



**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.

		<p>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.</p> <p><u>Activities for the purpose of Healthcare:</u></p> <p>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.</p> <p>We provided rural health centres with twenty water drums and soap to help reduce the spread of Covid 19.</p> <p>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.</p> <p>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.</p> <p><u>Activities for the purpose of Income generation:</u></p> <p>In remote Mwiinga-Malimvwa we funded and taught soap making in the community.</p> <p>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.</p> <p><u>Activities undertaken to provide nutrition to benefit health and education of children and generate income:-</u></p> <p>We provided fencing, tools and training to establish a garden at Kachindu school.</p>
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		<p>This garden is used to teach children gardening skills and also to enable the community to grow a variety of food crops.</p> <p>We erected a garden fence at Mungolo school to prevent stray animals damaging crops.</p> <p><u>Activities for the purpose of developing capacity and skills:</u></p> <p>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.</p>
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	<p><u>Education achievements</u></p> <p>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.</p> <p><u>Achievements to improve health</u></p> <p>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</p>

		<p>purposes.</p> <p>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.</p> <p>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.</p> <p><u>Achievement to improve income generation</u></p> <p>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.</p> <p>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.</p> <p><u>Achievements to improve health, education and nutrition income generation</u></p> <p>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</p>
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		<p>generate income. The school gardens also benefit the community as farmers attend training at the schools to learn new methods of growing food.</p> <p><u>Achievements to develop capacity and skills</u></p> <p>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.</p>
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### **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	<p>1. Misuse of FoM funds by ZaWGF, this risk has been reviewed by trustees and deemed unavoidable. The risk is managed by</p> <ul style="list-style-type: none"> <li>• Sharing online records, spreadsheets</li> <li>• original receipts sent from ZaWGF to FoM trustees</li> <li>• 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.</li> <li>• weekly reports and photographs from ZaWGF, building contractor and teachers</li> </ul> <p>2. Fluctuation in currency exchange rates. This risk is deemed unavoidable and managed by raising funds for contingencies.</p>

Other		
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## 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		
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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)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information


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## Declarations

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

**Signed on behalf of the charity's trustees**

**Signature(s)**

	
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**Full name(s)**

Virginia Jane Deana Owen	
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**Position (eg  
Secretary, Chair, etc)**

Chair	
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**Date**

28 <sup>th</sup> July 2021
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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
<b>Total Income</b>		<b>26,761</b>		<b>56,000</b>	<b>19,111</b>	<b>101,872</b>	<b>137,384</b>
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
<b>Total Expenditure</b>		<b>25,114</b>		<b>56,000</b>	<b>19,014</b>	<b>100,128</b>	<b>137,723</b>
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
<b>Reserves Being Excess Of Income Over Expenditure</b>		<b>8,793</b>		<b>0</b>	<b>1,600</b>	<b>10,393</b>	<b>8,483</b>

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)

<b>10,393</b>	<b>8,483</b>
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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



Auditor

P Thompson



date

6/6/2021

## **FRIENDS OF MONZE**

### **YEAR ENDED 31<sup>st</sup> 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.