

SOUTHERN AFRICA LITERATURE TRUST

England & Wales · Charity number 1181782

Details

Status Registered

Legal form Charitable company

Company number [11581132](#)

Registered 2019-01-28

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

Contact

Address Unit B1
Strangford Park
19 Jubilee Road
Newtownards
County Down
BT23 4YH

Phone 07546772343

Email salt@saltrust.org

Website saltrust.org

Activities

Objects: - TO ADVANCE THE CHRISTIAN RELIGION IN, PARTICULARLY BUT NOT EXCLUSIVELY CENTRAL AND SOUTHERN AFRICA, FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDING OF PRAYER MEETINGS, LECTURES, PUBLIC CELEBRATION OF RELIGIOUS FESTIVALS PRODUCING AND/OR DISTRIBUTING LITERATURE ON CHRISTIANITY TO ENLIGHTEN OTHERS ABOUT THE CHRISTIAN RELIGION.- THE RELIEF AND ASSISTANCE OF PEOPLE IN ANY PART OF THE WORLD WHO ARE THE VICTIMS OF WAR OR NATURAL DISASTER, TROUBLE, OR CATASTROPHE IN PARTICULAR BY THE PROVISION OF GRANTS TO CHARITABLE ORGANISATIONS.

Activities: We advance the Christian faith in Central and Southern Africa through free distribution of Christian literature and humanitarian relief targeted on prisoners, refugees and other vulnerable individuals.

Classification

- **How:** Provides Services
- **What:** Disability, Religious Activities
- **Who:** The General Public/mankind

Geography

- Malawi
- Mozambique
- South Africa
- Zambia

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£163,023	£174,921	-	-
2024-09-30	£212,419	£258,161	-	-
2023-09-30	£341,691	£288,814	-	-
2022-09-30	£271,193	£251,159	-	-
2021-09-30	£227,013	£193,492	-	-
2020-09-30	£102,885	£96,825	-	-

Trustees

Name	Role	Appointed
STEPHEN HARPER	Chair	2018-09-21
Agnes Gail HARPER		2018-09-21
Carl Radcliffe		2025-05-01
Dr Sarah Elizabeth Bond		2020-09-09

SOUTHERN AFRICA LITERATURE TRUST

England & Wales - Charity number 1181782

Accounts

SOUTHERN AFRICA LITERATURE TRUST

**71-75 Shelton Street
London
WC2H 9JQ**

**Annual Report
and
Financial Statements
for the year
1st October 2024
to
30th September 2025**

**Registered Charity No 1181782
Company Registered No 11581132**

SOUTHERN AFRICA LITERATURE TRUST

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SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements for the year ended 30th September 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVE AND ACTIVITIES

Objective and aims

The Charity's objectives are set out in its Memorandum and Articles of Association and are as follows:

- 1). To advance the Christian religion in, particularly but not exclusively Central and Southern Africa, for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals producing and/or distributing literature on Christianity to enlighten others about the Christian religion, and,
- 2). The relief and assistance of people in any part of the world who are the victims of war or natural disasters, trouble, or catastrophe in particular by the provision of grants to charitable organisations.

How our activities deliver public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The trustees have complied with their duty in Section 17 of the Charities Act 2011 and have paid due regard to guidance published by the Charity Commission regarding public benefit.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Encouragements:

1. Gospel Literature Distribution

The distribution of Gospel literature continues to be the cornerstone of our work. During the year, items distributed brought the running total to approximately 22 million pieces, comprising Gospel tracts, calendars, Bible portions, and Bible study materials. This distribution effort is carried out by around 400 volunteers operating nationwide.

The Trustees are particularly thankful for the strategic partnership with Revival Movement, alongside the faithful financial support of the Lord's people. This support has enabled the Trust to address shortfalls by commissioning commercial printing within Malawi.

During the year, the Trust added six new Chichewa tracts to its catalogue, which have proved especially popular.

2. Bible Teaching Conference

The annual Bible Teaching Conference remains an important aspect of equipping and encouraging literature distribution volunteers, while also serving local believers.

The May 2025 conference was a particular blessing, with around 80 distributors attending alongside approximately 20 local believers. Trustees were encouraged by steady growth in the local assembly. Teaching covered 1 Timothy during the first week and basic Dispensational teaching during the second week. Feedback was excellent, and the Trustees are encouraged to consider expanding this ministry.

3. Children's Ministries

At Saidi, around 600 children attended with varying regularity, using Nthawi ya Baibulo materials as a valuable pilot. Numerous school visits were undertaken, often attended by entire schools, followed by classroom visits and distribution of popular classroom packs.

Nthawi ya Baibulo was piloted in 2024 and fully launched in the first half of 2025. Around 1,000 group leaders were trained, approximately 60,000 lesson booklets distributed, and early feedback has been very positive, with noticeable improvements in Bible knowledge.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

4. Emmaus Ministry

Progress continued on revising existing Chichewa courses and expanding the catalogue through translation of new titles, supporting ongoing discipleship.

5. Infrastructure

Following the success of the 2025 Bible Teaching Conference, work commenced on an 80-bed dormitory project. Site clearance began in August 2025, and footings were poured in September 2025. Trustees believe this development will bring long-term benefit to the work.

6. Care & Relief

The Trustees are thankful that there were no major cyclones during the year. The Trust continued daily support for around 100 orphan refugees at Dzaleka and approximately 300 street children in Lilongwe. Local relief remained limited and targeted.

7. Governance & Strategy

A Trustee Workshop and Retreat held in Limavady in April 2025 provided valuable time for reflection, team-building, and strategy development. Several Board committees emerged from this process, strengthening governance.

8. Trusteeship

During the year, Jim McMaster stepped down as Trustee, and Carl Radcliffe was welcomed to the Board. Trustees continue to seek to strengthen governance capacity both in the UK and Malawi.

9. Challenges

The Malawian economy remains under severe strain, including foreign exchange shortages, inflation estimated at 25–30%, fuel shortages, and food insecurity. These factors continue to impact ministry logistics and costs.

10. Opportunities

Although secularisation is noted, Malawi remains open to the Gospel. Investment in distributors and children's ministry is expected to deliver significant long-term benefit, particularly with around half the population under 18.

11. Conclusion

Despite challenges, Trustees remain optimistic. They express deep gratitude for prayerful and practical support received during the year, particularly from long-term supporters.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

FINANCIAL REVIEW

Financial position

During the period the charity reported a deficit of £11,898 (£45,753 surplus for 2024). At the balance sheet date the charity had a surplus in funds of £84,316 (£96,214 at 2024), of which £(213,872), (£(191,544) at 2024), were restricted funds.

Investment policy

The Memorandum and Articles give the trustees the power to apply funds in such a manner as they think fit for the benefit of any of the stated charitable objects or to invest funds as permitted by the Trustee Act 2000.

Reserves policy

The trustees have examined the requirement for reserves in the light of the main risks facing the charity. It is the policy of Southern Africa Literature Trust to maintain funds at a level which allows the charity to operate in the light of unforeseen circumstances. The trustees believe that the level of reserves at the end of the financial accounting period are adequate to meet this policy.

PLANS FOR FUTURE PERIODS

Our very profitable workshop in early 2025 identified several key areas for development at Trustee level. We will continue to broaden and deepen our Trustee capacity, and to develop a clear strategic plan.

As part of this, the Trustees have agreed to prioritise completion of the planned dormitory accommodation at Saidi to facilitate Bible teaching and training of Literature Distributors and Emmaus / NYB leaders.

As we train leaders in these ministries, we will continue to revise and expand the relevant curricula.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was incorporated as a company limited by guarantee on 21st September 2018 and gained charitable status on 28th January 2019 from which latter date the activities of the charity commenced. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

The trustees acting at the year end and who served for the full accounting period were:

Mr. Stephen Harper
Mrs. Agnes Gail Harper
Dr. Sarah Elizabeth Bond (ne Horan)

Recruitment and appointment of trustees

Members of the Board are appointed by a decision of the Directors. Every Director shall be appointed for an initial term of up to three years and by invitation only. The process is as follows, either the Chairman or one of the directors will make known to the other members of the board who they propose. After careful consideration and an appropriate character reference, a unanimous agreement should be reached when the final decision is made. In the case of indecision, the matter will be given further consideration until the next Board meeting.

At each annual general meeting one-third of the directors or, if their number is not three or a multiple of three, the number nearest to one-third, must retire from office and may offer themselves for re-election.

Organisational structure

Trustees' meetings are held each month either with the trustees meeting in person or by internet communication. Having regard to the size and activities of the charity, our experience has been that the company's business has been adequately dealt with at the monthly meetings. Minutes are prepared, circulated and agreed at subsequent meetings.

Induction and training of new trustees

If a new board member is appointed, they will be provided with an induction pack outlining the duties and responsibilities of their role and additional information as regards to the Charity. DBS clearance is a prerequisite.

Risk Management

The trustees review the major risks to the charity on an ongoing basis. Significant external risks are funding and expenditure.

Procedures are in place to ensure compliance of health and safety regulations and safeguarding for volunteers, leaders and trustees.

SOUTHERN AFRICA LITERATURE TRUST
Report of the Trustees (Continued)

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
11581132 (England and Wales)

Registered Charity number
1181782

Registered office
71-75 Shelton Street,
London
England
WC2H 9JQ

Trustees

Mr. Stephen Harper
Mrs. Agnes Gail Harper
Mr. James David McMaster (to 19 May 2025)
Dr. Sarah Elizabeth Bond
Mr. Carl Radcliffe (1 May 2025)

Independent Examiner

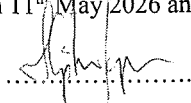
J Rogers, FCA
Phelan & Prescott
Chartered Accountants
River House
Home Avenue
Newry, Co Down
BT34 2DL

Bankers

HSBC UK
Belfast Royal Avenue
25-29 Royal Avenue
Belfast
BT1 1FB

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 11th May 2026 and signed on its behalf by



Mr Stephen Harper

On behalf of the Trustees of Southern Africa Literature Trust

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SOUTHERN AFRICA LITERATURE TRUST
For the period ended 30th September 2025**

Independent Examiner's Report to the trustees of Southern Africa Literature Trust

I report to the charity trustees on my examination of the accounts of the Company for the accounting period ended 30 September 2025.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Jeff Rogers, FCA
Chartered Accountant

Phelan & Prescott
Chartered Accountant
River House, Home Avenue
Newry, Co Down
BT34 2DL

Date: 11th May 2026

SOUTHERN AFRICA LITERATURE TRUST

Balance Sheet as at 30 September 2025

	2025	2024
	£	£
FIXED ASSETS		
Office Equipment, at cost	530	
Less depreciation	<u>418</u>	139
CURRENT ASSETS		
Debtors	8,306	5,639
Loan – Harold Makawa	9,475	9,475
Cash at Bank and in Hand	<u>73,564</u>	<u>81,089</u>
	<u>£91,345</u>	<u>£96,203</u>
CURRENT LIABILITIES		
Sundry Accruals	<u>- £7,143</u>	<u>-£128</u>
Net Current Assets	84,204	96,075
Total Assets less Current Liabilities	<u>84,316</u>	<u>96,214</u>
Total Net Assets	<u>£84,316</u>	<u>£96,214</u>
FUNDS OF THE CHARITY		
Unrestricted Funds	298,188	287,758
Restricted Funds (<i>Note 4</i>)	(213,872)	(191,544)
Total Funds	<u>£84,316</u>	<u>£96,214</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 30 September 2025.

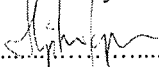
The members have not required the company to obtain an audit of its financial statements for the period ended 30 September 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small company regime.

The financial statements were approved by the Board of Trustees on 11th May 2026 and were signed on its behalf by:



STEPHEN HARPER, (Chair of Trustees)

The notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Statement of Financial Activities for the year ended 30 September 2025

	/-----2025-----\ Unrestricted Restricted Total			2024
	INCOME			
Donations and Legacies	134,513	22,486	156,999	207,328
Gift Aid	4,948	-	4,948	3,773
Bank Interest Received	1,076	-	1,076	1,318
Total Income	£140,537	£22,486	£163,023	£341,691
EXPENDITURE				
Charitable Activities				
<i>Advertising & Promotion</i>	5,189	-	5,189	3,508
<i>Computer Costs</i>	6,083	-	6,083	6,891
<i>Carriage & Shipping</i>	2,497	-	2,497	1,991
<i>Travel & Subsistence</i>	8,583	-	8,583	11,013
<i>Motor Expenses</i>	1,066	-	1,066	-
<i>Rent of Office and Storage</i>	3,414	-	3,414	3,366
<i>Heat & Light</i>	124	-	124	108
<i>Insurance</i>	921	-	921	323
<i>Telephone</i>	387	-	387	322
<i>Printing, Postage & Stationery</i>	224	-	224	44
<i>General Administration Expenses</i>	3,680	-	3,680	618
<i>Donations to SALT Malawi</i>	70,595	37,395	107,990	217,792
<i>Literature Publication & Printing</i>	15,528	-	15,528	10,116
<i>Malawi Gospel Outreach Expenses</i>	-	-	-	-
<i>Relief Aid & Operations</i>	10,571	7,418	17,989	146
<i>Bank Charges</i>	633	-	633	1,510
<i>Accountancy & Professional Expenses</i>	1,393	-	1,393	125
<i>Foreign Exchange variances</i>	-808	-	-808	250
<i>Depreciation of Office Equipment</i>	28	-	28	34
Total Expenses	£130,107	£44,814	£174,921	£258,161
NET INCOME/(EXPENDITURE)	10,430	(22,328)	(11,898)	(45,743)
RECONCILIATION OF FUNDS				
Total funds brought forward	287,758	(191,544)	96,214	141,957
Transfers between funds				
TOTAL FUNDS CARRIED FORWARD	£298,188	£(213,872)	£84,316	£96,214

The Notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Notes to the Financial Statements

Note 1 – STATUTORY INFORMATION

Southern Africa Literature Trust is a private company limited by guarantee, registered in England and Wales. The company's registered number and registered address can be found within the Reference and Administration Details.

The Accounting period is for the year to 30th September 2025 and comparative figures are for the year to 30th September 2024.

Note 2 – ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amounts and obligation can be measured reliably. Expenditure is accounted for on a cash basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Depreciation

Depreciation has been provided at a rate of 20% on a reducing balance basis on fixed assets.

Taxation

The Charity is exempt from taxation on its charitable activities.

Realised gains and losses

There have been no realised gains or losses on investments during the year.

Note 3 – TRUSTEES' REMUNERATION AND BENEFITS

No payments have been made to any of the Trustees during the accounting period to 30th September 2025 or in the previous accounting period.

SOUTHERN AFRICA LITERATURE TRUST
Notes to the Financial Statements (continued)

Note 4 – RESERVES

Restricted Reserves is made up of restricted income less associated expenditure during the accounting period. Details of the make-up of balances on Restricted Reserves as at the Balance Sheet date is as follows:-

	B/Fwd	Income	Expenditure	Fund Transfer	C/Fwd
Building Fund	(209,081)	15,593	(35,859)		(229,347)
Relief Funds	28,081	2,778	(3,642)		27,217
Local Workers	(10,544)	4,115	(5,313)		(11,742)
	<u>£(191,544)</u>	<u>£22,486</u>	<u>£(44,814)</u>	<u>£-</u>	<u>£(213,872)</u>

SOUTHERN AFRICA LITERATURE TRUST

England & Wales - Charity number 1181782

Accounts

SOUTHERN AFRICA LITERATURE TRUST

**71-75 Shelton Street
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**Annual Report
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SOUTHERN AFRICA LITERATURE TRUST

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ACHIEVEMENT AND PERFORMANCE

Charitable activities

Encouragements:

1. Gospel Literature Distribution

SALT passed the milestone of 16 million Gospel literature items distributed across Malawi, including tracts, calendars, and Gospel portions.

A major container shipment was coordinated in 2024—the first from North America—consisting mainly of Classroom Packs to support children's work, along with tools and equipment for use on site and for vehicle maintenance.

Fifteen new tracts were produced, with continued plans to expand the variety and reach of literature available across the country.

2. Bible Teaching & Discipleship

The annual Bible Teaching Conference was resumed in May 2024, after disruptions caused by the pandemic, elections, and cyclone relief efforts. Hosted at the Saidi facility, it brought together over 50 volunteer literature distributors for a week of concentrated Bible study.

The conference was a great encouragement. Feedback received showed that the teaching had made a significant impact on those who attended and was greatly appreciated. One attendee remarked, "Truly we don't need to build another foundation because the foundation is Christ."

In the absence of commended workers joining us from overseas, this group of men is seen as key to the future development of the work. It is therefore essential that we continue to invest in their spiritual growth and training.

SALT continues to expand Emmaus Bible Courses in Chichewa and is actively translating additional discipleship materials.

A third baptismal service was held at Saidi, with eight more believers baptised—reflecting both spiritual and numerical growth of the newly formed assembly.

3. Children's Ministries

The Nthawi Ya Baibulo children's curriculum, which is the Chichewa translation of the Bible Educational Services (BES) material, progressed significantly in 2024.

At Saidi, regular children's meetings continued with up to 200 children attending, supported by middle and high school groups.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

Feedback from the pilot of the Nthawi Ya Baibulo (NYB) material led to adjustments to better suit literacy levels, with full revision expected to be completed by the end of the year.

4. Relief & Community Support

SALT completed its Cyclone Freddy response during 2024, having delivered 17 tons of maize flour, shelter materials, beans, hygiene items, and helped rebuild or repair homes for affected families.

The Street Children's feeding programme in Lilongwe was sustained through the purchase of 10 tons of maize, securing meals for approximately 200 vulnerable children for another year.

At Dzaleka Refugee Camp, over 100 children received daily meals, and foster mothers were trained in sewing and embroidery. This practical training is a vital tool in breaking the cycle of poverty—it provides these women with skills to earn an income, helping to relieve the pressure many face to engage in prostitution as a means of supporting themselves and their families.

5. Infrastructure & Development

A hydro-geological survey identified three potential borehole sites, but unfortunately none yielded sufficient water to support irrigation.

However, the available supply is expected to meet future domestic water needs on site at Saidi.

Plans for building dormitories and a larger meeting hall are in development, to support the expanding Bible teaching and training work.

6. Organisational Strengthening

The vehicle fleet remains under review. Several of the older vehicles continue to experience reliability problems, and decisions on repairs or replacements are being carefully considered.

A new bookkeeper was appointed in Malawi following the resolution of financial irregularities. Financial procedures are being tightened, including reduced use of petty cash.

Reserve levels were reviewed and adjusted during the year to ensure the charity maintains appropriate financial stability and flexibility.

We were pleased to welcome Mark Beach, who has joined us to oversee financial matters. We are already benefiting from his input in helping to strengthen financial oversight and planning.

7. Governance & Future Planning

The 2024 Trustees' Workshop was postponed to 2025 due to venue constraints, with plans underway to enhance board development and trustee training.

Trustees met regularly throughout the year and remain committed to responsible stewardship and strategic direction.

8. MGO Update

The Malawi Gospel Outreach (MGO) programme did not take place this year, as the team felt it was necessary to allow time for rest and regrouping following the challenges of recent years.

We remain committed to this vital outreach and look forward to resuming MGO at the earliest possible opportunity, as the Lord enables.

Conclusion

We give thanks to the Lord for His continued faithfulness and provision throughout the year. We also extend our heartfelt thanks to all who support this work, both financially and in prayer. Your partnership makes every aspect of this ministry possible, from literature distribution and teaching, to relief and community outreach.

We are deeply grateful to our trustees and volunteers for their sacrificial service, giving so freely of their time, energy, and gifts to advance the work. May the Lord richly bless each one for their labour in His name.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

FINANCIAL REVIEW

Financial position

During the period the charity reported a deficit of £45,753 (£52,877 surplus for 2023). At the balance sheet date the charity had a surplus in funds of £96,214 (£141,957 at 2023), of which £(191,544), (£(147,265) at 2023), were restricted funds.

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PLANS FOR FUTURE PERIODS

It is a priority for us to broaden and deepen our skill set at Board level, and so we will continue to actively seek additional help in the year ahead. We will continue to up-skill our existing team.

Our annual Bible teaching conference resumed in May 2024 and has proved to be of great benefit. We will continue to focus on increasing the attendance capacity and frequency of future conferences. To this end, we will work with our colleagues in Malawi to provide suitable dormitory accommodation to facilitate this.

Now that the translation of the Nthawi ya Baibulo (Bible Time) curriculum is complete, we will focus on rolling this out across the country, while also working on revision and expansion of the Emmaus Correspondence course materials.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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Mrs. Agnes Gail Harper
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Dr. Sarah Elizabeth Bond (ne Horan)

Recruitment and appointment of trustees

Members of the Board are appointed by a decision of the Directors. Every Director shall be appointed for an initial term of up to three years and by invitation only. The process is as follows, either the Chairman or one of the directors will make known to the other members of the board who they propose. After careful consideration and an appropriate character reference, a unanimous agreement should be reached when the final decision is made. In the case of indecision, the matter will be given further consideration until the next Board meeting.

At each annual general meeting one-third of the directors or, if their number is not three or a multiple of three, the number nearest to one-third, must retire from office and may offer themselves for re-election.

Organisational structure

Trustees' meetings are held each month either with the trustees meeting in person or by internet communication. Having regard to the size and activities of the charity, our experience has been that the company's business has been adequately dealt with at the monthly meetings. Minutes are prepared, circulated and agreed at subsequent meetings.

Induction and training of new trustees

If a new board member is appointed, they will be provided with an induction pack outlining the duties and responsibilities of their role and additional information as regards to the Charity. DBS clearance is a prerequisite.

Risk Management

The trustees review the major risks to the charity on an ongoing basis. Significant external risks are funding and expenditure.

Procedures are in place to ensure compliance of health and safety regulations and safeguarding for volunteers, leaders and trustees.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

11581132 (England and Wales)

Registered Charity number

1181782

Registered office

71-75 Shelton Street,

London

England

WC2H 9JQ

Trustees

Mr. Stephen Harper

Mrs. Agnes Gail Harper

Mr. James David McMaster (to 19 May 2025)

Dr. Sarah Elizabeth Bond

Mr. Carl Radcliffe (1 May 2025)

Independent Examiner

J Rogers, FCA

Phelan & Prescott

Chartered Accountants

River House

Home Avenue

Newry, Co Down

BT34 2DL

Bankers

HSBC UK

Belfast Royal Avenue

25-29 Royal Avenue

Belfast

BT1 1FB

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on ...**17th June 2025**.. and signed on its behalf by

..... Mr Stephen Harper

Mr Stephen Harper

On behalf of the Trustees of Southern Africa Literature Trust

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SOUTHERN AFRICA LITERATURE TRUST
For the period ended 30th September 2024**

Independent Examiner's Report to the trustees of Southern Africa Literature Trust

I report to the charity trustees on my examination of the accounts of the Company for the accounting period ended 30 September 2024.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

J Rogers
Jeff Rogers, FCA
Chartered Accountant

Phelan & Prescott
Chartered Accountant
River House, Home Avenue
Newry, Co Down
BT34 2DL

Date: **17th June 2025**

SOUTHERN AFRICA LITERATURE TRUST

Balance Sheet as at 30 September 2024

	2024	2023
	£	£
FIXED ASSETS		
Office Equipment, at cost	530	
Less depreciation	<u>391</u>	174
CURRENT ASSETS		
Debtors	5,639	2,275
Loan – Harold Makawa	9,475	9,475
Cash at Bank and in Hand	<u>81,089</u>	<u>130,033</u>
	<u>£96,203</u>	<u>£141,783</u>
CURRENT LIABILITIES		
Sundry Accruals	<u>- £128</u>	=
Net Current Assets	96,075	141,783
Total Assets less Current Liabilities	<u>96,214</u>	<u>141,957</u>
Total Net Assets	<u>£96,214</u>	<u>£141,957</u>
FUNDS OF THE CHARITY		
Unrestricted Funds	287,758	289,222
Restricted Funds (Note 4)	(191,544)	(147,265)
Total Funds	<u>£96,214</u>	<u>£141,957</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 30 September 2024.

The members have not required the company to obtain an audit of its financial statements for the period ended 30 September 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small company regime.

The financial statements were approved by the Board of Trustees on ...**17th June 2025**... and were signed on its behalf by:

..... Mr Stephen Harper.....
STEPHEN HARPER, (Chair of Trustees)

The notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Statement of Financial Activities for the year ended 30 September 2024

	/-----2024-----\ Unrestricted Restricted Total			2023
	INCOME			
Donations and Legacies	172,721	34,607	207,328	266,692
Gift Aid	3,537	236	3,773	3,546
Bank Interest Received	1,318	-	1,318	392
Total Income	£177,576	£34,843	£212,419	£341,691
EXPENDITURE				
Charitable Activities				
<i>Advertising & Promotion</i>	3,508	-	3,508	1,384
<i>Computer Costs</i>	6,891	-	6,891	8,967
<i>Carriage & Shipping</i>	261	1,730	1,991	3,249
<i>Travel & Subsistence</i>	11,013	-	11,013	10,489
<i>Motor Expenses</i>	-	-	-	284
<i>Rent of Office and Storage</i>	3,366	-	3,366	3,373
<i>Heat & Light</i>	108	-	108	85
<i>Insurance</i>	323	-	323	295
<i>Telephone</i>	322	-	322	277
<i>Printing, Postage & Stationery</i>	44	-	44	2,242
<i>General Administration Expenses</i>	618	-	618	1,907
<i>Donations to SALT Malawi</i>	140,400	77,392	217,792	203,104
<i>Literature Publication & Printing</i>	10,116	-	10,116	41,247
<i>Malawi Gospel Outreach Expenses</i>	-	-	-	5,046
<i>Relief Aid & Operations</i>	146	-	146	2,473
<i>Bank Charges</i>	1,510	-	1,510	1,399
<i>Accountancy & Professional Expenses</i>	125	-	125	2,832
<i>Foreign Exchange variances</i>	250	-	250	117
<i>Depreciation of Office Equipment</i>	34	-	34	44
Total Expenses	£179,039	£79,122	£258,161	£288,814
NET INCOME/(EXPENDITURE)	(1,464)	(44,279)	(45,743)	52,877
RECONCILIATION OF FUNDS				
Total funds brought forward	289,222	(147,265)	141,957	89,080
Transfers between funds				
TOTAL FUNDS CARRIED FORWARD	£287,758	£(191,544)	£96,214	£141,957

The Notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Notes to the Financial Statements

Note 1 – STATUTORY INFORMATION

Southern Africa Literature Trust is a private company limited by guarantee, registered in England and Wales. The company's registered number and registered address can be found within the Reference and Administration Details.

The Accounting period is for the year to 30th September 2024 and comparative figures are for the year to 30th September 2023.

Note 2 – ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amounts and obligation can be measured reliably. Expenditure is accounted for on a cash basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Depreciation

Depreciation has been provided at a rate of 20% on a reducing balance basis on fixed assets.

Taxation

The Charity is exempt from taxation on its charitable activities.

Realised gains and losses

There have been no realised gains or losses on investments during the year.

Note 3 – TRUSTEES' REMUNERATION AND BENEFITS

No payments have been made to any of the Trustees during the accounting period to 30th September 2024 or in the previous accounting period.

SOUTHERN AFRICA LITERATURE TRUST
Notes to the Financial Statements (continued)

Note 4 – RESERVES

Restricted Reserves is made up of restricted income less associated expenditure during the accounting period. Details of the make-up of balances on Restricted Reserves as at the Balance Sheet date is as follows:-

	B/Fwd	Income	Expenditure	Fund Transfer	C/Fwd
Building Fund	(171,007)	305	(38,379)		(209,081)
Relief Funds	37,234	24,736	(33,889)		28,081
Local Workers	(13,492)	9,802	(6,854)		(10,544)
	<u>£(147,265)</u>	<u>£34,843</u>	<u>£(79,122)</u>	<u>£-</u>	<u>£(191,544)</u>

SOUTHERN AFRICA LITERATURE TRUST

England & Wales - Charity number 1181782

Accounts

SOUTHERN AFRICA LITERATURE TRUST

**71 Howard Street
North Shields
Tyne and Wear
NE30 1AF**

**Annual Report
and
Financial Statements
for the year
1st October 2022
to
30th September 2023**

**Registered Charity No 1181782
Company Registered No 11581132**

SOUTHERN AFRICA LITERATURE TRUST

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Notes to the Accounts	10 - 11

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements for the year ended 30th September 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVE AND ACTIVITIES

Objective and aims

The Charity's objectives are set out in its Memorandum and Articles of Association and are as follows:

- 1). To advance the Christian religion in, particularly but not exclusively Central and Southern Africa, for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals producing and/or distributing literature on Christianity to enlighten others about the Christian religion, and,
- 2). The relief and assistance of people in any part of the world who are the victims of war or natural disasters, trouble, or catastrophe in particular by the provision of grants to charitable organisations.

How our activities deliver public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The trustees have complied with their duty in Section 17 of the Charities Act 2011 and have paid due regard to guidance published by the Charity Commission regarding public benefit.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The year under review was particularly challenging in Malawi. During the weekend of 12 March 2023, Cyclone Freddy, the most energetic storm ever recorded, unleashed devastating force over the Southern Region, causing unprecedented destruction, death and misery. The relief effort understandably preoccupied us for the remainder of our financial year (and beyond!), of which more later.

Encouragements:

1. **Safeguarding.** We had a week-long safeguarding workshop, run by Tehila, a Zambian organisation which specialises in that field. It was an excellent experience, involving group discussions and roleplay etc., resulting more in a Safeguarding culture rather than just a Safeguarding policy. It was unfortunate that Cyclone Freddy arrived hard on the heels of the training, somewhat overshadowing the important lessons learned.
2. **Formation of Assembly at Saidi.** We had intended a week-long Bible teaching conference in April / May, but this had to be cancelled due to the ongoing effects of Cyclone Freddy. Instead, we visited several displacement camps with aid in the mornings, and returned to Saidi for Bible studies with the local believers followed by a Gospel meeting, each afternoon. It was encouraging to see the immediate response of some who expressed interest in Baptism, and particularly so when a small group of believers began to meet as an assembly a short time later.
3. **Malawi Gospel Outreach** 2023 had fewer participants than the previous year, although it was heartening to see new faces among the number. We were unable to make school visits, as we had done the previous year, however the Children's Day Camp at Saidi was a highlight for all. The focus was on children who normally attend the regular Bible studies at Saidi, and although it was difficult to turn others away, the tighter control on numbers contributed to a better organised and more profitable experience overall.
4. **School Visits.** Regrettably, School's ministry also suffered as many schools were commandeered as temporary shelters for people displaced by the cyclone, and our people were preoccupied with the relief effort. As things returned to normal later in the year, so focus was regained, and some new schools were added to the visiting schedule. Going forward, we are excited about the possibilities that the NYB (Nthawi Ya Baibulo) curriculum will present.

5. **Literature.** We have continued to develop the distribution network, and the total of items distributed has now exceeded 15 million tracts, and calendars etc. It is challenging to meet the ever-increasing demand for more and new items - a great “problem” to have. We are grateful to our friends at Revival Movement who continue to provide large quantities of materials for free distribution in Malawi.
6. **Donation Income.** The upward trend continued, with total donations increasing by 25% on the previous year. This reflects the measure in which the Lord’s people were moved by the need that resulted from Cyclone Freddy but is nonetheless a blessing and encouragement to us.
7. **Relief Effort.** Malawi is not unaccustomed to weather-related crises, but Cyclone Freddy brought problems on a scale never seen before. It is impossible to gauge the impact with precision, but it is no exaggeration that hundreds of thousands were displaced from their homes, and millions were affected by the loss of crops and damage to their dwellings.

We responded as quickly as we could, and over the ensuing months we assisted over a thousand people with emergency food supplies, until the displacement camps were disbanded on government orders. Thereafter, we continued the relief effort by building around 15 homes and helping with repairs to others which had not completely collapsed.

It was humbling to hear the appreciation of many who would otherwise have received little or no assistance in their time of desperate need. The relief effort provided many opportunities to declare explicitly the Good News of salvation as well as demonstrating the love of God in practical ways.

8. **Admin & Bookkeeping.** Our admin has been considerably improved by hiring a qualified bookkeeper in Malawi, and the additional support of Jessica Kember, who has been doing additional bookkeeping work on a volunteer basis. We continue to look for a someone who can add further strength at board level.

Challenges:

1. **Cyclone Freddy,** as mentioned above, cast a long, dark shadow over the work in 2022/3. Apart from disrupting to our normal activities, being in constant proximity to such hardship took an emotional toll on the team. Brother Harold was very traumatised as his home is situated in an area particularly affected by major mudslides, and he and his family feared for their lives during the weekend of the cyclone. This continues to remind us of the vulnerability of the work to illness or loss of key individuals.

The cyclone and ensuing hardship has highlighted the importance of having a reliable supply of maize (corn) for our in-house use, as well as for helping those in need. Consequently, we consider it a priority to develop our own growing capability and in particular to make progress with plans to implement an irrigation project on some of the land available to us at Saidi.

2. **Security.** Following the cyclone the ongoing economic difficulties in Malawi intensified, resulting in a crime wave across the country. We felt it important to minimise risk to life and property and invested further in our CCTV network and in guard dogs and training in their handling and care. This is an ongoing concern, which we believe can be addressed by (inter alia) the addition of staff housing.

We agreed that Bro Goodson’s security and wellbeing were being compromised by living inside the main compound at Saidi. Accordingly, we took steps to give him and his family some private space by commencing work on a separate home for them towards the south end of the site.

3. **Vehicle Reliability.** We continue to be beset by vehicle problems. Unfortunately, the Isuzu pickup which had been off the road for so long with engine trouble, broke down again almost immediately we received it back from the workshop. We have also had some issues with the used Mitsubishi truck we imported from Japan. Sadly, quality of spare parts and labour is a major problem, and the cost of replacement vehicles is prohibitive due to government tax and duty. We continue to explore solutions to this recurring problem.
4. **Fuel Shortage.** Various aspects of the work were curtailed due to persistent interruptions to fuel supply in Malawi. The problem was mainly due to the government’s shortage of foreign currency. While the situation has since improved somewhat (by the 44% currency devaluation in November), the shortage has driven soaring price inflation (almost 30%) affecting everything from food to building materials.

5. **Site Development.** We have not managed to make as much progress as we would have liked on site development at Saidi. This has largely been due to the distraction of Cyclone Freddy (already mentioned) as well as financial restraints as the cost of materials in Malawi has increased significantly.

Trustees:

1. Regrettably, Janet McMaster resigned as a Trustee as she felt unable to give the role what it demanded due to her own health problems, and those of her parents. We express our thanks to Janet for her invaluable contribution to the work of SALT since its inception.

I am grateful to my fellow Trustees for their ongoing help and support. Together, we express our heartfelt thanks to all who have supported us in so many ways during the past year. Above all, we express our deep gratitude for the privilege of serving the Lord in Malawi, and for his enablement, without which it would have been impossible for us to achieve anything at all.

FINANCIAL REVIEW

Financial position

During the period the charity reported a surplus of £52,877 (£8,470 for 2022). At the balance sheet date the charity had a surplus in funds of £141,957 (£89,080 at 2022), of which £(147,265), (£(61,133) at 2022), were restricted funds.

Investment policy

The Memorandum and Articles give the trustees the power to apply funds in such a manner as they think fit of for the benefit of any of the stated charitable objects or to invest funds as permitted by the Trustee Act 2000.

Reserves policy

The trustees have examined the requirement for reserves in the light of the main risks facing the charity. It is the policy of Southern Africa Literature Trust to maintain funds at a level which allows the charity to operate in the light of unforeseen circumstances. The trustees believe that the level of reserves at the end of the financial accounting period are adequate to meet this policy.

PLANS FOR FUTURE PERIODS

It is a priority for us to broaden and deepen our skill set at Board level, and so we will continue to actively seek additional help in the year ahead and will continue to up-skill our existing team.

Our annual Bible teaching conference in Malawi has suffered in successive years due to the last presidential election and re-run, the pandemic and then Cyclone Freddy. We are keen to resume this in the coming year.

We also plan to continue working with our colleagues in Malawi with a view to the development of the site at Saidi, and to improve our resilience against weather-related food shortages by pursuing plans to develop irrigation and sustainable farming projects there.

We will also continue to press forward with the translation of the Nthawi ya Baibulo (Bible Time) curriculum, with a view to this being ready for printing during mid to late 2024.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was incorporated as a company limited by guarantee on 21st September 2018 and gained charitable status on 28th January 2019 from which latter date the activities of the charity commenced. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

The trustees acting at the year end and who served for the full accounting period were:

Mr. Stephen Harper
Mrs. Agnes Gail Harper
Mr James David McMaster
Dr. Sarah Elizabeth Bond (ne Horan)

Recruitment and appointment of trustees

Members of the Board are appointed by a decision of the Directors. Every Director shall be appointed for an initial term of up to three years and by invitation only. The process is as follows, either the Chairman or one of the directors will make known to the other members of the board who they propose. After careful consideration and an appropriate character reference, a unanimous agreement should be reached when the final decision is made. In the case of indecision, the matter will be given further consideration until the next Board meeting.

At each annual general meeting one-third of the directors or, if their number is not three or a multiple of three, the number nearest to one-third, must retire from office and may offer themselves for re-election.

Organisational structure

Trustees' meetings are held each month either with the trustees meeting in person or by internet communication. Having regard to the size and activities of the charity, our experience has been that the company's business has been adequately dealt with at the monthly meetings. Minutes are prepared, circulated and agreed at subsequent meetings.

Induction and training of new trustees

If a new board member is appointed, they will be provided with an induction pack outlining the duties and responsibilities of their role and additional information as regards to the Charity. DBS clearance is a prerequisite.

Risk Management

The trustees review the major risks to the charity on an ongoing basis. Significant external risks are funding and expenditure.

Procedures are in place to ensure compliance of health and safety regulations and safeguarding for volunteers, leaders and trustees.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

11581132 (England and Wales)

Registered Charity number

1181782

Registered office

71 Howard Street

North Shields

Tyne and Wear

NE30 1AF

Trustees

Mr. Stephen Harper

Mrs. Agnes Gail Harper

Mr James David McMaster

Mrs Janet Deborah McMaster (to 29 June 2023)

Dr. Sarah Elizabeth Bond

Independent Examiner

David Hodgson, MBE, FCA, ACIB

Read, Milburn & Co

71 Howard Street

North Shields

Tyne and Wear

NE30 1AF

Bankers

HSBC UK

Belfast Royal Avenue

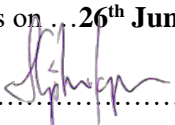
25-29 Royal Avenue

Belfast

BT1 1FB

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on **26th June 2024**.. and signed on its behalf by

.....


Mr Stephen Harper

On behalf of the Trustees of Southern Africa Literature Trust

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SOUTHERN AFRICA LITERATURE TRUST
For the period ended 30th September 2023**

Independent Examiner's Report to the trustees of Southern Africa Literature Trust

I report to the charity trustees on my examination of the accounts of the Company for the accounting period ended 30 September 2023.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Hodgson, MBE, FCA, ACIB
Chartered Accountant

Read, Milburn & Co
71 Howard Street
North Shields
NE30 1AF

Date: ...26th June 2024...

SOUTHERN AFRICA LITERATURE TRUST

Balance Sheet as at 30 September 2023

		2023	2022
		£	£
FIXED ASSETS			
Office Equipment, at cost	530		
Less depreciation	<u>356</u>	174	218
CURRENT ASSETS			
Debtors – Customs & Excise	2,275		1,062
Loan – Harold Makawa	9,475		9,475
Cash at Bank and in Hand	<u>130,033</u>		<u>78,325</u>
	<u>£141,783</u>		<u>£88,862</u>
CURRENT LIABILITIES			
Sundry Accruals	-		-
Net Current Assets		141,783	88,862
Total Assets less Current Liabilities		<u>141,957</u>	<u>89,080</u>
Total Net Assets		<u>£141,957</u>	<u>£89,080</u>
FUNDS OF THE CHARITY			
Unrestricted Funds		289,222	150,213
Restricted Funds (<i>Note 4</i>)		(147,265)	(61,133)
Total Funds		<u>£141,957</u>	<u>£89,080</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 30 September 2023.

The members have not required the company to obtain an audit of its financial statements for the period ended 30 September 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small company regime.

The financial statements were approved by the Board of Trustees on ...26th June 2024... and were signed on its behalf by:


.....
STEPHEN HARPER, (Chair of Trustees)

The notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Statement of Financial Activities for the year ended 30 September 2023

	/-----2023-----\ Unrestricted Restricted Total			2022
	INCOME			
Donations and Legacies	228,501	109,252	337,753	266,692
Gift Aid	3,546	-	3,546	4,501
Bank Interest Received	392	-	392	19
Total Income	£232,439	£109,252	£341,691	£271,212
	=====	=====	=====	=====
EXPENDITURE				
Charitable Activities				
<i>Advertising & Promotion</i>	1,384	-	1,384	255
<i>Computer Costs</i>	8,967	-	8,967	2,453
<i>Carriage & Shipping</i>	3,249	-	3,249	2,502
<i>Travel & Subsistence</i>	10,489	-	10,489	14,337
<i>Motor Expenses</i>	284	-	284	1,584
<i>Rent of Office and Storage</i>	3,373	-	3,373	2,982
<i>Heat & Light</i>	85	-	85	-
<i>Insurance</i>	295	-	295	269
<i>Telephone</i>	277	-	277	291
<i>Printing, Postage & Stationery</i>	2,242	-	2,242	59
<i>General Administration Expenses</i>	1,907	-	1,907	53
<i>Donations to SALT Malawi</i>	65,991	137,113	203,104	212,604
<i>Literature Publication & Printing</i>	41,247	-	41,247	10,083
<i>Malawi Gospel Outreach Expenses</i>	5,046	-	5,046	10,604
<i>Relief Aid & Operations</i>	2,473	-	2,473	-
<i>Bank Charges</i>	1,399	-	1,399	1,516
<i>Accountancy & Professional Expenses</i>	2,832	-	2,832	2,683
<i>Foreign Exchange variances</i>	117	-	117	413
<i>Depreciation of Office Equipment</i>	44	-	44	54
Total Expenses	£151,701	£137,113	£288,814	£262,742
	=====	=====	=====	=====
NET INCOME	80,738	(27,861)	52,877	8,470
RECONCILIATION OF FUNDS				
Total funds brought forward	150,213	(61,133)	89,080	80,610
Transfers between funds	58,271	(58,271)		
TOTAL FUNDS CARRIED FORWARD	£289,222	£(147,265)	£141,957	£89,080
	=====	=====	=====	=====

The Notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Notes to the Financial Statements

Note 1 – STATUTORY INFORMATION

Southern Africa Literature Trust is a private company limited by guarantee, registered in England and Wales. The company's registered number and registered address can be found within the Reference and Administration Details.

The Accounting period is for the year to 30th September 2023 and comparative figures are for the year to 30th September 2022.

Note 2 – ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amounts and obligation can be measured reliably. Expenditure is accounted for on a cash basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Depreciation

Depreciation has been provided at a rate of 20% on a reducing balance basis on fixed assets.

Taxation

The Charity is exempt from taxation on its charitable activities.

Realised gains and losses

There have been no realised gains or losses on investments during the year.

Note 3 – TRUSTEES' REMUNERATION AND BENEFITS

No payments have been made to any of the Trustees during the accounting period to 30th September 2023 or in the previous accounting period.

SOUTHERN AFRICA LITERATURE TRUST
Notes to the Financial Statements (continued)

Note 4 – RESERVES

During the previous year, a gift of £58,271 was received by the charity and was at that stage allocated as restricted Relief Funds. As the Relief Fund reserve is currently over-funded in excess of what is likely to be needed, the donor has agreed that their gift can be released to unrestricted funds and accordingly a transfer has been shown in the accounts for the current year.

Additionally, restricted fund expenditure amounting to £20,595 was incorrectly allocated to Local Workers Fund last year instead of Relief Funds and has now been adjusted by transfer during the current year.

The balance on Restricted Reserves is made up of restricted income less associated expenditure during the accounting period. Details of the make-up of balances on Restricted Reserves as at the Balance Sheet date is as follows:-

	B/Fwd	Income	Expenditure	Fund Transfer	C/Fwd
Building Fund	(113,891)	3,303	60,419		(171,007)
Relief Funds	86,131	102,677	72,708	(78,866)	37,234
Local Workers	(33,373)	3,272	3,986	20,595	(13,492)
	<u>£(61,133)</u>	<u>£109,252</u>	<u>£137,113</u>	<u>£(58,271)</u>	<u>£(147,265)</u>
	=====	=====	=====	=====	=====

SOUTHERN AFRICA LITERATURE TRUST

England & Wales - Charity number 1181782

Accounts

SOUTHERN AFRICA LITERATURE TRUST

**71 Howard Street
North Shields
Tyne and Wear
NE30 1AF**

**Annual Report
and
Financial Statements
for the year
1st October 2021
to
30th September 2022**

**Registered Charity No 1181782
Company Registered No 11581132**

SOUTHERN AFRICA LITERATURE TRUST

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Statement of Financial Activities	9
Notes to the Accounts	10 - 11

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements for the year ended 30th September 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVE AND ACTIVITIES

Objective and aims

The Charity's objectives are set out in its Memorandum and Articles of Association and are as follows:

- 1). To advance the Christian religion in, particularly but not exclusively Central and Southern Africa, for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals producing and/or distributing literature on Christianity to enlighten others about the Christian religion, and,
- 2). The relief and assistance of people in any part of the world who are the victims of war or natural disasters, trouble, or catastrophe in particular by the provision of grants to charitable organisations.

How our activities deliver public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The trustees have complied with their duty in Section 17 of the Charities Act 2011 and have paid due regard to guidance published by the Charity Commission regarding public benefit.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

We are grateful for your continued support, which has enabled us to make a positive impact on the lives of many individuals through our outreach programs and initiatives. In everything we acknowledge the Lord's faithfulness and pray that the efforts of the Trust will ultimately be for his glory alone.

Encouragements:

1. **Income:** We are pleased to report that our upward trend in donation income has continued, demonstrating the unwavering support and generosity of our donors. Southern Africa Literature Trust experienced a significant increase in income for the year, with a rise of approximately 10% compared to the previous year. This increase in some measure reflects a generous response to the needs precipitated by Cyclone Ana (of which more later). We extend our heartfelt gratitude to all our donors, whose contributions have played a crucial role in sustaining our programs and initiatives. Your dedication to our cause is truly commendable, and we remain inspired by your unwavering belief in the power of Gospel literature to transform lives. Thank you for your continued support and commitment to our mission.
2. **Malawi Gospel Outreach:** Following a temporary break, our Malawi Gospel Outreach program resumed with great enthusiasm. We had the privilege of visiting six schools, where we distributed gospel texts and exercise books. Additionally, we organized a gospel program at each school, leaving a lasting impact on the students.
3. **Saidi Development Work:** We made notable progress with the development work at Saidi. We successfully purchased additional land and continued constructing the perimeter wall. Furthermore, we completed the container offices and began working on the print room, which will also serve as a temporary apartment. To enhance security, we installed CCTV cameras and a siren system, although we are addressing some teething issues with the system. We also retained the services of a local architect in Malawi and have begun work on a preliminary development plan for the site, which we hope to publish in the months ahead.
4. **School Visitations:** Our school visitations have been met with great demand, highlighting the significant impact we are making in the schools' sector. These visits provide an opportunity for us to engage with students and impact these young lives.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

- 5 Literature Distribution: Literature distribution remains a cornerstone of our outreach efforts. We continue to provide valuable resources to those in spiritual need. However, we acknowledge the ongoing challenge of keeping up with the demand for supplies, and we are actively seeking ways to address this issue. We also acknowledge the tireless efforts of our network of volunteer distributors in Malawi, many of whom struggle with serious personal hardships.
- 6 Support for Dzaleka Refugee Camp: Our commitment to supporting the Dzaleka refugee camp remains unwavering. We are proud to be involved in a daily feeding program for refugees, ensuring their basic needs are met. Additionally, we funded a skills training program for foster mothers in the camp, empowering them for a better future.
- 7 Street Kids Feeding Program: We maintain our support for the daily Street Kids feeding program in Lilongwe. By providing nourishment and care, we strive to make a positive difference in the lives of these vulnerable children.

Discouragements:

1. Fire Incident: In January 2022, we experienced a setback when a fire destroyed the roof of the msasa, where we conduct numerous meetings and outreach activities. However, we are pleased to report that the msasa has been repaired and is once again fully operational.
2. Cyclone Impact: Unfortunately, Malawi was hit by another devastating cyclone early in 2022, causing widespread destruction. Despite this, we were able to contribute to the rebuilding efforts, assisting several families in reconstructing their homes.
3. Security Incident: One of our colleagues, Anna, experienced a break-in at her home, followed by a distressing assault. While this incident has deeply affected her, we are grateful that she is recovering well. We continue to offer support from a distance, providing assistance whenever possible.

Other Significant Matters:

1. Board Development: We remain committed to enhancing the capabilities of our Board of Trustees. Throughout the year, we organized a workshop focusing on risk assessment, equipping our trustees with valuable skills to navigate challenges effectively.
2. Trustee Update: Unfortunately, one of our esteemed trustees, Janet McMaster, was diagnosed with cancer during the year. This has understandably impacted her ability to contribute to the board. We extend our heartfelt wishes for her full and speedy recovery, and we appreciate her dedication and past contributions.

We would like to express our sincere gratitude to the existing trustees for their unwavering support and commitment. Their guidance and expertise have been invaluable in our pursuit of our mission. As we recognize the need for a broader range of perspectives, we are actively seeking new trustees who can bring diverse expertise and insights.

Finally, we recognise that the work of the Trust would not be possible without the prayer support of many believers around the world. This is of enormous value to us, and we offer sincere thanks in the Lord's name.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

FINANCIAL REVIEW

Financial position

During the period the charity reported a surplus of £8,470 (£33,521 for 2021). At the balance sheet date the charity had a surplus in funds of £89,080, (£80,610 at 2021), of which £(61,133), (£(34,319) at 2021), were restricted funds.

Investment policy

The Memorandum and Articles give the trustees the power to apply funds in such a manner as they think fit of for the benefit of any of the stated charitable objects or to invest funds as permitted by the Trustee Act 2000.

Reserves policy

The trustees have examined the requirement for reserves in the light of the main risks facing the charity. It is the policy of Southern Africa Literature Trust to maintain funds at a level which allows the charity to operate in the light of unforeseen circumstances. The trustees believe that the level of reserves at the end of the financial accounting period are adequate to meet this policy.

PLANS FOR FUTURE PERIODS

The msasa fire, cyclone Ana, and Anna Vallance's break-in and assault each cast a long, dark shadow over 2022. As we collectively began to recover from these incidents, we had occasion to reflect upon the need for increased resilience and Risk Management awareness across our operations.

Accordingly, we took the opportunity to begin in-depth Risk Management assessments when we met for our Trustees' workshop in early October 2022, and commissioned a week-long Safeguarding workshop in Malawi in early 2023.

The need to improve our operational resilience and governance capacity was highlighted again by Janet McMaster's illness, and the further cyclone in Malawi in early 2023, which brought devastation on an unprecedented scale. We were so thankful that Harold Makawa (Malawi Trustee) and his family were brought safely through the cyclone, albeit in traumatic circumstances. A different outcome could have had a very serious impact on our functional ability in Malawi.

We have been very encouraged recently by the spiritual progress at Saidi, where years of effort is starting to bear fruit. A number of believers have been baptised and form the nucleus of the recently-established assembly.

Looking forward, then, we plan to continue to broaden and deepen our capacity at all levels, both in the UK and Malawi. We will continue to seek to recruit additional Trustees who can augment our present skill set, and to train Trustees in order to improve their capabilities. Although our planned week of Bible teaching was frustrated by Cyclone Freddy, the teaching and training of additional volunteer works in Malawi remains a priority, now more so than ever.

It is also increasingly apparent that we need to improve our readiness to respond to disaster situations, especially if extreme weather incidents continue to be a frequent as they have been recently. This will entail increasing our financial reserves to ensure that we have sufficient funds available to respond, as well as other practical measures, still to be determined.

Our core evangelistic activities continue to expand. We are excited about the ever-nearing prospect of *Nthawi ya Baibulo* (Bibletime) being finally ready for roll-out, but very aware that this will require significant human and financial resources.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

We are equally excited and daunted by the potential scale of the project to develop the Saidi site, not just in support of the existing work there, but also anticipating its expanding function as a centre for the literature, children's and teaching ministries. Over the incoming months, we aim to continue work on the development proposal, and to begin more detailed planning of the next phase(s) of development, which are likely to entail accommodation for overseas visitors and short-term works, and facilities for residential Bible teaching.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was incorporated as a company limited by guarantee on 21st September 2018 and gained charitable status on 28th January 2018 from which latter date the activities of the charity commenced.. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

The trustees acting at the year end and who served for the full accounting period were:

Mr. Stephen Harper
Mrs. Agnes Gail Harper
Mr James David McMaster
Mrs. Janet Deborah McMaster
Dr. Sarah Elizabeth Bond (ne Horan)

Recruitment and appointment of trustees

Members of the Board are appointed by a decision of the Directors. Every Director shall be appointed for an initial term of up to three years and by invitation only. The process is as follows, either the Chairman or one of the directors will make known to the other members of the board who they propose. After careful consideration and an appropriate character reference, a unanimous agreement should be reached when the final decision is made. In the case of indecision, the matter will be given further consideration until the next Board meeting.

At each annual general meeting one-third of the directors or, if their number is not three or a multiple of three, the number nearest to one-third, must retire from office and may offer themselves for re-election.

Organisational structure

Trustees' meetings are held each month either with the trustees meeting in person or by internet communication. Having regard to the size and activities of the charity, our experience has been that the company's business has been adequately dealt with at the monthly meetings. Minutes are prepared, circulated and agreed at subsequent meetings.

Induction and training of new trustees

If a new board member is appointed, they will be provided with an induction pack outlining the duties and responsibilities of their role and additional information as regards to the Charity. DBS clearance is a prerequisite.

Risk Management

The trustees review the major risks to the charity on an ongoing basis. Significant external risks are funding and expenditure.

Procedures are in place to ensure compliance of health and safety regulations and safeguarding for volunteers, leaders and trustees.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

11581132 (England and Wales)

Registered Charity number

1181782

Registered office

71 Howard Street

North Shields

Tyne and Wear

NE30 1AF

Trustees

Mr. Stephen Harper

Mrs. Agnes Gail Harper

Mr James David McMaster

Mrs. Janet Deborah McMaster

Dr. Sarah Elizabeth Bond

Independent Examiner

David Hodgson, MBE, FCA, ACIB

Read, Milburn & Co

71 Howard Street

North Shields

Tyne and Wear

NE30 1AF

Bankers

HSBC UK

Belfast Royal Avenue

25-29 Royal Avenue

Belfast

BT1 1FB

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on and signed on its behalf by

12 July 2023


.....

Mr Stephen Harper

On behalf of the Trustees of Southern Africa Literature Trust

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SOUTHERN AFRICA LITERATURE TRUST
For the period ended 30th September 2022**

Independent Examiner's Report to the trustees of Southern Africa Literature Trust

I report to the charity trustees on my examination of the accounts of the Company for the accounting period ended 30 September 2022.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

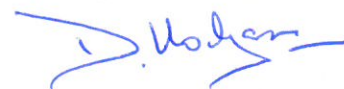
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Hodgson, MBE, FCA, ACIB
Chartered Accountant

Read, Milburn & Co
71 Howard Street
North Shields
NE30 1AF

Date: 12 July 2023

SOUTHERN AFRICA LITERATURE TRUST

Balance Sheet as at 30 September 2022

	2022	2021
	£	£
FIXED ASSETS		
Office Equipment, at cost	530	
Less depreciation	<u>312</u>	<u>272</u>
	218	272
CURRENT ASSETS		
Debtors – Customs & Excise	1,062	1,181
Loan – Harold Makawa	9,475	-
Cash at Bank and in Hand	<u>78,325</u>	<u>79,157</u>
	<u>£88,862</u>	<u>£80,338</u>
CURRENT LIABILITIES		
Sundry Accruals	<u>-</u>	<u>-</u>
	88,862	80,338
Net Current Assets	88,862	80,338
	<u>89,080</u>	<u>80,610</u>
Total Assets less Current Liabilities	89,080	80,610
	<u>£89,080</u>	<u>£80,610</u>
Total Net Assets	£89,080	£80,610
FUNDS OF THE CHARITY		
Unrestricted Funds	150,213	114,929
Restricted Funds (Note 4)	(61,133)	(34,319)
	<u>£89,080</u>	<u>£80,610</u>
Total Funds	£89,080	£80,610

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 30 September 2022.

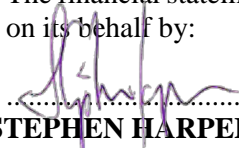
The members have not required the company to obtain an audit of its financial statements for the period ended 30 September 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small company regime.

The financial statements were approved by the Board of Trustees on 12 July 2023 and were signed on its behalf by:


.....
STEPHEN HARPER, (Chair of Trustees)

The notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Statement of Financial Activities for the year ended 30 September 2022

	/-----2022-----\ Unrestricted Restricted Total			2021
	INCOME			
Donations and Legacies	171,896	94,796	266,692	224,338
Gift Aid	4,409	92	4,501	2,672
Bank Interest Received	19	-	19	3
Total Income	£176,324	£94,888	£271,212	£227,013
	=====	=====	=====	=====
EXPENDITURE				
Charitable Activities				
<i>Advertising & Promotion</i>	255	-	255	191
<i>Computer Costs</i>	2,424	29	2,453	1,001
<i>Carriage & Shipping</i>	2,502	-	2,502	1,113
<i>Travel & Subsistence</i>	14,337	-	14,337	5,365
<i>Motor Expenses</i>	1,584	-	1,584	225
<i>Rent of Office and Storage</i>	2,436	546	2,982	2,923
<i>Heat & Light</i>	-	-	-	160
<i>Insurance</i>	269	-	269	250
<i>Telephone</i>	291	-	291	302
<i>Printing, Postage & Stationery</i>	59	-	59	58
<i>General Administration Expenses</i>	53	-	53	1,059
<i>Donations to SALT Malawi</i>	91,477	121,127	212,604	148,961
<i>Literature Publication & Printing</i>	10,083	-	10,083	22,800
<i>Malawi Gospel Outreach Expenses</i>	10,604	-	10,604	1,074
<i>Relief Aid & Operations</i>	-	-	-	6,616
<i>Bank Charges</i>	1,516	-	1,516	418
<i>Accountancy & Professional Expenses</i>	2,683	-	2,683	313
<i>Foreign Exchange variances</i>	413	-	413	595
<i>Depreciation of Office Equipment</i>	54	-	54	
Total Expenses	£141,040	£121,702	£262,742	£193,492
	=====	=====	=====	=====
NET INCOME	35,284	(26,814)	8,470	33,521
RECONCILIATION OF FUNDS				
Total funds brought forward	114,929	(34,319)	80,610	47,089
TOTAL FUNDS CARRIED FORWARD	£150,213	£(61,133)	£89,080	£80,610
	=====	=====	=====	=====

The Notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Notes to the Financial Statements

Note 1 – STATUTORY INFORMATION

Southern Africa Literature Trust is a private company limited by guarantee, registered in England and Wales. The company's registered number and registered address can be found within the Reference and Administration Details.

The Accounting period is for the year to 30th September 2022 and comparative figures are for the year to 30th September 2021.

Note 2 – ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

As these are the first financial statements, there are no comparative figures shown.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amounts and obligation can be measured reliably. Expenditure is accounted for on a cash basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Depreciation

Depreciation has been provided at a rate of 20% on a reducing balance basis on fixed assets.

Taxation

The Charity is exempt from taxation on its charitable activities.

Realised gains and losses

There have been no realised gains or losses on investments during the year.

Note 3 – TRUSTEES' REMUNERATION AND BENEFITS

No payments have been made to any of the Trustees during the accounting period to 30th September 2022 or in the previous accounting period.

SOUTHERN AFRICA LITERATURE TRUST
Notes to the Financial Statements (continued)

Note 4 – RESERVES

The balance on Restricted Reserves is made up of restricted income less associated expenditure during the accounting period. Details of the make-up of balances on Restricted Reserves as at the Balance Sheet date is as follows:-

	B/Fwd	Income	Expenditure	C/Fwd
Building Fund	(36,801)	5,985	83,075	(113,891)
Relief Funds	11,397	83,750	9,016	86,131
Local Workers	(8,915)	5,153	29,611	(33,373)
	<u>£(34,319)</u>	<u>£94,888</u>	<u>£121,702</u>	<u>£(61,133)</u>
	=====	=====	=====	=====

SOUTHERN AFRICA LITERATURE TRUST

England & Wales - Charity number 1181782

Accounts

SOUTHERN AFRICA LITERATURE TRUST

**71 Howard Street
North Shields
Tyne and Wear
NE30 1AF**

**Annual Report
and
Financial Statements
for the year
1st October 2020
to
30th September 2021**

**Registered Charity No 1181782
Company Registered No 11581132**

SOUTHERN AFRICA LITERATURE TRUST

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SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements for the year ended 30th September 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVE AND ACTIVITIES

Objective and aims

The Charity's objectives are set out in its Memorandum and Articles of Association and are as follows:

- 1). To advance the Christian religion in, particularly but not exclusively Central and Southern Africa, for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals producing and/or distributing literature on Christianity to enlighten others about the Christian religion, and,
- 2). The relief and assistance of people in any part of the world who are the victims of war or natural disasters, trouble, or catastrophe in particular by the provision of grants to charitable organisations.

How our activities deliver public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The trustees have complied with their duty in Section 17 of the Charities Act 2011 and have paid due regard to guidance published by the Charity Commission regarding public benefit.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The activities of the Trust continued to be seriously affected by the ongoing Covid-19 pandemic for a significant portion of the year. Nevertheless, we are grateful that as travel restrictions began to ease, it was possible for the Chairman to visit Malawi twice to review operations there, first in May and again in August.

Stephen's visit in May was timed to coincide with the arrival in Malawi of Anna Vallance, who has been commended to the work by her assembly in Livonia, MI, USA. It has been a pleasure to welcome her. Her dedication to the work and devotion to the Lord will undoubtedly strengthen the team, particularly as she has joined the Board of the Malawi operation.

Anna has been gaining familiarity with the various aspects of the Trust's activities. She has accompanied Harold on school visits and literature supply trips, and is regularly involved with Goodson in the work around Saidi, setting up a Child Headed Households group with which she meets on a regular basis.

The visit in May also coincided with the appointment of Watipaso Kaliwo as Executive Assistant, SALT's first salaried employee. Wati brings several years of experience in Communications with a major international NGO, which combined with her excellent education, pleasant disposition, and devoted Christian character, should make her a real asset as she supports the administrative and related work of the Trust.

Wati & Anna have worked well together as a team, making monthly visits to Dzaleka Refugee Camp to oversee the orphan feeding and other programs there. Particularly noteworthy is the implementation of the Swahili BES/Bible Time ministry, which is being run as a pilot for the Chichewa work which we hope to roll out in the near future. Wati & Anna have worked together with Chichewa translation and revision teams on this major project, and we are looking forward to seeing the fruit of their labours.

At Dzaleka, we have been helping to provide additional school classrooms and desks, as well as installing a borehole for the use of the school and surrounding neighbours. At Saidi, we were involved in rehabilitating a dilapidated building used by a local Under-5's health clinic. By all accounts, these projects have been a great help to their respective communities.

It has been very encouraging to see real progress with our building project at Saidi. The priorities during this period have been (1) construction of a dwelling for the site supervisor (Goodson), (2) continuation of the perimeter wall / fence, (3) construction of a concrete base for shipping containers, and (4) earthworks to level the site, particularly removing several very large anthills. Goodson has grown into the supervisory role and proved to be faithful and diligent in this responsibility.

We take this opportunity to record our profound thanks to every brother and sister in Christ who has supported us – financially and in prayer. It goes without saying that the purchase and development of the land involves considerable expenditure. As a board, we are enormously encouraged by the Lord's provision for the financial needs of the development project. Donations more than doubled during the period, meaning that we were able to press ahead without compromising our conviction that this development should not adversely affect the ongoing activities of the Trust. At the same time, we are humbled, not just by the responsibility entrusted to us, but by the sad reality that a significant portion of this increase came from donations arising from the disposal of buildings by assemblies which have ceased to exist or become too small to need them. The responsibility to use such funds wisely for the perpetuation of Christian testimony in another part of harvest field weighs heavily.

Special mention is due to our friends at Revival Movement / Every Home Crusade, who blessed us again with a substantial donation of printed material. We estimate the commercial value of this donation to be a six-figure sum, and although we made several contributions toward their costs, their generosity enabled us to free up funds for outreach operations and building work in Malawi. We are conscious that RM / EHC support many ministries across the globe, and therefore we cannot rely upon them to meet all (or, even most) of our printing needs going forward.

Brother Harold has proved to be very useful in coordinating the growing literature ministry. He has developed relationships at various points of the supply chain: printers, clearing agents, couriers, and of course, our large network of volunteer literature distributors. We are grateful to him and the entire network of distributors for their diligent service, ultimately rendered to the Lord, of course.

We have continued to be troubled with costly vehicle reliability problems in Malawi. Our vehicles have an average age of almost 20 years, mostly driven on dusty, bumpy roads. The Trustees recently priced a replacement utility-type Land Cruiser, but the duty-free cost was in excess of £55,000 (US\$70,000), so for the meantime we have little option but to "struggle on". However, we have agreed to start a vehicle replacement fund to enable us to purchase such a vehicle at the earliest opportunity.

The Trust funded the purchase of a used 2 Ton truck, to be imported from Japan, although we did not take delivery of this until after the year-end. We are pleased that, after some initial mechanical issues were ironed out, the vehicle is giving very useful service, both in the building project and the literature work.

The Board takes seriously its financial and other responsibilities. During the early part of the period we met for a week-long workshop to educate and evaluate ourselves. We unanimously agreed that the time was well spent and highlighted various areas where we need to develop our competencies and policies. This is a work in progress and we have established an ongoing program of development and review.

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

FINANCIAL REVIEW

Financial position

During the period the charity reported a surplus of £33,521 (£6,060 for 2020). At the balance sheet date the charity had a surplus in funds of £80,610, (£47,089 at 2020), of which £(34,319), (£1,850 at 2020), were restricted funds.

Investment policy

The Memorandum and Articles give the trustees the power to apply funds in such a manner as they think fit of for the benefit of any of the stated charitable objects or to invest funds as permitted by the Trustee Act 2000.

Reserves policy

The trustees have examined the requirement for reserves in the light of the main risks facing the charity. It is the policy of Southern Africa Literature Trust to maintain funds at a level which allows the charity to operate in the light of unforeseen circumstances. The trustees believe that the level of reserves at the end of the financial accounting period are adequate to meet this policy.

PLANS FOR FUTURE PERIODS

In the near and medium term, the Trust aims to maintain our focus on Gospel Outreach activities, particularly through Gospel Literature. A strong theme has emerged from our workshop sessions, and the Board's vision is to enlighten, encourage, and empower local believers to fulfil their part in the Great Commission.

We intend to focus particularly on establishing the Bible Time ministry in Chichewa and developing our Gospel Literature supply capabilities, including discipleship and training of our volunteer network. This will require considerable resources, but as the Lord enables, we intend to continue our site development plans, prioritising structures that will enable us to host residential Bible teaching

SOUTHERN AFRICA LITERATURE TRUST

Report of the Trustees (Continued)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was incorporated as a company limited by guarantee on 21st September 2018 and gained charitable status on 28th January 2018 from which latter date the activities of the charity commenced.. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

The trustees acting at the year end and who served for the full accounting period were:

Mr. Stephen Harper
Mrs. Agnes Gail Harper
Mr James David McMaster
Mrs. Janet Deborah McMaster
Dr. Sarah Elizabeth Bond (ne Horan)

Recruitment and appointment of trustees

Members of the Board are appointed by a decision of the Directors. Every Director shall be appointed for an initial term of up to three years and by invitation only. The process is as follows, either the Chairman or one of the directors will make known to the other members of the board who they propose. After careful consideration and an appropriate character reference, a unanimous agreement should be reached when the final decision is made. In the case of indecision, the matter will be given further consideration until the next Board meeting.

At each annual general meeting one-third of the directors or, if their number is not three or a multiple of three, the number nearest to one-third, must retire from office and may offer them-selves for re-election.

Organisational structure

Trustees' meetings are held each month either with the trustees meeting in person or by internet communication. Having regard to the size and activities of the charity, our experience has been that the company's business has been adequately dealt with at the monthly meetings. Minutes are prepared, circulated and agreed at subsequent meetings.

Induction and training of new trustees

If a new board member is appointed, they will be provided with an induction pack outlining the duties and responsibilities of their role and additional information as regards to the Charity. DBS clearance is a prerequisite.

Risk Management

The trustees review the major risks to the charity on an ongoing basis. Significant external risks are funding and expenditure.

Procedures are in place to ensure compliance of health and safety regulations and safeguarding for volunteers, leaders and trustees.

SOUTHERN AFRICA LITERATURE TRUST
Report of the Trustees (Continued)

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
11581132 (England and Wales)

Registered Charity number
1181782

Registered office
71 Howard Street
North Shields
Tyne and Wear
NE30 1AF

Trustees

Mr. Stephen Harper
Mrs. Agnes Gail Harper
Mr James David McMaster
Mrs. Janet Deborah McMaster
Dr. Sarah Elizabeth Bond

Independent Examiner

David Hodgson, MBE, FCA, ACIB
Read, Milburn & Co
71 Howard Street
North Shields
Tyne and Wear
NE30 1AF

Bankers

HSBC UK
Belfast Royal Avenue
25-29 Royal Avenue
Belfast
BT1 1FB

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 7 June 2022 and signed on its behalf by


.....

Mr Stephen Harper

On behalf of the Trustees of Southern Africa Literature Trust

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SOUTHERN AFRICA LITERATURE TRUST
For the period ended 30th September 2021**

Independent Examiner's Report to the trustees of Southern Africa Literature Trust

I report to the charity trustees on my examination of the accounts of the Company for the accounting period ended 30 September 2021.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purpose of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Hodgson, MBE, FCA, ACIB
Chartered Accountant

Read, Milburn & Co
71 Howard Street
North Shields
NE30 1AF

Date: 7 June 2022

SOUTHERN AFRICA LITERATURE TRUST

Balance Sheet as at 30 September 2021

	2021	2020
	£	£
FIXED ASSETS		
Office Equipment, at cost	530	
Less depreciation	<u>258</u>	329
CURRENT ASSETS		
Debtors – Customs & Excise	1,181	1,304
Cash at Bank and in Hand	<u>79,157</u>	<u>45,750</u>
	<u>£80,338</u>	<u>46,750</u>
CURRENT LIABILITIES		
Sundry Accruals	<u>£ -</u>	-
Net Current Assets	80,338	46,750
Total Assets less Current Liabilities	<u>80,610</u>	<u>47,089</u>
Total Net Assets	<u>£80,610</u>	<u>47,089</u>
<hr/> FUNDS OF THE CHARITY		
Unrestricted Funds	114,929	45,239
Restricted Funds (Note 4)	(34,319)	1,850
Total Funds	<u>£80,610</u>	<u>£47,089</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 30 September 2021.

The members have not required the company to obtain an audit of its financial statements for the period ended 30 September 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small company regime.

The financial statements were approved by the Board of Trustees on **7 June 2022** and were signed on its behalf by:



STEPHEN HARPER, (Chair of Trustees)

The notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Statement of Financial Activities for the period ended 30 September 2021

	/-----2021-----\ Unrestricted Restricted Total			2020
	INCOME			
Donations and Legacies	138,001	86,337	224,338	100,473
Gift Aid	2,672	-	2,672	2,400
Bank Interest Received	3	-	3	12
Total Income	£140,676	£86,337	£227,013	£102,885
EXPENDITURE				
Charitable Activities				
<i>Advertising & Promotion</i>	191	-	191	1,584
<i>Computer Costs</i>	1,001	-	1,001	1,122
<i>Carriage & Shipping</i>	1,113	-	1,113	4,458
<i>Travel & Subsistence</i>	5,365	-	5,365	3,528
<i>Motor Expenses</i>	225	-	225	750
<i>Rent of Office and Storage</i>	2,923	-	2,923	3,847
<i>Heat & Light</i>	160	-	160	68
<i>Insurance</i>	250	-	250	247
<i>Telephone</i>	302	-	302	284
<i>Printing, Postage & Stationery</i>	58	-	58	105
<i>General Administration Expenses</i>	1,059	-	1,059	963
<i>Donations to SALT Malawi</i>	33,071	115,890	148,961	49,466
<i>Literature Publication & Printing</i>	22,800	-	22,800	23,077
<i>Malawi Gospel Outreach Expenses</i>	1,074	-	1,074	1,306
<i>Relief Aid & Operations</i>	-	6,616	6,616	3,922
<i>Bank Charges</i>	418	-	418	448
<i>Accountancy & Professional Expenses</i>	313	-	313	489
<i>Foreign Exchange variances</i>	595	-	595	1,076
<i>Depreciation of Office Equipment</i>	68	-	68	85
Total Expenses	£70,986	122,506	£193,492	£96,825
NET INCOME	69,690	(36,169)	33,521	6,060
RECONCILIATION OF FUNDS				
Total funds brought forward	45,239	1,850	47,089	41,029
TOTAL FUNDS CARRIED FORWARD	£114,929	£(34,319)	£80,610	£47,089

The Notes form part of these financial statements

SOUTHERN AFRICA LITERATURE TRUST

Notes to the Financial Statements

Note 1 – STATUTORY INFORMATION

Southern Africa Literature Trust is a private company limited by guarantee, registered in England and Wales. The company's registered number and registered address can be found within the Reference and Administration Details.

The Accounting period is for the year to 30th September 2020 and comparative figures are for the period from incorporation to 30th September 2019.

Note 2 – ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

As these are the first financial statements, there are no comparative figures shown.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amounts and obligation can be measured reliably. Expenditure is accounted for on a cash basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Depreciation

Depreciation has been provided at a rate of 20% on a reducing balance basis on fixed assets.

Taxation

The Charity is exempt from taxation on its charitable activities.

Realised gains and losses

There have been no realised gains or losses on investments during the year.

Note 3 – TRUSTEES' REMUNERATION AND BENEFITS

No payments have been made to any of the Trustees during the accounting period to 30th September 2021.

SOUTHERN AFRICA LITERATURE TRUST
Notes to the Financial Statements (continued)

Note 4 – RESERVES

The balance on Restricted Reserves is made up of restricted income less associated expenditure during the accounting period. Details of the make-up of balances on Restricted Reserves as at the Balance Sheet date is as follows:-

	B/Fwd	Income	Expenditure	C/Fwd
Building Fund	(6,799)	48,384	78,386	(36,801)
Relief Funds	8,382	32,068	29,053	11,397
Local Workers	267	5,885	15,067	(8,915)
	<u>£1,850</u>	<u>£86,337</u>	<u>£122,506</u>	<u>£(34,319)</u>