



**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.

		<p>Nalutanda School:- A large school in a rural area. We provided desks and bookcases for the classrooms we built in 2021.</p> <p>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.</p> <p>"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.</p> <p><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.</p> <p>Water sanitation and hygiene (WASH) training:- at Mungolo and Nalutanda schools we carried out 3 days WASH training including constructing hand-washing stands.</p> <p>Sanitation:- We built 4 pit latrine toilets at Kachindu, Lumba Moonya, Ntambo and Namateba schools.</p> <p>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.</p> <p>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.</p> <p><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.</p> <p>Monze Correctional Facility Prison. We provided a water tank and paid for a tank</p>
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		<p>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.</p> <p>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.</p> <p>Tree planting:- We provided monitoring visits and advice on care and protection of trees to schools where we planted trees.</p> <p><u>Activities for the purpose of developing capacity and skills</u></p> <p>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.</p> <p>Members of ZaWGF and 1 member of FoM took part in 2 days capacity training in Monze.</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		-

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## 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><b><u>Achievements in improving education</u></b></p> <p><b><u>School infrastructure and equipment</u></b></p> <p>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.</p> <p>We built a teacher's house so the Government could deploy a qualified teacher and so improve education at 1 rural school.</p> <p>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.</p> <p><b><u>"Happy Reader" reading scheme:-</u></b></p> <p>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.</p> <p><b><u>IT equipment:-</u></b> 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.</p> <p><b><u>Achievements in improving health</u></b></p> <p>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.</p>

		<p><b>Improving water supply:-</b> 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.</p> <p><b>Water sanitation and hygiene (WASH) training:-</b> 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.</p> <p>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>.</p> <p>Pit latrine toilets at 4 schools were designed and constructed to keep faecal waste from contaminating water supplies, thus improving health.</p> <p><b>Menstrual Hygiene Management (MHM) and cervical cancer awareness training:-</b> 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.</p> <p><b>Exercise:-</b> Having proper sports and dance equipment enables schools become proficient and take their place alongside other schools at sports and dance competitions.</p> <p><b><u>Achievement in improving skills and income generation</u></b></p> <p><b>Building apprentices:-</b> The men apprentice builders we trained at 2 schools are working and improving their skills as builders.</p> <p><b>Monze Correctional Facility Prison.</b> We have reports of a discharged inmate setting up his own tree nursery to generate income.</p> <p><b>School gardens:-</b> Most of the 13 school</p>
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		<p>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..</p> <p><b>Tree planting:-</b> Many of the trees we donated to schools are growing well and bearing fruit.</p> <p><b><u>Achievements in developing capacity and skills</u></b></p> <p>The human rights training is empowering Traditional Leaders to provide justice for local people at Ntambo area, especially women, widows, and girls.</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	-
Performance of fundraising activities against objectives set	Para 1.41	<b>A few fundraising events re-started following lifting of covid restrictions.</b>
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	<b>There were funds or promises of funds to complete current projects</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
Amount of reserves held	Para 1.22	<b>£600</b>
Reasons for holding zero reserves	Para 1.22	<b>N/A</b>
Details of fund materially in deficit	Para 1.24	<b>None</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>None</b>

**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 <b>On-line fundraising</b> <b>Sale of craft goods</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>N/A</b>
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>• annual visits by trustees to monitor and plan projects</li> <li>• weekly reports and photographs from ZaWGF, building contractor and teachers</li> </ul> <p><b>2. Fluctuation in currency exchange rates. This risk is deemed unavoidable and managed by raising funds for contingencies.</b></p>
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		
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10				
11				
12				
13				
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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	
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## 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

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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
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1,714	916	2,663	(203)	(972)	(1,686)	0	0
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total designated spend 103,885

1,714	916	2,663	(203)	(972)	(1,686)	0	0
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							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
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<u>127,335</u>
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0	0	0	(1,100)	0
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<u>4,133</u>
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total restricted spend

13,820

0	0	0	(1,100)	0
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<u>6,946</u>
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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
<b>Total Income</b>		<b>14,863</b>	<b>103,885</b>	<b>12,720</b>	<b>131,468</b>	<b>131,517</b>
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	-
<b>Total Expenditure</b>		<b>9,630</b>	<b>103,885</b>	<b>13,820</b>	<b>127,335</b>	<b>139,098</b>
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	-	-	-	-
<b>Reserves Being Excess Of Income Over Expenditure</b>	<b>6,946</b>	<b>0</b>	<b>0</b>	<b>2,813</b>
<b>Total Assets</b>	<b>6,947</b>			<b>2,813</b>
<b>Net Assets</b>				
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
<b>Total Assets</b>	<b>6,947</b>			<b>2,813</b>

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*