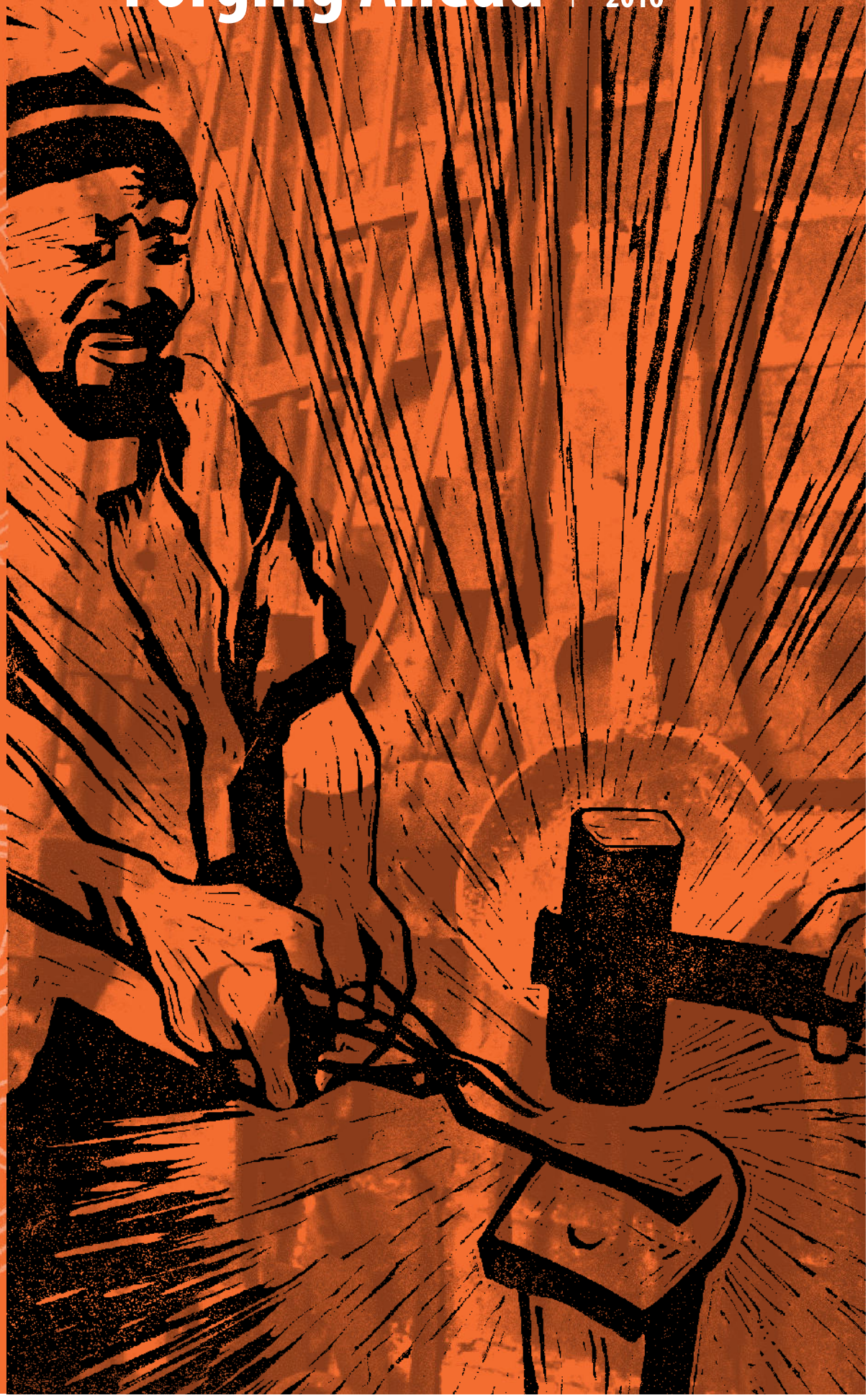


Forging Ahead

Mali
Development
Group
Annual Report
2016



If you would like any other information about projects, or our work generally, please contact us:

Janice Hedge

(Communications Coordinator)
email: janice.hedge@malidg.org.uk
mobile number: 07896 213 001.

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.

Committee members 2015/2016

Chair	Andy Benson
Secretary	Rob Spivey (to May 2016)
	Luke Hedge (from May 2016 to present - Acting)
Treasurer	David Hedge Sue Upton

Working groups and Coordinators:

Project Work	Luke Hedge
Fundraising	Linda King
Communications	Janice Hedge
Public Affairs	Sam Garbett

A message from **Andy Benson**

Chair of Mali Development Group



2015 has been a year of intensified global conflict, catastrophe, unpredictable political change and insecurity. Listening to the news it seems sometimes that the world has gone mad. For ordinary people and groups like MDG with a commitment to peace, social justice and common humanity, 'keeping on keeping on' feels like the right - maybe the only - strategy available. That's what we have been doing. So, another year and welcome to our 17th annual report...

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 a plethora of fundraising events, each small scale in the scheme of things, and in Mali by the maintenance of relationships with sound, but radical, Malian groups working within their local communities. Intrinsic to the idea though is that it's not just about the money, it's also about friendship and solidarity, mutual understanding and respect.

This has helped us through good times and bad. Currently times in Mali remain pretty bad. The country ranks 179th of 188 countries on the UN Human Development Index for 2015 and since 2013 the poverty rate has risen, now standing at 45% of the total population (World Bank figures). Though the violence in the north of Mali has subsided, the stability of the country is very fragile and many of the underlying social and economic problems that contributed to the insurrection remain unaddressed. Only time and tangible

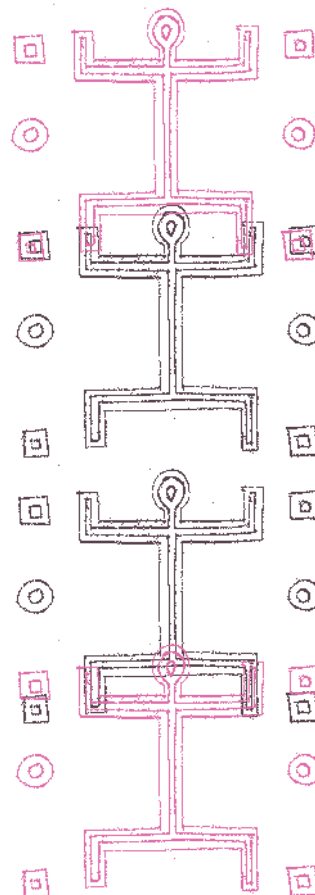
improvements in living standards and governance will tell if the peace agreements can hold.

Throughout the year we have maintained our primary relationships with two Malian NGOs - Jeunesse et Développement (J&D) and Pensons à Demain (PAD). J&D is a multi-purpose community development agency working in Bamako, the capital, and in Yanfolila, a Southern rural area close to the Guinea border. In addition to maintaining our existing commitments to J&D, the big news this year has been our success in gaining a major grant from Comic Relief. Amounting to £366,000, this grant will fund the development and expansion of a health insurance scheme in Yanfolila. This aims to extend access to primary health care to 10,000 people in 35 villages in the area. Handling funding on this scale is a new departure for MDG and we have been adjusting our internal systems to deal with this. More recently, we have also raised funds to help J&D build a new headquarters and community centre in Commune 4, the area in Bamako where J&D operates.

PAD continues its work with street children in Bamako under the inspirational leadership of Bogolan artist Kader Keita. The year has seen further developed relationships with other agencies working in the same arena and new funding streams and partners have been identified. We have also been successful in obtaining a one-off grant that will secure running costs for at least the next year.

Here in the UK, Sam Garbett's 'Song of the Week' continues to delight and cheer us up on a grey morning and discussions have taken place about recasting the Mali Interest Hub site to maximise its potential. Meanwhile the Mali Interest Group Facebook page attracts comment and exchange amongst 'Maliphiles', thanks to Judith Hartley and the other moderators.

Internally we have made some changes necessary to equip us to manage the Comic Relief grant and we welcome John Goolden who is helping us with the accounting. Thanks are due to Rob Spivey who steps down as General Secretary having seen us through a busy and challenging period. Credit also goes to Rob for the way he successfully used his Mayoral term in Sudbury to raise the profile of Mali and MDG. Many other thanks are offered also to our fundraising volunteers for fun and imaginative ways of keeping the money coming in, and to committee members who keep the show on the road, and to Comic Relief, the Patsy Wood Trust, the Bank of Montreal and numerous individual donors whose grants and sponsorship are making such a difference in Mali.



A message from **Luke Hedge**

Acting Secretary



It is the strength of the partnership between MDG and J and D that has enabled us to negotiate a tough few years for Mali and the communities with which our partners work. This solidarity remains a key feature of our partnership and organisations like J&D would not be able to exist or function as they do without this. This solidarity is evidenced in the time that people give to support the charity. It is shown in the generosity of members and others through sponsorship in the London Marathon, the Ride 100 cycle race and other fundraising activities. It is particularly evidenced in the range of skills that members willingly bring to Mali Development Group, including translation skills, finance skills, skills in art and design and the skill and imagination that features in our fundraising activities. Friendship and solidarity were the defining characteristics of MDG and have remained so in the 16 or so years since its inception in the back garden of a Didcot home.

Development in Mali has made significant inroads in the country, but it still ranks as number 179 out of 188 countries on the United Nations Human Development List. Poverty is particularly prevalent in the populated Sikasso region, where most of the work of Jeunesse et Développement is undertaken. Their knowledge of the communities in which they work is extremely impressive and they are able to work both on a small scale through “Second Step” projects and with large scale projects such as the Yanfolila Health Mutuelle Scheme, which Sue Upton describes later in this report. In conversations with Nouhoun Haidara, the current Director of J&D and with Mamadou Tiori Diarra, whom we have known since MDG began its work, what comes across very clearly is their belief in what they do and the energy in which they carry out their work. The same can be said of Kader Keita, who continues to build on the successes of Pensons à De-main and is able to consistently evidence positive outcomes for children and young people experiencing extreme difficulties and disadvantage. Let us continue, as we

always have done, to stand side by side with our colleagues in Mali as they continue to develop their work.

This year has also brought new challenges and new learning opportunities. The management of a relatively large Comic Relief bid has required MDG members to adapt to a different way of working. We are effectively acting as the Fund Manager for the grant and as such we are required to adhere to a number of reporting requirements. This requires us to review and develop our communication strategy with Mali, particularly as information can be requested at short notice. As an organisation we would also like to be better at communicating the outcomes that the work of our partnership achieves. Sue’s article on the Health Mutuelle is a good example, providing, as it does, real life examples showing the difference that the projects make for members of the community.

This year has been one of great progress and as an organisation it is important to continue learning from our work and raising awareness of this work and the situation in Mali. We will need to continue to bring new people into our organisation and support them to develop their skills. We also need to develop, as we are doing, our reporting systems and this will help us raise awareness further about the situation in Mali and the work that is undertaken to improve people’s lives. In the spirit of friendship and solidarity this will enable us to be more adaptable in the future and more able to support our friends and colleagues within Mali in both good times and adversity.

Project Group

Luke Hedge Coordinator

The Project Group links on a regular basis with both Jeunesse et Développement and Pensons à Demain and is responsible for oversight of MDG funded projects. In the case of the Yanfolila Health Mutuelle Project it also provides the link between Jeunesse et Développement and Comic Relief, to ensure adherence and oversight of the grant. The project group also is responsible for ensuring documentation is translated both from and into French and for ensuring outcomes and achievements are reported to both the Executive Committee and the wider membership of MDG. Over the coming year, and with eyes to future funding opportunities, evidencing effectiveness will be an on-going priority and focus for this group.

The important work that Pensons à Demain (PAD) continues to undertake with Street Children continues to develop. A particular focus this year has been on developing Literacy provision for young people, but young people have also received training in building musical instruments and bogolan art. Within the current intake particular focus has been on supporting teenage mothers. In the year to April 2016 the service supported over 100 young people, including 55 young people who required accommodation. Partnership working within PAD has developed over the last year, most notably with Samu Social, founded in 2001, which provides medical and psychosocial support for street children and with the Kanuya Centre, a local drop in centre.

The project continues to be recognised and respected by the Malian Government and indeed Ministers have attended certificate presentations for young people completing their training. MDG provides most of the funding for overall staffing and the project is seeking to broaden its funding base. It receives funding from MaliTel (Telecommunications) and the local authority pays water/electricity bills.

What comes across from the progress received from Nouhoun Haidara, Director of J&D, is how the Second Step Projects continue to develop. An example is the Benkady women's group in Kolondieba. Assistance provided by MDG in funding a grain mill and prudent management have allowed the group to save money which they have invested in market gardening, petit commerce and a business making peanut butter which produces 100kg of product every two months, earning around CFA 95,000. In the market garden ventures of the Jamadigi women's group based in Tomoni and covering 94 women, the project has developed to the extent that the women are able to generate between 25,000 to 30,000CFA, which can be used to support children's education, healthcare and development of the community. The Jamadigi group also contributes produce to neighbouring villages and this is helping develop social cohesion further. As can be seen here the Second Step Projects form a vital part of MDG's work as they are enabling for communities and lead to further development for the community and the generations.

The Comic Relief funded Project entitled: *"Strengthening the Yanfolila Mutual Health Insurance Scheme and reducing risks to women's health"* is explored in further detail by Sue Upton in this report. MDG have completed a Start Up Report in partnership with J&D, which sets out the outcomes that the project is seeking to achieve and how these will be measured. J&D have also developed a tool for measuring the socio-economic status of populations within the Health Mutuelle's target area and will undertake a wider study later this year. This will help the scheme to target resources to the poorer sections of the community. Mamadou Tiori Diarra, whom MDG members may know has a long history of involvement with J&D and extensive insight and knowledge about communities within Yanfolila, has been

appointed Monitoring, Evaluation and Learning (MEL) Officer for the Project and he will, together with Nouhoun Haidara, be the key-links in Mali for this project. The Project Group has worked together with J&D to develop robust reporting mechanisms for financial and narrative reporting.

Copies of reports provided by both PAD and Jeunesse et Développement are available to MDG members at any time and I would invite members to make contact if they would like additional information about any of the work that MDG supports in Mali.



Young boys learning the art of Bogolan, at Pensons à Demain

A report from Sue Upton

Prepared by Sue Upton using information from Tiori Diarra, who is responsible for J&D's Monitoring, Evaluation and Learning work

The Yanfolila Mutuelle Health Insurance Scheme in Goulala 2

The Yanfolila Mutual Health Insurance Scheme, otherwise known as “la mutuelle” has been funded by Comic Relief since January 2016. This has enabled the J&D team working with the mutuelle committees to expand and all efforts are now underway to develop local capacity to operate the scheme without J&D support by the end of 2018. This includes building local confidence in its reliability and effectiveness, so that new members enrol and existing members keep up to date with their payments.

So who are the members of the mutuelle? What are their lives like and what difference does membership make in practice? How does it work? The J&D team asked these questions in Goulala 2, a village of 794 inhabitants situated 23km from the main town of Yanfolila.

Thérèse Sidibé is a widow of 60 years old, and looks after her small grandson, sent to live with her by her son to “keep her company”. She earns her living by selling sugar, tea and cigarettes from her house and during the rainy season she cultivates a field of peanuts. She joined the mutuelle in October 2012, because her grandson gets ill a lot, usually with malaria, and “all my small savings used to disappear paying for his treatment”. When she realised that mutuelle membership would cover 70% of prescription costs she signed up at once because she wanted to look after her grandson well so that he remained living with her. She herself suffers from high blood pressure and the two of them have benefitted from mutuelle membership. She says “My mind has been put at ease as far as health is concerned and the reduction in expenses means that I have been able to help my brother with the costs of his children”. Thérèse encourages her friends and neighbours to also join the mutuelle. The picture shows

her selling loose cigarettes to a young girl sent to the shop by her father – a common occurrence in Mali!

Saki Bouama Bagayoko is the village blacksmith, as was his father before him. He makes hoes, picks, axes, knives, sickles, cooking pots, buckets and many other small household and farming implements, all from scrap metal. He is 62 years old, married with 11 children, 6 boys and 5 girls. Saki joined the mutuelle in 2013 because he believes in the idea of solidarity and community-based support. He describes himself as a poor blacksmith with a large family and he enrolled his wife and the three children who most frequently fall ill. He benefitted from reduced costs when his children got malaria in 2014 and 2016 and the reduced health expenditure enabled him to stock up on cereals and cover daily food costs for his family. He encourages friends and family to sign up as well. The picture shows him in his workshop.

Adiarra Cécile Sidibé is 45 years old, married with 8 children, 3 boys and 5 girls. In the rainy season she cultivates ladies fingers (gombo/ochra) and in the dry season she goes to the local gold digging sites to find gold to sell to cover the needs of her family. In recent years more of these make-shift sites have sprung up around Yanfolila, in addition to the sites developed by large gold mining companies, such as Humming Bird, of the UK. Although it can result in a sudden windfall, digging for gold is a risky business since it diverts energies from more sustainable sources of income.

Adiarra was one of the first to join the mutuelle in 2012 and became its vice president, as well as being a member of the village committee responsible for enrolling new members, collecting payments and dealing with requests for health care. She herself suffered from an enflamed toe in 2014 and knowing that she would get reduced costs this encouraged her to go

to the health centre for treatment and it quickly cleared up. The picture shows her completing a receipt for payment.

Yaya Diakit is one of two deputies assisting the head doctor in the Community Health Centre which is managed by the Catholic Church. 13 people work at the centre, which covers 10 villages and 5 hamlets with a total population of 12,817 people. It was created in 1936 and completely rehabilitated by an Italian NGO in 2004. Yaya explained that most people come to the centre for common complaints such as malaria, acute respiratory infections and diarrhoea. Women and children make up the majority of patients and services offered include pre- and post-natal care.

When a mutuelle member arrives they show authorisation from the mutuelle committee in their village, which states that they are up to date with payments and eligible for treatment. They see the doctor and receive a prescription which they take to the pharmacy where the cost of the medicine is written on the prescription. The patient pays 30% of the cost and gets a receipt. The remaining cost is added to the claim paid by the mutuelle every month. Yaya says he has noticed that more people are using the centre since the mutuelle began. The picture shows Yaya taking a patient's blood pressure.

This is just a small glimpse into the lives of a few of the people whose lives are being touched by the mutuelle. The work covers 36 villages, all part of the Commune of Wassoulou Ballé. There is also some outreach work into neighbouring communes to support better health care and prepare the ground for the eventual expansion of the mutuelle, once it has the necessary capacity. In January 2016 there were 1,500 mutuelle members and the aim is to reach 10,000 by the end of the Comic Relief funding in 2018.



Clockwise from top left: Thérèse Sidibé, Saki Bouama Bagayoko, Adiarra Cécile Sidibé, Yaya Diakité

Public Affairs Group Sam Garbett Coordinator



Building networks

In a world that presents itself as ever more fractured and disparate, it is important to remind ourselves how large our community is. Looking back at another interesting year as Public Affairs coordinator it is clear to see that we have worked hard to broaden the scope of our work with other organisations, as well as strengthening the friendships we already value so much. Through partnerships with the Joliba Trust, The Institute for Islamic Strategic Affairs and the Living Earth Foundation we have shared knowledge, concerns and resources to help achieve our wider goals. Closer to home, it has been wonderful to represent Mali Development Group at a number of UK events, gratefully accepting an invitation to the European Premier of *They Will Have to Kill Us First* - an outstanding film which charts the lives of different Malian musicians through the carnage of extremist Islamic militant take-over of the northern half of their country, banning music, the societal life-blood, in the process. Championing the message of the film, the band Songhoy Blues have played to thousands in the UK in the last 12 months, spurring on awareness of the situation in Mali and connecting hundreds of like-minded people. Reaching a group of people ranging as diversely as former school friends of mine to long-serving members of the Malian Council UK. Documenting a Malian Year

Through a year of Song of the Week topics MDG has tracked and documented another year of Mali's history. It has been marked with many peaks and troughs; we've seen China as a rising player in Malian geopolitics; the Radisson attack and changing nature of conflict in Mali, it becoming more disseminated and ever more unpredictable; we met Mali's 300 'desert elephants'; mourned the UN's deadliest mission and examined a peace accord in north; celebrated the launch of Mali's Women's Football League; reviewed relations between Mali and Cuba; and followed the country-uniting campaign of Mali's youth team at the African Nations Cup. All of these events, and more, fleshed out with the customary dollops of Mali's culture, politics and history, once a week, for over three years.

Malian Song of the Year?

It has been a turbulent 12 months the world over. In the Malian context it is hard not to stare, transfixed, on the ever-present conflict. In a situation so tense every whizz of a bullet aches for a headline or twitter-storm. Mainstream commentators are often too quick to unpack local events into global indicators; what does this event in Mali mean for us, in the West? Here at the Mali Development Group we stand resolutely by our Mali-centric

approach. As we wrote last year; we strive to "encourage concern and understanding for Mali by incorporating serious and difficult issues within the experiences that make people adore the country in the first place." This requires – as I wrote in November – "a moderate, compassionate response" – solidarity with the Malian people, one we hope we have provided. We have highlighted that Malian life endures, quite beautifully, amidst an intricate web of struggles has been a worthy contribution to the debate.

So, what song could summarise all this? From a packed field full of talent, I would have to pick Songhoy Blues' *Petit Metier*. And with that, I will allow the band, these four great friends of MDG, to have the final say:

"*Petit Metier*' means little job and the song is about everyone just getting on with their jobs after the war, that'll be how the country can recover, everyone just getting on with it."

A celebration of the ordinary person. As close to the British "Keep Calm and Carry On" attitude as you can get. And with this, we allude to a warming thought; that there really is more that unites us in this world than divides us.



Songhoy Blues - taken from publicity for the film 'They Will Have to Kill us First'



This annual report shares elsewhere more information about the fantastic success of our recent bids to Comic Relief and the Patsy Wood Trust. You might think that the fundraising group is therefore out of a job. This isn't the case for several reasons. Firstly the Comic Relief bid needs some match funding from MDG and so we have to provide this. The bids we made to both funders were for specific projects and for things that we couldn't have paid for from our usual income. The things that we have been funding ourselves in recent years, such as the Second Step projects, haven't gone away. In fact J and D are probably in a better position now to help villagers identify them and work out how they will run them. So we still need to get to it! Additionally the drop in the pound against the euro effects the exchange rate detrimentally when we send funds to Mali

As always we've had some people do amazing things to raise money for us. Luke Hedge ran the London Marathon in April and Liz and Al Sim cycled 100 miles around London and Surrey. Apart from the physical feat, they all put a lot of effort into getting sponsorship money. Thanks to them and also to all those who sponsored them. The fundraising group has continued to arrange events itself such as a bridge afternoon and quiz as well as take opportunities as they crop up.

So we've taken over the tea rooms for a couple of Saturdays during the summer at Dorchester Abbey for instance, had a boot at a very cold car boot sale and catered and served food at other people's events. Our largest amounts of money were brought in by the winter fuel allowance request and the annual cricket match.

Thanks to everyone who has supported us by donations and purchases and to all those who have helped in our money raising efforts. Thanks especially to the Patsy Wood Trust. This is a family trust based in South Oxfordshire in memory of Patsy Wood. They have kindly awarded us money recently which will provide a room for young people at J&D's new offices and solar panels for electricity. The remainder of the money will go to PAD

Many years ago we gave out empty plastic bottles and stickers with the MDG bank account details. We asked people to save their 5ps in the bottles for us. Still occasionally we get the contents of these bottles.

If you would like to help us with your small change our details are Mali Development Group, 30-19-83, 00215663. And if you would like to help our fundraising in any other way, please contact linda.king@malidg.org.uk



Liz and Al

Financial Report

David Hedge

Mali Development Group Treasurer



Financial Report for the year ended 31st March 2016

MDG enjoyed another successful financial year and the charity continued to comply with regulatory requirements. This included maintenance of stipulated minimum financial resources whilst an Independent Examiner reviewed Financial Statements in accordance with Charity Commission requirements.

MDG, as a volunteer based charity, has been highly successfully having received approximately £804,305 since inception in 2001. This figure rises to £1,037,432 with the inclusion of outstanding grant monies from Comic Relief (CR) in support of the Yanfolilla Community Health Insurance Scheme (the Project) that is being developed by Jeunesse et Développement (J & D) in southern Mali. Receipt of these funds is due to be received over 3 years subject to adherence with agreed terms and conditions plus the on-going update of documents such as a Financial Procedures Handbook.

Income

Gross income for the latest financial year rose to a record amount of £121,287 due to receipt of the first CR grant payment of £88,543 following the successful bid to provide substantial funding for the 3

years from 1st January, 2016. Excluding the restricted project funding, unrestricted revenue fell 23%, compared with the prior year, to a total of £32,744. This reflected lower income from donations and subscriptions (total: £20,198) that included regular member payments plus all individual, corporate and trust donations.

Total funding for the CR related project amounts to £365,943, with 24% received in 2015/16, 54% due in 2016/17, 20% due in 2017/18 and 2% in 2018/19. These grants are subject to MDG and participants complying with agreed commitments and specific undertakings whilst MDG acts as liaison between CR and J & D and arrangements include provision of specific budgetary information to CR on an agreed timescale. The original budget was drawn up at the time of the CR grant application and, as part of stipulated requirements, a paid Project Accountant has been hired and is responsible for controlling and monitoring the budget and in providing updates to show how actual project outcomes are measuring up against budget. The Accountant has previous experience as Independent Examiner.

Unrestricted donations came from diverse sources and some, such as that from Ramboll UK Limited and Penny Waterhouse, were focused on providing interim project funding. The many vital individual contributions include Member standing order contributions that, on an annual basis, amounted to approximately £4,600 plus other initiatives such as an appeal for the contribution of Winter Fuel Allowances. Continued support was received from Just Trust, Franklin Trust, St Gregory & St Peter and the Sudbury mayoral allowance among many important and generous donors.

The J & D partnership continued along the lines of the established Work Plan and, of course, a major activity now relates to the Project and its vital funding contribution by CR. The partnership benefits from financing by a variety of traditional funding sources that are made available to MDG and the charity greatly appreciates the generous contributions that were made in 2015/2016.

The partnership with Kader Keita's organisation, Pensons a Demain (PAD), received funding including important contributions from Just Trust and continuation of financing from St Helen's Church PCC, Abingdon that produces annual amounts of £1,250 for the 2014/16 period.

We are grateful to all regular donors, both individual and organisations. Continuing commitments and assistance from organisations like the companies already mentioned plus Trusts and Foundations are helpful in underpinning our work and giving a strong foundation for our own fundraising activities.

Fund raising produced another noticeable 38% rise in annual income to over £8,500 with the diverse activities specified elsewhere in this Report and operations continued to be very efficiently coordinated and managed by Linda King. Amongst other activities, revenue benefitted from the significant Ride London Bike event plus London Marathon Sponsorships, Bank of Montreal's continued generous sponsorship of another summer cricket match (receipts exceeded £1,200), an annual Quiz, catering for many different types of functions and contributions via activities related to Ramblers, Stage Dismantling plus Cake & Pudding Sales.

Gift Aid tax refunds amounted to a slightly lower £2,823 and the benefit received from these refundable contributions remains very important. We work hard to be as efficient as possible in claiming Gift Aid, as it constitutes a useful element of annual income.

Expenditure

Outgoings amounted to £95,505 in 2015/16 and this principally comprised quarterly Malian transfers to meet agreed funding needs and an initial Project transfer of £59,964. All Project transfers are made via J & D and such funds are segregated from all other partnership funds.

MDG's other costs and overheads, such as secretarial expenses and bank transfer charges plus expenses related to public liability insurance and printing, are modest in line with the charity's volunteer identity. Support costs were relatively small and related to the Comic Relief related start-up.

Outgoings are subject to approval by the Executive Committee of MDG and, as indicated above, they involve on-going dialogue with partnerships.

Transfers are made to J&D and PAD on a quarterly basis, normally to coincide with the Malian Calendar Financial Year that covers January to December. MDG receives regular progress reports from both organisations and funding priorities can be adjusted based upon both feedback and new information.

Quarterly data is received from J & D and this is monitored against budget with feedback to CR in accordance with their requirements. The MDG Project Accountant, who has the requisite qualification

and experience to handle accountancy matters, is responsible for this important issue.

The Current Financial Year (2016/2017)

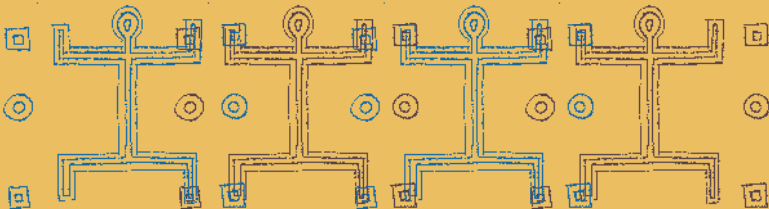
The initial 4 months of fiscal 2016/17 recorded an increase in total income received to £65,470. Relative to this period, the following comments apply:

Income included a Comic Relief transfer of £44,271.50 for the Project and a similar amount is expected within the near future, upon completion of specified requirements. This will accommodate further scheduled disbursements.

- The sum of £15,000 has been received from the Patsy Wood Trust that represents an initial tranche of a generous grant amounting to £30,000 being provided by the Trust.
- Another Gift Aid tax refund is in process and should be received within the next quarter.
- A normal level of standing order receipts and various Fund Raising activities continue to be received. These are very important to the on-going activities of the charity.
- Core outgoings continued to be predominantly in respect of regular quarterly and project transfers to J&D and PAD and this will continue in line with regular and project requirements. We continue to work closely with partners, and recognise that our on-going support is important in these challenging times for Mali.

- The sum of £25,000 in restricted funds provided by CR was transferred to J & D for the Project. Further project transfers will be needed in accordance with plans, as agreed with Comic Relief. This is of crucial importance to MDG and full focus will continue to be directed in this area, including extensive monitoring and liaison with J & D and reporting to Comic Relief.
- The charity's total bank current and savings account balances, as at 31 July 2016, amounted to approximately £35,666 (unrestricted) and £45,621.50 (restricted project funds) making a total of £81,287.50. Funds are held via Scottish Widows Bank and Virgin Money for savings and Lloyds Bank for operating and deposit purposes.

David Hedge, Treasurer,
August 2016





www.malidg.org.uk



**Mali
Development Group**

Charity number: 1088140