



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/04/2023 Period start date To 31/03/2024 Period end date

Charity name: Cape Maclear Learning and Development (CMLD)

Charity registration number: 1202570

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	For the public benefit to advance education supporting secondary and tertiary education opportunities for high performing students who families cannot afford the fees and associated costs. For education after primary school and relevant vocational training for selected adolescents and adults, to achieve sustainable livelihoods in Cape Maclear, Malawi.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Supporting secondary and tertiary education opportunities for high performing students who families cannot afford the fees and associated costs
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees of Cape Maclear Learning and Development confirm that they have had regard to the guidance issued by the Charity Commission on public benefit when reviewing the charity's aims and objectives and in planning future activities. This adherence ensures that all activities are conducted in line with the public benefit requirements as set out by the Charity Commission.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>1. Organizational Establishment:</p> <ul style="list-style-type: none"> ○ Successfully registered Cape Maclear Learning and Development (CMLD) as a Charitable Incorporated Organisation (CIO) with the Charity Commission for England and Wales. ○ Registered CMLD as a Non-Governmental Organisation (NGO) in Malawi. ○ Opened dedicated CMLD bank accounts with Metro Bank PLC in the UK and National Bank of Malawi in Malawi. ○ Obtained dedicated CMLD phone numbers in both the UK and Malawi. ○ Developed and launched the CMLD website (CMLD.org). <p>2. Programs and Initiatives:</p> <ul style="list-style-type: none"> ○ Established a formal selection process for assisting students from government primary schools, ensuring aid is directed to those with the greatest need. ○ Launched a peer-to-peer student support program during the summer holidays. ○ Initiated discussions with stakeholders to identify needs and interests for

		<p>vocational training programs.</p> <p>3. Impact:</p> <ul style="list-style-type: none"> ○ Three students graduated from university in 2023. ○ Currently supporting 2 university students. ○ Enrolled 5 new secondary school students, increasing the total number supported to 22. ○ Observed improved grades in students who participated in peer-to-peer support sessions. ○ Enhanced awareness of CMLD in the local community and beyond through effective networking efforts. <p>Challenges:</p> <p>1. Operational Delays:</p> <ul style="list-style-type: none"> ○ Establishing CMLD with financial institutions took longer than anticipated, delaying project funding efforts. <p>2. Economic Factors:</p> <ul style="list-style-type: none"> ○ Devaluation of the Malawi kwacha and high inflation rates led to significant increases in school fees, impacting Malawians' ability to afford education. ○ Despite higher exchange rates benefiting the charity, the overall cost of living and education expenses for Malawians increased.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	

Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	We are recently registered and have insufficient funds at this point to hold reserves
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution is a Charitable Incorporated Organisation whose only voting members are its charity trustees
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed for a set period

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cape Maclear Learning and Development
Other name the charity uses	CMLD
Registered charity number	1202570
Charity's principal address	30 Havelock Road Eastbourne East Sussex BN22 8EX

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Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

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Position (eg Secretary,
Chair, etc)

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Date

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EXPENDITURE 2023

	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
Secondary Students MK	1,736,495	23,000	0	0	0	2,500,243	0
University Students MK	0	751,165	1,042,815	0	555,583	0	70,770
Other Expenses MK	0	0	0	0	0	0	0
Total MK	1,736,495	774,165	1,042,815	0	555,583	2,500,243	70,770
Secondary Students £	1,353	18	0	0	0	1,878	0
University Students £	0	624	794	0	423	0	54
Other Expenses £	0	0	0	0	0	0	0
Total £	1,353	642	794	0	423	1,878	54

Nov-23	Dec-23	Jan-24	Feb-24	Mar-24		Total
27,000	0	3,707,243	130,000	0		8,123,980
0	0	924,333	406,000	0		3,750,665
225,000	39,950	419,500	100,000	0		784,450
252,000	39,950	5,051,075	636,000	0		12,659,095
20	0	1,545	54	0		4,869
0	0	379	166	0		2,440
169	18	172	41	0		400
189	18	2,095	262	0		7,709

DATE	SCHOOL	FORM	TERM	Transaction no
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Apr-23

4/18/2023	Mzuzu Government Secondary School	3	3	FT23108R2JM6
4/18/2023	Mangochi Secondary School	3	3	FT23108PLHYQ
4/18/2023	Dedza Secondary School	1	3	FT231086RV37
4/18/2023	Mangochi Secondary School	2	3	FT231083QH0D
4/18/2023	Mangochi Secondary School	3	3	FT23108WQ4X2
4/18/2023	Mangochi Secondary School	1	3	FT23108JS6QH
4/18/2023	Chaminade Secondary School	2	3	FT231080LZ1Z
4/18/2023	Lisumbwi Secondary School	1	3	FT23108LV235
4/18/2023	Mzuzu Secondary School	2	3	FT231089FH94
4/14/2023	Lilongwe Girls Secondary	2	3	
4/18/2023	Lisumbwi Secondary School	1	3	FT23108M770X
4/18/2023	Lisumbwi Secondary School	3	3	FT23108JCSZQ
4/18/2023	Mangochi Secondary School	1	3	FT23108TTYQ2
4/18/2023	Mangochi Secondary School	1	3	FT23108P1X05
4/18/2023	Lisumbwi Secondary School	2	3	FT23108LFXWG
4/18/2023	Lisumbwi Secondary School	4	3	FT23108R3KG2
4/18/2023	Lisumbwi Secondary School	1	3	FT23108CK48J

TOTAL

May-23

5/10/2023	Cape Maclear CDSS (Afternoon school)	2	3	
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TOTAL

Jun-23

TOTAL

Jul-23

TOTAL

Aug-23

TOTAL

Sep-23

9/11/2023 Mzuzu Government Secondary School	4	1	FT23254SVPFM
9/11/2023 Mangochi Secondary School	4	1	FT23254SVS4V
9/11/2023 Mangochi Secondary School	1	1	FT232545TGRG
9/11/2023 Dedza Secondary School	2	1	FT23254ND9B3
9/11/2023 Mangochi Secondary School	3	1	FT23254GFTQG
9/11/2023 Mangochi Secondary School	4	1	FT232546S9TH
9/11/2023 Mangochi Secondary School	2	1	FT23254RZNWL
9/11/2023 Mangochi Secondary School	1	1	FT232544VJQSC
9/11/2023 Chaminade Secondary School	3	1	FT23254GS2NS
9/11/2021 Blantyre Secondary School	1	1	FT23254246X7
9/11/2023 Lisumbwi Secondary School	2	1	FT232543C6H6
9/11/2023 Lisumbwi Secondary School	1	1	FT2325407BFK
9/11/2023 Mzuzu Secondary School	3	1	FT23254078C6

9/11/2023 Lilongwe Girls Secondary	3	1	N/A
9/11/2023 Lisumbwi Secondary School	2	1	FT23254K534N
9/11/2023 Lisumbwi Secondary School	4	1	FT232545FNBR
9/11/2023 Mangochi Secondary School	2	1	FT23254FQS44
9/11/2023 Mangochi Secondary School	2	1	FT23254FJB3C
9/11/2023 Lisumbwi Secondary School	3	1	FT232543NFF2
9/11/2023 Lisumbwi Secondary School	1	1	FT23254S3LQQ
11/09/1023 Lisumbwi Secondary School	2	1	FT23254Z5NV3
9/11/2023 Lisumbwi Secondary School	2	1	FT232545KGF7

TOTAL

Oct-23

TOTAL

Nov-23

11/23/2023 Mangochi Secondary School	2	1
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TOTAL

Dec-23

TOTAL

Jan-24

1/8/2024 Mzuzu Government Secondary School	4	2	FT24008F4857
1/8/2024 Mangochi Secondary School	4	2	FT240087FCR1
1/8/2024 Mangochi Secondary School	1	2	FT240088M960
1/8/2024 Dedza Secondary School	2	2	FT240081KQT1
1/8/2024 Mangochi Secondary School	3	2	FT340084HTOL
1/8/2024 Mangochi Secondary School	4	2	FT240089QFQG
1/8/2024 Mangochi Secondary School	2	2	FT24008KB1SC
1/8/2024 Mangochi Secondary School	1	2	FT24008JPFLH
1/8/2024 Chaminade Secondary School	3	2	FT24009GOZ60
1/8/2024 Blantyre Secondary School	1	2	FT4008DF6VJ
1/8/2024 Lisumbwi Secondary School	2	2	FT2400850L9H
1/8/2024 Lisumbwi Secondary School	1	2	FT24008SP02L
1/8/2024 Mzuzu Secondary School	3	2	FT24008DWOP
1/8/2024 Lilongwe Girls Secondary	3	2	
1/8/2024 Lisumbwi Secondary School	2	2	FT24008RKKQJ
1/8/2024 Lisumbwi Secondary School	4	2	FT24008Q1R55
1/8/2024 Mangochi Secondary School	2	2	FT24008L3SXW
1/8/2024 Mangochi Secondary School	2	2	FT2400820DTX
1/8/2024 Lisumbwi Secondary School	3	2	FT24008VTGDW
1/8/2024 Lisumbwi Secondary School	1	2	FT240086X8V6
1/8/2024 Lisumbwi Secondary School	2	2	FT240080Q49C
1/8/2024 Lisumbwi Secondary School	2	2	FT24008F4857

TOTAL

Feb-24			
2/1/2024 Mzuzu Secondary School	4	2	FT24032YJ2GS
2/2/2024 Mzuzu Secondary School	3	2	FT2403314F7P
2/28/2028 Dedza Seconday School	2	2	FT24059RFPHD

TOTALS

Mar-24			
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TOTAL

<i>Fees</i>	<i>Bank fees</i>	<i>Transport</i>	<i>Uniform</i>	<i>Pocket Money</i>	<i>Extra</i>	<i>Exam fees</i>	TOTAL MK
							0
40,000							40,000
115,000							115,000
40,000							40,000
115,000							115,000
115,000							115,000
115,000							115,000
205,000							205,000
105,000	582.50						105,583
40,000							40,000
48,000		40,000					88,000
105,000	582.50						105,583
105,000	582.50						105,583
115,000							115,000
115,000							115,000
105,000	582.50						105,583
105,000	582.50						105,583
105,000	582.50						105,583
1,693,000	3,495.00	40,000	0	0	0	0	1,736,495
23,000							23,000
23,000							23,000
0							

0	0.00	0	0	0	0	0	0
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0

0	0.00	0	0	0	0	0	0
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0

0

0	0.00	0	0	0	0	0	0
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60,000							60,000
115,000							115,000
115,000							115,000
40,000							40,000
115,000							115,000
115,000							115,000
115,000							115,000
115,000							115,000
235,000							235,000
52,000	582.50						52,583
130,000	582.50						130,583
130,000	582.50						130,583
60,000							60,000

48,000		40,000	88,000
130,000	582.50		130,583
130,000	582.50		130,583
115,000			115,000
115,000			115,000
130,000	582.50		130,583
130,000	582.50		130,583
130,000	582.50		130,583
130,000	582.50		130,583
			2,500,243



0	0.00	0	0	0	0	27,000	27,000
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0							

0	0.00	0	0	0	0	0	0
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60,000							60,000
200,000							200,000
200,000							200,000
40,000							40,000
200,000							200,000
200,000							200,000
200,000							200,000
200,000							200,000
310,000							310,000
52,000	582.50						52,583
180,000	582.50						180,583
180,000	582.50						180,583
60,000							60,000
100,000		40,000					140,000
180,000	582.50						180,583
180,000	582.50						180,583
200,000							200,000
200,000							200,000
180,000	582.50						180,583
180,000	582.50						180,583
180,000	582.50						180,583
180,000	582.50						180,583

3,662,000	5,242.50	40,000	0	0	0	0	3,707,243
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40,000							40,000
40,000							40,000
50,000							50,000

130,000	0.00	0	0	0	0	0	130,000
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0

0	0.00	0	0	0	0	0	0
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ROE £ TOTAL £

0

1,283	31
1,283	90
1,283	31
1,283	90
1,283	90
1,283	90
1,283	160
1,283	82
1,283	31
1,283	69
1,283	82
1,283	82
1,283	90
1,283	90
1,283	82
1,283	82
1,283	82

21,811 1,353

1,283	18
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18

0 0



0 0



0 0



1,331	45
1,331	86
1,331	86
1,331	30
1,331	86
1,331	86
1,331	86
1,331	86
1,331	177
1,331	40
1,331	98
1,331	98
1,331	45

1,331	66
1,331	98
1,331	98
1,331	86
1,331	86
1,331	98
1,331	98
1,331	98
1,331	98

1,878



0

0



1,331.00 20

0 20



0 0



2,400	25
2,400	83
2,400	83
2,400	17
2,400	83
2,400	83
2,400	83
2,400	83
2,400	129
2,400	22
2,400	75
2,400	75
2,400	25
2,400	58
2,400	75
2,400	75
2,400	83
2,400	83
2,400	75
2,400	75
2,400	75
2,400	75

52,800 1,545



2,400	17
2,400	17
2,400	21

54



0 0

COMMENTS

Cash

Fees were adjusted upwards from term 2, only got notification of late feb 2024

ROE



DATE	UNIVERSITY	YEAR	SEMESTER
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Apr-23

TOTAL

May-23

5/20/2023	Nkhoma College of Nursing	3	2
5/20/2023	Nkhoma College of Nursing	3	2

TOTAL

Jun-23

6/12/2023	Nkhoma College of Nursing	3	2
6/13/2023	Politechnic Universtiy	4	2
6/29/2023	Malawi University of Business and Applied Sciences (MUBAS)	2	2

TOTAL

Jul-23

TOTAL

Aug-23

8/2/2023 Malawi University of Business and Applied Sciences (MUBAS)	2	2
8/12/2023 Lilongwe University of Agriculture and Natural resources (Bunda)	3	1
8/14/2023 Lilongwe University of Agriculture and Natural resources (Bunda)	3	1

TOTAL

Sep-23

TOTAL

Oct-23

10/6/2023 Nkhoma College of Nursing	3	2
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TOTAL

Nov-23

TOTAL

Dec-23

TOTAL

Jan-24		
1/25/2024	Malawi University of Business and Applied Sciences (MUBAS)	3 1
1/31/2024	Lilongwe University of Agriculture and Natural resources (Bunda)	3 2
1/31/2024	Lilongwe University of Agriculture and Natural resources (Bunda)	3 2

TOTAL

Feb-24		
2/22/2024	Nkhoma College of Nursing	3 2
2/27/2024	Nkhoma College of Nursing	3 2

TOTAL



TOTAL

Transaction no	Fees	Transaction Fees	Transport	Accommodation	Food	Pocket Money
	0					
	0	0.00	0		0	0
FT2314OXLLD4	500,000	582.50				
FT231646BFCG	250,000	582.50				
	750,000	1,165.00	0		0	0
FT231653LY5K		1,650.00				
FT23171KJ1M		582.50				
FT231805D580		582.50				
	0	2,815.00	0		0	0
	0					

	0	0.00	0	0	0	0
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FT23214F06D5		582.50	15,000	160,000		
FT23224YTfKQ	210,000					
FT23226X1F2M				160,000		

	210,000	582.50	15,000	320,000	0	0
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	0					
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	0	0.00	0	0	0	0
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FT23279GPVBO		770.00				
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0	770.00	0	0	0	0
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0

0	0.00	0	0	0	0
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0

0	0.00	0	0	0	0
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FT24025LCHGM		583	15,000	200,000	
FT24031YZ49F	300,000				
FT240316RW4H		3,750		160,000	

300,000	4,332.50	15,000	360,000	0	0
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FT240535JRFK	500
FT24058FY5TS	500

0	1,000.00	0	0	0	0
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0

0	0.00	0	0	0	0
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[illegible]

0 0 0 0 0 0



10,000			185,583	1,314	141
			210,000	1,314	160
			160,000	1,314	122

10,000	0	0	555,583	3,942	423
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0 0 0 0 0 0



	70,000	70,770	<div>1,314</div>		54
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0	0	70,000	70,770	1,314	54
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0					

0	0	0	0	0	0
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0					

0	0	0	0	0	0
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245,000		460,583	2,440	189	
		300,000	2,440	123	
		163,750	2,440	67	

0	245,000	0	924,333	7,320	379
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	85,000	85,500	2,440	35	
	320,000	320,500	2,440	131	

0	0	405,000	406,000	4,880	166
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0	0	0	0	0	0
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COMMENTS

Accommodaiton 160,000 plus 3500 airtel cost for annie to collect

Money for end of college Dinner in Nkhata Bay including suit

DATE

Apr-23

TOTAL

May-23

TOTAL

Jun-23

TOTAL

Jul-23

TOTAL

Aug-23

TOTAL

Sep-23

TOTAL

Oct-23

TOTAL

Nov-23

11/19/2023 Payment for Registration with Registrar General

11/28/2022 Part Payment to Justice for Registering with Registrar General and NGO Board

TOTAL

Dec-23

12/7/2023 Date pads and ink

12/7/2023 Rubber Stamps x 2

TOTAL

Jan-24

1/16/2024 Part payment for Justice Lawyer for Registration with NGO Board

1/17/2024 Payment to NGO for registration

1/17/2024 Paper puncher

TOTAL

Feb-24

2/10/2024 Final Payment to Justice for NGO registration

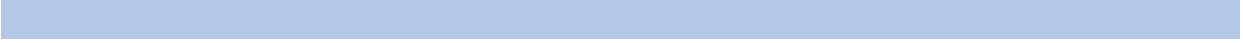
TOTAL

Mar-24

TOTAL

Amount	Transaction no	Transaction Fees	TOTAL MK	ROE	TOTAL £
	0				
	0	0	0	0	0
	0	0	0		0 0
	0	0	0		0
	0				

0 0 0 0 0



0 0 0 0 0



0

0 0 0 0 0



0 0 0 0 0

75,000 FT2332461DVQ	75,000	1,331	56
150,000 FT23332CP2T0	150,000	1,331	113

0 0 225,000 169

23,950	0	23,950	2,250	11
16,000		16,000	2,250	7

0 0 39,950 4,500 18

150,000 FT24017QS4NK	150,000	2,440	61
250,000 TT/24017/1H8F8	250,000	2,440	102
19,500	19,500	2,440	8

0 0 419,500 172

100,000 FT240410ZKFQ

100,000

2,440

41

0

0

100,000

2,440

41



0

0

0

0

0

COMMENTS

Stripe Donor Box Money via Website: Commenced February 2024

					WHERE TO BE USED	
Date	Amount	Fee	Gift Aid	Total	Student Sponsorship	Vocational Training
Jan-23						
Feb-23						
Mar-23						
Apr-23						
May-23						
Jun-23						
Jul-23						
Aug-23						
Sep-23						
Oct-23						
Nov-23						
Dec-23						
Jan-24						
Feb-24						
3/17/2024	10.66	0.55		10.11		
3/18/2024	2.33	0.27		2.06		
3/19/2024	10.66	0.55		10.11		
Total	23.65	1.37		22.28		
Mar-24						
3/18/2024	104.36	4.64		99.72		
3/19/2024	1041.37	52.26		989.11	989.11	
Total	1145.73	56.9		1088.83	989.11	0

Metro Bank Account Opened Oct 2023

INCOME			EXPENDITURE		
	Amount	From		Amount	To
Jan-23			Jan-23		
Feb-23			Feb-23		
Mar-23			Mar-23		
Apr-23			Apr-23		
May-23			May-23		
Jun-23			Jun-23		
Jul-23			Jul-23		
Aug-23			Aug-23		
Sep-23			Sep-23		
Oct-23			Oct-23		
31/11/2023	200.00	Posh of Eastbourne Raffle			
TOTAL	200.00				
<i>Balance</i>	200.00				
Nov-23			Nov-23		
Balance b/f	200.00				
Dec-23			Dec-23		
Balance b/f	200.00				
21/12 2023	92.57	Spiker			
TOTAL	292.57				
<i>Balance</i>	292.57				
Jan-24			Jan-24		
Balance b/f	292.57				
1/15/2024	250.48	Fergal Howley			
TOTAL	543.05				
<i>Balance</i>	543.05				
Feb-24			Feb-24		
Balance b/f	543.05				
2/12/2024	124.29	Roisin Lawlor			
2/20/2024	10.11	Stripe			

2/26/2024 2.06 Stripe

TOTAL 679.51

Balance 679.51

Mar-24

Balance b/f 679.51

3/11/2024 205.00 Posh of Eastbourne Raffle

3/19/2024 35.00 Posh of Eastbourne Raffle

3/25/2023 99.72 Stripe Maria King

3/25/2023 10.11 Stripe Terasa Park

3/26/2024 989.11 Stripe Mark and Pauline

28.03.2024 10.00 Stripe

TOTAL 2,028.45

Balance 1,988.45

Mar-24

3/26/2024 40.00 ICO Registration

TOTAL 40.00