

Back to Basics

Mali
Development
Group
Annual Report
2019



www.malidg.org.uk



Preparing shea butter

Committee members

Chair	Andy Benson
Secretary	Nick Linney
Treasurer	David Hedge

Other committee members

Janice Hedge, Sam Garbett, Judith Hartley, Ben Holt, Wilfred Willey, Linda King, Michelle Chadwick, Sue Upton (co-opted)

If you would like to help financially, MDG cheques should be payable to Mali Development Group and sent to:

The Treasurer

26, Emanuel Avenue, London, W3 6JJ

Please ensure that you give us your name and address together with a statement that you want us to treat this and any other donations you make as Gift Aid donations and that you currently pay sufficient Income Tax and/or Capital gains Tax to cover the amounts given.

You can also access donation forms and membership forms on our web site:

www.malidg.org.uk

This also gives details of Standing Order arrangements – a great way to help us.

You can also text a donation of £2, £5 or £10 by texting Mali22 to 70070, for example, Mali22 £5.

Report designed by Andrea Hewes

Mali Development Group Annual Report 2019

Back to Basics

Mali Development Group is a small volunteer-based group committed to supporting non-governmental organisations in Mali working to improve the social and physical conditions of life for people living in one of the poorest areas of the world.

The model of international development to which we work is one that aims to be effective, sustainable, inclusive and egalitarian. We are a donor organisation committed to supporting activities that pursue these aims and at a level of funding that we can sustain. This has been made possible in the UK by fundraising events, grants from trusts and elsewhere, and numerous contributions from individuals who support our aims and our work; and in Mali by the maintenance of relationships with sound, but radical, Malian groups working within their local communities. Intrinsic to the idea and the spirit of MDG is that this is not all about the money, it's also about friendship and solidarity, mutual understanding and respect.

If you would like to know about us and our work and would be interested to find out how you could become involved then please get in touch with us via janicehedge@btinternet.com



A message from **Andy Benson**

Chair of Mali Development Group

It's been a difficult year! Certainly difficult for poor Mali as instability and conflict stubbornly remain. The news from there has been depressingly familiar, perhaps the worst this year being the reports of religious, and ethnically-driven, massacres. In March, gunmen attacked two villages - Ogossagou and Welingara - in the Mopti region. This attack was of Dogon hunters on Fulani villagers, reportedly killing 160 people. This was followed by apparent reprisal attacks by Fulani tribesmen on Dogon people.

Then in June, the Dogon village of Sobane Da was attacked. A Fulani Jihadist group was blamed for this attack which left 35 dead. One week after this attack, 41 people were killed in two Dogon villages.

Disputes between Dogon farmers and Fulani herders have long been a feature of central and northern Mali, though they have lived alongside each other for centuries. However, the degree and brutality of the violence involved has shockingly escalated. Neither the actions of the Malian government nor the continued presence of MINUSMA, the United Nations peace-keeping force and the French anti-terrorism force Operation Barkhane has stemmed the violence. Mass protests in Bamako following the March attacks forced the resignation of the entire government of Prime Minister Soumeylou Boubeye Maiga. But little else has changed.

Meanwhile, in the UK, the 'hostile environment', instigated by Theresa May when Home Secretary, continues to reverberate into 2019. A recent joint report from three All Party Parliamentary Groups examines visa problems for African visitors to the UK. It highlights the fact that Africans wishing to visit the UK for professional or business reasons are twice as likely to be refused visas as applicants from any other part of the world. The report spells out the many unreasonable barriers that have been erected to deter or prevent such visits. MDG and our Malian partner Jeunesse et Développement (J&D), were ourselves

affected by this policy when visas for a visit were refused on the grounds that we had not demonstrated that our visitors were not 'economic migrants'.

In such a chaotic and depressing macro environment, it is perhaps 'small beer' to highlight the twists and turns of our own small voluntary group. But for MDG too, 2018/19 has had its challenges.

Members will know that for three years we have been administering a £365,000 grant from Comic Relief to J&D for their work in supporting the Yanfolila Health Mutuelle. This grant and the project itself has now finished. This is a matter of some relief for us as the strain on our resources in dealing with the complex demands of the funder, and at arms-length with J&D, was extreme. However, more significantly, the results of an external evaluation of the project that we commissioned last autumn revealed serious problems with the Mutuelle and its chances of survival. This led into a six month rescue plan agreed by Comic Relief and J&D, which finished in June of this year. This work has at least left the Mutuelle in a better condition than we had feared. It has survived and we have hopes that it will continue to do so. In an article inside this report, Judith Hartley unpacks this story in more depth.

We were able to see the Mutuelle in operation for ourselves when three committee members - Judith, Michelle and myself - visited Yanfolila in February. This helped us understand the real-time difficulties in sustaining such an important local health service and strengthened our admiration for the commitment and dedication of the Mutuelle Committee and their supporters. We were also able to check in with J&D on progress with their 'Second Step' projects - small-scale initiatives aimed at helping women in rural communities gain an economic foothold. This work, funded this year from our general fundraising and a grant from the Guernsey Government, is going well as Sam and Michelle's report details.

Meanwhile, Sue Upton describes in her report how our second Malian partner – Pensions à Demain (PAD) – goes from strength to strength. Their established classes in bogolan, arts and crafts activities and basic literacy skills continue as before. But the centre is now firmly set in its second year of offering professional training in sewing and tailoring to teenage, single mothers. We are also pleased that we have just been able to approve funding to enable the formation of a theatre troupe attached to the centre. This work will document the lives of the children and young people who frequent PAD through short plays for performance in public spaces, schools and other appropriate institutions and organisations, thus raising awareness of the issues faced by children living and working on the streets.

Back in the UK, the difficulties arising from the Comic Relief grant and the imminent loss of some committee members has led us to believe that we need to 'go back to basics' and hence the title of this Annual Report. Notwithstanding continuing core income from Linda King's brilliant 'Catering Corps' and some successful grant applications, we are currently diminished, both in our fundraising capacity and in terms of person-power available to do the work. We need to review our relationship with J&D and re-assess how and on what scale we can continue to support community development in Mali. For this we will happily welcome new thoughts, insights and offers of help and involvement.

I would like to thank our grant funders over the year - Comic Relief, The Fowler, Smith and Jones Trust, the Just Trust, Birchwood Hall Community and the Government of Guernsey – and especially Comic Relief for the enormously helpful response to the problems in the Yanfolila Mutuelle. And thanks also to:

- Graham Burfoot, and Anita and Paul White who rode Ride London 100 for us, and to Anita separately who also ran the London Marathon for us – no stopping Anita!
- All of our individual donors (and their Gift Aid!) whose steady contributions are so important to us.

This has been my last year as Chair of MDG and I will step down at the forthcoming AGM, though hope to remain on the committee. It has been a privilege to represent MDG in this way and my thanks go to my fellow committee members, and all our volunteers and supporters who have helped to keep our important work moving forward.

- Linda King's Catering Corps which continues to spirit sizeable amounts of money from feeding parts of Oxfordshire!





A message from Judith Hartley

Developing a local Health Insurance Scheme
– the 'Mutuelle' - in Yanfolila, Mali

In February of this year, I was fortunate to be able to make my second visit to Mali, although this trip was my first as a committee member of the Mali Development Group (MDG). This was the last of 3 planned trips to monitor our Comic Relief funded project to support the local Health Insurance Scheme, known as the 'Mutuelle' in Yanfolila, in the south of Mali. I went with my colleagues Andy Benson and Michelle Chadwick, to meet staff and Board members of Jeunesse et Développement (J&D) our partner organisation based in Bamako, and to meet staff and volunteers, including members of the managing committee of the Mutuelle in Yanfolila. We also had the opportunity to meet Mutuelle members, local government politicians, government officials, health centre clinicians and others with a view to hearing what people thought of the Mutuelle, how it was working, and what local authorities were or were not doing to support it, whilst also demonstrating our commitment as funders and partners.

Prior to our visit, towards the end of 2018, when the project was due to finish, an external evaluation was carried out by an independent consultant. His report revealed several concerning and unexpected findings that made it clear that the Mutuelle was, at that time, unable to operate independently and was not yet financially stable. A number of factors were implicated – the use of inadequate indicators to judge the financial viability of the Mutuelle; the failure of Government agencies to provide subsidy to which the Mutuelle was entitled; a continued tendency for health care clinicians to over-prescribe medication (and thus increase the Mutuelle's outgoings); and failings in the community development fieldwork practice on the part of the J&D team.

On learning of these issues, we were very concerned, and wanted to try and remedy the situation. Since there remained unspent a small portion of the grant, a no-cost extension of the project was agreed with J&D and Comic Relief. Our visit in February therefore enabled us to discuss activities planned for the 6-month extension (January to June

2019) with our partners at J&D, and with the Mutuelle. Our visit confirmed much of what we had read in the evaluator's report, and it became clear just how difficult it is to create and maintain a functioning Primary Care Mutuelle in a rural area such as Yanfolila and in circumstances in which the statutory authorities are failing to provide financial subsidies and other support which is universally acknowledged to be required.

We confirmed with J&D that the resources available should be used to continue the employment of three project staff in Yanfolila, all with experience of the Mutuelle and strong commitment to it. In addition, MDG provided a small grant from our unrestricted income directly to the Mutuelle to stave off a cash flow crisis and thus enable a phased programme of work to be undertaken.

The rescue plan largely involved the introduction of improved management tools (financial and data record keeping), improved collections of subscriptions, more training for Mutuelle Committee members, and improved communications, for example with visual aids and radio adverts, as many of the local population are illiterate. As of July 2019, the indications are that this work has been successful, in that the Mutuelle is surviving, membership numbers are again increasing, income is able to keep abreast of expenditure and a small surplus is being generated.

Despite the problems experienced by the Mutuelle, repeated surveys have consistently recorded high levels of satisfaction on the part of Mutuelle members with the benefits of membership and how this has improved their ability to access reduced-cost health care when needed. Figures show that, across the participating villages, health care utilisation by members has increased significantly, with 0.84 visits per year per person as against 0.26 for the general population. In addition, consciousness-raising work with the local community, most specifically regarding Ebola and Malaria, has ensured an increased awareness of these diseases and how to combat them.

An organisational structure for the Mutuelle has been created alongside robust administrative and financial procedures that are now fit-for-purpose. The scheme is maintained by the Mutuelle Committee supported by about 100 village-based volunteers, mostly women. The grant has also enabled the construction of an office and meeting space for the Mutuelle in the town of Yanfolila. This will further strengthen the visibility and thus the promotion of the scheme. As the independent evaluator pointed out:

“The heroes of this development story are the ladies of the villages in Yanfolila. Most never had the chance to go to school, but they became literate, opened village banks and now have a community health insurance scheme that can inspire the development of a national policy in Mali to provide universal health coverage”.

Given the environmental conditions it is a great achievement that the Mutuelle has survived at all. This is largely down to the commitment of staff on the ground in Yanfolila during the last 6 months, and the perseverance and tenacity of the women (largely) of the Committee of the Mutuelle and all the village volunteers, to whom we pay tribute. Despite the shortcomings that came to light towards the end of this project, we are leaving the Mutuelle in a better condition than we feared would be the case at the end of 2018. However, the future of this health insurance scheme is by no means assured and, indeed, its viability remains precarious.

MDG, as a group of volunteers, is very grateful to Comic Relief for giving us the opportunity to carry out this project in conjunction with J&D in Mali, which has enabled a few thousand of the poorest people to access primary health care at an affordable cost.



Collecting subscriptions and a village meeting to discuss the Mutuelle



A message from **Michelle Hardwick and Sam Garbett**

Water - the basis of life



The learning of the past year has reminded us of the challenges faced by people in Mali. In MDG's most recent trip, we met many people and visited several villages where the scarcity of water was having a huge impact on people's lives.

The issue of a water scarcity is met head-on by Jeunesse et Développement (J&D) and MDG in all 4 of the recently funded 2nd Step Projects. The model for these economic empowerment projects is focusing funds on improving the skills of local women's groups and investing in income-generating assets, like mills or "market gardens" – a type of community-owned commercial allotment.

This year we successfully secured funding for an approved four projects, all in the Yanfolila region where MDG and J&D have focused its expertise for many years. This year work began on:

- A market garden of 1 hectare with 5 wide-diameter wells for the women's group in the village of Niakarako.
- A market garden of 1 hectare with 5 wide-diameter wells for the women's group in the village of Solona.
- Capacity building for women in processing and conserving local produce in Yorobougoula.
- Capacity building in processing and adding value to shea nuts for the women's group in the village of Djèguènnina.

The droughts

In a situation where harvests are vulnerable to climatic events, particularly lack of rain, it is vital to maximise revenues from produce. Through processing and management skills training beneficiary groups like the "Jigisèmè" women's group of Djèguènnina village are better able to do this. The group, established in 2000, has 35 members; 33 women and 2 men. Since 2014 it has not produced shea butter. This

has significantly reduced their income level.

Individually, they still got by on the trade of gathering and processing of shea nuts and néré nuts. Now, the Second Step project funded by MDG has provided training in the shea butter processing technique to 14 members of the Jigisèmè group, providing a more reliable and profitable income stream for the whole group – instead of buying and selling nuts locally, they are able to create the more value product of shea butter, which can be transported and sold at a higher price in nearby market towns.

The floods

At the other end of Mali's climatic challenges is the phenomenon of too much rain. Once a year Mali, and much of tropical southern regions of west Africa, has a short and intense rainy season whereby as much as 85% of annual rainfall can fall in the four months from June to September. As with the projects in Solona and Niakarako, the progress in the construction of the new market gardens will continue in earnest once the rainy season is over. Digging the deep wells required is far too dangerous and ineffective during this time. The vital skills and capacity building support from Tanty Samake – the MDG-funded J&D liaison officer – is also restricted, as travelling from Bamako to the remote villages is equally treacherous during this time of year.

The pictures from the village of Solona, taken earlier this year, show the industry of the local women's group, busily preparing their new market garden plot before the rainy season begins. The rains are of course vital to many people's lives in this part of the world who rely on subsistence and small-scale farming to make their way. Once completed, the well and allotment improvements will allow these communities to better harness the potential of their land, providing surpluses to invest in education and health.

A taste of Mali

Offering her personal reflections from her second trip to Mali, in February 2019, following on from her first a year before, Michelle Chadwick of MDG was able to enjoy a meal with Tanty which was prepared with some lettuce fresh from a market garden previously funded by MDG. Besides being delicious, she reflected that her lasting impression was that this was the fruits of many people's labour, and was made possible through the hard work of locals, and the partnerships that MDG has supported.

And a small success from the past

Gaoussou Doumbia is an old hand who trained as a Peer Educator in 2009. This was a previous project funded by MDG focussed on training young people in Bamako in reproductive health.

Today he is a soldier in the Military Engineers. Gaoussou says that he owes his success in joining the Army to the Peer Educator programme. Although he passed his recruitment test he lacked any other qualifications. In his uncertainty about what to do he remembered that he had been given a certificate of training after he completed the Peer Educators course. He wasn't very optimistic, but presented this certificate to the Recruitment Commission and he was taken on for training! After a time he was taken on by the people providing Reproductive health training for the Army - as Gaoussou says.....

"I was put forward by our Company Commander, and after testing my knowledge they got me working with other soldiers. Each week I was allocated time to do this work and later I was contacted by the Central Directorate of the Army Health Service to undertake more of this work – actually I am in a bit of a dilemma now because I had really wanted to do music in the Army!"



The women's group of Saloma clearing and preparing the land for the market garden



The development of wells. Deepening and strengthening is challenging yet vital work



A message from Sue Upton

PAD update



Kader and his Mum



Activity day for local children

Pensons à Demain (PAD) which means “Let’s think about tomorrow” is the centre for children living on the streets that is run by Kader Keita and his team behind the cemetery in the Lafiabougou district of Bamako. MDG has supported the basic running costs of the centre over many years, as it developed from workshops run by Kader and colleagues at other venues, where a group of boys came to learn to create bogolan (traditional mud cloth) at a table outside Kader’s house, to its current rented premises that provides accommodation for 15 children and courses and activities for many more, both boys and girls. The dream is that one day PAD will own a house in Lafiabougou.

Since Kader is an artist in his own right, the core activities of the centre have focused on using arts, (bogolan, music, dance, puppetry, storytelling...) to enable vulnerable and often traumatised children to build trusting relationships, tell their stories and develop their skills. The processes pioneered by PAD help children to build self-confidence and start to come to terms with the past and move forward with hope and optimism for the future.

In addition to well-established courses offering training in creating bogolan, basic literacy and a range of recreational arts and craft activities, the centre is in the second year of providing professional training in sewing and tailoring to a group of teenage single mothers. This is supported by PAD’s partner aBama, a group based in Angers in France, which is twinned with Bamako. This project finance gives added value to the MDG funding, since it expands the scope of the centre and raises its profile in Bamako and in Angers. The course runs for 9 months, on the specially renovated upper floor and is taught by a tutor from a nearby government training centre. After initial training students spend a period doing work experience with an established tailor before graduating with their sewing machines and other basic equipment enabling them to start their own small business, work for someone else or set up small cooperative groups together. In spite of the prevalence of second-hand European clothing, small tailors’ shops can be found throughout

the residential areas of Bamako, since festivals and holidays require new clothes in traditional style and skills in repairing and adapting clothes are in high demand.

PAD is situated in a popular residential area and local children have always been encouraged to take part in activity days when they join in with PAD students. This helps to integrate the centre into the local community and encourages acceptance and understanding of children living on the streets, who are often rejected and marginalised.

Kader and his team are always happy to see MDG members in Bamako, and welcomed the visitors earlier this year with their usual enthusiasm, offering entertainment and refreshment, as well as giving them the chance to meet the children and sample the activities. MDG patron Violet Diallo, a highly respected British resident of Bamako, facilitated another fruitful visit when she took Marian, a visitor from the South West of England to visit PAD. Marian is involved with the organisation of Crux Craft Fair, a prestigious annual event that “Celebrates the best Southwest Craft and Designer makers”. Crux chooses a charity each year, and will be supporting PAD through a raffle at the 2019 fair in November. Each participating designer/maker contributes an item to the raffle prizes, so anyone who would like to the chance to win a unique quality handmade item and support PAD at the same time can contact me. (£1 per ticket – contact supton2005@yahoo.co.uk) Crux website can be found here: <https://www.cruxcraftfair.co.uk/>

PAD has also benefited from the presence of Julie, an American visitor, who contacted MDG to find out if there were any activities she could get involved with during her time in Mali. She has become a regular helper at PAD and has also mobilised resources in the USA, which served to redecorate and refurbish the PAD premises and buy arts and sewing materials. She has also, among other things, organised fund-raising workshops where ex-pats have paid for Kader and the team to show them how to make their own bogolan designs – many thanks to Julie.

Since the start of troubled times in Mali, tourist outlets for the sale of bogolan made by PAD students have diminished. However production continues and I have a number of attractive lengths of cloth (about 175x105 cm) and cotton shoulder bags (medium and small sizes) that I'd be happy to photograph and send/sell to anyone interested – again contact supton2005@yahoo.co.uk.

The link to the PAD website can be found here: <https://www.kaderkeita.org/> (thanks as ever to Tim and Andrea Hewes for supporting this site)

Overall, the dynamic PAD team are as busy as ever. They get maximum value from every donation and are creative in their local fund-raising efforts, even contacting the wife of the President of Mali, and receiving a substantial contribution. Well done to Kader and the team and thanks to all who have contributed through MDG. Without these funds PAD would not be able to reach the children and young people it supports.



Student using a stencil for bogolan



Bogolan cloth and bags for sale from Sue Upton



Kader outside the centre with children



Drawing day!



A message from Linda King

Fundraising update

We've had a busy year fundraising to meet our commitments to J&D and PAD that are not covered by the Comic Relief money or that from other trusts.

Firstly, we owe big thanks to Anita White, Graham Burfoot and Paul White. Anita ran the London Marathon for us. She is also a supporter of The Running Charity with whom we shared the spoils of her efforts, raising approximately £1500 for MDG. Then we had 3 places this year in Ride London 100 and for various reasons were scrabbling to find cyclists just prior to the deadline to nominate our riders. So, we are very grateful that Graham Burfoot, Anita White (again!!!) and Paul White stepped up, pedalled and raised money for us.

Otherwise our efforts have focused a lot on cake eating and providing other comestibles. We have served teas at a garden open to tours under the National Gardens Scheme on 5 occasions, prepared food for a U3A group, a christening, a bridge afternoon, the local Ramblers Christmas lunch, food for 2 other charities events and 2 funerals. We have been given a pitch for a cake stall at a URC in Oxford one Saturday morning and to take over the running of the tea rooms one afternoon in Dorchester Abbey. These last 2 are well known locally and so advertising isn't necessary. We have also helped clear up after 2 weddings.

We have found that our appearance at one event often gives rise to another request. People like the idea that they are having good food and a good time but that the money goes to charity. One of our guests suggested we had business cards made, so thanks to AA, a prisoner in one of the local prisons designed some for us and also paid for them to be printed.

There is a large group of cooks, servers, washer-uppers and floor cleaners who are part of this group of helpers. Thank you all very much indeed. Your help makes the events enjoyable, easy to organise and, if there's anything left, very tasty.



Paul's son adding his motivational message for Dad's cycle ride

Adrian Boorman

A friend of MDG

It is very sad to report the death of Adrian Boorman in May 2019 after a short illness. He had supported MDG in many ways for most of the years that we have been going. A counter tenor he sung in several ensembles including Musical Banquet with whom he performed for our benefit on 3 occasions – in Abingdon, Suffolk and Oxford. The attached photo was taken during a rehearsal for the Abingdon concert. Adrian was also a stalwart of the group that took down the staging at Dorchester Abbey late on some Saturday nights. I was always pleased when he was part of the team as he worked with energy and strength so the rest of us didn't get so worn out. On many of our catering fund raising events he was happy to wield the Marigolds. On all occasions and in answer to my many emails asking for his help, he responded positively and with lots of humour. If he was in the team, you could rely on some laughs. We will miss him very much. His wife, Cheryl is also a great friend to MDG and we offer her our sympathies.

Linda King





Financial Report

David Hedge - Treasurer

for the year ended 31 March 2019

MDG satisfactorily continued operations and the charity remained in regulatory compliance. Progress was made in normal activities and we have now concluded our involvement with the Comic Relief (CR) sponsored Community Health Insurance Scheme. An Independent Examiner provided a satisfactory financial overview.

As a volunteer based charity, MDG has collected over £1,230,000 since inception in 2001. This includes grant monies that came from CR in support of the project that was developed by J & D in southern Mali. A final CR grant payment of £4,185 was received in July 2019 following submission of the closure reports for the health project developed via J & D.

INCOME:

Gross income for fiscal 2018/19 was about £102,992, this being slightly lower than the £138,600 received in the prior year. This reduction was due to the receipt of a lower sum of £73,665 for Comic Relief grant funding. Excluding project funding, unrestricted receipts for MDG were less than the prior year, at a total of approximately £29,350. This mainly emanated from donations & subscriptions plus monies from fund raising activities.

Comic Relief and Yanfolila Community Health Insurance Scheme:

Approved CR funding for the project amounted to £365,943, with virtually all of this made available by the end of the 2018/19 financial year-end. MDG has acted in a liaison role between CR and J & D, with our Project Accountant responsible for controlling and monitoring the budgetary process and reporting on project reconciliation with CR. Following submission of satisfactory Comic Relief related project reports, £60,400 was transferred to J & D during the financial year to assist project work and, since then, a final £8,185 was provided. CR has been made aware of developments on an on-going basis. As envisaged at the outset of the

project, a comprehensive external report covering the 3-year progress of the project was prepared in late 2018 calendar year. This Evaluation Report was budgeted for and cost £8,750 excluding expenses and it was prepared by Dr. Harry Jeene and submitted to Comic Relief in October 2018. The charity plus J & D were provided with copies.

The Evaluation Report confirmed a variety of problems that led the Mutuelle to experience problems that have been mentioned elsewhere. A "rescue plan" was put into place during the first half of 2019 with the objective of assisting the project to continue in an orderly manner. Original expectations for the project were therefore not fully met although CR has been helpful and all funding has been transferred for use by the project.

Unrestricted Donations:

Unrestricted donations came from diverse sources but, in 2018/19, this included Just Trust (£3,500), Fowler, Smith & Jones Trust (£1,000), Birchwood Hall Community (£682). Contributions from Member standing orders amounted to an annual £4,500. Following a grant application, a large restricted contribution from the States of Guernsey of £5,497.50 was received in the financial year.

The charity also received a Gift Aid refund from HMRC during the financial year in the amount of £2,538.17 and another claim is in the process of preparation. We thank all individual, organisational and trust donors for their help in providing a strong continued commitment. This provides assistance in underpinning our work and giving a strong foundation for our own fundraising activities.

Fund Raising:

Fund raising produced another strong contribution that was much in line with previous financial years. This reflected diverse activities that continue to be very

efficiently coordinated and managed by Linda King including donations relating to the London Marathon. The latter was arranged and proceeds shared with another charity. Funding also came from sponsorships for the Ride London Bike event plus Bank of Montreal's generous sponsorship of another summer cricket match, a successful annual Quiz and catering for various purposes along with pudding sales.

EXPENDITURE

Outgoings amounted to approximately £120,400 in 2018/19 and this mainly comprised quarterly Malian transfers to meet agreed funding needs and approved Project transfers of £60,400 to J & D for use by the Mutuelle.

Other CR related project expenses mainly comprised annual project accountancy costs of £4,000 and budgeted costs of trips to Mali by Committee members. These were designed to both obtain useful information and for monitoring and control purposes. Trip costs amounted to £6,145 and Evaluation Report fees were £8,750 plus related expenses of £2,882.

MDG's general overheads continued to be modest in line with given the voluntary nature of the charity and regular non-project quarterly transfers to J&D and PAD are made in conformity with agreed requirements. MDG receives regular progress reports and funding priorities can be adjusted based upon both feedback and new information.

The Current Financial Year (2019/20)

The initial 4 months of the current fiscal year recorded total income of £14,270. Relative to this period the following are key points:

- A final amount of £8,000 of restricted funds was transferred by MDG to J & D for the Comic Relief funded project.
- Monthly membership donations plus catering fund raising income were received.
- A Gift Aid tax claim is being prepared and this is expected to provide an increased refund compared with that received in 2018/19.
- Core outgoings continued to be primarily for regular quarterly and project transfers to J&D and PAD and this will continue in line with planned requirements. We continue to work closely with partners, and recognise that our on-going support is important in achieving agreed priorities.
- Total bank current and savings account balances, at 31 July 2019, amounted to £15,500 (unrestricted) and £ 686 (restricted project) making a total of £16,186.
- Income included Comic Relief transfers to MDG of £8,185 for the Project. This concludes scheduled grant monies payable by CR.



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