Malawi Community Hubs

Financial Statements and Trustees' Report

For the year ended 31 December 2025

Registered Charity in England and Wales number 1170895

Malawi Community Hubs

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Malawi Community Hubs

Reference and Administrative Details of Malawi Community Hubs

Trustees

Michelle Burrow
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Surrey
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Registered Charity in England and Wales Number 1170895

Malawi Community Hubs

Trustees' report
For the year ended 31 December 2025

The trustees present their report and the financial statements of Malawi Community Hubs ("the Charity") for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in Note 2 to the financial statements and comply with the Charity's Trust Deed, the Charities Act 2011 and the Standard of Recommended Practice: Accounting and Reporting by Charities published in 2016.

Objectives and Activities

The object of the Charity is the relief of poverty in rural areas of Malawi by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

To date the Charity has pursued its objects by raising funds and deploying these in partnership with charitable organisations operating in Malawi to build community hubs in Chitowo (in the Dedza region of Malawi) and Majawa (in the central region of Malawi), and recently in a new project area near another wildlife reserve in Malawi, Nkhotakota (NKK).

Public benefit

The charity is a public benefit entity and the trustees have paid due regard to the public benefit guidance published by the Charities Commission.

Background

Michelle Burrow and Derek Stapley, trustees and founders of Malawi Community Hubs, have each travelled extensively in Africa over the past few decades and have worked on volunteer projects in several countries.

While serving as volunteers on a Wildlife Conservation Project in Malawi they joined a small group of fellow volunteers and project leaders to look at ways in which they could be of help to the people of Malawi in the longer term.

Those early discussions and observations brought to light the fact that there is huge potential to leverage the work of existing Non-Governmental Organisations ("NGOs") which are operating in Malawi, to make every donation achieve more and through concentrated effort increase the likelihood of community self-sustainability; and so the idea of Malawi Community Hubs was born.

Extensive information and knowledge gathering followed in order to help plan the first project. This involved meeting with people from a broad spectrum of global businesses, the Non-profit and International Development sectors, along with individuals working or volunteering in a wide range of charitable or philanthropic endeavours. The overwhelming feedback received was the desire by all to have better co-ordination and collaboration, as well as a means to share and distribute knowledge. A three-week onsite due diligence trip to Malawi in late 2015 cemented the concept of providing long term integrated solutions through the creation of community hubs.

Structure, Governance and Management

Governing Document

The Charity is governed by a Constitution Document dated 20 August 2016 and is a Charitable Incorporated Organisation ("CIO") registered by the Charity Commission on 22 December 2016 with registration number 1170895.

Organisation

The Constitution Document specifies that there must be at least 3 trustees. If the number falls below this minimum, the remaining trustee or trustees may act only to call a meeting of the charity trustees or appoint a new trustee or trustees.

Decisions are taken by the trustees either at periodic meetings or by resolution in writing or electronic form. No decision shall be taken at a meeting unless a quorum of at least 2 trustees is present. In the case of an equality of votes, the person who chairs the meeting shall have a second or casting vote.

Under the terms of the Constitution Document, if the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

Appointment of trustees

The trustees who have served during the period are set out on page 3.

All trustees give of their time freely and no trustee may receive any remuneration or other benefit in money or money's worth from the Charity.

On appointment, all new trustees receive information as appropriate to ensure that they are familiar with all aspects of the Charity including its finances, future plans and objectives.

Risk management

The trustees have, within the period under review, assessed the risks that the charity faces and have considered appropriate methods to mitigate those risks. The trustees will continue to monitor and re-consider the risks to which the charity is exposed during the coming year.

Reserves policy

The Charity aims to work with partner charities and organisations to establish projects in Malawi which are intended to be self-sustaining in the long term. On this basis, the work of the Charity does not entail ongoing funding obligations. The trustees are therefore comfortable that the level of reserves held is adequate and these will be deployed in future on further projects as and when the trustees decide.

Achievements and Performance

MCH's purpose is to relieve poverty in rural areas of Malawi by assisting with the provision of education, training, healthcare projects and a support-system to enable individuals to generate income leading to the community becoming self-sustaining and more resilient to changes in its environment. To achieve its purpose, the trustees are developing a network of specialists

who collaborate with each other to create sustainable community hubs. This network includes donors, NGOs, the Department of Education in Malawi, International Development experts and entrepreneurial businesses.

To begin the work of creating a hub, in-depth discussions take place with a local community to obtain an understanding of that community's specific issues and challenges. These discussions are facilitated by local Malawian NGOs and are supplemented with input from governmental departments and business partners, resulting in a series of proposed solutions that the community believe in and will commit to implementing. The next step is to address the support that the community needs to achieve this, and appropriate partners are bought in. All solutions have to involve the community and be ones they feel they own and can maintain in the future.

Chitowo

Work on the first hub in Chitowo (Dedza region of Malawi) started in late 2016, in conjunction with the first two partners, United Purpose ("UP") and Classrooms for Malawi ("CfM"), with additional support provided by a solar panel expert, TeamPlanet.

The identified need in Chitowo resulted in the development of the following:

- Four classrooms and a Head teacher's office
- Four quad latrine blocks (16 latrines in total)
- Rainwater capture system and storage tank for hand washing
- Modular and moveable solar panelling (for lighting classrooms, after-sundown activities and as a source of income generation)
- Education programmes: health, nutrition, sanitation, gender campaigns and drinking water education
- Establishment of committees: school management, Parent Teacher Association, mothers' groups, school sanitation clubs and a water committee

The official handover of the hub by the Malawi NGOs to the local community took place in October 2017. Derek Stapley and Michelle Burrow attended the handover to represent Malawi Community Hubs.

Updates about the Chitowo community are provided to the trustees by a consultant who is on contract with CfM, as explained below. The trustees do not anticipate any further programmes being run by MCH in Chitowo, unless a specific need is identified with which MCH may consider assisting.

Majawa

Majawa and five surrounding communities were chosen due to being in such a remote area. It is often further isolated by flooding during the three to four-month rainy season, which restricts access to schools, health clinics and markets. The area also saw little support from government or NGOs. With scarce water resources, limited crop diversity, malnutrition, high illiteracy and few income generation opportunities the community was looking for change and showed great enthusiasm for working with MCH and its partners.

The project started with several trustee trips to Malawi, consultation with potential NGO partners and meetings with the community and local government members. Before work began in July 2019 a Memorandum of Understanding was signed by all parties, including local government departments, the six individual communities, MCH, two partner NGOs (YODEP

and African Parks) as well as local contractors 14Trees. All had a part to play and agreed deliverables.

The project is funded by MCH and African Parks (conservation focused NGO which manages wildlife reserves across Africa, including Liwonde, the National Park adjacent to Majawa). Using the UN Millennium Development Goals as a guide, African Parks ("AP") produced a comprehensive report on the challenges and aspirations of the people of Majawa which outlined the following priorities:

- school build including solar power, sanitation and hand-washing facilities;
- educational programs on health, nutrition, sanitation, female hygiene and gender equality;
- work groups to promote and foster engagement of youth and elders;
- completion of the fencing around the wildlife reserve to reduce animal/human conflict;
- sourcing safe water options, possibly through boreholes, for drinking and crop irrigation; and
- collaborate on income generating opportunities and vocational training.

MCH commissioned Youth for Development & Productivity ("YODEP") to carry out a more detailed Needs Assessment using tailored questions to various identified target groups, to help ascertain a more in depth and bespoke view of the challenges across all six communities. From this assessment 14 main priorities were identified, that were used to build a series of targeted programs for the different target groups (e.g. women, youth, elderly, disabled etc.)

MCH engaged the services of a well-respected Malawian, Mr. Dezie Trigu. Mr Trigu is a retired Schools Inspector with significant experience of working in the NGO sector, primarily overseeing the building of new schools. Mr. Trigu's main responsibility was overseeing the development of the school building, though he also worked closely with our partner organisations and the local community, providing MCH with a valuable, independent perspective on many aspects of our collaborative efforts.

The build phase of the project was completed and a ceremony to hand the school over to the local community was carried out in November 2023.The project delivered 6 classrooms, 3 teachers' houses, sanitation blocks, a water borehole, solar panels. Ongoing are the many programs that address health, education, gender equality, environment and income generation (e.g. goat and chicken schemes, village bank schemes, crop diversification, youth clubs, tree nurseries etc.). The communities are actively involved either contributing their skills or learning new ones through the various opportunities made available to them.

The programme has to date been a tremendous success, as evidenced by the extensive reports provided to MCH by our partners, along with independent input and verification from Mr. Trigu, among others. In 2023 agreement was reached with the community and partner organisations that 2024 would primarily be a year of monitoring and evaluation to assess how the community manages in the absence of the level of support provided in the past four years. YODEP continued to deliver mentoring services and programmes in 2024 through 2025 and 2026.

This timeline fits with the plan developed and agreed upon in the time period since 2019 which is for the overall programme to run for a seven year period (plus the 2024 monitoring year), at which time it is envisaged that MCH would potentially step back from funding. This decision, potentially in 2027, will be reviewed based on an independent assessment of the entire Majawa project which will be performed at that time.

Nkhotakota

In 2025, MCH commenced a pilot farming project in the communities adjoining the Nkhotakota (NKK) wildlife reserve, Malawi. Detailed research and due diligence assessed community needs and priorities, potential partners and funding requirements. Whilst initially successful, unfortunately the farm was severely impacted by heavy floods. Lessons were learnt and equipment saved. A follow-on farming program will commence in the near future as part of MCH longer term plans in NKK.

Towards the end of 2025 a Program Director and Field Officer were recruited in country to manage the activities being planned in NKK and to bring all the various projects together to ensure ongoing high standards throughout. They commenced work in 2026. The consultants will be instrumental in managing the partners and programs. Following intensive vetting and workshops, two partners have been selected for the NKK programs - ECOSID and UnthumuPlus. Several Community Based Organisations were given the opportunity to pitch programs to MCH. These two most closely met MCH's requirements. Both are based in NKK and between them will be concentrating on enabling women and youth to learn new skills, increase their income and also manage their finances. The Field Officer will directly manage programs focused on Community Based Childhood Centres (CBCCs) as part of a broader remit around Early Childhood Development Centres (ECDs). Prior to any programs starting, an extensive baseline study was carried out by Rhyno Consult (who were selected following several interviews) and the data from this survey was used to shape the programs in a two-day workshop. Initially programs will be carried out in three communities, located in 3 of the 12 NKK districts. Following a complete assessment expected in 2027 the intention is to roll out the programs to neighbouring districts over the following 2 years.

Other programs that are being researched (school gardens and eye health) will be picked up by the Program Director during 2027 and incorporated into MCH's strategic plan.

Zomba

Following disastrous flooding in Zomba, MCH have partnered again with YODEP to assist the families close to the base of YODEP. Here it was identified that as a result of the flooding many families faced food insecurity. A suite of programs were devised with YODEP to enable women to become financially independent through animal pass on schemes, and youth to become valuable community members by learning a trade in tailoring. All the programs are designed to be self-funding, so once started they will continue to benefit the communities for many generations.

Financial Review

During the year ended 31 December 2025 the Charity received donation income of £197,968 (2024: £392,057) from corporate and charitable entities. Interest income of £5,092 (2024: £3,751) was received on cash deposits and £24 (2024: £858) was received on the concessionary loan granted in December 2022, resulting in total income of £203,084 (2024: £396,666).

During the year total costs of £84,513 (2024: £87,373) were incurred. This resulted in a surplus of £118,571 (2024: £309,293) of income over expenditure.

At 31 December 2025, the Charity had net assets of £871,246 (2024: £752,675). Funds of £179,006 (2024: £nil) had been received for use on healthcare related activities and have been classified as restricted funds.

MCH's primary donors to date are two privately-owned family groups, for which Derek Stapley serves as one of several independent directors or advisors.

All costs of trustee travels and out of pocket expenses for the research trips to Malawi are borne personally by the trustees.

The Charity Governance code

The trustees have considered the principles of the Charity Governance Code and applied these to the operation of the charity as follows:

1. Organisational purpose

The trustees are clear about the Charity's aims which are described in the object and activities section above and ensure that these are being delivered effectively and sustainably.

2. Leadership

The Charity is led by the trustees who provide strategic leadership in line with the Charity's aims and values.

3. Integrity

The trustees act with integrity, adopting values and creating a culture which helps to achieve the organisation's charitable purposes. The trustees are aware of the importance of the public's confidence and trust in charities, and the trustees undertake their duties accordingly.

4. Decision-making, risk and control

The trustees make sure that their decision-making processes are informed, rigorous and timely and that effective control and risk assessment and management systems are set up and monitored.

5. Trustee effectiveness

The trustees work as an effective team, using the appropriate balance of skills, experience, backgrounds and knowledge to make informed decisions.

6. Equality, diversity and inclusion

The trustees are committed to embracing the principles of equality, diversity and inclusion to support the effectiveness, leadership and decision-making within the Charity.

7. Openness and accountability

The trustees manage the organisation in a transparent and accountable way.

Future Plans

Malawi Community Hubs

As noted above, the Charity will continue to raise funds and continue to work in Majawa where, as explained, the trustees expect to be working for several years alongside the community and the partner organisations. The continuance of the work will depend on future funding and the trustees will ensure that they do not over-commit what the Charity is able to deliver in Majawa or in NKK.

Malawi Community Hubs

Statement of trustees' responsibilities in respect of the trustees' annual report and the financial statements

Under charity law, the trustees are responsible for preparing the Trustees' Annual Report and the financial statement for each financial period which show a true and fair view of the state of affairs of the charity and of the excess of income over expenditure for that period.

In preparing these financial statements, generally accepted accounting practice entails that the trustees:

- select suitable accounting policies and then apply them correctly;
- make judgements and estimates that are reasonable and prudent;
- state whether the recommendations of the Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- state whether the financial statements comply with the trust deed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each person who is a trustee at the date of this report confirms that:

- so far as the trustee is aware, there is no relevant information of which the independent examiner is unaware; and
- the trustee has taken all the steps that they ought to have taken as a trustee in order to make them self aware of, and to establish that the charity's independent examiner is aware of, any relevant information.

Approved by the trustees and signed on their behalf by:



Derek Stapley
Trustee
2nd October 2026

Malawi Community Hubs

Independent examiner's report to the trustees of Malawi Community Hubs
For the year ended 31 December 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this period under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

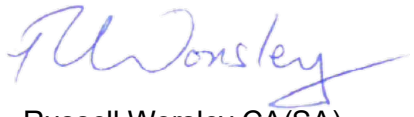
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination no material matters have come to my attention which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Russell Worsley CA(SA)
16 Shortlands Grove
Bromley
BR2 0LR

2nd October 2026

Malawi Community Hubs

Statement of financial activities for the year ended 31 December 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income					
Donation income	4, 9	18,962	179,006	197,968	392,057
Interest income	4	5,116	-	5,116	4,609
Total incoming resources		24,078	179,006	203,084	396,666
Expenditure					
Charitable activities	5	84,513	-	84,513	87,373
Total expenditure		84,513	-	84,513	87,373
Net (deficit) income		(60,435)	179,006	118,571	309,293
Fund balance brought forward		752,675	-	752,675	443,382
Fund balance carried forward		692,240	179,006	871,246	752,675

All operations are continuing.

Malawi Community Hubs

Balance sheet as at 31 December 2025

	Note	2025	2024
		£	£
Fixed assets			
Motor vehicle	6	8,322	10,026
Current assets			
Cash at bank		853,201	721,168
Concessionary loan	7	-	9,023
Prepaid expenses		9,723	13,866
Total current assets		862,924	744,057
Creditors: amounts falling due within 1 year	8,9	-	1,408
Net current assets		862,924	742,649
Net assets		871,246	752,675
The funds of the charity			
Restricted funds	10	179,006	-
Unrestricted funds		692,240	752,675
Total charity funds		871,246	752,675

Approved by the trustees on 2nd October 2026 and signed on their behalf by:



Derek Stapley
Trustee

Notes to the financial statements

1. Basis of preparation

1.1. Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value.

These financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Going concern

The financial statements are prepared on a going concern basis. The trustees believe the going concern assumption to be appropriate as the trustees have sufficient unrestricted funds available for the ongoing use and continuing benefit of the charity and its object.

2. Accounting policies

2.1 Income

Recognition of income

Donation income is recognised in the Statement of Financial Activities ("SoFA") when:

- The charity becomes entitled to it;
- The trustees are reasonably certain they will receive it; and
- The trustees are reasonably certain that the value can be reliably measured.

Interest income is accounted for in the year which the charity is entitled to receipt.

2.2 Offsetting

There has been no offsetting of assets and liabilities or income and expenses.

2. Accounting policies (continued)

2.3 Fixed assets

Motor vehicle fixed assets are recorded at historical cost, less accumulated depreciation and any impairment in value.

Depreciation is calculated to write-off the cost over the estimated useful economic life of 10 years on a straight-line basis.

The assets' residual values, useful lives and depreciation methods are reviewed and adjusted if appropriate to each statement of financial position date.

An item of property, plant or equipment is derecognised on disposal or when no future economic benefits are expected to arise from the continued use of the asset.

Gains and losses on the disposal of property, plant and equipment are determined by comparing proceeds with the carrying amount of the asset and are included in the statement of financial activities.

2.4 Current assets

Debtors

Debtors (including donations receivable) are measured on initial recognition at settlement amount. Subsequently they are measured at the cash or other consideration amount expected to be received.

Prepayments are valued as the amount prepaid where the related service has not yet been provided.

Cash at bank

Cash balances are recorded at fair value.

Concessionary loans

Concessionary loans are initially measured at the amount paid and recognised in the statement of financial position.

In subsequent accounting periods the carrying amount is then adjusted to reflect accrued interest payable, less amounts repaid.

2.5 Expenditure and liabilities

Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

2. Accounting policies (continued)

Governance and support costs

All governance activities are performed by the trustees on a voluntary basis at no cost to the charity.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

Where there are no conditions attaching to the grant, a liability for the full funding obligation is recognised when a commitment is made.

Creditors

Amounts payable to creditors are measured at settlement amounts.

Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

3. Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK income tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received with categories covered by Part 10 Income Tax Act 2007 or Section 356 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

4. Analysis of income

	2025 £	2024 £
Donation income - for education initiatives (see note 10)	179,006	-
Donation income - unrestricted	18,962	392,057
Concessionary loan interest income (see note 7)	24	858
Bank interest income	5,092	3,751
	203,084	396,666

Donation income included donations from privately-owned family groups, individuals and corporate entities.

The charity did not incur any costs in relation to fundraising.

5. Charitable activities

	2025	2024
	£	£
Payments to Youth Development and Productivity	58,542	71,660
Donation to Bhubesi Pride Foundation	10,000	10,000
Pilot farming programme	8,412	-
Consultant fees	4,239	3,646
Depreciation charge	1,704	1,704
Volunteer expenses	1,498	-
Foreign exchange loss	118	363
	84,513	87,373

No charge is made for the trustees' services nor are the trustees reimbursed by the Charity for any costs they may incur.

The Charity does not employ any staff and no staff costs were incurred in the period.

No charge has been made for the independent examination of the charity's accounts.

6. Fixed assets

Cost – Motor vehicle	£
Balance at 31 December 2024	16,984
Additions during year	-
Balance at 31 December 2025	16,984

Accumulated depreciation	£
Balance at 31 December 2024	6,958
Depreciation charge for year	1,704
Balance at 31 December 2025	8,662

Net book value	£
At 31 December 2024	10,026
At 31 December 2025	8,322

7. Concessionary loan

	2025	2024
	£	£
Loan for school bus purchase	-	9,023

During December 2022, the Charity made a loan of $35,000 to facilitate the purchase of a minibus for use by a local school. The principal connected with the local school to whom the loan was made is a park manager with African Parks, one of the Charity's partner organisations in the Majawa project. He has been well known to two of the trustees for several years.

The original terms of the loan were that it was repayable over an 18-month period with interest charged at 10% per annum.

7. Concessionary loan (continued)

In November 2023, the interest rate on the loan was reduced to 8% per annum and the repayment period was extended from 18 months to 24 months. This was done in recognition of the depreciation of the Malawian Kwacha against the US Dollar during 2023 which made the local currency cost of the repayments significantly higher.

The loan balance was repaid in full in February 2025.

8. Creditors (amounts falling due within 1 year)

	2025	2024
	£	£
Consultant fees payable	-	1,408
	-	1,408

9. Related party transactions

Donation income included £179,006 (2024: Nil) from a privately-owned family group for which Derek Stapley serves as one of several independent directors. Appropriate declarations of interest have been made within the family group and in MCH.

Donation income included £Nil (2024: £387,057) from a second privately-owned family group for which Derek Stapley serves as one of several independent directors and also as chairman. Appropriate declarations of interest have been made within the family group and in MCH.

Donation income included £15,000 (2024: £5,000) from The Lancashire Foundation. Derek Stapley and Robert Kennedy are both trustees of The Lancashire Foundation.

10. Restricted funds

During 2025 donation income of £179,006 was received by the charity for use on education initiatives and has been recorded as a restricted fund.

Restricted funds - education initiatives	£
Balance at 31 December 2024	-
Donation income received in year	179,006
Expenditure in year	-
Balance at 31 December 2025	179,006