

Three:Eighteen

Northern Ireland · Charity number 101947

Details

Known as 3:18

Status Received

Registered 2015-06-09

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

Contact

Address 56 The Mount
Belfast
BT5 4nd
BT5 4ND

Phone 07732819938

Email mail@3eighteen.org

Website www.threeeighteen.me

Activities

Purposes: 3.1 The Objects of the Association are to relieve poverty, financial hardship and sickness, to promote and preserve good health, to advance education and the Christian faith within Zambia, and other countries within Africa and Asia (hereinafter called the area of benefit), by the provision of funds and goods or services of any kind, and in particular: a) to provide assistance and financial aid to support the charitable work of Kolelawaka Foundation Trust, Zambia and/or the charitable purposes of any other organisation or project operating within the area of benefit; b) to provide or assist in the provision of educational and vocational training facilities and programmes within the area of benefit, including the provision of preschool nurseries; c) to provide or assist in the provision of educational scholarships within the area of benefit and to help with the provision of any additional support needed by vulnerable children and orphans living in financial hardship, via both practical and financial aid, to enable them to attend school and complete their education; d) to advance the Christian faith within the area of benefit in such ways as the management committee from time to time determines.

What the charity does: The prevention or relief of poverty, The advancement of education, The advancement of religion, The advancement of health or the saving of lives, The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

How the charity works: Community enterprise, Education/training, Overseas aid/famine relief, Playgroup/after schools, Relief of poverty, Religious activities

Who the charity helps: Adult training, Children (5-13 year olds), Specific areas of deprivation, Unemployed/low income, Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£198,563	£196,734	£0	1

Trustees

Name	Role	Appointed
Alex Mateer		
Andy Agnew		
Chris Cupples		
Mark Rogers		
Mr Jeremy Mckinney		

Three:Eighteen

Northern Ireland - Charity number 101947

Accounts

3Eighteen Accounts

Period from 01/01/2024 - 31/12/2024

Receipts & Payments

To the nearest £

	Unrestricted Funds	Restricted Funds	Total	Last Year
A1 - Receipts				
Donations & legacies	116,042	4,345	120,387	108,211
Grants	30,000	5,600	35,600	35,000
Fundraising activities	7,670	-	7,670	7,559
Interest on deposit accounts	-	-	-	-
Dividends on investment	-	-	-	-
Members subscription	-	-	-	-
Charitable trading receipts	-	-	-	-
Rent from land & buildings	-	-	-	-
Other Charitable Receipts	14,405	-	14,405	-
A1 Subtotal	168,117	9,945	178,062	150,770
A2 - Asset & Investment Sales				
Proceeds from sale of fixed assets	-	-	-	-
Loan repayments received	20,501	-	20,501	26,089
A2 Subtotal	20,501	-	20,501	26,089
Total Receipts	188,618	9,945	198,563	176,859
A3 - Payments				
Cost of fundraising events	1,220	-	1,220	-
Gross trading payments	-	-	-	-
Investment management costs	-	-	-	-
Direct charitable activity	77,651	63,017	140,669	141,335
Grants & donations paid	-	-	-	-
Governance costs	2,244	-	2,244	870
Other costs	5,885	-	5,885	2,069
A3 Subtotal	87,000	63,017	150,018	144,274
A4 - Asset & Investment Purchases				
Purchase of fixed assets	-	-	-	-
Loans made	46,716	-	46,716	29,638
A4 Subtotal	46,716	-	46,716	29,638
Total Payments	133,717	63,017	196,734	173,912
Net of receipts/(payments)	54,901	- 53,072	1,829	2,947
A5 - Transfer between funds	- 53,672	53,672	-	-
A6 - Cash funds last year end	18,096	-	18,096	15,149
CASH FUNDS THIS YEAR END	19,325	600	19,925	18,096

Note 1

On behalf of the board of Three:Eighteen


 Mark Rogers
 TREASURER

Date: 27/01/25


 Chris Cupples
 CHAIRMAN

Date: 27/01/25

I agree that the above receipts and payments agrees with the book and records of the charity

Three:Eighteen Accounts
 Period from 01/01/2024 - 31/12/2024

Note 1

Restricted Funds Summary

A1 - Receipts

Donations & legacies
 Grants
 Fundraising activities
 Interest on deposit accounts
 Dividends on investment
 Members subscription
 Charitable trading receipts
 Rent from land & buildings
 Other Charitable Receipts

A1 Subtotal

A2 - Asset & Investment Sales

Proceeds from sale of fixed assets
 Loan repayments received

A2 Subtotal

Total Receipts

A3 - Payments

Cost of fundraising events
 Gross trading payments
 Investment management costs
 Direct charitable activity
 Grants & donations paid
 Governance costs
 Other costs

A3 Subtotal

A4 - Asset & Investment Purchases

Purchase of fixed assets
 Loans made

A4 Subtotal

Total Payments

Net of receipts/(payments)

A5 - Transfer from unrestricted funds

A6 - Cash funds last year end

CASH FUNDS THIS YEAR END

	OVC	Education	Vehicle Appeal	Mpongwe Site	Christmas Appeal	Total
Donations & legacies	300	600	310	-	3,135	4,345
Grants	-	-	-	-	-	5,600
Fundraising activities	-	-	-	-	-	-
Interest on deposit accounts	-	-	-	-	-	-
Dividends on investment	-	-	-	-	-	-
Members subscription	-	-	-	-	-	-
Charitable trading receipts	-	-	-	-	-	-
Rent from land & buildings	-	-	-	-	-	-
Other Charitable Receipts	-	-	-	-	-	-
A1 Subtotal	300	600	310	-	3,135	9,945
Proceeds from sale of fixed assets	-	-	-	-	-	-
Loan repayments received	-	-	-	-	-	-
A2 Subtotal	-	-	-	-	-	-
Total Receipts	300	600	310	-	3,135	9,945
Cost of fundraising events	-	-	-	-	-	-
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Direct charitable activity	26,542	-	14,348	5,782	16,345	63,017
Grants & donations paid	-	-	-	-	-	-
Governance costs	-	-	-	-	-	-
Other costs	-	-	-	-	-	-
A3 Subtotal	26,542	-	14,348	5,782	16,345	63,017
Purchase of fixed assets	-	-	-	-	-	-
Loans made	-	-	-	-	-	-
A4 Subtotal	-	-	-	-	-	-
Total Payments	26,542	-	14,348	5,782	16,345	63,017
Net of receipts/(payments)	- 26,242	600	- 14,038	- 182	- 13,210	- 53,072
A5 - Transfer from unrestricted funds	26,242	-	14,038	182	13,210	53,672
A6 - Cash funds last year end	-	-	-	-	-	-
CASH FUNDS THIS YEAR END	-	600	-	-	-	600

3Eighteen Accounts

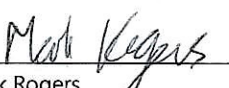
Period from 01/01/2024 - 31/12/2024

Assets & Liabilities

To the nearest £

	Unrestricted Funds	Restricted Funds	Total	Last Year
B1 - Cash Funds				
Bank	19,924	-	19,924	18,096
B1 Subtotal	19,924	-	19,924	18,096
B2 - Other monetary assets				
Proceeds from sale of fixed assets	-	-	-	-
Microloans	38,556	-	38,556	32,810
B2 Subtotal	38,556	-	38,556	32,810
	Funds to which assets belong	Cost	Current value	Last year
B3 - Investment assets				
B3 Subtotal		-	-	-
B4 - Assets retained for the charity's own use				
3 x Motorbikes	Unrestricted Funds	-	3,830	-
Vehicle	Unrestricted Funds	-	14,348	-
B4 Subtotal		-	18,178	-
B5 - Liabilities				
B5 Subtotal		-	-	-

On behalf of the board of Three:Eighteen


 Mark Rogers
 TREASURER
 Date: 27/09/25


 Chris Cupples
 CHAIRMAN
 Date: 27/09/25

I agree that the above receipts and payments agrees with the book and records of the charity

Three:Eighteen

Northern Ireland - Charity number 101947

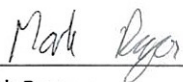
Accounts

Three:Eighteen Accounts

Period from 01/01/2023 - 31/12/2023	Receipts & Payments		To the nearest £	
	Unrestricted Funds	Restricted Funds	Total	Last Year
A1 - Receipts				
Donations & legacies	134,897	8,314	143,211	108,452
Grants	-	-	-	-
Fundraising activities	7,559	-	7,559	1,790
Interest on deposit accounts	-	-	-	-
Dividends on investment	-	-	-	-
Members subscription	-	-	-	-
Charitable trading receipts	-	-	-	-
Rent from land & buildings	-	-	-	-
Other Charitable Receipts	-	-	-	9,791
A1 Subtotal	142,456	8,314	150,770	120,033
A2 - Asset & Investment Sales				
Proceeds from sale of fixed assets	-	-	-	-
Loan repayments received	26,089	-	26,089	29,993
A2 Subtotal	26,089	-	26,089	29,993
Total Receipts	168,545	8,314	176,859	150,026
A3 - Payments				
Cost of fundraising events	-	-	-	-
Gross trading payments	-	-	-	-
Investment management costs	-	-	-	-
Direct charitable activity	102,620	38,714	141,335	104,952
Grants & donations paid	-	-	-	-
Governance costs	870	-	870	1,817
Other costs	2,069	-	2,069	95
A3 Subtotal	105,559	38,714	144,274	106,863
A4 - Asset & Investment Purchases				
Purchase of fixed assets	-	-	-	-
Loans made	29,638	-	29,638	38,598
A4 Subtotal	29,638	-	29,638	38,598
Total Payments	135,198	38,714	173,912	145,461
Net of receipts/(payments)	33,348	- 30,400	2,947	4,564
A5 - Transfer between funds	- 37,959	37,959	-	-
A6 - Cash funds last year end	15,149	-	15,149	10,584
CASH FUNDS THIS YEAR END	10,537	7,559	18,096	15,149

Note 1

On behalf of the board of Three:Eighteen



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TREASURER

Date: 27/09/24



Chris Cupples
CHAIRMAN

Date: 27/09/24

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Three:Eighteen Accounts

Period from 01/01/2023 - 31/12/2023

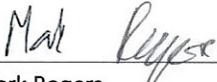
Assets & Liabilities

To the nearest £


	Unrestricted Funds	Restricted Funds	Total	Last Year
B1 - Cash Funds				
Bank	18,096	-	18,096	15,148
B1 Subtotal	18,096	-	18,096	15,148
B2 - Other monetary assets				
Proceeds from sale of fixed assets	-	-	-	-
Microloans	32,810	-	32,810	45,560
B2 Subtotal	32,810	-	32,810	45,560
	Funds to which assets belong	Cost	Current value	Last year
B3 - Investment assets				
Taxi	Unrestricted Funds			
B3 Subtotal		-	-	-
B4 - Assets retained for the charity's own use				
Land purchase	Unrestricted Funds	-	-	1,154
Office Assets	Unrestricted Funds	-	-	3,850
IT Hub Assets	Unrestricted Funds	-	-	5,495
B4 Subtotal		-	-	10,498
B5 - Liabilities				
B5 Subtotal		-	-	-

Note 2
Note 2
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On behalf of the board of Three:Eighteen



Mark Rogers
TREASURER
Date: 27/01/24



Chris Cupples
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Northern Ireland - Charity number 101947

Annual report



3
Eighteen

Annual Report 2023

Over the past year, our mission in Zambia has thrived, thanks to the grace of God and the steadfast partnerships we've built with local churches. We believe that the church is called to embody Jesus' love within their communities, serving as a beacon of hope through the message of Christ's forgiveness and their deep understanding of local needs.

Operating across six sites, we provide essential support through microloan programs and educational initiatives, empowering individuals like Esther, a mother of two who transformed her life through our microloan program. With her first loan, Esther acquired the skills necessary to launch a poultry business, which has since flourished, enabling her to provide for her family and expand her operations.

Our dedicated team, led by Grephan, has grown to 16 members, all passionately committed to our mission of empowerment and the Good News. We are deeply grateful for the generosity of our supporters, whose contributions have been crucial in advancing our work.

This report highlights key achievements, ongoing projects, and the financial stewardship that enables us to maximize impact. Together, through faith and action, we are building a foundation of empowerment and hope in Zambia, bringing lasting change to the lives of many.

As Romans 15:13 reminds us, "May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit." Our prayer is to witness this overflowing hope spread to individuals and communities across Zambia through the local Church.

In Christ

A handwritten signature in black ink, appearing to read 'Chris Cupples', written in a cursive style.

Chris Cupples

three:eighteen Chairperson

Partners and Projects

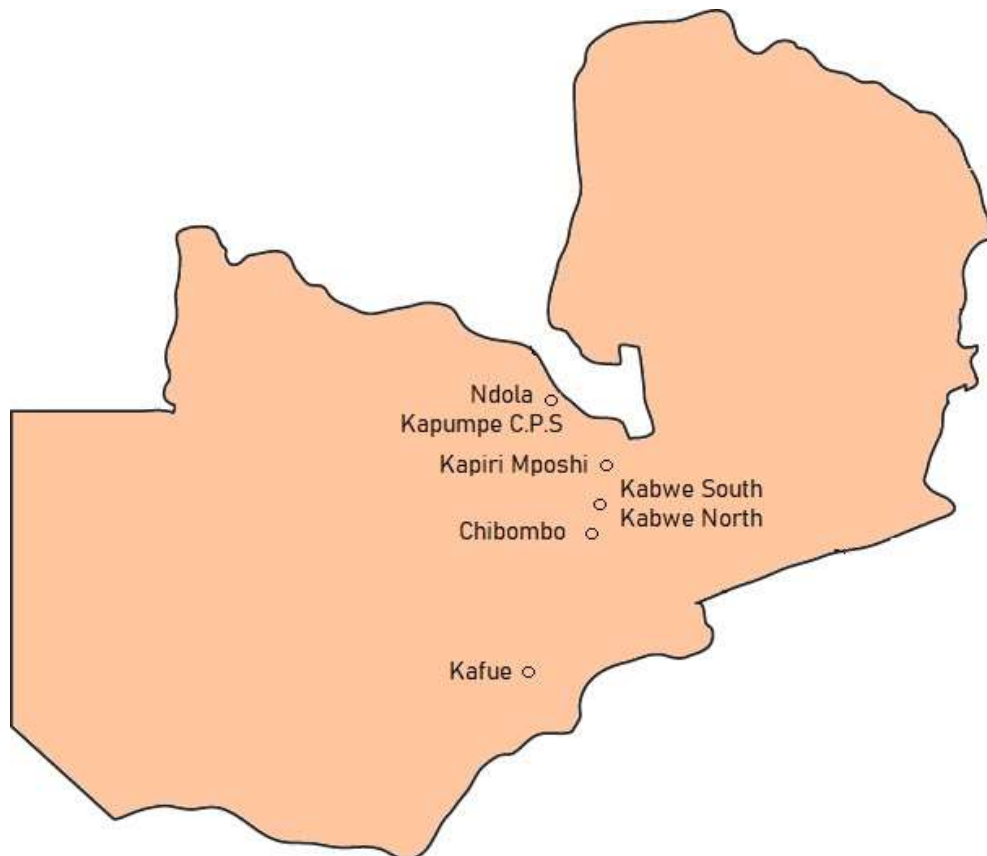
Our work in Zambia is done in partnership with local churches. Why do we do this? Three reasons: heart, hope, and head.

Heart: Firstly we believe the church has a huge responsibility in showing Jesus' love to those around them. "For the whole law is fulfilled in one word: "You shall love your neighbour as yourself." (Galatians 5:14 ESV). Our church partners are embedded in their community and care deeply about them.

Hope: Secondly we don't want to stop at caring for immediate physical needs but to be able to offer hope through the message of Jesus' forgiveness. When we work with churches, they can point people to a gift that will never fade, to a peace that will never waver, to a God that loves them deeply.

Head: Thirdly, they are ideally placed to offer local knowledge and support. It's really important that we identify the most vulnerable and use local relationships to structure our work. Our church partners have teachers, nurses, grandparents, and community leaders who are vital in this task. They know who the vulnerable are and understand how their community works.

Over the year we worked with St Peter's UCZ in Kabwe South, St John's UCZ in Chibombo, Grace Pentecostal Church in Kapiri Mposhi, United Family Church in Kabwe, Mushili CMML in Ndola, True Vine Evangelical Church in Kafue and Kapumpe Christian Primary School/Arise in Ndola. These are our lead church partners who also work in conjunction with other local churches.



Our Projects

We now work in 6 sites in Zambia, responding to the needs of those in the surrounding communities and offering empowerment and lasting hope. Kabwe North, Kapiri Mposhi and Chibombo are our longest established sites and their work has continued throughout the year. Kafue, Ndola and Kabwe North, all established in 2022, have grown and in 2023 we employed an education facilitator in addition to the microloan facilitator at each site. In all 6 sites we partner with a network of local churches and a lead partner church.

Our Supporters

We are very grateful for the many individuals and organisations that have generously supported us over the past year. A specific thank you goes to Ruislip Baptist Church, Tullylish Presbyterian Church Seekers, Ardbarron Trust and Timber & Tile Trade Ltd who have all contributed generously to the work. We are truly grateful for the faithful financial and prayerful support of so many people. We thank God for them and hope they are encouraged by how their partnership has empowered individuals in Zambia.

Staff Team

Our staff team continues to be led by Grephan Chindongo. Grephan has many years' experience working in the development sector. His passion for combining empowering disadvantaged individuals and sharing the Good News about Jesus is infectious!

In 2023 we had 16 members of staff across the 6 project offices and the National Office. Our staff are invaluable in the work they do. There has been a great camaraderie amongst the team, who have been very supportive in sharing their skills and experiences.

In response to the growth of the work in Zambia, this year we took on a new part-time employee in the UK to work in a Comms and Admin Role. Part of her role is to grow our supporter base and encourage cheerful giving through more regular updates to supporters and a greater presence on social media forums. She also helps with the growing day to day administration needs of the work.



Microloan Programme

Empowerment is part of our DNA at three:eighteen, and we love to see how a loan and business training help achieve this. Of course, none of the microenterprises will succeed without the hard work from the groups themselves.

Our microloan trainers continue to lead the training course each group attends, where they decide on a business idea and write a business plan. After a business plan is approved the group receives a loan, typically of £400. The trainers also offer mentoring throughout the loan period and in the final review process to help them decide what to do after they have paid back their loan.

- Why do we operate a microloan programme?

Access start-up capital. Accessing finance is very challenging in Zambia and often comes at crippling interest rates. Giving a loan can unlock potential, allowing groups to buy the initial produce and equipment needed to start their business. Our loans are interest free.

Grow business skills. We want to nurture and grow abilities so that people can support themselves. Practical business training can have a powerful impact on the individuals as they learn to market, plan finances, operations and protect against risks.

Sustainability. Once a loan is paid back this money can be used again to support other groups, thus going much further than a single donation. In addition most of our recipients are women, who tend to reinvest their profits in their families.

- Esther the Entrepreneur

Esther is mum to a 7-year-old and a 2-year-old and also a successful poultry business entrepreneur.

She first learned the skills to set up a poultry business when she took out a three:eighteen microloan along with 4 friends. After they paid back their first loan, Esther used the profits she made and the skills she had learned to set up her own poultry business. She started with a batch of 45 chicks and then increased her business with a second batch of 75. She is very proud of her growing business and has plans to expand further by building her own poultry house.

- Charcoal and Freezits

Jackson and Vuka, were part of a group who started a charcoal business with the help of a three:eighteen microloan. The loan allowed the group members to buy in charcoal in bulk and then sell it in their local area and make a profit. They successfully paid back their loan and Jackson and Vuka used the profits to continue the charcoal business alongside starting a new business selling freezits. The freezits are available in a variety of flavours and are proving to be a popular treat in their local community!



Education Programmes

Education is empowerment. When families have been shattered by parents passing away they can be faced with impossible decisions between sending children to school or having them work. Our staff are passionate advocates for formal education and we support children to continue and thrive in school and lighten the burden on their parents or guardians.

The Zambian Government now offers free education until Grade 12 but there are still significant gaps in the system. These gaps are what our programmes are designed to address. Working with schools and church partners to target the most vulnerable, we pay for school uniforms and requisites and offer a number of services including a staffed library facility at each site, youth enterprise training, computer skills training, careers days and discipleship programmes. Sadly, it's not unusual for the children we work with to have lost one or even both their parents, so our staff and church partners offer a listening ear and support when individuals feel they have nowhere else to turn.

- Libraries

Each project now has its own library where children can come to borrow books and have a quiet place to study. Most will not have a desk at home and schools struggle to provide textbooks. The uptake on library usage has been encouraging.

- Uniforms and school supplies

To help remove barriers preventing children coming to school we pay for uniforms, shoes bags and books. We also supply girls with sanitary pads to avoid any disruptions to their studies.

- Computer Skills Training

Most of the young people we work with don't have access to computers and so we give them the opportunity to attend computer skills training days. The young people participate enthusiastically in the training days and we love seeing develop their skills in this area.



- **Youth Enterprise Training**

Instilling an entrepreneurial mind is important, particularly when you consider that 89% of employment in Zambia is in the 'informal sector' (ILO, 2014). Our youth enterprise programme exposes our young people to this from an early age, encouraging them to think about what sector they may enjoy and how they could gain sufficient skills to work in it. Young people across our sites have had the opportunity to try out a wide range of different enterprises this year from metal fabrication to peanut butter and fritter making.

- **Careers' Days**

Our career insight days help to give our students a taster for different careers. We are encouraging our young people to think in a creative and entrepreneurial way about their future as they get to meet people working across a range of different fields. This year's career insight days have included visits from an engineer, a biomedical scientist and an environmental health officer.

- **Community Service**

Our young people are encouraged to take part in community service in their local area, giving them the opportunity to give something back to their communities. These community service days always prove to be a lot of fun, allowing those who take part to experience the joy that can come from serving others! Pictured below are some of our students in Ndola, enjoying a day of cleaning at a local health clinic.

- **Livelihoods with Livestock**

Many of the families of the children in our programmes have no regular source of income and struggle to adequately provide for their families. This year we began our "Livelihoods with Livestock" programme with some of these families. Each family is given 3 goats to raise and they are trained by our staff in how to care for them. The families are able to benefit from the milk and manure produced by the goats and when kids are born, they will be passed along, benefitting more families in need.

- **School enterprise grants**

This year also saw us begin giving school enterprise grants. Many schools struggle to find the funding to purchase books and materials for their schools and these grants offer an opportunity to generate more funds. Schools are given a grant of £500 which they use to set up a tuck shop or other small school business and the profits made can be invested back into the school.

Railside Community School in Kafue set up a tuckshop including a popcorn machine. Brian (pictured below) and his friend look after the running of it each breaktime. The profits are being used to buy school requisites and support 2 pupils from vulnerable backgrounds.



Programmes

- Youth Discipleship Programme

Each project hosts an annual youth camp, where we work closely with our local church partner in a combination of Bible teaching, games, sports and education seminars. All our children are given Bibles as an opportunity of growth in their faith and they learn more about Jesus and how precious He is.

Every term we run a 1-day holiday club at each site where the children strengthen relationships with project staff and learn more about Jesus. The day is typically packed with lots of fun and various games and sports. These times, in combination with the daily or weekly contact at the project libraries, provide an invaluable platform to speak encouragement and hope into the young people's lives.

To better support those who care for the young people in our programmes we began holding discipleship meetings specifically for their parents and guardians. Meetings consisted of a message from the Bible along with group discussions on the challenges that come with raising child. Meetings were very well attended and the parents and guardians have requested that we make these meetings a more regular event!

This year we have also been working on building stronger links with the Scripture Unions in the schools the young people attend. We have been able to supply them with new Bibles to use during their times with the students.

- Adult Discipleship Programmes

During the microloan training programme the Good News is shared and Christian business principles taught. Trainers encourage groups with Scripture when they meet in the field and in the office.

This year we invited those participating in the microloan programme in each area to come together for a group discipleship meeting. Those who attended listened to a message from the Bible and also had opportunity for discussing issues they were facing within their businesses. The meetings were well received and found to be of benefit to those who came along.

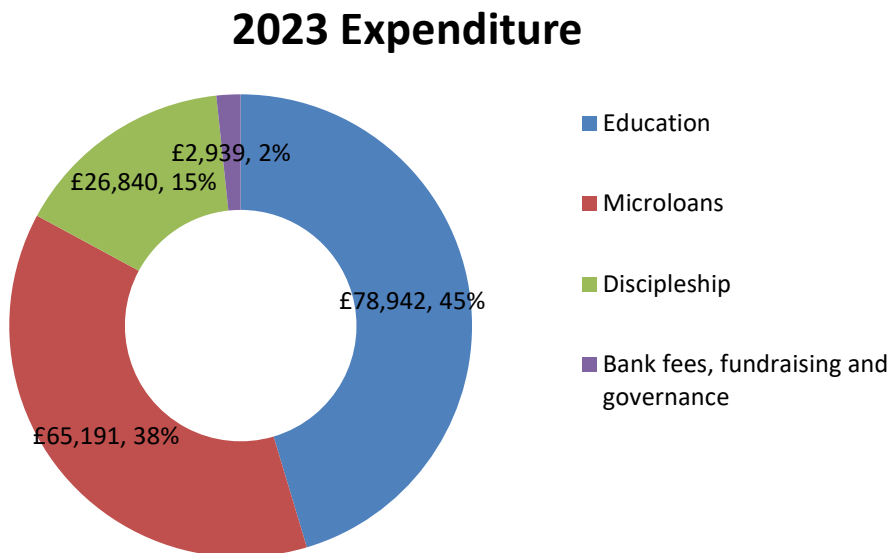
In 2023 we showed the Jesus Film at each of our 6 sites. This is run in conjunction with the local church who invite members of their community to watch the film. The film is a helpful visual tool, especially due to lower literacy levels, to share about Jesus' life and resurrection.

Financials

In 2023 we were able to use 98% of donated funds directly in the work of empowerment and discipleship. As a result, with every £20 donation that was eligible for Gift Aid (increasing the total amount we received to £25) we used £24.58 directly in the work and spent £0.42 on bank fees, fundraising and governance.

The split of expenditure was between the education programmes (45%), microloan programmes (38%), and discipleship programmes (15%) with just under 2% being spent on bank fees, fundraising and governance. You can see the breakdown of expenditure below.

- 2023 Expenditure



Three:Eighteen Accounts

Period from 01/01/2023 - 31/12/2023

Receipts & Payments

To the nearest £

	Unrestricted Funds	Restricted Funds	Total	Last Year
<u>A1 - Receipts</u>				
Donations & legacies	134,897	8,314	143,211	108,452
Grants	-	-	-	-
Fundraising activities	7,559	-	7,559	1,790
Interest on deposit accounts	-	-	-	-
Dividends on investment	-	-	-	-
Members subscription	-	-	-	-
Charitable trading receipts	-	-	-	-
Rent from land & buildings	-	-	-	-
Other Charitable Receipts	-	-	-	9,791
A1 Subtotal	142,456	8,314	150,770	120,033
<u>A2 - Asset & Investment Sales</u>				
Proceeds from sale of fixed assets	-	-	-	-
Loan repayments received	26,089	-	26,089	29,993
A2 Subtotal	26,089	-	26,089	29,993
Total Receipts	168,545	8,314	176,859	150,026
<u>A3 - Payments</u>				
Cost of fundraising events	-	-	-	-
Gross trading payments	-	-	-	-
Investment management costs	-	-	-	-
Direct charitable activity	102,620	38,714	141,335	104,952
Grants & donations paid	-	-	-	-
Governance costs	870	-	870	1,817
Other costs	2,069	-	2,069	95
A3 Subtotal	105,559	38,714	144,274	106,863
<u>A4 - Asset & Investment Purchases</u>				
Purchase of fixed assets	-	-	-	-
Loans made	29,638	-	29,638	38,598
A4 Subtotal	29,638	-	29,638	38,598
Total Payments	135,198	38,714	173,912	145,461
Net of receipts/(payments)	33,348	- 30,400	2,947	4,564
A5 - Transfer between funds	- 37,959	37,959	-	-
A6 - Cash funds last year end	15,149	-	15,149	10,584
CASH FUNDS THIS YEAR END	10,537	7,559	18,096	15,149

Note 1

On behalf of the board of Three:Eighteen

Mark Rogers
TREASURER
Date:

Chris Cupples
CHAIRMAN
Date:

I agree that the above receipts and payments agrees with the book and records of the charity

Three:Eighteen Accounts

Period from 01/01/2023 - 31/12/2023

Assets & Liabilities

To the nearest £

	Unrestricted Funds	Restricted Funds	Total	Last Year
<u>B1 - Cash Funds</u>				
Bank	18,096	-	18,096	15,148
B1 Subtotal	18,096	-	18,096	15,148
<u>B2 - Other monetary assets</u>				
Proceeds from sale of fixed assets	-	-	-	-
Microloans	32,810		32,810	45,560
B2 Subtotal	32,810	-	32,810	45,560
	Funds to which assets belong	Cost	Current value	Last year
<u>B3 - Investment assets</u>				
Taxi	Unrestricted Funds			
B3 Subtotal		-	-	-
<u>B4 - Assets retained for the charity's own use</u>				
Land purchase	Unrestricted Funds	-	-	1,154
Office Assets	Unrestricted Funds	-	-	3,850
IT Hub Assets	Unrestricted Funds	-	-	5,495
B4 Subtotal		-	-	10,498
<u>B5 - Liabilities</u>				
B5 Subtotal		-	-	-

Note 2
Note 2
Note 2

On behalf of the board of Three:Eighteen

Mark Rogers
TREASURER
Date:

Chris Cupples
CHAIRMAN
Date:

I agree that the above receipts and payments agrees with the book and records of the charity

Three:Eighteen Accounts
 Period from 01/01/2023 - 31/12/2023

Note 1

Restricted Funds Summary

A1 - Receipts

	OVC	Education	Vehicle Appeal	Total
Donations & legacies	150	605	7,559	8,314
Grants	-	-	-	-
Fundraising activities	-	-	-	-
Interest on deposit accounts	-	-	-	-
Dividends on investment	-	-	-	-
Members subscription	-	-	-	-
Charitable trading receipts	-	-	-	-
Rent from land & buildings	-	-	-	-
Other Charitable Receipts	-	-	-	-
A1 Subtotal	150	605	7,559	8,314

A2 - Asset & Investment Sales

Proceeds from sale of fixed assets	-	-	-	-
Loan repayments received	-	-	-	-
A2 Subtotal	-	-	-	-

Total Receipts

A3 - Payments

Cost of fundraising events	-	-	-	-
Gross trading payments	-	-	-	-
Investment management costs	-	-	-	-
Direct charitable activity	33,631	5,083	-	38,714
Grants & donations paid	-	-	-	-
Governance costs	-	-	-	-
Other costs	-	-	-	-
A3 Subtotal	33,631	5,083	-	38,714

A4 - Asset & Investment Purchases

Purchase of fixed assets	-	-	-	-
Loans made	-	-	-	-
A4 Subtotal	-	-	-	-

Total Payments

	33,631	5,083	-	38,714
--	---------------	--------------	----------	---------------

Net of receipts/(payments)

	- 33,481	- 4,478	7,559	- 30,400
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A5 - Transfer from unrestricted funds

	33,481	4,478	-	37,959
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A6 - Cash funds last year end

	-	-	-	-
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CASH FUNDS THIS YEAR END

	-	-	7,559	7,559
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Note 2

Assets were transferred to Three:Eighteen Zambia during the year for active use

Notes to Accounts

Staff

In 2023 there were 16 full-time and 1 part-time member of staff. All 16 of the full-time staff members are Zambian nationals based in Zambia. There is one UK based member of staff who works part-time in a Comms and Admin Role. A total of £53,241 was paid in salaries and commission.

The Zambian staff salaries were allocated as following:

- 40% to the microloan programme,
- 40% to the education programmes and
- 20% to the discipleship programmes.

The UK Staff salary was allocated as following:

- 100% to other costs

Governance & Administration Costs

There was £0 spent on meetings, flights etc for member of the management committee. A total of £2,939 was spent on bank fees, fundraising and governance

The three:eighteen Committee:

Chris Cupples (Chairperson)

Mark Rogers (Treasurer)

Alex Mateer (Secretary)

Andrew Agnew

Timothy Graham

We are grateful to and for all our supporters in 2023.

Every blessing



Chris Cupples
three:eighteen Chairperson

Three:Eighteen

Northern Ireland - Charity number 101947

Annual return

Independent examiner's report to the charity trustees of Three:Eighteen

I report on the accounts of the Trust for the year ended 31st December 2023.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

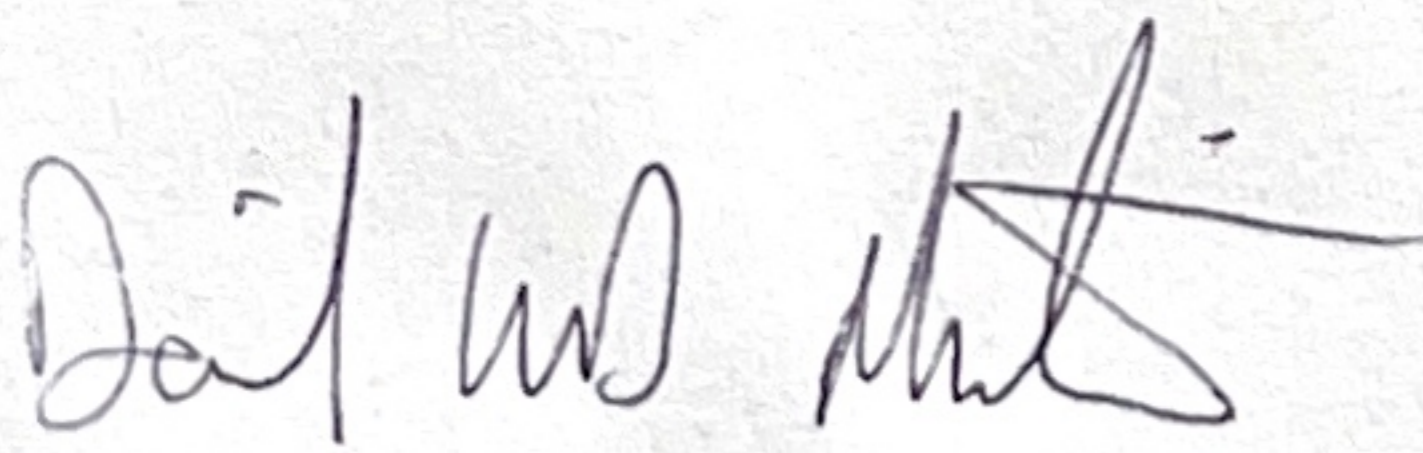
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



David WB Martin

26th October 2024

Three:Eighteen

Northern Ireland - Charity number 101947

Accounts

Three:Eighteen Accounts

Period from 01/01/2022 - 31/12/2022

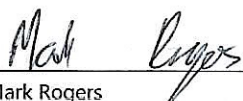
Receipts & Payments

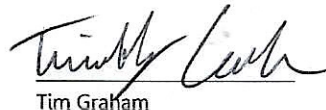
To the nearest £

	Unrestricted Funds	Restricted Funds	Total	Last Year
A1 - Receipts				
Donations & legacies	107,552	900	108,452	71,229
Grants	-	-	-	-
Fundraising activities	1,790	-	1,790	-
Interest on deposit accounts	-	-	-	9
Dividends on investment	-	-	-	-
Members subscription	-	-	-	-
Charitable trading receipts	-	-	-	-
Rent from land & buildings	-	-	-	-
Other Charitable Receipts	9,791	-	9,791	-
A1 Subtotal	119,133	900	120,033	71,238
A2 - Asset & Investment Sales				
Proceeds from sale of fixed assets	-	-	-	-
Loan repayments received	29,993	-	29,993	6,382
A2 Subtotal	29,993	-	29,993	6,382
Total Receipts	149,126	900	150,026	77,620
A3 - Payments				
Cost of fundraising events	-	-	-	-
Gross trading payments	-	-	-	-
Investment management costs	-	-	-	-
Direct charitable activity	39,879	65,073	104,952	55,600
Grants & donations paid	-	-	-	-
Governance costs	1,817	-	1,817	566
Other costs	95	-	95	373
A3 Subtotal	41,791	65,073	106,863	56,539
A4 - Asset & Investment Purchases				
Purchase of fixed assets	-	-	-	-
Loans made	38,598	-	38,598	33,702
A4 Subtotal	38,598	-	38,598	33,702
Total Payments	80,389	65,073	145,461	90,242
Net of receipts/(payments)	68,737	- 64,173	4,564	- 12,622
A5 - Transfer between funds	- 64,173	64,173	-	-
A6 - Cash funds last year end	10,584	-	10,584	23,206
CASH FUNDS THIS YEAR END	15,148	-	15,148	10,584

Note 1

On behalf of the board of Three:Eighteen


 Mark Rogers
 TREASURER
 Date: 21/10/23


 Tim Graham
 CHAIRMAN
 Date: 21/10/23

I agree that the above receipts and payments agrees with the book and records of the charity

Three:Eighteen Accounts

Period from 01/01/2022 - 31/12/2022

Assets & Liabilities

To the nearest £

		Unrestricted Funds	Restricted Funds	Total	Last Year
B1 - Cash Funds					
Bank		15,148	-	15,148	10,584
B1 Subtotal		15,148	-	15,148	10,584
B2 - Other monetary assets					
Proceeds from sale of fixed assets		-	-	-	-
Microloans		45,560	-	45,560	39,818
B2 Subtotal		45,560	-	45,560	39,818
	Funds to which assets belong		Cost	Current value	Last year
B3 - Investment assets					
Taxi	Unrestricted Funds				
B3 Subtotal			-	-	-
B4 - Assets retained for the charity's own use					
Land purchase (Zambia)	Unrestricted Funds		1,154	1,154	-
Office Assets (Zambia)	Unrestricted Funds		3,850	3,850	-
IT Hub Assets (Zambia)	Unrestricted Funds		5,495	5,495	-
B4 Subtotal			<u>10,499</u>	<u>10,499</u>	-
B5 - Liabilities					
B5 Subtotal			-	-	-

On behalf of the board of Three:Eighteen

Mark Rogers
TREASURER

Date: 21/10/23

Tim Graham
CHAIRMAN

Date: 21/10/23

I agree that the above receipts and payments agrees with the book and records of the charity

Three:Eighteen

Northern Ireland - Charity number 101947

Annual report



3
Eighteen

Annual Report 2022

As we close off another year we give thanks to God, for his grace working through our staff team, steadfast church partners in Zambia and faithful supporters from across the globe.

The apostle John, writing of the Lord Jesus in John 1:14 said, “And the Word became flesh and dwelt among us, and we have seen his glory, glory as of the only Son from the Father, full of grace and truth.”

The glory of God was seen in the grace, and the truth, of Jesus Christ. It is a joy to see a continuation of God’s glory being displayed through Jesus Christ’s gracious work in his global church, and we consider it a great privilege to see first-hand the impact his empowerment has on the lives of others.

During 2022, 3 new project sites in Kafue, Ndola and Kabwe North were developed, in connection with new staff members and local church partners. These projects have learnt from our established projects in Chibombo, Kabwe South and Kapiri Mposhi.

The microloan programme continues to be a central component in what we do and we’re encouraged by the variety of entrepreneurial start-ups including Mercy and Loveness’s pot manufacturing business shared in this report. In 2022 the education programmes have been expanded to our new projects as well as developing new programmes within each. Through both of these programmes sharing the Good News of Jesus and encouraging others to follow him is part of our DNA.

In Christ

A handwritten signature in black ink, reading "Timothy Graham". The signature is written in a cursive, flowing style with a long horizontal stroke at the end.

Timothy Graham

three:eighteen Chairperson

Partners and Projects

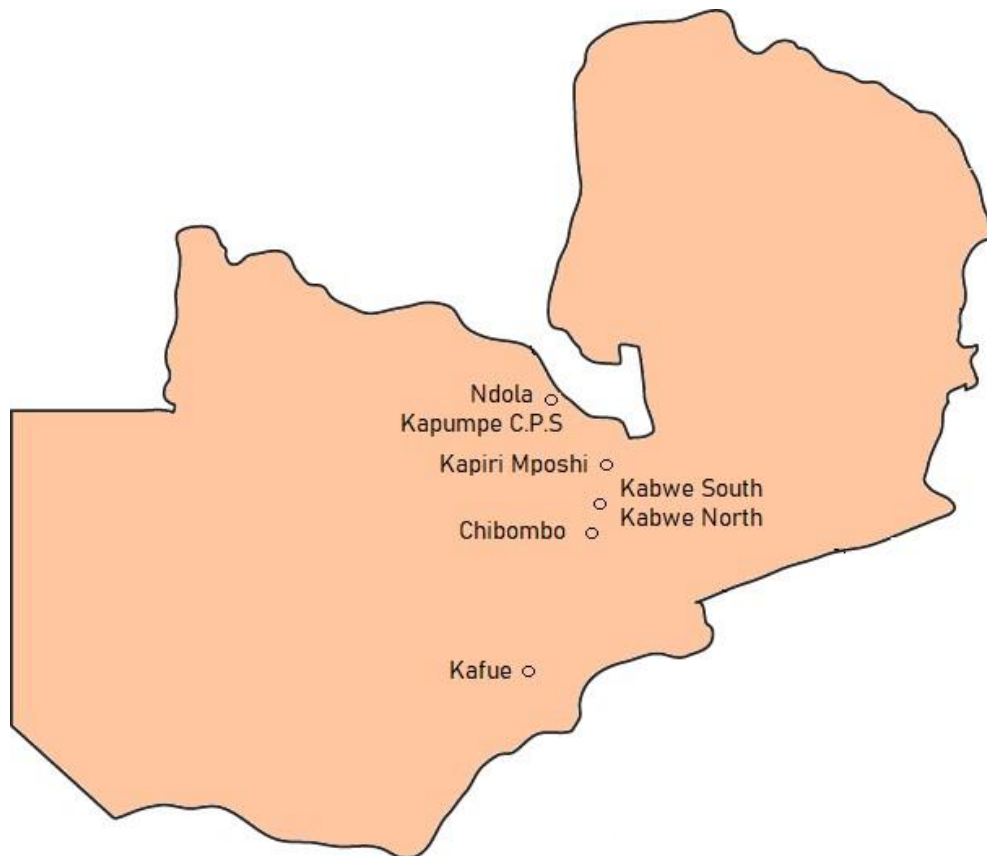
Our work in Zambia is done in partnership with local churches. Why do we do this? Three reasons: heart, hope, and head.

Heart: Firstly we believe the church has a huge responsibility in showing Jesus' love to those around them. "For the whole law is fulfilled in one word: "You shall love your neighbour as yourself." (Galatians 5:14 ESV). Our church partners are embedded in their community and care deeply about them.

Hope: Secondly we don't want to stop at caring for immediate physical needs but to be able to offer hope through the message of Jesus' forgiveness. When we work with churches, they can point people to a gift that will never fade, to a peace that will never waver, to a God that loves them deeply.

Head: Thirdly, they are ideally placed to offer local knowledge and support. It's really important that we identify the most vulnerable and use local relationships to structure our work. Our church partners have teachers, nurses, grandparents, and community leaders who are vital in this task. They know who the vulnerable are and understand how their community works. One lady we are particularly thankful for is Mary Moso.

Over the year we worked with St Peter's UCZ in Kabwe South, St John's UCZ in Chibombo, Grace Pentecostal Church in Kapiri Mposhi, United Family Church in Kabwe, Mushili CMML in Ndola, True Vine Evangelical Church in Kafue and Kapumpe Christian Primary School/Arise in Ndola. These are our lead church partners who also work in conjunction with other local churches.



New Projects: Kafue, Ndola and Kabwe North

In 2022 Communities from across Zambia felt the pressure on the 'cost of living' along with the rest of the world. Many such families are in an extremely vulnerable position to begin with. Families can feel pressure to withdraw children from school in order to work and many simply can't afford basic necessities even when looking after every kwacha (the Zambian currency). With this context in mind, we expanded three:eighteen's work to 6 towns across Zambia. In each, we work alongside a partner church and generally have 2 staff members: 1 microloan trainer; and 1 education coordinator. Staff in the new areas of Kafue, Ndola, and Kabwe North have already trained several business groups and have been busy running education and discipleship programmes with their church partners.

There's been a great camaraderie amongst the team, who have been very supportive in sharing skills and experiences. Please pray for compassion and wisdom in their work.

Our Supporters

We are very grateful for the many individuals and organisations that have generously supported us over the past year. A specific thank you goes to Ruislip Baptist Church, Tullylish Presbyterian Church Seekers, Ardbarron Trust and Timber & Tile Trade Ltd who have all contributed generously to the work. We are truly grateful for the faithful financial and prayerful support of so many people. We thank God for you and hope you are encouraged by how your partnership has empowered individuals in Zambia.

Staff Team

Our staff team are led by Grephan Chindongo. Grephan is married to Emelda and has many years' experience working in the development sector. His passion for combining empowering disadvantaged individuals and sharing the Good News about Jesus is infectious!

In 2022 we had 13 members of staff across the 6 project offices and the National Office. Our staff are invaluable in the work they do.



Microloan Programme

Empowerment is part of our DNA at three:eighteen, and we love to see how a loan and business training help achieve this. Of course, none of the microenterprises will succeed without the hard work from the group themselves.

Our microloan trainers continue to lead the training course each group attends, where they decide on a business idea and write a business plan. After a business plan is approved the group receives a loan, typically of £400. The trainers also offer mentoring throughout the loan period and in the final review process to help them decide what to do after they have paid back their loan.

- Why do we operate a microloan programme?

Access start-up capital. Accessing finance is very challenging in Zambia and often comes at crippling interest rates. Giving a loan can unlock potential, allowing groups to buy the initial produce and equipment needed to start their business. Our loans are interest free.

Grow business skills. We want to nurture and grow abilities so that people can support themselves. Practical business training can have a powerful impact on the individuals as they learn to market, plan finances, operations and protect against risks.

Sustainability. Once a loan is paid back this money can be used again to support other groups, thus going much further than a single donation. In addition most of our recipients are women, who tend to reinvest their profits in their families.

- Pots and pan in Kabwe South

Mercy and Loveness decided to start a business manufacturing pots and pans. They sat down with Michael, their business trainer, planned the operations, sales and finance and then applied for a loan from three:eighteen. This has allowed them to buy a quantity of scrap aluminium, build a charcoal furnace and make sand casting boxes for the aluminium casting process.

It's fair to say they were quite proud of their operation when they showed it to Michael and explained the process. Michael was suitably impressed with their new skills and hard work. When asked how they split the work amongst their microloan group, Mercy laughed and said she is the sales director and an effective one at that as their production can't keep up with demand. They paid back their initial £325 loan leaving a £650 profit for the group. The group decided to expand their business partially funded by profits, and partially funded by a 2nd loan.

- Peanut Butter in Kapiri Mposhi

Smooth or crunchy? This group of entrepreneurs from Kapiri Mposhi are proud to make Wongani's Peanut Butter. Supported by business training the group learnt the skills required to run a business including planning finances, developing sales channels, mitigating risk and deciding how to staff it. The loan from three:eighteen was used to pay for the machinery, ingredients and packaging for their first batch.



Education Programmes

Education is empowerment. When families have been shattered by parents passing away they can be faced with impossible decisions between sending children to school or having them work.

Our staff are passionate advocates for formal education and we support children to continue and thrive in school and lighten the burden on their parents or guardians.

Some very positive news shared in 2022 is that the Zambian Government is now offering free education until Grade 12. But there are still significant gaps. These gaps are what our programmes are designed to address. Working with schools and church partners to target the most vulnerable, we pay for school uniforms and requisites and offer a number of services including a staffed library facility at each site, youth enterprise training, computer skills training, careers days and discipleship programmes. Sadly, it's not unusual for the children we work with to have lost one or even both their parents, so our staff and church partners offer a listening ear and support so individuals feel they have nowhere else to turn.

- Libraries

We've opened several library spaces where children can come to borrow books and have a quiet place to study. Most will not have a desk at home and schools struggle to provide textbooks. We love how our church partners volunteer at libraries to support the children's education.

- Uniforms and school supplies

To help remove barriers preventing children coming to school we pay for uniforms, shoes bags and books. We also supply girls with sanitary pads to avoid any disruptions to their studies.

- Youth Enterprise Training

At the end of May, our young people from Chibombo attended an enterprise day. This gave them a taster for metal fabrication, agriculture, and home economics.

Learning to weld and use a grinder was the first session. Then the young people created a vegetable patch behind the office where they will be watering and monitoring the growth of their spring onions, eggplants, rape, and Chinese rape. Lastly, the children learned some traditional methods of cooking using braziers to cook. Gibson and Henry, the staff members in Chibombo, were delighted to sample the delicious meals they prepared.

Instilling an entrepreneurial mind is important, particularly when you consider that 89% of employment in Zambia is in the 'informal sector' (ILO, 2014). Exposing the children to this from an early age encourages them to think about what sector they may enjoy and how they could gain sufficient skills to work in it.

- **Computer Skills Training**

Most of the young people we work with don't have access to computers. So they jumped at the chance to have a "computer skills day"! We love to nurture and encourage these skills and see how they can use them in the workplace.

- **Careers' Days**

Giving some of our students a taster for different careers. We are encouraging our young people to think in a creative and entrepreneurial way about their future. Our young people do 2 "enterprise skills days" each year. Some future electricians in Kabwe, Zambia are pictured below.



Discipleship Programmes

- Youth Discipleship Programme

Each project hosts an annual youth camp, where we work closely with our local church partner in a combination of Bible teaching, games, sports and education seminars. All our children are given Bibles as an opportunity of growth in their faith and they learn more about Jesus and how precious He is.

Every term we run a 1 day holiday club at each site where the children strengthen relationships with project staff and learn more about Jesus. The day is typically packed with lots of fun and various games and sports. These times, in combination with the daily or weekly contact at the project libraries, provide an invaluable platform to speak encouragement and hope into the young people's lives.

- Adult Discipleship Programmes

During the microloan training programme the Good News is shared and Christian business principles taught. Trainers encourage groups with Scripture when they meet in the field and in the office.

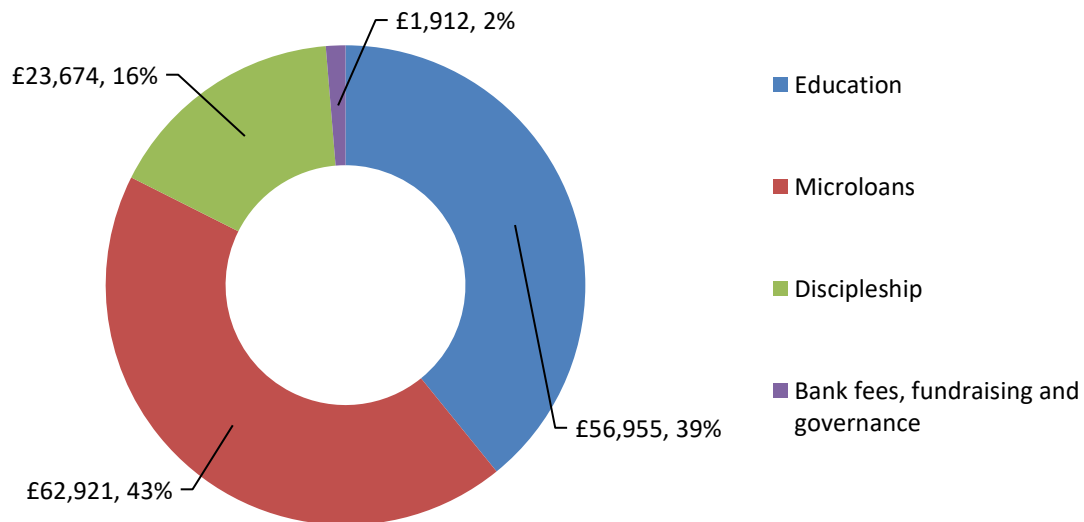
In 2022 we showed the Jesus Film at each of our 6 sites. This is run in conjunction with the local church who invite members of their community to watch the film. The film is a helpful visual tool, especially due to lower literacy levels, to share about Jesus' life and resurrection.

Financials

In 2022 we were able to use 99% of donated funds directly in the work of empowerment and discipleship. So if you gave £20 and were eligible to claim Gift Aid (increasing the total amount we received the £25) we used £24.67 directly in the work and spent only £0.33 on bank fees, fundraising and governance.

The split of expenditure was between the microloan programme (43%), education programmes (39%), and discipleship programmes (16%) with just over 1% being spent on bank fees, fundraising and governance. You can see the breakdown of expenditure below.

- 2022 Expenditure



Receipt & Payments

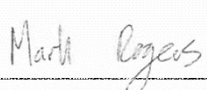
Period from 01/01/2022 - 31/12/2022

To the nearest £

	Unrestricted Funds	Restricted Funds	Total	Last Year
<u>A1 - Receipts</u>				
Donations & legacies	107,552	900	108,452	71,229
Grants	-	-	-	-
Fundraising activities	1,790	-	1,790	-
Interest on deposit accounts	-	-	-	9
Dividends on investment	-	-	-	-
Members subscription	-	-	-	-
Charitable trading receipts	-	-	-	-
Rent from land & buildings	-	-	-	-
Other Charitable Receipts	9,791	-	9,791	-
A1 Subtotal	119,133	900	120,033	71,238
<u>A2 - Asset & Investment Sales</u>				
Proceeds from sale of fixed assets	-	-	-	-
Loan repayments received	29,993	-	29,993	6,382
A2 Subtotal	29,993	-	29,993	6,382
<u>Total Receipts</u>	149,126	900	150,026	77,620
<u>A3 - Payments</u>				
Cost of fundraising events	-	-	-	-
Gross trading payments	-	-	-	-
Investment management costs	-	-	-	-
Direct charitable activity	39,879	65,073	104,952	55,600
Grants & donations paid	-	-	-	-
Governance costs	1,817	-	1,817	566
Other costs	95	-	95	373
A3 Subtotal	41,791	65,073	106,863	56,539
<u>A4 - Asset & Investment Purchases</u>				
Purchase of fixed assets	-	-	-	-
Loans made	38,598	-	38,598	33,702
A4 Subtotal	38,598	-	38,598	33,702
<u>Total Payments</u>	80,389	65,073	145,461	90,242
<u>Net of receipts/(payments)</u>	68,737	- 64,173	4,564	- 12,622
<u>A5 - Transfer between funds</u>	- 64,173	64,173	-	-
<u>A6 - Cash funds last year end</u>	10,584	-	10,584	23,206
<u>CASH FUNDS THIS YEAR END</u>	15,148	-	15,148	10,584


Note 1

On behalf of the board of Three:Eighteen



Mark Rogers
TREASURER

Date: 21/10/2023



Tim Graham
CHAIRMAN

Date: 21/10/2023


Assets & Liabilities

Period from 01/01/2022 - 31/12/2022


To the nearest £

	Unrestricted Funds	Restricted Funds	Total	Last Year
<u>B1 - Cash Funds</u>				
Bank	15,148	-	15,148	10,584
B1 Subtotal	15,148	-	15,148	10,584
<u>B2 - Other monetary assets</u>				
Proceeds from sale of fixed assets	-	-	-	-
Microloans	45,560	-	45,560	39,818
B2 Subtotal	45,560	-	45,560	39,818
	Funds to which assets belong	Cost	Current value	Last year
<u>B3 - Investment assets</u>				
Taxi	Unrestricted Funds			
B3 Subtotal		-	-	-
<u>B4 - Assets retained for the charity's own use</u>				
Land purchase	Unrestricted Funds	1,154	1,154	-
Office Assets	Unrestricted Funds	3,850	3,850	-
IT Hub Assets	Unrestricted Funds	5,495	5,495	-
B4 Subtotal		10,498	10,498	-
<u>B5 - Liabilities</u>				
B5 Subtotal		-	-	-

On behalf of the board of Three:Eighteen



Mark Rogers
 TREASURER
 Date: 21/10/2023



Tim Graham
 CHAIRMAN
 Date: 21/10/2023

Notes to Accounts

Staff

In 2022 there were 13 full-time members of staff. All are Zambian nationals based in Zambia. There are no paid UK members of staff and no member of the management committee was paid. A total of £37,243 was paid in salaries and commission.

The salary costs of staff were allocated as following:

- 40% to the microloan programme,
- 40% to the education programmes and
- 20% to the discipleship programmes.

Governance & Administration Costs

There was £0 spent on meetings, flights etc for member of the management committee. A total of £1,912 was spent on bank fees, fundraising and governance

The three:eighteen Committee:

Timothy Graham (Chairperson)

Mark Rogers (Treasurer)

Alex Mateer (Secretary)

Andrew Agnew

Chris Cupples (appointed 2nd August 2022)

Thanks again for all you support and prayers in 2022 and may God richly bless you.



Timothy Graham
three:eighteen Chairperson

Three:Eighteen

Northern Ireland - Charity number 101947

Annual return

Independent examiner's report to the charity trustees of Three:Eighteen

I report on the accounts of the Trust for the year ended 31st December 2022.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

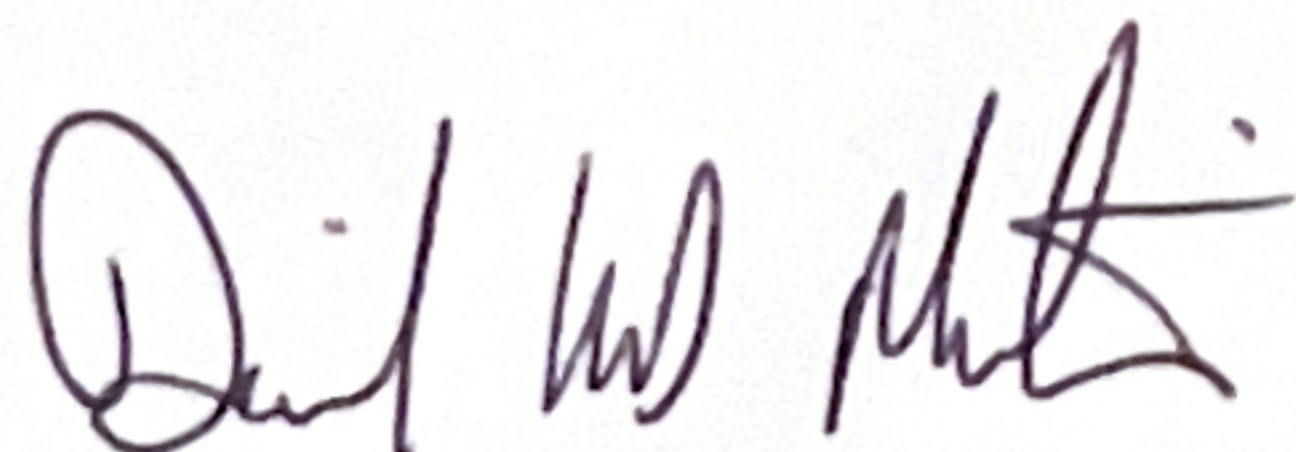
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



David WB Martin

23rd October 2023