



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

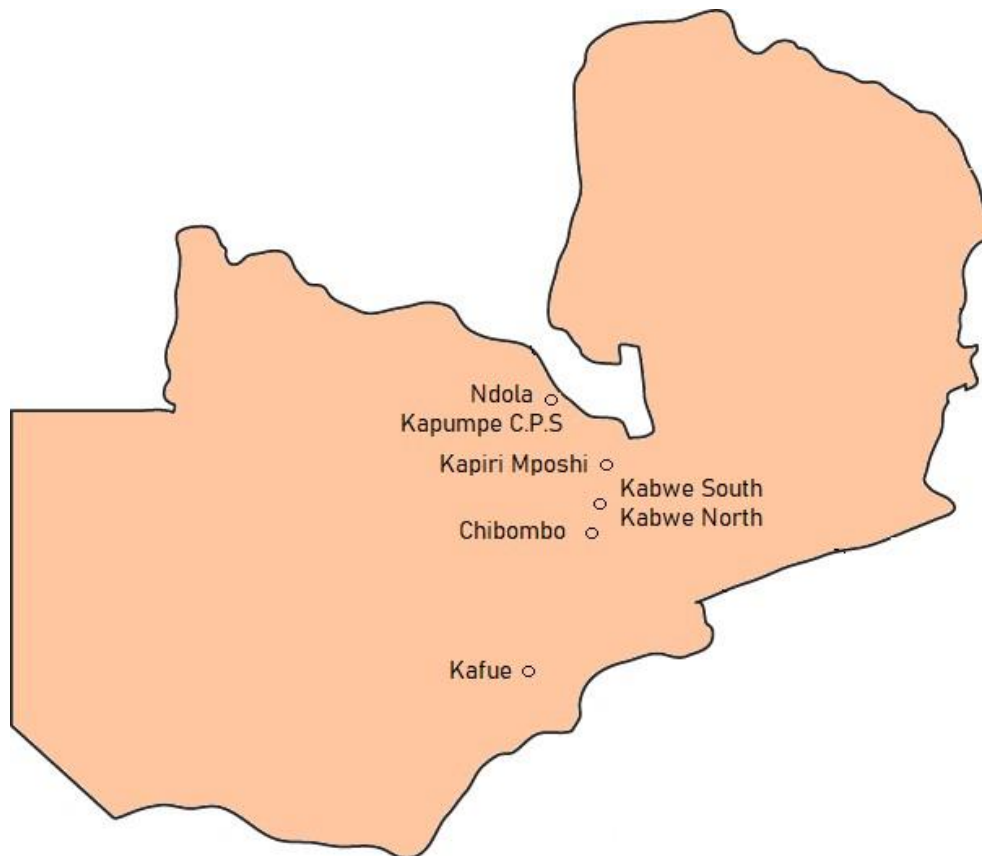
Our work in Zambia is done in partnership with local churches. Why do we do this? Three reasons: heart, hope, and head.

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 CML 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.

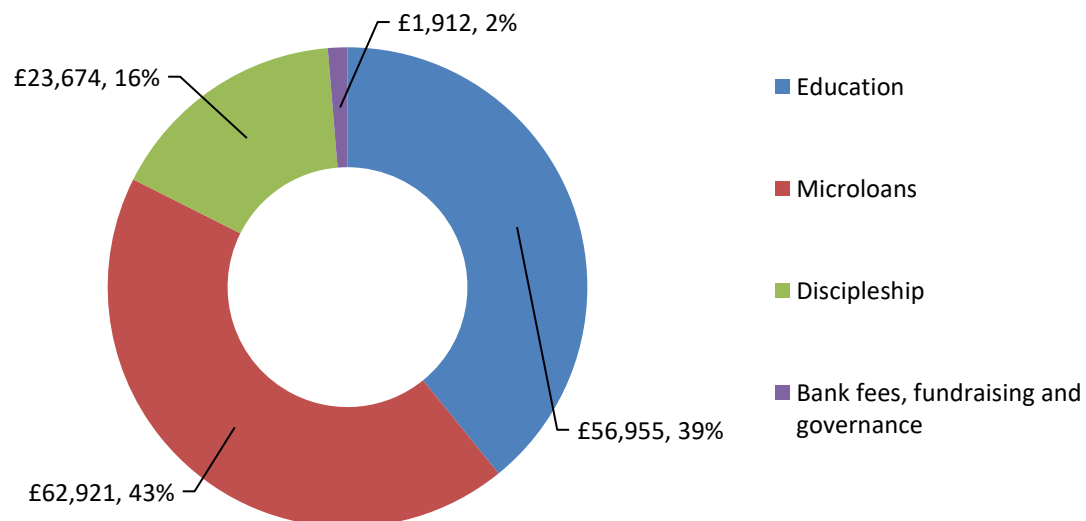
In 2022 we showed the Jesus Film at each of our 6 sites. This is run in conjunction with the local church who invite members of their community to watch the film. The film is a helpful visual tool, especially due to lower literacy levels, to share about Jesus' life and resurrection.

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

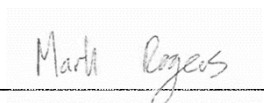
Period from 01/01/2022 - 31/12/2022

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

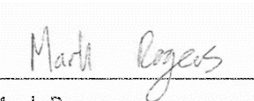
Assets & Liabilities


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

To the nearest £

		Unrestricted Funds	Restricted Funds	Total	Last Year
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	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	-
B5 - Liabilities					
			-	-	-
B5 Subtotal			-	-	-

On behalf of the board of Three:Eighteen


 Mark Rogers
 TREASURER
 Date: 21/10/2023


 Tim Graham
 CHAIRMAN
 Date: 21/10/2023

Note 1

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

Restricted Funds Summary

A1 - Receipts

Donations & legacies	-	300	600	900
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	38,598	25,247	1,228	65,073
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)	-	38,598	-	24,947
	-		628	-
				64,173

A5 - Transfer from unrestricted funds

A6 - Cash funds last year end

CASH FUNDS THIS YEAR END

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.

A handwritten signature in black ink, appearing to read 'Timothy Graham', with a long, sweeping underline.

Timothy Graham
three:eighteen Chairperson