

Zambia and Malawi Community Partnership

England & Wales · Charity number 1136225

Details

Other names FIGHTING POVERTY IN ZAMBIA

Status Registered

Legal form Trust

Registered 2010-06-07

Register [View on the Charity Commission register](#)

Contact

Address 2 Ivy Close
Akeley
Buckingham
MK18 5GZ

Phone 07850501394

Email zmccharity@gmail.com

Website www.zmccharity.com

Activities

Objects: The prevention or relief of poverty in Zambia and Malawi in such ways as the trustees think fit

Activities: The prevention or relief of poverty in Zambia and Malawi in such ways as the trustees think fit.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** ZAMBIAMALAWI
- Malawi
- Zambia

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£73,635	£22,618	-	-
2023-12-31	£43,349	£75,896	-	-
2022-12-31	£47,358	£74,246	-	-
2021-12-31	£29,501	£28,421	-	-
2020-12-31	£20,187	£23,432	-	-

Trustees

Name	Role	Appointed
Katharine James	Chair	2019-11-08
Alison Greener		2019-03-01
John Greener		2019-03-01
John Marcus Kneen		2025-03-11
Keith Hare		2022-11-22
Mick James		2022-04-20

Zambia and Malawi Community Partnership

England & Wales - Charity number 1136225

Accounts

Zambia and Malawi Community Partnership

Chairpersons Report 2024

UK Reg Number: 1136225 **Registered Address:** 2 Ivy Close, Akeley, MK18 5GZ

Chair: Katharine Rhiannon James, **Treasurer:** Michael Layland James, **Other Trustees:** John Greener, Alison Greener and Keith Hare.

The Zambia and Malawi Community Partnership [ZMCP] is managed by the trustees, who meet for a minimum of two ordinary meetings and an annual general meeting a year. New recruits are identified by getting interested people involved with the work of the charity and then discussing trusteeship with them.

Activities, Achievements and Performance

This year saw continued support of our Ngoli Scholarship in Zambia and our projects in Malawi go from strength to strength.

- Ngoli Scholarship – The aim of the scholarship is to support intelligent but disadvantaged and vulnerable students, who would not otherwise be able to afford it, to get a good secondary and tertiary education. We also support them to find employment or a means of supporting themselves as we believe this is the main benefit we hope to achieve from our work. It benefits them, their families, their communities and the Zambian economy. We are currently supporting:
 - A degree qualified teacher who runs his own small business to support him and his family. He is hoping for government employment in the next round of recruitment.
 - Two qualified nurses – one has been successful in gaining employment in NHS Scotland and in 2023 and 2024 contributed some funds back into the scholarship. The other is working in Northern Province Zambia.
 - Six qualified nurses/midwives working as volunteers in clinics in Zambia . These young people have been supported to start small businesses to sustain themselves.
 - Three students at medical school.
 - Four students doing business and finance courses, one of whom is being mentored by one of the trustees and is now doing paid remote book-keeping for his business.
 - Two students doing further professional development while working.
 - Two students doing engineering at a technical college.
 - One student studying mechanics at a technical vocational college.
 - Two students repeating Grade 12 exams to improve their overall results.
- Ngoli School
 - We continue to support the school with a budget for the science lab. Science exam results are higher than before the science lab was built although covid has severely damaged all results.
- Tafika – Youth organisation in Malawi
 - We continue to support Tafika in delivery of a self-grown feeding programme at 10 schools in northern Malawi as a pilot project with Mary's Meals (UK NGO). Tafika mobilise the community to prepare land designated by the chief, sow biofortified maize and soya (with extra vitamins and iron), then tend the crops, harvest them, mill the maize, build cook shelters, prepare daily porridge and feed it to the school children. Early measurement indicates that attendance in the schools rose from 65% to 85% following the start of feeding. This is a significant step in the need to support improvements in education and benefits the children themselves as well as having a wider societal benefit.
 - Tafika are keen to have their own income and to determine how it is spent to benefit their communities rather than continued reliance on aid. We worked with them during 2023 and 2024 to find sympathetic investors and build a hostel for students from the local nursing

college. This has been a challenging project to undertake but we are really pleased that the hostel is complete and has some paying tenants in 2024.

- We have supported the planting of a 12-acre commercial forest. In 10 to 15 years' time this will provide a steady income as an acre per year is cropped on a rolling basis and the stumps left to re-sprout. In 2023 and 2024 Tafika were supported to develop a successful tree nursery to provide all the saplings for planting.
 - IT Lab – We were successful in gaining a grant from Leggatt Trust to create an IT Hub and run it for a year. This hub will provide a facility for the 3 nearby secondary schools who do not have any IT equipment, a facility for teaching courses on basic IT skills and an 'internet café' for members of the community to access computers, a printer and strong wi-fi.
 - Tomato Greenhouses – Following our 2022 work to link Tafika with Malawi Fruits (a Scottish/Malawian Not for Profit business) to construct a borehole and five greenhouses, the first two were planted in 2023. The business case demonstrates the income the women hope to achieve in this 'guaranteed price, farm-gate deal'. It also benefits Tafika as the women will put time into tending the forest as well as tomatoes. Early crops have not had the high yield required to make this a profitable business; measures are being implemented to improve this.
 - Cookstoves – Tafika volunteers were shown how to teach communities to build simple mud-brick cook stoves that use 1/3 of the wood and generate less smoke. They are now demonstrating how to build these in a number of communities.
 - Boreholes – A successful relationship with US NGO Formidable Joy has resulted in more than 20 boreholes now having been drilled in Tafika communities since 2022, This has increased the availability of clean safe water and its proximity to the schools.
- IT Equipment
 - We have successfully persuaded NHS Lanarkshire to channel their surplus IT equipment to Turing Trust who send equipment out to Malawi for lease to schools rather than send the equipment to a crusher. We are working on other organisations.
 - Tiko
 - We continue to support Tiko community in Zambia by providing an online route for donors to make donations and claim UK tax relief.

Objectives for 2025:

- To continue to support the students in our Ngoli Scholarship, with as many as possible of them finding paid employment or a means to sustain themselves at the end of their studies and contributing back into the scholarship to sustain the support of future students.
- To grow the capacity of Tafika volunteers in project management and financial skills so that they can manage and expand the projects detailed above with less ZMCP support.
- To maximise the income generating potential of the income generating projects with Tafika (mainly the hostel and forest). We aim to bring the income generation of the hostel into a profit situation in 2025. The forest will not start generating income until approximately 2032, although the tree nursery could be developed to make profit sooner than that.
- To open the IT Lab and measure the positive impact on the users of the lab. Also to gain further funding for year two onwards.
- To support the Tomato Greenhouse project through to production of income generating tomatoes and management of the project without ZMCP input.
- To raise sufficient funds directly, through grant funding or finding investors to cover the current liabilities of seeing the existing Ngoli Scholarship students through to the end of their tertiary education and the income generating projects with Tafika through to income generation.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Zambia and Malawi Community Partnership

1136225

Receipts and payments accounts

CC16a

For the period
from

Period start date
1/1/2024

To

Period end date
12/31/2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations via DonorSee	6,892	-	-	6,892	3,971
Tax reclaimed from HMRC	3,245	-	-	3,245	1,754
Grant Awards	17,000	-	-	17,000	-
Interest Earned	249	-	-	249	132
Payroll Giving Income	4,492	-	-	4,492	5,760
Donations via CAF donate	1,114	-	-	1,114	3,623
Monthly Donors	1,901	-	-	1,901	1,989
Donations via JustGiving	1,611	-	-	1,611	7,888
Other Donations	37,131	-	-	37,131	18,232
	-	-	-	-	-
Sub total (Gross income for AR)	73,635	-	-	73,635	43,349
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	73,635	-	-	73,635	43,349
A3 Payments					
Payment for Ngoli Projects	9,113	-	-	9,113	34,073
Payments for Tikondane Projects	-	-	-	-	1,675
Payments for Tafika Projects	13,206	-	-	13,206	39,333
Payments for Bakashana Projects	-	-	-	-	-
Bank Charges	60	-	-	60	60
Foreign Exchange Charges	150	-	-	150	200
Other Expenses	89	-	-	89	556
	-	-	-	-	-
	-	-	-	-	-
Sub total	22,618	-	-	22,618	75,896
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	22,618	-	-	22,618	75,896
Net of receipts/(payments)	51,017	-	-	51,017	32,547
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	5,476	-	-	5,476	38,023
Cash funds this year end	56,493	-	-	56,493	5,476

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Cash Account	7,906	-	-
	CAF Gold Account	48,587	-	-
		-	-	-
	Total cash funds	56,493	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


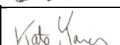
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Michael James	2/20/2025
	Katharine James	2/20/2025



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name

Zambia and Malawi Community Partnership

On accounts for the year ended

2024

Charity no (if any)

1136225

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

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

The charity's gross income was between £25,000 and £250,000 and I am suitably capable of undertaking the examination of these accounts.

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.

Signed:

D. McIntosh

30/08/2025

Date:

DEE MCINTOSH

Name:

Relevant professional qualification(s) or body (if any):
FELLOW OF THE INSTITUTE AND FACULTY OF ACTUARIES SINCE 2006

27 JUNIPER PARK ROAD

Address:

EDINBURGH

EH14 5DX

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Zambia and Malawi Community Partnership

England & Wales - Charity number 1136225

Accounts

Zambia and Malawi Community Partnership

Chairpersons Report 2023

UK Reg Number: 1136225

Registered Address: 2 Ivy Close, Akeley, MK18 5GZ

Chair: Katharine Rhiannon James, **Treasurer:** Michael Layland James, **Other Trustees:** John Greener, Alison Greener and Keith Hare.

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 - A degree qualified teacher who runs his own small business to support him and his family. He is hoping for government employment in the next round of recruitment.
 - Two qualified nurses – one has been successful in gaining employment in NHS Scotland and in 2023 contributed some funds back into the scholarship. The other is working in Northern Province Zambia.
 - Five qualified nurses/midwives working as volunteers and one more repeating one course module in order to qualify. Some of these young people have been supported to start small businesses to sustain themselves.
 - Three students at medical school.
 - Two students doing business courses, one of whom is being mentored by one of the trustees and is now doing paid remote book-keeping for his business. In 2024 we are hopeful she will start an internship, with support from ZMCP at a UK/Zambian development organisation.
 - Two students doing further professional development while working.
 - Four students who successfully completed Grade 12 exams and are due to start tertiary education during 2024.
 - Three students at high school.
- Ngoli School
 - We continue to support the school with a budget for the science lab. Science exam results are higher than before the science lab was built although covid has severely damaged all results.
- Tafika – Youth organisation in Malawi
 - We continue to support Tafika in delivery of a self-grown feeding programme at 10 schools in northern Malawi as a pilot project with Mary's Meals (UK NGO). Tafika mobilise the community to prepare land designated by the chief, sow biofortified maize and soya (with extra vitamins and iron), then tend the crops, harvest them, mill the maize, build cook shelters, prepare daily porridge and feed it to the school children. Early measurement indicates that attendance in the schools rose from 65% to 85% following the start of feeding. This is a significant step in the

need to support improvements in education and benefits the children themselves as well as having a wider societal benefit.

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 - We have supported the planting of a 12-acre commercial forest. In 10 to 15 years' time this will provide a steady income as an acre per year is cropped on a rolling basis and the stumps left to re-sprout. In 2023 Tafika were supported to develop a successful tree nursery to provide all the saplings for 2023 planting.
 - Tomato Greenhouses – Following our 2022 work to support Tafika to link with Malawi Fruits (a Scottish/Malawian Not for Profit business) to construct a borehole and five greenhouses, the first two were constructed and planted in 2023. The business case demonstrates the income the women hope to achieve in this 'guaranteed price, farm-gate deal'. It also benefits Tafika as the women will put time into tending the forest as well as the tomatoes.
 - Cookstoves – Tafika volunteers were shown how to teach communities to build simple mud-brick cook stoves that use 1/3 of the wood and generate less smoke. They are now demonstrating how to build these in a number of communities.
 - Boreholes – A successful relationship with US NGO Formidable Joy has resulted in more than 10 boreholes being drilled in Tafika communities in 2023 (as well as 8 the year before). This has increased the availability of clean safe water and its proximity to the schools.
- IT Equipment
 - We have successfully persuaded NHS Lanarkshire to channel their surplus IT equipment to Turing Trust who send equipment out to Malawi for lease to schools rather than send the equipment to a crusher. We are working on other organisations.
 - Tiko
 - We continue to support Tiko community in Zambia by providing an online route for donors to make donations and claim UK tax relief.

Objectives for 2024:

- To continue to support the students in our Ngoli Scholarship, with as many as possible of them finding paid employment or a means to sustain themselves at the end of their studies and contributing back into the scholarship to sustain the support of future students.
- To grow the capacity of Tafika volunteers in project management and financial skills so that they can manage and expand the self-feeding programme in conjunction with Mary's Meal without ZMCP support.
- To maximise the income generating potential of the two income generating projects with Tafika (hostel and forest). We aim to bring the income generation of the hostel into a profit situation in 2024. The forest will not start generating income until approximately 2032, although the tree nursery could be developed to make profit sooner than that.
- To support the Tomato Greenhouse project through to production of income generating tomatoes and management of the project without ZMCP input.
- To raise sufficient funds directly, through grant funding or finding investors to cover the current liabilities of seeing the existing Ngoli Scholarship students through to the end of their tertiary education and the income generating projects with Tafika through to income generation.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Zambia and Malawi Community Partnership

1136225

Receipts and payments accounts

CC16a

For the period
from

Period start date
1/1/2023

To

Period end date
12/31/2023

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations via DonorSee	3,971	-	-	3,971	705
Tax reclaimed from HMRC	1,754	-	-	1,754	5,364
Donations via Sustainably	-	-	-	-	106
Interest Earned	132	-	-	132	83
Payroll Giving Income	5,760	-	-	5,760	5,261
Donations via CAF donate	3,623	-	-	3,623	2,943
Monthly Donors	1,989	-	-	1,989	858
Donations via JustGiving	7,888	-	-	7,888	5,666
Other Donations	18,232	-	-	18,232	26,370
	-	-	-	-	-
Sub total (Gross income for AR)	43,349	-	-	43,349	47,358
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	43,349	-	-	43,349	47,358
A3 Payments					
Payment for Ngoli Projects	34,073	-	-	34,073	19,543
Payments for Tikondane Projects	1,675	-	-	1,675	11,300
Payments for Tafika Projects	39,333	-	-	39,333	40,080
Payments for Bakashana Projects	-	-	-	-	2,057
Bank Charges	60	-	-	60	81
Foreign Exchange Charges	200	-	-	200	300
Other Expenses	556	-	-	556	885
	-	-	-	-	-
	-	-	-	-	-
Sub total	75,896	-	-	75,896	74,246
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	75,896	-	-	75,896	74,246
Net of receipts/(payments)	- 32,547	-	-	- 32,547	- 26,888
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	38,023	-	-	38,023	64,911
Cash funds this year end	5,476	-	-	5,476	38,023

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Cash Account	3,533	-	-
	CAF Gold Account	1,943	-	-
		-	-	-
	Total cash funds	5,476	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


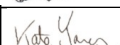
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Michael James	3/25/2024
	Katharine James	3/25/2024



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name

Zambia and Malawi Community Partnership

2023

On accounts for the year ended

1136225

Charity no (if any)

1-2

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Signed:

D. McIntosh

17/08/2024

Date:

DEE MCINTOSH

Name:

Relevant professional qualification(s) or body (if any):
FELLOW OF THE INSTITUTE AND FACULTY OF ACTUARIES SINCE 2006

27 JUNIPER PARK ROAD

Address:

EDINBURGH

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Zambia and Malawi Community Partnership

England & Wales - Charity number 1136225

Accounts

Zambia and Malawi Community Partnership

Chairpersons Report 2022

UK Reg Number: 1136225

Registered Address: 2 Ivy Close, Akeley, MK18 5GZ

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Treasurer: Michael Layland James.

Other Trustees: John Greener, Alison Greener and Keith Hare.

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Activities, Achievements and Performance

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- Ngoli Scholarship - The aim of the scholarship is to support intelligent but disadvantaged and vulnerable students, who would not otherwise be able to afford it, to get a good secondary and tertiary education. We also support them to find paid employment as we believe this is the main benefit we hope to achieve from our work. It benefits them, their families, their communities and the Zambian economy. We are currently supporting:
 - o A degree qualified teacher - working as a volunteer. We are hopeful that the Zambian Government are likely to employ another big cohort of teachers in the coming months.
 - o Two qualified nurses - one has been successful in getting a job in NHS Scotland and has starting to pay 5% of his salary back into the scholarship. The other is working in Northern Province Zambia.
 - o Three qualified midwives (two male) working as volunteers and three more nurses/midwives in training.
 - o Three students at medical school.
 - o Two students doing business courses, one of whom is being mentored by one of the trustees and is now doing paid remote book-keeping for his business.
 - o Two students doing further professional development while working.
 - o Eight students at high school.
- Ngoli School
 - o We continue to support the school with a budget for the science lab. Science exam results are higher than before the science lab was built.
- Tafika - Youth organisation in Malawi
 - o We continue to support Tafika in delivery of a self-grown feeding programme at 10 schools in northern Malawi as a pilot project with Mary's Meals (UK NGO). Tafika mobilise the community to prepare land designated by the chief, sow biofortified maize and soya (with extra vitamins and iron), then tend the crops, harvest them, mill the maize, build cook shelters, prepare daily porridge and feed it to the school children. Early measurement indicates that attendance in the schools rose from 65% to 85% following the

start of feeding. This is a significant step in the need to support improvements in education and benefits the children themselves as well as having a wider societal benefit.

- o Tafika are keen to have their own income and to determine how it is spent to benefit their communities rather than continued reliance on aid. We are working with them to find investors and to build a hostel for students from the local nursing college. This has been a challenging project to undertake but we are really pleased that the hostel is almost complete and will be filled with paying tenants soon. We have also supported the planting of a 12-acre commercial forest. In 10 to 15 years' time this will provide a steady income as an acre per year is cropped on a rolling basis and the stumps left to re-sprout. In the meantime, the tree nursery is likely to produce more seedlings than required in 2023 and seedlings can be sold at a profit.
- o Tomato Greenhouses – We have supported Tafika to link with Scottish/Malawian Not For Profit business - Malawi Fruits. Funding has been pulled together for a borehole and three greenhouses. The work is due to start in August 2023. The business case demonstrates the income the women hope to achieve in this 'guaranteed price, farm-gate deal'. It also benefits Tafika as the women will put time into tending the forest as well as the tomatoes.
- o Cookstoves – Tafika volunteers were shown how to teach communities to build simple mud-brick cook stoves that use 1/3 of the wood and generate less smoke. They are now demonstrating how to build these in a number of communities.
- o Boreholes – A successful relationship with US NGO Formidable Joy has resulted in more than 10 boreholes being drilled in Tafika communities. This has increased the availability of clean safe water and its proximity to the schools.
- IT Equipment
 - o We have successfully persuaded NHS Lanarkshire to channel their surplus IT equipment to Turing Trust who send equipment out to Malawi for lease to schools rather than send the equipment to a crusher. We are working on other organisations.
- Tiko
 - o We continue to support Tiko community in Zambia by providing an online route for donors to make donations and claim UK tax relief.

Objectives for 2023:

- To continue to support the students in our Ngoli Scholarship, with as many as possible of them finding paid employment at the end of their studies and contributing back into the scholarship to sustain the support future students.
- To grow the capacity of Tafika volunteers in project management and financial skills so that they can manage and expand the self-feeding programme in conjunction with Mary's Meal without ZMCP support.
- To bring the two income generating projects with Tafika to fruition where income is beginning to be generated (it will take until at least 2024 for these projects to generate profit).
- To support the Tomato Greenhouse project through to production of income generating tomatoes and management of the project without ZMCP input.

- To raise sufficient funds directly, through grant funding or finding investors to cover the current liabilities of seeing the existing Ngoli Scholarship students through to the end of their tertiary education and the income generating projects with Tafika through to income generation.

Financial Report for ZMCP

The charity took on many more projects in Malawi during this financial year leading to an increase in expenditure.

Overall, the financial position remains stable and the charity has enough cash to cover its liabilities in 2023. The charity formally operates with negligible overheads and only needs to carry around one hundred pounds to cover its bank charges in order to remain operational.

However, ZMCP has an ongoing commitment to the students on the scholarship scheme and with costs for that scheme running at around £20,000 per annum this could be said to be a regular liability. The charity could choose to wind up at the end of any financial year and leave the students to fund themselves, but this is obviously an undesirable outcome. As a result, the charity endeavours to carry reserves of around £20,000 to cover a one-year period for the scholarship.

The full accounts for the charity, along with the examiners report are attached below:



CHARITY COMMISSION
FOR ENGLAND AND WALES

Zambia and Malawi Community Partnership

1136225

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/01/2022



To

Period end date
31/12/2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations via DonorSee	705	-	-	705	-
Tax reclaimed from HMRC	5,364	-	-	5,364	448
Donations via Sustainably	106	-	-	106	189
Donations via PayPal	-	-	-	-	2,025
Interest Earned	83	-	-	83	5
Payroll Giving Income	5,261	-	-	5,261	7,974
Donations via CAF donate	2,943	-	-	2,943	5,363
Monthly Donors	858	-	-	858	360
Donations via JustGiving	5,666	-	-	5,666	4,729
Other Donations	26,370	-	-	26,370	8,408
Sub total (Gross income for AR)	47,358	-	-	47,358	29,501
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,358	-	-	47,358	29,501
A3 Payments					
Payment for Ngoli Projects	19,543	-	-	19,543	17,175
Payments for Tikondane Projects	11,300	-	-	11,300	11,000
Payments for Tafika Projects	40,080	-	-	40,080	-
Payments for Bakashana Projects	2,057	-	-	2,057	-
Bank Charges	81	-	-	81	96
Foreign Exchange Charges	300	-	-	300	150
Other Expenses	885	-	-	885	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	74,246	-	-	74,246	28,421
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	74,246	-	-	74,246	28,421
Net of receipts/(payments)	- 26,888	-	-	- 26,888	1,080
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	64,911	-	-	64,911	63,831
Cash funds this year end	38,023	-	-	38,023	64,911

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Cash Account	18,197	-	-
	CAF Gold Account	19,826	-	-
		-	-	-
	Total cash funds	38,023	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Details			
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		Michael James		25/01/2023
		Katharine James		25/01/2023



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Zambia and Malawi Community Partnership

On accounts for the year
ended

2022

Charity no
(if any)

1136225

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

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

The charity's gross income was between £25,0000 and £250,000 and I am suitably capable of undertaking the examination of these accounts.

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.

Signed:

Date:

01/07/2023

Name:

DEE MCINTOSH

Relevant professional
qualification(s) or body
(if any):

FELLOW OF THE INSTITUTE AND FACULTY OF ACTUARIES SINCE
2006

Address:

27 JUNIPER PARK ROAD

EDINBURGH

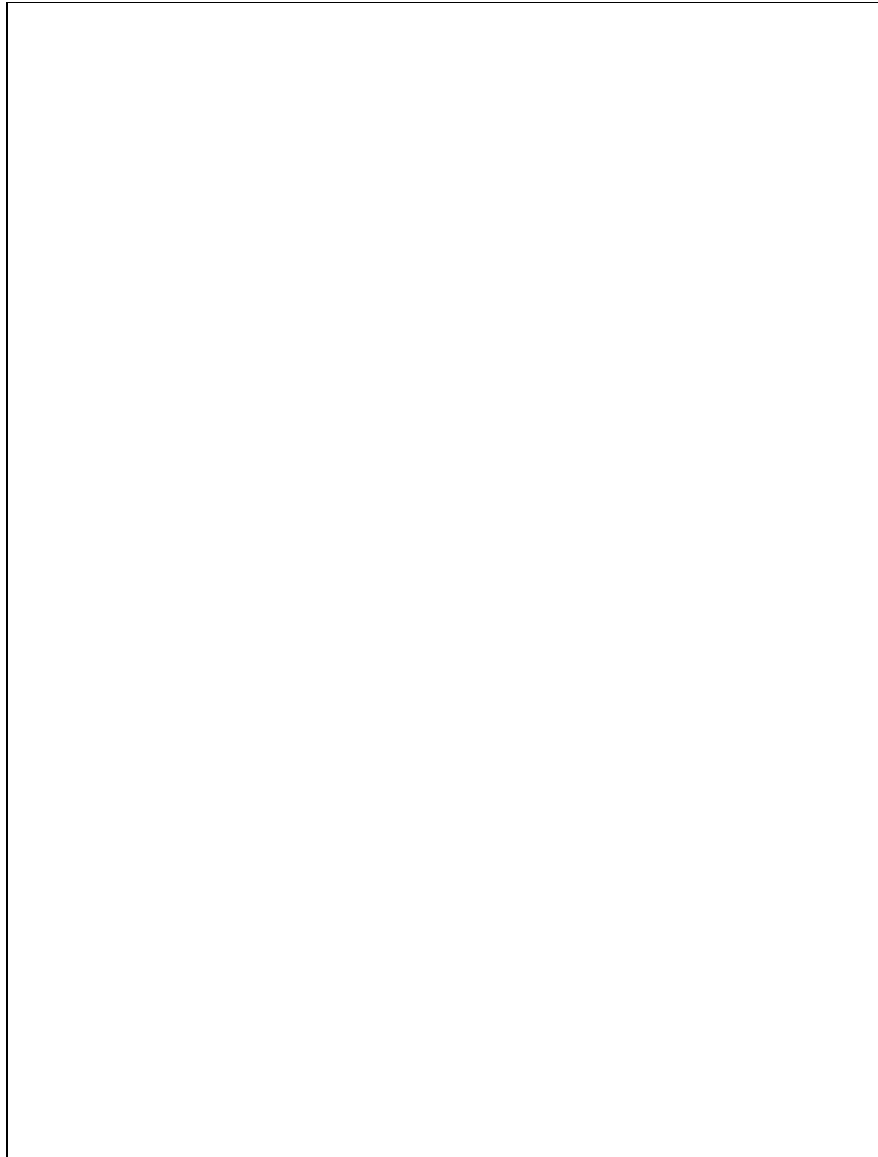
EH14 5DX

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





CHARITY COMMISSION
FOR ENGLAND AND WALES

Zambia and Malawi Community Partnership

1136225

Receipts and payments accounts

CC16a

For the period
from

Period start date
1/1/2022



To

Period end date
12/31/2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations via DonorSee	705	-	-	705	-
Tax reclaimed from HMRC	5,364	-	-	5,364	448
Donations via Sustainably	106	-	-	106	189
Donations via PayPal	-	-	-	-	2,025
Interest Earned	83	-	-	83	5
Payroll Giving Income	5,261	-	-	5,261	7,974
Donations via CAF donate	2,943	-	-	2,943	5,363
Monthly Donors	858	-	-	858	360
Donations via JustGiving	5,666	-	-	5,666	4,729
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Sub total(Gross income for AR)	47,358	-	-	47,358	29,501
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	47,358	-	-	47,358	29,501
A3 Payments					
Payment for Ngoli Projects	19,543	-	-	19,543	17,175
Payments for Tikondane Projects	11,300	-	-	11,300	11,000
Payments for Tafika Projects	40,080	-	-	40,080	-
Payments for Bakashana Projects	2,057	-	-	2,057	-
Bank Charges	81	-	-	81	96
Foreign Exchange Charges	300	-	-	300	150
Other Expenses	885	-	-	885	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	74,246	-	-	74,246	28,421
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	74,246	-	-	74,246	28,421
Net of receipts/(payments)	- 26,888	-	-	- 26,888	1,080
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	64,911	-	-	64,911	63,831
Cash funds this year end	38,023	-	-	38,023	64,911

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Cash Account	18,197	-	-
	CAF Gold Account	19,826	-	-
		-	-	-
	Total cash funds	38,023	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Michael James	1/25/2023	
		Katharine James	1/25/2023	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Zambia and Malawi Community Partnership

**On accounts for the year
ended**

2022	Charity no (if any)	1136225
------	--------------------------------	---------

Set out on pages

1-2
(remember to include the page numbers of additional sheets)

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

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**

The charity's gross income was between £25,0000 and £250,000 and I am suitably capable of undertaking the examination of these accounts.

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.

Signed:

D. McIntosh

Date: 01/07/2023

Name:

DEE MCINTOSH

**Relevant professional
qualification(s) or body
(if any):**

FELLOW OF THE INSTITUTE AND FACULTY OF ACTUARIES SINCE 2006

Address:	27 JUNIPER PARK ROAD
	EDINBURGH
	EH14 5DX

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Zambia and Malawi Community Partnership

England & Wales - Charity number 1136225

Accounts

Zambia and Malawi Community Partnership

Chairpersons Report 2021

This was a great year with a significant growth in activity and completion or progression of successful projects.

- Ngoli Scholarship – We are currently supporting:
 - One degree qualified teacher – working as a volunteer, just about to hear if he is on the Government list of 10,000 teachers being appointed.
 - Two qualified nurses – one has been successful in getting a job in NHS Scotland and will be starting to pay 5% of his salary back into the scholarship.
 - One male midwife who qualified in Dec 2021, waiting registration.
 - One male midwife who needed to resit one subject and four more nurses/midwives in training.
 - Three students at medical school.
 - Two students doing further professional development while working.
 - Three students who have finished G12 waiting for college in 2023 (one doing resits).
 - Eight students at high school.
- Ngoli School
 - We continue to support the school with a budget for the science lab. Exam results are significantly higher than before the science lab was built.
- Tafika – Youth organisation in Malawi
 - We successfully supported Tafika in the proposal process with Mary's Meals to fund a pilot of the 'Tafika Feeding Model' in five communities. Tafika mobilise the community to prepare land designated by the chief, sow the maize and soya and plant sweet potato and cassava, then tend the crops, harvest them, mill the maize, build a cook shelter, prepare daily porridge and feed it to the school children. We are waiting for the first harvest. Mary's Meals are likely to support further roll-out of the project to more communities.
 - An Income Generating Activities (IGAs) workshop was held in October 2021. Tafika are keen to have their own income and to determine how it is spent themselves rather than continued reliance on aid. The workshop resulted in several feasible short, medium and long term ideas. The ones taken forward were for a commercial forest and for a student hostel. Business cases to attract investors are being worked-up.
 - Cookstoves – Tafika volunteers were shown how to teach communities to build simple mud-brick cook stoves that use 1/3 of the wood and generate less smoke. They are now demonstrating how to build these in a number of communities.
 - Boreholes – A successful relationship with US NGO Formidable Joy has resulted in 5 boreholes being drilled in the five Tafika communities for the pilot Mary's Meals project. This has increased the availability of clean safe water and its proximity to the schools.
 - Classrooms for Malawi – Tafika were supported in their project management of the building of a classroom block by CfM in one of the Tafika and Mary's Meals communities. A proposal was prepared to support students at the carpentry college to mend desks at this school, make some new ones and work to 'buy' a set of their own tools thus setting them up with experience and the ability to earn an income.
 - Balerno Village Screen – This small organisation in Scotland have supported Tafika with funds to undertake an AIDS awareness campaign for young people in Tafika communities.
 - Steve Liwewe cup – Funding has been provided for a football and netball league. The final will happen in 2022 and will be commented on by the famous Steve Liwewe. This league is very

motivational for the young people in Tafika communities and supportive of Tafika's behavioural change objectives.

- Harvest Plus – This organisation specialises in encouraging bio-fortified maize and beans. They have funded 50 demonstration gardens in Tafika communities.
- Nurses to Scotland
 - When our first scholarship nurses qualified in December 2020 this identified a problem as there are 17,000 qualified but unemployed nurses in Zambia.
 - We set up an agency (Kafwa) and a relationship with NHS Scotland who are extremely short of nurses and are undertaking international recruitment.
 - This pathway is ethical as:
 - The nurses are not currently employed in the Zambian health system.
 - It gives them a chance to put their hard-won skills into practice and gain further skills and experience.
 - It gives them a chance to earn money and send money home to transform their family's lives and in particular the chances of tertiary education for their siblings.
 - It proves the value of education to communities.
 - Some of the fee paid by NHS Scotland goes to the nursing colleges and a scholarship fund in Zambia.
 - The first three nurses have been contracted for by NHS Highland and are going through the steps to get them to Scotland.
- IT Equipment and IT Kasama project
 - We have successfully persuaded NHS Lanarkshire to channel their surplus IT equipment to Turing Trust who send equipment out to Malawi for lease to schools rather than send the equipment to a crusher.
 - We worked with Solon Foundation and Bakashana in Zambia to deliver two successful workshops for secondary school teachers to learn how to maintain and repair computer equipment. This resulted in 42% of 'broken' equipment being brought back into service. Sixty second-hand desktops were funded and distributed to the 20 schools in the Kasama area who had taken part in the workshops.
- Consultancy
 - Consultancy was provided to Virtual Doctors, an organisation who make UK based doctors and surgeons available to African based clinicians for advice.
 - Consultancy was provided to Vision Aid Overseas (via Challenges Group) who are looking to develop a social enterprise model for eye tests and glasses in Ghana before roll-out to other countries.
 - Consultancy was provided to Continulus who are developing an online platform for continuous professional development for clinicians.
- Tiko
 - We continue to support Tiko community in Zambia by providing an online route for donors to make donations and claim UK tax relief.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Zambia and Malawi Community Partnership

1136225

Receipts and payments accounts

For the period from	Period start date 1/1/2021	To	Period end date 12/31/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Donations via Wonderful	-	-	-	-
Tax reclaimed from HMRC	448	-	-	448
Donations via Sustainably	189	-	-	189
Donations via PayPal	2,025	-	-	2,025
Interest Earned	5	-	-	5
Payroll Giving Income	7,974	-	-	7,974
Donations via CAF donate	5,363	-	-	5,363
Monthly Donors	360	-	-	360
Donations via JustGiving	4,729	-	-	4,729
Other Donations	8,408	-	-	8,408
Sub total (Gross income for AR)	29,501	-	-	29,501
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	29,501	-	-	29,501
A3 Payments				
Payment for Ngoli Projects	17,175	-	-	17,175
Payments for Tikondane Projects	11,000	-	-	11,000
	-	-	-	-
Bank Charges	96	-	-	96
Foreign Exchange Charges	150	-	-	150
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	28,421	-	-	28,421
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	28,421	-	-	28,421
Net of receipts/(payments)	1,080	-	-	1,080
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	63,832	-	-	63,832
Cash funds this year end	64,911	-	-	64,911

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	CAF Cash Account	777	-
	CAF Gold Account	64,134	-
		-	-
	Total cash funds	64,911	-
	(agree balances with receipts and payments account(s))	OK	OK


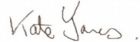
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

Categories	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

Categories	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name
	Michael James
	Katharine James

CC16a



**Last year
to the nearest £**

498
1,993
-
-
37
820
3,175
-
2,080
11,585
20,187

-
-

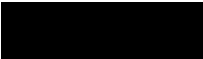
20,187

18,926
4,386
-
60
60
-
-
-
-
23,432

-
-

23,432

-	3,244
-	-
-	67,076
-	63,832



Endowment funds

to nearest £

-
-
-
-

OK

Endowment funds

to nearest £

-
-
-
-
-
-

Current value (optional)

-
-
-
-
-

Current value (optional)

-
-
-
-
-
-
-
-
-

When due (optional)

Date of approval



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Zambia and Malawi Community Partnership

**On accounts for the year
ended**

2021	Charity no (if any)	1136225
------	--------------------------------	---------

Set out on pages

1-2
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

**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**

The charity's gross income was between £25,000 and £250,000 and I am suitably capable of undertaking the examination of these accounts.

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.

Signed:

D. McIntosh

Date:

01/08/2022

Name:

DEE MCINTOSH

**Relevant professional
qualification(s) or body
(if any):**

FELLOW OF THE INSTITUTE AND FACULTY OF ACTUARIES SINCE 2006

Address: 27 JUNIPER PARK ROAD

EDINBURGH

EH14 5DX

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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