and Lord
- Understanding Jesus' words that it is more blessed to give than to receive

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

STARFISH MALAWI

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance

a. Charitable activities

2021 was another extraordinary year for the world, let alone Starfish Malawi. Schools often stayed closed and people were requested to stay at home, in Malawi as well as the UK. This definitely changed the nature of the work that we did. The question we had to ask was how could we continue to support those in need, when our normal procedures and processes had to be reviewed and changed significantly. We managed to achieve this.

We continued to provide food for the children, who were attending nursery school, through special family maize handouts.

We assisted secondary school sponsorship children, who were not attending school, but still had to eat and live.

We changed from the production of Gateway kits to facemasks, distributing many thousands to the community, who could not afford them. However, we did not want our Gateway staff to suffer so we continued to pay their full salary. We did revert back to making Gateway kits towards the end of the year.

The building work at Hope Clinic was completed and the new clinic has been receiving thousands of outpatients.

We have continued to build Trinity School, Moyo and in the early part of 2021 lessons commenced. Problems with funding meant the work was behind original plans (Covid again).

We are so grateful to all our generous supporters. Money was received to build a maternity wing, so much desired by the community, and work will begin in 2022.

Starfish income continued unabated during the year, We thank our supporters so much.

We look forward to reverting to our established, effective programmes for the good of the nation of Malawi, as we seek to fulfil God's word, "to love one another".

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021**

b. Reserves policy and financial review

It is the policy of the Charity's trustees to maintain unrestricted funds, which are free reserves of the Charity, at a level that equates to a minimum of three months of operating expenditure. This provides sufficient funds to cover management, administration and support costs, and to respond to emergency situations. We just fell below this at the end of the year, but knew that running costs were covered and income was expected.

The rationale for holding this reserve is as follows;

- to ensure the financial security and proper staffing of the Charity
- to provide adequate resources to meet the challenges by new and uncertain funding streams

During the period under review, the total income received by the charity was £339,164 (2020: £245,286). The principal sources of income were from institutional and individual donations; the trustees and staff are grateful for this ongoing support.

Given the current economic climate, the trustees are satisfied with the performance of the charity during the year and with the financial position as at 31 December 2021. The trustees consider the charity is in a good position to continue its activities during the coming year and that the charity's assets are adequate to fulfil its obligations. However, the trustees will continue to explore all options for maintaining and increasing income levels.

c. COVID-19 impact statement

We have seen our income increase during the pandemic and we are grateful to our supporters.

If the situation was to worsen and our income was to be affected, our reserves would allow us some time before we needed to scale back our projects so that this could be managed properly to minimise disruption.

d. Principal funding

During the year, principal funding for both unrestricted and restricted activities came from donations and fundraising.

Structure, governance and management

a. Constitution

Starfish Malawi is a registered charity, number 1130350, and is constituted under a Trust deed.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

c. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

STARFISH MALAWI

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Plans for future periods

We continue to work with our existing supporters and look for new trusts and grants.

Statement of Trustees' responsibilities

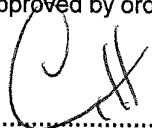
The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & 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 its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. 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.

Approved by order of the members of the board of Trustees and signed on their behalf by:


.....
C Knott
Trustee

Date:

17/8/2022

STARFISH MALAWI

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021**

Independent examiner's report to the Trustees of Starfish Malawi ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2021.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. 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.

Signed:



Dated: 22 August 2022

D Cochrane-Dyet BSc BFP FCA

Independent Examiner

For and on behalf of MHA MacIntyre Hudson, Chartered Accountants

Maidstone

United Kingdom

STARFISH MALAWI

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and grants	2	69,342	235,234	304,576	227,335
Other trading activities	3	7,014	27,574	34,588	17,951
Total income		76,356	262,808	339,164	245,286
Expenditure on:					
Raising funds	4	9,773	-	9,773	9,081
Charitable activities	5	69,839	171,827	241,666	207,891
Total expenditure		79,612	171,827	251,439	216,972
Net (expenditure)/income		(3,256)	90,981	87,725	28,314
Transfers between funds	12	(2,458)	2,458	-	-
Net movement in funds		(5,714)	93,439	87,725	28,314
Reconciliation of funds:					
Total funds brought forward		10,506	129,133	139,639	111,325
Net movement in funds		(5,714)	93,439	87,725	28,314
Total funds carried forward		4,792	222,572	227,364	139,639

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 9 to 19 form part of these financial statements.

STARFISH MALAWI

**BALANCE SHEET
AS AT 31 DECEMBER 2021**

	Note	2021 £	2020 £
Current assets			
Debtors	10	-	500
Cash at bank and in hand		229,612	141,179
		<u>229,612</u>	<u>141,679</u>
Creditors: amounts falling due within one year	11	(2,248)	(2,040)
Net current assets		<u>227,364</u>	<u>139,639</u>
Total net assets		<u><u>227,364</u></u>	<u><u>139,639</u></u>
Charity funds			
Restricted funds	12	222,572	129,133
Unrestricted funds	12	4,792	10,506
Total funds		<u><u>227,364</u></u>	<u><u>139,639</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



.....
C Knott
Trustee

Date:

17/8/22

The notes on pages 9 to 19 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. Accounting policies

1.1 Basis of preparation of financial statements

Starfish Malawi is an unincorporated trust, constituted under a Trust Deed.

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements are presented in sterling, which is the functional currency of the charity, and rounded to the nearest £1.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Starfish Malawi meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going concern

The Trustees have considered the Charity's financial position, in particular the potential implications of the COVID-19 pandemic.

Whilst the eventual financial impact of the pandemic on the Charity, and on the overall economy, remains uncertain, given the ongoing financial support and funding received after the year end, the Trustees have a reasonable expectation that the Charity will be able to continue to operate for the foreseeable future.

The Trustees consider that it is appropriate to prepare the financial statements on a going concern basis.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. Accounting policies (continued)

1.4 Expenditure (continued)

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

1.5 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

1.8 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.9 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

1.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

STARFISH MALAWI

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

2. Income from donations and grants

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations and grants	69,342	235,234	304,576	227,335

In 2020, £166,728 of the above donations and grants were attributable to restricted funds and £60,607 were attributable to unrestricted funds.

3. Income from other trading activities**Income from fundraising events**

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Fundraising events	-	27,574	27,574	17,951

In 2020, £11,787 of the above fundraising income was attributable to restricted funds and £6,164 was attributable to unrestricted funds.

Income from non charitable trading activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Management fees	7,014	7,014	-

STARFISH MALAWI

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

4. Expenditure on raising funds**Costs of raising voluntary income**

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Fundraising costs	9,773	9,773	9,081

Fundraising costs were wholly attributable to unrestricted funds in the prior year.

5. Analysis of expenditure on charitable activities**Summary by fund type**

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Activities to benefit clients	69,839	171,827	241,666	207,891

In 2020, £148,115 of the above expenditure on charitable activities was attributable to restricted funds and £59,776 was attributable to unrestricted funds.

6. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Activities to benefit clients	234,757	6,909	241,666	207,891
<i>Total 2020</i>	198,479	9,412	207,891	

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

6. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2021 £	Total funds 2021 £	Total funds 2020 £
Staff costs	-	-	6,151
Activities to benefit clients	234,757	234,757	192,328
Total 2021	234,757	234,757	198,479
<i>Total 2020</i>	<i>198,479</i>	<i>198,479</i>	

Analysis of support costs

	Activities 2021 £	Total funds 2021 £	Total funds 2020 £
Insurance	2,173	2,173	2,094
Postage and stationery	554	554	170
Office costs	1,169	1,169	2,202
Motor and travel	479	479	2,245
Depreciation of tangible assets	-	-	580
Bank charges	184	184	81
Governance costs - Independent examiner's remuneration	2,350	2,350	2,040
Total 2021	6,909	6,909	9,412
<i>Total 2020</i>	<i>9,412</i>	<i>9,412</i>	

7. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £1,175 (2020 - £1,020), and accounts preparation fees of £1,175 (2020 - £1,020).

STARFISH MALAWI

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

8. Staff costs

	2021 £	2020 £
Wages and salaries	-	5,882
Contributions to defined contribution pension schemes	-	269
	<u>-</u>	<u>6,151</u>

The average number of persons employed by the Charity during the year was as follows:

	2021	2020
Management and administration	-	1
	<u>-</u>	<u>1</u>

No employee received remuneration amounting to more than £60,000 in either year.

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year, expenses totalling £479 were reimbursed to a Trustee for travelling costs incurred on charity business (2020 - £413).

10. Debtors

	2021 £	2020 £
Due within one year		
Other debtors	-	500
	<u>-</u>	<u>500</u>

11. Creditors: Amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	<u>2,248</u>	<u>2,040</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

12. Statement of funds

Statement of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
Unrestricted funds					
General Funds - all funds	10,506	76,356	(79,612)	(2,458)	4,792
Restricted funds					
Bible Explorer	9,115	29,180	(10,194)	-	28,101
Crowborough/Chapsinja	6,117	7,957	(5,060)	-	9,014
Disability Transport Fund (NYA 2020)	7,699	8,192	(5,038)	-	10,853
Gateway	5,777	6,742	(5,350)	-	7,169
Glad Tidings	3,674	23,670	(18,707)	-	8,637
GTOC - Health Centre	6,031	27,398	(20,149)	-	13,280
Hurst Green / Chitiwiri	12,282	4,925	(2,500)	-	14,707
Laptops	-	3,312	-	-	3,312
Madalitso	20,236	6,805	(10,944)	-	16,097
Maternity Fund	-	50,000	-	-	50,000
Michael Jackson's Legacy	10,715	13,203	(10,632)	-	13,286
Secondary School Sponsorship	31,926	53,623	(56,966)	-	28,583
Washstands	2,683	-	-	-	2,683
Miscellaneous Restricted Funds	12,878	27,801	(26,287)	2,458	16,850
	129,133	262,808	(171,827)	2,458	222,572
Total of funds	139,639	339,164	(251,439)	-	227,364

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

12. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2020 £
Unrestricted funds					
General Funds	13,688	66,771	(68,857)	(1,096)	10,506
Restricted funds					
Bible Explorer	12,820	7,940	(11,645)	-	9,115
Crowborough/Chapsinja	5,780	6,221	(5,884)	-	6,117
Disability Transport Fund (NYA 2020)	-	9,088	(989)	(400)	7,699
Gateway	9,647	385	(4,255)	-	5,777
Glad Tidings	8,940	20,098	(22,614)	(2,750)	3,674
GTOC - Health Centre	9,745	13,100	(19,564)	2,750	6,031
Hurst Green / Chitiwiri	12,338	6,330	(6,386)	-	12,282
Laptops	19,329	9,015	(8,108)	-	20,236
Madalitso	920	10,186	(391)	-	10,715
Maternity Fund	6,719	50,973	(30,149)	4,383	31,926
Michael Jackson's Legacy	-	7,007	(4,324)	-	2,683
Secondary School Sponsorship	11,399	38,172	(33,806)	(2,887)	12,878
	97,637	178,515	(148,115)	1,096	129,133
Total of funds	111,325	245,286	(216,972)	-	139,639

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

13. Summary of funds

Summary of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
General funds	10,506	76,356	(79,612)	(2,458)	4,792
Restricted funds	129,133	262,808	(171,827)	2,458	222,572
	<u>139,639</u>	<u>339,164</u>	<u>(251,439)</u>	<u>-</u>	<u>227,364</u>

Summary of funds - prior year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2020 £
General funds	13,688	66,771	(68,857)	(1,096)	10,506
Restricted funds	97,637	178,515	(148,115)	1,096	129,133
	<u>111,325</u>	<u>245,286</u>	<u>(216,972)</u>	<u>-</u>	<u>139,639</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

General Funds

Includes donations and legacies made principally to support projects which cannot be classified within the Charity's main headings. It also includes funds for which donations have been made in advance of any restriction applied by or notified to the Trustees.

Restricted Funds

Bible Explorer - a worldwide teaching model that helps children to understand the Bible in a way that is both fun and interactive. The fund enables the Charity to run this programme in the UK and Malawi, with dedicated teachers delivering lessons in over 50 schools and reaching nearly 7,000 students.

Crowborough/Chapsinja - this fund provides support for ongoing work in school sponsorship and education, as well as orphan care, in the Chapsinja area of Malawi.

Disability Transport Fund (NYA 2020) - this fund allows for the provision of transport for children that are going to hospital to receive vital operations and medical attention.

Gateway - unable to afford sanitary protection, many girls in Malawi do not attend school during their periods. Gateway works with local sewing groups in the communities to provide reusable sanitary hygiene kits and encourage girls to complete their education. This fund provides the necessary resources to carry out these activities.

Glad Tidings - this was the first project set up by the Charity in Malawi and still runs today. The fund aids the provision of healthcare, education and daily meals for orphans.

GTOC - Health Centre - this fund provides the necessary resources to run Glad Tidings Orphan Care (GTOC), a community-based organisation which aims to empower vulnerable children. The centre provides a children's healthcare clinic, nursery education, a feeding programme and safeguarding services for children alongside a number of other community development projects.

Hurst Green/Chitiwiri - this fund provides resources towards a schools programme focused around education, secondary school sponsorship, first aid and food provision.

Laptops - funding is to be used for the purchase of laptops which are required to further the development of schools work and students attending university, in addition to equipping the Starfish Malawi office.

Madalitso - the Madalitso fund provides a centre for vulnerable girls to live in safety and to pursue their education in peace. The support includes accommodation costs for some of the girls residing at Elizabeth Hope house, a weekly feeding programme, school tuition fees and the provision of school uniforms.

Maternity Fund - this fund was created to build a maternity wing in Ngolowindo, where there is a very high infant mortality rate. The fund also contributes fixtures and fittings, beds, and a contribution towards running costs for one year.

Michael Jackson's Legacy - this fund consists of donations received from Michael Jackson's Legacy, a charitable organisation dedicated to humanitarian work, which has been used to provide a garden centre for food and education, and a new classroom for disabled children.

Secondary School Sponsorship - this fund was set up to provide further education for orphans and vulnerable children, most of whom come from the Charity's linked primary schools.

Washstands - this fund provides the necessary resources to allow the Charity to help provide the community with clean water for washing and has been especially important this year with the outbreak of the COVID-19 pandemic.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

In addition to the funds described above, the Charity runs many other smaller projects which have restricted funds attached. A total of these funds has been presented in the statement of funds as 'Miscellaneous Restricted Funds', as the the individual balances and nature of the funds have not been deemed material by the Trustees.

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Current assets	7,040	222,572	229,612
Creditors due within one year	(2,248)	-	(2,248)
Total	4,792	222,572	227,364

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2020 £</i>	<i>Restricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Current assets	12,546	129,133	141,679
Creditors due within one year	(2,040)	-	(2,040)
Total	10,506	129,133	139,639

15. Pension commitments

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £Nil (2020 - £269). No outstanding amounts were payable to the fund at the balance sheet date (2020 - £Nil).

16. Related party transactions

Apart from Trustees' expenses reimbursed as disclosed in Note 9, there were no other related party transactions for the year ended 31 December 2021 (2020 - £Nil).