



## **Twatotella! (We thank you)**

It has been another year of growth, impact and hope for 3Eighteen Zambia. Working across eight sites, including two new projects in Chongwe and Mpongwe, our team continues to respond faithfully to the needs of local communities, offering support that brings dignity, opportunity and lasting transformation.

At the heart of everything we do is our belief that local churches are best placed to bring both the message of Jesus and practical empowerment to their communities. Our programmes, focused on microloans, business training and education grants, are run in partnership with churches and designed to give individuals the tools and encouragement they need to build better futures for themselves and their families.

This year, we have seen how a small loan or a simple grant can unlock real change; a teenager was able to return to school because his school used income from a school business to buy him glasses.; a mother turned a microloan into a steady income and now embraces life with new found hope and confidence. These stories, and many more like them, are a powerful reminder that transformation often begins with a single step of support and the faith to try.

We are now working in more communities than ever before. Our dedicated staff team in Zambia has grown to 19 members, each one bringing passion, skill and servant-hearted leadership. Grephan continues to lead with vision and humility, and I am grateful for the culture of faith and joy that defines our team.

We are also deeply thankful for our supporters: individuals, churches, trusts and businesses who have given so generously this year. Your partnership is making a tangible difference in lives across Zambia.

This report reflects the impact of your support. It tells the story of how, together, we are helping people not only survive but thrive. And it reminds us that while the challenges are real, so is the hope that drives us forward.

As we look to the future, we hold tightly to the promise of Philippians 4:13:

*"I can do all this through him who gives me strength."*

In Christ



**Chris Cupples**  
**3Eighteen 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 CMMML in Ndola, True Vine Evangelical Church in Kafue, Mpongwe Baptist Association and the Pentecostal Assemblies of God in Chongwe. These are our lead church partners who also work in conjunction with other local churches.



## Our Projects

We now work in 8 sites in Zambia, responding to the needs of those in the surrounding communities and offering empowerment and lasting hope. In September this year, 2 new projects were established in the towns of Chongwe and Mpongwe. To date the focus of these new sites has been on building up the microloan programme, with plans to establish the education side of the programme in 2025. The work also continues in the established sites of Chibombo, Kabwe North, Kabwe South, Kafue, Kapiri Mposhi & Ndola and an education facilitator and microloan facilitator are based in each one. An IT hub runs alongside the Kabwe South site and a full time IT coordinator is based there.

## 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, Tullyish Presbyterian Church Seekers, Ardbarron Trust, Souter 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 of experience working in the development sector. His passion for combining empowering disadvantaged individuals and sharing the Good News about Jesus is infectious!

In 2024 we had 19 members of staff working in Zambia. 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. We also had one part-time member of staff in the UK who works in a Comms and Admin role.



## Microloan Programme

Empowerment is part of our DNA at 3Eighteen, 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 £300-400. 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. This year we also started to give out individual loans to some people who had had good success through our group loan programme and wanted to expand their individual businesses even further.

### - 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.



### - Sharon the Seamstress

Sharon trained as a seamstress but due to lack of finance, she was unable to put her skills into practice. She and her husband struggled to provide for their three children.

After taking out two 3Eighteen microloans, Sharon used the profits to buy a second hand sewing machine and she started her own business making clothes and school uniforms. She has had lots of customers in her new business and it's growing day-by-day.

Sharon is now a successful business owner and earns enough to send her children to school and provide them with three meals a day.

## Education Programme

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.

### - 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.

### - 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.

### - **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!

### - **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. As a means of developing a more sustainable means of income for families, we have developed our “Livelihoods with Livestock” programme. Families are given goats or chickens to raise and they are trained by our staff in how to care for them. The families are able to benefit from the produce of the animals and when young are born, they will be passed along, benefitting more families in need.

### - **School enterprise grants**

To support the schools that our young people attend, we offer 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.



### - **Hope for Humphrey**

Humphrey, from Kapiri Mposhi, is one of 5 siblings being raised by their grandmother. Due to the financial challenges the family faced, Humphrey often attended school without the necessary supplies, relying on borrowed books and hand-me-down uniforms. This lack of essentials caused his grades to slip, and his confidence to drop. At the beginning of the year, Humphrey joined the 3Eighteen youth programme and for the first time, in 2024, he was able to begin school with a full school uniform and set of supplies. With renewed confidence and hope, he is now determined to complete his schooling and fulfil his dreams of becoming an engineer!

## Discipleship

### - 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 to grow in their faith as 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!

We also work alongside Scripture Unions in the schools our students attend and have been able to provide them with bibles for use during their meetings 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.

We also held group discipleship meetings for all the microloan recipients in the area to attend. Those who attended listen to a message from the Bible and also had the opportunity to discuss issues they were facing within their businesses. The meetings were well received and found to be of benefit to those who came along.



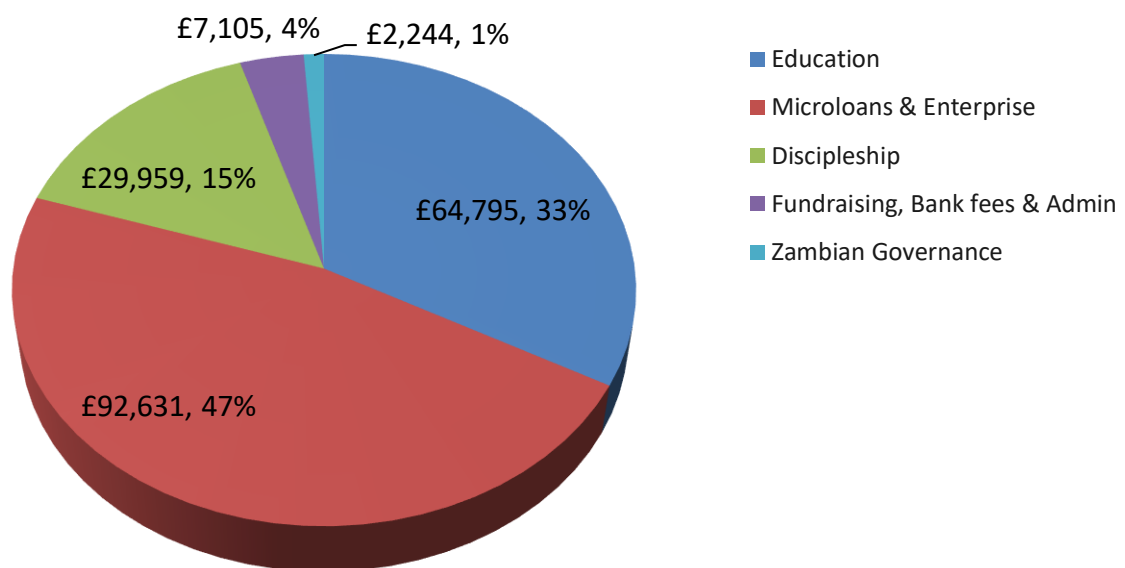
In conjunction with the local churches, we also ran showings of the "Jesus Film" for people in our programmes and the wider local communities. The film is a helpful visual tool, especially due to lower literacy levels, to share about Jesus' life and resurrection. There was a wonderful response to the film and many made the decision to commit their lives to Jesus as a result.

## Financials

In 2024 we were able to use 95% 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 £23.81 directly in the work and spent £1.19 on bank fees, fundraising and governance.

The split of expenditure was between the microloan programmes (47%) and education programmes (33%) and discipleship programmes (15%) with just under 4% being spent on fundraising, bank fees and admin and a further 1% on governance within Zambia. You can see the breakdown of expenditure below.

### - 2024 Expenditure




## 3Eighteen Accounts


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

		Receipts & Payments		To the nearest £	
		Unrestricted Funds	Restricted Funds	Total	Last Year
<b>A1 - Receipts</b>					
	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	-
	<b>A1 Subtotal</b>	<b>168,117</b>	<b>9,945</b>	<b>178,062</b>	<b>150,770</b>
<b>A2 - Asset &amp; Investment Sales</b>					
	Proceeds from sale of fixed assets	-	-	-	-
	Loan repayments received	20,501	-	20,501	26,089
	<b>A2 Subtotal</b>	<b>20,501</b>	<b>-</b>	<b>20,501</b>	<b>26,089</b>
	<b>Total Receipts</b>	<b>188,618</b>	<b>9,945</b>	<b>198,563</b>	<b>176,859</b>
<b>A3 - Payments</b>					
	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
	<b>A3 Subtotal</b>	<b>87,000</b>	<b>63,017</b>	<b>150,018</b>	<b>144,274</b>
<b>A4 - Asset &amp; Investment Purchases</b>					
	Purchase of fixed assets	-	-	-	-
	Loans made	46,716	-	46,716	29,638
	<b>A4 Subtotal</b>	<b>46,716</b>	<b>-</b>	<b>46,716</b>	<b>29,638</b>
	<b>Total Payments</b>	<b>133,717</b>	<b>63,017</b>	<b>196,734</b>	<b>173,912</b>
	<b>Net of receipts/(payments)</b>	<b>54,901</b>	<b>- 53,072</b>	<b>1,829</b>	<b>2,947</b>
	<b>A5 - Transfer between funds</b>	<b>- 53,672</b>	<b>53,672</b>	<b>-</b>	<b>-</b>
	<b>A6 - Cash funds last year end</b>	<b>18,096</b>	<b>-</b>	<b>18,096</b>	<b>15,149</b>
	<b>CASH FUNDS THIS YEAR END</b>	<b>19,325</b>	<b>600</b>	<b>19,925</b>	<b>18,096</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

## 3Eighteen Accounts

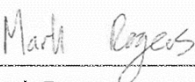
Period from 01/01/2024 - 31/12/2024

Assets & Liabilities

To the nearest £

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

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

### 3Eighteen Accounts

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

#### Note 1

#### Restricted Funds Summary

##### A1 - Receipts

OVC	Education	Vehicle Appeal	Mpongwe Site	Christmas Appeal	Total
300	600	310	-	3,135	4,345
-	-	-	-	-	5,600
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
<b>A1 Subtotal</b>	<b>300</b>	<b>600</b>	<b>310</b>	<b>3,135</b>	<b>9,945</b>

##### A2 - Asset & Investment Sales

Proceeds from sale of fixed assets	-	-	-	-	-
Loan repayments received	-	-	-	-	-
<b>A2 Subtotal</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

##### Total Receipts

##### A3 - Payments

Cost of fundraising events	-	-	-	-	-
Gross trading payments	-	-	-	-	-
Investment management costs	-	-	-	-	-
Direct charitable activity	26,542	-	14,348	5,782	16,345
Grants & donations paid	-	-	-	-	-
Governance costs	-	-	-	-	-
Other costs	-	-	-	-	-
<b>A3 Subtotal</b>	<b>26,542</b>	<b>-</b>	<b>14,348</b>	<b>5,782</b>	<b>63,017</b>

##### A4 - Asset & Investment Purchases

Purchase of fixed assets	-	-	-	-	-
Loans made	-	-	-	-	-
<b>A4 Subtotal</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

##### Total Payments

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

## Notes to Accounts

### Staff

In 2024 there were 19 full-time and 1 part-time member of staff. All 19 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 £56,394 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 (fundraising)

### Governance & Administration Costs

There was £0 spent on meetings, flights etc for member of the UK management committee. A total of £9,349 was spent on bank fees, fundraising and governance within Zambia.

The 3Eighteen Committee:

Chris Cupples (Chairperson)

Mark Rogers (Treasurer)

Alex Mateer (Secretary)

Andrew Agnew

Timothy Graham (resigned 2<sup>nd</sup> November 2024)

We are grateful to and for all our supporters in 2024.

Every blessing



**Chris Cupples**  
**3Eighteen Chairperson**