

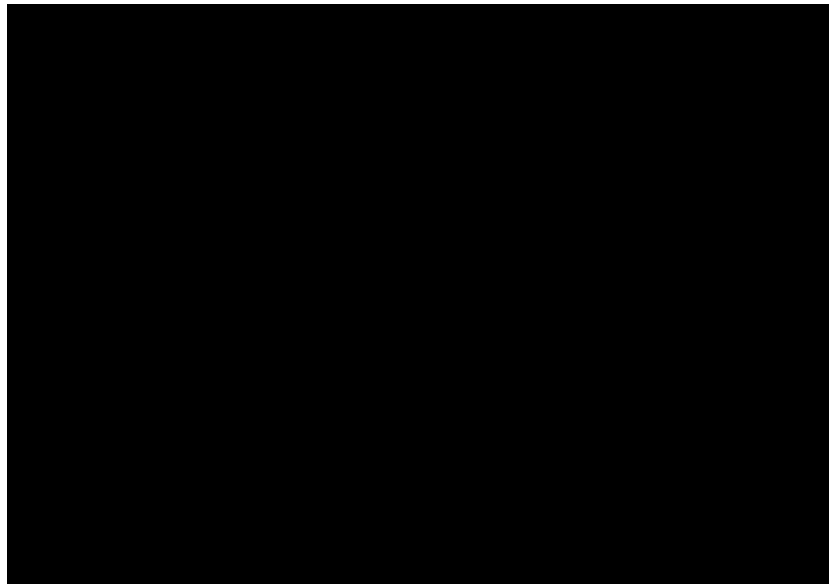


Email: contact_us@changinglivesmalawi.com
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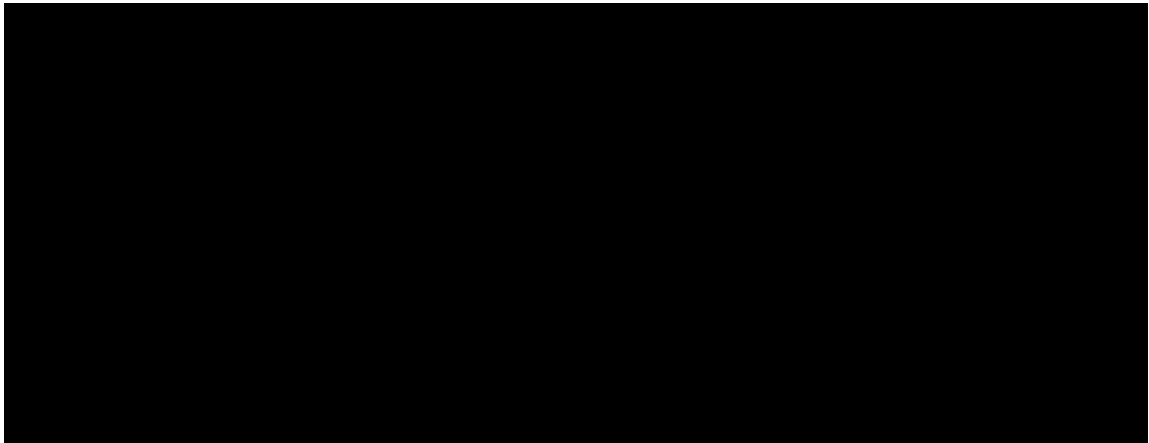
Changing Lives Malawi

Trustees' Annual Report

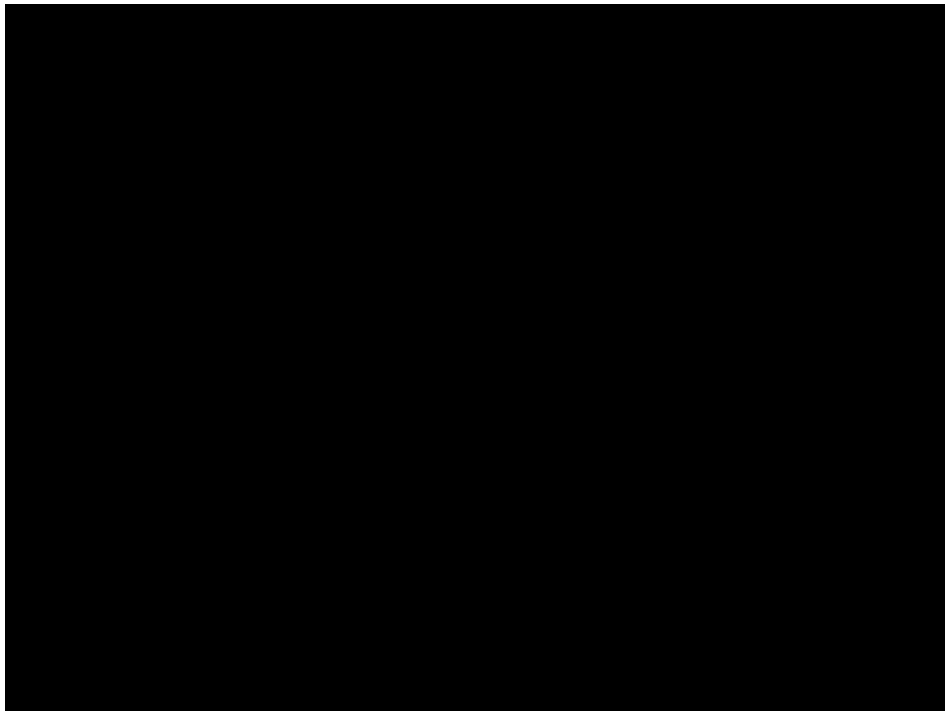
From 1/6/24 – 31/5/25



S2 students at Bright Futures Secondary School looked very smart when they were given new school uniform and stationery ahead of their national exams. We were delighted that they all passed! All students starting at BFSS receive uniform, shoes, school bag, water bottle, stationery and also have a free school lunch each day. The more vulnerable students we can match with sponsors, the more students can attend Bright Futures Secondary School free of charge.



Thanks to grants we have received this year, a new staffroom and a second staff accommodation block have been built at Bright Futures Secondary School.

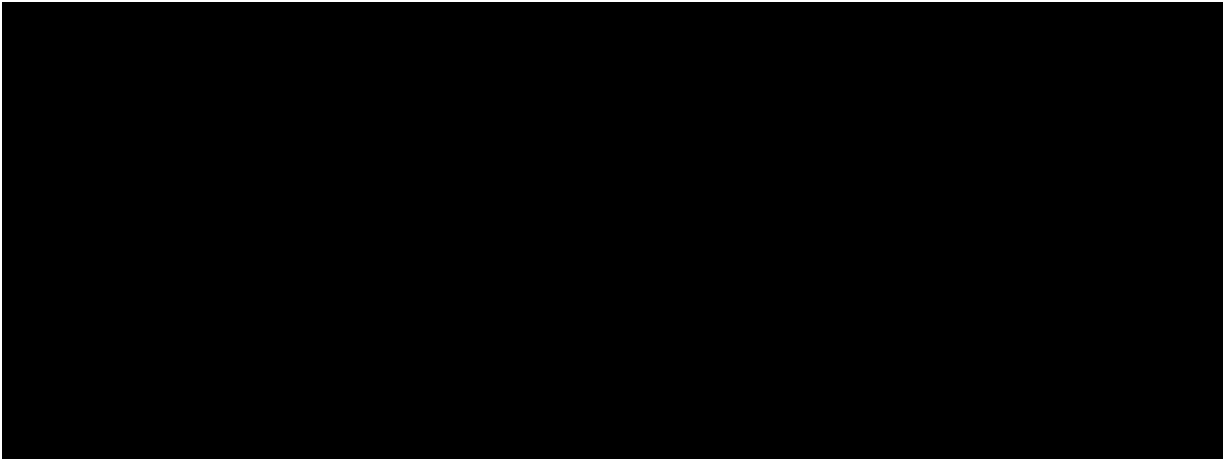


Children queuing at the weekly Feeding Programme having walked a long distance in the rain. Some children can't cross the rivers when it's raining.

Food prices continue to rise, and many children are suffering from malnutrition. All are hungry and don't have enough to eat. The situation is serious and we are grateful for the donations we receive to help us with this vital project.



Students at Bright Futures Secondary School have been busy planting lots of banana tubers and fruit tree saplings thanks to support from Allander Rotary Club. While this won't address the current food crisis, it will help provide food for the orphans in future.



We are delighted that the School Literacy Project is being well received and that results are being seen. Two primary schools; Chambo and Kalanga, have received several boxes of books to help students become more confident readers. Young people leaving primary school have to take exams. Only if they pass these exams are they allowed to progress to secondary school. Exam pass rates have increased by 19% since the introduction of this project. It is a fairly low cost project as the books are preloved, but it does cost £17.50 per box on the container and associated costs with transporting them in Malawi. However, we have proof that a box of books can make a big difference! Many more primary schools in Chitipa District have expressed an interest in being part of the School Literacy Project. It is our intention to help them as supplies of books/funds allow.

Charity contact information



Email: contact_us@changinglivesmalawi.com
Website: www.changinglivesmalawi.com

Changing Lives Malawi

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<https://www.facebook.com/changinglivesmalawi/>

Changing Lives Malawi is a Scottish Charitable Incorporated Organisation (SCIO), governed by its constitution, registered with the Office of the Scottish Charity Regulator (SC049329) and with Companies House (CS004029)

Changing Lives Malawi is established for charitable purposes only and, in particular, the objectives are;

1. The prevention or relief of poverty and the relief of those in need by reason of age, ill-health, disability or other disadvantage.
2. The advancement of education.

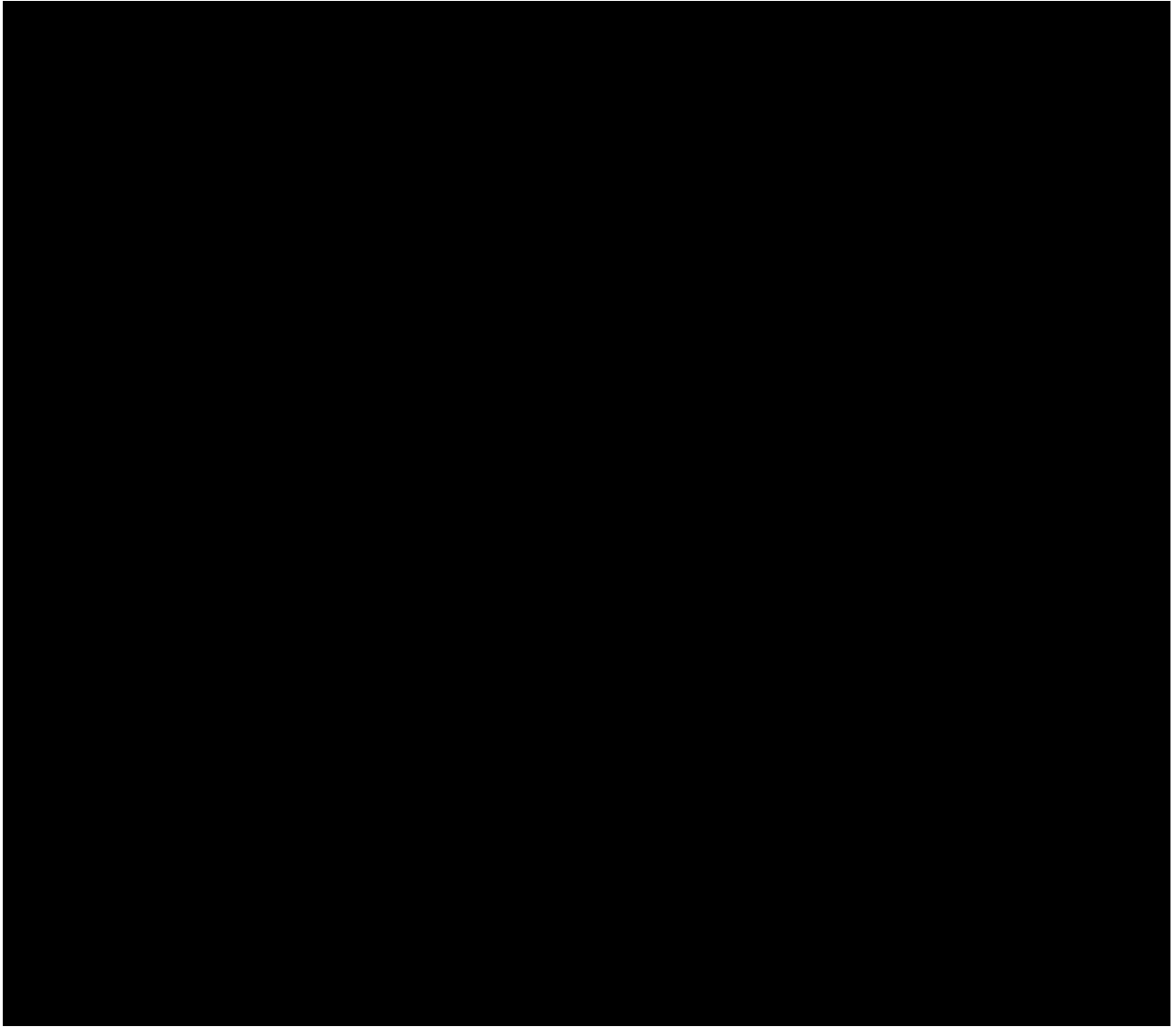
The Area of Benefit will be Malawi and the organisation's beneficiaries will be The William Stewart Foundation and also other good causes in Malawi that the trustees wish to support. All appropriation of funds/donated goods will be at the discretion of the Trustees.

Charity Trustees

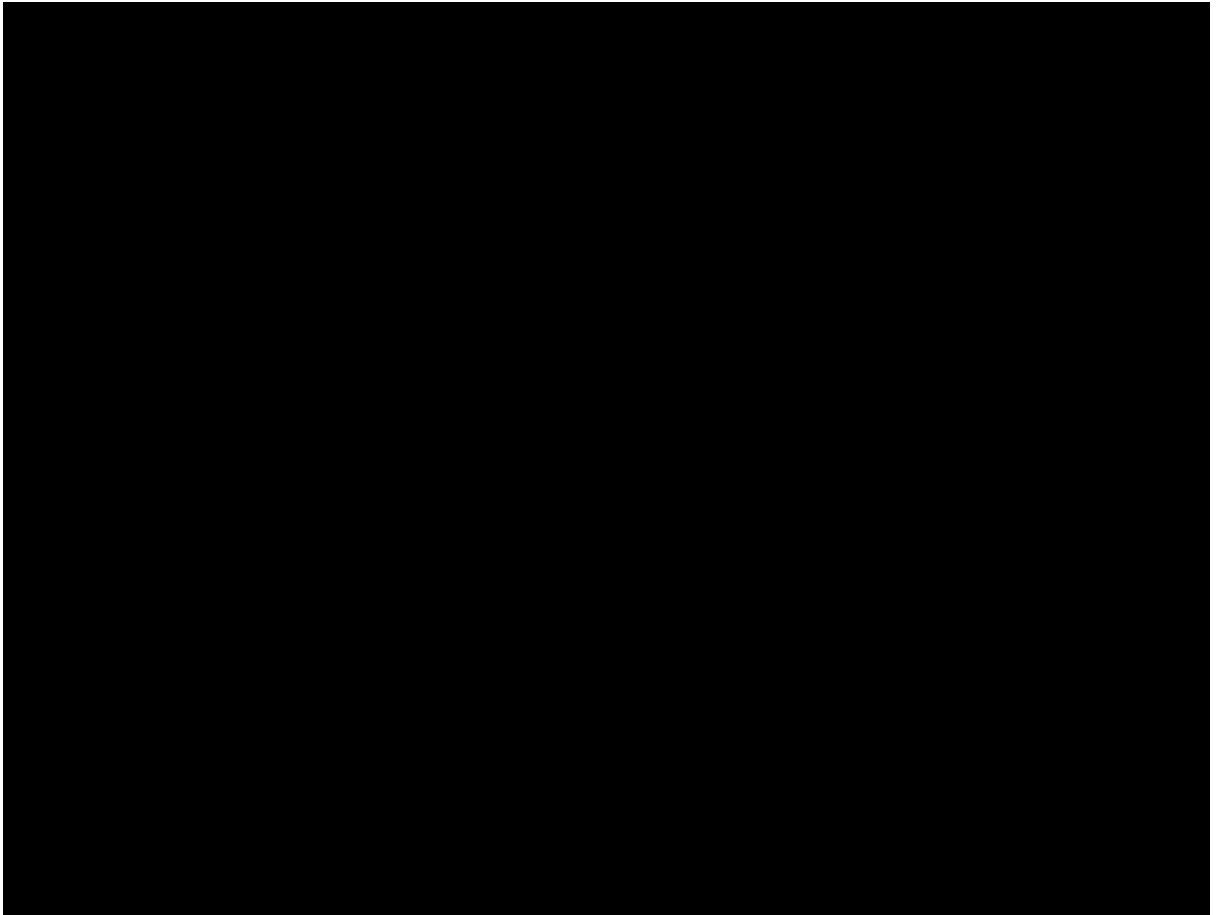
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Charity trustees are appointed by the Board following a written application. Trusteeship is open to individuals, nominated representatives, and corporate bodies. Applications are considered at the next Board Meeting, and the Board may accept or refuse at its discretion. At each Annual General Meeting, all trustees retire from office but may be re-elected.

No Charity Trustee receives any remuneration from the organisation for carrying out his/her/its duties as a Charity Trustee. Trustees may claim for out-of-pocket expenses, however none have done so.



The William Stewart Foundation, Ibuluma, Chitipa, Northern Malawi



Students at Bright Futures Secondary School planting trees &
vulnerable children at The Feeding Programme

Objectives and activities

Changing Lives Malawi raises funds and awareness for The William Stewart Foundation and other good causes in Northern Malawi.

The charity primarily delivers its charitable activities in Malawi through The William Stewart Foundation. During the year, the charity made payments to or through the Foundation for the delivery of charitable programmes

The main aims are to improve lives for the most vulnerable through supporting a variety of projects including a feeding programme and a child sponsorship programme through which we are supporting children's education. Secondary school must be paid for in Malawi. We know that education will change the lives of individuals and their community, giving them opportunities they previously would not have had. The end goal for The Foundation and the community is self-sufficiency but we recognise that things have been so difficult for those living in extreme poverty they need a helping hand whilst they work towards that goal.

We are a small group of volunteers who are passionate about changing lives in Northern Malawi. We work closely with co-founder of The William Stewart Foundation, Levison Mlambya. We help with the child sponsorship programme, matching the most vulnerable with sponsors. Funds are raised through events and by posting stories and photos on social media and by applying for grants.

Achievements and performance

We continue supporting The Feeding Programme which feeds 500+ orphans and vulnerable children once a week. There are no school feeding programmes in that area so it has fallen to The Foundation to help these children who all suffer from malnutrition. Some children walk up to 20km to receive a substantial and nutritious meal at The Feeding Programme. Food prices continue to rise, and we will continue to seek additional financial support to sustain this vital project.

The Nursery was set up for 50 preschool vulnerable children and orphans. However, because of the huge amount of people who are struggling, the nursery now has 75 children meeting 5 times a week. The children are fed at each session.

Child Sponsorship Programme – At 31/05/25 there were 70 of the most vulnerable children and young people matched with sponsors which was a great achievement, and we are extremely grateful to all the sponsors who have got involved in this programme. Because of the generosity of the sponsors there is food going into these children's homes (or if they attend Bright Futures Secondary School, they have a free, nutritious lunch each day) and they are being supported to continue their education.

School Literacy Project – As mentioned earlier, this is proving a great success with lots of boxes of preloved reading books being donated to two primary schools. Exam results have improved by 19% and children are enjoying books and becoming more confident readers. Unfortunately, the need is great, and we have lots of other primary schools desperate to be included in this project. As supplies of books/funds allow we will continue to send more books and include other schools.

Fruit Tree Saplings – fruit tree saplings have been planted as a future source of food and income for The Foundation and also helping towards climate change. Children have been caring for the fruit tree saplings and, as this is an ongoing project, more trees saplings will be bought, benefitting people and planet. Some of the original saplings are now starting to bear fruit and we are looking for funding to expand the orchard and types of fruit tree saplings. Chambo Primary School have been gifted fruit tree saplings and banana tubers to have their own orchard, and students are working hard to care for them in agriculture classes. Vegetables are also being grown by students at Bright Futures Secondary School giving them skills for life as well as being able to share what they have grown at school lunches.

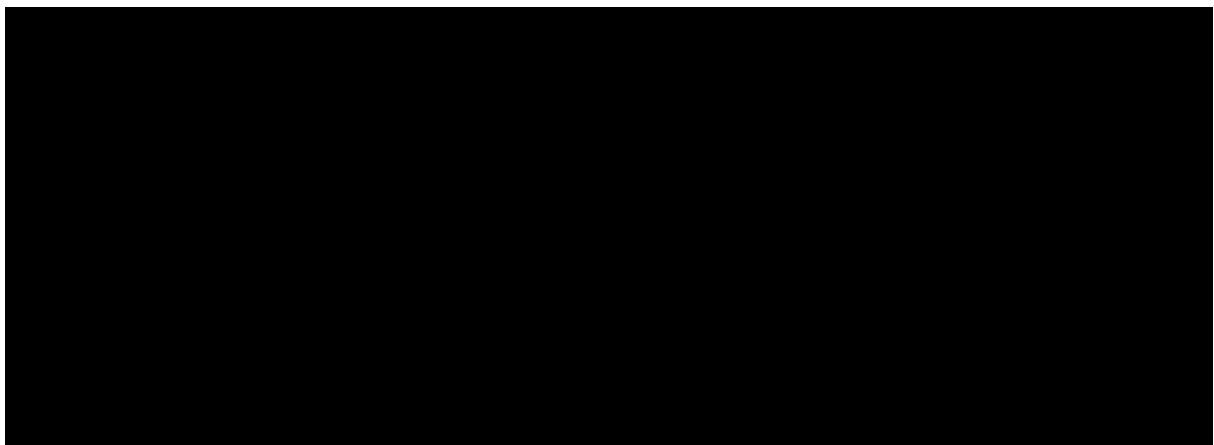
Mother & Baby Project – We have been able to send lots of beautiful baby clothes and knitted blankets to the maternity ward at Chambo

Health Centre. Each new mother is given some clothes and a blanket for her baby. Also, if they return after six weeks, they receive more baby clothes. This gives another chance for staff to see mum and baby informally to check they are ok, potentially helping with any problems.

Bright Futures Secondary School – after the successful completion of phase 1 (2 classrooms) of the school, which opened on 7th November 2022, and some staff accommodation, we then fundraised to build phase 2 of Bright Futures Secondary School for an additional two classrooms, which were ready for September 2023. There have been three school years, with classroom 4 being used as a staffroom.

As there will be four school years from September 2025, thankfully we were able to raise funds to build a dedicated staffroom and more staff accommodation as more teachers will need to be employed for the extra year group.

Education at Bright Futures Secondary School will always be free of charge for those who cannot pay. These vulnerable students would normally miss out on secondary education because of the costs involved in paying fees, uniform, and other costs. There were not enough secondary school places in the nearest schools and if you don't get picked for a place then you don't get to go to secondary school. We know that education is a way out of poverty and the children and young people are desperate to go to school which is why Bright Futures Secondary School was built to help the most vulnerable.



1. The Gilchrist Trust – We were delighted to receive £1,000 towards textbooks for S4 students at Bright Futures Secondary School.
2. CB & HH Taylor 1984 Trust – kindly gave £1,000 towards school orchards.
3. The Souter Charitable Trust – We are grateful that they have supported Bright Futures Secondary School with a grant for £3,000 for solar panels and solar lamps for students.
4. The Inverclyde Trust – We are grateful for the grant of £4,500 towards new buildings at Bright Futures Secondary School.
5. The Clive Richards Foundation – Thanks to the generous £9,000 grant we received, a second staff accommodation block and latrine blocks were built.
6. Vets with Horsepower – Thank you for the very generous grant of £15,000 which was put towards the new buildings at Bright Futures Secondary School.
7. Arnold Clark – we were delighted to receive £500 towards rugby training events and tournaments.
8. Bananabox Trust – we are grateful for the support of BBT who are based at Dundee. They facilitate our boxes (and those of other organisations) going to Malawi. They charge £17.50 per box to cover the cost of the container.

Financial review

Income has been received from generous unrestricted donations of £47,679 (2024: £14,251). Added to this is income from unrestricted grants, fundraising events and gift aid claims of £13,046 (2024: £11,861). There were unrestricted expenses of £4,769 (2024: £15,433). This resulted in a surplus for the year on unrestricted funds of £55,956 (2024: £10,679).

The restricted fund, which is mainly reserved for the sponsorship donations for the various vulnerable children plus received donations of £24,470 (2024: £38,313), Plus grant income of £34,000 (2024: £19,000) and fundraising income of £300 (2024: £1,228). There were restricted expenses of £73,672 (2024: £67,602) resulting in a £14,902 deficit on restricted funds (2024: £9,061 deficit on restricted funds).

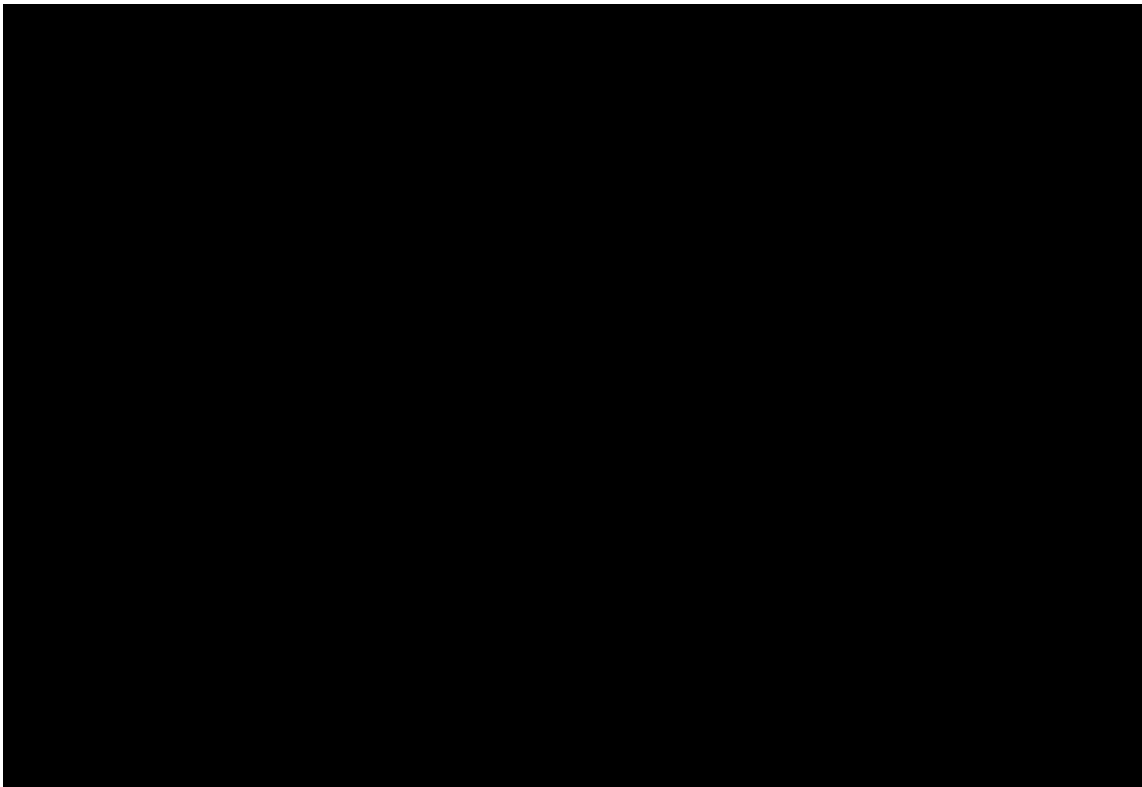
During the year, the trustees approved a transfer of £32,200 from unrestricted to restricted funds. Of this, £14,902 was required to meet the shortfall on restricted programme expenditure during the year, with the balance retained in restricted funds to meet committed obligations for 2025/26

Reserves policy

The trustees aim to maintain free reserves sufficient to cover approximately six months of anticipated operating costs. This provides a buffer against unexpected shortfalls in income and ensures the charity can meet its ongoing commitments.

At 31st May 2025, free reserves stood at £13,398 (2024: £1,404). The trustees consider this level to be adequate.

The charity also holds designated unrestricted funds of £21,431 for the ongoing development of the school plus providing resources and opportunities to the pupils of the Chambo community. These funds are committed to planned activities but are not subject to donor-imposed restrictions.



Students at Bright Futures Secondary School received new clothes that we had sent. These were new and had kindly been donated.

Future plans

We plan to increase child sponsorship and give more young people the chance of secondary school education.

We will continue supporting The William Stewart Foundation with the various projects through fundraising and raising awareness and also help with issues within their community as appropriate.

We will continue to support the setting up of projects which will help the community towards self-sufficiency and sustainability.

We will continue to advocate for this community to try to access support and partnership working from other larger charities to help provide more food for the thousands of children suffering from malnutrition in the rural far north of Malawi.

More books will be collected and sent for the library, and also the school literacy project to help raise literacy levels in primary schools in northern Malawi.

We will continue to support education for the most vulnerable at Bright Futures Secondary School.

We will apply for grants for specific projects.

We will continue to work closely with Levison Mlambya, co-founder of The William Stewart Foundation, and his team to ensure money is being raised for projects which are a priority to them.

We will continue to send donations of clothes, shoes, blankets, books etc as requested by Levison Mlambya at The Foundation.

Additional information

We wish to thank everyone who has contributed or supported us. It is very much a team effort, and we couldn't do it without the help of others. We are very grateful to the organisations and individuals who are trusting us to continue Changing Lives Malawi.

Declaration

Signed on behalf of the charity trustees:

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Print name

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Designation

TRUSTEE

Date

26/02/2026

Accounts for period ended 31st May 2025

Statement of Receipts and Payments

				31 May 2024
Receipts	Unrestricted	Restricted	Total	Prior Year
	£	£	£	£
Donations	47,679.51	24,470.00	72,149.51	52,564.46
Grants	0	34,000.00	34,000.00	19,000.00
Fundraising	1,421.64	300.00	1,721.64	1,660.29
Gift Aid Reclaims	11,624.16	0.00	11,624.16	11,428.65
	<u>60,725.31</u>	<u>58,770.00</u>	<u>119,495.31</u>	<u>84,653.40</u>
Payments				
Payments relating directly to charitable activities				
School Fees	0.00	0.00	0.00	(788.27)
Other Costs for Sponsored Children	0.00	(4,947.43)	(4,947.43)	(4,338.49)
Wages for Apprentices	0.00	(3,770.98)	(3,770.98)	(3,495.09)
Feeding Programme	0.00	(3,114.35)	(3,114.35)	(3,138.48)
Nursery Funding	0.00	0.00	0.00	0.00
Fruit Trees	0.00	(1,000.00)	(1,000.00)	(518.58)
Foundation Running Costs	0.00	0.00	0.00	0.00
Transport/BBT	0.00	(6,418.98)	(6,418.98)	(6,281.89)
Container Costs	(1,248.00)	0.00	(1,248.00)	(1,248.00)
Building Accommodation	0.00	0.00	0.00	0.00
School Building Costs	0.00	(23,878.89)	(23,878.89)	(30,492.54)
School Running Costs	0.00	(23,083.78)	(23,083.78)	(16,258.72)
Other Charitable Activities	(3,400.41)	(2,042.49)	(5,442.90)	(4,614.10)
Solar Project	0.00	(5,414.90)	(5,414.90)	(5,662.60)
Water Project	0.00	0.00	0.00	(5,906.00)
Fundraising Costs	0.00	0.00	0.00	0.00
Other	(120.85)	0.00	(120.85)	(292.34)
	<u>(4,769.26)</u>	<u>(73,671.80)</u>	<u>(78,441.06)</u>	<u>(83,035.10)</u>
Net Receipts /(Payments)	55,956.05	(14,901.80)	41,054.25	1,618.30
Transfer between funds	(32,200.00)	32,200.00	0.00	0.00
Funds Brought Forward	11,073.13	7,498.46	18,571.59	16,953.29
Funds Carried Forward	<u>34,829.18</u>	<u>24,796.66</u>	<u>59,625.84</u>	<u>18,571.59</u>

Accounts for period ended 31st May 2025

Statement of Balances	Unrestricted £	Restricted £	Total £	31 May 2024 Prior Year £
Opening cash at bank	11,073.13	7,498.46	18,571.59	16,953.29
Surplus/(Deficit) for the year	55,956.05	(14,901.80)	41,054.25	1,618.30
Transfer between funds	(32,200.00)	32,200.00	0.00	0.00
Closing cash at bank	<u>34,829.18</u>	<u>24,796.66</u>	<u>59,625.84</u>	<u>18,571.59</u>

Bank and Cash Balances

Bank Current Account	677.53	2,597.18
Bank Savings Accounts	58,948.31	15,974.41
Cash	0.00	0.00
Total bank and cash	<u>59,625.84</u>	<u>18,571.59</u>

Other Assets

None Held

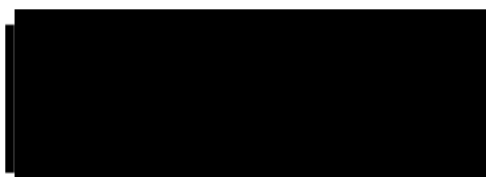
Liabilities

PAYE	5,385.68	2,799.66
Advanced Donations	112.50	512.50
Total liabilities	<u>5,498.18</u>	<u>3,312.16</u>
Net assets/total funds	<u>54,127.66</u>	<u>15,259.43</u>

Contingent Liabilities

None

Signed:



Name:



Date: 26/02/2026

Independent Examiner's Report to the Trustees of Changing Lives Malawi

I report on the accounts of the charity for the year ended 31 May 2025 which are set out on pages 16 and 17.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

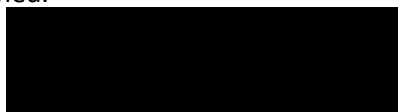
1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Name:



Relevant Professional qualification/professional body:

None required (receipts and payments accounts)

Address: 25 Station Road, Balfon, Stirlingshire, G63 0SX

