



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	<b><u>Activities for the purpose of assisting in the provision of education</u></b> 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. <b>School building to improve infrastructure: -</b> 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. <b>Curriculum books: -</b> about 600 books each provided for Hamangaba, Singonya, Hambalamatu, Chicheleko and Chona Schools. <b>"Happy Reader" reading scheme: -</b> FoM continued working with ZaWGF and the Department of Education to monitor children's progress in Chicheleko school. <b>Story books: -</b> FoM provide children's story books for 17 schools to have a library of books.

		<p><b>Desks:</b> - locally made for Lushomo, Hamangaba, Chona, Kasaka, Hambalamatu and Chicheleko Schools.</p> <p><b>Bookcases:</b> - locally made for Singonya, Hamangaba, Chona, Kasaka, Hambalamatu. Chicheleko and Lushomo schools.</p> <p><b><u>Activities for the purpose of assisting in the provision of healthcare</u></b></p> <p><b>Activity to provide water by hand pump:</b> - FoM successfully drilled a borehole at Hambalamatu School and fitted a hand pump.</p> <p><b>Unsuccessful attempt to improve water supply:</b> - 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.</p> <p><b>Activity to deliver water to taps using solar pump:</b> - solar powered water pumping installed at Kasaka, Hamangaba, Lumba-Moonya Schools.</p> <p><b>Activities to improve hygiene:</b> - 3 days water sanitation and hygiene (WASH) training and a school WASH club set up at Kasaka, Hamangaba and Lumba-Moonya Schools.</p> <p><b>Activity to help prevent the spread of cholera:</b> - Locally made Soap provided for 18 schools.</p> <p><b>Activity to improve sanitation:</b> - 2 double pit latrines (4 toilets) built at Kasaka and Hambalamatu Schools.</p> <p><b>Activity to improve Menstrual Hygiene Management (MHM):</b> - 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.</p> <p><b>Activity to improve nutrition:</b> - Supplementary school feeding program provided at 17 schools.</p> <p><b>Activity to improve eye health:</b> - 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.</p> <p><b>Activity to promote healthy exercise:</b> - sports balls were donated to Chicheleko and Hambalamatu schools.</p>
--	--	---

		<p><b><u>Activities for the purpose of enabling individuals and community groups to generate a sustainable income and develop their capacity and skills</u></b></p> <p><b>Activities to train builders:</b> - 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.</p> <p><b>Activities to establish school gardens to generate income and develop agricultural skills:</b> - FoM provided 5 days permaculture gardening training for children, teachers and farmers at Chona, Kasaka, and Namateba Schools.</p> <p>Tools seeds and plants were provided to Kasaka and Namateba schools.</p> <p>FoM erected a fence at Kasaka and LM school as many cattle wander the school grounds destroying crops.</p> <p><b>Activities to help farmers develop the skills to generate income during a time of climate change:</b> - 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.</p> <p>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.</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	
	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	<p><b><u>Achievements in assisting in improving education.</u></b></p> <p>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.</p> <p>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.</p> <p><b>Singonya School:</b> - 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.</p> <p>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.</p> <p>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.</p> <p><b>Hambalamatu School:</b> - 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.</p> <p>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.</p>

		<p>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.</p> <p>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.</p> <p><b>Chilwa school:</b> - 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.</p> <p><b>Kasaka school:</b> - 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.</p> <p><b>Hamangaba School:</b> - FoM provided desks curriculum books and bookcases to improve education.</p> <p><b>Lushomo school:</b> - FoM provided 50 desks this made a difference as the pupils benefitted from being comfortable and being able to write more easily.</p> <p><b>Chona School:</b> - FoM provided curriculum books desks bookcases to improve education.</p> <p><b>Chicheleko School:</b> - FoM provided desks, curriculum books, and bookcases to improve education.</p> <p><b>"Happy Readers" reading scheme:</b> - 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.</p>
--	--	--

		<p><b>Story Books:</b> - 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.</p> <p><b><u>Achievements in assisting in improving health.</u></b></p> <p>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.</p> <p>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.</p> <p><b>Achievement delivering water by hand pump:</b> - 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.</p> <p><b>Achievement delivering water to taps using solar pumps:</b> - <b>Solar pumps installed at Kasaka Hamangaba and Lumba-Moonya schools.</b> 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 submissive 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.</p> <p><b>Achievements improving hygiene:</b> - 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</p>
--	--	--

		<p>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.</p> <p><b>Achievements in preventing the spread of cholera:</b> - 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></p> <p><b>Achievements in improving sanitation:</b> - 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</p> <p><b>Achievement in improving Menstrual Hygiene Management (MHM):</b> - 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.</p> <p><b>Achievement to improve nutrition:</b> - 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-Malimvwa, Kaumba, Namateba, Mungolo, and Singonya schools.</p>
--	--	--



		<p>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.</p> <p><b>Achievements in improving eye Health: -</b></p> <p>. Schools in Monze do not have eye screening.</p> <p>FoM and ZaWGF are working with the Orthoptic Department at Monze Mission Hospital to carry out eye tests at schools.</p> <p>FoM conducted eye tests at 6 schools, Kachindu Kampunu Kaumba Chona Singonya and Kasaka schools.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p><b>Achievements in improving exercise: -</b></p> <p>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.</p> <p><b><u>Achievement developing capacity, improving skills, generating income.</u></b></p> <p><b>Building apprentices achievements: - At Singonya School 9</b> 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.</p> <p>A new cohort of apprentice builders started training at Chilwa school in 2024.</p> <p><b>Achievements in using school gardens to generate income and develop agricultural skills: -</b> FoM has helped</p>
--	--	--



		<p>establish 16 school gardens. Most gardens are the size of 8 allotments.</p> <p>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.</p> <p>The achievements of the gardens are: -</p> <ul style="list-style-type: none"> <li>• growing food for the children to eat, improving nutrition by providing a variety of food</li> <li>• teaching children gardening <u>skills</u>, children over 12 years old help in the gardens</li> <li>• teachers use the gardens to teach other subjects like science, maths, English, geography.</li> <li>• <u>sales generate an income</u> for the school and support volunteer teachers.</li> </ul> <p>The gardens are run by a committee including teachers and members of the local community who practice gardening <u>skills</u></p> <p>The schools share <u>achievements</u> on schools WhatsApp groups, and the trainers share advice to <u>improve skills</u>.</p> <p><b>Achievements of farmers learning to grow food at a time of climate change: -</b></p> <p>This is an ongoing activity, casava plants may be ready to harvest in 18 months' time.</p>
--	--	--

#### 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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## 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
<b>Total Income</b>	<b>12,261</b>	<b>94,000</b>	<b>17,350</b>	<b>123,611</b>	<b>126,120</b>
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
<b>Total Expenditure</b>	<b>12,336</b>	<b>94,000</b>	<b>17,350</b>	<b>123,686</b>	<b>132,152</b>
Surlus / (Deficit) For The Year	(75)	-	-	(75)	(6,032)
Reserves Brought Forward From 2023	916	-	-	916	6,947
<b>Reserves - Excess Of Income Over Expenditure</b>	<b>840</b>	<b>0</b>	<b>-</b>	<b>840</b>	<b>916</b>

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
<b>Total Income</b>	<b>12,261</b>	<b>94,000</b>	<b>17,350</b>	<b>123,611</b>	<b>126,120</b>
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
<b>Total Expenditure</b>	<b>12,336</b>	<b>94,000</b>	<b>17,350</b>	<b>123,686</b>	<b>132,152</b>
Surplus / (Deficit) For The Year	(75)	-	-	(75)	(6,032)
Reserves Brought Forward From 2023	916	-	-	916	6,947
<b>Reserves - Excess Of Income Over Expenditure</b>	<b>840</b>	<b>0</b>	<b>-</b>	<b>840</b>	<b>916</b>

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.