

FRIENDS OF MONZE

England & Wales · Charity number 1154762

Details

Other names NONE

Status Registered

Legal form CIO

Registered 2013-11-27

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

Contact

Address 11 Clos Castell Newydd
Bridgend
Mid Glamorgan
CF31 5DR

Phone 07807660543

Email deana.owen@friendsofmonze.org

Website www.friendsofmonze.org

Activities

Objects: TO PREVENT OR RELIEVE POVERTY IN MONZE IN ZAMBIA BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS AND COMMUNITY GROUPS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT

Activities: The aim is to relieve or prevent poverty in Monze. FoM assists in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals and community groups to generate income and be self-sufficient. Fund-raising activities include presentations to organisations, individual donations, and grants from grant-giving bodies.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- Zambia
- Bridgend

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£123,611	£123,686	-	-
2023-12-31	£126,120	£132,152	-	-
2022-12-31	£131,468	£127,335	-	-
2021-12-31	£131,517	£139,098	-	-
2020-12-31	£101,872	£100,128	-	-

Trustees

Name	Role	Appointed
Mrs Virginia Jane Deana Owen	Chair	2013-09-10
Belinda Joan Green		2019-08-12
Paul Green		2016-02-06
Peter Anfield Davies Mr		2024-01-29

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1.1.2024 Period start date To 31.12.2024 Period end date

Charity name: Friends of Monze

Charity registration number: 1154762

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To prevent or relieve poverty in Monze in Zambia by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals and community groups to generate a sustainable income and be self-sufficient. To develop the capacity and skills of the people of Monze in Zambia in such a way that they are better able to identify, and help meet, their needs and fulfil their potential.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<u>Activities for the purpose of assisting in the provision of education</u> Friends of Monze (FoM) works with our Monze based partners Zambia Women and Girls Foundation (ZaWGF) together we jointly assess needs and plan activities. FoM works with the Monze Department of Education and schools. School building to improve infrastructure: - Singonya school 3 classroom and 2 teacher's offices block built. Hambalamatu School 3 classroom and 2 teacher's offices block built. Hambalamatu School teacher's house built. Kasaka School teacher's house built. Chilwa School 3 classrooms block building started. Curriculum books: - about 600 books each provided for Hamangaba, Singonya, Hambalamatu, Chicheleko and Chona Schools. "Happy Reader" reading scheme: - FoM continued working with ZaWGF and the Department of Education to monitor children's progress in Chicheleko school. Story books: - FoM provide children's story books for 17 schools to have a library of books.

		Desks: - locally made for Lushomo, Hamangaba, Chona, Kasaka, Hambalamatu and Chicheleko Schools. Bookcases: - locally made for Singonya, Hamangaba, Chona, Kasaka, Hambalamatu. Chicheleko and Lushomo schools. <u>Activities for the purpose of assisting in the provision of healthcare</u> Activity to provide water by hand pump: - FoM successfully drilled a borehole at Hambalamatu School and fitted a hand pump. Unsuccessful attempt to improve water supply: - Chona school had 2 boreholes; one drilled by FoM. Both boreholes dried up in 2024, the low amount of rainfall 2023-4 may have contributed to a drop in the water table. FoM tried drilling a new borehole at Chona however unfortunately this was not successful, no water was found: plans to establish a school garden had to be abandoned. Activity to deliver water to taps using solar pump: - solar powered water pumping installed at Kasaka, Hamangaba, Lumba-Moonya Schools. Activities to improve hygiene: - 3 days water sanitation and hygiene (WASH) training and a school WASH club set up at Kasaka, Hamangaba and Lumba-Moonya Schools. Activity to help prevent the spread of cholera: - Locally made Soap provided for 18 schools. Activity to improve sanitation: - 2 double pit latrines (4 toilets) built at Kasaka and Hambalamatu Schools. Activity to improve Menstrual Hygiene Management (MHM): - FoM gave washable re-usable pads to Holy Family School for children with disabilities. Pads given to Chona and Namateba. FoM provided waterproof material needed to sew pads in Monze. Activity to improve nutrition: - Supplementary school feeding program provided at 17 schools. Activity to improve eye health: - FoM and ZaWGF are working with the Orthoptic Department at Monze Mission Hospital to carry out eye tests at schools for children and adults from the local villages. Eye tests were conducted at Kasaka, Kaumba, Chona, Singonya, Kampunu and Kachindu schools. FoM paid for prescription glasses to be made in Lusaka for 10 children. Activity to promote healthy exercise: - sports balls were donated to Chicheleko and Hambalamatu schools.
--	--	---

		<u>Activities for the purpose of enabling individuals and community groups to generate a sustainable income and develop their capacity and skills</u> Activities to train builders: - At Singonya school 9 building apprentices completed theory and practical training in bricklaying and plastering while building 3 classrooms. At Chilwa school 10 apprentices started building training. Activities to establish school gardens to generate income and develop agricultural skills: - FoM provided 5 days permaculture gardening training for children, teachers and farmers at Chona, Kasaka, and Namateba Schools. Tools seeds and plants were provided to Kasaka and Namateba schools. FoM erected a fence at Kasaka and LM school as many cattle wander the school grounds destroying crops. Activities to help farmers develop the skills to generate income during a time of climate change: - In remote rural areas in the east of Monze District farmers suffered drought and did not harvest any food. In this hilly area farmers do not have cattle to sell. FoM visited hungry villagers foraging for wild roots. A sustainable way to make a difference is to teach villagers the skills to combat climate change by growing drought resistant crops. FoM provided farmers at 4 remote rural communities Mungolo, Lusumpo, Chitama, and Namateba with training and cuttings to grow drought resistant cassava. They also learned water harvesting to keep rainwater on the land and raise the underground water table. ZaWGF took the farmers on field visits to successful casava farms and to see water harvesting ditches and small weir dams.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have understood the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
	Para 1.38	

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<u>Achievements in assisting in improving education.</u> In 2024 FoM achieved improvement of the educational infrastructure in Monze District of Zambia by building a new block of 3 classrooms at two schools and starting at a third. The beneficiaries are the children who are attending school including children who were not in school before FoM improved educational facilities. Being literate and numerate will make a difference to their future and contribution to society. Singonya School: - in a rural area teaches 615 pupils from Early Years to Grade 9 (5 to 16 years old) of whom 93 are single or double orphans and 140 are vulnerable due to poverty. The 3 new classrooms and 2 teachers offices make a difference by reducing class size. Children benefit by reducing the teacher/pupil ratio, pupils have more teacher contact time so improving education. FoM donated many up-to-date teachers' handbooks and pupils' textbooks and 2 bookcases. Pupils benefit as it is easier to learn when there are fewer pupils sharing books. Hambalamatu School: - is in a remote rural area. It only had 1 classroom teaching 127 pupils in 3 classes up to grade 1. Many children had to leave education at this level aged 7 years. 3 new classrooms make a difference to these children who will now benefit from being able to attend a nearby school going up every year to grade 7 (age 14). The number of pupils will increase yearly as children are able to learn up to grade 7.

		Children were sitting at homemade benches or sitting on the floor, without desks it was difficult to learn to write. FoM provided 30 desks. Children benefit from sitting comfortably at desks so they can learn to write with something to lean on. Hambalamatu School only had 5 books before FoM built classrooms. FoM donated curriculum books and 2 bookcases so Children's education benefits from access to books. FoM also donated colourful story books to promote a love of reading. FOM built a house for the one Government paid qualified teacher to live onsite at Hambalamatu. This will make a difference to the local society as the teacher acts as a bridge between the poorly educated villagers and the school encouraging communication and school attendance. Chilwa school: - only had two small, dark, basic rooms that were used as overfull classrooms teaching children up to grade 3 (age 9). In 2024 FoM started to build 3 new classrooms. The new classrooms will make a difference as Chilwa will be able to teach children up to grade 7. Kasaka school: - is a large school with many teachers and their houses suffered from severe damage from termites that ate literally everything – books, clothes, ceilings and walls. FoM built a modern termite resistant teacher's house this benefits teacher's morale and the whole school. FoM provided desks and bookcases to improve education. Hamangaba School: - FoM provided desks curriculum books and bookcases to improve education. Lushomo school: - FoM provided 50 desks this made a difference as the pupils benefitted from being comfortable and being able to write more easily. Chona School: - FoM provided curriculum books desks bookcases to improve education. Chicheleko School: - FoM provided desks, curriculum books, and bookcases to improve education. "Happy Readers" reading scheme: - In past years FoM provided this culturally appropriate graded reading scheme to improve the standard of literacy at 11 schools. At Chicheleko school, ZaWGF tested children learning with the "Happy Readers" reading scheme. They reported the reading scheme was making a difference with children in Grade 3 and 4. (9- and 10-year-olds) demonstrating improvement in their ability to read in English.
--	--	--

		Story Books: - Teachers have asked FoM to provided library books for children to practice reading and to take home to share with their families. FoM provided story picture books to 17 schools to benefit children by encouraging a reading culture. <u>Achievements in assisting in improving health.</u> In Monze District people suffer from outbreaks of diarrhoea and vomiting, cholera, neglected tropical diseases and intestinal worms. These illnesses lead to chronic ill health, inability to work or attend to education and poverty. An adequate, safe water supply for children to drink and wash at school is essential for good health. FoM's work to improve and maintain the water supply benefits school children, and the nearby community which uses school pumps or taps. Achievement delivering water by hand pump: - Hambalamatu School did not have its own borehole, pupils had to walk to the nearest community borehole and carry water to school. FoM made a difference by drilling a borehole fitted with a handpump, to provide water benefiting the school and nearby community. Achievement delivering water to taps using solar pumps: - Solar pumps installed at Kasaka Hamangaba and Lumba-Moonya schools. Drawing water by hand is hard heavy work for women and girls, they que up to take their turn to draw a precious bucket of water which has to be carried home. Solar water pumps are a sustainable alternative in Zambia. Solar panels provide power to a submersive pump to raise water from the borehole. A Monze based engineer welds a tower to hold a water tank providing pressure to deliver water to 7 taps for the school, garden, teachers and nearby community. FoM has installed 15 solar pumps, they are a game changer providing water to benefit the children to drink, hygiene, water for nearby homes and bringing school gardens to life. Achievements improving hygiene: - Water Sanitation and Hygiene (WASH) training. At schools when FoM have installed solar powered water pumps ensuring an adequate supply of water, FoM provide 3 days WASH training. FoM provided this training at Kasaka and Hamangaba Schools. Training is delivered to the teachers, children and community leaders. They learn to make "tippy tap" hand washing stations and racks to keep cooking utensils away from animals. Healthy habits are reinforced at a school WASH club. This
--	--	--

		makes a difference as children learn to be “agents of change” going on to construct hand washing stations at school and in their homes. Children in villages benefit from improved hygiene. Achievements in preventing the spread of cholera: - In the 2023-4 rainy season Zambia suffered its worst outbreak of cholera since 1977. There were cases in Monze District. To prevent the spread of infection, schools were closed for 5 weeks. <u>FoM donated bars of locally made soap to 18 schools to help prevent the spread of cholera.</u> Achievements in improving sanitation: - Two double pit latrines (4 toilets) built at Kasaka and Hambalamatu schools. Schools visited by FoM are woefully short of toilets. Safe hygienic toilets are essential. The pit latrines are carefully constructed to last for years. The pit latrines make a difference by preventing the spread of water borne diseases, especially when there is heavy rainfall causing flooding Achievement in improving Menstrual Hygiene Management (MHM): - In rural areas there are few or no shops, and poor families cannot afford disposable pads. They lack hygiene and disposal facilities. Lack of materials to manage menstruation forces girls to miss school and drop out of education. Keeping girls in school improves their education and impacts wider society. FoM provided waterproof material for women at Seventh Day Adventist, United Church of Zambia and Twelve Apostles Church to sew washable re-usable pads in Monze. These pads are sold to generate income for the Churches to do charitable work benefitting society. FoM purchased 150 pads which ZaWGF gave to girls living with disabilities at the Holy Family School. Pads were also given to girls at Chona and Namateba schools. Achievement to improve nutrition: - In the 2023-4 farming season Zambia suffered its worst drought in 40 years leading to a failed harvest. Teachers told us of children too hungry to walk to school. When hungry children were in school they were unable to concentrate on lessons and had to be sent home. The Government provided some school food. FoM provided supplementary food, maize and groundnuts, to Chona, Sikabenga, Kasaka, Kachindu, Nalutanda Primary and Secondary, Hamangaba, Kampunu, Mwiinga-Malimwa, Kaumba, Namateba, Mungolo, and Singonya schools.
--	--	---

		School feeding made a difference as children attended school when they knew there would be food. School feeding improved attendance particularly for girls from poor households as they did not have to stay home to look for wild food. Children's attention span learning capacity improved. Achievements in improving eye Health: - . Schools in Monze do not have eye screening. FoM and ZaWGF are working with the Orthoptic Department at Monze Mission Hospital to carry out eye tests at schools. FoM conducted eye tests at 6 schools, Kachindu Kampunu Kaumba Chona Singonya and Kasaka schools. Some children thought by teachers to have low performance were found to have vision problems. FoM paid for prescription glasses to be made in Lusaka for 10 children. The dry dusty environment and poor hygiene cause between half and three quarters of children to suffer from red inflamed eyes, they have allergic conjunctivitis. Untreated this could affect their vision. The Doctor gives treatment. People from local villages are invited with babies, adults and the elderly who take advantage of the opportunity to get their eyes tested. They are given treatment, glasses or referred to hospital. Achievements in improving exercise: - FoM donated footballs and netballs to Chicheleko, Hambalamatu, Chona and other schools. Children benefit physically and mentally from taking part in sports. Teachers have told FoM how boys do not attend school because they are herding cattle and goats, having sports at school makes a difference because it improves boys' school attendance. <u>Achievement developing capacity, improving skills, generating income.</u> Building apprentices achievements: - At Singonya School 9 local men and women apprentice builders were given 2 weeks building theory training by a lecturer from a local college. They learned practical skills on site while building the 3 classroom blocks and all passed a theory and practical exam at the end of their training. The apprentices have gone on to other building work improving their skills, generating an income and raising building standards. A new cohort of apprentice builders started training at Chilwa school in 2024. Achievements in using school gardens to generate income and develop agricultural skills: - FoM has helped
--	--	--

		establish 16 school gardens. Most gardens are the size of 8 allotments. FoM provided 5 days permaculture gardening training at Chona. Kasaka and Namateba schools. The training is attended by teachers, pupils, local smallholder farmers and village elders who contribute their traditional wisdom. <u>Skills</u> taught include making natural fertiliser and pesticide; growing food when there is drought and floods by water harvesting, planting trees, growing drought resistant crops. The achievements of the gardens are: - • growing food for the children to eat, improving nutrition by providing a variety of food • teaching children gardening <u>skills</u>, children over 12 years old help in the gardens • teachers use the gardens to teach other subjects like science, maths, English, geography. • <u>sales generate an income</u> for the school and support volunteer teachers. The gardens are run by a committee including teachers and members of the local community who practice gardening <u>skills</u> The schools share <u>achievements</u> on schools WhatsApp groups, and the trainers share advice to <u>improve skills</u>. Achievements of farmers learning to grow food at a time of climate change: - This is an ongoing activity, casava plants may be ready to harvest in 18 months' time.
--	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

--	--	--

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	FoM's only recurrent expenditure is some financial support for the running costs of our Monze based partners Zambia Women and Girls Foundation (ZaWGF), including appreciation for ZaWGF Project Manager and Treasurer, which ensures the ongoing co-operation between FoM and ZaWGF. The Board judges that a reasonable level of reserves is to ensure that there is always at least three months funds in our account to continue this support for ZaWGF.
Amount of reserves held	Para 1.22	Approximately £660, varies with exchange rate
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Friends of Monze
Other name the charity uses	-
Registered charity number	1154762
Charity's principal address	11 Clos Castell Newydd Bridgend CF31 5DR

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	Virginia Jane Deana Owen	Chair		
2	Peter Anfield Davies	Treasurer		
3	Paul Green	Vice Chair		
4	Belinda Green	secretary		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Virginia Jane Deana Owen	
Position (eg Secretary, Chair, etc)	Chair	
Date	22.09.2025	

FRIENDS OF MONZE
CHARITY COMMISSION REGISTRATION NUMBER: 1154762
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024
INCOME & EXPENDITURE ACCOUNT

				<u>2024</u>	<u>2023</u>
	General Fund	Designated Funds	Restricted Funds		
	£	£	£	£	£
Income					
Donations	12,261	94,000	-	106,261	122,540
Grants	-	-	17,350	17,350	3,580
Total Income	12,261	94,000	17,350	123,611	126,120
Expenditure					
School construction	-	66,232	-	66,232	94,284
Bore Holes	-	1,903	-	1,903	2,326
Water and Hygiene	-	3,574	5,100	8,674	3,806
School Feeding	-	5,943	-	5,943	-
Tree Planting	-	250	-	250	2,228
Gardens/Permaculture	-	1,674	11,000	12,674	4,869
Teaching Materials	3,659	14,423	1,250	19,331	13,529
Sports Equipment	-	-	-	-	1,135
Medical treatment	2,317	-	-	2,317	1,301
Apprenticeships	-	-	-	-	1,500
Monze Office Expenses	4,544	-	-	4,544	-
Other Expenses	1,417	-	-	1,417	6,701
Bank Charges	264	-	-	264	299
Insurance	135	-	-	135	175
Total Expenditure	12,336	94,000	17,350	123,686	132,152
Surlus / (Deficit) For The Year	(75)	-	-	(75)	(6,032)
Reserves Brought Forward From 2023	916	-	-	916	6,947
Reserves - Excess Of Income Over Expenditure	840	0	-	840	916

This Is Represented By:

Net Assets

Bank Accounts:

Barclays Current Account

Barclays Saver Account

Co-op Community Account

15 906

- 10

825 -

Total Assets

840 916

I certify that the above accounts show a true and fair view of the financial position of the Friends of Monze, for the year ended 31st December 2024.

Treasurer

P A Davies FCA



Auditor

P Thompson



Date

21st September 2025

FRIENDS OF MONZE
CHARITY COMMISSION REGISTRATION NUMBER: 1154762
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024
INCOME & EXPENDITURE ACCOUNT

Notes to the Accounts

1 Movements of Funds

	Bal 1.1.2024	Income	Expenditure	Bal 31.12.2024
i. General Fund	916	12,261	12,336	840
ii. Designated Funds:				
P Green / Greenline	-	94,000	94,000	-
iii Restricted Funds				
Just Trust	-	600	600	-
WF Southall Trust	-	4,500	4,500	-
Souter	-	3,000	3,000	-
Bridgend Rotary Club	-	1,250	1,250	-
B Green	-	4,000	4,000	-
Ferguson Trust		4,000	4,000	
	-	17,350	17,350	-
Total	916	123,611	123,686	840

- 2 The aims of Friends of Monze are to raise funds to work through strong partnerships with local groups in Monze, Zambia, to develop projects which focus on agriculture and education, particularly with our major partners Zambia Women and Girls Foundation (ZaWGF). This is the eleventh year of operation of the charity, during which funds of £126,120 (2023 £131,468) have been raised, and £132,152 (2023 £127,335) spent, most of which has been distributed to various projects in Monze, giving a deficit of expenditure over income for the year of £75 (2023 surplus of £906). This is a wonderful effort again and is due almost entirely to the unceasing work and commitment of the founder and Chair, Deana Owen, and to the generosity of those who have made donations.
- 3 £122,060 (2023 £122,850) has been transferred to the account in Monze of ZaWGF during the year. Expenditure includes major projects such as the building of 3-classroom blocks at Singonya and Hambalamata schools, and Schools, and starting the building of a 3-classroom block at Chilwa School. A house was built for a teacher to live and work at Hambalamata school. Ancillary projects connected with school establishment include the provision of a fence, solar pump and training for permaculture and hygiene at a number of schools.

FRIENDS OF MONZE
CHARITY COMMISSION REGISTRATION NUMBER: 1154762
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024
INCOME & EXPENDITURE ACCOUNT

				<u>2024</u>	<u>2023</u>
	General Fund	Designated Funds	Restricted Funds		
	£	£	£	£	£
Income					
Donations	12,261	94,000	-	106,261	122,540
Grants	-	-	17,350	17,350	3,580
Total Income	12,261	94,000	17,350	123,611	126,120
Expenditure					
School construction	-	66,232	-	66,232	94,284
Bore Holes	-	1,903	-	1,903	2,326
Water and Hygiene	-	3,574	5,100	8,674	3,806
School Feeding	-	5,943	-	5,943	-
Tree Planting	-	250	-	250	2,228
Gardens/Permaculture	-	1,674	11,000	12,674	4,869
Teaching Materials	3,659	14,423	1,250	19,331	13,529
Sports Equipment	-	-	-	-	1,135
Medical treatment	2,317	-	-	2,317	1,301
Apprenticeships	-	-	-	-	1,500
Monze Office Expenses	4,544	-	-	4,544	-
Other Expenses	1,417	-	-	1,417	6,701
Bank Charges	264	-	-	264	299
Insurance	135	-	-	135	175
Total Expenditure	12,336	94,000	17,350	123,686	132,152
Surlus / (Deficit) For The Year	(75)	-	-	(75)	(6,032)
Reserves Brought Forward From 2023	916	-	-	916	6,947
Reserves - Excess Of Income Over Expenditure	840	0	-	840	916

This Is Represented By:

Net Assets

Bank Accounts:

Barclays Current Account

Barclays Saver Account

Co-op Community Account

15 906

- 10

825 -

Total Assets

840 916

I certify that the above accounts show a true and fair view of the financial position of the Friends of Monze, for the year ended 31st December 2024.

Treasurer

P A Davies FCA

Auditor

P Thompson

Date

21st September 2025

FRIENDS OF MONZE
CHARITY COMMISSION REGISTRATION NUMBER: 1154762
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024
INCOME & EXPENDITURE ACCOUNT

Notes to the Accounts

1 Movements of Funds

	Bal 1.1.2024	Income	Expenditure	Bal 31.12.2024
i. General Fund	916	12,261	12,336	840
ii. Designated Funds:				
P Green / Greenline	-	94,000	94,000	-
iii Restricted Funds				
Just Trust	-	600	600	-
WF Southall Trust	-	4,500	4,500	-
Souter	-	3,000	3,000	-
Bridgend Rotary Club	-	1,250	1,250	-
B Green	-	4,000	4,000	-
Ferguson Trust		4,000	4,000	
	-	17,350	17,350	-
Total	916	123,611	123,686	840

- 2 The aims of Friends of Monze are to raise funds to work through strong partnerships with local groups in Monze, Zambia, to develop projects which focus on agriculture and education, particularly with our major partners Zambia Women and Girls Foundation (ZaWGF). This is the eleventh year of operation of the charity, during which funds of £126,120 (2023 £131,468) have been raised, and £132,152 (2023 £127,335) spent, most of which has been distributed to various projects in Monze, giving a deficit of expenditure over income for the year of £75 (2023 surplus of £906). This is a wonderful effort again and is due almost entirely to the unceasing work and commitment of the founder and Chair, Deana Owen, and to the generosity of those who have made donations.
- 3 £122,060 (2023 £122,850) has been transferred to the account in Monze of ZaWGF during the year. Expenditure includes major projects such as the building of 3-classroom blocks at Singonya and Hambalamata schools, and Schools, and starting the building of a 3-classroom block at Chilwa School. A house was built for a teacher to live and work at Hambalamata school. Ancillary projects connected with school establishment include the provision of a fence, solar pump and training for permaculture and hygiene at a number of schools.

Accounts



Trustees' Annual Report for the period

From **1.1.2023** Period start date To **31.12.2023** Period end date

Charity name: **Friends of Monze**

Charity registration number: **1154762**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To prevent or relieve poverty in Monze in Zambia by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals and community groups to generate a sustainable income and be self-sufficient. To develop the capacity and skills of the people of Monze in Zambia in such a way that they are better able to identify, and help meet, their needs and fulfil their potential.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<u>Activities for the purpose of education</u> Friends of Monze (FoM) works with our Monze based partners Zambia Women and Girls Foundation (ZaWGF). Schools and the Monze Department of Education request assistance. ZaWGF and FoM assess needs and plan activities. Chona School: - A rural school, a new 3 classroom block started in 2022 and was completed in 2023. Kasaka School: - This is a large rural school teaching children from Early Years to Grade 12. FoM built a new 3 classroom block and provided curriculum books and 2 bookcases so books can be stored and kept in good condition. Chicheleko School: - In a new housing area near Monze town. The school had 3 classrooms in a poor condition. FoM built a new 3 classroom block. FoM donated desks and curriculum books to Chicheleko School. Lushomo School: - A urban school we have been helping since 2014. We provided 50 desks, so the children were not trying to read and write while sitting on the floor. Namateba School: - A remote rural school we built 3 classrooms in 2022. At the request of the school, we completed 2 staff houses

		which the community started but did not have enough money to complete. Nalutanda School: - A large rural school at request of school we built 3 classrooms in 2021. We completed a staff house the community had started by could not complete. "Happy Reader" reading scheme: - FoM are providing this culturally appropriate graded reading scheme to improve the standard of literacy. We previously provided the reading scheme for 9 schools. FoM provided Happy Readers books for Namateba and Chicheleko Schools. We continued working with ZaWGF and the Department of Education to monitor children's progress. Story books: - FoM provided children's story books for 3 schools to have a library of books. IT equipment: - FoM provided Raspberry Pi computers loaded with information to Sikabenga School and Nalutanda School. <u>Activities for the purpose of healthcare</u> Improving water supply: - FoM drilled a borehole with a hand pump at Chilwa School. The water is used by the school and nearby community for drinking, hygiene and gardening. We provided an electric pump, water tank, pipes and taps for Nalutanda School. Water sanitation and hygiene (WASH) training: - at Sikabenga School we carried out 3 days WASH training and set up a school WASH club. Menstrual Hygiene Management (MHM) and cervical cancer awareness training: - we provided 1 day training at Hamangaba, Chona and Kasaka schools and community representatives. We gave washable re-usable pads to Schools. We provided some of the material needed to sew pads in Monze. We trained 30 women for 2 days at the Twelve Apostles Church in Monze in Menstrual Hygiene Management and cervical cancer awareness. They learned how to sew washable reusable pads. To promote healthy exercise: -Footballs, netballs and small balls were donated to 17 schools. To improve eye health: - FoM and ZaWGF are working with the Orthoptic Department at Monze Mission Hospital to carry out eye tests at schools for children and adults from the local villages. We conducted eye tests at Malimba, Ntambo, Chicheleko and Lumba-Moonya Schools. We paid for children to be fitted with glasses.
--	--	---

		<u>Activities for the purpose of training and income generation.</u> Building apprentices: - At Singonya school training 10 building apprentices started theory training in 2023. At Chona School 10 building apprentices completed their practical training in bricklaying and plastering while FoM built 3 classrooms. School gardens: - We provide permaculture gardening training for children, teachers and farmers. This enables schools to grow a variety of food to improve children's nutrition and to generate income to buy educational equipment. Nalutanda School. Teachers requested help establish the school garden. FoM provided a water tank and taps to take water from a borehole FoM fitted with an electric pump in 2019, to the garden. FoM provided 5 days permaculture gardening training for teachers, pupils and community farmers, thereby benefitting Nalutanda School and the wider community. We erected a fence as many cattle wander the school grounds and provided tools and trees. Nalutanda School will benefit from the garden producing food for children and to generate income. Lumba-Moonya school. We provided gardening tools, trees and erected a fence to protect crops from wandering animals. The garden will help feed children and generate income. Tree planting: - We provided training for schools in tree growing and planting trees monitoring visits and advice on care and protection of trees to schools where we planted trees. Reduced firewood stove building: - Rocket stove building training 1 day Kasaka, tools provided. Chona apprentices trained to make rocket stoves. Rocket stoves built at 4 rural health centres for mothers waiting to deliver their babies. <u>Activities for the purpose of developing capacity and skills.</u> We trained St Patrick's villagers in human rights. They learned about marriage and divorce law, gender-based violence, widows land rights, children's rights to education, not to be forced to work, to report abuse and not to be married early
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have understood the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	-
Policy on social investment including program related investment	Para 1.38	-
Contribution made by volunteers	Para 1.38	-
Other		-

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<u>Achievements in improving education. School infrastructure and equipment</u> In 2023 FoM's main achievement was to improve the educational infrastructure in Monze District of Zambia by building a new block of 3 classrooms at three schools. Chona was started in 2022 and completed in 2023. Kasaka and Chicheleko both built 2023. Kasaka School in a rural area teaches 957 pupils from Early Years to Grade 9, and adult learner's classes. Children learn in 2 shifts. The new classrooms make a difference by reducing class size. Children benefit by reducing the teacher/pupil ratio, pupils have more teacher contact time so improving education. FoM donated many up-to-date teachers' handbooks and pupils' textbooks and 2 bookcases. Pupils benefit as it is easier to learn when there are fewer pupils sharing books. Chicheleko School is in a new housing area near Monze town, it teaches 410 pupils Early Years to Grade 7. Previously the youngest children were taught sitting on the ground under a tree, 3 new classrooms make a difference to these children who now benefit from lessons in safe dry classrooms with posters on the walls.

		Children sitting on the floor are uncomfortable and it is difficult to learn to write. Children benefit from sitting comfortably at desks provided by FoM, they can concentrate and learn to write. Chicheleko School only had 30 books as before FoM built classrooms there was no secure place to store books. FoM donated curriculum books and Happy Readers books and 2 bookcases, so children benefit from access to books. Lushomo school teaches Early Years to Grade 9 there were only 69 desks. Many of the 615 pupils were learning sitting on the floor. FoM provided 50 desks this made a difference as the pupils benefitted from being comfortable and being able to write more easily. Namateba School has 522 pupils from Early Years to Grade 9. There are 11 teachers deployed by the Government. The school is in a remote hilly area, it does not have enough houses for teachers and their families. Teachers offered inadequate housing can refuse to work at Namateba or are forced to share houses or camp in the nearby clinic. The local community tried to build two houses but ran out of funds. FoM completed two teacher's houses. This makes a difference as the teachers have space to concentrate on benefiting children by improving education. Nalutanda School teaches 1,406 pupils Early Years to Grade 12 in a rural area in a flood plain. There are 22 Government teachers deployed by the government, and not enough houses. The community had started building a house but could not afford to complete it. FoM completed building the house, making a difference to the comfort of a teacher and so benefitting the school. "Happy Reader" reading scheme: - A teacher at Chicheleko school who is trained to use the Happy Readers scheme requested books for Chicheleko school, FoM provided books. FoM also provide Happy Readers books for Namateba School. The reading scheme benefits children as they learn to read in English. Story Books: - Teachers have told FoM how a school library would make a difference to children encouraging a love of reading. FoM provided story picture books to 3 schools to benefit children by encouraging a reading culture. IT equipment: - FoM provided Raspberry Pi computers loaded with information for teachers to use as a resource to benefit pupils at Sikabenga and Nalutanda. Achievements in improving health.
--	--	---

		Monze District of Zambia suffers from outbreaks of cholera as well as diarrhoea and vomiting, neglected tropical diseases and intestinal worms. These illnesses lead to chronic ill health. FoM work to improve the water supply benefits school children and also nearby community which uses school water points. Chilwa School. The school for borehole supplying water for 314 pupils had dried up. FoM made a difference by drilling a borehole fitted with a handpump, to provide water benefiting the school and nearby community. Sikabenga School. FoM provided water, sanitation and Hygiene WASH training at Sikabenga school. This made a difference as children can construct hand washing stations at school in their homes. Healthy habits are reinforced at a school WASH club. Menstrual Hygiene Management (MHM) and cervical cancer awareness training: - Lack of knowledge and materials to manage menstruation forces girls to drop out of education. FoM program of menstrual hygiene management training makes a difference at Hamangaba, Chona, Kasaka Schools by dispelling harmful myths and providing material enabling girls to attend school. The women at Twelve Apostles Church join women FoM previously trained at Seventh Day Adventist Church and the United Church of Zambia in sewing menstrual pads. Women are teaching each other and spreading positive messages about MHM to wider society. The incident rate for cervical cancer in Zambia is the third highest incidence globally so cervical cancer awareness we add it to MHM training. This makes a difference because following training women come forwards for testing and treatment. Exercise: - We improve both teacher and pupil's fitness, mental health and wellbeing by providing sports equipment, this improves school attendance especially for boys, builds confidence and social cohesion. Eye Health The dry dusty environment and poor hygiene lead to eye infections, at one school 82% of children were given treatment, this benefited children as without treatment they will suffer irreversible damage to their eyesight. Children given glasses benefit from being able to learn to read and write and keep up with their peers. FoM are pleased adults, babies and pre-
--	--	--

		school children were able to benefit from eye tests and consultation with the eye Doctor. <u>Achievement in improving skills and income generation.</u> Building apprentices: - Local men and women apprentice builders were given 2 weeks building theory training by a lecturer from a local college when FoM started building classrooms at Chona and Singonya schools. They then learn practical skills on site while building the 3 classroom blocks and take an exam at the end of their training. We are pleased to say everyone who completed training passed their exams. The apprentices have the skills to work as builders, generate and raise construction standards. School gardens: - FoM has helped establish 14 school gardens, they are the size of 8 allotments, fenced and grow food. Gardens provide teaching opportunities e.g. for science, maths, biology, entrepreneurship. At schools where classrooms are used by 2 or even 3 classes in a day, children can spend half the day learning to grow crops, water harvesting, making natural fertiliser and pesticide. Many schools and gardening trainers share advice and achievements on schools WhatsApp groups. School gardens are places of experiment and learning for local farmers, benefiting local society. Children eat food grown in the gardens and crop sales generate an income for the school and support volunteer teachers. Nalutanda School. FoM provided a tank delivering water to taps in the school and gardening training thereby benefitting Nalutanda School and the wider community. The fence prevented animals damaging crops. The school started growing beneficial vegetables. Lumba-Moonya School FoM fenced the garden and provided garden tools and useful trees. Tree planting. FoM provided water, training and saplings for Monze Correctional Facility in previous years. These fruit trees are thriving. Improves nutrition for inmates. Prisoners have benefited from training on discharge reducing re-offending rate. More than 1,000 fruit trees are growing at 8 schools benefiting the environment. Rocket stoves Benefit newly trained builders by providing a way to generate income. Benefit environment by demonstrating a way to reduce deforestation.
--	--	---

		Benefit for expectant mothers previously cooking on the ground: - reduced risk of burns for toddlers, reduced smoke inhalation, reduced work collecting firewood, <u>Achievements in developing capacity and skills.</u> The human rights training is empowering St Patrick's villagers, especially women, widows, and girls to voice their rights.
--	--	---

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	-
Performance of fundraising activities against objectives set	Para 1.41	Friends of Monze attended fundraising events. The opportunity was used to raise awareness of our work.
Investment performance against objectives	Para 1.41	-
Other		-

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Friends of Monze modus operandum is to collect donations from the UK and elsewhere and channel these to our partner charity in Zambia, Zambia Women and Girls Foundation (ZaWGF), who project manage the projects we support in Zambia. Projects include the building and/or repair of school buildings, supply of teaching materials, and the funding of ancillary activities, such as training, permaculture gardening, and tree planting. We estimate the costs of the projects that we undertake and ensure that there is funding in place for them via the donations, before we agree with ZaWGF that they can proceed. We have few expenses and recurrent costs in the UK. We do not take out loans. Our only recurrent expenditure is some financial support for the running costs of ZaWGF, including appreciation for ZaWGF Project Manager and Treasurer, which ensures the ongoing co-operation between FoM and ZaWGF. The Board judges that a reasonable level of reserves is to ensure that there are always at least three months funds in our account to continue this support for ZaWGF. Grants and donations received for named projects are held as restricted funds and used only for these projects. These restricted funds are excluded from the unrestricted reserves above.
Amount of reserves held	Para 1.22	£600
Reasons for holding zero reserves	Para 1.22	None
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the	Para 1.23	None

charity continuing as a going concern		
---------------------------------------	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Private philanthropy. Grants from Trusts and Foundations On-line fundraising Sale of craft goods
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	1. Misuse of FoM funds by ZaWGF, this risk has been reviewed by trustees and deemed unavoidable. The risk is managed by: - • Sharing online records, spreadsheets • annual visits by trustees to monitor and plan projects • reports and photographs from ZaWGF, building contractor and teachers 2. Fluctuation in currency exchange rates. This risk is deemed unavoidable and managed by raising funds for contingencies.
Other		-

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation whose only voting members are its' charity trustees
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	New trustees are selected from interested supporters and appointed by existing trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Friends of Monze has policies for new trustees which include eligibility, appointment, conflict of interest, and induction to the role.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	FoM officers are chair, vice-chair, secretary and treasurer. Trustees meet in person or by zoom every 2 months. We also communicate and can make decisions by email. The trustees make decisions on raising and spending funds by agreement made by the majority of trustees.
Relationship with any related parties	Para 1.51	FoM works with a partner organisation Zambia Women and Girls Foundation (ZaWGF) which is an NGO registered in Zambia. Projects and activities are planned, carried out, monitored and reported on in collaboration with ZaWGF. We have worked with the same partners since FoM started in 2012.
Other		-

Reference and Administrative details

Charity name	Friends of Monze
Other name the charity uses	-
Registered charity number	1154762

Charity's principal address	11 Clos Castell Newydd Bridgend CF31 5DR

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	Virginia Jane Deana Owen	Chair		
2	Paul Green	Vice Chair		
3	Belinda Joan Green	Secretary		
4	Peter Anfield Davies	Treasurer	29.1.2024 onwards	
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name	-	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
-		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	-
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	-

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Virginia Jane Deana Owen	
Position (eg Secretary, Chair, etc)	Chair	

Date	9.9.2024
------	----------

FRIENDS OF MONZE
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023
INCOME & EXPENDITURE ACCOUNT

				<u>2023</u>	<u>2022</u>
	General Fund £	Designated Funds £	Restricted Funds £	£	£
Income					
Donations	9,040	113,500	-	122,540	110,893
Grants	600		2,980	3,580	12,370
Interest	0			0	-
Gift Aid	-	-	-	-	6,886
Sales				-	1,319
Total Income	9,640	113,500	2,980	126,120	131,468
Expenditure					
School construction	142	94,142	-	94,284	91,479
Bore Holes	600	1,726	-	2,326	9,678
Water and Hygiene	825	2,981	-	3,806	2,582
Human Rights Training	-		-	-	933
Tree Planting	500	1,728	-	2,228	100
Gardens/Permaculture	557	2,512	1,800	4,869	1,000
Teaching Materials	8,176	4,172	1,180	13,529	14,944
Sports Equipment	53	1,082	-	1,135	-
Medical treatment	318	983	-	1,301	-
Apprenticeships	-	1,500	-	1,500	-
Other Expenses	4,026	2,675	-	6,701	6,130
Bank Charges	299	-	-	299	338
Insurance	175	-	-	175	151
Total Expenditure	15,672	113,500	2,980	132,152	127,335
Surlus / (Deficit) For The Year	(6,032)	-	-	(6,032)	4,133
Reserves Brought Forward From 2022	6,947	-	-	6,947	2,813
Transfers between Funds	-	-	-	-	-
Reserves Being Excess Of Income Over Expenditure	916	-	-	916	6,946
This Is Represented By:					
Net Assets					
Bank Accounts:					
Barclays Current Account				906	6,938
Barclays Saver Account				10	9
Total Assets				916	6,947

I certify that the above accounts show a true and fair view of the financial position of the Friends of Monze, for the year ended 31st December 2023.

Treasurer

P A Davies FCA



Auditor

P Thompson



Date

15th September 2024

FRIENDS OF MONZE
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

Notes to the Accounts

Note 1 - Movements of Funds

	Bal 1.1.2023	Income	Expenditure	Bal 31.12.2023
i. General Fund	6,947	9,640	15,672	916
ii. Designated Funds:	-			
Education Books	-	2,405	2,405	-
Sports Equip	-	1,082	1,082	-
Eye Doctor	-	449	449	-
CONTINGENCY	-	1,216	1,216	-
Appreciation	-	1,091	1,091	-
Office Rent	-	368	368	-
MHM	-	534	534	-
Tree Plant	-	1,728	1,728	-
Schools:				
CHONA	-	2,819	2,819	-
KASAKA	-	29,517	29,517	-
NTAMBO	-	52	52	-
LUSHOMO	-	1,045	1,045	-
MM	-	40	40	-
Nalutanda	-	12,511	12,511	-
Namateba Houses	-	11,890	11,890	-
Hanamgaba	-	26	26	-
Chilwa	-	3,226	3,226	-
Chicheleko	-	25,529	25,529	-
Singonya	-	17,251	17,251	-
Luumba Moonya	-	722	722	-
	-	113,500	113,500	-
iii. Restricted Funds				
Gardens/Permaculture	-	1,800	1,800	-
Teaching Materials	-	1,180	1,180	-
	-	2,980	2,980	-

2 The aims of Friends of Monze are to raise funds to work through strong partnerships with local groups in Monze, Zambia, to develop projects which focus on agriculture and education, particularly with our major partners Zambia Women and Girls Foundation (ZaWGF). This is the eleventh year of operation of the charity, during which funds of £126,120 (2022 £131,468) have been raised, and £132,152 (2022 £127,335) spent, most of which has been distributed to various projects in Monze, giving a deficit of expenditure over income for the year of £6,032 (2022 surplus of £4,133). This is a wonderful effort again and is due almost entirely to the unceasing work and commitment of the founder and Chair, Deana Owen, and to the generosity of those who have made donations.

3 £122,850 (2022 £122,697) has been transferred to the account in Monze of ZaWGF during the year. Expenditure includes major projects such as the building of 3 classroom blocks at Kasaka and Chicheleko Schools, and the start of building 3 classrooms at Singonya School. A house was built for a teacher to live and work at Namateba school. Ancillary projects connected with school establishment are the purchase of desks for Lushomo school, Nalutanda water system, and the provision of Happy Reader books. Regular schedules of receipts and expenditure, and supporting documentation are received from ZaWGF.

FRIENDS OF MONZE
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023
INCOME & EXPENDITURE ACCOUNT

				<u>2023</u>	<u>2022</u>
	General Fund £	Designated Funds £	Restricted Funds £	£	£
Income					
Donations	9,040	113,500	-	122,540	110,893
Grants	600		2,980	3,580	12,370
Interest	0			0	-
Gift Aid	-	-	-	-	6,886
Sales				-	1,319
Total Income	9,640	113,500	2,980	126,120	131,468
Expenditure					
School construction	142	94,142	-	94,284	91,479
Bore Holes	600	1,726	-	2,326	9,678
Water and Hygiene	825	2,981	-	3,806	2,582
Human Rights Training	-		-	-	933
Tree Planting	500	1,728	-	2,228	100
Gardens/Permaculture	557	2,512	1,800	4,869	1,000
Teaching Materials	8,176	4,172	1,180	13,529	14,944
Sports Equipment	53	1,082	-	1,135	-
Medical treatment	318	983	-	1,301	-
Apprenticeships	-	1,500	-	1,500	-
Other Expenses	4,026	2,675	-	6,701	6,130
Bank Charges	299	-	-	299	338
Insurance	175	-	-	175	151
Total Expenditure	15,672	113,500	2,980	132,152	127,335
Surlus / (Deficit) For The Year	(6,032)	-	-	(6,032)	4,133
Reserves Brought Forward From 2022	6,947	-	-	6,947	2,813
Transfers between Funds	-	-	-	-	-
Reserves Being Excess Of Income Over Expenditure	916	-	-	916	6,946
This Is Represented By:					
Net Assets					
Bank Accounts:					
Barclays Current Account				906	6,938
Barclays Saver Account				10	9
Total Assets				916	6,947

I certify that the above accounts show a true and fair view of the financial position of the Friends of Monze, for the year ended 31st December 2023.

Treasurer

P A Davies FCA



Auditor

P Thompson



Date

15th September 2024

FRIENDS OF MONZE
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

Notes to the Accounts

Note 1 - Movements of Funds

	Bal 1.1.2023	Income	Expenditure	Bal 31.12.2023
i. General Fund	6,947	9,640	15,672	916
ii. Designated Funds:	-			
Education Books	-	2,405	2,405	-
Sports Equip	-	1,082	1,082	-
Eye Doctor	-	449	449	-
CONTINGENCY	-	1,216	1,216	-
Appreciation	-	1,091	1,091	-
Office Rent	-	368	368	-
MHM	-	534	534	-
Tree Plant	-	1,728	1,728	-
Schools:				
CHONA	-	2,819	2,819	-
KASAKA	-	29,517	29,517	-
NTAMBO	-	52	52	-
LUSHOMO	-	1,045	1,045	-
MM	-	40	40	-
Nalutanda	-	12,511	12,511	-
Namateba Houses	-	11,890	11,890	-
Hanamgaba	-	26	26	-
Chilwa	-	3,226	3,226	-
Chicheleko	-	25,529	25,529	-
Singonya	-	17,251	17,251	-
Luumba Moonya	-	722	722	-
	-	113,500	113,500	-
iii. Restricted Funds				
Gardens/Permaculture	-	1,800	1,800	-
Teaching Materials	-	1,180	1,180	-
	-	2,980	2,980	-

2 The aims of Friends of Monze are to raise funds to work through strong partnerships with local groups in Monze, Zambia, to develop projects which focus on agriculture and education, particularly with our major partners Zambia Women and Girls Foundation (ZaWGF). This is the eleventh year of operation of the charity, during which funds of £126,120 (2022 £131,468) have been raised, and £132,152 (2022 £127,335) spent, most of which has been distributed to various projects in Monze, giving a deficit of expenditure over income for the year of £6,032 (2022 surplus of £4,133). This is a wonderful effort again and is due almost entirely to the unceasing work and commitment of the founder and Chair, Deana Owen, and to the generosity of those who have made donations.

3 £122,850 (2022 £122,697) has been transferred to the account in Monze of ZaWGF during the year. Expenditure includes major projects such as the building of 3 classroom blocks at Kasaka and Chicheleko Schools, and the start of building 3 classrooms at Singonya School. A house was built for a teacher to live and work at Namateba school. Ancillary projects connected with school establishment are the purchase of desks for Lushomo school, Nalutanda water system, and the provision of Happy Reader books. Regular schedules of receipts and expenditure, and supporting documentation are received from ZaWGF.

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1.1.2022 Period start date
To 31.12.2022 Period end date

Charity name: Friends of Monze

Charity registration number: 1154762

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To prevent or relieve poverty in Monze in Zambia by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals and community groups to generate a sustainable income and be self-sufficient; To develop the capacity and skills of the people of Monze in Zambia in such a way that they are better able to identify, and help meet, their needs and fulfil their potential.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<u>Activities for the purpose of education:-</u> Friends of Monze (FoM) works with our Monze based partners Zambia Women and Girls Foundation (ZaWGF). Schools and the Monze Department of Education request assistance. ZaWGF and FoM assess needs and plan activities. Namateba School:- This is a remote and isolated rural school. We built a new 3 classroom block and provided desks, curriculum books and 2 book cases. Hamangaba School:- A rural school so short of classrooms that children were being taught in 3 shifts. We roofed and refurbished 2 classrooms which were built in 1939. Chona School:- A rural school asked for us to help build more classrooms. We started building 3 new classrooms, this was completed in 2023. Kaumba School:- A rural school we have been helping since 2018. We provided 50 desks so the children were not trying to read and write while sitting on the floor. Mwiinga-Malimvwa School:- A small remote rural school we built 3 classrooms and a teacher's house in 2017. At the request of the school we built a house so a second Government teacher could be deployed to teach children.

		Nalutanda School:- A large school in a rural area. We provided desks and bookcases for the classrooms we built in 2021. IT equipment:- We provided monitoring and advice on using solar powered laptops to Kampunu, Mwiinga-Malimvwa and Malimba schools. We provided RaspberryPi loaded with teaching material to Sikabenga and Nalutanda schools. "Happy Reader" reading scheme:- We are providing this culturally appropriate graded reading scheme to improve the standard of literacy. We previously provided the reading scheme for 4 schools. In 2022 we provided Happy Readers teacher training and books for 5 more schools. We are working with ZaWGF and the Department of Education to monitor children's progress. <u>Activities for the purpose of Healthcare:</u> Improving water supply:- We installed solar powered water pumps at Mungolo, Sikabenga and Ntambo schools. The solar pump at Sikabenga school was funded by a grant from The Peter Stebbings Memorial Charity. The pumps raise water from boreholes to tanks providing pressure for taps. The water is used for drinking, hygiene and gardening. Water sanitation and hygiene (WASH) training:- at Mungolo and Nalutanda schools we carried out 3 days WASH training including constructing hand-washing stands. Sanitation:- We built 4 pit latrine toilets at Kachindu, Lumba Moonya, Ntambo and Namateba schools. Menstrual Hygiene Management (MHM) and cervical cancer awareness training:- we provided 1 day training to 5 schools and community representatives. We gave washable re-usable pads to Ntambo, Sikabenga, Lumba-Moonya, Namateba, Lushomo and Nalutanda Schools. We provided some material needed to sew pads in Monze. Exercise:-Sports equipment donated to Lumba-Moonya, Nalutanda, Sikabenga, Ntambo, Namateba schools. Traditional drums were donated to Kachindu, Mungolo, Lumba-Moonya, Namateba, Sikabenga, Nalutanda, Namateba schools. <u>Activities for the purpose of training and Income generation:</u> Building apprentices:- At Namateba school training 10 building apprentices started in 2021 and the practical training was completed in 2022. At Chona school we trained 9 building apprentices when we built 3 classrooms. Monze Correctional Facility Prison. We provided a water tank and paid for a tank
--	--	---

		stand to be made by inmates to provide water for their garden. The inmates learn to grow food as a means of income generation when they are released. School gardens:- We provide permaculture gardening training for children, teachers and farmers. This enables schools to grow a variety of food to improve children's nutrition and to generate income to buy educational equipment. At Nalutanda and Lumba-Moonya schools we provided 5 days garden training. At Sikabenga school we provided gardening tools, trees and erected a fence to protect crops from wandering animals. Tree planting:- We provided monitoring visits and advice on care and protection of trees to schools where we planted trees. <u>Activities for the purpose of developing capacity and skills</u> We provided 5 days Human Rights training at Ntambo school for Traditional Leaders who administer customary law. They learned about marriage and divorce law, gender based violence, widows land rights, children's rights to education, not to be forced to work, to report abuse and not to be married early. We also trained Ntambo villagers in human rights. Members of ZaWGF and 1 member of FoM took part in 2 days capacity training in Monze.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have understood the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	-
Policy on social investment including program related investment	Para 1.38	-
Contribution made by volunteers	Para 1.38	-
Other		-

--	--	--

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<u>Achievements in improving education</u> <u>School infrastructure and equipment</u> In 2022 we improved the educational infrastructure in Monze District by building or completing 3 schools. At Hamangaba as many as 92 children were being taught in a classroom, lessons were in 3 shifts so children only had lessons for a third of the day. By adding 2 classrooms we relieved the congestion allowing more learning time so teachers could improve education. At Namateba school to improve education we donated a large number of curriculum books needed because the school books were old, out of date and damaged by termites. Children sitting and writing on the floor are uncomfortable and it is difficult to concentrate so we provided desks for 3 schools to improve education. We built a teacher's house so the Government could deploy a qualified teacher and so improve education at 1 rural school. We started building at Lushomo school in 2015. Exam results at grade 7, 14 years old, show a 99% pass rate in 2022, demonstrating that in comfortable classrooms equipped with desks and books children can achieve. <u>"Happy Reader" reading scheme:-</u> We paid for ZaWGF and the Monze Department of Education to visit the 9 schools using Happy Readers books to monitor and advise teachers. They reported the children's reading ability in grade 3 and 4 is very good and encouraging, the reading scheme is helping children learn to read in English. This is beneficial as children in Zambia are taught in English from grade 5 onwards. <u>IT equipment:-</u> At 3 schools where we previously provided IT equipment, we conducted follow up visits and advice on using the equipment to improve education. We provided IT equipment and training to help teachers at 2 more schools. <u>Achievements in improving health</u> In Monze District lack of clean water for drinking and hygiene causes neglected tropical diseases (NTD's) including intestinal worms and cholera. This leads to chronic ill health.

		Improving water supply:- We improved the supply of water at 3 schools by installing solar powered pumps delivering clean water to taps at the schools, school gardens and for nearby families. Water sanitation and hygiene (WASH) training:- We provided WASH hygiene training at 2 schools. This training teaches children to make hand washing "tippy taps" to use at school and at home. They learn to make racks to keep dishes hygienic, so the children are "agents of change" promoting healthy habits to improve health. The habits are reinforced by school WASH clubs. In 2020 we installed a solar pump and provided WASH training at Kachindu school in an area which suffers from cholera. The school reports <i>"there is a change in children's health as a result of having clean and safe drinking water, since the pump was installed the pupils have never experienced an outbreak of water borne disease"</i>. Pit latrine toilets at 4 schools were designed and constructed to keep faecal waste from contaminating water supplies, thus improving health. Menstrual Hygiene Management (MHM) and cervical cancer awareness training:- Myths restricting menstruating girls, without shops or money to buy materials to manage menstruation they miss school days every month, fall behind and drop out. We provided menstrual hygiene management training for children and adults and washable reusable pads for girls at 6 schools. We included cervical cancer awareness to improve health for women. We have established 2 Church women's groups to sew menstrual pads and clothes. These women's groups are teaching other women about menstrual hygiene management and cervical cancer awareness. We have made it acceptable for women to come forwards to be tested and treated for cervical cancer. Exercise:- Having proper sports and dance equipment enables schools become proficient and take their place alongside other schools at sports and dance competitions. <u>Achievement in improving skills and income generation</u> Building apprentices:- The men apprentice builders we trained at 2 schools are working and improving their skills as builders. Monze Correctional Facility Prison. We have reports of a discharged inmate setting up his own tree nursery to generate income. School gardens:- Most of the 13 school
--	--	---

		gardens are thriving, growing crops, producing food and training pupils in agricultural skills. Schools are part of a WhatsApp group providing advice and promoting seed sharing. Food grown at the schools is used to feed pupils, or sold to generate an income to buy educational equipment and support volunteer teachers.. Tree planting:- Many of the trees we donated to schools are growing well and bearing fruit. <u>Achievements in developing capacity and skills</u> The human rights training is empowering Traditional Leaders to provide justice for local people at Ntambo area, especially women, widows, and girls.
--	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	-
Performance of fundraising activities against objectives set	Para 1.41	A few fundraising events re-started following lifting of covid restrictions.
Investment performance against objectives	Para 1.41	-
Other		-

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There were funds or promises of funds to complete current projects
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Friends of Monze modus operandum is to collect donations from the UK and elsewhere and channel these to our partner charity in Zambia, Zambia Women and Girls Foundation (ZaWGF), who project manage the projects we support in Zambia. These include the building and/or repair of school buildings, supply of teaching materials, and the funding of ancillary activities, such as training, permaculture gardening, and tree planting. We estimate the costs of the projects that we undertake, and ensure that there is funding in place for them via the donations, before we agree with ZaWGF that they can proceed. We have next to no expenses or recurrent costs in the UK, and we do not take out loans. Our only recurrent expenditure is some financial support for the running costs of ZaWGF, including appreciation for ZaWGF Project Manager and Treasurer, which ensures the ongoing co-operation between FoM and ZaWGF. The Board judges that a reasonable level of reserves is to ensure that there is always at least three months funds in our account to continue this support for ZaWGF. Grants and donations received for named projects are held as restricted funds, and used only for these projects. These restricted funds are excluded from the unrestricted reserves above.
Amount of reserves held	Para 1.22	£600
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Private philanthropy. Grants from Trusts and Foundations On-line fundraising Sale of craft goods
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	1. Misuse of FoM funds by ZaWGF, this risk has been reviewed by trustees and deemed unavoidable. The risk is managed by:- • Sharing online records, spreadsheets • annual visits by trustees to monitor and plan projects • weekly reports and photographs from ZaWGF, building contractor and teachers 2. Fluctuation in currency exchange rates. This risk is deemed unavoidable and managed by raising funds for contingencies.
Other		-

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation whose only voting members are its' charity trustees
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	New trustees are selected from interested supporters and appointed by existing trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Friends of Monze has policies for new trustees which include eligibility, appointment, conflict of interest, and induction to the role.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	FoM officers are chair, vice-chair, secretary and treasurer. Trustees meet in person or by zoom every 2 months. We also communicate and can make decisions by email. The trustees make decisions on raising and spending funds by agreement made by the majority of trustees.
Relationship with any related parties	Para 1.51	FoM works with a partner organisation Zambia Women and Girls Foundation (ZaWGF) which is an NGO registered in Zambia. Projects and activities are planned, carried out, monitored and reported on in collaboration with ZaWGF. We have worked with the same partners since FoM started in 2012.
Other		-

Reference and Administrative details

Charity name	Friends of Monze
Other name the charity uses	-
Registered charity number	1154762
Charity's principal address	Quaker Meeting house 87 Park Street Bridgend CF31 4AZ

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	Peter Anfield Davies		1.1.2022 to 17.11.2022	
2	Lynne Rees		1.1.2022 to 24.11.2022	
3	Gill Nelson	Secretary		
4	Paul Green	Vice Chair		
5	Kevin Murnan			
6	Alistair Nelson	Treasurer		
7	Belinda Green			
8	Virginia Jane Deana Owen	Chair		
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name	-	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
--------------	-----------------------------------	--

-		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	-
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	-

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
---	--

Full name(s)

Virginia Jane Deana Owen	
--------------------------	--

Position (eg Secretary,
Chair, etc)

Chair	
-------	--

Date

--

FRIENDS OF MONZE
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2022

NOTES TO THE ACCOUNTS

1. MOVEMENT OF FUNDS

	UNRESTRICTED	DESIGNATED			
		SIKABENGA SCHOOL	CHONA SCHOOL	MM SHOOL	LUMBAMOON GA SCHOOL
	£	£	£		£
INCOME					
DONATIONS	6,658	3,040	30,800	10,000	1,900
GRANTS	0				
SALES	1,319				
GIFT AID	6,886				
INTEREST	0				
TOTAL INCOME	14,863	3,040	30,800	10,000	1,900
total unrestricted spend	14,863				
EXPENDITURE					
TANSFERS TO ZW&GF C O BEIRNE (BOOKS)	4,262	2,895	33,300	9,678	2,299
ZW&GF EXPENSES	3,641				
OTHER EXPENSES	1,389				
BANK CHARGES	338				

TOTAL EXPENDITURE	<u>9,630</u>	<u>2,895</u>	<u>33,300</u>	<u>9,678</u>	<u>2,299</u>
EXCESS OF INCOME OVER EXPENDITURE FOR THE YEAR	<u>5,233</u>	<u>145</u>	<u>(2,500)</u>	<u>322</u>	<u>(399)</u>
total unrestricted spend	9,630				
RESERVES BROUGHT FORWARD FROM 2020 TRANSFERS BETWEEN FUNDS	2,813				
RESERVES BEING EXCESS OF INCOME OVER EXPENDITURE	<u>8,046</u>	<u>145</u>	<u>(2,500)</u>	<u>322</u>	<u>(399)</u>

							RESTRICTED
							Peter Stebbings Memorial charity for SIKABENGA SCHOOL
NALUTANDA SCHOOL	NTAMBO SCHOOL	NAMETEBA SCHOOL	KACHINDU SCHOOL	HAMABANGA SCHOOL	TEACHING MATERIAL	TREE PLANTING	
£	£	£					£
1,900	3,000	37,454	2,000	5,000	8,691	100	0
							4,750
1,900	3,000	37,454	2,000	5,000	8,691	100	4,750
total designated income						103,885	
186	2,084	34,791	2,203	5,972	10,197 180	100	4,750

186	2,084	34,791	2,203	5,972	10,377	100	4,750
-----	-------	--------	-------	-------	--------	-----	-------

1,714	916	2,663	(203)	(972)	(1,686)	0	0
-------	-----	-------	-------	-------	---------	---	---

total designated spend 103,885

1,714	916	2,663	(203)	(972)	(1,686)	0	0
-------	-----	-------	-------	-------	---------	---	---

							TOTALS
NTAMBO SCHOOL £	MONZE PRISON £	Permaculture £	HUMAN RIGHTS TRAINING £	CONNECTING SCHOOLS £	BOOKS £		
			0	350	0	0	110,893
3,000	1,000	1,000	0			2,620	12,370
							1,319
							6,886
							0
							0
3,000	1,000	1,000	350	0		2,620	131,468
total restricted income							12,720
3,000	1,000	1,000	350	1,100			119,167
						2,620	2,800
							3,641
							1,389
							338
							0

3,000	1,000	1,000	350	1,100	2,620
-------	-------	-------	-----	-------	-------

127,335

0	0	0	(1,100)	0
---	---	---	---------	---

4,133

total restricted spend

13,820

0	0	0	(1,100)	0
---	---	---	---------	---

6,946

9945

14420

FRIENDS OF MONZE
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2022
INCOME & EXPENDITURE ACCOUNT

2022 2021

General Fund Designated Fun Restricted Funds

Income	note 2	£	£	£	£	£
Donations		6,658	103,885	350	110,893	108,435
Grants		0 -		12,370	12,370	9,140
Interest		-	-	-	0	0
Gift Aid		6,886 -	-	-	6,886	13,608
Sales		1,319 -	-	-	1,319	334
Total Income		14,863	103,885	12,720	131,468	131,517
Expenditure	notes 3,4	-	-	-	-	-
School construction		-	91,479 -	-	91,479	91,806
Bore Holes		928	-	8,750	9,678	10,954
Water and Hygiene		553	2,029	0	2,582	1,215
Human Rights Training		583	-	350	933	2,576
Tree Planting		100	-	-	100	19,001
Gardens/Permaculture		-	-	1,000	1,000	323
Teaching Materials		1,947	10,377	2,620	14,944	9,086
Other Expenses		5,030 -	-	1,100	6,130	3,887
Bank Charges		338 -	-	-	338	250
Insurance		151 -	-	-	151	-
Total Expenditure		9,630	103,885	13,820	127,335	139,098
Excess Of Income For The Year		5,233	0	(1,100)	4,133	(7,581)
Reserves Brought Forward From 2021		1,713 -	-	1,100	2,813	10,394

Transfers between Funds	-	-	-	-
Reserves Being Excess Of Income Over Expenditure	6,946	0	0	2,813
Total Assets	6,947			2,813
Net Assets				
This Is Represented By:				
Net Assets				
Bank Accounts:				
Barclays Current Account	6,938			2,804
Barclays Saver Account	9			9
Less Accruals	6,947			2,813
	0			0

I certify that the above accounts show a true and fair view of the financial position of the Friends of Monze, for the year ended 31st December 2022.

Treasurer

A.H. Nelson

Auditor

P Thompson

Christie H. Weber *P. Thompson* *25/5/2023*

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1.1.2021
To 31.12.2021

Period start date
Period end date

Charity name: Friends of Monze

Charity registration number: 1154762

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To prevent or relieve poverty in Monze in Zambia by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals and community groups to generate a sustainable income and be self-sufficient; To develop the capacity and skills of the people of Monze in Zambia in such a way that they are better able to identify, and help meet, their needs and fulfil their potential.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<u>Activities for the purpose of education:-</u> Friends of Monze (FoM) works with our Monze based partners Zambia Women and Girls Foundation (ZaWGF) who assess the school's needs and together we plan projects. Before we begin work on the schools the local community have to prepare "up front materials" of hand moulded and fired bricks, crushed stones and enlist local people to carry water and provide unskilled labour. <u>Sikabenga School:-</u> • We repaired 2 classrooms where the roof blew off in 2018 and the community was unable to raise funds for repair. • We provided text books, bookcases and more desks <u>Mungolo School:-</u> • this school is in a remote area, in 2020 we built a school with 3

		classrooms and one teacher's house. Although we transferred funds for a second teacher's house in 2020, the road was impassable during the rainy season so the second house was not actually built until April 2021. Luumba-Moonya School:- • Although the local community started building 2 classrooms, they could not raise enough money to complete the building. FoM agreed what we would put the roof on and finish 2 classrooms. • We then built 3 more classrooms which the community had started. • This is a rural school and had no teacher's house, making it difficult for Government appointed teachers to travel to school each day. The community had started building a teachers house in this rural area but again could not afford to complete it. FoM ensured the house was finished and a teacher immediately moved to live on site. • We provided books, bookcases and desks. Nalutanda School:- • This is a school for 1,257 children in a rural area. The community had started building classrooms however the foundations were not strong and had to be abandoned. We started again and built 3 classrooms. • We donated textbooks. Ntambo School:- • We donated text books and bookcases and desks. "Happy Reader" reading scheme:- We purchased this culturally appropriate graded reading scheme to improve the standard of literacy.
--	--	---

		Books for use in 4 schools were purchased in 2020. Teacher training was delayed by covid-19 restrictions until May 2021. FoM partners in Monze and the Monze Department of Education are monitoring reading attainment in the 4 schools. They report:- <i>"Happy Readers reading Programme has a positive impact in the school as it is helping children learn to read English."</i> We raised funds in 2021 which enabled us to provide sets of books for 5 more schools which started using these books in 2022. Connecting Classrooms:- this is a project which connects 3 schools in Wales with 3 schools in Monze, so the schools learn about each other's countries. Due to covid travel restrictions teacher's could not carry out exchange visits, contact was by zoom. A donation from Connecting Classroom was used for education and environment projects at the 3 participating school in Monze. <u>Activities for the purpose of Healthcare:</u> In Zambia there is one rainy season a year, November to March. Water is essential for good health for drinking, hygiene and gardens. The first activity when we work at a school is always to establish and maintain a water supply. Boreholes:- At Ntambo, Namateba and 2 more schools we drilled boreholes fitted with hand pumps. At Nalutanda school we drilled a borehole fitted with an electric pump Bore holes and hand pumps were repaired at Sikabenga school and 9 more schools, Sports equipment and traditional drums for dancing were donated to Ntambo, Sikabenga, Luumba-Moonya and Nalutanda Schools. Toilets:- we transferred money in October 2020 to build 4 toilets at remote Mungolo school, however due
--	--	--

		to rains making the road impassible, the pit latrine toilets could not be built until April 2021. Soap to prevent spread of covid:- we provided soap for use in schools Water Sanitation and Hygiene (WASH) training:- our partners spent 3 days at Kachindu School and Malimba School teaching WASH and constructing hand washing stations. Menstrual Hygiene Management (MHM) training:-MHM training for 1 day given by our partners, and re-usable pads provided at Kachindu, Malimba and Mungolo Schools. <u>Activities for the purpose of training and Income generation;</u> We taught tree planting and care at Monze Correctional Facility Prison. The inmates were trained so they can propagate and grow trees to generate income when they are released. We also provided a solar powered water pump for watering the trees. Building apprentices:-10 young people had theory and practical training in building skills at Luumba-Moonya School We started training more building apprentices in construction theory, they will do practical training in 2022 at Namateba school. <u>Activities undertaken to provide nutrition to benefit health and education of children and generate income:-</u> School gardens:- we teach children, teachers and the local community gardening skills, enabling them to grow a variety of food for the children to eat and generate income for the school. • Kachindu school:- 5 days garden training • Mungolo school:- 5 days garden training and tools provided • Ntambo school:- 5 days garden training, tools provided, given trees, fence erected to keep animal from eating crops.
--	--	--

		Tree planting:- 3,005 trees planted at 14 schools and communities. Tree planting, care, and propagation taught at 8 schools. <u>Activities for the purpose of developing capacity and skills:</u> Traditional Zambian leaders, who dispense customary law, do not necessarily know the statutory law. This can limit access to justice, particularly for women and girls. • Human Rights training provided for teachers and children at Ntambo school. Funds were transferred in 2021 and this project will continue to train traditional leaders and villagers in 2022. • We provided 3 days Human Rights training at Mungolo school. This was the first time men, women, boys and girls had the opportunity to attend Human Rights training and some of the concepts seemed novel. Our partners advised we provide further training.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have understood the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by	Para 1.38	

volunteers		
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<u>Achievements in improving education</u> - Children were previously in overcrowded classrooms, sitting on the floor taught by unqualified teachers with only a few out of date books. - In 2021 we improved the educational infrastructure in Monze District by building or completing 4 schools to high Government standards. We equipped 4 schools with a large number of Zambian curriculum text books. We provided desks for 3 schools. - The Zambia Department of Education cannot deploy qualified teachers in rural schools unless there is adequate accommodation. In 2021 we provided 2 teacher houses to ensure school children can be taught by qualified Government teachers. <u>Achievements to improve health</u> - The rate of neglected tropical diseases (NTD's) including intestinal worms is high in the Monze District of Zambia. These diseases cause chronic ill health. When there is no water supply at school, children have to carry drinking water to school or leave lessons to walk some distance from school to the nearest bore hole. There is no hand washing facility. - We drilled bore holes at 4 schools providing hand pumps and an electric powered pump at one school, we also repaired 9 pumps providing water to other school. Schools and local families now have a plentiful clean fresh supply of water for

		drinking, hygiene and gardening purposes. • We provided WASH hygiene training, soap and toilets to reduce the spread of NTD's and Covid. By providing soap for hand-washing at schools, communities benefit from improved health by reducing the spread of Covid-19 and other diseases • Girls without menstrual hygiene knowledge and materials miss lessons during menstruation so fall behind and drop out of education. We provided training and materials for girls at 3 remote rural schools so girl are not left behind due to menstruation. <u>Achievement to improve income generation</u> A number of the men and women apprentice builders we trained at Luumba-Moonya school have gone on to gain employment. <u>Achievements to improve income generation carried on from previous years:-</u> • The people we trained in 2019 as permaculture trainers are now teaching other subsistence farmers. • Women at 3 Churches continued to make menstrual hygiene pads for school girls using sewing machines we previously donated. • We provided soap making equipment to Mwiinga-Malimvwa and Mungolo communities to enable them to generate income. <u>Achievements to improve health, education, nutrition and generate income</u> • We have now established 10 school permaculture gardens and 1 community support garden. Children spend part of the school day in the classroom and part in the garden learning skills which will enable them to grow food and generate an
--	--	---

		income in the future. • They learned to harvest seeds for sharing, grow a variety of drought resistant indigenous crops, prepare compost and bokashi soil enhancer, use companion planting and natural pesticide, to prevent soil erosion, and water harvesting, so they can produce food and combat climate change • The school gardens are run by a committee of local farmers who also benefit from attend training at the schools and learning new skills. Garden produce is used to feed the children and also to raise funds to buy school equipment. • Tree planning is an ongoing project, at schools, homesteads and Monze Correctional Facility Prison. We donate trees which provide fruit, nuts, medicine and nitrogen fixing. We teach how to care for and propagate trees, also the importance of trees in protecting the environment and mitigate the impact of climate change. <u>Achievements to develop capacity and skills</u> Teachers and children who attended human rights training at Ntambo school have formed a "Para-legal Kids Club" for children to teach their peers about their human rights and help victims of abuse. This is part of a wider community project. Our partners reported that the 3 days Human Rights training at Mungolo was very welcome however it was felt that more training would be necessary.
--	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities	Para 1.41	Fundraising activities were curtailed due to restrictions to prevent the spread of corona virus.

against objectives set		
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Funds available to complete current projects
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Friends of Monze modus operandum is to collect donations from the UK and elsewhere and channel these to our partner charity in Zambia, Zambia Women and Girls Foundation (ZaWGF), who project manage the projects we support in Zambia. These include the building and/or repair of school buildings, supply of teaching materials, and the funding of ancillary activities, such as training, permaculture gardening, and tree planting. We estimate the costs of the projects that we undertake, and ensure that there is funding in place for them via the donations, before we agree with ZaWGF that they can proceed. We have next to no expenses or recurrent costs in the UK, and we do not take out loans. Our only recurrent expenditure is some financial support for the running costs of ZaWGF, including appreciation for ZaWGF Project Manager and Treasurer, which ensures the ongoing co-operation between FoM and ZaWGF. The Board judges that a reasonable level of reserves is to ensure that there is always at least three months funds in our account to continue this support for ZaWGF. Grants and donations received for named projects are held as restricted funds, and used only for these projects. These restricted funds are excluded from the unrestricted reserves above.
Amount of reserves held	Para 1.22	£600
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None
Explanation of any	Para 1.23	None

uncertainties about the charity continuing as a going concern		
---	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Private philanthropy. Trusts and Foundations On-line fundraising
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	1. Misuse of FoM funds by ZaWGF, this risk has been reviewed by trustees and deemed unavoidable. The risk is managed by:- • Sharing online records, spreadsheets • annual visits by trustees are preferred to monitor and plan projects however this was not possible in 2021 so meetings have been held over the internet. • weekly reports and photographs from ZaWGF, building contractor and teachers 2. Fluctuation in currency exchange rates. This risk is deemed unavoidable and managed by raising funds for contingencies.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation whose only voting members are its' charity trustees
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	New trustees are selected from interested supporters and appointed by existing trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Friends of Monze has policies for new trustees which include eligibility, appointment, conflict of interest, and induction to the role.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	FoM officers are chair, vice-chair, secretary and treasurer. Trustees meet in person or by zoom every 2 months. We also communicate and can make decisions by email. The trustees make decisions on raising and spending funds by agreement made by the majority of trustees.
Relationship with any related parties	Para 1.51	FoM works with a partner organisation Zambia Women and Girls Foundation (ZaWGF) which is an NGO registered in Zambia. Projects and activities are planned, carried out, monitored and reported on in collaboration with ZaWGF. We have worked with the same partners since FoM started in 2012.
Other		

Reference and Administrative details

Charity name	Friends of Monze
Other name the charity uses	
Registered charity	1154762

number	
Charity's principal address	Quaker Meeting house 87 Park Street Bridgend CF31 4AZ

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	Peter Anfield Davies			
2	Lynne Rees			
3	Gill Nelson	Secretary		
4	Paul Green	Vice Chair		
5	Kevin Murnan			
6	Alistair Nelson	Treasurer		
7	Belinda Green			
8	Virginia Jane Deana Owen	Chair		
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees - names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
---	--

Full name(s)

Virginia Jane Deana Owen	
--------------------------	--

Position (eg
Secretary, Chair, etc)

Chair	
-------	--

Date

10 th June 2022

FRIENDS OF MONZE
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2021
INCOME & EXPENDITURE ACCOUNT

2021

2020

General Fund Designated Fun Restricted Funds

		£	£	£	£	£
Income	note 2					
	Donations	5,635	95,000	7,800	108,435	90,038
	Grants	7,000 -		2,140	9,140	5,000
	Interest	-	-	-	0	0
	Gift Aid	13,608 -		-	13,608	6,308
	Sales	334 -	-		334	526
	Total Income	26,577	95,000	9,940	131,517	101,872
Expenditure	notes 3,4					
	Grants To Monze Small Projects	0 -	-		0	450
	School construction	0	90,306	1,500	91,806	76,576
	Food and Seed aid	0 -	-		0	6,219
	Bore Holes	10,954			10,954	
	Water and Hygiene	1,015		200	1,215	
	Human Rights Training	436		2,140	2,576	
	Tree Planting	19,001			19,001	0
	Gardens/Permaculture	323 -	-		323	2,747
	Teaching Materials	4,086 -		5,000	9,086	11,374
	Other Expenses	3,887 -	-		3,887	2,487
	Bank Charges	250 -	-		250	275
	Total Expenditure	39,952	90,306	8,840	139,098	100,128
	Excess Of Income For The Year	(13,375)	4,694	1,100	(7,581)	1,744

Alistair H. Nelson

G. Thompson

Reserves Brought Forward From 2020	8,794 -	1,600	10,394	8,649
Transfers between Funds	-	-	-	-
Reserves Being Excess Of Income Over Expenditure	4,581	4,694	2,813	10,393

This Is Represented By:

Net Assets

Bank Accounts:

Earclays Current Account

2,804 10,384

Earclays Saver Account

9 9

2,813 10,393

Less Accruals

0 0

Total Assets

2,813 10,393

I certify that the above accounts show a true and fair view of the financial position of the Friends of Monze, for the year ended 31st December 2021.

Treasurer

Auditor

A.H. Nelson

P Thompson

date 6/6/22

Alistair H. Nelson

P. Thompson

FRIENDS OF MONZE

YEAR ENDED 31st DECEMBER 2021

NOTES TO THE ACCOUNTS

2. The aims of Friends of Monze are to raise funds to work through strong partnerships with local groups in Monze, Zambia, to develop projects which focus on agriculture and education, particularly with our major partners Zambia Women and Girls Foundation (ZaWGF). This is the ninth year of operation of the charity, during which funds of £131,517 (2020 £101,872) have been raised, and £139,096 (2020 £100,128) spent, most of which has been distributed to various projects in Monze, giving a deficit of income over expenditure for the year of £7,580 (2020 surplus of £1,744). This is a wonderful effort in a year blighted by the Corona virus pandemic, and is due almost entirely to the unceasing work and commitment of the founder and Chair, Deana Owen, and to the generosity of those who have made donations.
3. £133,846 (2020 £99,687) has been transferred to the account in Monze of ZaWGF during the year. Expenditure includes major projects such as the completion of the building of Mungolo Schools, the building of schools at Sikabenga, LumbaMoonga, the start of school building at Nalutanda and Namateba, and the extension of a school at Ntambo. Ancillary projects connected with school establishment are the drilling of Bore Holes for water, erection of Solar Panels for electricity, permaculture training and the provision of teaching materials. Regular schedules of receipts and expenditure, and supporting documentation are received from ZaWGF. Also £5000 was transferred to the Account of C O Beirne for the purchase of Reading books for several schools – the books are sourced from Zimbabwe.
4. £19,001 was donated to plant trees. 14 schools and the Monze Correctional Facility prison have been given more than 3,000 useful trees. The schools and communities have learned the importance of trees to the environment, their care and propagation. This project includes providing water, we drilled 4 boreholes and repaired 9 more giving schools and communities access to clean water. £2,576 was transferred for human rights training. Traditional Zambian leaders who dispense customary law, do not necessarily know the statutory law. This can limit access to justice, particularly for women and girls. Our partners ZaWGF have special interest and expertise in human rights training. The training at Ntambo and Mungolo is ongoing.

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1.1.2020 **Period start date**
To 31.12.2020 **Period end date**

Charity name: Friends of Monze

Charity registration number:1154762

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To prevent or relieve poverty in Monze in Zambia by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals and community groups to generate a sustainable income and be self-sufficient; To develop the capacity and skills of the people of Monze in Zambia in such a way that they are better able to identify, and help meet, their needs and fulfil their potential.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<u>Activities for the purpose of education:-</u> At Kachindu school we built 2 houses for qualified Government teachers. We also equipped the school with desks, books and bookcases. At Mungolo school, which is in a remote and difficult to access area, we built a three classroom school together with a house for teachers. Unlike earlier schools, which we built using kiln fired bricks, this school was built using on-site moulded bricks. This is a method that requires no trees to be cut down for kiln firewood. We also equipped the school with desks, books and bookcases. At Malimba school, we built a teacher's house enabling another teacher to live near the school. At Ntambo school, we completed the building of an incomplete two classroom block. The school was incomplete because the local Parent Teacher Association could not raise sufficient funds.

		We purchased 'Happy Reader' reading scheme books to improve literacy at 4 schools. Unfortunately, due to Covid-19 restrictions on meetings, teacher training on how to use the scheme, could not take place in 2020. <u>Activities for the purpose of Healthcare:</u> We installed a solar water pump at Kachindu school. We installed a solar water pump at Malimba school and also made repairs. We repaired the solar water pump at Kampunu school. We provided rural health centres with twenty water drums and soap to help reduce the spread of Covid 19. During the first three months of 2020, the Monze area of Southern Zambia was still suffering from the effects of a poor harvest due to the 2019 drought. Because children were too hungry to learn, we provided a school feeding programme in four schools and one early years school for vulnerable children. This feeding programme ended in March 2020 when all schools in Zambia were closed due to the Covid pandemic. Zambia schools were reopened in October 2020 when Covid 19 infections decreased, In order to encourage children to return to school we supplied sports equipment to ten schools. <u>Activities for the purpose of Income generation:</u> In remote Mwiinga-Malimvwa we funded and taught soap making in the community. In 2019 we trained students to be permaculture gardening trainers. These trainers are now generating income by passing on knowledge and skills relating to sustainable farming. Of particular significance is that trainers also teach how to make "bokashi" fertiliser which is much cheaper and just as effective as commercial fertilisers. We funded a trial of this self-made fertiliser to make sure it was as good as we had hoped for. <u>Activities undertaken to provide nutrition to benefit health and education of children and generate income:-</u> We provided fencing, tools and training to establish a garden at Kachindu school.
--	--	--

		This garden is used to teach children gardening skills and also to enable the community to grow a variety of food crops. We erected a garden fence at Mungolo school to prevent stray animals damaging crops. <u>Activities for the purpose of developing capacity and skills:</u> Traditional Zambian leaders, who dispense customary law, do not necessarily know the statutory law. This can limit access to justice, particularly for women and girls. We provided Human Rights training in remote Mwiinga-Malimvwa to improve access to justice.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have understood the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<u>Education achievements</u> We have improved the educational infrastructure in Monze District by building schools and houses to high government standards, they are expected at least 40 years. Children benefit from being taught in good school buildings equipped with books, desks and other educational materials. The Zambia Department of Education will not deploy qualified teachers in rural schools unless adequate local accommodation is available for teachers. In 2020 we built four teacher houses to ensure school children can benefit from lessons delivered by properly qualified government teachers. During the first 3 months of 2020, there was good school attendance, especially where we provided school meals. Unfortunately, the global Covid-19 pandemic led to Zambia's schools being closed for half of 2020. Children also benefited from the sports equipment we provided for 10 schools. We did this to encourage children to return to school and re-start their education. <u>Achievements to improve health</u> When we first drill a bore hole, water is drawn using a hand pump. This can be heavy work because water sometimes has to be lifted from very deep bore holes. Such slow work can result in frequent queues to use a pump. We installed solar powered pumps at 2 schools and also repaired some pumps. This benefits the school and the local community by reducing the physical effort needed to access water and increase the quantity of water available. Schools and local families now have a plentiful supply of water for drinking, hygiene and gardening

		purposes. By providing soap and water drums for hand-washing at health centres, communities benefit from improved health by reducing the spread of Covid-19 and other diseases. During the first 3 months of 2020, children benefited from provided meals that improved their health and vitality. Increased energy enables children, especially those who have to walk some distance to school, to have sufficient energy to concentrate on lessons. Children's education benefits significantly, especially for those from poorer families. <u>Achievement to improve income generation</u> The volunteers we trained in 2019 as permaculture trainers are now available to advise others on the art and skill of sustainable farming. Local subsistence farmers are now being taught how to grow a variety of crops to include indigenous varieties. They are also being taught how to prevent soil erosion, harvest water and produce crops in times of climate stress. We funded our Zambia partners to carry out a trial that compared growing crops using commercial fertilisers with crops grown under the same conditions using a much cheaper home made fertiliser called "bokashi". Results showed that bokashi is just as effective as more expensive fertilisers. Making bokashi fertiliser and having it available at the right time will reduce costs for subsistence farmers. Its use will be of considerable benefit to farmers and their families. <u>Achievements to improve health, education and nutrition income generation</u> We have established 8 school permaculture gardens. These gardens benefit children as the schools teach in shifts, children spend part of the school day in the classroom and part in the garden learning skills which will benefit them in the future. Children learn how to provide food for their families and
--	--	--

		generate income. The school gardens also benefit the community as farmers attend training at the schools to learn new methods of growing food. <u>Achievements to develop capacity and skills</u> Our partners have reported that Human Rights training at Mwiinga Malimvwa was very welcome. Teachers have reported that Human Rights training improved school attendance. Traditional Headmen have reported they are better able to dispense justice because they now understand more about law.
--	--	---

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Education achievements reduced due to all schools in Zambia closed March to October 2020 due to covid-19 pandemic.
Performance of fundraising activities against objectives set	Para 1.41	Fundraising activities were curtailed from March 2020 due to covid-19 lockdown restrictions.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Funds available to complete current projects
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to safeguard against uncertainties, for example fluctuation in currency exchange rate. Designated and restricted funds are not part of the reserve. Uncommitted working capital which equates to 2 months expenditure is considered an appropriate reserve.
Amount of reserves held	Para 1.22	£250
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Private philanthropy. Trusts and Foundations On-line fundraising
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	1. Misuse of FoM funds by ZaWGF, this risk has been reviewed by trustees and deemed unavoidable. The risk is managed by • Sharing online records, spreadsheets • original receipts sent from ZaWGF to FoM trustees • annual visits by trustees are preferred to monitor and plan projects however this was not possible in 2020 so alternative meetings have been held over the internet. • weekly reports and photographs from ZaWGF, building contractor and teachers 2. Fluctuation in currency exchange rates. This risk is deemed unavoidable and managed by raising funds for contingencies.

Other		
-------	--	--

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation whose only voting members are its' charity trustees
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	New trustees are selected from interested supporters and appointed by existing trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Friends of Monze (FoM) has policies for new trustees which include eligibility, appointment, conflict of interest, and induction to the role.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	FoM officers are chair, vice-chair, secretary and treasurer. Trustees meet in person or by zoom every 2 months. We also communicate and can make decisions by email. The trustees make decisions on raising and spending funds by agreement made by the majority of trustees.
Relationship with any related parties	Para 1.51	FoM works with a partner organisation Zambia Women and Girls Foundation (ZaWGF) which is an NGO registered in Zambia. Projects and activities are planned, carried out, monitored and reported on in collaboration with ZaWGF. We have worked with the same partners since FoM was registered in 2013.
Other		

Reference and Administrative details

Charity name	Friends of Monze
Other name the charity uses	
Registered charity number	1154762
Charity's principal address	Quaker Meeting house 87 Park Street Bridgend CF31 4AZ

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	Peter Anfield Davies			
2	Lynne Rees			
3	Gill Nelson	Secretary		
4	Paul Green	Vice Chair		
5	Kevin Murnan			
6	Alistair Nelson	Treasurer		
7	Belinda Loveluck			
8	Virginia Jane Deana Owen	Chair		
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
---	--

Full name(s)

Virginia Jane Deana Owen	
--------------------------	--

**Position (eg
Secretary, Chair, etc)**

Chair	
-------	--

Date

28 th July 2021

FRIENDS OF MONZE
ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2020
INCOME & EXPENDITURE ACCOUNT

2020

2019

General Fund Designated Fun Restricted Funds

Income	note 2	£	£	£	£	£	£
Donations		14,927		56,000	19,111	90,038	78,517
Grants		5,000	-	-	-	5,000	45,374
Interest		-	-	-	-	0	1
Gift Aid		6,308	-	-	-	6,308	10,610
Sales		526	-	-	-	526	2,882
Total Income		26,761		56,000	19,111	101,872	137,384
Expenditure	notes 3,4						
Grants To Monze Small Projects		450	-	-	-	450	468
Transfers To ZaW&GF school construction		9,576		56,000	11,000	76,576	76,264
Transfers To ZaW&GF Food and Seed aid		785	-	-	5,434	6,219	37,917
Gardens/Permaculture		2,747	-	-	-	2,747	7,596
Teaching Materials		8,794	-	-	2,580	11,374	5,210
Other Expenses		2,487	-	-	-	2,487	9,893
Bank Charges		275	-	-	-	275	375
Total Expenditure		25,114		56,000	19,014	100,128	137,723
Excess Of Income For The Year		1,647	-	-	97	1,744	(339)
Reserves Brought Forward From 2019		-	-	-	-	-	-
Transfers between Funds		7,146	-	-	1,503	8,649	8,822
Reserves Being Excess Of Income Over Expenditure		8,793		0	1,600	10,393	8,483

This Is Represented By:

Net Assets

Bank Accounts:

Barclays Current Account
Barclays Saver Account

Less Accruals

Total Assets

10,384	8,640
9	9
10,393	8,649
0	(166)
10,393	8,483

I certify that the above accounts show a true and fair view of the financial position of the Friends of Monze, for the year ended 31st December 2019.

Treasurer

A.H.Nelson

A.H. Nelson

Auditor

P Thompson

P. Thompson

date

6/6/2021

FRIENDS OF MONZE

YEAR ENDED 31st DECEMBER 2020

NOTES TO THE ACCOUNTS

2. The aims of Friends of Monze are to raise funds to work through strong partnerships with local groups in Monze, Zambia, to develop projects which focus on agriculture and education, particularly with our major partners Zambia Women and Girls Foundation (ZWGF). This is the eighth year of operation of the charity, during which funds of £101,872 (2019 £137,384) have been raised, and £100,128 (2019 £137,723) spent, most of which has been distributed to various projects in Monze, giving an excess of income over expenditure for the year of £1,744 (2019 deficit of £339). This is a wonderful effort in a year blighted by the Corona virus pandemic, and is due almost entirely to the unceasing work and commitment of the founder and Chair, Deana Owen, and to the generosity of those who have made donations.
3. £99,687 (2019 £130,789) has been transferred to the account in Monze of ZWGF during the year. Expenditure includes major projects such as the completion of the building of Malimba, Kachindu, and Mungolo Schools, and the extension of a school at Ntambo. Ancillary projects connected with school establishment are the drilling of Bore Holes for water, erection of Solar Panels for electricity, permaculture training and the provision of teaching materials. Regular schedules of receipts and expenditure, and supporting documentation are received from ZWGF.
4. A major additional expense has been occasioned by the severe drought experienced by Monze district during the summer of 2019/2020 (in common with most of Southern and Western Zambia). This led to food shortages and hunger among the school attenders – detrimental to school performance and attendance as well as to health. To counteract this a significant portion of the funds transferred to ZWGF (£6,219) have been restricted to the provision of food for the schools and seed for their communities to provide a harvest in the following season – this was in addition to the £37,917 allocated for the same purpose in 2019. As well as project managing the construction of schools ZWGF have been organising and supervising the distribution of this food and seed. Fortunately adequate rains arrived in Monze at the beginning of 2020 and an adequate harvest was obtained. It is therefore hoped that this has been a temporary, though very necessary, use of Friends of Monze funds. Friends of Monze also made representations to the Department of International Development of the UK Government for direct help with the effects of the drought. This was met with a sympathetic response and the UK government in turn made representations to the Zambian government, and allocated funds directly for relief of the famine.