Annual Report and Financial Statements

for the Year Ended 31 December 2025

Faith In Action

Charity registration number: 293961

G Schulz & Company Ltd
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FAITH IN ACTION

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FAITH IN ACTION

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Mr Brian Carter (resigned 15 April 2025) Mrs Sally Jeffree Mrs Jennifer Ainge Mr Nathaneal Edwards (resigned 15 April 2025) Philip Playfoot (appointed 15 April 2025)
Charity Registration Number	293961
Principal Office	14 Gabriel Road Maidenbower Crawley West Sussex RH10 7LG
Independent Examiner	G W Schulz FCMA CGMA G Schulz & Company Ltd 3 Lane Close Broadbridge Heath Bosham Horsham West Sussex RH12 3UF
Bankers	Royal Bank of Scotland Drummond House 1 Redheughs Avenue Edinburgh EH12 9JN

FAITH IN ACTION

TRUSTEES' REPORT

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Structure, governance and management

Nature of governing document

Faith in Action was established in 1986. It is unincorporated and governed by a trust deed.

Recruitment and appointment of trustees

New trustees are appointed by current trustees. Three of the current trustees have all visited East Africa.

Organisational structure

At the end of the year there were four trustees. One trustee is responsible for the administration. One signatory looks after the accounts. There are no employees, and no payments are made to any trustee, associate or volunteer for work performed. All the projects in Africa are set up and overseen by project co-ordinators working for the church in Africa with whom we communicate regularly.

The administration of the charity is carried out at the registered office in Crawley. Regular communication is maintained with the other trustees who are kept up to date with all significant events and whose advice and agreement is sought with regard to an appropriate response to such events.

Decision making

Most new projects are proposed in response to current circumstances and needs in Africa, but they are presented to and agreed by trustees before implementation. Sometimes a pilot project will be set up to test the viability of any proposal before a project is accepted for further funding. Trustees meet two to four times during the year but stay in regular telephone, email and WhatsApp contact between meetings. New projects are also discussed with church leaders in Africa and will only be implemented if they consider them to be appropriate for their needs and current circumstances.

Our experience has shown the importance of working as a united team with church leaders and project co-ordinators in Africa and only funding projects which everyone considers both appropriate and beneficial. This is one reason why we have sought to build strong relationships with church leaders and project co-ordinators in Malawi and to maintain good communication with them.

Information, costs and photographs for our current projects are presented in leaflet form and these leaflets are sent to supporters when there is a request for information. We have recently set up a new website with a new domain name: www.faithinaction.online. Many donations are given for specific projects although some funds are given more generally for projects in Malawi. Decisions about the designation of funds given generally for Malawi are made by one or more of the trustees after discussion with church leaders and project co-ordinators in Malawi.

Trustees of Faith in Action should also ensure that:
1. all projects are within the permitted objects as laid down in the governing instrument;
2. all funds are used according to the donors' expressed designation;
3. all current projects are working well and are appropriate and beneficial to communities in Africa;
4. all funds sent to Africa are spent according to the agreed designations;
5. good communication is maintained with church leaders and project co-ordinators in Africa;
6. reports are received on the distribution and setting up of all projects.

Risk management

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

We have taken out public and product liability insurance and employees' insurance for the benefit of the trustees and volunteers who support our work. We also have management protection insurance. There have been no changes which required any alterations to our risk assessments files for all the activities of the charity.

The charity does not invest any finances in the stock market or own or rent any brick buildings. All projects are funded by sending the finances to the appropriate country by international bank transfer.

Objectives and activities

Objects and aims

The objects of the charity as given on the governing instrument are as follows:
a. The relief of persons who are in conditions of poverty need hardship or distress and the relief of the aged and of the sick in Africa.
b. The advancement of the Christian religion by the proclamation of the gospel of Jesus Christ and the building up of His body the church by whatever legally charitable means the Trustees in their absolute discretion think fit.

Location and identified needs

Our work continues to be focused mainly, but not exclusively, on an area in southern Malawi called the Lower Shire. This area is located south of Blantyre. It is separated from the rest of the country by a 1,000-metre escarpment. This area has faced both insufficient and excessive rain over the last twenty years and this has resulted in poor food security. During the last six years this southern section of the country have faced four devastating cyclones which resulted in widespread destruction and loss of homes, possessions and crops.

The people living in the Lower Shire are mainly subsistence farmers who have few alternative sources of income when their crops fail. There are many orphans in this region and some of these orphaned children are cared for by their grandparents. There are also a large number of elderly widows who struggle to support themselves. Few farmers would be able to afford a Bible, and none are available for sale in the Lower Shire.

We work with the Faith in Action Church (an unrelated organisation) which has over 600 congregations in Malawi. We therefore have excellent access into rural communities through these church congregations. This same church also has congregations in Mozambique, Zambia and Zimbabwe and we have occasionally given funding to some of these countries. With these facts in mind, our aims are as follows:

Charity's public benefit aims (Social and investment policies)

1. Our primary aim is to set up sustainable projects which will help rural communities to provide for themselves on a long-term basis and thus to reduce their need for emergency aid when their crops fail.
2. To provide wells giving access to clean drinking water.
3. To increase food security through irrigation schemes and by providing more drought and flood resistant crops.
4. To support families who foster orphaned children and to enable communities to set up orphan day-care centres for children who lack younger foster parents.
5. We have recently started to provide support for elderly widows.
6. To provide Christian resources for church congregations and to distribute Bibles and Bible studies.
7. We have a ministry into prisons, providing food and Christian resources.
8. We have a ministry into one of the rubbish dumps on the edge of Blantyre, providing meals for the families who live there, and funding the setting up of businesses so that groups can leave the dump and support themselves financially.
9. We provide emergency relief following natural disasters such as droughts and cyclones.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Charity's strategies for achieving stated objectives

Development projects: Most donations for projects are given by churches or individuals who have been supporting our charity for many years.

Funds are sent to Malawi by international bank transfer. Project co-ordinators in Malawi set up the projects and send reports, receipts, and photographs back to the UK. Where possible materials are purchased in Malawi so that spare parts are available locally. Where it is appropriate, training is given on maintaining and/or using the equipment and materials received.

We produce a regular newssheet which gives information about all the finances which have been transferred to Africa and how these funds have been distributed during the preceding period. We aim to include photographs where these are available.

We have also set up a WhatsApp Broadcast which includes more information about our work, including videos of some of the beneficiaries of our projects.

FAITH IN ACTION

TRUSTEES' REPORT (CONTINUED)

Details of Significant Activities: Our current and potential projects are as follows:

1 We provide funds for Bibles and other Christian resources in local languages.

2 We provide loans for irrigation projects. Each system enables two crops to be grown each year instead of one which has often failed. The loan is offered with the agreement of farmers to give 50% of their crops to be sold and the funds thus raised to be used for community projects in the local area. This scheme has been very successful.

3 We provide funding for the construction of boreholes.

4 We provide funds for the purchase of goats for families who foster orphaned children.

5 We provide funding for a variety of seeds, cuttings and suckers for crops which mature faster and/or require less rain than the local maize upon which they currently depend. We also provide fertilizer which has produced significantly higher yields for farmers.

6 We provide funds through the church in Malawi for interest-free loans which enable families with skills to set up small family businesses.

7 We provide funds for bicycle ambulances which can take sick people to hospital from rural areas over rough terrain.

8 We provide funds for mosquito nets. These funds have been invested in a long-term high-interest account in Malawi which pays interest every 30 days. The interest is used to purchase mosquito nets for families to protect them from malaria. Each family is provided with three nets.

9 We have a ministry in a rubbish dump on the outskirts of Blantyre. We have provided meals for the whole community who live in this dump scavenging for rubbish to sell. We also provide funds for setting up businesses, most of which enable a group of five people to leave the dump and to provide themselves with an income and accommodation.

Main Objectives for the Period: During the period under review, we have provided funds for many, but not all, of the current projects as listed above as these projects appear to be working well and to benefit communities. We continually review the effectiveness of our projects and prioritise as appropriate. We are continuing to re-evaluate what projects to support in future given that most of them did not survive the very destructive nature of recent cyclones. We need therefore to adapt current projects so that they are less vulnerable to flood damage [e.g. constructing irrigation schemes and boreholes on higher ground], or fund new projects which will not be so affected by adverse weather conditions.

FAITH IN ACTION

TRUSTEES' REPORT (CONTINUED)

Achievements and Performance

Achievements: During the year from 1st January to 31st December 2025, we made a total of seventeen fund transfers to Malawi for a grand total of £148,190. These funds transfers including funding for the following purchases and projects.



Borehole in Fatchi Village



Borehole in Mwanabvumbe Village

1 **Boreholes:** We made three transfers during the year totalling £54,282 for the construction of 11 boreholes. Each borehole was built with a washing block, and a brick wall surround to protect the area from animals. Ten boreholes were constructed in Nsusa, Mwanabvumbe, Tsamdoka, Singano, Fatchi, Phokera, Fatima, Goke, Kalumbi, and Moses villages, and the eleventh borehole was constructed in Mikuyu Prison.

2 **Food for Mozambican Refugees:** We made three transfers during the year totalling £15,973 for the purchase of 504 x 50 kg bags of maize flour to provide food for 292 Mozambican refugees who sought refuge in 56 villages where we had churches. Some of these funds were given specifically for these refugees.



Distributing Bible Studies in February



Distributing Scripture Sheets

3 **Spiritual Resources:** During the year we provided a total of £16,060 for spiritual resources as follows: We made 4 transfers totalling £8,720 to purchase 844 Bibles. We made 4 transfers totalling £4,296 to print 5,250 Bible Study leaflets. We made 7 transfers totalling £762 to print 700 laminated bookmarks with Scripture verses and 1,000 Scripture verse leaflets. We made 2 transfers totalling £2,282 to print 18,000 A3 sheets with a variety of scripture verses.

4 **Buildings:** We sent 2 transfers during the year totalling £13,673 for the construction of 2 houses as follows: We sent £10,173 for the construction of a house for a group of elderly ladies who do not have children locally to care for them. We also sent £3,500 to construct a small house for Area Pastor Chikoti and his wife. Pastor Chikoti is suffering from dementia, and he lost his house during Cyclone Freddy in 2023 resulting in their whole village having to move to higher ground.

5 **Two Conferences:** We made 4 transfers during the year totalling £8,164 to provide for a variety of costs required to hold 2 conferences, one with 58 attendees and the second in 27 attendees. These costs included £5,341 for accommodation, £135 for the conference room, £1,972 for food, £672 transport, £29 for notebooks, and £15 for biros.

6 **Prison Ministry:** We made 3 transfers during the year totalling £6,786 for ministry in two prisons as follows: we sent £3,581 to provide 600 meals, 20 x 50 kg bags of fertiliser,
10 x 10 kg packets of seeds, 3 bags of exit clothes, and 450 bars of soap for Mikuyu Prison. We also provided them with a borehole, as mentioned above. We also sent £3,205 to provide 1,000 meals in Mulanje Prison. We also provided them with some Bibles and Bible studies, as mentioned above.

7 **Municipal Rubbish Dump Ministry:** We made 3 transfers during the year totalling £6,356 for ministry in two rubbish dumps, one on the outskirts of Blantyre and the second on the outskirts of Lilongwe as follows: we sent £1,450 to set up one grocery business for a group of five members of the rubbish dump in Blantyre. We provided £3,380 to provide two meals for 1,000 people in the rubbish dump in Lilongwe. We provided £1,021 to provide one meal for 600 people in the rubbish dump in Blantyre, and we provided £505 for 1,000 bars of soap for the community in Lilongwe.

8 **Distribution and Gratuities:** We made eleven transfers totalling £5,977 to provide finances for the leadership team who distribute and set up the various projects which we provide finances for as follows: we sent £1,500 for three gratuities and £4,477 for distribution costs. All these funds will have been used to cover their time and the costs involved in distribution.

9 **One Small Irrigation System:** During the year we sent £5,716 for the construction of one small irrigation system in Losi Village. These funds covered the cost of the complete set of solar panels, pump and tank, together with 35 x 10 kg packets of Masika maize seeds and 35 x 50 kg bags of fertiliser for the first planting.

FAITH IN ACTION

TRUSTEES' REPORT (CONTINUED)

10 **3 Trips to Malawi**: We sent three transfers during the year totalling £5,451 to cover various costs involved in three trips to Malawi. These funds included £1,000

for accommodation, £2,838 for car hire and public transport, £387 for food, and £1,226 for fuel. In one instance, all the costs were donated by the couple making the trip.

11 **Food following Village Meetings**: We sent £5,000 to provide food for church congregations following three meetings during May.

12 **Food for Elderly Ladies**: We made three fund transfer during the year totalling £2,243 to provide a meal for six groups of elderly ladies.

13 **Travel within Malawi**: We made five fund transfers during the year totalling £826 to cover five trips to Lilongwe where the church is building links with five churches there and ministering into the municipal dump on the outskirts of capital city. These funds mainly covered transport costs but also a smaller amount for accommodation and food on one trip.

14 **Medical**: We made one fund transfer in November totalling £758 to cover the costs of a consultation and minor surgery in a private hospital on a baby who had just been born with a brain tumour.

15 **High Interest Account for Mosquito Nets**: We sent eleven transfers during the year totalling £373 which was paid into a high interest account in Malawi, the interest from which is used to purchase mosquito nets.

16 **Training**: We sent one transfer during the year for £369 to pay for the second part of a computer training course for Area Pastor Sempulo.

17 **Bank Charges in Malawi**: We made seventeen fund transfers during the year and the bank charges in Malawi for these transfers totalled £183.

18 **Bank Charges in UK**: We made seventeen fund transfers during the year and the bank charges in the UK for these transfers totalled £255.

Performance:

1 **Boreholes:** The construction of these wells was received well and the village headmen in these areas are very thankful for being assisted with boreholes at a time when they needed water most. All the boreholes have been built with walls around them as security against animals soiling the area. They have also been built with washing blocks. The whole project was successfully completed.

Dan Nkhandwe reported that the borehole in Mikuyu Prison was fully completed, and the prison has clean and portable water for the prisoners and even the surrounding communities. The prison department is very happy and grateful for this provision which was not the case in the past for church organizations to extend their support for a borehole. The project work was very successful.



Borehole in Nsusa Village



Borehole in Phokera Village

2 **Food for Mozambican Refugees:** Following a report in the Nation newspaper in Malawi on 29th December that 12,600 refugees had fled to southern Malawi from Mozambique following unrest and killing which had resulted from elections which were held on 9th October, and a dispute about who had won this election, we received a list of refugees who had sought refuge in villages where we have FIA churches as follows: In the Jimu area, 8 villages received a total of 199 refugees. In the Nsanje area, 9 villages received a total of 119 refugees. In the Nyamula area, 8 villages received a total of 75 refugees. In the Tengani area, 9 villages received a total of 141 refugees. In the Chinsomba area, 6 villages received a total of 115 refugees. In the Bangula area, 5 villages received a total of 61 refugees. In the Makhanga area, 5 villages received a total of 63 refugees. In the Osiyana area, 3 villages received a total of 99 refugees and in the Chambuluka area, 3 villages received a total of 57 refugees, making a grand total of 56 villages and 929 refugees. The number will have increased since this report was written.

In a video call prior to our third transfer of funds for maize flour, I learned that the cost of maize flour had increased once again. On 30th December a 50kg bag cost Malawi Kwacha 48,000, On 13th January a 50kg bag cost MK60,000. At the beginning of February the same 50kg bag cost MK96,000!!! This would have significantly affected the number of bags which we could provide, However, I received this message from Wesley:

"I had an opportunity to talk with the one who sold us the bags of flour, and we have agreed that since we buy in bulk, he has lowered the price of each 50kg bag of flour to MK75,000 (from MK96,000). It is only applied to us as Faith in Action Church. I couldn't believe it, but I just saw God this morning."

Added to this, I have received a report that 200 of these Mozambican refugees have already chosen to receive Jesus Christ as their Lord and Saviour following the love which they have received from these churches, and they are currently being baptised. Once again, the number will have increased since this report.

FAITH IN ACTION

TRUSTEES' REPORT (CONTINUED)



Transporting Bags of Flour in January



Distributing Bags of Flour in Chinsomba

3 **Spiritual Resources:** We have received the following reports following the distribution of a variety of different spiritual resources. We understand that some church members have testified to being healed after reading these scripture verses on healing.

a. We distributed the Bible sheets and Bible studies to churches in Nsanje. The response was just overwhelming as some of the pastors had emphasised the need to not overlook the spiritual needs of the church.

b. The sheets on healing have been received with so much gladness. The pastors were very thankful as these will help as sickness among members raises concerns and the distance to hospitals and access to medical assistance is a challenge. So, these scriptures will immensely help and raise their faith.

c. Pastor Ndafakale, especially, in his thanksgiving asked if it were possible to try to reach these sheets to the other churches as his desire would be that the healing scriptures be available to all the churches as he said that he knows how attacks on the people with sickness really affects the people. He asked us to thank you for these as it will raise the church to a high place.

d. We were in Nkhate area today and distributed scripture sheets. The pastors asked us to thank you for the revelation of this spiritual food. This is very helpful for the church. On the same note of spiritual food, they requested for Bible Studies."

e. The distribution went very well. Pastor Khembo asked me to thank you for these resources. The scripture bookmarks, he said, have given them a guide and this is helping them as they prepare sermons etc. So, this spiritual food helps them to grow spiritually, and he was very thankful indeed.

f. The pastors were very thankful for the Bibles and Pastor Basiyawu asked us to thank you as he was able to give the second bible to a pastor who needed one. This was the case for several other pastors. The Bible verse leaflets continue to bless the church, and many have asked that we print more and share to more areas.

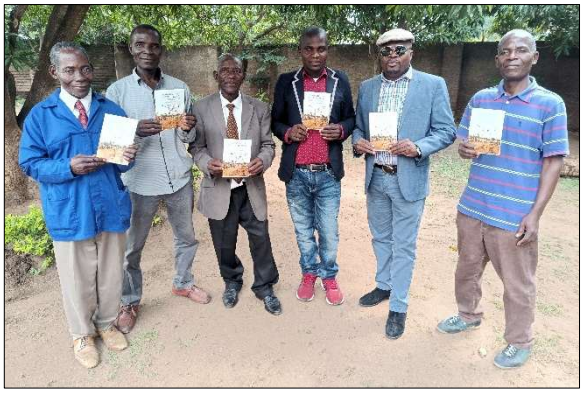
g. Thank you very much for responding to Pastor Chamveka's request. This has indeed been a blessing to the pastors who were on his heart to receive the spiritual food. He asked the Blantyre team to convey his thanksgiving on behalf of the pastors, as they had sent him to give gratitude on their behalf. Everyone was very happy for these resources which will aid them in furthering the gospel. We are indeed very thankful.

h. The inmates of Mikuyu Prison were glad and rejoiced to receive the Bibles and Bible studies. The chairlady said that these Christian resources would keep them busy and help them in their spiritual walk.

i. The leaders of the churches in Lilongwe were very happy and thankful for the Studies. They said that this was the first time their church has received any Christian resources. They said that this would indeed help the churches grow spiritually as the spiritual food nourishes the church. The leaders also welcomed the Bible verse leaflets. These will indeed guide them as they study the word of God and share with the churches.



Distributing Bibles in April



Distributing Bible Studies in April

4 **Buildings:** We sent 2 transfers during the year totalling £13,673 for the construction of 2 houses as follows: We sent £10,173 for the construction of a house for a group of elderly ladies who do not have children locally to care for them. We also sent £3,500 to construct a small house for Area Pastor Chikoti and his wife. Pastor Chikoti is suffering from dementia, and he lost his house during Cyclone Freddy in 2023 resulting in their whole village having to move to higher ground.

5 **Two Conferences:** We held a four-day conference in July with fifty church leaders and pastors. We believe that this trip was important as it enabled these church leaders to spend time together and to be built up and encouraged following Lameck's sad and unexpected death. The total cost may sound like a lot, but it worked out at about £20 per day for accommodation and food for each person. We held the conference in an inexpensive lodge in Nchalo to restrict the numbers attending.

We held a second four-day conference in Nchalo during October and restricted the number of leaders attending to twenty so that we could have discussions after every session as much of Paul's teaching is very counter Malawi culture. The responses were all very positive and I was able to give everyone a leaflet with my notes in Chichewa.

We had six sessions from Romans 12:1-8 and the whole chapter of 1 Corinthians 12. We looked in detail at the spiritual gifts and the importance of recognising them and releasing them in their churches, and this would include women. They said that they had read about these gifts but needed someone to explain them. They admitted that they had not encouraged them. They were very grateful for the teaching.

We received a report later saying that they are also still experiencing the fruits of the conference. They are now able to identify and appreciate the benefits of the spiritual gifts, and this has started taking the burden off them.

6 **Prison Ministry:** We received the following reports following visits to Mikuyu and Mulanje prisons:

a. Following their visit to Mikuyu Prison, Wesley reported*: Firstly, we are very thankful for these funds. The leadership of the prison was so thankful and appreciative because this has really been a great help as the soap will very much aid the personal hygiene of the inmates. The Officer in charge also thanked us for the seed and fertiliser as this will indeed help them to have the much-needed food.*

They have a huge problem in feeding the inmates due to budget problems. He further said that many inmates who are released have no clothes to wear when going home. They might have been relying on the prison uniform which upon release is returned to the prison. So, these clothes will really have a positive impact.

On his part the chairman for the inmates was so overjoyed and gave his vote of thanks and asked us to thank our friends in the UK for remembering them. This was indeed a wonderful visit and the joy it also brought to our hearts to see them happy was just overwhelming.

Dan Nkhandwe reported that the borehole was fully completed, and the prison has clean and portable water for the prisoners and even the surrounding communities. The prison department is very happy and grateful for this provision which was not the case in the past for church organizations to extend their support for a borehole. The project work was very successful.

b. Following their visit to Mulanje Prison, Wesley wrote*: When we arrived there, as we signed in the visitors' book, it was evident that we were the only visitors this year to visit the prison. So, it just cemented what you had said about reaching out to the neglected areas. When we went to the women's section, we found that there were so many children that were staying in prison with their mothers. This really broke my heart to see them deprived of a normal life outside the walls of the prison. The diet being below standard gives these little children malnutrition etc. The women were very thankful for a good meal which is very scarce in prison.*

On the physical side, the officer in charge said that the women lack sanitary pads and that is one of the requests that they are sending out to friends and partners. So maybe funds permitting, we could consider that request in future. The officer in charge thanked us for coming and asked us to thank our friends in the UK for their support.

7 **Municipal Rubbish Dump Ministry:** We received the following reports following visits to the rubbish dumps in Blantyre and Lilongwe:

a. Wesley wrote the following report following the setting up of the Grocery: *The grocery store is doing well, and the team is very thankful for being given this opportunity. They see their daily lives already changing for the better. I would like to say thank you for the funds for the grocery, and funds permitting, this kind of business is more than welcome.*

b. Following the distribution of these 1,000 meals in the rubbish dump in Lilongwe during June, Wesley wrote*: When we travelled to Lilongwe for the meal, the anticipation and excitement was so high. Firstly, from the church in Lilongwe, and I would like to honour them for keeping their promise to support the meals with their all. 1,000 meals would have been a challenge for us to prepare and manage but many thanks to their support in terms of cooking and assisting with meal distribution etc. The rubbish dump team in Lilongwe were very appreciative of the meals, and it was a first for them.*

c. Following their second trip to Lilongwe, Wesley wrote: *We also had some time to distribute the soap to the Rubbish dump. The team there was overwhelmed with joy and thanked you for considering their request. This will greatly aid their personal hygiene. The chairman said that he is very happy with the relationship that God has formed between them and the Blantyre team and friends in the UK.*

8 **One Small Irrigation System:** Dan Nkhandwe wrote: the whole system was completed successfully. The distribution of seeds and fertiliser was also very successful, and the community was so excited and received these with joy.

9 **Three Trips to Malawi**: Paul and Beverly Sachs visited Malawi during May. During their trip, they visited Mikuyu Prison where they had provided 600 meals for the inmates. They also met with a group of elderly ladies where they had provided funds so that they could enjoy a meal together. They also visited churches in

several villages where they distributed Bibles and laminated Bible verse bookmarks

which they had also provided funds for.

Following their visit, Wesley wrote: *When we arrived at the prison, the inmates were very excited and shouted for joy. We took some time for thanksgiving prayers and then distributed the meals. It was such a wonderful time, and the inmate representative said these meals were Christmas for them as they have not had chicken in the prison for a long time. They said the meals have brought hope to them that they are not forgotten and this has given them a sense of self-worth. The officer in charge took some time to express his gratitude on behalf of the Prison Services and complemented Faith in Action for their love. The elderly women were also very happy with the words of encouragement and hope that they received. They also were very thankful for the meal they received as this was the only proper meal some of them had received in days. Church members were very happy to receive the spiritual food. The pastors took some time to thank them for providing the Bibles.*

Philip Playfoot and Sally Jeffree visited Malawi from 7th to 18th July. They held a four-day conference with fifty church leaders and pastors and following the conference, spoke in church meetings held in Machilika and Nkhate villages.

Sally Jeffree visited Malawi towards the end of October. We held a four-day conference in Ntchalo. Following the conference, we attended three village church meetings. First, we visited a group of elderly ladies/widows in Chinsomba Village. At the end of the meeting, ten ladies came forward to receive salvation. The following day, we visited Bangula. At the end of the meeting, eight people came forward for salvation. I learned later that Pastor Chamveka from this church had recently started five more churches. On Sunday, we visited Magalasi Village. Five village chiefs attended this meeting. I learned later that it was 42.9c nearby that day.

The Blantyre leadership team continually commented on what a wonderful trip it had been, and how they felt that things had shifted [positively].

10 **Food for Elderly Ladies**: We have started a ministry to these ladies who are being accused of being witches who have killed their children because their children have married and moved away. Being elderly, it is also difficult for them to work in their fields, and they are even being physically abused and occasionally killed.

Following the meal, which was provided during May, Wesley wrote: *The elderly women were also very happy with the words of encouragement and hope that they received. They also were very thankful for the meal they received as this was the only proper meal some of them had received in days.*

11 **Travel within Malawi**: These funds covered five trips to Lilongwe where the church is building links with five churches there and ministering into the municipal dump on the outskirts of capital city. Following their trip to Lilongwe in August, Wesley wrote: *I would like to thank you for providing the funds for us to travel to Lilongwe. This trip was really welcomed by our friends there. We were able to have a wonderful time with these churches.*

12 **Medical**: Doctors were able to successfully remove the brain tumour on this baby. We will need to wait until the child is older before correcting the bowlegs.

13 **High Interest Account for Mosquito Nets**: During the months from October 2024 to March 2025, the sum of MK9,450,000 was received from the high interest account. This money was used to buy 630 mosquito nets which were distributed to 210 families in 6 villages as follows: 105 nets were distributed to 35 families in each of Phokera, Nyamichimba, Mayere, Kadamera, Chikapa and Kalenso villages. Each net cost MK15,000.

14 **Training**: Wesley wrote: *"Pastor Sempulo was very thankful for the opportunity to upgrade on his course. I would also like, on behalf of the entire Blantyre team, to thank you for this empowerment that will prove to be very beneficial to the church."*

Future Plans

Current Problem with Seeds: Families in the Lower Shire are subsistence farmers who are completely dependent on growing their own food to eat for the following year. In the past, their staple crop was local maize, and they were able to keep seed each year from their harvest to grow the following year. However, local maize takes 135-145 days to mature and so farmers can no longer grow this traditional variety because the rainy season has reduced in length. They are now forced to grow hybrid maize, such as Masika, as it matures in just over half the time as local maize, that is 75-85 days.

Masika also produces a significantly greater yield - almost seven times more than local maize. We had understood that new Masika seeds only needed to be purchased every third year to maintain a hybrid crop. However, we have recently learned that in order not to purchase new hybrid seed every year, farmers must apply fertiliser. Unfortunately, fertilizer prices have been high for several years and have more than doubled in the last nine months so that most farmers cannot afford to buy it. In April 2025 a 50kg bag cost £38. Towards the end of 2025 it cost £82. This means that they could not keep the hybrid kernels to plant this year because they cannot afford to buy fertilizer. Added to this, they cannot afford to buy new Masika seeds because they have more than trebled in price. In April 2025 a 10kg bag of seed cost £22. Towards the end of 2025 it cost £78!

The rains traditionally start at the beginning of November and continue until the end of March, and unlike many recent years, the rains have been good so far in 2026.

Unfortunately, 60% of church congregations have no seed to plant because they cannot afford either to buy new hybrid seed, or fertiliser.

We therefore need to find long-term solutions to this problem caused by climate changes: First, to encourage farmers to sell enough of their harvest to buy two bags of seed as soon as they harvest it, keeping it to the following November. This would protect them from the price increasing again, and they can use the second bag to give to another family without any seed. However, culturally those who are poor tend to live from day to day, or from crisis to crisis, and they are not good at forward planning and so this would require a significant change in their learned behaviour.

Income-Generating Projects in Villages: We are also planning to help communities to purchase seeds by encouraging church congregations to work together in groups to operate small income-generating projects.

Church Leadership Support: The Faith in Action church in Malawi has over 600 local churches, mainly in the rural areas. Each church is led by a pastor, and these churches are grouped together and given over-sight by area pastors and senior area pastors. There is also a leadership team of six men based in Blantyre who currently take overall responsibility for all the churches. Their names are Lawrence Msamange, Dan Nkhandwe, Wesley Msamage, Henry Chingona, Benson Kaisi and Julius Phiri. None of these six leaders are paid a salary, and they are currently supported by their wives, who operate small businesses. It is our current plan to increase this support by developing these small businesses on a step-by-step basis to provide sufficient funds to cover transport costs as well as their basic living costs.

Financial review

Income for the year amounted to £150,184 (2024: £148,006) and expenditure £149,757 (2024: £153,613). The deficit was added to funds brought forward, with general funds being £7,339 at the year end.

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

FAITH IN ACTION

TRUSTEES' REPORT (CONTINUED)

Statement of Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, 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 in business.

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 Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The annual report was approved by the trustees of the charity on 15 September 2026 and signed on its behalf by:

.....
Mrs Sally Jeffree
Trustee

.....
Mr Philip Playfoot
Trustee

FAITH IN ACTION

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FAITH IN ACTION

I report to the trustees on my examination of the accounts of Faith In Action for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of Faith In Action you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

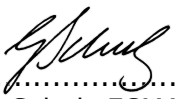
I report in respect of my examination of the Faith In Action's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Faith In Action as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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 no concerns and 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.



.....

G W Schulz FCMA CGMA
G Schulz & Company Ltd
3 Lane Close
Broadbridge Heath
Bosham
Horsham
West Sussex
RH12 3UF

Date: 15 September 2026

FAITH IN ACTION

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	2	35,752	114,248	150,000	147,708
Investment income	3	184	-	184	298
Total income		35,936	114,248	150,184	148,006
Expenditure on:					
Charitable activities	4	1,312	148,445	149,757	153,613
Total expenditure		1,312	148,445	149,757	153,613
Net income/(expenditure)		34,624	(34,197)	427	(5,607)
Gross transfers between funds		(34,197)	34,197	-	-
Net movement in funds		427	-	427	(5,607)
Reconciliation of funds					
Total funds brought forward		6,912	-	6,912	12,519
Total funds carried forward	9	7,339	-	7,339	6,912

The notes on pages 21 to 27 form an integral part of these financial statements.

FAITH IN ACTION

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
Current assets			
Debtors	7	919	1,330
Cash at bank and in hand		7,080	6,242
		7,999	7,572
Creditors: Amounts falling due within one year	8	(660)	(660)
Net assets		7,339	6,912
Funds of the charity:			
Restricted income funds			
Restricted funds		-	-
Unrestricted income funds			
Unrestricted funds		7,339	6,912
Total funds	9	7,339	6,912

The financial statements on pages 19 to 27 were approved by the trustees, and authorised for issue on 15 September 2026 and signed on their behalf by:

.....
Mrs Sally Jeffree
Trustee

.....
Mr Philip Playfoot
Trustee

The notes on pages 21 to 27 form an integral part of these financial statements.

FAITH IN ACTION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Faith In Action meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Gift aid

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Liabilities

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies;				
Donations	32,088	114,248	146,336	143,785
Gift aid reclaimed	3,664	-	3,664	3,923
	35,752	114,248	150,000	147,708

3 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Interest receivable and similar income;				
Interest receivable on bank deposits	184	-	184	298

4 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Irrigation systems		-	5,716	5,716	4,853
Translating and printing Bible studies		-	-	-	4,882
Goats		-	-	-	1,439
Bibles/Spiritual resources		-	16,060	16,060	4,359
Prison ministry		-	6,786	6,786	-
Rubbish dump ministry		-	6,356	6,356	946
2 Buildings		-	13,673	13,673	-
Wells		-	54,282	54,282	87,278
Masika Maize Seeds		-	-	-	12,175
Food following three meetings		-	5,000	5,000	-
Medical treatment		-	758	758	7,213
Other project expenditures		-	6,719	6,719	5,823
Project setting up costs		-	-	-	748
Conference and visits to Malawi		-	14,441	14,441	7,285
Food for Refugees/Maize Flour		-	15,973	15,973	5,653
Gratuities for Church Leadership Team		-	-	-	4,516
Ministry to Elderly Ladies		-	2,243	2,243	3,597
Bank charges in Malawi		-	183	183	213
Bank charges in UK		-	255	255	285
Allocated support costs	5	1,312	-	1,312	2,348
		1,312	148,445	149,757	153,613

5 Support costs

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Insurance		580	-	580	1,102
Independent examination		660	-	660	660
Marketing/promotion		-	-	-	346
Software		72	-	72	240
	4	1,312	-	1,312	2,348

6 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

7 Debtors

	2025 £	2024 £
Other debtors	919	1,330

8 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	660	660

9 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Unrestricted funds					
General					
General Funds	6,912	35,936	(1,312)	34,197	75,733
Restricted funds					
Project fund	-	114,248	(148,445)	(34,197)	(68,394)
Total funds	6,912	150,184	(149,757)	-	7,339

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2024 £
Unrestricted funds					
General					
General Funds	12,519	26,404	(2,348)	(29,663)	6,912
Restricted funds					
Project fund	-	121,602	(151,265)	29,663	-
Total funds	12,519	148,006	(153,613)	-	6,912

10 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2025 £
Current assets	7,999	7,999
Current liabilities	(660)	(660)
Total net assets	7,339	7,339

	Unrestricted funds General £	Total funds at 31 December 2024 £
Current assets	7,572	7,572
Current liabilities	(660)	(660)
Total net assets	6,912	6,912