



**THE COMMUNITY  
INITIATIVES FACILITATION ASSISTANCE  
(CIFA) TRUST**

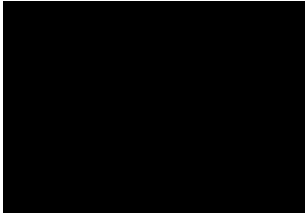
**Trustees' Annual Report and Accounts  
for the year ended 31st March 2025**

**Scottish Charity Number SC037566**

## **Trustees**



## **Contact Address**



## **Recruitment and Appointment of Trustees**

All the trustees must resign each year at the AGM and then be re-elected.

## **Governing Document**

The Trust is a charity registered in Scotland and the purpose and administration arrangements are set out in our Constitution.

## **Charitable Purpose**

Our purpose, as recorded in our constitution, is the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage. Our geographical focus is in rural Kenya, Ethiopia and currently Malawi.

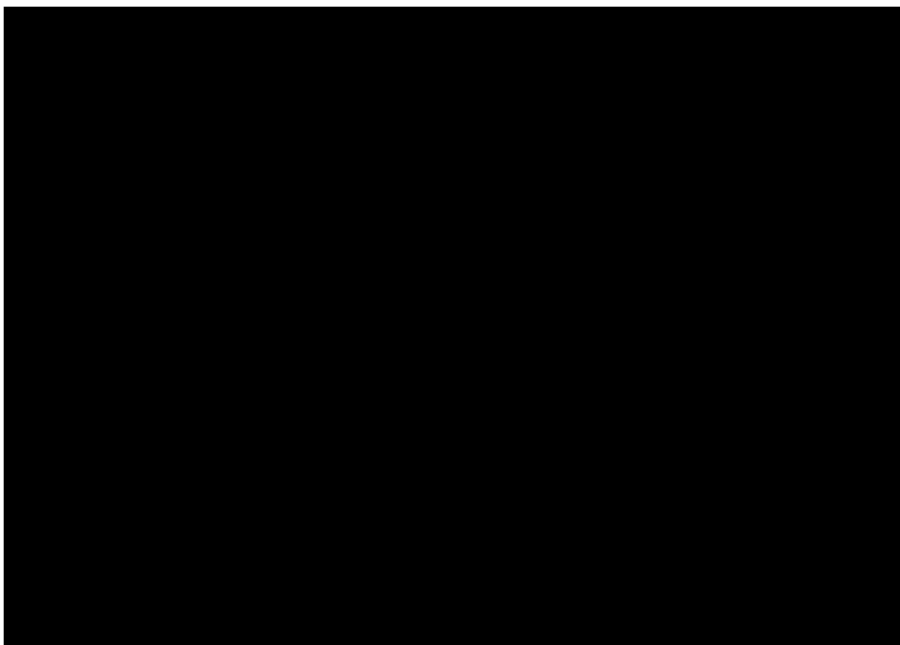
## **Activities, Achievements and Future Plans**

During the year ending 31<sup>st</sup> March 2025, we continued to fundraise for the new multi-year, multi-activity project which is based in the Doroba area of Mzimba district in Northern Malawi and which is being implemented by our Malawian partner organisation, Ungweru. The project, which builds upon the success of the previous long-term food and nutrition security projects that have been supported by the CIFA Trust, allows smallholder farmers to grow higher-value irrigated crops all year round and market these co-operatively for a sustained income. This year we successfully raised an additional £14,000 for the second phase of the project and would like to thank the Christadelphian Meal a Day Committee and the MJB Charitable Trust for their generous support.

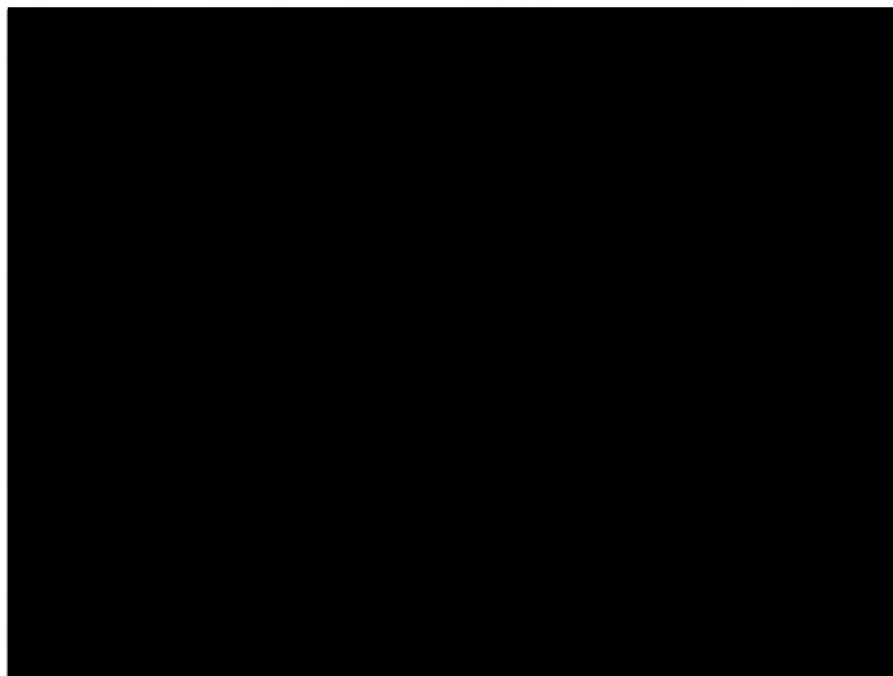
Funds totaling £17,000 were sent to Ungweru which included the £14,000 raised in the year and £3,000 from the Morel Trust raised in the previous year and carried over into this year as restricted funds. The funds transferred were used to construct a storage and sorting facility for use by the communities of Jailosi Mhlanga, Palango Mhango, and Telu Kamanga with the aim of reducing post-harvest losses and improving the quality of the final produce (see photographs below). Climate-smart cement blocks were used for the construction as it was agreed that using moulded bricks would harm the forest cover. Following the construction, farmers

were given training on pest and disease control, manure making and post-harvest handling of crops. They were also given start-up seeds.

Future plans to complete the project will see CIFA raising a further £20,000 approximately to establish the cooperative marketing organisation and train the smallholders in this form of marketing as well as completing other training packages. In this way we can ensure that the project is sustainable into the future for the ongoing benefit of the 3 communities.



**Laying the foundations for the storage facility**



**The finished storage and sorting facility**

CIFA also received donations totalling £5,060 during the year and £5,000 was sent to our Kenyan partner organisation CIFA Kenya towards the cost of buying a second-hand four wheel drive vehicle to be used to

support communities in the Marsabit area of Northern Kenya. The vehicle was purchased in June 2024. The previous vehicle had been bought over twenty years ago, had over 500,000 miles on the milometer, and was in need of urgent replacement.

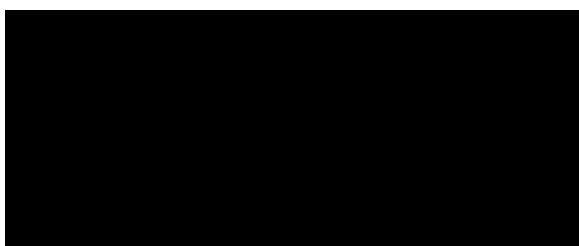
### **Trustee Expenses**

No expenses were incurred and/or reimbursed to any of the trustees during the reporting period.

### **Reserves**

Total reserves at the end of March 2025 were £2,703 consisting of only unrestricted funds. The Trust's policy for the year ended 31<sup>st</sup> March 2025 was to maintain a minimum general (unrestricted) reserve balance of £2,000 to cover any unexpected costs that should arise and to spend the remaining unrestricted reserves as soon as possible whenever appropriate.

Approved by the Trustees and signed on their behalf



## **Independent Examiner's Report to the Trustees of the Communities Initiative Facilitation Assistance (CIFA) Trust**

I report on the accounts of the charity for the year ended 31st March 2025 which are set out on pages 6 & 7

### **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) (d) 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 9 of the 2006 Accounts Regulations

have not been met, or

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

**Date:** 26<sup>th</sup> December 2025

**Receipts and Payment Accounts for the year to 31st March 2025**

			Total	Total
	Restricted	Unrestricted	y/e 31st March 2025	y/e 31st March 2024
	£	£	£	£
<b>Receipts</b>				
<b>Grants:</b>				
2023/2024 grants	0	0	0	8,000
2024/2025 grants	14,000	0	14,000	0
<i>Sub-Total</i>	<u>14,000</u>	<u>0</u>	<u>14,000</u>	<u>8,000</u>
<b>Other receipts:</b>				
Fundraising activities	0	0	0	0
Donations	5000	60	5,060	60
Gift aid	0	0	0	0
Interest	0	0	0	0
<i>Sub-Total</i>	<u>5000</u>	<u>60</u>	<u>5,060</u>	<u>60</u>
<b>Total Receipts</b>	<b><u>19,000</u></b>	<b><u>60</u></b>	<b><u>19,060</u></b>	<b><u>8,060</u></b>
<b>Payments</b>				
Grants to CIFA partners	(22,000)	0	(22,000)	(18,043)
Bank charges	0	(128)	(128)	0
Fundraising costs	0	0	0	0
Trustee costs	0	0	0	0
<b>Total Payments</b>	<b><u>(22,000)</u></b>	<b><u>(128)</u></b>	<b><u>(22,128)</u></b>	<b><u>(18,043)</u></b>
<b>Surplus/(deficit) for year</b>	<b><u>(3,000)</u></b>	<b><u>(68)</u></b>	<b><u>(3,069)</u></b>	<b><u>(9,983)</u></b>

The notes on page 7 form an integral part of these accounts.

**THE COMMUNITY INITIATIVES FACILITATION ASSISTANCE (CIFA) TRUST**

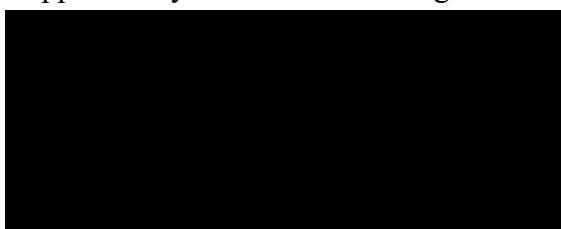
**Statement of Balances as at 31st March 2025**

	Restricted £	Unrestricted £	31st March 2025 £	31st March 2024 £
<b>Bank and Cash in Hand</b>				
Opening balance	3,000	2771	5,771	15,754
Surplus/(deficit) for year	(3,000)	(68)	(3,069)	(9,983)
Transfer between funds	0	0	0	0
<b>Closing balance</b>	<b>0</b>	<b>2,703</b>	<b>2,703</b>	<b>5,771</b>
<b>Reserves</b>				
General Funds	0	2,703	2,703	2,771
CIFA Kenya	0	0	0	0
CIFA Ethiopia	0	0	0	0
Ungweru Malawi	0	0	0	3,000
<b>Closing balance</b>	<b>0</b>	<b>2,703</b>	<b>2,703</b>	<b>5,771</b>

**Notes to the Accounts for the year ended 31st March 2025**

1. The accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).
2. Unrestricted funds may be used at the discretion of the trustees in furtherance of the objects of the charity.
3. The restricted funds may only be used for specific purposes.
4. Three payments totalling £22,000 were made during the year to our partner organisations. £17,000 was paid to our partner organisation in Malawi, Ungweru in respect of the community agriculture project and another £5,000 was given to CIFA Kenya to buy a 4 wheel drive vehicle.
5. No remuneration was paid to a charity trustee or anyone connected to the charity.

Approved by the Trustees and signed on their behalf



Date: 24<sup>th</sup> December 2025