

CHIFUNDO UK

England & Wales · Charity number 1160791

Details

Status Registered

Legal form CIO

Registered 2015-03-09

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

Contact

Address Hayes Farm
Stonham Road
Cotton
Stowmarket
Suffolk
IP14 4RQ

Phone 07958729927

Email chair@chanasachifundomalawi.org

Website www.chanasachifundomalawi.org

Activities

Objects: TO RELIEVE FINANCIAL HARDSHIP OF GIRLS AND WOMEN IN MALAWI BY THE PROVISION OF TECHNICAL AND TERTIARY EDUCATION

Activities: Chifundo (Chichewe) and Chanasa (Yao) both mean Compassion which is the basis and motivation for what we do as a charity, both here in the UK and in Malawi. We reach out to women who need support and empowerment through education and income generation so that they can fulfill their potential and make a difference for their families, communities and country. It is women mutually helping each other.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance
- **What:** Education/training
- **Who:** Other Defined Groups

Geography

- Malawi
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£26,615	£18,834	-	-
2024-12-31	£16,458	£11,503	-	-
2023-12-31	£14,640	£15,249	-	-
2022-12-31	£14,720	£17,181	-	-
2021-12-31	£22,675	£15,425	-	-

Trustees

Name	Role	Appointed
Barbara Jean Gorman		2019-10-03
DERRIE LIZI		2014-11-20
Dr Princy Johnson		2016-02-21
GLORIA MORRSION		2014-11-20
Gillian Phillips		2025-01-06
LYNN ELIZABETH WALTON		2014-11-20
Rev SUSAN FLYNN		2014-11-20

CHIFUNDO UK

England & Wales - Charity number 1160791

Accounts

Chifundo UK

(a Charitable Incorporated Organisation)

Trustees Report and Financial Statements

for the period

1 January 2025 to 31 December 2025

Registered charity: 1160791

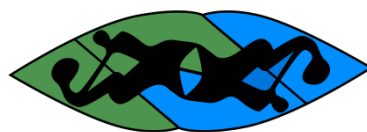


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Report of the Trustees

The trustees of Chifundo UK present their annual report and accounts for the period 1 January 2025 to 31 December 2025 and confirm that they comply with the requirements of the Charities Act 2011, Chifundo UK's constitution as a Charitable Incorporated Organisation, and the charities SORP 2005. The trustees also confirm that section 4 (the public benefit requirement) of the Charities Act 2011 has been complied with.

Legal and administrative information

Name	Chifundo UK
Charity number	1160791
Charity address	Hayes Farm Stonham Road Cotton Stowmarket IP14 4RQ

Trustees

Trustees serving during this period and their positions held were as follows:

Lynn Walton, Treasurer
Jean Gorman, Secretary
Susan Flynn
Gloria Morrison
Derrie Lizi
Princy Johnson
Gill Phillips

Independent Examiner

David Lewis F.C.A.

Structure, governance and management

Governing Documents

Chifundo UK is a Charitable Incorporated Organisation (CIO) with a Constitution, founded on 20 November 2014. Chifundo UK was entered on the Register of Charities of England and Wales on 9 March 2015. The financial statements comply with the current statutory requirements of the Charities Act 2011.

Trustee Recruitment, Induction and Training

Trustees are encouraged to attend external training events and to read the relevant literature provided by the Charity Commission.

Organisation

The charity trustees shall manage the affairs of the CIO and may, for that purpose, exercise all the powers of the CIO. The membership of the CIO is its trustees.

During 2025 the trustees met eight times virtually via ZOOM.

Aims and Activities

The aims of the CIO are:

- Chifundo and Chanasa both mean Compassion which is the basis and motivation for what we do as a charity, both here in the UK and in Malawi. Chanasa is the sister charity in Malawi with which Chifundo UK works. Together we reach out to women who need support and empowerment through education and income generation so that they can fulfil their potential and make a difference for their families, communities and country. It is women mutually helping each other.

To further these aims, the activities for the year 2025 were:

1. Funding the employment of a part time coordinator and a part time support worker in Malawi to support and organise the six sewing groups.
2. Funding the rent of premises for each group in which to work.
3. Buying and maintaining sewing equipment e.g. sewing machines.
4. Funding women to attend tailoring training courses in Malawi.
5. Supporting the making of Lotus Packs of reusable sanitary pads and bags for girls in government funded schools in Malawi alongside training in Menstrual Health to enable the girls to attend school regularly. Mothers' groups at the schools are also trained to make pads to start small businesses.
6. Raising awareness of the situation in Malawi and raising money through sales of products, appeals and by providing information on the work of Chanasa in Malawi.
7. Selling ethical products made by Chanasa in Malawi through events in the UK and online.
8. Selling ethical goods made by sewing group volunteers in the UK through events.

Achievements and Performance

HIGHLIGHTS

Highlights from 2025 include:

- In April 2025 Chifundo UK celebrated its 10th anniversary of becoming a registered charity with a very successful Afternoon Tea Party for supporters. As part of our celebration, we gave each lady in Malawi 30,000 Malawi Kwacha (£15) which they were very pleased to receive.
- In collaboration with the Textile department at Upton High School in Chester a fashion show was held during Fairtrade Fortnight in September 2025. A group of students created upcycled fashion garments using chitenje and modelled clothes embellished by Chifundo Sewers. We are very grateful for the help and support of the Head of Textiles at the school.
- The annual Craft Fair in November 2025 at Hoole URC Chester had to be changed into a Coffee Morning due to a lack of stall bookings. It was a successful event and £568 was taken.
- Supporting, in Malawi, the sewing of pads and bags plus collation of and distribution of Lotus Packs with menstrual health training for girls, boys, staff and mothers. The total now reached is 5,602 girls helped at 21 schools.

- Raising money from trusts and foundations for the building of WASH (Water, Sanitation and Hygiene) facilities (toilets and changing rooms) at schools. The first block is nearing completion.

SUPPORT FOR CHANASA MALAWI

- Six Chanasa women's groups meet in four different locations in the poor suburbs of Blantyre. All groups have good rented premises to use. A total of 54 women are involved together with a paid part time Coordinator and a paid part time Support Worker.
- Three women were funded to attend tailoring training courses in Malawi in 2025.
- We have purchased 4 industrial sewing machines and 4 zigzag machines for the sewing groups in Blantyre. Also one overlocker machine. These were all purchased using money donated by Oakvale URC Church in Liverpool when it closed. Some women from each of the sewing groups have been trained to use these new machines.

LOTUS PROJECT

This has continued this year and to date in total 5,602 girls at 21 schools have received Lotus Packs and menstrual health management training together with training for boys, mothers and staff which is a great achievement. Thank you to all supporters, both trusts and individuals, who make this important work possible. The Hilden Trust have given £4,000 in 2025 and the same is planned for 2026 towards an enhanced Lotus Project at four schools. This is to include a group of girls as well as mothers to be taught how to make Lotus pads and to be provided with sewing machines as well as equipment and materials. They will also be given business training to help them turn the project into a small business. Our aim is also to provide these schools with WASH facilities (Toilets and changing rooms for the girls). So far we have raised £12,000 towards this and the first block is nearing completion.

SEWING GROUP

The UK sewing group members continue to make products for sale in the UK and worked particularly hard on embellished clothing for the fashion show.

WOMEN MAKING A DIFFERENCE

Women Making a Difference have been updated via email, a Whatsapp group and meeting up while running stalls and events together with the 10th anniversary celebration event.

FUNDRAISING AND SALES IN THE UK

Chifundo UK continues to be a member of BAFTS (The British Association of FairTrade Shops and Suppliers). Derrie Lizi was able to bring back to the UK a large number of products made by the Chanasa women in September 2025. These now need to be marketed in the UK. Susan has been very successful in applying for grants for the Lotus Project and WASH facilities.

Financial review

Overview

Total income for this period was £26,615 (£16,458 in 2024) which includes £5,000 from the Farthing Trust. £4,288 (£5,659 in 2024) was raised for the Lotus Project including a grant of £4,000 from the Hilden Trust. £12,000 was raised for WASH facilities: £2,000 from the Eleanor Rathbone Trust,

£5,000 for Wells for Africa and £5,000 from the Coles-Medlock Foundation. Sales of products were down due to having less stalls at events.

Total expenditure for the period was £18,834 (£11,503 in 2024). £7,389 of this was for the Lotus Project and £5,500 for WASH facilities. There remains in the UK £2,744 of restricted funding for the Lotus Project and £6,500 for WASH facilities.

The 54 women working for Chanasa in Malawi were each given a 45,000 Malawi Kwacha bonus (around £20) at Christmas 2025.

Reserves Policy

Chifundo UK will hold reserves of at least £3,000 to act as a cushion against any shortfall in revenue and in order to continue to fulfil its charitable purposes.

Restricted Funds

Charities have an obligation to account to donors of funds and the public in general that they are using monies entrusted to them for the purpose for which they are given. Chifundo UK received in 2025 new restricted funds as detailed in Notes 1 and 2 on page 10 below where the donor required that the money is spent on a particular purpose.

Independent Examiner's Report on the Accounts

I report on the accounts of the company for the period 1 January 2025 to 31 December 2025 which are set out on pages 8 to 10.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement


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

Independent examiner's statement

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

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

Signed:

 Date: 2.2.26

Name: David Lewis

Relevant professional qualification(s) or body (if any): F.C.A.

Address: 39 Earlsway, Chester, CH4 8AY, United Kingdom.

Chifundo UK

Statement of Financial Activities for the year ended 31 December 2025

		Notes	2025		2024	
			Unrestricted	Restricted	Unrestricted	Restricted
Incoming Resources						
Voluntary Income						
	Donations with Gift Aid		£ 2,110		£ 2,105	
	Donations without Gift Aid		£ 6,238		£ 2,254	
	Lotus Project Donations with Gift Aid	1				£ -
	Lotus Project Donations without Gift Aid	1		£ 4,206		£ 5,310
	Industrial Sewing Machines					£ 3,775
	Small Donations with Gift Aid		£ 10	£ 5	£ 145	£ 74
	WASH facilities Donations	2		£ 12,000		
	Income Tax recovered	3	£ 1,062	£ 23		
				£ 25,654		£ 13,663
Activities for Generating Funds						
	Sales of Chanasa Products at Events		£ 70		£ 775	
	Sales of Lotus Flower Bags/Certificates		£ 23	£ 42	£ 271	£ 275
	Sales of Chanasa Products to Shops					
	Sales of Chifundo Products		£ 183		£ 296	
	Internet Sales		£ 30		£ 30	
	Coffee Morning/Craft Fair not including Product Sales		£ 302		£ 334	
	Postage charged					
	Other Fundraising				£ 600	
				£ 650		£ 2,581
Other Income						
	Interest		£ 311		£ 214	
				£ 311		£ 214
	Total Income			£ 26,615		£ 16,458
Resources Expended						
Cost of Generating Funds						
	Chanasa Products		£ 300		£ 300	
	Raw materials		£ 159		£ 50	
	Table Fees				£ 20	
	10th Anniversary Celebration		£ 143			
	Postage		£ 5		£ 7	
				£ 607		£ 377
Course Fees in Malawi						
	Beehive Tailoring School		£ 200			
				£ 200		£ -
Grants to Chanasa						
	Equipment Grants					
	Staff Salaries, Rent and Administration		£ 2,300		£ 2,610	
	Other grants		£ 2,200		£ 2,111	
				£ 4,500		£ 4,721
Equipment						
	Industrial Sewing Machines		£ 274			£ 3,775
				£ 274		
Lotus Project Costs						
	Lotus Project	1		£ 7,389		£ 2,228
				£ 7,389		
WASH Facilities						
	Building Costs			£ 5,500		£ 6,003
				£ 5,500		
Administration						
	Website		£ 131		£ 139	
	Monthly bank account fees		£ 60		£ 60	
	Other Admin costs		£ 48		£ 153	
	Cost of overseas payments		£ 125		£ 50	
				£ 364		£ 402
	Total Resources Expended			£ 18,834		£ 11,503
	Net incoming / (outgoing) resources			£ 7,781		£ 4,955
Reconciliation of Funds						
	Opening balance CAF account at 1 January 2025			£ 1,860		£ 12,055
	Opening balance CAF Gold Savings Account at 1 January 2025	4		£ 15,197		£ -
	Opening balance PayPal account at 1 January 2025			£ -		£ 46
	Net incoming / (outgoing) resources			£ 7,781		£ 4,955
				£ 24,838		£ 17,056
	Closing balance CAF Bank account at 31 December 2025			£ 8,264		£ 1,860
	Closing balance CAF Gold Savings Account at 31 December 2025			£ 16,496		£ 15,196
	Closing balance PayPal Account at 31 December 2025			£ 78		£ -
				£ 24,838		£ 17,056

Statement of Assets and Liabilities at 31 December 2025

	Notes	2025	2024
Assets			
Current Assets			
Cash at CAF Bank		£ 8,264	£ 1,860
Cash in CAF Gold Savings Account		£ 16,496	£ 15,196
Cash at PayPal		£ 78	£ -
Creditors			
Amounts falling due within a year		£ -	£ -
		£ 24,838	£ 17,056
Liabilities			
All liabilities			
		£ -	£ -
		£ 24,838	£ 17,056
Funds			
Unrestricted Funds		£ 15,606	£ 11,211
Restricted Funds - Lotus Project		£ 2,732	£ 5,845
Restricted Funds - WASH facilities		£ 6,500	£ -
Total Funds		£ 24,838	£ 17,056

Notes to the Financial Statements for the year ended 31 December 2025

Note 1

These Restricted Funds are for the Lotus Project

Lotus Project

Balance from 2024	£	5,845		
			£	5,845
Incoming Resources				
Donations with Gift Aid	£	-		
Donations without Gift Aid excluding Hilden Trust	£	211		
Hilden Trust	£	4,000		
Money from Lotus Flower Bags & Certificates	£	42		
Income tax recovered	£	23		
			£	4,276
Outgoing Resources				
Grants to Lotus Project in Malawi	£	7,000		
Items purchased in UK for Lotus Project	£	389		
Shipping Costs				
Cost of overseas payments	£	-		
			£	7,389
Net incoming / (outgoing) resources			-£	3,113
Balance carried forward			£	2,732

Note 2

WASH facilities Water, Sanitation and Hygiene facilities - toilet blocks at schools

Balance from 2024			£	-
Incoming Resources				
Eleanor Rathbone Charitable Trust	£	2,000		
Wells for Africa	£	5,000		
Coles-Medlock Foundation	£	5,000		
			£	12,000
Outgoing Resources				
Payment 1	£	3,000		
Payment 2	£	2,500		
Cost of overseas payments	£	-		
			£	5,500
Net incoming / (outgoing) resources			£	6,500
Balance carried forward			£	6,500

Note 3

Gift Aid claims are for 2024 and 2025

Note 4

CAF Gold savings account was opened in July 2024

These accounts have been prepared using the Receipts and Payments method. As the gross income is below £25,000 there is no requirement from the Charity Commission to have the accounts independently examined or audited. However, the trustees have chosen to have the accounts independently examined.

Lynn Walton
Treasurer
Chifundo UK

CHIFUNDO UK

England & Wales - Charity number 1160791

Accounts

Chifundo UK

(a Charitable Incorporated Organisation)

Trustees Report and Financial Statements

for the period

1 January 2024 to 31 December 2024

Registered charity: 1160791

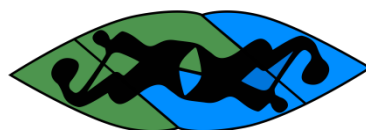


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Report of the Trustees

The trustees of Chifundo UK present their annual report and accounts for the period 1 January 2024 to 31 December 2024 and confirm that they comply with the requirements of the Charities Act 2011, Chifundo UK's constitution as a Charitable Incorporated Organisation, and the charities SORP 2005. The trustees also confirm that section 4 (the public benefit requirement) of the Charities Act 2011 has been complied with.

Legal and administrative information

Name	Chifundo UK
Charity number	1160791
Charity address	Hayes Farm Stonham Road Cotton Stowmarket IP14 4RQ

Trustees

Trustees serving during this period and their positions held were as follows:

Lynn Walton, Treasurer
Jean Gorman, Secretary
Susan Flynn
Gloria Morrison
Derrie Lizi
Princy Johnson
Gill Phillips (from November 2024)

Independent Examiner

David Lewis F.C.A.

Structure, governance and management

Governing Documents

Chifundo UK is a Charitable Incorporated Organisation (CIO) with a Constitution, founded on 20 November 2014. Chifundo UK was entered on the Register of Charities of England and Wales on 9 March 2015. The financial statements comply with the current statutory requirements of the Charities Act 2011.

Trustee Recruitment, Induction and Training

Trustees are encouraged to attend external training events and to read the relevant literature provided by the Charity Commission.

Organisation

The charity trustees shall manage the affairs of the CIO and may, for that purpose, exercise all the powers of the CIO. The membership of the CIO is its trustees.

During 2024 the trustees met six times virtually via ZOOM.

Aims and Activities

The aims of the CIO are:

- Chifundo and Chanasa both mean Compassion which is the basis and motivation for what we do as a charity, both here in the UK and in Malawi. Chanasa is the sister charity in Malawi with which Chifundo UK works. Together we reach out to women who need support and empowerment through education and income generation so that they can fulfil their potential and make a difference for their families, communities and country. It is women mutually helping each other.

To further these aims, the activities for the year 2024 were:

1. Funding the employment of a part time coordinator and a part time support worker in Malawi to support and organise the six sewing groups.
2. Funding the rent of premises for each group in which to work.
3. Buying and maintaining sewing equipment e.g. sewing machines.
4. Funding women to attend tailoring training courses in Malawi.
5. Supporting the making of Lotus Packs of reusable sanitary pads and bags for girls in government funded schools in Malawi alongside training in Menstrual Health to enable the girls to attend school regularly. Mothers' groups at the schools are also trained to make pads to start small businesses.
6. Raising awareness of the situation in Malawi and raising money through sales of products, appeals and by providing information on the work of Chanasa in Malawi.
7. Selling ethical products made by Chanasa in Malawi through events in the UK and online.
8. Selling ethical goods made by sewing group volunteers in the UK through events and online.

Achievements and Performance

HIGHLIGHTS

Highlights from 2024 include:

- Two fashion shows were held during Fairtrade Fortnight in September 2024, one at St Columbas' in Chester and the other at Parkgate and Neston URC. They were both well attended and takings, including the sale of products, totally nearly £1,200.
- A Craft Fair in November 2024 at Hoole URC Chester went well although not as many people attended as in previous years. Almost £800 was taken.
- A visit to Malawi by our Founder Susan Flynn to meet with Chanasa Trustees and Staff, to help organise a celebration for Chanasa's 10th Anniversary and to run 6 workshops on making brooches. Susan visited Chizombezi School (one of the original Lotus Project Schools) and ran workshops with boys and girls, staff and mothers on the Lotus Project. She managed to get the Education department to provide some buckets and bowls for the girls' toilets plus meeting with parents. Susan also visited retail outlets in Blantyre for orders and brought back Chanasa products for sale in the UK.
- A meeting of Women Making a Difference in Chester in June 2024 to hear about Susan's visit to Malawi and to see the new products was an enjoyable afternoon.

- Other events: a Coffee Morning at St David's in Mold in March 2024. Stalls at events run at Wesley in Chester by Chester Fair-Trading and at the Chester Green Fair.
- Supporting, in Malawi, the sewing of pads and bags plus collation of and distribution of Lotus Packs with menstrual health training for girls, boys, staff and mothers. The total now reached is 4,670 girls helped at 18 schools.

SUPPORT FOR CHANASA MALAWI

- Six Chanasa women's groups meet in four different locations in Blantyre's poor suburbs. All groups have good rented premises to use. A total of 52 women are involved together with a part time Coordinator and a part time Support Worker. The number of women has stayed the same as last year although some have left and others joined.
- Six women were funded to attend tailoring training courses in Malawi in 2024.
- Chanasa, in Malawi, celebrated its 10 Year Anniversary in April 2024. While Susan was in Malawi, Chifundo UK funded a celebration in Blantyre for all the women, trustees and invited guests. Refreshments were served, a cake cut as well as speeches and singing. Everyone enjoyed the afternoon and the women's groups appreciated the event.

LOTUS PROJECT

This has continued this year and in total 4,670 girls at 18 schools have received Lotus Packs and menstrual health management training together with training for boys, mothers and staff which is a great achievement. There are six schools in an Action Plan for 2025, two in each term. Thank you to all supporters, both trusts and individuals, who make this important work possible. The Lotus Bags which include the purchase of a Lotus pack for a girl in Malawi and the Gift Certificates continue to sell well.

ASF School in Lilongwe requested that Chanasa return to train 58 schoolgirls in their final year how to make reusable sanitary pads. This was completed and in addition Chifundo UK funded two of the group leaders to travel to Lilongwe (a 4 hour coach journey away) for 3 days to train another group of 13 women to make Lotus pads, tote bags and children's aprons.

SEWING GROUP

The UK sewing group members continue to make products for sale in the UK and worked particularly hard on embellished clothing for the fashion shows.

WOMEN MAKING A DIFFERENCE

Women Making a Difference have been updated via email, a Whatsapp group and meeting up while running stalls and events together with a meeting with illustrated talk by Susan Flynn following her visit to Malawi in Spring 2024.

FUNDRAISING AND SALES IN THE UK

Chifundo UK continues to be a member of BAFTS (The British Association of Fair Trade Shops and Suppliers). Internet sales were very low but sales at the events listed above were good.

Financial review

Overview

Total income for this period was £16,458 (£14,640 in 2023). £5,659 (£5,695 in 2023) was raised for

the Lotus Project including a grant of £5,000 from the Farthing Trust. £3,775 was received from Oak Vale URC Church in Liverpool to purchase industrial sewing machines for the women's groups.

Total expenditure for the period was £11,503 (£15,249 in 2023). £2,228 of this was for the Lotus Project. There remains in the UK £5,845 of restricted funding for the Lotus Project.

The 52 women working for Chanasa in Malawi were each given a 45,000 Malawi Kwacha bonus at Christmas. The amount was raised considerably from 2023 due to high inflation in Malawi and devaluation of the Malawi currency.

Reserves Policy

Chifundo UK will hold reserves of at least £1,000 to act as a cushion against any shortfall in revenue and in order to continue to fulfil its charitable purposes.

Restricted Funds

Charities have an obligation to account to donors of funds and the public in general that they are using monies entrusted to them for the purpose for which they are given. Chifundo UK received in 2024 new restricted funds as detailed in Note 1 on page 10 below where the donor required that the money is spent on a particular purpose.

Independent Examiner's Report on the Accounts

I report on the accounts of the company for the period 1 January 2024 to 31 December 2024 which are set out on pages 8 to 10.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

Signed:  Date: 18.3.25

Name: David Lewis

Relevant professional qualification(s) or body (if any): F.C.A.

Address: 39 Earlsway, Chester, CH4 8AY, United Kingdom.

Chifundo UK

Statement of Financial Activities for the year ended 31 December 2024

		Notes	2024		2023	
			Unrestricted	Restricted	Unrestricted	Restricted
Incoming Resources						
Voluntary Income						
	Donations with Gift Aid		£ 2,105		£ 1,730	
	Donations without Gift Aid		£ 2,254		£ 1,649	
	Lotus Project Donations with Gift Aid	1		£ -		£ -
	Lotus Project Donations without Gift Aid	1		£ 5,310		£ 5,264
	Cyclone Appeal with Gift Aid			£ -		£ 513
	Cyclone Appeal without Gift Aid			£ -		£ 1,914
	Industrial Sewing Machines			£ 3,775		£ -
	Small Donations with Gift Aid		£ 145	£ 74	£ 40	£ 18
	Income Tax recovered	2			£ 469	£ 132
				£ 13,663		£ 11,729
Activities for Generating Funds						
	Sales of Chanasa Products at Events		£ 775		£ 878	
	Sales of Lotus Flower Bags/Certificates		£ 271	£ 275	£ 262	£ 410
	Sales of Chanasa Products to Shops				£ 73	
	Sales of Chifundo Products		£ 296		£ 348	
	Internet Sales		£ 30		£ 103	
	Craft Fair not including Product Sales		£ 334		£ 468	
	Postage charged				£ 3	
	Other Fundraising		£ 600		£ 340	
				£ 2,581		£ 2,885
Other Income						
	Interest		£ 214		£ 26	
				£ 214		£ 26
	Total Income			£ 16,458		£ 14,640
Resources Expended						
Cost of Generating Funds						
	Chanasa Products		£ 300		£ 930	
	Raw materials		£ 50		£ 38	
	Table Fees		£ 20			
	Postage		£ 7		£ 11	
	Equipment to send to Malawi					
				£ 377		£ 979
Course Fees in Malawi						
	Beehive Tailoring School				£ 200	
				£ -		£ 200
Grants to Chanasa						
	Equipment Grants				£ 2,168	
	Staff Salaries, Rent and Administration		£ 2,610		£ 1,754	
	Other grants		£ 2,111			
				£ 4,721		£ 3,922
Cyclone Appeal						
	Grants to Cyclone Appeal				£ 34	£ 2,554
				£ -		£ 2,588
Equipment						
	Industrial Sewing Machines			£ 3,775		
Lotus Project Costs						
	Lotus Project	1		£ 2,228		£ 7,213
				£ 6,003		£ 7,213
Administration						
	Website		£ 139		£ 139	
	Monthly bank account fees		£ 60		£ 60	
	Other Admin costs		£ 153		£ 48	
	Cost of overseas payments		£ 50		£ 75	£ 25
				£ 402		£ 347
	Total Resources Expended			£ 11,503		£ 15,249
	Net incoming / (outgoing) resources			£ 4,955		-£ 609
Reconciliation of Funds						
	Opening balance CAF account at 1 January 2024			£ 12,055		£ 12,595
	Opening balance CAF Gold Savings Account at 1 January 2024	3		£ -		
	Opening balance PayPal account at 1 January 2024			£ 46		£ 115
	Net incoming / (outgoing) resources			£ 4,955		-£ 609
				£ 17,056		£ 12,101
	Closing balance CAF Bank account at 31 December 2024			£ 1,860		£ 12,055
	Closing balance CAF Gold Savings Account at 31 December 2024			£ 15,196		
	Closing balance PayPal Account at 31 December 2024			£ -		£ 46
				£ 17,056		£ 12,101

Statement of Assets and Liabilities at 31 December 2024

	Notes	2024	2023
Assets			
Current Assets			
Cash at CAF Bank		£ 1,860	£ 12,055
Cash in CAF Gold Savings Account		£ 15,196	
Cash at PayPal		£ -	£ 46
Creditors			
Amounts falling due within a year		£ -	£ -
		<u>£ 17,056</u>	<u>£ 12,101</u>
Liabilities			
All liabilities			
		<u>£ -</u>	<u>£ -</u>
			£ -
Net Assets			
		<u>£ 17,056</u>	<u>£ 12,101</u>
Funds			
Unrestricted Funds		£ 11,211	£ 9,687
Restricted Funds - Lotus Project		£ 5,845	£ 2,414
Total Funds			
		<u>£ 17,056</u>	<u>£ 12,101</u>

Notes to the Financial Statements for the year ended 31 December 2024

Note 1

These Restricted Funds are for the Lotus Project

Lotus Project

Balance from 2023	£	2,414		
			£	2,414
Incoming Resources				
Donations with Gift Aid	£	-		
Donations without Gift Aid excluding Farthing Trust	£	384		
Farthing Trust	£	5,000		
Money from Lotus Flower Bags & Certificates	£	275		
Income tax recovered	£	-		
			£	5,659
Outgoing Resources				
Grants to Lotus Project in Malawi	£	192		
Items purchased in UK for Lotus Project	£	2,036		
Shipping Costs	£	-		
Cost of overseas payments	£	-		
			£	2,228
Net incoming / (outgoing) resources			£	3,431
Balance carried forward			£	5,845

Note 2

Gift Aid claims for 2024 will be in the 2025 accounts

Note 3

CAF Gold savings account was opened in July 2024

These accounts have been prepared using the Receipts and Payments method. As the gross income is below £25,000 there is no requirement from the Charity Commission to have the accounts independently examined or audited. However, the trustees have chosen to have the accounts independently examined.

Lynn Walton
Treasurer
Chifundo UK

CHIFUNDO UK

England & Wales - Charity number 1160791

Accounts

Chifundo UK

(a Charitable Incorporated Organisation)

Trustees Report and Financial Statements

for the period

1 January 2023 to 31 December 2023

Registered charity: 1160791

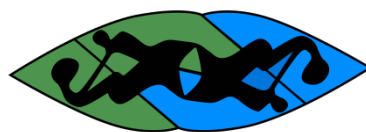


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Report of the Trustees

The trustees of Chifundo UK present their annual report and accounts for the period 1 January 2023 to 31 December 2023 and confirm that they comply with the requirements of the Charities Act 2011, Chifundo UK's constitution as a Charitable Incorporated Organisation, and the charities SORP 2005. The trustees also confirm that section 4 (the public benefit requirement) of the Charities Act 2011 has been complied with.

Legal and administrative information

Name	Chifundo UK
Charity number	1160791
Charity address	28 Crookings Lane Penwortham Preston PR1 0HX

Trustees

Trustees serving during this period and their positions held were as follows:

Lynn Walton, Treasurer
Jean Gorman, Secretary
Susan Flynn
Gloria Morrison
Derrie Lizi
Princy Johnson

Independent Examiner

David Lewis F.C.A.

Structure, governance and management

Governing Documents

Chifundo UK is a Charitable Incorporated Organisation (CIO) with a Constitution, founded on 20 November 2014. Chifundo UK was entered on the Register of Charities of England and Wales on 9 March 2015. The financial statements comply with the current statutory requirements of the Charities Act 2011.

Trustee Recruitment, Induction and Training

Trustees are encouraged to attend external training events and to read the relevant literature provided by the Charity Commission.

Organisation

The charity trustees shall manage the affairs of the CIO and may, for that purpose, exercise all the powers of the CIO. The membership of the CIO is its trustees.

During 2023 the trustees met four times virtually via ZOOM, a sub group met once in person and there was also an informal trustees' meeting in person.

Aims and Activities

The aims of the CIO are:

- Chifundo and Chanasa both mean Compassion which is the basis and motivation for what we do as a charity, both here in the UK and in Malawi. Chanasa is the sister charity in Malawi with which Chifundo UK works. Together we reach out to women who need support and empowerment through education and income generation so that they can fulfil their potential and make a difference for their families, communities and country. It is women mutually helping each other.

To further these aims, the activities for the year 2023 were:

1. Funding the employment of a part time coordinator and a part time support worker in Malawi to support and organise the six sewing groups
2. Funding the rent of premises for each group in which to work
3. Buying and maintaining sewing equipment e.g. sewing machines
4. Funding women to attend tailoring training courses in Malawi
5. Supporting the making of Lotus Packs of reusable sanitary pads and bags for girls in government funded schools in Malawi alongside training in Menstrual Health to enable the girls to attend school regularly. Mothers' groups at the schools are also trained to make pads to start small businesses.
6. Raising awareness of the situation in Malawi and raising money through sales of products, appeals and by providing information on the work of Chanasa in Malawi
7. Selling ethical products made by Chanasa in Malawi through events and online
8. Selling ethical goods made by sewing group volunteers in the UK through events and online

Achievements and performance

HIGHLIGHTS

Highlights from 2023 include:

- A Craft Fair in November 2023 at Hoole URC Chester which was well attended and raised a record £1,170 including over £400 on Lotus packs and Lotus Flower Bags.
- Well attended events: a Coffee Morning at Our Lady's in Ellesmere Port in March 2023 with support from the Justice & Peace Group, a Fashion Show at St David's in Mold in June 2023 and a Coffee Morning at the Methodist Church and Community Centre in Neston in September 2023. Stalls at events run at Wesley in Chester by Chester Fair-Trading.
- An Appeal for the women in the Chanasa groups affected by Cyclone Freddie raised £2,400.
- The development of a range of Lotus Flower Bags together with Alternative Gift Certificates to be sold at a premium to support Lotus Project Work.
- A visit to Malawi by our Founder Susan Flynn, the first since 2019, to meet with Chanasa Trustees and Staff, to run workshops, assess and ensure the Appeal funding was used for its intended purposes and to bring back sewn products.
- Supporting, in Malawi, the sewing of pads and bags plus collation of and distribution of Lotus Packs with menstrual health training for girls, boys, staff and mothers. The total now reached is 4,072 girls helped at 16 schools.

- Transport of two barrels of underwear and supplies for making Lotus pads to Malawi from the UK for Lotus Project Work.

SUPPORT FOR CHANASA MALAWI

- Six Chanasa women's groups meet in four different locations in Blantyre's poor suburbs. Three areas (4 groups) have rented premises. The other two groups in Ndirandi had to move out of the room they were renting and need to find another one. A total of 53 women are involved together with a part time Coordinator and a part time Support Worker. The number of women has decreased slightly from the previous year as a few have got jobs.
- Cyclone Freddie hit Southern Malawi in March 2023 and several of the women in Chanasa groups were badly affected. Chifundo UK launched an appeal and, including Gift Aid, the sum of £2,588 was sent to Malawi. 14 of the women's homes had been affected with 4 of them having to leave their homes. After consultation it was decided to give each of the 14 women a large food pack, 4 blankets, a rainproof sheet, plastic crockery and cutlery and bed linen for the 4 who had left their homes. The other women all had a small food pack. The distribution of any remaining money will be made based on a report to be compiled by Susan Flynn after her visit to Malawi in April/May 2024.
- Six women were funded to attend tailoring training courses in Malawi in 2023.
- Payments to the women in Malawi have been significantly increased to help with the large rise in the cost of living in Malawi due to inflation of 28% and the devaluation of the currency by 44%.

LOTUS PROJECT

Work was completed for the Lotus Project at Nkolokoti School where in total 967 girls were trained. 173 girls at two rural schools were then trained followed by 200 girls at a school in Blantyre which was sponsored by NBS Banks (a Malawian bank). The girls, together with mothers, boys and staff were trained at both locations. Here in the UK Lotus Packs Alternative Gift Certificates together with Lotus Flower Bags (see Sewing Group below) have been a great success in both raising funds and awareness of the project.

SEWING GROUP

The UK sewing group has met in person and worked to design three Lotus Flower bags. These are similar to existing bags and have a Lotus Flower applied on to the front. They are sold at a higher price that reflects the cost of the bag plus paying for a schoolgirl in Malawi to receive a Lotus Pack and Menstrual Health training.

WOMEN MAKING A DIFFERENCE

Women Making a Difference have been updated via email, a Whatsapp group and meeting up while running stalls and events together with a meeting with illustrated talk by Susan Flynn following her visit to Malawi in Spring 2023.

FUNDRAISING AND SALES IN THE UK

Chifundo UK continues to be a member of BAFTS (The British Association of Fair Trade Shops and Suppliers). Internet sales were very low but sales at the events listed above were good.

Financial review

Overview

Total income for this period was £14,640 (£14,720 in 2022). £5,695 (£3,189 in 2022) was raised for the Lotus Project including a grant of £5,000 from the Farthing Trust.

Total expenditure for the period was £15,249 (£17,181 2022). £7,238 of this was for the Lotus Project, partly being money that had been received in previous years.

There remains in the UK £2,414 of restricted funding for the Lotus Project. More needs to be raised to fund this work in the future.

The 53 women working for Chanasa in Malawi were each given a 10,000 Malawi Kwacha bonus at Easter and 25,000 Malawi Kwacha at Christmas. The amounts were raised considerably from 2022 due to the large increase in inflation in Malawi and devaluation of the currency.

Reserves Policy

Chifundo UK will hold reserves of at least £1,000 to act as a cushion against any shortfall in revenue and in order to continue to fulfil its charitable purposes.

Restricted Funds

Charities have an obligation to account to donors of funds and the public in general that they are using monies entrusted to them for the purpose for which they are given. Chifundo UK received new restricted funds as detailed in Note 1 on page 10 below where the donor required that the money is spent on a particular purpose.

Independent Examiner's Report on the Accounts

I report on the accounts of the company for the period 1 January 2023 to 31 December 2023 which are set out on pages 8 to 10.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

Signed:



Date:

21.2.24

Name: David Lewis

Relevant professional qualification(s) or body (if any): F.C.A.

Address: 39 Earlsway, Chester, CH4 8AY, United Kingdom.

Chifundo UK

Statement of Financial Activities for the year ended 31 December 2023

	Notes	2023		2022	
		Unrestricted	Restricted	Unrestricted	Restricted
Incoming Resources					
Voluntary Income					
Donations with Gift Aid		£ 1,730		£ 3,246	
Donations without Gift Aid		£ 1,649		£ 5,395	
Lotus Project Donations with Gift Aid	1		£ 5,264		£ 3,189
Lotus Project Donations without Gift Aid	1		£ 513		
Cyclone Appeal with Gift Aid	2		£ 1,914		
Cyclone Appeal without Gift Aid	2		£ 18		£ 82
Small Donations with Gift Aid		£ 40	£ 18	£ 82	
Income Tax recovered	3	£ 469	£ 132	£ 934	
			£ 11,729		£ 12,846
Activities for Generating Funds					
Sales of Chanasa Products at Events		£ 878		£ 641	
Sales of Lotus Flower Bags/Certificates		£ 262	£ 410		
Sales of Chanasa Products to Shops		£ 73		£ 14	
Sales of Chifundo Products		£ 348		£ 532	
Internet Sales		£ 103			
Craft Fair not including Product Sales		£ 468		£ 506	
Postage charged		£ 3		£ 4	
Other Fundraising		£ 340		£ 165	
			£ 2,885		£ 1,862
Other Income					
Interest		£ 26		£ 12	
			£ 26		£ 12
Total Income			£ 14,640		£ 14,720
Resources Expended					
Cost of Generating Funds					
Chanasa Products		£ 930		£ 65	
Raw materials		£ 38		£ 53	
Postage		£ 11		£ 14	
Equipment to send to Malawi				£ 93	
			£ 979		£ 226
Course Fees in Malawi					
Beehive Tailoring School		£ 200			
			£ 200		£ -
Grants to Chanasa					
Equipment Grants				£ 100	
Staff Salaries and Administration		£ 1,668		£ 5,000	
Rent		£ 500		£ 1,000	
Other grants		£ 1,754		£ 750	
			£ 3,922		£ 6,850
Cyclone Appeal					
Grants to Cyclone Appeal	2	£ 34	£ 2,554		
			£ 2,588		£ -
Lotus Project Costs					
Lotus Project			£ 7,213		£ 9,753
			£ 7,213		£ 9,753
Administration					
Website		£ 139		£ 120	
Monthly bank account fees		£ 60		£ 81	
Other Admin costs		£ 48		£ 76	
Cost of Overseas payments	1	£ 75	£ 25	£ 50	£ 25
			£ 347		£ 352
Total Resources Expended			£ 15,249		£ 17,181
Net incoming / (outgoing) resources			-£ 609		-£ 2,461
Reconciliation of Funds					
Opening balance CAF account at 1 January			£ 12,595		£ 14,983
Opening balance PayPal account at 1 January			£ 115		£ 188
Net incoming / (outgoing) resources			-£ 609		-£ 2,461
			£ 12,101		£ 12,710
Closing balance CAF Bank account at 31 December			£ 12,055		£ 12,595
Closing balance PayPal Account at 31 December			£ 46		£ 115
			£ 12,101		£ 12,710

Statement of Assets and Liabilities at 31 December 2023

	Notes	2023	2022
Assets			
Current Assets			
Cash at CAF Bank		£ 12,055	£ 12,595
Cash at PayPal		£ 46	£ 115
Creditors			
Amounts falling due within a year		£ -	£ -
		£ 12,101	£ 12,710
Liabilities			
All liabilities			
		£ -	£ -
			£ -
Net Assets			
		£ 12,101	£ 12,710
Funds			
Unrestricted Funds		£ 9,687	£ 8,753
Restricted Funds - Lotus Project		£ 2,414	£ 3,957
Restricted Funds - Cyclone Appeal			
Total Funds		£ 12,101	£ 12,710

Notes to the Financial Statements for the year ended 31 December 2023

Note 1

Restricted Funds are for the Lotus Project

Lotus Project

Balance from 2022		£	3,957	
				£ 3,957
Incoming Resources				
	Donations with Gift Aid	£	-	
	Donations without Gift Aid excluding trusts	£	281	
	Farthing Trust	£	5,000	
	Money from Lotus Flower bags & Certificates	£	410	
	Income tax recovered	£	4	
				£ 5,695
Outgoing Resources				
	Grants to Lotus Project in Malawi	£	6,360	
	Items purchased in UK and sent to Malawi	£	528	
	Shipping Costs	£	325	
	Cost of overseas payments	£	25	
				£ 7,238
Net incoming / (outgoing) resources				-£ 1,543
Balance carried forward				£ 2,414

Note 2

Cyclone Appeal

Incoming Resources				
	Donations with Gift Aid	£	513	
	Donations without Gift Aid	£	1,914	
	From general fund	£	33	
	Income tax recovered	£	128	
				£ 2,588
Outgoing Resources				
	Transfer Malawi	£	2,100	
	Transfer Malawi	£	488	
				£ 2,588
Net incoming / (outgoing) resources				-£ 0

Note 3

A claim for Gift Aid on Small Donations was made for the 12 month period to 5 April 2023
Gift Aid on all other donations was claimed for the 12 month period to 13 November 2023

These accounts have been prepared using the Receipts and Payments method. As the gross income is below £25,000 there is no requirement from the Charity Commission to have the accounts independently examined or audited. However, the trustees have chosen to have the accounts independently examined.

Lynn Walton
Treasurer
Chifundo UK

CHIFUNDO UK

England & Wales - Charity number 1160791

Accounts

Chifundo UK

(a Charitable Incorporated Organisation)

Trustees Report and Financial Statements

for the period

1 January 2022 to 31 December 2022

Registered charity: 1160791

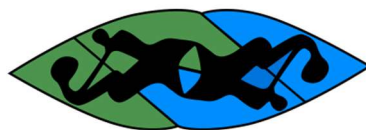


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Report of the Trustees

The trustees of Chifundo UK present their annual report and accounts for the period 1 January 2022 to 31 December 2022 and confirm that they comply with the requirements of the Charities Act 2011, Chifundo UK's constitution as a Charitable Incorporated Organisation, and the charities SORP 2005. The trustees also confirm that section 4 (the public benefit requirement) of the Charities Act 2011 has been complied with.

Legal and administrative information

Name	Chifundo UK
Charity number	1160791
Charity address	1 St Christophers Close Upton Chester CH2 1EJ

Trustees

Trustees serving during this period and their positions held were as follows:

Lynn Walton, Treasurer
Jean Gorman, Secretary
Susan Flynn
Gloria Morrison
Derrie Lizi
Princy Johnson

Independent Examiner

David Lewis F.C.A.

Structure, governance and management

Governing Documents

Chifundo UK is a Charitable Incorporated Organisation (CIO) with a Constitution, founded on 20 November 2014. Chifundo UK was entered on the Register of Charities of England and Wales on 9 March 2015. The financial statements comply with the current statutory requirements of the Charities Act 2011.

Trustee Recruitment, Induction and Training

Trustees are encouraged to attend external training events and to read the relevant literature provided by the Charity Commission.

Organisation

The charity trustees shall manage the affairs of the CIO and may, for that purpose, exercise all the powers of the CIO. The membership of the CIO is its trustees.

The trustees met four times virtually via ZOOM during 2022 and once in person during 2022.

Aims and Activities

The aims of the CIO are:

- Chifundo and Chanasa both mean Compassion which is the basis and motivation for what we do as a charity, both here in the UK and in Malawi. Chanasa is the sister charity in Malawi which Chifundo UK works with. Together we reach out to women who need support and empowerment through education and income generation so that they can fulfil their potential and make a difference for their families, communities and country. It is women mutually helping each other.

To further these aims, the activities for the year 2022 were:

- Raising awareness of the situation in Malawi and raising money through sales of products, appeals and by providing information on the work of Chanasa in Malawi
- Selling ethical products made by Chanasa in Malawi through events and online
- Selling ethical goods made by sewing group volunteers in the UK through events and online
- Obtaining orders in Malawi from large organisations for products to be made by Chanasa Women Sewing Groups
- Organising the making of Lotus Packs of reusable sanitary pads and bags for girls in Government funded schools in Malawi alongside training in Menstrual Health to enable the girls to attend school regularly. Teaching mothers' groups at the schools to make pads to start small businesses
- Funding women to attend tailoring training courses in Malawi. 52 out of 57 women have now been trained
- Buying and maintaining sewing equipment e.g. sewing machines
- Funding the rent of premises for each group in which to work
- Funding the employment of a part time coordinator and a part time support worker in Malawi to support and organise the six sewing groups

Achievements and performance

HIGHLIGHTS

Highlights from 2022 include:

- A Craft Fair in November 2022 which was well attended and raised over £800
- A well-attended Coffee Morning in Chester and stalls at two new events, one in Ellesmere port and the other in Warrington
- Transport of a barrel of products made by the sewing groups from Malawi to the UK
- The production and distribution of Lotus Packs with menstrual health training for 1350 school girls at 2 government funded schools in Malawi.
- Significant generous donations were received

SUPPORT FOR CHANASA MALAWI

- Six Chanasa women's groups in four different locations in Blantyre's poor suburbs now have rented premises. This gives them more independence and a more appropriate environment

in which to work. A total of 57 women are involved together with a part time Coordinator and a part time Support Worker.

- Nine women were funded to attend tailoring training courses in Malawi in 2022. There are 5 women who have not yet been able to attend a course. As new women join they may also need to be trained.
- Payments to the women in Malawi have been increased to help with the large rise in the cost of living in Malawi.

LOTUS PROJECT

Work was completed for the Lotus Project at Mbayani School in Ndirandi (772 girls) and started at Nkolokoti School where 578 girls were trained up to the end of 2022 with another 250 to complete in 2023. The girls, together with mothers, boys and staff were trained at each. The mother's group at Mbayani School were trained to make sanitary pads and provided with equipment and materials.

SEWING GROUP

The UK sewing group has met twice in person and has continued to make products and to have ideas for new products.

WOMEN MAKING A DIFFERENCE

Women Making a Difference have been updated via email, a Whatsapp group and meeting up while running stalls and events.

FUNDRAISING AND SALES IN THE UK

Chifundo UK continues to be a member of BAFTS (The British Association of Fair Trade Shops and Suppliers). A coffee morning with flower arranging and craft workshops was held in September 2022 at Hoole URC Church which was well attended and successful. Stalls were run at URC area events in Warrington. The annual Craft Fair at Hoole URC church in November 2022 was very successful with a total of 18 stalls and raising over £800.

TRUSTEES

Susan Flynn, the founder of Chifundo UK and Chanasa, is no longer running the day to day activities of Chifundo UK or Chanasa for health reasons. She is continuing to help in the background.

The trustees have continued to meet via ZOOM, in person on one occasion, and to meet up at events.

Financial review

Overview

Total income for this period was £14,720 (£22,674 in 2021).

£3,189 (£12,249 in 2021) was raised for the Lotus Project including a grant from the Farthing Trust. Only a couple of other grants were applied for in 2022 and these were not successful.

Some significant generous donations were received including donations given in memory at a funeral.

Total expenditure for the period was £17,181 (£15,425 in 2021). £9,753 of this was for the Lotus Project being money that had been received in 2021.

The 58 women working for Chanasa in Malawi were each given a £5 bonus at Easter and a £15 bonus at Christmas.

The main difference in finances between 2021 and 2022 is that in 2021 significant grant money was received for the Lotus project which was then sent to Malawi in 2022. It is prudent to only send money to Malawi as it is required.

Reserves Policy

Chifundo UK will hold reserves of at least £1,000 to act as a cushion against any shortfall in revenue and in order to continue to fulfil its charitable purposes.

Restricted Funds

Charities have an obligation to account to donors of funds and the public in general that they are using monies entrusted to them for the purpose for which they are given. Chifundo UK received new restricted funds as detailed in Note 1 on page 10 below where the donor required that the money is spent on a particular purpose.

Independent Examiner's Report on the Accounts

I report on the accounts of the company for the period 1 January 2022 to 31 December 2022 which are set out on pages 8 to 10.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

Signed:



Date:

15.2.23

Name:

David Lewis

Relevant professional qualification(s) or body (if any): **F.C.A.**

Address:

39 Earlsway, Chester, CH4 8AY, United Kingdom.

Statement of Assets and Liabilities at 31 December 2022

	Notes	2022	2021
Assets			
Current Assets			
Cash at CAF Bank		£ 12,595	£ 14,983
Cash at PayPal		£ 115	£ 188
Creditors			
Amounts falling due within a year		<u>£ -</u>	<u>£ -</u>
		£ 12,710	£15,171
Liabilities			
All liabilities			
		<u>£ -</u>	<u>£ -</u>
		£ -	£ -
Net Assets			
		<u>£ 12,710</u>	<u>£ 15,171</u>
Funds			
Unrestricted Funds		£ 8,753	£ 4,562
Restricted Funds - Lotus Project		£ 3,957	£ 10,546
Restricted Funds - Nursing Student Appeal	2	<u>£ -</u>	<u>£ 63</u>
Total Funds		<u>£ 12,710</u>	<u>£ 15,171</u>

Notes to the Financial Statements for the year ended 31 December 2022

Note 1 Lotus Project

Incoming Resources

Balance from 2021	£	10,546	
Donations with Gift Aid	£	-	
Donations without Gift Aid excluding trusts	£	189	
Farthing Trust	£	3,000	
Income tax recovered	£	-	
			£ 13,735

Outgoing Resources

Lotus Project costs	£	9,753	
Cost of overseas payments	£	25	
			£ 9,778

Net incoming / (outgoing) resources

£ 3,957

Note 2 Nursing Student Appeal

The Trustees agreed on 4 April 2022 that the balance of £ 63 carried forward to this year 2022 should be transferred to unrestricted funds and used in the future to pay for tailoring courses.

Incoming Resources

Balance from 2021	£	63	
Donations with Gift Aid	£	-	
Donations without Gift Aid excluding trusts	£	-	
Income tax recovered	£	-	
			£ 63

Outgoing Resources

Transfer to unrestricted funds	£	63	
Bank charges foreign payments	£	-	
			£ 63

Net incoming / (outgoing) resources

£ -

Note 3

A claim for Gift Aid on Small Donations was made for the 12 month period to 5 April 2022.

Note 4

Gift Aid on all other donations was claimed for the 12 month period to 18 November 2022.

These accounts have been prepared using the Receipts and Payments method. As the gross income is below £25,000 there is no requirement from the Charity Commission to have the accounts independently examined or audited. However, the trustees have chosen to have the accounts independently examined.

Lynn Walton
Treasurer
Chifundo UK

CHIFUNDO UK

England & Wales - Charity number 1160791

Accounts

Chifundo UK

(a Charitable Incorporated Organisation)

Trustees Report and Financial Statements

for the period

1 January 2021 to 31 December 2021

Registered charity: 1160791

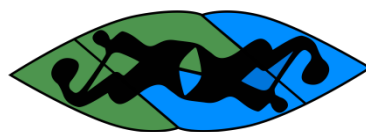


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Report of the Trustees

The trustees of Chifundo UK present their annual report and accounts for the period 1 January 2021 to 31 December 2021 and confirm that they comply with the requirements of the Charities Act 2011, Chifundo UK's constitution as a Charitable Incorporated Organisation, and the charities SORP 2005. The trustees also confirm that section 4 (the public benefit requirement) of the Charities Act 2011 has been complied with.

Legal and administrative information

Name	Chifundo UK
Charity number	1160791
Charity address	1 St Christophers Close Upton Chester CH2 1EJ

Trustees

Trustees serving during this period and their positions held were as follows:

Susan Flynn, Chair
Lynn Walton, Treasurer
Jean Gorman, Secretary
Gloria Morrison
Derrie Lizi
Princy Johnson

Independent Examiner

David Lewis F.C.A.

Structure, governance and management

Governing Documents

Chifundo UK is a Charitable Incorporated Organisation (CIO) with a Constitution founded on 20 November 2014. Chifundo UK was entered on the Register of Charities of England and Wales on 9 March 2015. The financial statements comply with the current statutory requirements of the Charities Act 2011.

Trustee Recruitment, Induction and Training

Trustees are encouraged to attend external training events and to read the relevant literature provided by the Charity Commission.

Organisation

The charity trustees shall manage the affairs of the CIO and may, for that purpose, exercise all the powers of the CIO. The membership of the CIO is its trustees.

The trustees met seven times virtually via ZOOM during 2021, five times for meetings and twice for workshops.

Objectives and Activities

The objectives of the CIO are:

- To relieve financial hardship of girls and women in Malawi by provision of technical or tertiary education

To further these objectives the activities for the year 2021 were:

- Raising awareness and money through sales of products, appeals and by providing information
- Selling ethical products made in Malawi through events and on-line
- Selling ethical goods made by sewing group volunteers in the UK through events and on-line
- Obtaining orders in the UK and Malawi from large organisations for products to be made by Chanasa Women
- Organising the making of Lotus Packs of reusable sanitary pads and bags for girls in Government funded schools in Malawi alongside training in Menstrual Health, teaching mothers to make pads to start small business and the full Lotus Project with WASH facilities
- Funding women to attend tailoring courses in Malawi.
- Buying and maintaining equipment.
- Funding the rent of premises for each group in which to work
- Funding the employment of a part time coordinator, a part time support worker and a Marketing and Communications Internship in Malawi.
- Funded initial research into establishing a new small business venture to provide a consistent funding stream in Malawi, drafting an overview and start-up costings
- Produced a newsletter

Achievements and performance

HIGHLIGHTS

Highlights from 2021 include:

- A successful Craft Fair in November
- The production and distribution with menstrual health training of 500 Lotus Packs for school girls at 3 government funded schools in Malawi.
- £525 raised to enable a Nursing Student in Malawi to pay her fees and continue with her course.
- Four significant grants have been received with a value of £10,000
- Susan Flynn (chair and founder) was awarded University of Manchester's Volunteer of the Year Award in the alumni category.

SUPPORT FOR CHANASA MALAWI

- 6 Chanasa women's groups in four different locations in Blantyre's poor suburbs now have rented premises. This gives them more independence and a more appropriate environment in which to work. A total of 59 women are involved together with a part time Coordinator and a part time Support Worker.
- A one-year Marketing and Communications Intern has been appointed.

- Four industrial sewing machines have been purchased one for each sewing room.

LOTUS PROJECT

Work was completed for the Lotus Project at Ntenjera School (129 girls), Chisawani School (260 girls) and Mudi School (121 girls). The girls together with mothers, boys and staff were trained at each. Mothers groups at each school were trained to make sanitary pads and provided with equipment and materials. In addition, the mothers groups at all the schools which have had the Lotus Project since 2019 have had a business training session and three schools have received treadle sewing machines, this is to help them set up making pads as a small business. We now have sufficient funds to begin the Lotus Project at a large school of over 2,000 girls in a poor suburb of Blantyre. At the end of 2021 the sewing groups began making the first 600 packs ready for distribution and training in 2022.

SEWING GROUP

The sewing group has met in person and has continued to make products many of which were sold at the Craft Fair as we now have very few products from Malawi and it is proving too expensive to have them sent here.

WOMEN MAKING A DIFFERENCE

Two zoom meetings have been held with one on World Women's Day in March and the other in December.

FUNDRAISING AND SALES IN THE UK

Chifundo UK continues to be a member of BAFTS (The British Association of Fair Trade Shops and Suppliers). A coffee morning with flower arranging workshop was held in August at Hoole URC church which was well received and successful. A sales table with refreshments was held at St Columbas Church after mass in October and was less successful than previously. The annual Craft Fair at Hoole URC church in November was very successful with a total of 20 stalls and raised over £800.

Financial review

Overview

Total income for this period was £22,674 (£27,342 in 2020). £12,249 was raised for the Lotus Project including grants from the Souter Trust, the Pignatelli Foundation, the Farthing Trust and the Eleanor Rathbone Trust. In the second half of the year we were able to begin to hold fund raising events again and held a successful coffee morning at Hoole URC Church, a sales table after Mass at St Columbas Church and a very successful Annual Craft Fair in November raising over £800 the work in Malawi. In 2020 money was raised through an appeal for help with COVID in Malawi and £10,724 was sent that year. In 2021 a smaller appeal was held on a very short time frame to raise the money to enable a Nursing student in Malawi to pay her course fees and continue with her course. £525 was sent to allow this to happen

Total expenditure for the period was £15,425 (£26,280 in 2020). The main difference between the two years being the COVID-19 appeal. Money was sent in 2021 to pay for tailoring courses. One lady successfully completed the one year Certificate course and 6 ladies completed the 3 month informal tailoring course. 60 women were given a £10 Christmas bonus each.

Reserves Policy

Chifundo UK will hold reserves of at least £1,000 to act as a cushion against any shortfall in revenue and in order to continue to fulfil its charitable purposes.

Restricted Funds

Charities have an obligation to account to donors of funds and the public in general that they are using monies entrusted to them for the purpose for which they are given. Chifundo UK received new restricted funds as detailed in Note 1 on page 11 below where the donor required that the money is spent on a particular purpose.

Independent Examiner's Report on the Accounts

I report on the accounts of the company for the period 1 January 2021 to 31 December 2021 which are set out on pages 9 to 12.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

Signed:



Date:

24.2.22

Name:

David Lewis

Relevant professional qualification(s) or body (if any): **F.C.A.**

Address:

39 Earlsway, Chester, CH4 8AY, United Kingdom.

Statement of Financial Activities for the year ended 31 December 2021

		Notes	2021	2021	2020	2020
Incoming Resources			Unrestricted	Restricted	Unrestricted	Restricted
Voluntary Income						
	Donations with Gift Aid		£ 3,043		£ 786	
	Donations without Gift Aid		£ 3,863		£ 2,312	
	Lotus Project Donations with Gift Aid	1		£ 2,057		£ 785
	Lotus Project Donations without Gift Aid	1		£ 10,192		£ 10,139
	COVID Appeal Donations with Gift Aid	1				£ 3,532
	COVID Appeal Donations without Gift Aid	1				£ 6,348
	Nursing Student Appeal with Gift Aid	1		£ 350		
	Nursing Student Appeal without Gift Aid	1		£ 175		
	Small Donations with Gift Aid	2	£ 69		£ 3	£ 77
	Income Tax recovered	3	£ 763	£ 602	£ 200	£ 1,098
				£ 21,114		£ 25,280
Activities for Generating Funds						
	Sales of Chanasa Products at Events		£ 109		£ 78	
	Sales of Chanasa Products to Shops				£ 37	
	Sales of Chifundo Products		£ 753		£ 1,155	
	Internet Sales		£ 28		£ 390	
	Craft Fair		£ 493			
	Postage charged		£ 9		£ 33	
	Other Fundraising		£ 169		£ 370	
				£ 1,561		£ 2,063
	Total Income			£ 22,675		£ 27,343
Resources Expended						
Cost of Generating Funds						
	Chanasa Products				£ 283	
	Raw materials				£ 55	
	Postage		£ 36		£ 103	
	Table Fees				£ 10	
				£ 36		£ 451
Course Fees in Malawi						
	Beehive Tailoring School		£ 700		£ -	
				£ 700		£ -
Grants to Chanasa						
	Equipment Grants				£ 26	
	Staff Salaries and Administration		£ 7,000		£ 3,031	
	Rent		£ 1,000		£ 1,261	
	Other grants		£ 550		£ 225	
				£ 8,550		£ 4,543
COVID /Nursing Student Appeal						
	Grants to Malawi COVID Appeal 2020	1			£ 10,723	
	Grants to Malawi Nursing Appeal	1		£ 525		
				£ 525		£ 10,723
Lotus Project Costs						
	Lotus Project	1		£ 5,245		£ 10,188
				£ 5,245		£ 10,188
Administration						
	Website		£ 99		£ 96	
	Monthly bank account fees		£ 96		£ 60	
	Other Admin costs		£ 49		£ 40	
	Cost of Overseas payments	1	£ 50	£ 75	£ 139	£ 40
				£ 369		£ 375
	Total Resources Expended			£ 15,425		£ 26,280
Net incoming / (outgoing) resources				£ 7,250		£ 1,063
Reconciliation of Funds						
	Opening balance CAF account at 1 January			£ 7,556		£ 6,859
	Opening balance PayPal account at 1 January			£ 365		£ -
	Net incoming / (outgoing) resources			£ 7,250		£ 1,063
				£ 15,171		£ 7,922
	CAF Bank Current account at 31 December			£ 14,983		£ 7,556
	PayPal Account at 31 December			£ 188		£ 365
				£ 15,171		£ 7,921

Statement of Assets and Liabilities at 31 December 2021

	Notes	2021	2020
Assets			
Current Assets			
Cash at CAF Bank		£ 14,983	£ 7,556
Cash at PayPal		£ 188	£ 365
Creditors			
Amounts falling due within a year		£ -	£ -
		<u>£ 15,171</u>	<u>£ 7,921</u>
Liabilities			
All liabilities			
		£ -	£ -
		<u>£ -</u>	<u>£ -</u>
Net Assets			
		<u>£ 15,171</u>	<u>£ 7,921</u>
Funds			
Unrestricted Funds		£ 4,562	£ 6,893
Restricted Funds - Lotus Project		£ 10,546	£ 1,028
Restricted Funds - Nursing Student Appeal		£ 63	£ -
Total Funds		<u>£ 15,171</u>	<u>£ 7,921</u>

Notes to the Financial Statements for the year ended 31 December 2021

Note 1

Restricted Funds are for the Lotus Project and the Nursing Student Appeal.

Lotus Project

Incoming Resources

Balance from 2020	£	1,028	
Donations with Gift Aid	£	2,057	
Donations without Gift Aid excluding trusts	£	2,192	
Soutar Trust	£	2,500	
Pignatelli Foundation	£	2,500	
Farthing Trust	£	3,000	
Eleanor Rathbone Trust	£	2,000	
Income tax recovered	£	514	
			£ 15,791

Outgoing Resources

Lotus Project Costs	£	5,245	
Bank charges foreign payment	£	50	
			£ 5,245

Net incoming / (outgoing) resources

£ 10,546

Nursing Student Appeal

Incoming Resources

Donations with Gift Aid	£	350	
Donations without Gift Aid	£	175	
Income tax recovered	£	88	
			£ 613

Outgoing Resources

Grants to Malawi	£	525	
Bank charges foreign payment	£	25	
			£ 550

Net incoming / (outgoing) resources

£ 63

Note 2

A claim for Gift Aid on Small Donations was made for the 12 month period to 5 April 2021.

Note 3

Gift Aid on all other donations was claimed for the 12 month period to 30 November 2021.

These accounts have been prepared using the Receipts and Payments method. As the gross income is below £25,000 there is no requirement from the Charity Commission to have the accounts independently examined or audited. However, the trustees have chosen to have the accounts independently examined.

Lynn Walton
Treasurer
Chifundo UK