



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', with a stylized, flowing script.

Chris Cupples

three:eighteen Chairperson

## Partners and Projects

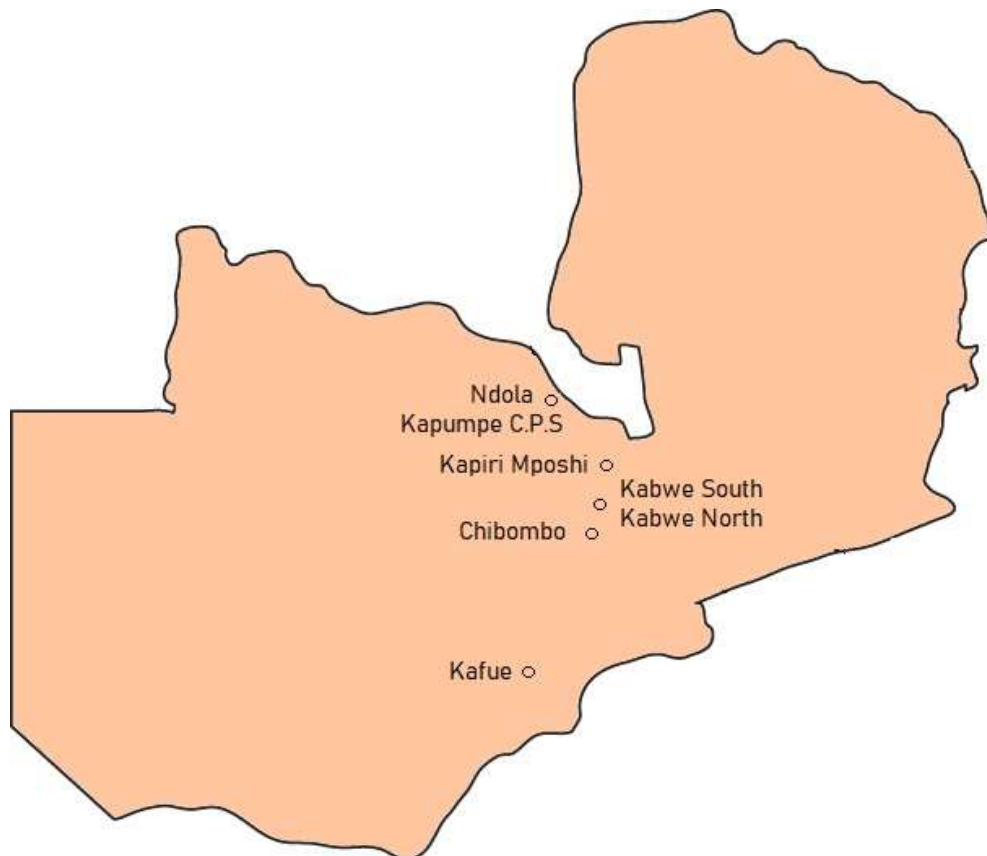
Our work in Zambia is done in partnership with local churches. Why do we do this? Three reasons: heart, hope, and head.

**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 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.



## 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.

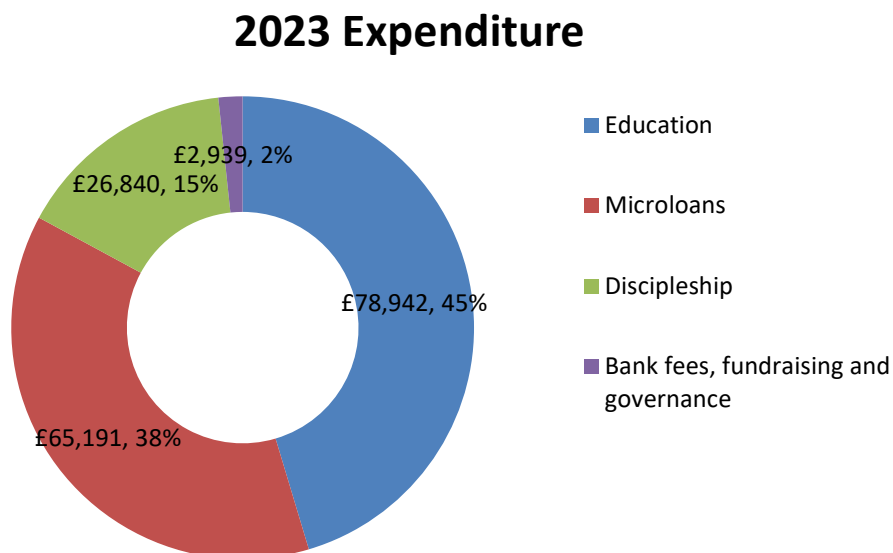
In 2023 we showed the Jesus Film at each of our 6 sites. This is run in conjunction with the local church who invite members of their community to watch the film. The film is a helpful visual tool, especially due to lower literacy levels, to share about Jesus' life and resurrection.

## 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
<b><u>A1 - Receipts</u></b>				
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
<b>A1 Subtotal</b>	<b>142,456</b>	<b>8,314</b>	<b>150,770</b>	<b>120,033</b>
<b><u>A2 - Asset &amp; Investment Sales</u></b>				
Proceeds from sale of fixed assets	-	-	-	-
Loan repayments received	26,089	-	26,089	29,993
<b>A2 Subtotal</b>	<b>26,089</b>	<b>-</b>	<b>26,089</b>	<b>29,993</b>
<b>Total Receipts</b>	<b>168,545</b>	<b>8,314</b>	<b>176,859</b>	<b>150,026</b>
<b><u>A3 - Payments</u></b>				
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
<b>A3 Subtotal</b>	<b>105,559</b>	<b>38,714</b>	<b>144,274</b>	<b>106,863</b>
<b><u>A4 - Asset &amp; Investment Purchases</u></b>				
Purchase of fixed assets	-	-	-	-
Loans made	29,638	-	29,638	38,598
<b>A4 Subtotal</b>	<b>29,638</b>	<b>-</b>	<b>29,638</b>	<b>38,598</b>
<b>Total Payments</b>	<b>135,198</b>	<b>38,714</b>	<b>173,912</b>	<b>145,461</b>
<b><u>Net of receipts/(payments)</u></b>	<b>33,348</b>	<b>- 30,400</b>	<b>2,947</b>	<b>4,564</b>
<b><u>A5 - Transfer between funds</u></b>	<b>- 37,959</b>	<b>37,959</b>	<b>-</b>	<b>-</b>
<b><u>A6 - Cash funds last year end</u></b>	<b>15,149</b>	<b>-</b>	<b>15,149</b>	<b>10,584</b>
<b><u>CASH FUNDS THIS YEAR END</u></b>	<b>10,537</b>	<b>7,559</b>	<b>18,096</b>	<b>15,149</b>

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

**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**

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	Total
150	605	7,559	8,314
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
<b>150</b>	<b>605</b>	<b>7,559</b>	<b>8,314</b>
-	-	-	-
-	-	-	-
<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>150</b>	<b>605</b>	<b>7,559</b>	<b>8,314</b>
-	-	-	-
-	-	-	-
-	-	-	-
33,631	5,083	-	38,714
-	-	-	-
-	-	-	-
<b>33,631</b>	<b>5,083</b>	<b>-</b>	<b>38,714</b>
-	-	-	-
-	-	-	-
<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>33,631</b>	<b>5,083</b>	<b>-</b>	<b>38,714</b>
<b>- 33,481</b>	<b>- 4,478</b>	<b>7,559</b>	<b>- 30,400</b>
<b>33,481</b>	<b>4,478</b>	<b>-</b>	<b>37,959</b>
<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>-</b>	<b>-</b>	<b>7,559</b>	<b>7,559</b>

**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