



Trustees' Annual Report for the period

Period start date
From 01 01 2022 To 31 12 2022
Period end date

Section A Reference and administration details

Charity name Phunzira

Other names charity is known by

Registered charity number (if any) 1136460

Charity's principal address
18 Brockley Avenue
Stanmore
Middlesex
Postcode HA7 4LX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rosa Harper	Chairperson		
2	Philippa Mander	Secretary		
3	Michael Nissim			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

All trustees are appointed by evaluating their capacity to aid Phunzira in:
(i) its organisational framework;
(ii) fundraising; and
(iii) fulfilling its objectives abroad.
All newly appointed trustees are given a copy of the Charity Commission's official guidelines for working overseas.

Phunzira sends all grants to Nyumba ya Masambiro, a charitable trust established originally by Phunzira and registered in Malawi since 2010. Nyumba ya Masambiro has its own Trustees and Constitution, and its accounts are independently audited every year in Malawi. Nyumba ya Masambiro is required to be transparent in its activities and finances, including:
Sending quarterly reports and action plans to its committees, including Phunzira; and
Posting its accounts (including full breakdown of cash flow) onto Phunzira's website every year.

Summary of the objects of the charity set out in its governing document

- i) To advance the education of the public in academic subjects
- ii) To advance the education of school pupils in the north of Malawi by providing and assisting in the provision of facilities, not required to be provided by the local education authority, for education
- iii) To advance in life and help young people through:
 - a) the provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life; and
 - b) providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals
- iv) to promote sustainable development for the benefit of the public by:
 - a) the relief of poverty and the improvement of the conditions of life in socially and economically disadvantaged communities; and
 - b) the promotion of sustainable means of achieving economic growth and regeneration. Sustainable development means development which meets the needs of the present without compromising the ability of future generations to meet their own need
- v) the relief of financial hardship among people living or working in northern Malawi by providing such persons with services which they could not otherwise afford through lack of means

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Educational community centre: A centre designed for children, students and adults was constructed in 2010, which contains a free-of-charge library, a youth centre, a classroom, a computer room, a meeting room, an office, and gardens. It is connected to the main grid and supplemented with solar power. The activities at the centre are free-of-charge (except the nursery, which incurs a minimal cost for parents). When open, the nursery runs every morning and an under-15's youth club 3 times a week, focusing on education, creativity and physical activities. Educational sessions on health, IT and academics (Maths/English/Sciences) run sporadically. Regarding self-sustainability: income is generated via minor and sporadic sales with the view of adding a larger business so the centre can achieve full financial independence and sustainability in the longer-term. The education centre was handed over to the local community in April 2016 for day-to-day management, though Phunzira continues to assist financially.

Throughout 2022 the community centre in Malawi still remained closed due to insufficient funding post-covid. Phunzira managed to send some funds for business support, emergency medicines and local staff support packages, however all active fundraising activities and sourcing of volunteers remained on temporarily suspension throughout the majority of the year.

In planning any activities to be run in Malawi, the trustees reviewed the guidance issued by the Charity Commission on public benefit at initial meetings (and appointment of new members).

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Throughout 2022 Phunzira's charitable activities remained temporarily closed, hence no volunteers were sourced throughout the year, and only two short trips were made to Malawi to provide in-country assistance and monitoring. Following a trustee meeting to discuss the end of covid travel restrictions, active fundraising resumed in August/September in the form of a grant proposal, with the aim of re-opening both the community centre in Malawi and Phunzira's volunteer programme. The grant was successfully awarded on 29th December, hence all activities will be re-opened in 2023.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Local Staff Support: No staff salaries were paid at the community centre throughout the year, so another financial support package was sent to staff to assist during the long-term period of unemployment. Funds were sent in March and May to partially cover loss of earnings since temporary closure started in 2020.

Health Initiatives: Funds were sent in November for emergency, life-saving medicines due to a nationwide outbreak of cholera that had affected all regions of the country for approximately 3 months.

Grant Application: In August Phunzira applied for a grant from THE E AND N WATSON CHARITY (charity number 1159344) which was successfully awarded in October and received via bank transfer at the end of December. This grant will enable Phunzira to re-open its community-based activities and volunteer programme in 2023.

Business Support: Phunzira sent funds to Nyumba ya Masambiro in March to repair the faulty maize mill, which was leaking significant amounts of oil resulting in high running costs and overheating of the engine. The business was not viable due to this issue and was placed on hold in 2021. The funds were spent on machine parts and labour, however the problem was unresolved. Hence it was decided to spend no further money on the machine, with the intention of selling it at a later date and using the funds generated through the sale to invest in an alternative business. Primary research was conducted into the possibility of implementing a boat business, which will be further explored in 2023.

Section E

Financial review

Brief statement of the charity's policy on reserves

Phunzira does not have an explicit reserves policy. At present its objective is to assist Nyumba ya Masambiro in providing free educational services and health assistance, and aims to end each financial year with only nominal amounts of cash reserves.

Details of any funds materially in deficit

A loan from trustee Michael Nissim, provided in November for emergency cholera medicines during a nationwide outbreak in Malawi, is due to be repaid in January 2023 with money received from grants. Otherwise, Phunzira does not have funds materially in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy.

Phunzira's main sources of fundraising for the year 2022 were: (i) grants; and (ii) individual donations (primarily from trustees).

Phunzira's 2022 expenditure went predominantly towards grants paid to Nyumba ya Masambiro, the education centre in north Malawi. It is through this local set-up that Phunzira has been able to fulfil its educational, health and social objectives in Ruarwe village and its surrounding areas.

Since the temporary closure of NYM in 2020 due to covid and subsequent insufficient funding, all funds have been sent to Malawi via Western Union in order to avoid excess travel costs for the recipients. The receiver of these transfers is usually BLESSINGS MUWAWA, who has handled community funds for Nyumba ya Masambiro for over a decade and has always acted with honesty and integrity. On one occasion the transfer was received by our Trustee Philippa Mander during a visit to Malawi.

Section F

Other optional information

Phunzira will continue to assist Nyumba ya Masambiro throughout 2023 with one-off community projects, business implementation, sourcing of volunteers, and on an advisory level.

The main objectives for Phunzira for 2023 will be: (i) to re-open Nyumba ya Masambiro's community centre, including all services and activities that were running pre-covid, (ii) to source qualified volunteers to provide assistance to existing organisations, such as Nyumba ya Masambiro, schools, health clinics etc. within Phunzira's catchment area, (iii) to provide financial support for one-off projects, such as the construction of staff housing at the local clinic or the repairing of the bridge leading to the local primary school, and (iv) to monitor and support the volunteers and ongoing projects placed within the catchment area.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	ROSA HARPER	MICHAEL NISSIM
Position (eg Secretary, Chair, etc)	CHAIR TRUSTEE	TRUSTEE
Date	15/6/23	



Charity Name PHUNZIRA	UIC (if any) 1136460
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/01/2022	To	Period end date 31/12/2022
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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 £	Last year to the nearest £
A1 Receipts					
Fundraising Events	-	-	-	-	-
Activities for Generating Funds	-	-	-	-	-
Individual Donations	1,005	-	-	1,005	1,632
Corporate Donations	-	-	-	-	31
Grants	50,036	-	-	50,036	-
Bank Interest	-	-	-	-	-
Miscellaneous	-	-	-	-	-
Crowd Funding	-	-	-	-	-
	-	-	-	-	-
Sub total	51,041	-	-	51,041	1,663
A2 Asset and investment sales, etc.	709	-	-	709	-
Total receipts	51,750	-	-	51,750	1,663
A3 Payments					
Grants and Donations Paid	1,868	-	-	1,868	1,564
Fundraising Events	-	-	-	-	-
Administration Costs	-	-	-	-	-
Wages & Salaries	-	-	-	-	-
Bank Charges	16	-	-	16	10
Other Charges	-	-	-	-	-
Shortages	-	-	-	-	-
Miscellaneous	-	-	-	-	-
Volunteer Repayments	-	-	-	-	-
Marketing & Advertising	-	-	-	-	-
	-	-	-	-	-
Sub total	1,884	-	-	1,884	1,574
A4 Asset and investment purchases, etc.	-	-	-	-	-
Total payments	1,884	-	-	1,884	1,574
Net of receipts/(payments)	49,866	-	-	49,866	89
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	148	-	-	148	59
Cash funds this year end	50,014	-	-	50,014	148

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	Barclays Account	50,014	-	-
	PayPal Account	-	-	-
	Cash	0	-	-
		0	-	-
	Total cash funds	50,014	-	-

(agree balances with receipts and payments account(s))

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

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	loan from Phunzira Trustee Michael Nissim	unrestricted	704	01/01/2023
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf

Signature

Print Name

Date of




ROSA HARPER
MICHAEL NISSIM

15/6/23
15/6/23

Notes for Receipts and Payment Accounts/Statement of Assets and Liabilities

A1 Receipts

Individual donations: these are inclusive of GIFT AID payments received by HMRC.

Grants: This refers to Amazon Smile disbursements (which are due to end in 2023) and a grant received from The E and N Watson Charity (charity number 1159344) on 29/12/22 for £50,000.00, in order to help Phunzira re-open its community projects in 2023. The grant was applied for by Philippa Mander in August - confirmation of Phunzira's successful application was given at the end of October by telephone.

A2 Asset and investment sales

This refers to a loan from Michael Nissim on 24/11/22 for emergency cholera medicines to be purchased during a nationwide outbreak in Malawi. The loan was provided without any restrictions and with zero interest. It will be repaid next year from the successful grant application.

A3 Payments

Grants and donations paid: these refer to donations made to Nyumba ya Masambiro in order to maintain the community centre and its associated businesses in Ruarwe village, which were generally closed throughout the year due to insufficient funds post-covid. In addition, donations are sent via Nyumba ya Masambiro to improve resources and facilities at nearby schools and clinics. A summary of Nyumba ya Masambiro's income and expenditure, as well as a full breakdown of individual costs, is available on Phunzira's website (www.phunzira.org/about/accounts-finances).

Bank Charges: these usually refer to the cost of transferring money from Phunzira's Barclays account in the UK to Nyumba ya Masambiro's NBS community bank account in Malawi. Since covid, money has been sent by Western Union instead in order to avoid unnecessary travel to the bank.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Phunzira

On accounts for the year
ended

31 December 2022

Charity no
(if any)

1136460

Set out on pages

1 to 5 (including these 2 pages)

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed: D Warren

Date: 25/06/2023

Name: Darren Warren – Paxton Independent Examiners

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

F M A A T

Address:

61a High Street South

Rushden, Northants

NN10 0RA

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 Name PHUNZIRA	UIC (if any) 1136460
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CC16a

Receipts and payments accounts

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Miscellaneous	-	-	-	-	-
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	-	-	-	-	-
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Wages & Salaries	-	-	-	-	-
Bank Charges	16	-	-	16	10
Other Charges	-	-	-	-	-
Shortages	-	-	-	-	-
Miscellaneous	-	-	-	-	-
Volunteer Repayments	-	-	-	-	-
Marketing & Advertising	-	-	-	-	-
	-	-	-	-	-
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(agree balances with receipts and payments account(s))

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B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	loan from Phunzira Trustee Michael Nissim	unrestricted	704	01/01/2023
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf

Signature

Print Name

Date of




ROSA HARPER
MICHAEL NISSIM

15/6/23
15/6/23

Notes for Receipts and Payment Accounts/Statement of Assets and Liabilities

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