

**ECRAD - Scottish Charity number SCO36103**

**ECRAD**

**Report and Financial Statements  
For the 12 month period ended 30 June 2013**

**Scottish Charity number SCO36103**

**ECRAD - Scottish Charity number SCO36103**

**Financial Statements  
For the 12 month period ended 30 June 2013**

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**ECRAD - Scottish Charity number SCO36103**

**Report of the Trustees for the 12 month period ended 30 June 2013**

The Trustees are pleased to present their report together with the financial statements for the 12 month period ended 30 June 2013.

**Reference and Administrative Information**

|   |  |
|---|--|
| Charity Name:                                 | ECRAD  |
| Charity registration number:                  | SCO36103                                     |
| Registered Office and<br>Operational address: | 3 Hall Place<br>Stepps<br>Glasgow<br>G33 6EE |

**Trustees**

|               |                                     |
|---------------|-------------------------------------|
| Mr D Wood     | Chairman                            |
| Mr R Copeland | Treasurer and Secretary             |
| Rev R White   | Trustee (resigned 15 February 2013) |

**Secretary**

Mr R Copeland

**Bankers**

Bank of Scotland, 167-201 Argyle Street, Glasgow G2 8BU

**Solicitors**

Holmes MacKillop, 109 Douglas Street, Blythswood Square, Glasgow G2 4HB

**Website**

[www.ecrad.org](http://www.ecrad.org)

**ECRAD - Scottish Charity number SCO36103**

**Report of the Trustees for the 12 month period ended 30 June 2013**

### ***Structure, Governance and Management***

#### ***Governing Document***

The organisation is a charitable association. It was originally established as a company under guarantee incorporated on 17 November 2005 and registered as a charity on the same date.

ECRAD Limited was dissolved as a charitable company on 6 June 2008. ECRAD however continued as a charity association with approval received from OSCR for this change in legal form. All assets and liabilities were transferred across to the new charity at that time and the association is governed under a revised constitution agreed with OSCR.

#### ***Appointment of Trustees***

Trustees are appointed in a board meeting of the charity. Under requirements of the constitution the number of trustees shall not be less than two although the trustees may from time to time register an increase of members as they see fit. All trustees participate on a voluntary basis.

#### ***Organisational Structure***

The charity has a board of trustees which must have a general meeting at least once within a calendar year and other regular meetings as the trustees see fit. The charity secretary also sits on the board as a trustee. The board of trustees is responsible for the direction and operation of the charity.

#### ***Related Parties***

The charity is complemented by its relationship with ECRAD in Malawi which was established to direct the operations in Malawi. Representation from Malawi was previously involved in board meetings, but now directly oversees the operations and the use of funds in Malawi. Funds are provided by specific regular donors to support this individual in Malawi. (The charity also provides support for further education to another individual based in Malawi who intends to join the ECRAD Malawi board when they have finished their training. This support is provided by specific donations from one of the ECRAD UK trustees).

#### ***Objectives and Activities***

The charities' objects and principal activities are to:

- Promote the advancement of the Christian faith in Malawi by raising financial and spiritual support in the United Kingdom;
- To relieve poverty and suffering among the indigenous peoples of Malawi;
- To demonstrate in prayerful and practical ways, Christ's love to widows, orphans and street children in Malawi by providing shelter, food and education;
- To assist with the education of orphans in Malawi and to give them access to further training in order to acquire skills for work;
- To educate the indigenous people of Malawi in matters relating to HIV and Aids and to promote financial and spiritual support to Christian ministries, government and community leaders in seeking to combat HIV and AIDS.

The charity also currently operates a School of Learning offering Diploma and Degree courses in Business Administration, Human Resources and Theology for mature students.

## **Achievements and Performance**

The main areas of our charitable activity involve raising funds for the work of ECRAD in Malawi. ECRAD Malawi activities concentrate on services which promote Empowerment of local people, Counseling, Relief and Development. ECRAD is a Christian charity and shares the Christian Gospel in word and deed, working in Malawi with orphans, and people whose lives have been adversely affected by HIV/AIDS.

The work of ECRAD in Malawi offers both practical and spiritual help to those in need and seek to reach out with compassion and Christian love to promote beneficial lifestyle changes. ECRAD is providing for the ongoing welfare needs (food, shelter, school fees, medical care, and education) of some 150 orphaned children. This is either directly through our support of the primary and nursery school at Zioya and provides daily meals to the orphan children or through the support and payment of fees for orphaned children at Secondary school. Counselors also advise people on the range of problems associated with HIV/AIDS and successful evangelism continues to be undertaken with the girls (netball teams) and the boys (football teams).

ECRAD continues to look at ways of enabling the work in Malawi to become self sufficient. The Irrigation system mentioned in last year's Report, suffered a setback when the main 32,000 litre Holding tank collapsed. This was a concrete tank and was designed and built by the Ministry of Agriculture and Irrigation. They accepted limited liability, but our funds had to purchase two 10,000 litre PVC tanks which were mounted on a one meter high platform which was built by the Ministry. The Irrigation of the two acre site continues and we are expecting a yield of three crops each year. We may have to upgrade the Irrigation system by adding Solar panels to increase the pumping power of the pump.

Donation income during the period increased enabling the charity to undertake improvements at the site in Zioya. All of this work was overseen by the Chairman of ECRAD Scotland who travelled to the ECRAD site in Malawi on three occasions during the year, at his own expense.

We continue to promote the work of ECRAD in Malawi to individuals within the UK to raise sufficient funds for transfer to Africa where it is needed to resource the regular support activities and additional projects such as a Piggery and Poultry project.

## **Financial Review**

Against the backdrop of limited resources and insecurities over continued support, it remains difficult to adequately plan and fund the activities undertaken in Malawi, which have been continually increasing. Nevertheless the charity with the aid of financial assistance from key donors has been able to generate funds of £23,978 (2012 - £39,149). Payments were also made this year to Cambridge International College (CIC) on behalf of ECRAD in Malawi. This was under agreement that the fees paid by students in Malawi would be used to fund ECRAD activities in absence of additional support payments from the UK.

Although funding and donations have generally met needs to date, additional regular resources will be required to ensure the continued support of existing activities can continue without reducing existing reserves. It is currently estimated that we require approximately £2,500 per month to support the work in Malawi. We are currently running with approximate c£1,500 monthly deficit, which is being supplemented by one off donations and fund raising.

## ***Principal Sources of Funding***

Funding is primarily generated from regular standing order donations and gifts from individuals, churches and trusts. This is supplement by various one off fundraising activities and events.

## ***Investment Policy***

Aside from retaining a prudent amount in reserves each year, most of the charity's funds are spent in the short term by supporting the activities in Malawi. As a result there are very few funds available for long term investment. Having considered the options available, the Trustees have decided to retain any amount that it has in the current account so that it is available for immediate distribution to support the work in Malawi.

### ***Reserves Policy***

The Trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested should be available for immediate distribution to meet the needs of activities in Malawi.

### **Plans for Future Periods**

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. The target for funding remains to raise monthly donations to satisfy the ongoing support requirements within Malawi. In addition fundraising and one off donations are necessary for capital development on the site. We are encouraging an increase in the monthly donation principle

The charity aims to build on the development at the site in Zioya where an irrigation system was implemented in 2012. This is part of longer term strategy to develop the site and also enable ECRAD in Malawi to become more self sufficient. Ongoing support will be provided during 2013/14, including meeting essential maintenance. Longer term future capital projects on the Zioya site remain a target. A permanent kitchen and dining facility is needed,. This will double up as a classroom. A Clinic and multipurpose building is also planned over next five years.

These will however require significant capital investment to the charity.

### **Responsibilities of the Trustees**

The charity's trustees are responsible for the preparation of the annual report and financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 and Generally Accepted Accounting Practice, which give a true and fair view of the incoming resources and application of the resources of the group during the year and of the charity's and group's state of affairs at the end of the financial year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice 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 and group will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### ***Trustees***

Trustees, for the purpose of charity law, who served during the year and up to the date of this report, are listed on page 2.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005).

Approved by the Board of Trustees on 20 April 2014 and signed on its behalf by:

  
Mr. D. Wood  
(Trustee/Chairman)

**Independent Examiner's Report to the Trustees of ECRAD**

I report on the accounts of the charity for the 12 month period ended 30 June 2013, which are set out on pages 7 to 13.

**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. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 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.

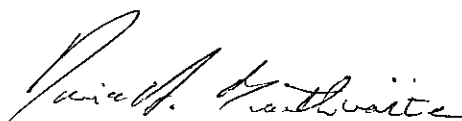
**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 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.



David Braithwaite  
Chartered Accountant  
8 May 2014

**ECRAD**  
**Statement of Financial Activities (including Income & Expenditure Account) for the 12 month period ended 30 June 2013**

|   | Notes | Unrestricted<br>Funds<br>2013<br>£ | Restricted<br>Funds<br>2013<br>£ | Total<br>Funds<br>2013<br>£ | Total<br>Funds<br>2012<br>£ |
|---|-------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| <b>Incoming resources</b>                             |       |                                    |                                  |                             |                             |
| <b>Incoming resources from generated funds:</b>       |       |                                    |                                  |                             |                             |
| <i>Voluntary Income:</i>                              |       |                                    |                                  |                             |                             |
| Donations and Gifts                                   | 2     | 17,934                             | 2,791                            | 20,725                      | 33,823                      |
| Bank Interest   |       | -                                  | -                                | -                           | -                           |
| Tax reclaim   |       | 2,596                              | 657                              | 3,253                       | 5,326                       |
| Activities for generating funds                       | 3     | -                                  | -                                | -                           | -                           |
| <b>Incoming resources from charitable activities:</b> |       |                                    |                                  |                             |                             |
| Grants  |       | -                                  | -                                | -                           | -                           |
| <b>Total incoming resources</b>                       |       | <b>20,530</b>                      | <b>3,448</b>                     | <b>23,978</b>               | <b>39,149</b>               |
| <b>Resources expended</b>                             |       |                                    |                                  |                             |                             |
| <b>Costs of generating funds:</b>                     |       |                                    |                                  |                             |                             |
| Voluntary income                                      | 4     | -                                  | -                                | -                           | -                           |
| Charitable activities                                 | 4     | 22,254                             | 3,130                            | 25,384                      | 35,774                      |
| Governance costs                                      | 4     |                                    |                                  |                             |                             |
| <b>Other resources expended</b>                       |       |                                    |                                  |                             |                             |
| Bank, tax and other charges                           | 4     | 147                                | 84                               | 231                         | 816                         |
| <b>Total resources expended</b>                       |       | <b>22,401</b>                      | <b>3,214</b>                     | <b>25,615</b>               | <b>36,590</b>               |
| <b>Net incoming resources before transfers</b>        |       | <b>(1,871)</b>                     | <b>234</b>                       | <b>(1,637)</b>              | <b>2,559</b>                |
| Transfers   | 14    | -                                  | -                                | -                           | -                           |
| <b>Net movement in funds</b>                          |       | <b>(1,871)</b>                     | <b>234</b>                       | <b>(1,637)</b>              | <b>2,559</b>                |
| <b>Reconciliation of funds</b>                        |       |                                    |                                  |                             |                             |
| Total funds brought forward                           |       | 5,055                              | 80                               | 5,135                       | 2,576                       |
| <b>Total funds carried forward</b>                    |       | <b>3,184</b>                       | <b>314</b>                       | <b>3,498</b>                | <b>5,135</b>                |

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.




ECRAD

Balance Sheet as at 30 June 2013

|   | Notes | £     | 2013<br>£    | 2012<br>£    |
|---|-------|-------|--------------|--------------|
| <b>Fixed Assets</b>                                   |       |       |              |              |
| Tangible assets                                       | 9     | -     | -            | -            |
| Investments   | 10    | -     | -            | -            |
| <b>Current Assets</b>                                 |       |       |              |              |
| Debtors   | 11    | 2,472 |              | 2,361        |
| Cash at bank and in hand                              |       | 2,207 |              | 2,774        |
|   |       |       | <u>4,679</u> | <u>5,135</u> |
| <b>Creditors: amounts falling due within one year</b> | 12    | (-)   | (1,181)      | (-)          |
| <b>Net Current Assets</b>                             |       |       | 3,498        | 5,135        |
| <b>Net Assets</b>                                     | 12    |       | <u>3,498</u> | <u>5,135</u> |
| <b>Represented by:</b>                                |       |       |              |              |
| Unrestricted Funds                                    | 14    |       | 3,184        | 5,055        |
| Restricted funds                                      | 14    |       | 314          | 80           |
| <b>Total Funds</b>                                    |       |       | <u>3,498</u> | <u>5,135</u> |

Approved by the trustees on 20 April 2014 and signed on its behalf by the undernoted:

  
D Wood  
Trustee/Chairman

  
R Copeland  
Secretary/Treasurer

**Notes forming part of the Financial Statements for the 12 month period ended 30 June 2013**

**1. Accounting Policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

**(a) Accounting Convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards and the Charities & Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006 (as amended).

**(b) Basis of financial statements**

The financial statements have been prepared on an accruals basis.

**(c) Fund accounting**

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**(d) Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.

**(d) Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income.
- 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.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the legal, audit fees and costs linked to the management of the charity.

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- All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in Note 4.

### (e) Fixed assets

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, which in all cases is estimated at 4 years.

Investments held as fixed assets are revalued at mid-market value at the balance sheet date and the gain or loss taken to the Statement of Financial Activities.

## 2. Donations and Gifts

|                           | <b>Unrestricted</b> | <b>Restricted</b> | <b>2013<br/>Total</b> | <b>2012<br/>Total</b> |
|---------------------------|---------------------|-------------------|-----------------------|-----------------------|
|                           | <b>£</b>            | <b>£</b>          | <b>£</b>              | <b>£</b>              |
| <b>Freewill Offerings</b> | -                   | -                 | -                     | -                     |
| <b>Private Gifts</b>      | 15,204              | 2,791             | 17,995                | 25,123                |
| <b>Church Gifts</b>       | 2,730               | -                 | 2,730                 | 1,200                 |
| <b>Trust Gifts</b>        | -                   | -                 | -                     | 7,500                 |
|                           | <b>17,934</b>       | <b>2,791</b>      | <b>20,725</b>         | <b>33,823</b>         |

## 3. Incoming Resources from Activities to further the Charity's Objects

2013 £Nil (2012: £Nil)

4. Total Resources Expended

|   | Basis of allocation | Irrigation Project | General Support | Personal Support | Information & Communication | Governance | 2013 Total    | 2012 Total    |
|---|---------------------|--------------------|-----------------|------------------|-----------------------------|------------|---------------|---------------|
|   |                     | £                  | £               | £                | £                           | £          | £             | £             |
| <b>Costs directly allocated to activities</b> |                     |                    |                 |                  |                             |            |               |               |
| Volunteer Expenses / refunds                  | Direct              | -                  | 3,736           | -                | -                           | -          | 3,736         | 744           |
| Other Transfers                               | Direct              |                    | 8,268           |                  |                             |            | 8,268         | 2,700         |
| Transfers to Malawi                           | Direct              |                    | 10,250          |                  |                             |            | 10,250        | 28,850        |
| Personal Support                              | Direct              | -                  | -               | 3,130            | -                           | -          | 3,130         | 3,480         |
| Fund raising expenses                         | Direct              | -                  | -               | -                | -                           | -          | -             | -             |
| <b>Support costs allocated to activities</b>  |                     |                    |                 |                  |                             |            |               |               |
| Legal & Professional                          | Usage               | -                  | -               | -                | -                           | -          | -             | -             |
| Bank and transfer Charges                     | Transactional       | -                  | 147             | 84               |                             |            | 231           | 463           |
| Fees and other                                | Transactional       | -                  | -               |                  |                             |            | -             | 353           |
| Tax   | Direct              | -                  | -               | -                | -                           | -          | -             | -             |
| <b>Total resources expended</b>               |                     | -                  | <b>22,401</b>   | <b>3,214</b>     | -                           | -          | <b>25,615</b> | <b>36,590</b> |

5. Net Incoming Resources for the Year

|                                    |             |             |
|------------------------------------|-------------|-------------|
| This is stated after charging:     | <b>2013</b> | <b>2012</b> |
|                                    | £           | £           |
| Independent Examiners Remuneration | -           | -           |

## **6. Staff Costs and Numbers**

There are no staff costs associated with the activities of ECRAD in the UK as all members work on a voluntary basis. Only payments made to Trustees would be to cover expenses.

## **7. Trustee Remuneration & Related Party Transactions**

No members of the board received any remuneration during the year. The only payments to trustees have been in relation to reimbursement of expenses incurred as part of fund raising activities and support of the charity work. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

Malison Ndau, who oversees the activities of ECRAD in Malawi and is a member of the board of directors of the charity in Malawi, received personal support of £3,000 (2012 - £2,400) during the financial period. Malison's support is funded from specific donors who have explicitly requested their funds to be used for this purpose.

In addition, Catrice Kaoloapa received personal support of £130 (2012 - £1,080) during the financial period. Catrice's support is funded from specific donations from an ECRAD trustee who has explicitly requested that their funds be used for this purpose.

## **8. Taxation**

As a charity, ECRAD is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity with the exception of tax charged on bank interest received.

## **9. Tangible Fixed Assets**

ECRAD has no tangible assets.

## **10. Investments**

ECRAD has no investments.

## **11. Debtors**

|                               | <b>2013</b>  | <b>2012</b>  |
|-------------------------------|--------------|--------------|
|                               | <b>£</b>     | <b>£</b>     |
| Trade Debtors                 | -            | -            |
| Other debtors and prepayments | 2,472        | 2,361        |
| <b>Total</b>                  | <b>2,472</b> | <b>2,361</b> |

## **12. Creditors: Amounts Falling Due within One Year**

|                              | <b>2013</b>  | <b>2012</b> |
|------------------------------|--------------|-------------|
|                              | <b>£</b>     | <b>£</b>    |
| Trade Creditors              | -            | -           |
| Other creditors and accruals | 1,181        | -           |
| <b>Total</b>                 | <b>1,181</b> | <b>-</b>    |

13. Analysis of Net Assets Between Funds

|                                   | General Funds | Restricted Funds | Total Funds  |
|-----------------------------------|---------------|------------------|--------------|
|                                   | £             | £                | £            |
| Tangible fixed assets             | -             | -                | -            |
| Investments                       | -             | -                | -            |
| Current assets                    | 4,281         | 398              | 4,679        |
| Current liabilities               | (1,181)       | -                | (1,181)      |
| <b>Net assets at 30 June 2013</b> | <b>3,100</b>  | <b>398</b>       | <b>3,498</b> |

14. Movements in Funds

|                                 | At 30 June 2012 | Incoming Resources (inc.gains) | Outgoing Resources | Transfers | At 30 June 2013 |
|---------------------------------|-----------------|--------------------------------|--------------------|-----------|-----------------|
|                                 | £               | £                              | £                  | £         | £               |
| <b>Restricted funds:</b>        |                 |                                |                    |           |                 |
| Personal support                | 80              | 3,448                          | 3,214              | -         | 314             |
| Irrigation Project              | -               | -                              | -                  | -         | -               |
| <i>Total restricted funds</i>   | <b>80</b>       | <b>3,448</b>                   | <b>3,214</b>       | <b>-</b>  | <b>314</b>      |
| <b>Unrestricted funds:</b>      |                 |                                |                    |           |                 |
| General funds                   | 5,055           | 20,530                         | 22,401             | -         | 3,184           |
| <i>Total unrestricted funds</i> | <b>5,055</b>    | <b>20,530</b>                  | <b>22,401</b>      | <b>-</b>  | <b>3,184</b>    |
| <b>Total funds</b>              | <b>5,135</b>    | <b>23,978</b>                  | <b>25,615</b>      | <b>-</b>  | <b>3,498</b>    |

Purposes of Restricted Funds

*Personal Support:* The fund represents personal donations by individuals to support Malison Ndau who works for ECRAD in Malawi. Personal donations were also made specifically for Catrice Kaoloapa who was a graduate from theology school and is pursuing further education at the University of Malawi.

Purposes of Designated Funds

There are currently no designated funds set up by the directors.