

NETWORK FOR A BETTER WORLD

England & Wales · Charity number 1151591

Details

Other names N4BW

Status Registered

Legal form Trust

Registered 2013-04-10

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

Contact

Address St. Vincent's School
Yew Tree Lane
Liverpool
L12 9HL

Phone 0151 228 9968

Email enquiries@n4bw.org.uk

Website <http://www.n4bw.org.uk>

Activities

Objects: THE PREVENTION OR RELIEF OF POVERTY ANYWHERE IN THE WORLD BY PROVIDING: GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY. THE PREVENTION OR RELIEF OF POVERTY ANYWHERE IN THE WORLD BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

Activities: Prevention & relief of poverty in remote, marginalised areas of the world (esp. rural Malawi) with specific support for women and children. Assistance with the provision of education and funding to improve school buildings, teacher training and disability awareness. Facilitating sustainable development through income-generation projects to enable families and individuals to become self-sufficient.

Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Malawi

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£42,362	£27,405	-	-
2024-12-31	£60,883	£17,083	-	-
2023-12-31	£40,027	£68,998	-	-
2022-12-31	£23,538	£43,419	-	-
2021-12-31	£41,829	£28,601	-	-
2020-12-31	£24,851	£5,192	-	-

Trustees

Name	Role	Appointed
ANDY CLARK	Chair	2013-02-11
ALICE MARY DAVIDSON		2013-02-11
MARY CLARK		2015-01-01
Marcin Witkiewicz		2025-03-25
Marian Elizabeth Kearney		2021-10-13
Sheila Cogley		2019-12-10

NETWORK FOR A BETTER WORLD

England & Wales - Charity number 1151591

Accounts

Reference and administration details

Charity name: Network for a Better World
Other names Charity is known by: N4BW
Registered Charity Number: 1151571
Charity's principal address: St Vincent's School, Yew Tree Lane, Liverpool, L12 9HN

Contact: Mrs Barbara Charles
Telephone: 0151 228 9968
Website: www.n4bw.org.uk
Email: enquiries@n4bw.org.uk

Names of trustees who managed the charity during 2025:

Mr Andrew Clark (Chair)
Mrs Mary Clark (Data Protection)
Ms Sheila Cogley (Safeguarding)
Ms Alice Davidson (Founder and main fundraiser)
Ms Marian Kearney (Projects & Publicity)
Mr Marcin Witkiewicz

Principal Bankers: The Co-operative Bank,
PO Box 250, Delf House, Skelmersdale, WN8 6WT

Independent Examiner: Dominic Ion

Structure, governance and management

Governing Document

Network for a Better World became a registered charity on 10th April 2013 under a trust deed signed on 4th February 2013 and operated in accordance with the provisions of that document.

Trustees

Network for a Better World appoints trustees according to skills and experience, especially relevant experience of working in the developing world. The trustees administer the charity and take decisions on the deployment of funds and human resources to meet the charitable objectives of N4BW. The trustees who served during the year are listed above.

Officers

In addition to the trustees a number of other officers are appointed to assist with the organisation and administration of the charity. Together with the trustees they form the management team and regularly attend or report to quarterly meetings.

Secretary and Administration Officer: Mrs Barbara Charles
Treasurer: Professor Ken Holden.

Active Supporters

A number of other people attend meetings regularly and play an active part in fundraising, promotional activities and short-term volunteering overseas.

Meetings

Trustee meetings are held quarterly with an Annual General meeting held usually in the spring. At the AGM all trustees present will vote for the office bearers. The annual accounts will also be presented and a review of the organisation's yearly objective will take place. The organisation will also agree on priorities for the next year. In 2025 the trustees met 3 times and the AGM was held in July.

Induction and training

Induction and training is through attendance at trustee meetings and the Annual General Meeting. All trustees, officers and supporters give their time voluntarily and receive no remuneration or other benefits. Volunteers receive induction and training prior to travelling overseas and are required to hold a DBS Clearance. N4BW is registered with CSAS (Catholic Safeguarding Advisory Service). This means that we are able to process DBS checks for our volunteers rather than relying on other agencies. There is a Safeguarding policy which all trustees, officers, active members and volunteers are required to follow. This includes a reporting procedure in case of any safeguarding issues occurring either in the UK or in our overseas field of operations. To date no safeguarding incidents requiring investigation have been reported.

Objectives and activities

The objects of the charity are:

- (1) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.
- (2) The prevention or relief of poverty anywhere in the world by providing or assisting in the provision of education, training, healthcare projects, and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

Public Benefit

The objects of the charity are to act as a forum for the missionary members to promote their aims and objectives within the wider context of the Roman Catholic Church of England and Wales. When planning the activities of the charity, the trustees have considered the Charity Commission's guidance on public benefit. Our humanitarian work in the developing world is primarily focused on the relief of poverty and sustainable development to enable disadvantaged people to support themselves and their families. Although we are a lay missionary organisation we make no distinction in the religion or cultural background of our beneficiaries and seek to help people of all faiths or none.

Overview of Activities in 2025

In 2025, Malawi faced significant economic and social challenges: high inflation, ongoing fuel shortages, and severe climate events particularly droughts, which worsened food insecurity across the country. These difficulties were compounded by weak infrastructure, unreliable power and internet access, governance challenges, and high levels of poverty, particularly in rural areas. Despite these challenges, local action, supported by N4BW, continued to make a meaningful difference, particularly in and around Sitima Parish, with lasting improvements in education, skills and environmental resilience.

Over the course of the year, seven volunteers from the North West, North Wales and the Midlands gave a combined 24 weeks living and working in Malawi. These volunteers shared their time, skills and talents with the Sitima community, and by fundraising at home provided finance for developing projects. These volunteers covered their own travel expenses and were accommodated free of charge in our volunteer house, 'Bessies' which was built by the charity over 12 years ago.

Achievements and Performance in 2025

School Improvements.

In the past 5-6 years our main focus has been on supporting schools, in particular the primary sector. Our aim is to improve the learning environment for primary age children to give them the best possible means to access secondary education, which is not compulsory in Malawi but is the key to career opportunities and a better future. Our work involves not only improvements to school buildings, the provision of school furniture and other resources but also providing teacher training and supporting initiatives in partnership with the Education Authority to address the problem of absenteeism.

a) Improved Learning Environments

Thanks to some very generous donations from our benefactors, we were able to make improvements to the physical environment of several schools. Fourteen classrooms were renovated at five primary schools. Works included re-roofing, new windows, re-laying floors, re-plastering and painting walls, creating safer, brighter classrooms for learners. As a result, another 180 students now have desks at three schools. This forms part of a wider programme to ensure all learners have desks and chairs, replacing floor-based learning. In addition to this work four long-drop toilets were provided to two primary schools, and feminine hygiene kits were distributed to support girls' wellbeing.

One school, St Michael's, benefitted from the construction of an administration block, providing an office for the headteacher and a dedicated preparation and workspace for the teachers.

b) Work with headteachers, teachers and learners.

Education is at the forefront of our work sometimes approached in a creative way as we work in partnership with a number of groups and organisations to break the cycle of poverty as we aim to build sustainable futures. This year 120 senior school learners took part in public exam revision programmes in English, Maths and Geography, strengthening confidence and performance in key subjects.

In July, following a visit by two of our teacher volunteers, it was heartening to hear that schools had reported better results after their visit the previous year and requested their return next year. A lot of the children who had left school early because of the poor conditions were now asking to return to complete their education.

Community Projects

Work has continued in support of the community in the following areas:

- a) Green initiatives** – training and supporting villagers in creating kitchen gardens, supporting teachers and pupils in growing fruit and vegetables. 1600 trees were grown from seed and distributed to schools and the villages, providing food, shade and long-term environmental benefits. Households in one village received training in creating garden allotments, providing them with an increased range of food for eating and for making a small income through selling on surplus food.

- b) Women's group** – two of our volunteers had worked with this group of 30 women, teaching skills such as crochet and other crafts. The sisters who run the group are focussing on the empowerment of women, developing their skills, which include soap-making, the manufacture of Lifesaver bags which are sold on the market, goat-breeding etc. A kitchen garden is also being developed and the women are learning how to manage their profits. In order to support this group, N4BW provides grants and guidance in setting up small businesses.
- c) Arts and crafts for children.** 200 children participated in arts and crafts workshops, encouraging creativity and self-expression.
- d) Sport and Development** – Netball and football leagues for people of differing ages continue to be supported and funded by our volunteers and well-wishers.
- e) Distributions** – girls' personal hygiene kits, baby clothes to new mothers, knitted woolly hats and clothing.
- f) Support for prisoners** – regular assistance with toiletries and foodstuffs. Setting up of skill-based workshops.

Volunteers

We are grateful to all our volunteers who are prepared to travel to Malawi for short periods to share their skills and provide much-needed support for our projects. One enormous challenge is finding volunteers who are prepared to spend longer periods in the country in order to project-manage some of the developments which we have initiated, and ensure that our funding is invested appropriately in sustainable development for the benefit of the whole community rather than individuals. We have been engaging with other charitable organisations in order to recruit a long-term volunteer, - this remains a challenge and is one reason why our funding is sometimes held back until we are able to guarantee appropriate oversight for its effective deployment.

Priorities for the future

Despite the significant and ongoing economic and environmental challenges facing Malawi, in 2025 N4BW once again demonstrated the power of partnership, volunteer commitment and local action. Together, we are creating safer schools, stronger learners and more resilient communities. In the coming year we will continue working on improving schools – this encourages children to keep attending and fulfil their potential to access secondary education. Our work with the women's group helps them to find ways to generate income to better support their families.

We are delighted that several volunteers have expressed a wish to travel to Malawi next year, including one or two new recruits who will be accompanied and supported by experienced volunteers. We will continue our search for a long-term Overseas Projects Officer.

We will continue to build on the success of the tree planting and kitchen garden schemes, address the practical problems and extend to a wider area.

We will continue to support development of entrepreneurial initiatives, such as the soap-making enterprise run by the women's group which has led to the creation of a small co-operative.

Our Parish Appeals programme will continue – this is an important activity which not only generates much needed income but is also our main source of volunteer recruitment.

Sources of funding

As registered members of the CMU (Catholic Missionary Union of England and Wales) we have an annual programme of mission appeals in designated parishes. The purpose is not only to raise funds but to promote the missionary aspect of our work and encourage support from people who are inspired by our endeavours.

Other regular sources of funding have continued:

- Standing orders
- Sponsored events by individuals
- 59 Club - lucky numbers scheme
- One-off donations
- Internet fundraising

Accounting

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the trust and ensure that the financial statements comply with the Charity Commission's SORP 2005.

Reserves Policy

The General Reserve represents the free funds of the charity which are not designated for particular purposes. It is the policy of the trustees to maintain reserves at an adequate level, being at least 12 months' expenditure. The trustees continue to monitor the level of free reserves and believe that the charity will be able to fulfil its objectives in the short to medium term.

Risk Management

The trustees have considered the risks to which the charity is exposed and have reviewed those risks and established systems and procedures to manage them. The trustees consider the principal risks to be related to an inability to provide the necessary continuity of funding to enable the projects to continue.

Financial Outcome

For the financial year ending 31 December 2025 the charity's income was £42,362 and the charity's spending was £27,405. The bank balance on 31 December 2025 was £84,940 which included substantial amounts earmarked for further building and community projects.

Declaration

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

Signed on behalf of the charity's trustees

Signature: A.C. Clark

Full Name: ANDREW CLARK

Position: Chair.

Date: 19/04/26

N4BW Final Accounts for Year Ending 31.12.2025

As agreed by the Independent Examiner

Income	2025	2024
Personal Donations	£14,569.80	£7,258.97
HMRC Gift Aid Refund	£5,032.99	£4,330.91
CMU Parish Appeals	£7,803.23	£10,069.05
Other Corporate Donations	£4,770.00	£28,681.16
Internet Fundraising	£2,577.10	£3,605.44
Deposit Account Interest	£919.67	£397.56
59 Club Gross Income	£6,690.00	£6,540.00
Total Income	£42,362.79	£60,883.09
Expenditure		
Charitable Expenditure		
Education & School Buildings	£21,475.78	£11,491.42
Community & Health Projects	£702.52	£845.46
Disabled Assistance	£0.00	£79.30
Prisoners' Aid	£308.48	£353.12
Small Projects	£266.81	£271.03
Bessie's Place	£649.37	£137.67
Total Charitable Expenditure	£23,402.96	£13,178.00
Other Expenditure		
CMU Fundraising Expenses	£476.36	£332.10
Office Costs: internet, postage etc	£88.61	£169.25
Bank Charges (UK & Malawi)	£80.10	£68.76
59 Club Prizes	£3,357.50	£3,335.00
Total Expenses	£4,002.57	£3,905.11
Total Expenditure	£27,405.53	£17,083.11
Surplus/Deficit	£14,957.26	£43,799.98
Available UK funds: At 1/1/26		
Coop Current Account	£1,011.91	
Coop Deposit Account	£84,000.00	
Less Reserve for Emergencies	£5,000.00	
Balance available for spending	£80,011.91	
Available Malawi funds At 1/1/26		
	Sterling @ £1 = K 2428	
Malawi Current Account	£257.12	
Cash held for Trustees	£0	
Day Book balance	-£328.19	
Total	-£71.07	
Total Funds	£84,940.84	



Section A

Independent Examiner's Report

Report to the trustees

Charity Name

Network for a Better World

On accounts for the year
ended

31st December 2025

Charity no
(if any)

1151591

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 31.12.2025.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

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

Signed:

Date:

1st April 2026

Name:

Ian Dominic Ion

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

Fellow Chartered Public Finance Accountant

Address:	9 Oakmere Drive
	Greasby Wirral Merseyside
	CH49 2RU

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.

None.

NETWORK FOR A BETTER WORLD

England & Wales - Charity number 1151591

Accounts

Reference and administration details

Charity name: Network for a Better World
Other names Charity is known by: N4BW
Registered Charity Number: 1151571
Charity's principal address: St Vincent's School, Yew Tree Lane, Liverpool, L12 9HN

Contact: Mrs Barbara Charles
Telephone: 0151 228 9968
Website: www.n4bw.org.uk
Email: enquiries@n4bw.org.uk

Names of trustees who managed the charity during 2024:

Mr Andrew Clark (Chair)
Mrs Mary Clark (Data Protection)
Ms Sheila Cogley (Safeguarding)
Ms Alice Davidson (Founder and main fundraiser)
Ms Marian Kearney (Projects & Publicity)

Principal Bankers: The Co-operative Bank,
PO Box 250, Delf House, Skelmersdale, WN8 6WT

Independent Examiner: Dominic Ion

Structure, governance and management

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Treasurer: Professor Ken Holden.

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Trustee meetings are held quarterly with an Annual General meeting held usually in the spring. At the AGM all trustees present will vote for the office bearers. The annual accounts will also be presented and a review of the organisation's yearly objective will take place. The organisation will also agree on priorities for the next year. In 2024 the trustees met 4 times and the AGM was held in April.

Induction and training

Induction and training is through attendance at trustee meetings and the Annual General Meeting. All trustees, officers and supporters give their time voluntarily and receive no remuneration or other benefits. Volunteers receive induction and training prior to travelling overseas and are required to hold a DBS Clearance. N4BW is registered with CSAS (Catholic Safeguarding Advisory Service). This means that we are able to process DBS checks for our volunteers rather than relying on other agencies. There is a Safeguarding policy which all trustees, officers, active members and volunteers are required to follow. This includes a reporting procedure in case of any safeguarding issues occurring either in the UK or in our overseas field of operations. To date no safeguarding incidents requiring investigation have been reported.

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The objects of the charity are:

- (1) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.
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Overview of Activities in 2024

2024 turned out to be a very busy and productive year with seven volunteers spending a total of 40 weeks in Sitima. Each volunteer brought with them their own particular skills which greatly enhanced the experiences of the people living, learning and working in this vibrant yet impoverished community. Our education programme continued together with ongoing improvements to school buildings and the provision of desks for older classes. Community work too, continued with craft workshops, support for kitchen gardens, tree-planting and entrepreneurial initiatives. Other activities include support for families with disabled members and the local prison.

Achievements and Performance in 2024

School Improvements.

In the past 5-6 years our main focus has been on supporting schools, in particular the primary sector. Our aim is to improve the learning environment for primary age children to give them the best possible means to access secondary education, which is not compulsory in Malawi but is the key to career opportunities and a better future. Our work involves not only improvements to school buildings, the provision of school furniture and other resources but also providing teacher training and supporting initiatives in partnership with the Education Authority to address the problem of absenteeism.

a) School buildings.

Thanks to some very generous donations from various funding groups, we were able to make improvements to the physical environment of several schools. In January, one school, Milepa which had suffered severe damage from Storm Freddy in February 2023 received a new 3-classroom block, complete with desks and benches. Where we were unable to provide new buildings, we funded the refurbishment of several schools by replacing or repositioning windows to create more light, damp-proofing, repairing floors, re-plastering and re painting walls and chalkboards, and creating storage space.

Christ the King Millennium Group, Childwall, Liverpool made a substantial donation to renovate Matunduzi, one of the poorest schools in the Sitima area. When we came across the school, the headteacher was poorly and not managing, the teachers were working under the shade of a mango tree, the buildings were in a rotten state. Thanks to their very generous donation we completely transformed the school. Classrooms were totally renovated with new windows, floors, doors and walls were painted. Access ramps were also fitted to classrooms.

Toilets for boys and for girls were constructed. Also, instead of the headteacher and deputy headteacher operating from within a cupboard in the corner of a classroom, they now have a working space which they are sharing with the other teachers.

b) Classroom desks.

Few classrooms in the primary schools we support have desks for the children. Mostly the 100 or so children in each classroom sit on the floor with books resting on their knees. Over the last few years we have worked with schools to renovate some of the desks they already had but were broken through constant wear and tear. In 2023, having sourced a durable design, we installed new desks and benches in five classrooms for older learners. In 2024 we exceeded that number, installing desks in 12 classrooms. Our aim over the next 2-3 years is to provide every one of the 20 primary schools in our area with desks for Standards 7 and 8 (exam classes), so that the children can study for their exams in comfort and with dignity. A generous donation from the Passionists in June this year combined with a grant from the Ferguson Trust and a contribution from our own funds took us a huge step towards achieving this goal.

c) Other renovations

In one school, Mpyyuyu a toilet was converted to a disabled toilet for a wheelchair user. Tippy taps were installed for handwashing.

d) Work with headteachers, teachers and learners.

Education is at the forefront of our work sometimes approached in a creative way as we work in partnership with a number of groups and organisations to break the cycle of poverty as we aim to build sustainable futures. This year our volunteers spent time teaching in schools, providing revision classes to secondary school students prior to sitting public exams and extending the skill base of primary

school teachers with targeted training programmes. In addition they helped with renovation work and repairs to bicycles donated by a US charity for distribution to schools. One volunteer delivered self-defence training to teachers, students and teenagers from the village. Another delivered training in compost-making and investigated problems with water pumps.

Community Projects

Work has continued in support of the community in the following areas:

- a) **Green initiatives** – training and supporting villagers in creating kitchen gardens, supporting teachers and pupils in growing fruit and vegetables, installation of fuel-efficient stoves in 5 schools, growing and providing shade and fruit trees to schools, churches and prisons. In June we were pleased to facilitate a research project by a student of Norwich University, the subject of which was the monitoring and evaluation of the fuel-efficient stoves which we had provided to ten schools. Her report gave detailed observations, conclusions and recommendations which we welcomed.
- b) **Enabling self-employment** – grants and guidance in setting up small businesses including tailoring, block making (for building), clothes selling, market stalls, soap making.
- c) **Empowering girls and women** – focussed work in schools and the community supporting them to achieve their personal potential.
- d) **Sports leagues and competitions** – Netball and football leagues for people of differing ages.
- e) **Distributions** – girls' personal hygiene kits, baby clothes to new mothers, knitted woolly hats and clothing.
- f) **Support for prisoners** – regular assistance with toiletries and foodstuffs. Setting up of skill-based workshops.

Priorities for the future

Our focus in 2025 will continue to be on education since there is still much to be done in this area. We are delighted that several volunteers have expressed a wish to travel to Malawi next year, including one or two new recruits who will be accompanied and supported by experienced volunteers.

We will continue our school improvement programme particularly the provision of desks and benches to all exam classes.

We will continue to build on the success of the kitchen garden scheme, address the practical problems and extend to a wider area.

We will continue to encourage the use of fuel-efficient stoves and address the challenges identified in the research project.

We will continue to support development of entrepreneurial initiatives, such as the soap-making enterprise run by the women's group which has led to the creation of a small co-operative.

Our Parish Appeals programme will continue – this is an important activity which not only generates much needed income but is also our main source of volunteer recruitment.

Sources of funding

As registered members of the CMU (Catholic Missionary Union of England and Wales) we have an annual programme of mission appeals in designated parishes. The purpose is not only to raise funds but to promote the missionary aspect of our work and encourage support from people who are inspired by our endeavours.

Other regular sources of funding have continued:

- Standing orders
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The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the trust and ensure that the financial statements comply with the Charity Commission's SORP 2005.

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The General Reserve represents the free funds of the charity which are not designated for particular purposes. It is the policy of the trustees to maintain reserves at an adequate level, being at least 12 months' expenditure. The trustees continue to monitor the level of free reserves and believe that the charity will be able to fulfil its objectives in the short to medium term.

Risk Management

The trustees have considered the risks to which the charity is exposed and have reviewed those risks and established systems and procedures to manage them. The trustees consider the principal risks to be related to an inability to provide the necessary continuity of funding to enable the projects to continue.

Financial Outcome

For the financial year ending 31 December 2024 the charity's income was £60,883 and the charity's spending was £17,083. The bank balance on 31 December 2024 was £67,030 which included substantial amounts earmarked for further building and community projects.

Declaration

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

Signed on behalf of the charity's trustees

Signature: A.C. Clark

Full Name: ANDREW CLARK

Position: Chairman

Date: 20/07/25

N4BW Accounts 2024 (£)
As agreed by the Independent Examiner

	2024		2023
Income			
Personal Donations	7,258.97		14,126.50
HMRC Gift Aid Refund	4,330.91		3,792.12
CMU Parish Appeals	10,069.05		5,824.20
Other Corporate Donations	28,681.16		6,842.50
Internet Fundraising	3,605.44		2,222.15
Deposit Account Interest	397.56		375.03
59 Club Gross Income	<u>6,540.00</u>		<u>6,845.00</u>
Total Income	60,883.09		40,027.50
Expenditure			
Charitable Expenditure			
Education & School Buildings	11,491.42		43,410.66
Cyclone Relief Expenditure	0		9,892.00
Community & Health Projects	845.46		10,734.99
Disabled Assistance	79.30		254.27
Prisoners' Aid	353.12		314.91
Small Projects	271.03		240.03
Bessie's Place	137.67		325.45
Total Charitable Expenditure		13,178.00	65,172.31
CMU Fundraising Expenses	332.10		243.77
Office Costs: internet, postage etc	169.25		98.93
Bank Charges (UK & Malawi)	68.76		138.15
59 Club Prizes	3,335.00		3,345.00
Total Expenses		3,905.11	3,825.85
Total Expenditure		17,083.11	68,998.16
Surplus/Deficit		43,799.98	-28,970.66
Available UK funds as at 1/1/25			
Coop Current Account	£2,030.39		
Coop Deposit Account	£65,000.00		
Less Reserve for Emergencies	<u>£5,000.00</u>		
Balance available for spending	£62,030.39		
Malawi funds on 1/1/25	Sterling value @ £1 = K 2230		
Current Account	£3,166.73		
Cash held for Trustees	£600.00		
Day Book balance	<u>-£278.95</u>		
Total	£3,487.78		
Total Funds as at 31.12.24	£70,518.17		



Section A

Independent Examiner's Report

Report to the trustees

Network for a Better World

On accounts for the year ended

31st December 2024

Charity no (if any)

1151591

Set out on pages

1-2

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

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

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

[Signature]

Date:

30 June 2025

Name:

Ian Dominic Ion

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

Fellow of the Chartered Institute of Public Finance and Accountancy (FCPFA)

Address: 9 Oakmere Drive

Greasby Wirral Merseyside

CH49 2RU

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.

None.

NETWORK FOR A BETTER WORLD

England & Wales - Charity number 1151591

Accounts

Reference and administration details

Charity name: Network for a Better World
Other names Charity is known by: N4BW
Registered Charity Number: 1151571
Charity's principal address: St Vincent's School, Yew Tree Lane, Liverpool, L12 9HN

Contact: Mrs Barbara Charles
Telephone: 0151 228 9968
Website: www.n4bw.org.uk
Email: enquiries@n4bw.org.uk

Names of trustees who managed the charity during 2023:

Mr Andrew Clark (Chair)
Mrs Mary Clark (Data Protection)
Ms Sheila Cogley (Safeguarding)
Ms Alice Davidson (Founder and main fundraiser)
Ms Marian Kearney (Projects & Publicity)

Principal Bankers: The Co-operative Bank,
PO Box 250, Delf House, Skelmersdale, WN8 6WT

Independent Examiner: Dominic Ion

Structure, governance and management

Governing Document

Network for a Better World became a registered charity on 10th April 2013 under a trust deed signed on 4th February 2013 and operated in accordance with the provisions of that document.

Trustees

Network for a Better World appoints trustees according to skills and experience, especially relevant experience of working in the developing world. The trustees administer the charity and take decisions on the deployment of funds and human resources to meet the charitable objectives of N4BW. The trustees who served during the year are listed above.

Officers

In addition to the trustees a number of other officers are appointed to assist with the organisation and administration of the charity. Together with the trustees they form the management team and regularly attend or report to quarterly meetings.

Secretary and Administration Officer: Mrs Barbara Charles
Treasurer: Professor Ken Holden.

Active Supporters

A number of other people attend meetings regularly and play an active part in fundraising, promotional activities and short-term volunteering overseas.

Meetings

Trustee meetings are held quarterly with an Annual General meeting held usually in the spring. At the AGM all trustees present will vote for the office bearers. The annual accounts will also be presented and a review of the organisation's yearly objective will take place. The organisation will also agree on priorities for the next year. In 2023 the trustees met 5 times and the AGM was held in July.

Induction and training

Induction and training is through attendance at trustee meetings and the Annual General Meeting. All trustees, officers and supporters give their time voluntarily and receive no remuneration or other benefits. Volunteers receive induction and training prior to travelling overseas and are required to hold a DBS Clearance. N4BW is registered with CSAS (Catholic Safeguarding Advisory Service). This means that we are able to process DBS checks for our volunteers rather than relying on other agencies. There is a Safeguarding policy which all trustees, officers, active members and volunteers are required to follow. This includes a reporting procedure in case of any safeguarding issues occurring either in the UK or in our overseas field of operations. To date no safeguarding incidents requiring investigation have been reported.

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The objects of the charity are:

- (1) The prevention or relief of poverty anywhere in the world by providing grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.
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The objects of the charity are to act as a forum for the missionary members to promote their aims and objectives within the wider context of the Roman Catholic Church of England and Wales. When planning the activities of the charity, the trustees have considered the Charity Commission's guidance on public benefit. Our humanitarian work in the developing world is primarily focused on the relief of poverty and sustainable development to enable disadvantaged people to support themselves and their families. Although we are a lay missionary organisation we make no distinction in the religion or cultural background of our beneficiaries and seek to help people of all faiths or none.

Overview of Activities in 2023

In addition to disaster relief for the community following Cyclone Freddy we have continued our work with schools, mainly in the primary sector, improving existing classrooms, building new blocks and toilet facilities and providing desks and benches for older classes. A new initiative to provide fuel efficient stoves is proving successful in schools. Management training for headteachers and senior staff has continued together with subject-specific curriculum support. Community work too, has continued with craft workshops, support for kitchen gardens, tree-planting and entrepreneurial initiatives. Other activities include support for families with disabled members and the local prison.

Achievements and Performance in 2023

Cyclone Freddy. The early part of the year was dominated by news of the devastation caused by Storm Freddy in Southern Malawi during February & March. Over 1000 people died and thousands of families were displaced, many in the area we cover. Roads were impassable, schools were closed and used to shelter and feed the homeless. Initially we sent £10,000 for emergency food and repairs. Later in the year we funded the cost of building new homes for two elderly women who had lost everything.

School Improvements.

In the past 5-6 years our main focus has been on supporting schools, in particular the primary sector. Our work involves not only improvements to school buildings, the provision of school furniture and other resources but also providing teacher training and supporting initiatives in partnership with the Education Authority to address the problem of absenteeism.

a) **Building Work.** In 2023 we provided new classroom blocks for three primary schools to accommodate the increasing number of children attending schools. This has eased overcrowding and enabled the schools to recruit more teachers. Where we have been unable to provide new buildings, we have funded the refurbishment of several schools by replacing or repositioning windows to create more light, damp-proofing, repairing floors, re-plastering and re painting walls and chalkboards, and creating storage space. Additionally, we have provided new toilets for schools where existing facilities were totally inadequate.

b) **Classroom desks.**

Few classrooms in the primary schools we support have desks for the children. Mostly the 100 or so children in each classroom sit on the floor with books resting on their knees. Over the last few years we have worked with schools to renovate some of the desks they already had but were broken through constant wear and tear. In 2023, having sourced a durable design, we installed new desks and benches in five classrooms for older learners. Our aim over the next 2-3 years is to provide every one of the 20 primary schools in our area with desks for Standards 7 and 8 (exam classes).

c) **Work with headteachers, teachers and learners.**

Over the course of the year volunteers delivered teacher training sessions in Maths, English, Biology, Financial Management and First Aid. Several headteachers attended management training and subject-specific resource packs were developed and distributed. Sensory toys and teaching aids were delivered to the Special Needs Adviser for use in schools to support children with special needs. Despite the improvements to the fabric of schools and support for staff, one area of concern remains: the number of children who drop out of school early, often to help with the family garden, look after younger siblings or increasingly in the case of young girls, to engage in early marriage. We have supported an initiative by the local priest to tackle the problems by bringing together schools, chiefs, village heads, parents, teachers and health officials.

School & Village Kitchen Gardens.

Following our successful pilot with kitchen gardens in schools, this has now been extended to several villages in the area. Prospective participants submit a request to the local chief and agree to prepare the land and build a protective fence around the growing area. In 2023 we helped 30 families develop kitchen gardens, training them in horticulture and providing ongoing support as their kitchen gardens developed.

Combating Climate Change.

Many N4BW projects since 2013 are directly concerned with equipping and empowering local people to improve their environment and adapt to and cope with climate change. These include:

a) **Solar lamps.**

This project was started over 10 years ago and is still running. We estimate that around 6000 families now benefit from the use of a solar lamp in their homes.

b) **Tree planting.**

An offshoot our earlier irrigation project has been the development of a tree nursery run by the manager. The seedlings are purchased by N4BW and distributed to schools and villages to help combat climate change. Following the successful pilot in February 2019 it has now become an annual event: - 'Tree Planting Day'. Teachers and learners are taught tree planting techniques. In 2023 100 trees, including fruit trees, were delivered to each school, providing both shade and nourishment.

c) Eco stoves.

In 2023 we installed fuel-efficient stoves in 11 schools to replace the ones previously used to prepare school meals. It is hoped that a smaller version will eventually become the standard in homes, thus reducing the amount of wood burned by up to 50%.

Other projects.

N4BW has been able to engage with the local community via a number of other initiatives:

a) Disability Support. One of our volunteers, a Nurse Trainer followed up on families with disabled children she had visited previously and identified necessary actions needed for each family. This included the provision of walking aids and in one case, a wheelchair.

b) Adult literacy. These classes started over 10 years ago continue with the help of the local sisters. The women meet in the training room attached to our volunteer house.

c) Craft workshops. The women who attend the literacy classes have also benefitted from workshops run by some of our volunteers. These include dressmaking, knitting, crochet and embroidery. Several sewing machines have been donated and are being put to good use to make items to sell.

d) Sports Leagues. A football league has been running successfully for over 10 years. A netball league was started initially but for various reasons was discontinued after 2 years. In February 2023 One of our volunteers gave it a fresh impetus with the support of some funding from her home town.

d) Support for Mikuyu Prison.

Over the year we made our usual small gifts of sweets, toiletries and footwear to the prisoners which are always gratefully received. At Christmas the young men enjoyed a hearty goat stew instead of their normal daily dish of maize porridge. We also provided sanitary knits to a women's branch which had recently opened in the same area. One of our volunteers received funding to provide sewing machines and tailoring training for the prison, thus enabling the inmates to learn a skill to enable them to earn a living once they are released. This initiative has been very much welcomed by the prison authorities who see it as a positive development likely to reduce the chance of re-offending. We have recently been sent photos of dresses made by the young men with their newly acquired skills.

Priorities for the future

Our focus in 2024 will continue to be on education since there is still much to be done in this area, including completion of at least one further planned classroom building project.

We will also continue to support the disabled and disadvantaged groups in the community. With the opening of a new clinic in the community we are ready to assist with staff training and support.

We also hope to build on the success of the kitchen garden scheme, address the practical problems and extend to a wider area.

We welcome the development of entrepreneurial initiatives enabled by the craft workshops and hope that some of these will generate incomes for the participants.

In 2021 three of our trustees retired and we became concerned about the future viability of our operations in Malawi. However, following the success of our Parish Appeals programmes in 2022 and 2023 we are delighted to welcome 7 new volunteers with relevant skills and experience and committed to contributing to our work. Three of these visited Sitima in 2023 to and a further four plan to visit in 2024. This gives us confidence that the continuity of our work is secured at least for the time being.



Section A

Independent Examiner's Report

Report to the trustees

NETWORK FOR A BETTER WORLD

On accounts for the year
ended

31st December 2023

Charity no
(if any)

1151591

Set out on pages

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basis of report

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Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
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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:

Date:

22nd July 2024

Name:

IAN DOMINIC ION

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

FCPFA

Address:

9 Oakmere Drive

Greasby WIRRAL Merseyside CH49 2RU

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.

None.

Network for a Better World Financial Statement 2023 (£)

	2023	2023	2022	2022
Income				
Personal Donations	14,126.50		7,590.01	
HMRC Gift Aid Refund	3,792.12		2,226.77	
CMU Parish Appeals	5,824.20		2,736.96	
Other Corporate Donations	6,842.50		3,252.50	
Internet Fundraising	2,222.15		1,183.88	
Total Donations & Fundraising		32,807.47		16,990.12
Deposit Account Interest		375.03		73.78
59 Club Gross Income		6,845.00		6,475.00
Total Income		40,027.50		23,538.90
Expenditure				
Irrigation Expenditure	0		2,716.00	
Famine Relief Expenditure	9,892.00		0	
Community & Health Projects	10,734.99		489.00	
Education Projects Expenditure:	43,410.66		33,695.39	
N4BW Small Projects	809.21		516.00	
Bessie's Place	325.45		2,193.00	
Total Charitable Expenditure		65,172.31		39,609.39
Catholic Missionary Union	243.77		329.69	
Computer & Internet Expenses	98.93		88.62	
Bank Charges	138.15		162.00	
Total Costs		480.85		580.31
59 Club Prizes		3,345.00		3,230.00
Total Expenditure		68,998.16		43,419.70
Deficit		-28,970.66		-19,880.80

Network for a Better World Balance Sheet at 31st Dec 2023 (£)

ASSETS	2023	2022
UK Coop Current Account	2,002.65	5,830.66
UK Coop Deposit Account	22,000.00	49,073.78
Malawi Bank Current Account	488.17	368.80
Malawi Cash in hand	242.54	325.12
Prepayments	2,000.00	0
Total Assets	26,733.36	55,598.36

LIABILITIES

Accounts Payable	0	0
Total Liabilities	0	0

ASSETS LESS LIABILITIES

REPRESENTED BY:

Opening balances 1st January	55,598.36	76,182.97
Current year earnings (surplus/deficit)	-28,970.66	-19,880.80
Exchange rate effect (surplus/deficit)	105.66	-703.81
Total	26,733.36	55,598.36



Section A

Independent Examiner's Report

Report to the trustees

NETWORK FOR A BETTER WORLD

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ended

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NETWORK FOR A BETTER WORLD

England & Wales - Charity number 1151591

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Other names Charity is known by: N4BW
Registered Charity Number: 1151571
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Contact: Mrs Barbara Charles
Telephone: 0151 228 9968
Website: www.n4bw.org.uk
Email: enquiries@n4bw.org.uk

Names of trustees who managed the charity during 2021:

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Mr Andrew Clark (Chair)
Mrs Mary Clark (Data Protection)
Ms Sheila Cogley (Safeguarding)
Ms Alice Davidson (Founder and main fundraiser)
Mr William Neale (Vice Chair, - resigned 7th July 2021)
Mrs Jacqueline Neale (resigned 7th July 2021)
Ms Marian Kearney (Projects & Publicity, appointed 13th October 2021)

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Overview of Activities in 2021

Since its foundation in 2013 the activities of Network for a Better World have focused on supporting the parish of Sitima in a deprived area of Malawi. We have built a residence, Bessie's Place, there to provide accommodation for our volunteers to use while working with the local people.

Impact of the Covid-19 Pandemic

a) Building projects

Due to restrictions on travel to Malawi from March 2020 as a result of the Covid-19 pandemic, a number of planned visits by trustees and volunteers had had to be cancelled. Also, limits on movement within Malawi prevented builders taking on new projects. As a result, new classroom building projects planned at two primary schools were put on hold. One of these involved the re-building of Mitole Primary School which had suffered serious damage when Cyclone Idai devastated the area in March 2019. We had been grateful to receive a grant of £10,000 from the Ashworth Trust for this work. A second school identified as a priority for extra classrooms was Nakhombe Primary School which was desperately short of space, having 5 classrooms for 1500 learners.

b) Volunteers & visits

We had received a number of enquiries from potential new volunteers. However, we felt that until we could offer a placement with some certainty we should not pursue these applications. We hope that now that restrictions have been lifted we can reconnect with these applicants.

Although our own volunteers were unable to travel during the 2 years of the pandemic we were able to provide a base and workspace in our volunteer house for a young Irish brother and sister who were working in the area on a literacy project and also members of a Belgian charity providing pre-school support within the local community.

c) Fundraising

This too, was affected by the pandemic - one of our main sources of funding is via pulpit appeals as members of the CMU (Catholic Missionary Union). With the closure of churches in 2020 and slow return to regular services in 2021, our activities in this area were severely curtailed.

d) Trustee Meetings

Most of our trustee meetings took place via Zoom during the course of the pandemic. We were delighted to be able to hold our Annual General Meeting in July 2021 as our first in-person meeting, since the start of the restrictions. In addition to the AGM the trustees met four times and the management team met once over the course of the year. Our projects were monitored remotely via regular online communication with our contacts in Malawi and we were satisfied with the progress.

Achievements and Performance in 2021

Irrigation Project Completion

The solar-powered irrigation project was designed to help people most at risk from the challenges of drought and flooding. It has enabled the cultivation of vegetables to supplement the basic diet of maize in the dry season and provide an income for 30 families. This has been accompanied by adult literacy and business skills training for the workers as well as training in land management, crop rotation, vegetable growing and compost making. After four years of support funding, the project is now largely self-sufficient and has been handed over to the group to manage themselves. The women are now assuming full responsibility for the ongoing management of the project and employment of night watchmen and local manager. They have been growing enough vegetables to feed their families and selling their surplus at market.

It is hoped that the 30 families will continue to benefit from the initiative, gain in confidence and pass on their skills to younger family members. Although our main funding has ceased, we have offered a small annual grant to support the project, ie to cover repair and maintenance of equipment, and emergency funding in case of flooding or other climatic events.

An offshoot of the project has been the development of a tree nursery run by the manager. The seedlings are purchased by N4BW and distributed to schools and villages to help combat climate change. Following the successful pilot in February 2019 it has now become an annual event: - 'Tree Planting Day'. To date over 6000 trees, including fruit trees have been distributed and planted. This initiative provides an income for the manager and helps to finance the irrigation project. The survival rates of trees in some schools were initially only around 50% although 70% is believed to be achievable. Following advice received from a forester in Malawi, we decided to bring forward schools' annual tree planting day to the beginning of December to enable the seedlings to take advantage of the whole of the rainy season. Teachers and learners were taught tree planting techniques.

School & Village Kitchen Gardens

Following our successful pilot with kitchen gardens in schools, this has now been extended to several villages in the area. Prospective participants submit a request to the local chief and agree to prepare the land and build a protective fence around the growing area. Following this act of commitment the Irrigation Project manager Mr Makawa issues seeds and provides training on vegetable growing. Recent reports indicate varying

degrees of success, with some families growing enough vegetables and able to sell any surplus to generate a small income. Others struggle to find sufficient water - a challenge for us to address in the future.

School Improvements

Since the completion of the Irrigation Project our main focus has been on supporting schools, in particular education provision in the primary sector. Our work involves not only improvements to school buildings, the provision of school furniture and other resources but also supporting initiatives in partnership with the Education Authority to provide training and support to headteachers and teachers and address the problem of absenteeism.

a) Building Work:

Although none of our volunteers was able to travel to Malawi in 2021 we were able to send the necessary funds and work on two blocks of three classrooms, started in the autumn, ably supervised by our host, Fr Owen O'Donnell of the Montfort Missionary Society. By the end of the year the Mitole School block was complete and the second project at Nakhombe School was very close to completion.

b) Desk Restoration: Few classrooms in the primary schools we support have desks for the children. Mostly the 100 or so children in each classroom sit on the floor with books resting on their knees. Over the last few years we have worked with schools to renovate some of the desks they already had but were broken through *constant wear and tear*. In 2020, however, we set up a pilot project where we consulted with headteachers and local tradesmen to develop a design for more durable desks, created to cope with the high number of children in the classrooms. Working with hardwood and the best quality metal tubes we could find, the desks and benches were custom built to fit in the classroom at Kachere School. All this was made possible thanks to a generous donation from a benefactor from Merseyside.

In an effort to ensure that all children in Standards 7 and 8 have the opportunity to learn from chairs and desks (instead of sitting on the floor), money has been made available to restore around 20 – 30 desks in each school. We will assess the durability of the design during the next 12 months and maybe tweak it before rolling out in other schools.

c) Work with headteachers, teachers and learners.

During her last visit prior to the pandemic Marian worked with the Primary Education Adviser to help support underperforming headteachers by producing a 'Skills for Headteachers' workbook, a copy of which has been distributed to each headteacher. This portfolio will be added to and maintained as a point of reference for each school, and will eventually include topics such as disability awareness.

Work with Standard 8 girls explored attitudes to staying at school and combatting obstacles to this process. This also included teaching the girls about "My body, my choice", how to say no to sexual relationships, dealing with menstruation, and distribution of sanitary kits.

Another volunteer, a Nurse Trainer, updated groups of teachers in first aid, including practical revision of previous work, distributed first aid kits and provided new teaching on the management of epilepsy. Alongside this there were sessions teaching hand washing techniques and most schools have now been provided with tippy taps, known in Malawi as Mponda Gear. It is with hindsight that we reflect on the 'spot-on' timing of this piece of work.

Other projects

In addition to our work within Education, N4BW has been able to engage with the local community via a number of other initiatives:

a) Our Christmas gift to Mikuyu prison

Over the year we made our usual small gifts of sweets, toiletries and footwear to the prisoners which are always gratefully received. However, the past 2 years have been exceptionally difficult for so many. In addition to Covid-19 issues our friends in Malawi continue to suffer and fight against illnesses sometimes caused by insects and unclean water, and often made worse by a poor diet. We were delighted to receive

a photo showing how our Christmas donation to the prison was spent. On Christmas Day the young men tucked into a hearty goat stew instead of their normal daily dish of maize porridge.

b) Womens Literacy Group

With our remote support, various local women's groups have continued to meet and provide agriculture, hygiene and craft work.

c) Disability Support

We have continued to send funds to support a number of families with disabled members, in particular one young man who was unable to attend school for lack of a wheelchair. For a small sum to cover transport costs he was able to attend the hospital in Blantyre to be fitted for a wheelchair.

d) Combating Climate Change

Many N4BW projects since 2013 are directly concerned with equipping and empowering local people to improve their environment and adapt to and cope with climate change. In addition to the kitchen gardens and tree planting, these include:

- the provision of over 2000 solar lamps to families
- stoves which use 50% less wood or charcoal
- money allocated for school water supplies
- funding training in sustainable agriculture for communities and a school conference on climate change.

e) Anti-Covid Measures

Throughout pandemic we monitored the Covid-19 situation in Malawi and were pleased to learn that although there were cases in Malawi, these were in the more densely populated urban areas with the remote area of Sitima, where we operate, being largely unaffected. We nevertheless provided funds for the purchase of soap and face masks and offered the use of our volunteer house to another charity as a base for the distribution of supplies.

Priorities for the future

Our focus in 2022 will continue to be on education since there is still much to be done in this area, including completion of at least one further planned classroom building project. We hope that our volunteers will be able to resume visits in the coming year.

We will also continue to support the disabled and disadvantaged groups in the community. With the planned opening of a new clinic in the community we are ready to assist with staff training and support.

One challenge for the organisation is the loss of three trustees who have recently retired. Our parish appeals have been a useful source of new contacts and we will continue to seek people with relevant experience, background, knowledge and skills to become involved in our work in Malawi, to enable the Sitima community to be the best it can be.

It is hoped that the ongoing success of the irrigation project will enable the establishment of a market in the locality where the women farmers can sell their surplus and we will seek to fund the initial set-up and provide support and training where required. We also hope to build on the success of the kitchen garden scheme, address the practical problems and extend to a wider area.

Financial Review

Sources of funding

As registered members of the CMU (Catholic Missionary Union of England and Wales) we have an annual programme of mission appeals in designated parishes. The purpose is not only to raise funds but to promote the missionary aspect of our work and encourage support from people who are inspired by our endeavours.

2020 had been difficult year for funding due to the closure of churches and curtailment of parish appeals. However, we were able to resume appeals in September 2021 and the response was very generous. We now have funds ready to support a number of projects as soon as our volunteers are able to travel to Malawi to carry out a needs assessment.

Other regular sources of funding have continued:

- Standing orders
- Sponsored events by individuals
- 59 Club - lucky numbers scheme
- One-off donations
- Internet fundraising

Accounting

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the trust and ensure that the financial statements comply with the Charity Commission's SORP 2005.

Reserves Policy

The General Reserve represents the free funds of the charity which are not designated for particular purposes. It is the policy of the trustees to maintain reserves at an adequate level, being at least 12 months' expenditure. The trustees continue to monitor the level of free reserves and believe that the charity will be able to fulfil its objectives in the short to medium term.

Risk Management

The trustees have considered the risks to which the charity is exposed and have reviewed those risks and established systems and procedures to manage them. The trustees consider the principal risks to be related to an inability to provide the necessary continuity of funding to enable the projects to continue.

Financial Outcome

The bank balance on 31 December 2021 was £75,614.63 which included substantial amounts earmarked for further building or agricultural projects. It is expected that once our volunteers are able to travel, needs will be assessed and appropriate sums made available for future development.

Declaration

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

Signed on behalf of the charity's trustees

Signature:

A.C. Clark

Full Name:

ANDREW CLARK

Position:

CHAIR

Date:

18/05/22



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Network For A Better World

On accounts for the year
ended

31 December 2021

Charity no

1151591

Set out on pages

3

(remember to include the page numbers of additional sheets)

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~ *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn 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:

I D ION

Date:

16 June 2022

Name:

IAN DOMINIC ION

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

CPFA

Address: 9 Oakmere Drive
Greasby WIRRAL Merseyside
CH49 2RU

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

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

None.

Network for a Better World Financial Statement

1st January to 31st December 2021 (£)

Income	2021	2020
Personal Donations	19,807.50	11,525.70
HMRC Gift Aid Refund	5,811.62	3,904.60
CMU Parish Appeals	8,645.80	2,583.53
Other Corporate Donations	0	645.00
Internet Fundraising	1,391.89	2,979.10
Deposit Account Interest	17.95	126.04
59 Club Gross Income	<u>6,155.00</u>	<u>6,125.00</u>
Total Income	41,829.76	27,888.97

Expenditure	2021	2020
Charitable Expenditure		
Education & School Buildings	24,793.49	3,545.12
Other Projects	289.94	329.55
Bessie's Place	0	581.17
Total Charitable Expenditure	25,083.43	4,455.84
Fundraising Expenses	0	312.33
Office Costs: internet, postage etc	207.04	301.86
Bank Charges	116.42	122.21
59 Club Prizes	3,195.00	3,037.50
Total Expenses	3,518.46	3,773.9
Total Expenditure	28,601.89	8,229.74
Surplus	13,227.87	19,659.23

Balance Sheet at 31st December (£)

ASSETS	2021	2020
UK Coop Bank Current Account	5,108.85	5,621.63
UK Coop Bank Deposit Account	70,000.00	56,000.00
Malawi Bank account balance	175.10	1,093.06
Malawi cash in hand balance	<u>899.02</u>	<u>74.07</u>
Total Assets	76,182.97	62,788.76
LIABILITIES		
Accounts Payable	0	0
Total Liabilities	0	0
ASSETS LESS LIABILITIES		
REPRESENTED BY:		
Opening balances 1 st January	62,788.76	43,353.40
Current Year Earnings (surplus/deficit)	13,227.87	19,659.23
Exchange rate effect (surplus/deficit)	<u>166.34</u>	<u>223.87</u>
Total	76,182.97	62,788.76