

THE ZAMBIA SOCIETY TRUST

England & Wales · Charity number 1008155

Details

Status Registered

Legal form Other

Registered 1992-02-13

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: TO RELIEVE POVERTY AND SICKNESS TO PREVENT DISEASE AND TO ADVANCE EDUCATION IN ZAMBIA.

Activities: The Objects of the Trust are to help the poor, especially orphans, promote better health, education and the acquisition of skills in Zambia

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** ZAMBIA
- Zambia

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£82,540	£78,291	-	-
2024-06-30	£123,734	£53,164	-	-
2023-06-30	£56,766	£54,516	-	-
2022-06-30	£66,338	£71,895	-	-
2021-06-30	£42,947	£42,811	-	-

Trustees

Name	Role	Appointed
Timothy John Legge	Chair	2022-02-09
ANDREW SIMON ROSE FCA CF		
ANNE FRAENKEL		
Clare Ann Morris		2025-02-15
David William Nicholls		2020-11-14
ELISABETH ANN SHEPHERDSON YOUNG MBE		
GRETTA BLANCHE HUDSON		2017-11-18
JOHN MIDDLETON BARNARD		
John Melville Hunter		2023-11-18
KEN HAMILTON		
MATHIAS MACKSON MBEWE		2011-12-11
Patricia Tembo		2025-04-12
Susan Diana Heath Hobson		2019-11-16

THE ZAMBIA SOCIETY TRUST

England & Wales - Charity number 1008155

Accounts



The Zambia Society Trust

Working today for Zambia's tomorrow



Annual Report and Accounts 2025

Registered charity number: 1008155



Together, we can change lives and build brighter futures for Zambia....

Become a Member

Membership gives you access to our monthly newsletter *News from Zambia*, project updates, and events. Annual subscriptions cover administrative costs, ensuring every penny of donations goes directly to our charitable projects. Membership is just **£30 per year**, with corporate options available.

*Join today: **Become a Member — Zambia Society Trust***

Make a Donation

Your gift can fund university bursaries, provide school meals, or even buy a football for a community school. Donations allow us to plan and sustain support for disadvantaged Zambian children and young people. Every contribution makes a difference.

*Donate now: **Donate Now — Zambia Society Trust***

Fundraise

From sponsored walks to coffee mornings, your efforts help transform lives. With no paid staff and minimal overheads, nearly all funds raised go directly to projects.

*Get inspired: **Fundraise — Zambia Society Trust***

Donate in Memory

Honour a loved one by making a donation in their memory—perhaps on a special anniversary—to support our work in Zambia.

*Learn more: **Donate Now — Zambia Society Trust***

Leave a Legacy

A gift in your Will ensures our work continues. Legacies are exempt from UK inheritance tax, so your entire gift supports our mission. Adding a legacy is simple with a codicil—seek advice from a solicitor for correct wording.

*Further details: **Donate Now — Zambia Society Trust***



www.zambiasocietytrust.org.uk

2025 KEY HIGHLIGHTS



FINANCIAL

- Income of £82,540.
- Charitable expenditure of £73,303.



INCREASING LOCAL ENGAGEMENT

Establishment of a sub-committee of local volunteers.



EDUCATION BURSARIES

Record number of education bursaries provided - 77 which 49 young women and 28 young men. Popular courses: Nursing, Medicine & Surgery. Midwifery, Agri-business, Civil Engineering.



COMMUNITY PROJECTS

£29,000 of grants provided for desks, food, sanitary products and agricultural inputs. One new classroom under construction.



SPORTS AND YOUTH DEVELOPMENT

85 footballs and 85 netballs distributed to schools.



DISABILITY SUPPORT

Over 3,900 devices produced by APTERS with 16%-year-on-year growth.

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Delivering reading and text books through our partnership with Book Aid International.

Message from our Chair, Tim Legge

I am pleased to be able to report another successful year for the Zambia Society Trust in achieving our aim of improving the lives of children and young people in Zambia. We have continued our support of the six very worthwhile projects which are described elsewhere in this report, and we have provided bursaries for a record number of Zambian students at college and university. In addition, we agreed to support a football academy, which is an exciting new project to provide purposeful activity for boys and girls in the impoverished Makululu Compound in Kabwe.



Tim meeting school children at Mpunde Mission

I visited Zambia three times during the year, and I had the pleasure of visiting five of our projects, plus the Alive and Kicking workshop which provides balls for our football and netball initiative. It was inspiring to speak to the committed leaders and staff at these projects, as well as to the young people who benefit from them. I am satisfied that our funds

are being used to good effect. I also met our Zambia volunteers who do such a good job in supporting the projects and keeping our trustees informed.

In May at the Zambia High Commission, we held another successful social event for members, friends and people from several other charities and organisations which support projects in Zambia. The programme included an address from the High Commissioner, Her Excellency, Macenje Mazoka. We are most grateful for her support and that of her team.

Our activities are made possible by the encouragement and generous support of our members and friends, through subscriptions, donations, fundraising and legacies. We are most grateful to you all. I also extend my thanks to our trustees for their hard work, enthusiasm and commitment. We have been delighted to welcome two new trustees in Clare Morris, who has become our secretary, and Pat Tembo. Both have strengthened our team with their skills and knowledge of Zambia.

We will continue our work and have already provided a grant for the installation of a water supply at Shingwa School in the Copperbelt. We have launched a Christmas appeal to raise funds to provide more footballs and netballs for schools and community groups throughout Zambia.

Who we are

We are a UK-based charity driven by passion and purpose. Our volunteer trustees share a deep personal connection with Zambia, and together with a dedicated team of five volunteers on the ground in Zambia, we work tirelessly to bring hope and opportunity to children and young people. Every hour, every resource, and every ounce of energy we give is focused on creating real, lasting change - because every child deserves the chance to thrive.

Vision & Mission

The Zambia Society Trust (“the Trust”) is committed to alleviating poverty, disability, and sickness, while promoting good health and advancing education. In allocating funds in accordance with the Trust’s objectives, the Trustees carefully assess the benefits for both the intended beneficiaries and Zambian society as a whole. All supported projects are monitored continuously to ensure accountability and impact.

Our strategy is to serve as a long-term, dependable partner to the community groups we support. This approach enables these groups to carry out their vital work with confidence, knowing that the Trust’s support is sustainable rather than short-lived.

A Year of Achievement

Building Capacity Through Local Engagement.



One of our key achievements this year has been the **successful establishment of a committee of five Zambia-based volunteers**. This initiative has strengthened our engagement with the community groups and students we support, providing valuable insights into the challenges they face. It has also enhanced the Trust’s ability to respond effectively to local needs and to identify additional community groups whom the Trust can support.

Three of our volunteers meeting with Tim and his granddaughter in Lusaka. 2nd left: Tainess Khondowe, 3rd from right: Mwate Nampemba, far right: Bernard Lusale.

Our Education Grants Programme continues to be managed by our dedicated local volunteers, as it has been for many years. Their commitment ensures that the programme remains responsive, impactful, and closely aligned with the realities of life in Zambia.

Supporting students across diverse disciplines.

During the year, we **supported 77 students— 49 young women and 28 young boys** —pursuing a wide range of academic and practical subjects, including health and medicine, engineering, sciences, teaching, environmental studies, agriculture, and business administration.

Record Breaking Grants Driving Real Change.

Thanks to the generous support of our diverse donors and members, we **awarded over £73,000 in grants** —an impressive increase on previous years. The Trustees regard this as a sustainable level of funding for the medium term.

This **additional funding has made a real difference.** It enabled the provision of urgently needed **school desks** at Kwasha Mukwenu, Home of Hope, and Growing Communities schools. It also allowed us to allocate extra resources to **cover rising food costs** and **supply sanitary products**, helping improve school attendance among girls.

Expanding Access to Learning Materials.

To address the shortage of teaching and learning resources in the schools we support, the Trust signed an exciting partnership agreement with **Book Aid International**, a charity with 70 years of experience supplying over one million books worldwide each year.

This exciting collaboration has enabled us to provide **over 1,000 new textbooks and reading books** to:

- Kwasha Mukwenu School, Lusaka.
- Pilgrim School, Serenje District.
- St Lawrence Home of Hope.

We have arranged for teacher training to ensure these books are used to their fullest potential.

Expanding Our Support.

The Trust is funding the development of **Shingwa School** in Copperbelt Province by **providing resources for a water borehole and a solar-powered water supply system.** This will alleviate the challenge of accessing clean, reliable water for 900 students and staff,



improving sanitation and drinking water facilities and creating a healthier learning environment.

In addition, the Trust has agreed to support the establishment of a football academy for boys and girls in Makululu Compound in Kabwe. This a long-term project aimed at promoting sports and youth development within Makululu Compound and is being led by Tainess Khondowe, one of our dedicated local volunteers. As the first step, the Trust is funding the purchase of footballs to kick-start the initiative.

Our work with Community Groups

Kwasha Mukwenu Community School, Lusaka

The Trust is the school's major donor and remains deeply engaged through the efforts of our volunteers in Zambia, Bernard Lusale and Mwate Nampemba. Tim Legge also visited the school and met with the head teacher to strengthen our partnership.

Throughout the year, Bernard has provided invaluable support with school governance, while Mwate has delivered presentations to pupils, including health and safety advice for young girls. To promote career awareness and practical learning for students studying social sciences, sciences, and civic education, Mwate organized and led a school trip for Grade Eight and Nine pupils to the Lusaka National Museum and Chipata Level One Hospital in January 2025. At the hospital, pupils explored departments such as reception, medical surgery, radiology, ENT, and laboratory services.

During the year, the Trust provided a **grant of £11,000**, which included:

- **£3,000** to help offset rising food costs.
- **£1,500** for additional desks.
- **£500** for sanitary products.

As part of our initiative with Book Aid International, we also supplied a significant number of reading and textbooks to enhance learning resources.

We are delighted with the school's progress in governance and facilities, including improvements to the ablution block with water storage tanks and the installation of handwashing basins in toilet blocks.

While we plan future projects to enhance IT learning, our primary focus remains on meeting the basics: ensuring pupils have desks, providing school meals, and supporting teachers' salaries.



“Bernard Lusale is really helping Kwasha Mukwenu a lot. Without Mr Lusale, I believe Kwasha Mukwenu would have died by now.”

Christopher Lwele, Head Teacher

Bernard Lusale (third right, back row) with the teachers and pupils at Kwasha Mukwenu

Mpunde Mission Centre, Central Province

Mpunde Mission is located in a remote area west of Kabwe, accessible only by a poorly maintained road that is often muddy and sometimes submerged. The Mission is led by Father Adam Pergol, who oversees numerous parishes across a large district. Funds allocated by the Trust are used to pay school fees, provide uniforms, and supply equipment for disadvantaged children attending Mpunde Mission's primary and secondary schools or other nearby schools.

During the year, the Trust provided **grant funding of £7,000**, including £3,000 specifically for the purchase of mealie meal, seeds, and fertilisers.

Impact of Our Funding

- **19 children** enabled to attend primary or secondary school.
- **9 students** supported to attend college or university.
- **6 village communities** supplied with mealie meal, 10 kg of seeds, and 250 kg of fertiliser.
- **Mpunde village community** supplied with mealie meal, 150 kg of seeds, and 1,500 kg of fertiliser.

During a visit to Mpunde Mission, Tim Legge and Tainess Khondowe met Father Adam and a group of young people whose education has been made possible through the Trust's grant funding.



Tim and Tainess with Father Adam and students at Mpunde Mission.

Good News Story – Mumba and Emmanuel

Mumba and Emmanuel completed their nursing exams with the support of the Trust. Tainess represented the Trust at Mumba and Emmanuel's recent graduation ceremony.



Emmanuel, Tainess, Father Adam, and Mumba at the graduation ceremony.

St Lawrence Home of Hope, Lusaka

St Lawrence Home of Hope provides care and protection for neglected, traumatised, and abused children who require therapeutic intervention and developmental support. The Home is led by Brother Jacek Rakowski and a dedicated team of ten. Together, they work tirelessly to reunite children with their families through an intensive five-stage tracing model: assessment, welcome and acceptance, family tracing, follow up, and reintegration.

Impact at a Glance – St Lawrence Home of Hope

- **101** children admitted.
- **61** children reintegrated with their families.
- **62** children enrolled in school.
- **4** young men now in college.
- **30,000 miles** travelled across Zambia to trace family links.

During the year, the Trust provided a **grant of £9,500**, including an additional £1,500 to purchase much-needed school desks.



Good News Story - Mishek

This year Mishek graduated with the highest marks possible in all subjects. He is now **attending university to study pharmacy**, with aspirations to progress to medical school in the future.

Pilgrim - Salt in the Community (Growing Communities)

Pilgrim - Salt in the Community was established in 2012 by local Zambians as a 'Resource Village' to bring practical help and encouragement to people living in small, widely dispersed settlements in an impoverished area in Kalilanama, Serenje District.

The Trust provided a **grant of £11,000** during the year, which included an additional £1,500 to purchase much-needed school desks, £500 for sanitary products and £3,000 to help towards the cost of food.

A successful school has been established with over 150 students registered up to Grade Six in three classes plus pre-school. A much needed third classroom is currently being built. This year **fifteen children sat exams for entry to secondary school in Serenje - fourteen girls and one boy.**



Some of the children on their way to Serenje to sit their entry exams.

The farm and vegetable garden raised a good harvest last year, after the previous year's drought. A young man with agriculture training has been recruited to manage Growing Communities farming activities and is already planning several initiatives to build on and extend what has been achieved so far.

The health post continues to provide basic medicine, especially for the treatment of malaria and to give vaccinations to children.

APTERS: Empowering Children with Disabilities

APTERS ('Appropriate Paper Technology') which is led by persons with disabilities, designs and manufactures specialised equipment - such as standing frames, adaptive chairs, walking aids, and physiotherapy wedges - enabling children to develop essential sitting and standing skills, participate in family life, and prevent secondary complications. Each device is custom-made using innovative paper technology and recycled materials, ensuring affordability and sustainability.

Highlights (Jan–Nov 2025):

- **3,633** devices produced.
- **330** average monthly output.
- **3,962** projected devices produced for 2025.
- **16% year-on-year growth** in number of devices produced.

Good News Stories – Grace and Precious



Grace progressed from being unable to sit to walking independently and riding a tricycle.



Precious is now taking her first steps with a walking aid after starting in a special chair.

The Trust provided a **grant of £3,000** this year and, over the years, has helped fund the increasing number of devices produced. It has also contributed to enhancing the physical security and appearance of the APTERS building and supplied appropriate working overalls for staff members.

Footballs and Netballs

For many years, the Zambia Society Trust has donated footballs and netballs to community schools through Zambia Open Community Schools ('ZOCS') and directly to schools and other organisations across Zambia. These balls are manufactured locally by Alive and Kicking in their Lusaka workshop.

This year, the Trust's **grant of £2,500** enabled the purchase and distribution of **85 footballs and 85 netballs**.



About ZOCS

ZOCS provides quality education to vulnerable children across Zambia, **supporting over 240,000 learners in more than 1,285 community schools**. The donated balls are distributed primarily to rural areas in remote parts of the country. The provision of sports equipment such as footballs and netballs continues to transform the lives of children who often resort to making "balls" from old clothes and plastic bags. Receiving a real leather ball improves school attendance, fosters teamwork, builds self-confidence, and enhances social skills.

About Alive and Kicking

Alive and Kicking is a social enterprise employing adults from vulnerable job groups. They produce balls which are durable, designed for hard surfaces, proven to last up to eight times longer than other brands, and can be repaired to extend their lifespan.

Messages of Thanks

"I am very grateful for the balls which I received. They will go a long way in helping the youths in this community to exercise and live a healthy life. Also, when they are busy playing football and netball, they will refrain from drugs and other bad habits since they will be busy."

"I would like to appreciate you all for the donation of 6 footballs you sent to me for Tyankha Boys Academy. It's really a good thing for me and the boys. It's a motivation for us. May the Good Lord keep blessing you always. Whenever you are capable, please remember me with my boys so that the boys are diverted from substance abuse, criminal acts and self-injury. Football keeps these boys busy always. Once again, thanks so much."

Education Grants Programme

The Trust continued its programme of supporting Zambian students in their final years at university or college. We believe we are among the largest international supporters of tertiary education in Zambia, having assisted **over 300 students in the past 10 years at a cost of more than £200,000**. The courses studied by our beneficiaries range widely - from purely academic disciplines to practical, vocational fields.

During the year, we supported **77 students - 49 young women and 28 young men** - studying subjects including health and medicine, engineering, sciences, teaching, environmental studies, agriculture, and business administration.

We are deeply grateful to the Business Council for Africa, a long-standing supporter of our education programme, for providing grant funding once again this year.

Just two messages of appreciation!

Message from Carren Bwalya...



"Dear Zambia Society Trust,

As a proud alumnus of Chilonga School of Nursing and Midwifery in Mpika, Muchinga Province, and a recipient of your sponsorship, I am overwhelmed with joy and gratitude as I express my heartfelt thanks for your life-changing support!

*Your generosity gave me a new lease on life, and I will be forever grateful. Your support came at a time when my dreams seemed impossible, but **you turned the tide and made it possible for me to become a Registered Nurse!***

I am still excited after my graduation, and I could not have achieved this milestone without your kindness. Passing the Nursing Midwifery Council of Zambia exams during June–July was a testament to your investment in my future.

*I am humbled to have had the opportunity to pursue my passion, and **I am proud to be a role model for girls everywhere.** Thank you for believing in me and empowering me to achieve my dreams. Your kindness has not only transformed my life but will also impact the lives of countless individuals I will serve as a nurse.*

With deepest gratitude and appreciation"

Message from Chimuka Moonga...

“Dear Zambia Society Trust,

*I hope this email finds you well. I am writing to express my heartfelt gratitude for the financial support I have received from your esteemed organisation throughout my educational journey. **Your generous assistance has played a pivotal role in enabling me to pursue and successfully complete my studies.***

*I am pleased to inform you that I recently completed my studies and will be **graduating with a degree in Information Technology** later this year. **This achievement would not have been possible without your unwavering support,** which significantly alleviated the financial burden and allowed me to focus on my academic goals.*

The knowledge and skills I have acquired have equipped me with the confidence and competence to pursue my professional aspirations. Beyond the financial assistance, your belief in my potential has been a source of motivation and encouragement throughout my academic journey.

As I embark on the next chapter of my career, I remain committed to upholding the values of dedication and excellence that your support has helped me cultivate. I hope to contribute positively to society and make a meaningful difference, inspired by the generosity and kindness you have shown me.

Once again, thank you for your invaluable support. I look forward to the possibility of contributing to your noble mission in the future.

With heartfelt appreciation”

Communication, Engagement and Events

Engagement with members and supporters

The Trust maintains strong engagement with its members through consistent digital communication. The monthly **News from Zambia email newsletter achieves an impressive average open rate of 76%**, while additional email updates on Trust activities, education grant information, and supported projects maintain a solid 47% open rate.

Beyond email, the Trust effectively leverages **Facebook** and its interactive **website**, which facilitates calendar and card purchases, donations, and membership joining or renewal. Website traffic primarily originates from Zambia, the UK, and the USA, reflecting the Trust’s

international reach. To further support fundraising, the Trust also utilizes **JustGiving** as an additional platform for donations.

Calendar and Cards

The Trust's calendar once again proved to be popular and along with the **sale of cards generated £2,560**. The cost of packing and posting the calendars was kindly paid for by Susan Walker, one of our trustees. Thank you to Susan and all who purchased one of the calendars. **Look out for the 2026 calendar**, which is now on sale.

Social Gathering at the Zambia High Commission

We were delighted to welcome **58 members and friends** to our social event at the Zambia High Commission on Saturday, 31 May. We extend **our sincere thanks to Her Excellency High Commissioner Macenje Mazoka for generously hosting us** and addressing the meeting after returning from an international conference in Costa Rica. Special appreciation also goes to Pat Tembo, Trustee, who flew in from Tanzania that morning and ensured we enjoyed authentic Zambian refreshments, including *chikanda*, *vitumbuwas*, and *munkoyo*.

Following a light buffet lunch, Monica Mulenga and David Gordon delivered an inspiring presentation on The Book Bus project in Kitwe. Their work brings mobile libraries and reading mentors to local schools and communities, fostering a love of reading and improving literacy. Teachers report higher attendance and significant progress in reading levels—clear evidence of the project's impact.

We were also pleased to welcome representatives from other charities working in Zambia, including Future Pillars Zambia, Zambia Orphans Aid, Village Water, and the Diocese of Bath and Wells, strengthening collaboration across shared goals.

Digital Engagement Review and 2026 Strategy

In summer of 2025, the Trust, partnered with Holly Callow from Exeter University, who contributed her expertise free through an internship programme, to review its digital presence and ability to engage younger members and supporters. Based on the outcome of the review the Trust will now begin a **major transformation of its digital engagement** to strengthen connections with supporters worldwide. This ambitious project will focus on five strategic areas:

- **Website Transformation** – Enhancing design and functionality with visual storytelling.
- **Social Media Expansion** – Growing presence on Instagram, exploring TikTok, and increasing video content.
- **Compelling Messaging** – Delivering clear, impactful narratives to showcase ZST's unique value.

- **Community Building** – Deepening relationships with alumni, the Zambian diaspora, and UK-based development supporters.
- **Offline Outreach** – Producing a high-quality brochure to complement digital efforts.

This initiative will enable the Trust to **increase visibility, build lasting relationships, and expand its positive impact for children and young people in Zambia.**

Finance

The financial result for the Trust shows an overall **income of £82,540** (2024: £123,734) and, after deducting **administrative expenses of £4,988** (2024: £3,982) and **charitable expenditure of £73,303** (2024: £49,182), a net surplus of income over expenditure of £4,249 (2024: £70,570).

Sources of Income	£
Income from Trust activities	15,144
Membership subscriptions	7,626
Donations given for general purposes	20,281
Donations given for specific purposes	24,891
Legacies	14,598
	<u>82,540</u>

Income from Trust activities

Income from Trust activities includes the proceeds from the sale of Trust merchandise, contributions to the Social Event in London, income and interest from investments and deposits, and gift aid received.

Membership subscriptions

Membership subscription income is below that of last year and is a matter that the trustees are reviewing as part of their ‘Expanding Impact Through Digital Strategy’ initiative. The vast majority of new members join the Trust online using the website’s ‘Become a Member’ function.

Donations

Donors can request that their donation be allocated to a specific designated project otherwise, donations will be allocated to the General Fund and utilised as determined by the trustees. During the year General, Designated and Restricted donations of £20,281, £15,400 and £9,491 respectively were received.

The generous support of all our donors is greatly appreciated. Many of them are long standing supporters of the Trust.

Legacies

During the year legacy income from the estates of two late members was received. Legacy income is increasingly becoming an important source of income to the Trust.

Expenditure on	£
Charitable Activities	73,303
IT and Website support	1,104
Sundry administration	3,344
Trust merchandise	540
	<u>78,291</u>

As a result of the increase in income last year the Trust was able to significantly increase the overall amount of grant funding during this year. The increase in grant funding is consistent with the approach adopted last year in which a core level of funding was topped up with one-off grants for additional desks, sanitary products, and to help meet the increasing cost of providing school meals.

This is the first full year that the volunteer group in Zambia has been operating. The volunteers are reimbursed for their travel and other incidental expenses incurred in their work on behalf of the Trust. Expenses during the year are in line with an agreed expense budget which is linked to an agreed activity programme. By ending the printing of the Trust's newsletters last year, the volunteer expenses have been incurred without a step increase in overall administrative expenditure.

Management and administration expenditure of £4,988 represents 65% of our membership subscription income. As the Trust is able to fund its management and administration expenditure out of membership subscription income all donation income received is expended entirely on its charitable projects.

During the year none of the trustees received any remuneration or other benefits from the Trust.

Cash Reserves

The Trust's cash reserves at 30th June each year determine how much in total can be awarded in grant and education funding in the subsequent year. At 30th June 2025 the Trusts' **cash reserves were £124,113**. As reported last year the trustees are now reviewing grant funding in three-year cycles to ensure that an uplift in grant funding can be sustained over that period.

The Zambia Society Trust

Income and Expenditure account for the year ended 30 June 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Incoming Resources						
Subscriptions		7,626			7,626	8,318
Donations - General Funds		34,879			34,879	96,460
ZST Merchandise		2,559			2,559	2,655
Contributions to Meetings		624			624	237
Inland Revenue Tax Refunds		5,844			5,844	5,318
Investment Funds & Deposits						
Income from Investments				2,647	2,647	1,927
Interest on COIF Deposit Account		3,470			3,470	829
Specific Donations						
Community Groups			15,200		15,200	400
APTERS			200		200	4,195
Education Fund				9,216	9,216	2,945
Joy Goodacre Fund				275	275	450
Total Incoming Resources		55,002	15,400	12,138	82,540	123,734
Resources Expended						
<i>Charitable Expenditure</i>						
Grants to Individuals	4			29,171	29,171	19,500
Grants to Community Groups	5		38,500		38,500	21,356
Grant to APTERS	5	3,000			3,000	6,200
Football & Netballs Purchased	5	2,500			2,500	2,000
Bank charges		132			132	126
<i>Management & Administration</i>						
Sundry Administration		3,344			3,344	2,003
ZST Merchandise		540			540	875
Website and IT support		1,104			1,104	1,104
Total Resources Expended		10,620	38,500	29,171	78,291	53,164
Net Incoming/ (Outgoing) Resources		44,382	(23,100)	(17,033)	4,249	70,570
Fund balances brought forward at 1 July 2024		115,992	400	87,114	203,506	129,076
(Decrease)/increase in investment unit values				2,721	2,721	3,860
Transfers from Unrestricted Funds		(56,128)	38,100	18,028	-	-
Fund Balance as at 30 June 2025		104,246	15,400	90,830	210,476	203,506

The Zambia Society Trust
Balance Sheet as at 30 June 2025

	Notes	2025 £	2024 £
Cash at bank			
NatWest Current Account		49,834	31,700
COIF Deposit Funds	6	74,279	88,163
		124,113	119,863
Investments			
Ridge Hobson Fund	7	47,922	46,412
Joy Goodacre Fund	7	14,652	14,191
Education Fund	7	23,789	23,040
		86,363	83,643
Net current assets		210,476	203,506
Represented by:			
Restricted Funds			
Ridge Hobson Fund	7	49,391	47,481
Joy Goodacre Fund	7	16,921	16,063
Education Fund	7	24,518	23,570
		90,830	87,114
Designated Funds			
Growing Communities		7,500	-
Kwasha Mukwenu		7,700	-
APTERS		200	400
		15,400	400
Unrestricted Funds		104,246	115,992
Total Funds		210,476	203,506

The Accounts were approved by the Trustees on 15th November 2025

Tim Legge
Chair

Andrew Rose
Treasurer

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2025

1. BASIS OF PREPARATION

The Accounts have been prepared on a receipts and expenditure basis in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

2. FUND ACCOUNTING

Unrestricted Funds

Funds which can be used at the discretion of the Trustees in furtherance of the Objects of the Trust.

Designated Funds

Funds which are set aside for specific purposes and include donations to appeals for projects.

Restricted Funds

Funds which have been donated for specific purposes and are held in charity investment and deposit funds. The income raised thereby is used for the award of grants and bursaries.

3. RESERVES POLICY

Unrestricted and Designated Funds raised in the financial year ended 30 June are allocated, at the discretion of the Trustees, to various projects in accordance with the Objects of the Trust and distributed in immediate subsequent financial years.

4. INDIVIDUAL GRANTS: EDUCATION FUND

	2025	2024
Funds transferred to Zambia	£29,191	£19,500
Balance retained in Zambia as at 30 June	ZMW 119,364	ZMW nil

5. GRANTS AWARDED

	2025	2024
	£	£
<i>Grants to Community Groups</i>		
Growing Communities	11,000	5,000
Kwasha Mukwenu	11,000	5,500
St Lawrence, Home of Hope	9,500	4,000
Mpunde Mission	7,000	3,000
Shingwa School	-	2,856
St Francis, Katete	-	1,000
	<hr/>	<hr/>
	38,500	21,356
<i>Footballs & Netballs Fund</i>		
Footballs & Netballs purchased	2,500	2,000
<i>Other Grants</i>		
APTERS	3,000	6,200
Bank charges	132	126
	<hr/>	<hr/>
	44,132	29,682

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2025 - continued

6. COIF DEPOSIT FUND

	2025 £	2024 £
Represented by:		
Restricted Funds		
Education Fund	729	530
Joy Goodacre Fund	2,269	1,872
Ridge Hobson Fund	1,469	1,069
Designated Funds		
Growing Communities	7,500	-
Kwasha Mukwenu	7,700	400
APTERS	200	
Unrestricted General Fund	54,412	84,292
	<u>74,279</u>	<u>88,163</u>

7. RESTRICTED FUNDS

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2025 £	Total 2024 £
Ridge Hobson Fund	37,648.01	1.2729	47,922	1,469	49,391	47,481
Joy Goodacre Fund	11,511.01	1.2729	14,652	2,269	16,921	16,063
Education Fund	18,688.87	1.2729	23,789	729	24,518	23,570
			<u>86,363</u>	<u>4,467</u>	<u>90,830</u>	<u>87,114</u>

INDEPENDENT EXAMINERS REPORT TO MEMBERS OF THE ZAMBIA SOCIETY TRUST

I report on the accounts of The Zambia Society Trust for the year ended 30 June 2025, which are set out on pages 15 to 18.

Respective responsibilities of Trustees and examiner

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (“the Act”).

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

Independent examiner’s statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Silvernos Chinganga MSc ACMA CGMA
4 Rose Gardens
Willenhall
West Midlands
WV13 3BR

15th November 2025

About Us

The Zambia Society Trust is a UK-based charity devoted to the relief of poverty, disability and sickness, the promotion of good health and the advancement of education in Zambia. Run entirely by volunteers, the Trust has been working for 50 years to improve the lives and prospects of as many people in Zambia as possible, with a particular focus on children and young people. The Trust does not employ any staff. The trustees are all volunteers.

Patrons

Sipho Phiri
Geoffrey de Mornay Davies

Officers

Chair: Tim Legge
Vice Chair: Ken Hamilton
Treasurer: Andrew Rose
Secretary: Jenny Healy (resigned 25th June 2024)
 : Clare Morris (appointed 15th February 2025)

Trustees

John Barnard
Anne Fraenkel
Eileen Hamilton (resigned 15th November 2025)
Gretta Hudson
John Hunter
Mathias Mbewe
David Nicholls
Pat Tembo (appointed 12th April 2025)
Susan Walker
Elisabeth Young,
and the Officers of the Trust.

Bankers

NatWest PLC
25 High Street
Colchester, CO1 1DG

Independent Examiner

Silvernos Chinganga MSc ACMA CGMA

THE ZAMBIA SOCIETY TRUST

England & Wales - Charity number 1008155

Accounts



THE
ZAMBIA
SOCIETY
TRUST



Annual Report and Accounts 2024

Registered charity number: 1008155

Highlights of the Year.....

- ✓ Supported the education of 643 school children.
- ✓ Enabled 57 students to continue their higher education.
- ✓ Entered into a partnership with Book Aid International to supply text and reading books.
- ✓ Successful Christmas Appeal: £4,195 for APTERS project.
- ✓ Income of £124,000 including £69,000 of legacy donations.
- ✓ Charitable expenditure of £49,000; representing 86% of the previous year's income.
- ✓ Established a Zambia based volunteer team.
- ✓ Tim Legge's first year as Chair!

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Front Cover: top right clockwise: boys at Home of Hope, Kenneth the APTERS manager with ZST volunteer, Chileleko Siazanda, schoolgirls in receipt of ZST netballs, Aaron Tasha Mashilipa at his graduation day.

Message from our Chair



I was honoured to be elected as Chair of The Zambia Society Trust during our 2023 AGM. I took over from John Barnard, who chaired the Trust with distinction for 12 years. Any apprehension that I felt was quickly dispelled by the fulsome support, encouragement and guidance which I have received from our very committed and hardworking trustees and members of our committee in Zambia. I must make particular mention of Andrew Rose, our excellent treasurer, who gives very generously of his time and professional expertise. My thanks are also due to Anne Fraenkel, who has continued to produce the monthly News from Zambia and has also taken on the role of temporary secretary. This leads me to express my gratitude to Jenny Healy, who has retired as our secretary after

many years of dedicated service

During the last year, our charity has continued to support children and young people in Zambia through our important bursary scheme and our support of 5 very worthwhile projects. I have been privileged to visit all of these projects, most recently in July, August and October. This has enabled me to see the excellent work that is undertaken by the leaders, staff and volunteers and to meet some of the children and young people who benefit. I intend to continue my programme of visits once or twice per year.

Our activities are made possible by the encouragement and generous support of our members and friends, through subscriptions, donations, fundraising and legacies. An example is our highly successful Christmas 2023 appeal for APTERS, which exceeded all expectations. The legacies which we have received during the last 12 months have strengthened our financial position. This has enabled us to agree a strategy of increasing our funding of each project. In recognition of the increase in food prices in Zambia, we will make one-off payments to the Home of Hope Boys' Home, Kwasha Mukwenu School and the Pilgrim School, to help them continue to provide meals to their children, which are so important for their well-being. We are also paying for additional desks for these 3 projects and the supply of reusable sanitary pads for girls at the Kwasha and Pilgrim schools, to prevent them from missing lessons for several days per month.

In May of this year we held a social event at the Zambia High Commission. We were honoured to be addressed by the High Commissioner, Her Excellency, Macenje Mazoka. We are very appreciative of her support and that of her team.

An exciting development has been the signing of a partnership agreement with the Charity Book Aid International. This has resulted in the wonderful donation of over 1,000 new text and reading books to Kwasha Mukwenu School, the Pilgrim School and the Home of Hope, which provides in-house education to some of their boys. I saw the books in October, shortly after their arrival in Lusaka. Our next step is to arrange training for the teachers to ensure that the books are used to best effect.

Tim Legge

Trustees' Annual Report

The Trustees of The Zambia Society Trust ("the Trust") present their annual report and accounts of the charity for the year ended 30 June 2024. The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts.

In setting our objectives and planning our activities the Trustees have considered the Charity Commission's guidance on public benefit. The Trust is devoted to the relief of poverty, disability and sickness, and to the promotion of good health and advancement of education. In allocating funds in line with the Trust's Objects, the Trustees make a considered assessment of the benefits to the specific beneficiaries and to Zambian society as a whole. The Trust monitors on an on-going basis all projects to which it gives support.

Achievements and Performance

The strategy of the Trust is to be a long-term and reliable partner to all the projects we support. This enables the projects to operate knowing that the funds they receive from the Trust are not one-off in nature.

During the year Tim Legge has made extended visits to Zambia visiting all of the projects we support, developing a working relationship with the various project leaders. In addition, Tim has continued the Trust's work of developing a Zambia based volunteer support group. This has enabled a better understanding of the needs of each project. This is more important than ever as Zambia struggles with drought, power outages and food price inflation.



The Trust has been, for a number of years, supporting the education of girls. At least 50% of the education bursaries we award annually are to girls. Encouraging and supporting girls in their Grade 1 to Grade 12 education is an area of increased focus for the Trust.

Tim and three of our volunteers: Alice Banda, Mwate Nampemba and Tainess Khondwe with Brother Jacek at the Home of Hope.

Kwasha Mukwenu Community School, Lusaka

The school for needy children provides classes for pupils from Grade 1 to Grade 9 with four teachers led by head teacher, Christopher Lwele. The number of pupils enrolled for the school year to May 2024 was 218. Of which 120 were girls and 98 were boys. To encourage attendance the school continues to provide pupils with lunch, which given food prices are high is an added bonus.

With the support of the Trust the school has achieved the following during the year:

- Improved literacy standards amongst its pupils; children in grades three and four are now able to read.
- Constructed two additional classrooms which has enabled an increase in pupil numbers.
- Purchased desks for grade seven school children.
- Cleared the school environment due to encroaching grasses and improving drainage.
- Registered the school with PACRA (Patents and Companies Registration Agency) and is now working towards registration with the Ministry of Education.



Left: Mwate Nampemba providing health and safety advice. Below: Gretta Hudson meeting pupils.



The Trust is heavily engaged with the school through our volunteers in Zambia, Bernard Lusale and Mwate Nampemba and visits by Tim Legge and Gretta Hudson during the year. Bernard has provided help and support with school governance and Mwate has given presentations to the children one of which included health and safety advice to the young girls. During his extended visits Tim Legge has also held meetings with the headteacher and given talks to the school's pupils.

As the school's major donor we are actively working with the head teacher and school leaders to enable them to meet the challenges they are currently facing, which are:

- An inadequate number of school desks, and as a result many children are having to learn to write sitting on the floor.
- A lack of teaching and learning material. The Trust has partnered with Charity Book Aid International to provide both text and reading books during the next financial year.

- A continuing lack of learning space. Additional classrooms are needed to meet the increased demand for places.
- Recruiting and retaining additional teachers is a challenge. The salaries the school is able to offer are insufficient to attract newly qualified teachers.
- Improving attendance rates for girls with the provision of sanitary products.

Mpunde Mission Centre, Central Province

Mpunde Mission is a Catholic centre situated in a remote area to the west of Kabwe. It is led by Father Adam Pergol, who is responsible for many parishes across a large district. He uses the funds which the Trust allocates him to pay school fees for disadvantaged children to attend Mpunde Mission's primary and secondary schools or other schools nearby. Our funds also cover the cost of tuition fees to enable students to undertake college or university studies.

Tim Legge and Tainess Khondowe, one of our local volunteers, visited Mpunde Mission in July of this year. Father Adam kindly hosted them overnight in his presbytery. This gave them the opportunity to learn about his work and in particular his support for the underprivileged students whom he carefully selects for sponsorship, choosing those who have ability and commitment to their studies. Tim and Tainess were delighted to meet eight well-motivated young people. Five of them are currently being sponsored through school and nursing college with the aid of the Trust's financial support. Of the other three young people, two have completed their nurse training and the other is now working as a teacher.

Father Adam has written:

"I would like to express our gratitude and thank you most sincerely for your generous donation. The entire donation was used to support 27 clever children and youths from underprivileged and poor families. Thanks to your help, a 15 year old girl named Mazumba Malambo was able to undergo surgery on her elbow, which had been disabled since birth. Five of the supported children study in colleges and twenty two continue their education in high schools. The children were helped to pay school fees, buy school supplies and purchase groceries and food. I would like to mention that this year Zambia is experiencing the tragedy of drought and famine. Parents struggle to feed their families, therefore part of the donation was allocated to food for our students.

"Let me describe the achievements of some of our college students. All of them were sponsored by you in their secondary school and now they are fulfilling their dreams by continuing their studies in colleges. Mumba Sokontwe and Andrew Kalunga have completed three years of nursing studies. Chiemia Chimutobe always dreamed of being a teacher and she is in her first year at teachers' college. The best example is Ephraim Njovu, who graduated from Nkrumah University last year and is currently employed by Mpunde High School. My dear friends, you have been doing a great job by helping our people. It is only thanks to your help that they finish school and get a job. We are extremely grateful for your support. You are always remembered in our prayers."



Tim and Tainess Khondowe with Father Adam and the eight young people sponsored by Mpunde Mission.

Home of Hope, Lusaka

[www. stlawrencehomeofhope.com](http://www.stlawrencehomeofhope.com)

The Home of Hope, alongside St Lawrence Church, Misisi, provides accommodation, teaching and emotional support to boys who are rescued from living on the streets and placed there by Social Services and the Police. The project is run by Brother Jacek Rakowski, and he goes to great lengths to find the families of these boys and to help them reunite and reintegrate.

The Trust is a long-term supporter of the Home of Hope and during his recent visit Tim Legge was informed that our consistent support over many years is especially appreciated. Our support, which is long-term, enables Brother Jacek to manage the Home of Hope in the knowledge that our support is not short-term.

In his latest report to us Brother Jacek writes:

“We are delighted to share our 2024 annual report, reflecting on both the achievements and challenges we've encountered this year at the Home of Hope. Every child we care for has endured significant trauma, affecting not only their individual well-being but also their families. We remain committed to their recovery and reintegration, guided by our core principles of Rescue, Restore, and Reunite.



This year, we started with 87 children in the facility and admitted 84 new boys between January 1st and October 15th, bringing our yearly total to nearly 100 admissions. Around 90% of these children were referred to us by Social Services, Police, and Courts, while 10% were identified through our street outreach efforts. In the last three months alone, we've welcomed 33 new children, many between the ages of 4 and 7, including several sibling groups.

Above: Brother Jacek with Home of Hope boys and assistants.

During this year, we successfully reunited 52 boys with their families, though 26 boys unfortunately ran away—a poignant reminder of the difficult pasts and emotional wounds many of these children carry. In total, we have worked with 189 children and their families this year, and our records now reflect a database of 1,158 children.

At present, 89 boys reside in our facility, and 5 boys attend boarding schools. We continue to support the education of 14 boys who were reintegrated in previous years. Notably, two of our young men, Mishek and Frank, are pursuing diplomas in pharmacy and electrical engineering, respectively. Additionally, two more graduates—Paul, studying physiotherapy, and Savior, studying pharmacy—have enrolled in college this year.

Our mission remains grounded in the 3 R's:

- Rescue: We remove children from the streets or unsafe environments.
- Restore: We provide for their physical, emotional, spiritual, and educational growth.
- Reunite: We work to reconnect children with their families or place them with safe guardians, ensuring a stable future for them.

Despite our progress, Zambia continues to face harsh challenges, particularly the ongoing drought, which has impacted nearly every aspect of daily life, including the cost of basic goods. For example, the price of mealie-meal, a staple for us, has risen from ZMW 180.00 in January to ZMW 380.00 per 25kg bag today. We need at least one bag a day to feed the children. Many other essentials, such as tomatoes and sugar, have also seen steep price increases. These hardships have led to a growing number of children being surrendered to Social Services or abandoned, often by single mothers struggling to provide for them.



The new dining room at Home of Hope, showing tables and benches made by the boys.

Despite these difficulties, we are incredibly blessed to have such generous friends. Thanks to donations from supporters in the Netherlands and Ireland, we now have a solar power backup system that has been crucial during the ongoing energy crisis. This system ensures we have uninterrupted electricity, and our solar-powered water pump provides us with running water at all times, a critical asset during frequent power cuts caused by the drought. Additionally, we received a new vehicle, generously donated by our friends in the Netherlands. This vehicle will greatly improve our ability to carry out tracing and reintegration programs, ensuring smoother operations over the next decade.

We extend our deepest gratitude to the Zambia Society Trust for your unwavering support and commitment over the years. Your help has been essential to sustaining our mission and expanding our impact. Without your support, the work we do to change the lives of these children and their families wouldn't be as profound.

Thank you for accompanying us on this journey. We look forward to continuing our partnership and making further progress toward a brighter future for Zambia's children."

Pilgrim - Salt in the Community (Growing Communities)

www.growingcommunitieszambia.com

Pilgrim - Salt in the Community was established in 2012 by local Zambians as a 'Resource Village' to bring practical help and encouragement to people living in small, widely dispersed settlements in an impoverished area in Kalilanama, Serenje District. Chief Kabamba kindly agreed to allocate a large parcel of land for the project, and he continues to be an active supporter.

The project comprises four inter-connected strands of activity:

Education: Pilgrim School has seen steady growth and there are currently about 140 students in three classes from Pre-Grade to Grade 6. There is pressure on girls to leave e.g. to help look after elderly relatives or babies, or to marry. Lunch is provided for the students, but this has not always been possible recently due to the catastrophic effects of the drought. There is an active parent teacher group and adult literacy classes for parents. The school has been pleased to welcome visits from District Education Officers to encourage the children, from Ministry of Education Officers to encourage parents to work with the project and from the Police service to warn against drug and alcohol abuse and early marriage. We have applied for a government grant to support families whose children are absent from school due to lack of food, shoes and clothing.

The school has recently installed a solar powered pump for the bore hole.

There is an urgent need for more desks and chairs. In future, laptops will be needed for computer studies. An additional classroom and teacher is also a priority. On Independence Day (24th October) all the surrounding schools and the local community came to Pilgrim School for celebrations.

Health: The Health Post is open each weekday and on weekends for emergencies. There are three part time staff, including a trainee from the community. The Government provide medicine for malaria, but nothing else, so resources are low. Local government health staff came recently to vaccinate children under five and girls aged twelve and over. There is an urgent need for essential drugs and basic equipment, including a solar vaccine fridge.

Agriculture and Livestock: Field and garden crops have all been badly affected by the drought, which has also caused the newly established fish ponds to dry up. This year there will be early preparation and planting to ensure the best possible crops. There are ten pigs in the piggery. 10,000 bricks have been made by the community for the construction of a secure poultry house.

Church: Hope Church continues to hold regular Sunday services and to visit outlying villages to give pastoral support and conduct bible studies.



Accommodation has been built for all of the workers, and space is also available for visitors, who will be very warmly welcomed. It is pleasing to see people from the area coming together around this project, and being encouraged to take on leadership responsibilities.

During their visit to Pilgrim - Salt in the Community Tim Legge and Tainess Khondowe had the opportunity to meet the project founders and teachers to gain an understanding of the needs and challenges facing the project.

APTERS (Appropriate Paper Technology) Group ('APTERS')



Kenneth Habaalu, the Manager, and Karen Edwards, the Chair of the support group have written:

"APTERS is an organization of people with disabilities whose primary purpose is to make low cost, assistive devices for children with disabilities. All of the assistive devices are manufactured using recycled materials, mainly cardboard and paper.

This year has been a successful year so far for APTERS. At present we are the only organization in Zambia which provides assistive devices to children with disabilities. We have served children from across the country from Lusaka to Livingstone and from Mongu to Mansa. We continue to charge families for the devices but subsidise the cost for the majority of parents who are unable to afford the full amount. Charging for the devices means that parents tend to make a commitment to using the device for the child and will take better care of it, and gives a sense of independence, rather than receiving the device for free. Each assistive device costs 600 Kwacha (equivalent to c£20) and on average most parents make a contribution of 200 Kwacha (equivalent to c£7) per device

The staff at APTERS are mainly people with disabilities who would otherwise find it very difficult to gain employment, this includes people with learning disabilities, deaf and physically

challenged. Mothers of disabled children who would otherwise not be able to work due to their family commitments are also employed by APTERS.”

Our Christmas Appeal in support of APTERS was a great success and raised an additional £4,195. In total we were able to increase our grant to APTERS to £6,000 which is the equivalent of funding 450 disability devices. The grant and the additional support after the Christmas Appeal has enabled APTERS to increase the number of assistive devices made for children with disabilities. With the support of our grant APTERS has so far this year been able to produce the following disability devices:

- 1078 special chairs.
- 877 standing frames.
- 315 wedges for physiotherapy exercises.
- 164 rollers for physiotherapy exercises.
- 183 walking frames.

An average of 290 disability devices are being produced on a monthly basis which is the equivalent of nearly 3,500 disability devices per annum.

In addition to funding an increase in the production of disability devices our additional funding has enabled APTERS to:

- Reinforce and supplement the fencing around the APTERS building, garden and car park. This work was essential as intruders were stealing wiring from the nearby University Teaching Hospital and using the APTERS premises to strip this wiring down to sellable copper cabling. In addition children were squeezing through our original fencing and using the premises as a playground putting themselves and APTERS stored materials at risk.



- Provide overalls for all staff members. Previously staff wore the own clothing and had no protection other than disposable gloves and aprons. Having overalls has enabled APTERS to cut down expenditure on disposable aprons and provide superior protection for clothing
- Repaint the premises. A local artist is helping APTERS by painting wall motifs to enable a more child-friendly environment.

Footballs and Netballs

The Trust continues to have a good working relationship with the Zambia Open Community Schools ('ZOCS'). The Director, Petronella Sibeene, sends us regular reports on the distribution of balls with the emphasis on rural areas in the more remote parts of the country.

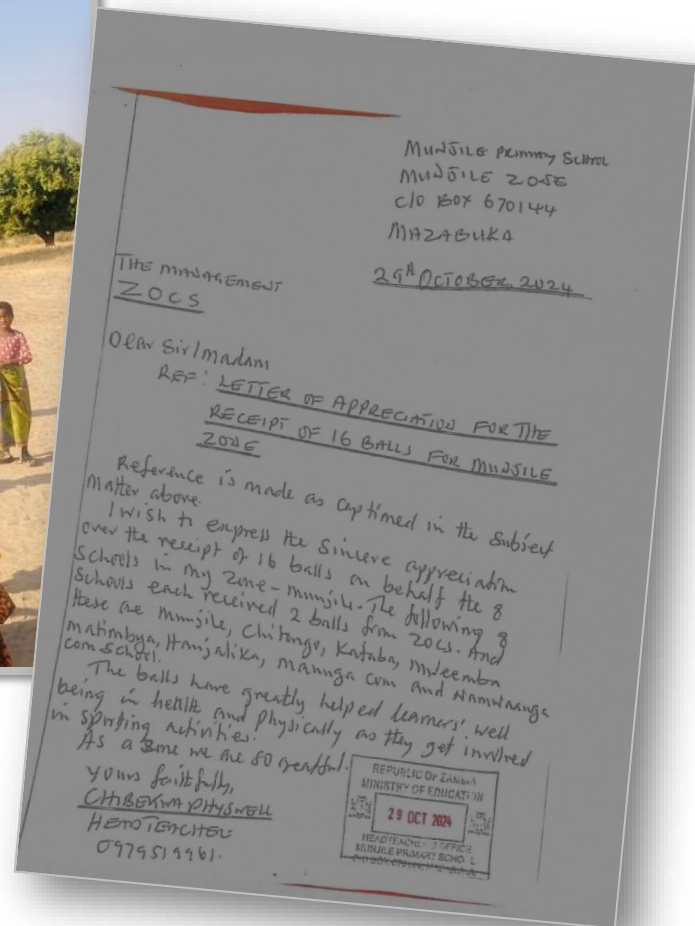


Over the years, Alive & Kicking has donated footballs and netballs to Community Schools through Zambia Open Community Schools (ZOCS). This gesture has seen thousands of learners enjoy attending school where apart from learning, they enjoy playing football or netball. A total of 146 balls funded by the Zambia Society Trust were collected by ZOCS for distribution in Community Schools. Riding on the availability of transport to project sites in different parts of the country, the organisation managed to distribute to different schools 130 balls in three major districts as outlined in the table below. The difference of 16 balls is due for distribution next week in Lufwanyama district. The schools were receiving two balls each (one football and one netball) however, some schools with different streams of learners (morning and afternoon groups given the high enrolment) received doubled the number.

The footballs and netballs are considered helpful for learners for the following reasons;

- Enhance collaborative abilities, self-confidence and social skills in children in Community Schools and the youths in communities (youths use school grounds for sports).
- Encourage children to broaden their talents since understanding the principles of one sport makes it simpler to learn the regulations of another.

- Early physical education at school teaches the concept of collaboration whereas being part of the team provides vulnerable children with the feeling of identity.



Education

During the 2023 academic year the Zambia Society Trust was able to support 40 new students and 17 continuing students. The Selection Committee in Zambia headed by Whiteson Chenge receives the applications and after checking that they meet the Trust's criteria and have included all their documents forward them to the U.K. The Education Sub Committee of the Trust then meet in London and make the final decision as to who will receive a grant towards their studies.

The support of the Society's members and additional help from the Business Council for Africa enable us to continue this vital work. Each year the number of applications for grants seems to increase and we must ensure that we do not create too much work for the Committee in Zambia who then have to distribute the funds directly to the Students, Colleges and Universities.

The following is a list of the 40 students for whom we are able to provide first year funding for in 2023.

<i>Name</i>	<i>Sex</i>	<i>Course</i>	<i>Age</i>
<i>Allen Phiri</i>	M	B.A. Medicine	25
<i>Barbara Sweta</i>	F	Dip. Public health Nursing	28
<i>Mwanya Katongo</i>	M	Dip. Civil Engineering	23
<i>Nora Mautsa</i>	F	B.A. Banking and Finance	23
<i>Kapatuka Nyrenda</i>	M	B.Sc. Sust Health & Enviro.	29
<i>Florence Mbuzi</i>	F	B.Sc. Medicine & Surgery	26
<i>Rozario Banda</i>	F	Dip. Dental Surgery	22
<i>John Sumpa</i>	M	Public Health Nursing	21
<i>Mary Mubanga</i>	F	Dip. Clinical Officer	25
<i>Meila Siamoonga</i>	F	Dip. Nursing	20
<i>Njivwa Tombi</i>	F	Law	20
<i>Mercy Chali</i>	F	Dip. Midwifery	22
<i>Mukelabai Namakando</i>	M	Advanced Dip. in Accounts	32
<i>Nkisu Mupatayi</i>	M	B.Sc. Pure Maths	26
<i>Ntomi Kondowe</i>	F	Dip. Clinical Medicine	26
<i>Patricia Kapijimpanga</i>	F	B.Sc. Nursing	25
<i>Saliifyanji Mwandia</i>	F	B.Sc. Medicine	21
<i>Violet Chikalie</i>	F	B.A. Medicine & Surgery	28
<i>Precious Chilufya</i>	F	Dip. Registered Nursing	22
<i>Kavumbi Chingemba</i>	F	B.Sc. Diagnostic Radiography	24
<i>Eleazer Daka</i>	M	Civil Engineering	22
<i>Martha Mulutula</i>	F	Dip. Agribusiness Management	26
<i>Martin Kabumba</i>	M	Public Health	29
<i>Maxwell Simbwachi</i>	M	Nursing	22
<i>Collins Kanchule</i>	M	Secretarial and Office Management	29
<i>Carren Bwalya</i>	F	Diploma in Registered Nursing	20
<i>Belita Chitambo</i>	F	B.A. Pharmacy	26
<i>Judith Chimtingiza</i>	F	B.Sc. Banking and Finance	22
<i>Phangiwa Mwanza</i>	F	B.A. Law	20
<i>Fumbelo Chipipa</i>	M	B.A. Public Administration	24
<i>Moses Kuputo</i>	M	B.A. Theology	28
<i>Charity Nachula</i>	F	Dip. in Clinical Medicine	20
<i>Elijah Nchito</i>	M	B.A. Information Technology	22

<i>Purity Nyambe</i>	F	B.A. Education	33
<i>Petronella Lwimba</i>	F	Dip. Purchasing and Supply	21
<i>Chanda Mumba</i>	F	Dip. Agribusiness Management	21
<i>Nancy Yowela</i>	F	B.Sc. Transport and Logistics	21
<i>Evelyn Ngoma</i>	F	Diploma in Registered Nursing	23
<i>Harrison Mwanza</i>	M	Diploma in Registered Nursing	22
<i>Annie Musonda</i>	F	Diploma in Pharmacy	20

In 2023 we were also able to support the following 17 students for a 2nd year so that they were able to finish their courses.

<i>Name</i>	<i>Sex</i>	<i>Course</i>
<i>Moomgo Chimuka</i>	M	Information Technology
<i>Carol Kayumba</i>	F	B.Sc. Development Studies
<i>Patrick Mapulani</i>	M	Diploma in Clinical Medicine
<i>Mukuuka Mutale</i>	F	B.Sc. Transport & Logistics
<i>Mapalo Chewe</i>	F	B.Sc. Engineering Agriculture
<i>Swence Nakamba</i>	F	Diploma in Marketing
<i>Mpanjilwe Simbeye</i>	M	Diploma in Agricultural Education
<i>Namakau Mukela</i>	F	Registered Nursing
<i>Mutale Kafebe</i>	F	Veterinary Medicine
<i>Kasamba Mweene</i>	F	B.A. Science in Human Biology
<i>Jean Kapilya</i>	F	B.A. Law
<i>Chongo Mulengo</i>	M	Theology
<i>Transfildah Kasiya</i>	F	B.Sc. Clinical Sciences
<i>Simwaba Phillip</i>	M	B.Sc. Public Administration
<i>Chisaka Penolope</i>	F	Nursing & Midwifery
<i>Kinda Mbilima</i>	M	B.Sc. Public Administration
<i>Sibuchi Cliff</i>	M	B.A. Business Studies

In Total we sponsored 63 Students in 2023. The Trust continues to receive letters of thanks from the students that we supported and we know that some of them have achieved excellent results and have gone on to be valued members of their community.

We receive many letters of thanks from students, which are most appreciated. Here are just two:

"I've always been fascinated by computers and technology since I was young. Learning about the development of technology and its advancements has been an inspiring journey, especially when it comes to system analysis and software development.

I recently completed my studies in IT at Mulungushi University, and I'm grateful for the experience. The Zambia Society Trust (ZST) grant was a game-changer for me - it was a massive weight off my shoulders, allowing me to focus solely on my studies without any financial burdens. I'm deeply grateful for their support and generosity; it's because of their trust in me that I was able to complete my degree without any financial stress. The grant not only covered my tuition fees but also gave me peace of mind, enabling me to concentrate on my academic goals. I appreciate the Zambia Society Trust's investment in my future and their contribution to shaping my career.

Looking back, I'm proud of how far I've come. My passion for IT has only grown stronger, and I'm excited to apply my skills and knowledge in the real world. I'm ready to take on new challenges and make a meaningful contribution to the IT industry"

Elijan Chilufya Nchito

"I am writing this letter to thank you for the grant award for it helped me a lot and I truly appreciate it. No words could possibly express how happy I was when I was informed that I had been chosen and sponsored by you to receive a grant.

Thank you so much for your generosity. It is a privilege to be chosen for this award for the year 2022. The grant helped me pay tuition fees in my final year of 2022 at Evelyn Hone College. Without your help it would have been difficult to pursue a career in human resource. I completed a diploma in human resource and I was among the graduating students.

I thank you once again for your grant!"

Aaron Tash Mashilipa

Administration and Fundraising

Membership

Overall membership numbers remain relatively constant. We do though continue to attract new supporters either as a member or a regular donor. Nearly all new members are signing up via our website and JustGiving remains a popular website for supporters to make regular donations.

We ensure our members and supporters are kept informed, on a regular basis by email and by our social media blogs, on the projects the Trust supports in Zambia, as well as news of fundraising and other events and activities, both those organised formally by the Trust and those undertaken by enthusiastic supporters.

In addition, for members only, we produce a monthly round up of news from the Zambian press called *News from Zambia*.

During the year the decision was taken to stop the distribution of ZST News and the News from Zambia via hardcopy. A combination of a reduced number of recipients and the increased cost of printing was sadly too high to justify its continuation.

Fundraising

We are, as always, grateful to all our members and friends who continue to donate and support the Trust.

We are extremely grateful to everyone who generously supported our Christmas Appeal in support of APTERS. The Appeal raised £4,195 which exceeded all expectation and will provide the APTERS team with the funds to undertake both remedial work to their facility and to enable production of disability devices to be increased.



In April 2024 Karen and Darren Peart kindly ran the Brighton 10k to raise funds for the work of the Trust. As Karen reported:

“In blustery conditions on the south coast, 3000 runners set off between 8:45am and 9am for a linear run along the seafront with a wee excursion via Brighton Pavilion and the pavement and cafes along St James Street. Steel bands accompanied us to keep the spirits up and the legs pumping. My

watch told me that I was in for taking two to three minutes off my previous 10k run in Milton Keynes back in 2021 if I could keep up the pace. I was spurred on by Darren being at the 9K stage (and at the finish) shouting encouragement. Thank you to all for donating and supporting this excellent cause. I have really enjoyed the training and am delighted to have achieved this fitness goal”.

We are very grateful for Karen and Darren’s support which raised nearly £1,300. A tremendous sum.

The Trust’s calendar was once again a hit with our members and supporters. The 2024 calendar raised £1,700 net of print costs. The cost of packing and posting the calendars was kindly paid for by Susan Walker, one of our trustees. Thank you to Susan and all who purchased one of the calendars. Look out for the 2025 calendar, which is now on sale.

Finance

The financial result for the Trust shows an overall income of £123,734 (2023: £56,766) and, after deducting administrative expenses of £3,982 (2023: £5,349) and charitable expenditure of £49,182 (2023: £49,167), a net surplus of income over expenditure of £70,570 (2023: £2,250).

Legacies and In Memoriam donations

During the year the Trust received £69,039 from the estates of three long-term supporters; one of whom for a number of years served as a trustee of the Trust. It is highly unusual, but very much welcomed, for three legacies to be received in a year.

A total of £2,104 was received in memory of five long standing members including Roger Thompson. Roger for many years was one of our trustees and oversaw the Trust's footballs and netballs project.

Donations

Donors can request that their donation be allocated to a specific designated project otherwise, donations will be allocated to the General Fund and utilised as determined by the trustees. During the year General, Designated and Restricted donations of £25,317, £4,595 and £3,395 respectively were received.

The generous support of all our donors is greatly appreciated. Many of whom are long standing supporters of the Trust.

Cash Reserves

The Trust's cash reserves at 30th June each year determine how much in total can be awarded in grant and education funding in the subsequent year. As a result of the legacy donations cash reserves at 30th June 2024 were £119,863. As this has been an exceptional year fund wise the trustees have undertaken a review to ensure that an uplift in grant funding can be sustained over the next three years and will meet the increased needs of the projects we support. As a result the Trust will be adopting a layered approach to its grant funding over the next few years. Besides an uplift in core funding we will be topping up core funding with one-off grants for additional desks, sanitary products, and to help with the inflationary cost of providing school meals.

Management and administration expenditure

Management and administration expenditure of £3,982 represents 47% of our membership subscription income. This sum includes the cost of printing the calendar and the costs incurred with the website and IT support. Posting *News From Zambia* to a small number of members is sadly too high to justify its continuation.

As the Trust is able to fund its management and administration expenditure out of membership subscription income all donation income received is expended entirely on its charitable projects.

During the year none of the trustees received any remuneration or other benefits from the Trust.

The Zambia Society Trust

Income and Expenditure account for the year ended 30 June 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Incoming Resources						
Subscriptions		8,318			8,318	8,353
Donations - General Funds		96,460			96,460	27,240
ZST Merchandise		2,655			2,655	3,198
Contributions to Meetings		237			237	884
Inland Revenue Tax Refunds		5,318			5,318	7,809
Investment Funds & Deposits						
Income from Investments				1,927	1,927	2,035
Interest on COIF Deposit Account		829			829	519
Specific Donations						
Orphan Fund			400		400	-
APTERS Christmas Appeal			4,195		4,195	-
Education Fund				2,945	2,945	5,370
Joy Goodacre Fund				450	450	240
Shingwa School					-	1,118
Total Incoming Resources		113,817	4,595	5,322	123,734	56,766
Resources Expended						
<i>Charitable Expenditure</i>						
Grants to Individuals	4			19,500	19,500	25,500
Grants to Projects	5		13,500		13,500	13,000
Grant to APTERS	5	2,005	4,195		6,200	2,000
Grant to Growing Communities	5		5,000		5,000	6,500
Grants to Shingwa School	5		2,856		2,856	-
Footballs & Netballs Fund	5		2,000		2,000	2,000
Bank charges		126			126	167
<i>Management & Administration</i>						
Sundry expenses		799			799	861
ZST Merchandise		875			875	960
Newsletters & Annual Report		1,204			1,204	2,080
Website and IT support		1,104			1,104	1,004
London Marathon fee					-	444
Total Resources Expended		6,113	27,551	19,500	53,164	54,516
Net Incoming/ (Outgoing) Resources		107,704	(22,956)	(14,178)	70,570	2,250
Fund balances brought forward at 1 July 2023		43,308	2,856	82,912	129,076	126,962
(Decrease)/increase in investment unit values				3,860	3,860	(136)
Transfers from Unrestricted Funds		(35,020)	20,500	14,520	-	-
Fund Balance as at 30 June 2024		115,992	400	87,114	203,506	129,076

The Zambia Society Trust
Balance Sheet as at 30 June 2024

	Notes	2024 £	2023 £
Cash at bank			
NatWest Current Account		31,700	33,887
COIF Deposit Funds	6	88,163	15,407
		119,863	49,294
Investments			
Ridge Hobson Fund	7	46,412	44,270
Joy Goodacre Fund	7	14,191	13,536
Education Fund	7	23,040	21,976
		83,643	79,782
Net current assets		203,506	129,076
Represented by:			
Restricted Funds			
Ridge Hobson Fund	7	47,481	45,399
Joy Goodacre Fund	7	16,063	14,976
Education Fund	7	23,570	22,537
		87,114	82,912
Designated Funds			
Football and Netballs Fund		-	-
Growing Communities		-	-
Shingwa School		-	2,856
Orphans Fund		400	-
		400	2,856
Unrestricted Funds		115,992	43,308
Total Funds		203,506	129,076

The Accounts were approved by the Trustees on 16th November 2024

Tim Legge
Chair

Andrew Rose
Treasurer

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2024

1. BASIS OF PREPARATION

The Accounts have been prepared on a receipts and expenditure basis in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

2. FUND ACCOUNTING

Unrestricted Funds

Funds which can be used at the discretion of the Trustees in furtherance of the Objects of the Trust.

Designated Funds

Funds which are set aside for specific purposes and include donations to appeals for projects.

Restricted Funds

Funds which have been donated for specific purposes and are held in charity investment and deposit funds. The income raised thereby is used for the award of grants and bursaries.

3. RESERVES POLICY

Unrestricted and Designated Funds raised in the financial year ended 30 June are allocated, at the discretion of the Trustees, to various projects in accordance with the Objects of the Trust and distributed in immediate subsequent financial years.

4. INDIVIDUAL GRANTS: EDUCATION FUND

	2024	2023
Funds transferred to Zambia	£19,500	£25,500
Balance retained in Zambia as at 30 June	ZMW nil	ZMW 29,153

5. GRANTS TO PROJECTS

	2024	2023
	£	£
<i>Grants to Orphan Projects</i>		
St Francis, Katete	1,000	3,000
St Lawrence, Home of Hope	4,000	4,000
Mpunde Mission	3,000	3,000
Kwasha Mukwenu	5,500	3,000
	<u>13,500</u>	<u>13,000</u>
<i>Football & Netballs Fund</i>		
Football & Netballs purchased	2,000	2,000
<i>Other Grants</i>		
APTERTS	6,200	2,000
Growing Communities	5,000	6,500
Shingwa School	2,856	-
	<u>29,556</u>	<u>23,500</u>
Bank charges	126	167
	<u>29,682</u>	<u>23,667</u>

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2024 - continued

6. COIF DEPOSIT FUND

	2024	2023
	£	£
Represented by:		
Restricted Funds		
Education Fund	530	561
Joy Goodacre Fund	1,872	1,440
Ridge Hobson Fund	1,069	1,129
Designated Funds		
Shingwa School	-	2,856
Orphans Fund	400	-
Unrestricted General Fund	84,292	9,421
	<u>88,163</u>	<u>15,407</u>

7. RESTRICTED FUNDS

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2024 £	Total 2023 £
Ridge Hobson Fund	37,648.01	1.2328	46,412	1,069	47,481	45,399
Joy Goodacre Fund	11,511.01	1.2328	14,191	1,872	16,063	14,976
Education Fund	18,688.87	1.2328	23,040	530	23,570	22,537
			<u>83,643</u>	<u>3,471</u>	<u>87,114</u>	<u>82,912</u>

INDEPENDENT EXAMINERS REPORT TO MEMBERS OF THE ZAMBIA SOCIETY TRUST

I report on the accounts of The Zambia Society Trust for the year ended 30 June 2024, which are set out on pages 18 to 21.

Respective responsibilities of Trustees and examiner

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (“the Act”).

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

Independent examiner’s statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Silvernos Chinganga MSc ACMA CGMA
23 Park Meadow Avenue
Bilston
West Midlands
WV14 6HA

16th November 2024

About Us

The Zambia Society Trust is a UK-based charity devoted to the relief of poverty, disability and sickness, the promotion of good health and the advancement of education in Zambia. Run entirely by volunteers, the Trust has been working for 50 years to improve the lives and prospects of as many people in Zambia as possible, with a particular focus on children and young people. The Trust does not employ any staff. The Officers and Committee members are all volunteers.

Patrons

Sipho Phiri
Geoffrey de Mornay Davies

Officers

Chair: Tim Legge
Vice Chair: Ken Hamilton
Treasurer: Andrew Rose
Secretary: Jenny Healy (resigned 25th June 2024)

Trustees

John Barnard
Anne Fraenkel
Eileen Hamilton
Gretta Hudson
John Hunter (appointed 18th November 2023)
Mathias Mbewe
David Nicholls
Susan Walker
Elisabeth Young,
and the Officers of the Trust.

Bankers

NatWest PLC
25 High Street
Colchester
CO1 1DG

Independent Examiner

Silvernos Chinganga MSc ACMA CGMA

THE ZAMBIA SOCIETY TRUST

England & Wales - Charity number 1008155

Accounts



Annual Report and Accounts 2023

Registered charity number: 1008155

Just two of the students we have supported during the year...



“Good day, I wish to write to you to inform you that I successfully managed to clear my exams for my three years at Levy Mwanawansa Medical University. And I am glad and overjoyed to also inform you that I am graduating on the 21st of this month (September) with a diploma clinical medical general (cog).

Let me take this opportunity to thank you (Zambia Society Trust) for the opportunity you gave me to grant of K8,000 towards my school fees at a time when I needed it the most. The grant has really helped me to be where I am today and I believe you are still out there helping out the less privileged like you did for me. Please keep up the good work. Once again allow me to say thank.”

Kasaka Mbundu

“My name is Namakau Mukela, a second year student at Livingstone College of nursing and midwifery pursuing a Diploma in Registered Nursing. I was very happy and humbled when I received an email from you informing me that I am one of the students awarded grants under the Zambia Society Trust.

This academic year has been very interesting and I keep acquiring new knowledge all thanks to you who made sure I am still in school because you paid my tuition fees. This year I was attached to the various departments at Livingstone Teaching Hospital such as the psychiatric ward, maternity ward, surgery ward, medical ward, main Intensive care unit, theater, Eye clinic, and many others in order for me to learn and perfect my skills as nursing is a hands-on career.

I did not find any challenges this year at school and I managed to pass my exams at first attempt. I promise to continue working hard in both practical and theory so that I will complete my program.”



Our new Patron...

We are delighted that Siphon Phiri has agreed to become a Patron of The Zambia Society Trust.

Siphon is based in Lusaka. He gained extensive experience in banking and corporate finance at senior level before moving into multiple entrepreneurial activities including the development of large infrastructure projects e.g. a 180 MW run of river hydroelectric power station on the Zambezi River in Western Province, a 25 MW grid solar PV project in Sesheke, and a 200 MW wind project in Katete, Eastern Province.

Together with his brother Guy he formed the DARP Foundation to promote education and sports for underprivileged Zambians. He chairs the Chewa Development Trust and is Vice Chair Emeritus on the American School Board. He has served on Zambia's Human Rights Commission focusing on minority rights. Siphon has been an active local supporter of the Zambia Society Trust for many years and was closely involved in establishing the Lusaka based Zambian Society Trust which has given us a strong local presence.



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The Zambia Society Trust



www.zambiasocietytrust.org.uk

Front Cover: The Zambia Trust volunteer, Mwate Nampemba, leading a training session at Kwasha Mukwenu

Message from our Chairman

It has been a great joy and privilege to chair the Zambia Society Trust ('the Trust') for the past twelve years, and as I step down I am delighted that, subject to election by members, Tim Legge will be taking over at this year's AGM on 18th November. Tim has a great love of Zambia and regularly visits the projects. He is also expanding the of local volunteer supporters - which means that we now have a strong team living locally who keep in close touch with the projects, and who also provide practical help, encouragement and support. They are all very much valued.

I am also delighted that Siphon Phiri has agreed to become a Patron of the Trust. Siphon's help in setting up the Zambia Society Trust ('ZnST') and local bank account was invaluable, and his active interest and practical support locally is very much appreciated. I would also like to thank Charity Siwela who helped to establish ZnST and has acted as a very efficient company secretary from the outset. I am sure that having a strong local presence will be a key part of the Trust's future in the years ahead.

It is always a joy to hear from the projects that we are privileged to support in Zambia and that are described in this report. All of the project leaders are selflessly committed and dedicated to the children and young people that they serve, and whose lives are transformed as a result. Our financial support for these projects is only possible because of the regular subscriptions of our members, plus fundraising activities, bequests and generous donations from individuals. A heartfelt thanks to you all.

Thanks also to all of my fellow trustees, who are unwavering in their commitment and who undertake the many practical activities with great enthusiasm. Sadly, Roger Thompson died on 22nd May and his contribution to the Trust over many years is very much missed. He was a passionate coordinator of the footballs and netballs project and David Nicholls has kindly agreed to take this over. Roger and his wife Sheila were also editors of the much loved, monthly "News from Zambia". Anne Fraenkel has kindly agreed to take over temporarily, alongside producing 'ZST News'. After many years of faithful service, Eileen Hamilton has handed over the role of Membership Secretary to Jenny Healy who has agreed to incorporate this with her role as Secretary. Huge thanks are due to Andrew Rose for putting together this Annual Report and for carrying out the role of Treasurer with such wholehearted commitment.

I am very pleased to welcome John Hunter as a trustee of the Trust. John worked as a telecommunications engineer in Zambia in 1969 and returned in 1994 as a telecoms consultant.

We value very highly the longstanding, friendly relationship that we have with the Zambia High Commission, and look forward to this continuing with High Commissioner Her Excellency Macenje Mazoka, Deputy High Commissioner Mrs Lubu Nxumalo and the High Commission staff. We are very grateful for their generous hospitality in allowing us to host meetings at Palace Gate.

John Barnard

Trustees' Annual Report

The Trustees of The Zambia Society Trust ("the Trust") present their annual report and accounts of the charity for the year ended 30 June 2023. The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts.

In setting our objectives and planning our activities the Trustees have considered the Charity Commission's guidance on public benefit. The Trust is devoted to the relief of poverty, disability and sickness, and to the promotion of good health and advancement of education. In allocating funds in line with the Trust's Objects, the Trustees make a considered assessment of the benefits to the specific beneficiaries and to Zambian society as a whole. The Trust monitors on an on-going basis all projects to which it gives support.

Education Grants: £25,500

Without the hard work of our volunteers in Zambia the selection process would be very difficult, and a great deal of thanks must go to them, especially Whiteson Chenge. The number of students wishing for support to finish their courses continues to rise and for this current year we have received a record number of applicants and have been able to sponsor more students than ever. The UK Education Committee still tries to prioritize students whose courses, we believe, will have the most impact on the future of Zambia. We also try to ensure that female applicants receive as much support as male applicants. In addition to the funding of the Education programme from our members and supporters we were delighted to receive a grant from the Business Council of Africa. This grant enabled the Trust to support 6 Students whose courses are business related. We thank the Business Council of Africa for their contribution to our Education programme.

Below are the names, gender, ages and courses of students we were able to sponsor for 2023 for one year:

Chimuka Moonga	M	22	Information Technology
Baywel Chimbweta	M	21	Diploma in Clinical Medicine
Carol Kayumba	F	25	B.Sc. Development Studies
Charity Ngulube	F	25	Midwifery
Chitupa Mwale	F	29	Agriculture, Marketing & Development
Patrick Mapulani	M	22	Diploma in Clinical Medicine
Mwila Mapipo	F	25	Biomedical Sciences
Odrick Siankilimba	M	21	Animal Science Major
Mukuka Mutale	F	23	B.Sc. Transport & Logistics
Comelius Lamba	M	24	Computer Science
Kent Siabbwalo	F	24	Registered Nursing
Mapalo Chewe	F	20	B.Sc. Engineering Agriculture
Frank Moonde.	M	23	B.A. Accountancy
Towela Chingwe	F	25	B.Sc. Human Biology

Swence Nakamba	F	23	Diploma in Marketing
Terence Shalimo	M	26	Public Health Nursing
Mpanjilwe Simbeye	M	25	Diploma in Agricultural Education
Priscar Munkombwe	F	21	B.A. Business Studies
Namakau Mukela	F	26	Registered Nursing
Mutale Kafebe	F	19	Veterinary Medicine
Kasamba Mweene	F	24	B.A. Science in Human Biology
Jean Kapilya	F	22	B.A. Law
Chongo Mulengo	M	26	B.A. Theology

In 2023 we were also able to support the following 23 students for a second year to enable them to complete their courses:

Paul Kazumba	M	25	B.Sc. Mathematics
Ruth Swala	F	21	Registered Nursing Public Health
Sarah Nkonde	F	22	Registered Nursing Midwifery
Thankxo Muleya	M	34	Advance Certificate in Electrical Engineering
Mukaso Katemba	M	24	Diploma in Biomedical Engineering
Musenge Bwalyai	M	28	B.A in Education, Physics & Mathematics
Nancy Chulu	F	23	Registered Nursing Midwifery
Noria Mautsa	F	20	B.Sc. Banking and Finance
Kingswell Mavuka	M	24	B.A. Medicine and Surgery
Leroy Phiri	M	28	Business Administration
Manase Mkandawire	M	24	B.A. Arts and Education
Melisa Kanyungo	F	21	B.Sc. Nursing
Moses Mambwe	M	25	Actuarial Science
Tasha Mashillipa	M	23	Human Resources Management
Angela Malitati	F	21	B.A. Business Studies with Education
Belita Chitambo	F	24	B.A. Pharmacy
Isaac Munkombwe	M	28	Public Health Nursing
Gerald Macha	M	25	B.A. Medicine Sciences
Memory Nkhata	F	24	Registered Nursing
Nora Shamboka	F	23	B.A. Medicine and Surgery
Rose Mfunne	F	20	Diploma in Registered Nursing
Rhoda Muwowo	F	23	Diploma in Teaching, Education & Sciences
Lydia Banda	F	24	B.A. Science in Biology

Help for Orphans and Other Vulnerable Children

Kwasha Mukwenu (Help Your Neighbour), Matero, Lusaka: £3,000

The school for needy children continues to offer classes for 140 pupils from Grade 1 to Grade 9 with four teachers. Funds are also provided to cover examination fees and to progress further in Government Schools.

With the funding provided by the Trust two extra classrooms have been built and are now in use, along with 10 new desks for Grade 7 children. Work has also been undertaken to improve the school environment which has included cutting back of grass and improving drainage.

There are now over 180 children attending classes. In addition, the new nurse school is also thriving with an increase in the numbers of children attending. The school is led by the Headmaster, Christopher Lwele, with the support of one qualified teacher and two unqualified teachers.

Kwasha Mukwenu still faces a number of challenges which are due to the increased number of children attending school and further demand for school places. These challenges include a shortage of desks and learning material. A further issue is the school is understaffed due to a shortage of qualified teachers.



Left: Tim Legge and the Kwasha Mukwenu Committee. Right: Bernard Lusale & Mwate Nampemba with Headmaster, Christopher Lwele

The Trust is one of Kwasha Mukwenu's major donors. In addition to providing grant funding the Trust provides advice and support to the leadership team and Headmaster. This support is provided by two of the Trust's local volunteers and by Tim Legge. Tim is a regular visitor to all of our projects and has visited Kwasha Mukwenu twice during the year.

Mpunde Mission Centre, Central Province: £3,000

Mpunde Mission operate a school in Mpunde, which is situated in a remote area to the West of Kabwe, and also helps fund local children to attend other schools and colleges in the area. The Mission is led by Fr Adam.

Tim Legge visited the Mpunde Mission in October 2022 and April of this year. On both occasions Tim experienced Fr Adam's kind hospitality by staying overnight in his presbytery. During the April visit Tim enjoyed meeting four of the students: two attend secondary school and two are student nurses. All four young people impressed as able and enthusiastic students and expressed their thanks to the Trust for the support we provide.

Fr Adam has also written to the Trust:

“People in our area are experiencing a lack of food. The rainy season this year was short and irregular therefore the harvest was very poor. I admire Zambians for happiness and optimism they maintain despite such a difficult situation. This optimistic attitude helps them not to fall into depression and despair. I try to learn from them this approach to life and problems, even though my troubles are incomparably much smaller than hunger.

I would like to express our appreciation and thank you most sincerely for your bighearted donation in the amount of K64,416.30. The entire donation was used to pay the school fees for seventeen children from poor families. Six of them study in colleges. Ephraim Njovu has graduated from Nkrumah University this year. I hope that he will be able to find a good job and continue his studies to improve his qualifications. The other three boys and two girls continue their studies at nursing colleges. Mumba Sokontwe and Andrew Kalunga (Left to Right in photo below) have started their third and final of studies. The remaining eleven supported teenagers attend secondary school. All the supported children and youths really appreciate the Trust's help and chance for education and better life. They know that their parents who struggle to feed them are not even able to think about their education.



My words will never be appropriate to thank you for your care and help. You have been helping our children for so many years giving them hope for prosperous future. I humbly beg you to continue funding our students and school children”.

Chitsime Association, St Lawrence, Home of Hope, Lusaka: £4,000

The Home of Hope, alongside St Lawrence Church, Misisi, provides accommodation, teaching and emotional support to boys who are rescued from living on the streets. The project is run by Brother Jacek Rakowski, and he goes to great lengths to find the families of these boys and to help them reunite and reintegrate. In his latest report to us Brother Jacek writes

“I am delighted to bring you a short update on our endeavours at the St. Lawrence Home of Hope. It has been a year of shared triumphs, compassion, and unwavering support for the most vulnerable children in Lusaka

A Shelter of Renewal

Nestled in the heart of Lusaka, Home of Hope remains a beacon of hope for young boys in dire need. Their journeys have often been fraught with adversity, but with enduring friendship of The Zambia Society Trust we see these young hearts emerge stronger and more hopeful.



A Year of Growth and Resilience

The past year was defined by an unwavering commitment to our mission. We began with 116 children under our care and opened our doors to 83 new boys. Amid this numerical growth, we witnessed the joy of reintegration with families – 77 children reunited with their loved ones. It’s not just statistics; it’s a testament to lives rebuilt and futures reignited.

Today, we cherish 91 young souls. Among them, 15 are thriving in boarding schools, while the rest find warmth and care within Home of Hope's nurturing embrace. This progress signifies not only numbers but the restoration of dreams and rebirth of hopes.

A Milestone of Unity

In our 25th year, we unveiled a symbol of progress – a brand new dining hall. This milestone was made possible through the collective effort of friends and donors, including the generous support of the Trust. It now stands as a tangible testament to our shared vision.

Confronting Challenges with Resilience

Our path was not without challenges. The rising cost of fuel and the maintenance of ageing vehicles made travel a daunting task. Simultaneously, the cost of mealie-meal, a dietary staple, soared. These challenges only strengthened our resolve and deepened our compassion.

Overcoming Overcrowding

Officially, Home of Hope provides space for 55 beds, yet we are consistently embrace more than 80 children. It's a testament to the trust these young hearts place in us and the compelling need for our services. Among them, 50 are now engaged in various schools around Lusaka, their destinies transformed through education. An additional 41 receive their education within Home of Hope, under the exceptional guidance of our dedicated teacher, Mrs Sandra.

The Zambia Society Trust's Gift of Hope

The Trust's financial support transcends mere numbers; it represents a story of transformation, story whispered among the corridors, celebrated among children as a beacon of hope. It is the Trust's generosity that imparts security, care and the promise of brighter tomorrows to these young souls."

St Francis Hospital, Katete AIDS Orphans Project: £3,000

The program began in the early 1990s following the onset of HIV/AIDs. There were an increasing number of children who were being left without parents or any relations whatsoever.

Andrew Cairns writes:

"Following Emelia Mulenga's premature death in May this year, we have appointed Cynthia Nyendwa to run the programme. Cynthia has a diploma in teaching and has worked with children in the Lusaka area for the last three years. She has taken on the mantle of being the hospital focal point person. During the 10 months that Emelia was running the programme, the number of young people under the programme increased from just over 700 to 1,055. Providing funding allows, we hope this number will be increased to around about 1,500.



Experience has shown that a Western-style orphanage does not work in the rural areas. We have found that it is far more practical to try to keep the children in the villages in which they grew up. Where there is no relative, guardians are appointed for the children. Where appropriate, the programme will pay the school fees and also provide them with the requisites to attend school. Cynthia visits each village three times a year to ensure that not only are school-age children attending school, but also to ensure that they are happy. Often families' biological children may be treated better than other children that are being looked after through the programme.

On occasion, it might be appropriate that a child should attend boarding school. In the interest of fairness, the orphans and vulnerable children programme will pay up to a certain amount of the boarding school fees. For young people who graduate from grade 12 with excellent results and wish to do medicine or nursing, sponsors can be found to support them individually. At the moment, we have seven nurses in training at Saint Francis Hospital (Registered Nursing or Midwifery or both) as well as two reading medicine at the University of Zambia. Part of my role is to interview regularly those who are individually sponsored so that I may report back to the sponsors themselves.

We are extremely grateful for the support provided by the Zambia Society Trust. Without your help, the numbers of young people that we can help would be substantially reduced."

Shingwa School, Mpongwe

Progress on the three-classroom block project



Four years ago, parents and teachers at Shinwa school started a project to build a three-classroom block to upgraded the school from a primary school to a high school. This was to ensure that that pupils were able to continue with their education up to high school since there are no high schools in the area for children to go to after primary education. The construction was started but stalled soon after the foundations were built due to lack of funds.

Money has been raised by students from University of Central Lancashire and Lancaster University through the Trust as well as by Philippa Karg, an 18 years old daughter of a local farmer in Zambia near Shingwa school. Funds raised to-date, amounting to £7,500, are being used to build the classroom block up to roof level.



Philippa's remarkable 900km bike challenge from Shingwa school to the source of the Zambezi River.

The school is applying to Beit Trust (UK charity) for a grant to complete the 3-classroom block.

Money donated by a church in UK earlier this year has been used to build one teacher's house and renovate some old teachers houses at school in order to improve teachers living conditions.

APTERS (Appropriate Paper Technology) Group: £2,000

APTERS produces mobility aids with recycled paper and cardboard to assist physically challenged children while empowering physically challenged adults.

The grant from the Trust continues to enable the APTERS Support Group to fund mobility aids for the 80% of children of vulnerable and single parents who are unable to pay for these themselves. Early in 2023 Karen Jellis became its chair. She trained as an occupational therapist to people with disabilities and children with special needs and first worked in Zambia in 2008. She moved there permanently in 2010. Now retired she is keen to explore different ways to increase APTERS' funds and hopes to get corporate sponsorship. She has already helped to get their vehicle fully operational once more and back on the road. This is a great relief because it means the team can get out to help more children.

Lucie Kasanga, another great supporter of Kenneth Habaalu and his team, visited the UK in Spring 2023 bringing a selection of items made by APTERS to be sold to raise funds. The flat-packed giraffes, pencil pots and jewellery items are sold at craft fairs in Zambia. They were a sell out at the Salisbury lunch in June. If a means could be found of bringing more to the UK a ready market could certainly be found.

During his recent visit to Zambia, Tim Legge, visited APTERS. Among those he met were Kenneth, the manager, Darius his assistant manager and Karen. He said it was great to feel the commitment and enthusiasm of staff and volunteers and looks forward to continuing the Trust's commitment to supporting APTERS.

Pilgrim - Salt in the Community (Growing Communities): £6,500

“Pilgrim - Salt in the Community” was established in 2012 by Grace and Justin Sholoma in order to create a “Resource Village” to bring practical help and encouragement to people living in very small, widely dispersed settlements in an impoverished area in Kalilanama, Serenje District. “Growing Communities - Zambia” is a UK charity which raises funds to support the project.

Chief Kabamba kindly allocated a large parcel of land for the project, and he continues to be an active supporter. A great deal has been accomplished - the Pilgrim resource village now comprises:

- A thriving school, with 150 children from Pre-Grade to Grade 6 and three teachers. Currently there are two classrooms and the older children have their lessons in the office. A new classroom for Pre-Grade children is nearing completion. All children receive a nutritious mid-day meal, with locally grown food, and the little ones have regular health checks. An additional bore hole has been sunk to serve the school. Priorities for the future are to build better housing for teachers, accommodation for weekly boarding for the many children who walk a very long distance to get to the school, and an additional classroom for the older children. There is an active parent teachers group and an adult literacy class for parents.
- A Health Post. This is currently staffed by a volunteer nurse and local people, trained and supervised by Grace who is a registered nurse. Discussions are being held with the local health authority to take it to the next level and have a Government employed health worker.
- An active church meets in the school building, with regular pastoral visits to villagers in the surrounding area.
- Agricultural activity has expanded to include various field crops, a large vegetable garden and livestock, including pigs, chickens and fish farming.



Left: Pre-grade school getting started. Right: Children gathering before school

In a recent progress report Grace said *“We are seeing light at the end of the tunnel. We are so thankful for your kindness and support which has touched hundreds of children and vulnerable people in the community. Children have received education, some at a late stage in their lives but better late than never. People, especially young children, are no longer dying of malaria because*

they are able to attend the Health Post for treatment. Community members are slowly changing their lifestyles - some have formed agricultural cooperatives, others have formed village banking groups and youths have formed football and netball teams. Some families have built brick houses with iron sheet roofs which is a big achievement.”

We are particularly delighted to see people from the local area coming together as a thriving community and taking active roles in the project, including participating in the leadership team.

Football and Netballs: £2,000

Roger Thompson who was responsible for the Footballs and Netballs project for many years sadly died in 2023. Roger was passionate about this initiative.

The Trust continues to have a good working relationship with the Zambia Open Community Schools (‘ZOCS’). The Director, Petronella Sibeene, sends us regular reports on the distribution of balls with the emphasis on rural areas in the more remote parts of the country.



Mawanda Church Netball Team with a netball provided by The Zambia Society Trust

ZOCS has a central office in Lusaka and in June we received their 2022 Annual Report, including their financial statement. This is detailed and comprehensive.

The balls are manufactured by Alive and Kicking. This organisation has manufacturing facilities in Lusaka and also in Kenya and Ghana. They have a Head Office in London, and the funds are sent to the London office who then transfer the money directly to Alive and Kicking in Lusaka. The funds provided ZOCS with 106 footballs and netballs (one football and one netball for each school). The balls are hard wearing and suitable for hard surfaces. The balls are kept for special occasions, such as cup matches.

This project works well because of the co-operation with ZOCS, and Alive and Kicking.

ZOCS was established in Zambia in 1992 to empower communities to provide quality basic education to 259,691 (127,232 girls and 132,459 boys) Orphans and Vulnerable Children ('OVC') in 1,385 Community Schools in 97 Districts in the 10 provinces of Zambia, based on the principle that every child has a "right to education". ZOCS works with a number of partners including Alive & Kicking.

This is an extract from a recent ZOCS Report:

"Working with Alive & Kicking

Over the years, Alive & Kicking has donated footballs and netballs to Community Schools through ZOCS. This gesture has seen thousands of learners enjoy attending school where apart from learning, they enjoy playing football or netball.

This year, ZOCS received 106 Balls from Alive & Kicking. Working with Area Members of Parliament, these balls were distributed in Community Schools in Mongu, Sesheke, Itezhi-tezhi, and Lusaka districts. The Area Members of Parliament learnt about ZOCS/Alive & Kicking support from schools that benefitted last year and confessed the balls attracted children to be in school.

The Members of Parliament supported the distribution exercise during their quarterly Constituency Monitoring Visits. The visits allowed the Honourable Members to establish the status of the Community Schools (and other schools) as well as monitor construction of classes supported through the Constituency Development Fund (CDF).

For ZOCS, footballs and netballs are considered helpful for learners for the following reasons;

- 1. Enhance collaborative abilities, self-confidence and social skills in children in Community Schools and the youths in communities (youths use school grounds for sports)*
- 2. Encourage children to broaden their talents since understanding the principles of one sport makes it simpler to learn the regulations of another.*
- 3. Early physical education at school teaches the concept of collaboration whereas being part of the team provides vulnerable children with the feeling of identity.*
- 4. Playing football and netball excites learners to attend school regularly.*

ZOCS appreciates the unwavering support from its partners. This support in form of footballs and netballs hugely contribute towards promoting education and development in the lives of the OVC.”

David Nicholls

Administration

Members

We continue to attract new members but due to an increasing number of older members who are no longer with us the overall number of subscribing members has declined to less than three hundred.

The ability to join and pay via our website has greatly eased the process of becoming a member of the Trust. In the long term this should enable membership numbers to increase.

We are very grateful to those who add extra funds to their annual subscription or have made generous additional donations during the year.

Some of our older members still receive copies of our newsletters by post. Although this is understandable, it does, due to the increasing costs of printing and postage mean that less of an individual's subscription is available for our charitable work.

Eileen Hamilton is standing down as the Trust's membership secretary after fifteen years in the post. Jenny Healy will be taking on this responsibility from November 2023.

Publications: Newsletters

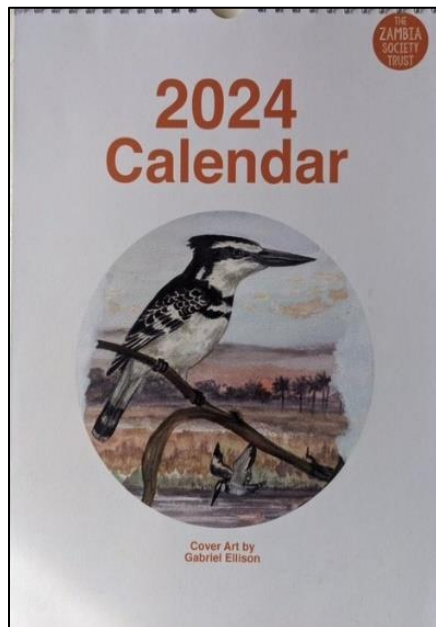
We keep in touch with members and other supporters with regular emails, on average about once a month. These include illustrated reports on the projects the Trust supports in Zambia, as well as news of fundraising and other events and activities, both those organised formally by the Trust and those undertaken by enthusiastic supporters. There are currently just over 500 subscribers to these emails. Anyone with an interest in the Zambia Society Trust can sign up to receive email news via our website <https://zambiasocietytrust.org.uk/newsletters> - they don't have to be a member. For the very small number of members who do not have email, a special printed edition of *ZST News* was sent out by post in July containing recent project updates. The Annual Report will provide additional updates for these members.

In addition, for members only, we have since 1978 produced a monthly round-up of news from the Zambian press called *News from Zambia*. For the past seven years this was very ably edited by Roger Thompson with additional support from his wife, Sheila. Very sadly, Roger died suddenly in May and since then the task has reverted to the previous editor, Anne Fraenkel, who is acting until a permanent replacement can be found. The majority of members receive *News from*

Zambia by email but we continue to send a print version to a small number of members without email.

Fundraising

We are, as always, grateful to all our members and friends who continue to donate and support the Trust.



We have had two opportunities this year to sell merchandise. Our cards, prints and mugs sold both at the 2022 Annual General Meeting and the Zambia Reunion Lunch in Salisbury which contributed to funds. Margaret Rose's Cafe Morning in Cumbria last November also raised money for the Trust.

We had a runner in the London Marathon whose sponsorship raised money for us.

The 2024 calendar will soon be available to purchase through our website at a cost of £12 including postage.

Remember that purchasing almost anything online - goods or services - can be done via Easyfundraising or AmazonSmile. A small percentage of your purchase will go to the Trust so long as you nominate it as your charity of choice.

We hope that the year ahead will generate some novel fundraising initiatives - any ideas will be gratefully received.

Finance

The financial result for the Trust shows an overall income of £56,766 (2022: £66,338) and, after deducting administrative expenses of £5,349 (2022: £4,755) and charitable expenditure of £49,167 (2022: £67,140), a net surplus of income over expenditure of £2,250 (2022: deficit of £5,557).

Donations

Donations are made to the Trust for a variety of reasons and sources which range from monthly donations, proceeds from a fund-raising event, in memory of a loved one or in recognition of a significant birthday milestone.

Donors can request that their donation be allocated to a specific designated project such as the Footballs and Netballs project. Otherwise, donations will be allocated to the General Fund and utilised as determined by the trustees. During the year General, Designated and Restricted donations of £27,240, £1,118 and £5,610 respectively were received.

The generous support of all our donors is greatly appreciated. Many of whom are long standing supporters of the Trust.

Cash Reserves

The Trust's cash reserves at 30th June each year determine how much in total can be awarded in grant and education funding in the subsequent year. At 30th June 2023 cash reserves were £49,294 which will enable the Trust to maintain its charitable funding at current level of expenditure.

Management and administration expenditure

Management and administration expenditure of £5,349 represents 64% of our membership subscription income. This sum includes the entrance fee for the London Marathon, the calendar printing and postage expense of £960, and the *News From Zambia* printing and postage expense of £1,842. In light of the high level of inflation within the UK economy the Trust has reviewed its non-charitable expenditure to ensure all such expenditure is under control and cost effective. As a result of this review the Trust's *News From Zambia* will cease to be made available in printed hardcopy form from March 2024. The cost of printing and posting *News From Zambia* to a small number of members is sadly too high to justify its continuation.

As the Trust is able to fund its management and administration expenditure out of membership subscription income all donation income received is expended entirely on its charitable projects.

During the year none of the trustees received any remuneration or other benefits from the Trust.

Risk Assessment

The Trust reviewed its risk policy during the year and no changes were required.

In summary, the Trust finished the year in a strong financial position enabling its current level of charitable funding to be maintained in the year ending 30th June 2024.

The Zambia Society Trust

Income and Expenditure account for the year ended 30 June 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Incoming Resources						
Subscriptions		8,353			8,353	9,091
Donations - General Funds		27,240			27,240	14,635
ZST Merchandise		3,198			3,198	4,252
Contributions to Meetings		884			884	-
Inland Revenue Tax Refunds		7,809			7,809	5,713
Investment Funds & Deposits						
Income from Investments				2,035	2,035	2,443
Interest on COIF Deposit Account		519			519	50
Specific Donations						
Joy Goodacre Fund				240	240	270
Education Fund				5,370	5,370	2,621
Football & Netballs Fund				-	-	-
Orphan Fund				-	-	7,025
Growing Communities				-	-	15,500
Shingwa School			1,118		1,118	4,738
Total Incoming Resources		48,003	1,118	7,645	56,766	66,338
Resources Expended						
<i>Charitable Expenditure</i>						
Grants to Individuals	4			25,500	25,500	30,000
Grants to Orphan Projects	5 & 6		13,000		13,000	21,000
Grant to APTERS	5	2,000			2,000	2,000
Grant to Growing Communities	5		6,500		6,500	9,000
Grants to Shingwa School	5				-	3,000
Football & Netballs Fund	5		2,000		2,000	2,000
Bank charges		167			167	140
<i>Management & Administration</i>						
Sundry expenses		861			861	621
ZST Merchandise		960			960	1,597
Newsletters & Annual Report		2,080			2,080	1,555
Website and IT support		1,004			1,004	982
London Marathon fee		444			444	-
Total Resources Expended		7,516	21,500	25,500	54,516	71,895
Net Incoming/ (Outgoing) Resources		40,487	(20,382)	(17,855)	2,250	(5,557)
Fund balances brought forward at 1 July 2022		34,483	9,263	83,216	126,962	144,603
(Decrease)/increase in investment unit values				(136)	(136)	(12,084)
Transfers from Unrestricted Funds		(31,662)	13,975	17,687	-	-
Fund Balance as at 30 June 2023		43,308	2,856	82,912	129,076	126,962

The Zambia Society Trust

Balance Sheet as at 30 June 2023

		2023	2022
	Notes	£	£
Cash at bank			
NatWest Current Account		33,887	19,190
COIF Deposit Funds	7	15,407	27,853
		<u>49,294</u>	<u>47,043</u>
Investments			
Ridge Hobson Fund	8	44,270	44,346
Joy Goodacre Fund	8	13,536	13,559
Education Fund	8	21,976	22,014
		<u>79,782</u>	<u>79,919</u>
Net current assets		<u>129,076</u>	<u>126,962</u>
Represented by:			
Restricted Funds			
Ridge Hobson Fund	8	45,399	45,701
Joy Goodacre Fund	8	14,976	14,828
Education Fund	8	22,537	22,687
		<u>82,912</u>	<u>83,216</u>
Designated Funds			
Football and Netballs Fund		-	-
Growing Communities		-	6,500
Shingwa School		2,856	1,738
Orphans Fund		-	1,025
		<u>2,856</u>	<u>9,263</u>
Unrestricted Funds		43,308	34,483
Total Funds		<u>129,076</u>	<u>126,962</u>

The Accounts were approved by the Trustees on 18th November 2023

John Barnard
Chairman

Andrew Rose
Treasurer

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2023

1. BASIS OF PREPARATION

The Accounts have been prepared on a receipts and expenditure basis in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

2. FUND ACCOUNTING

Unrestricted Funds

Funds which can be used at the discretion of the Trustees in furtherance of the Objects of the Trust.

Designated Funds

Funds which are set aside for specific purposes and include donations to appeals for projects.

Restricted Funds

Funds which have been donated for specific purposes and are held in charity investment and deposit funds. The income raised thereby is used for the award of grants and bursaries.

3. RESERVES POLICY

Unrestricted and Designated Funds raised in the financial year ended 30 June are allocated, at the discretion of the Trustees, to various projects in accordance with the Objects of the Trust and distributed in immediate subsequent financial years.

4. INDIVIDUAL GRANTS: EDUCATION FUND

	2023	2022
Funds transferred to Zambia	£25,500	£30,000
Balance retained in Zambia as at 30 June	K96,692	K59,625

5. GRANTS TO PROJECTS

	2023	2022
	£	£
<i>Grants to Orphan Projects</i>		
St Francis, Katete	3,000	3,000
St Lawrence, Home of Hope	4,000	4,000
Mpunde Mission	3,000	3,000
Kwasha Mukwenu	3,000	11,000
	<u>13,000</u>	<u>21,000</u>
<i>Footballs & Netballs Fund</i>		
Footballs & Netballs purchased	2,000	2,000
<i>Other Grants</i>		
APTERS	2,000	2,000
Growing Communities	6,500	9,000
Shingwa School	-	3,000
	<u>23,500</u>	<u>37,000</u>
Bank charges	167	140
	<u>23,667</u>	<u>37,140</u>

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2023

6. GRANT TO KWASHA MUKWENU

	2023	2022
Funds transferred to Zambia	£3,000	£11,000
Balance retained in Zambia as at 30 June	Nil	K67,540

7. COIF DEPOSIT FUND

	2023 £	2022 £
Represented by:		
Restricted Funds		
Education Fund	561	673
Joy Goodacre Fund	1,440	1,269
Ridge Hobson Fund	1,129	1,355
Designated Funds		
Footballs and Netballs Fund	-	-
Growing Communities	-	6,500
Shingwa School	2,856	1,738
Orphans Fund	-	1,025
Unrestricted General Fund	9,421	15,293
	<u>15,407</u>	<u>27,853</u>

8. RESTRICTED FUNDS

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2023 £	Total 2022 £
Ridge Hobson Fund	37,648.01	1.1759	44,270	1,129	45,399	45,701
Joy Goodacre Fund	11,511.01	1.1759	13,536	1,440	14,976	14,828
Education Fund	18,688.87	1.1759	21,976	561	22,537	22,687
			<u>79,782</u>	<u>3,130</u>	<u>82,912</u>	<u>83,216</u>

INDEPENDENT EXAMINERS REPORT TO MEMBERS OF THE ZAMBIA SOCIETY TRUST

I report on the accounts of The Zambia Society Trust for the year ended 30 June 2023, which are set out on pages 16 to 19.

Respective responsibilities of Trustees and examiner

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (“the Act”).

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

Independent examiner’s statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Silvernos Chinganga MSc ACMA CGMA
23 Park Meadow Avenue
Bilston
West Midlands
WV14 6HA

18th November 2023

About Us

The Zambia Society Trust is a UK-based charity devoted to the relief of poverty, disability and sickness, the promotion of good health and the advancement of education in Zambia. Run entirely by volunteers, the Trust has been working for 50 years to improve the lives and prospects of as many people in Zambia as possible, with a particular focus on children and young people. The Trust does not employ any staff. The Officers and Committee members are all volunteers.

Patrons

Sipho Phiri
Geoffrey de Mornay Davies

Officers

Chairman: John Barnard
Vice Chairman: Ken Hamilton
Treasurer: Andrew Rose
Secretary: Jenny Healy

Trustees

Peter Fleming (resigned 19th November 2022)
Anne Fraenkel
Eileen Hamilton
Gretta Hudson
Tim Legge
Mathias Mbewe
David Nicholls
Val Pearson (resigned 19th November 2022)
Roger Thompson (passed away 22nd May 2023)
Susan Walker
Elisabeth Young,
and the Officers of the Trust.

Bankers

NatWest PLC
25 High Street
Colchester
CO1 1DG

Independent Examiner

Silvernos Chinganga MSc ACMA CGMA

THE ZAMBIA SOCIETY TRUST

England & Wales - Charity number 1008155

Accounts

THE
ZAMBIA
SOCIETY
TRUST



Annual Report and Accounts 2022



Clockwise from top: Br Jacek and boys at Home of Hope, Child with APTERS assistance aid, Children eagerly waiting outside their new classroom at Shingwa School, Teacher Angela Malitati: an education grant beneficiary.

Cover: Lillian Munkanga: one of the students supported with an education grant.

Chairman's Report

After two years meeting on screen I'm delighted that this year we can meet in person. This is appropriate because The Zambia Society (later the Zambia Society Trust "the Trust") was set up originally, in 1968, as a social gathering for people with a love of Zambia to meet together. As time went on The Zambia Society began to raise money to support charitable work in Zambia, with a particular focus on helping needy children and young people through education and welfare projects.

Support for local projects has continued and expanded, and fundraising is now an important part of our activity. Details of all of the projects are included in this Annual Report. I am hugely encouraged by the commitment and dedication of the amazing people who run these projects in Zambia, which bring so much hope and practical help to so many children, young people and their families. The financial support that we are able to give is only possible because of the regular subscriptions of our members, along with various fundraising activities and generous donations from individuals. This year we have again produced a beautiful calendar, and I hope that as many people as possible will buy one or more - they make excellent gifts! We are grateful to George Oldfield who ran the London marathon on our behalf, and to those who generously sponsored him.

Fundraising in today's climate is increasingly difficult, and we are very thankful that we have been able to maintain the level of funding and our commitments to all of the projects, and also to give additional support to meet specific, urgent needs. Thank you for making this possible!

I am encouraged that over recent years we have been able to establish a strong team in Zambia to keep in touch with the projects on the ground, and, thanks to Zoom, they can also join our trustee committee meetings. This means that we are able to maintain close contact with all of the projects and project leaders, and also to run some training workshops in leadership and corporate governance. The trustees would like to thank them all for their valuable service.

I would also like to thank all of the trustees for their continued enthusiasm and commitment to this worthy cause, and for undertaking all of the practical activities involved. Sadly, Peter Fleming and Val Pearson are standing down this year. Peter has been heavily involved with fundraising and with managing our excellent website, and Val has significantly expanded the range of our merchandise. Many thanks to them both. I'm delighted to report that Tim Legge became a trustee in February 2022, and he will be a great asset. Next year will be my final year as Chairman, and it has been a huge privilege to serve in this role for the past eleven years.

We are grateful for the strong relationship that we have with the High Commission, through the support of the previous High Commissioner H.E. Lt. Gen. Paul Mihova and previous Deputy High Commissioner Mrs Patricia Chanda. We send our very best wishes to them both on their return to Zambia. We look forward to working with Deputy High Commissioner Mrs Lubu Nxumalo and the new High Commissioner when appointed. Thanks to their generous hospitality we usually are able to hold our AGM at The High Commission but this year we have moved the meeting to the newly renovated St John's Church, Waterloo, in order to use their comprehensive video facilities. This will enable us to receive a live presentation from Br Jacek Rakowski at St Lawrence Home of Hope in Misisi, Lusaka.

John Barnard

Report of the Trustees for the year ended 30 June 2022

The Trustees of The Zambia Society Trust (“the Trust”) present their annual report and accounts of the charity for the year ended 30 June 2022. The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts.

In setting our objectives and planning our activities the Trustees have considered the Charity Commission’s guidance on public benefit. The Trust is devoted to the relief of poverty, disability and sickness, and to the promotion of good health and advancement of education. In allocating funds in line with the Trust’s Objects, the Trustees make a considered assessment of the benefits to the specific beneficiaries and to Zambian society as a whole. The Trust monitors on an on-going basis all projects to which it gives support.

Education Grants: £30,000

The situation in Zambia still requires us to help sponsor some of the poorest students in the country. We have received far more applications than we can either fund or cope with administratively, and we thank the Lusaka Education sub-committee especially Whiteson Chenge for all they do to enable us to continue this vital part of the Trust’s contribution to the future prosperity of Zambia. Due to the generous donations from our members and friends we have been able to spend £30,000 in supporting various students studying a wide range of subjects, in many different education centres. This is more than we have ever been able to help before.

Below are the names, gender, ages, and courses of students we sponsored this year:

Paul Kazumba	M	25	BSc in Mathematics
Pascal Chalwe	M	23	Diploma in Medicine
Ruth Swala	F	21	Registered Nursing in Public Health
Sarah Nkonde	F	22	Registered Nursing and Midwifery
Thankxo Muleya	M	34	Advance Cert in Electrical Engineering
Towela Chingwe	F	24	BSc in Human Biology
Mukaso Katemba	M	24	Dip. Biomed Engineering
Musenge Bwalya	M	28	BA in Education Physics and Mathematics
Nancy Chulu	F	23	Registered Nursing and Midwifery
Nelson Phiri	M	27	Diploma in Clinical Medicine
Noria Mautsa	F	20	BSc in Banking and Finance
Lisimba Kdiwa	M	22	Mechanical Fitting

Kingswel Msyuka	M	24	BA in Medicine and Surgery
Leeroy Phiri	M	28	Business Administration
Chanda Lister	F	21	Dip. In Clinical Medicine
Lydia Katongole	F	22	BSc in Science in Economics
Manase Mkandawire	M	24	BA in Arts with Education
Kasaka Mbundu	M	23	Clinical Officer Gen Diploma
Melisa Kanyungo	F	21	BSc in Nursing
Memory Sakuwunda	F	24	BA in Economics
Moses Mambwe	M	25	Actuarial Science
Tasha Mashilipa	M	23	Human Resources Management
Angela Malitati	F	21	BA in Business Studies with Education
Belita Chitambo	F	24	BA in Pharmacy
Bright Banda	M	23	Clinical Medicine
Josephine Chisala	F	21	BSc in Physics
Joice Mulubwa	F	24	Registered Nursing
Drackson Phlurl	M	28	Engineering
Isaac Munkombwe	M	28	Public Health Nursing
Gerald Macha	M	25	BA in Med. Sciences
Howard Ngosa	M	21	Dip. Clinical Medicine
Webster Nyangu	M	36	BA in Theology
Memory Nkhata	F	24	Registered Nursing
Nora Shamboka	F	23	BSc in Medicine and Surgery
Rose Mfune	F	20	Dip. Registered Nursing
Rhoda Muwowo	F	23	Dip Teaching in Education Science
Lydia Banda	F	24	BSc in Biology
Bwala Chisenga	M	22	BSc in Human Biology

In 2022 we were also able to support the following students for a second year:

Sibeso Namuslye	F	21	Clinical Medicine Science
Precious Chilufya	F	23	BA in Business Administration
Wezi Simukonda	M	21	Clinical Medicine
Zachariah Chikango	M	22	BSc in Education
Christopher Chanda	M	22	Registered Nursing
Barbara Mwanjabala	F	21	BA in Law
Wilson Chilufya	M	21	Dip. Electrical Engineering
Alick Simukonda	M	22	Registered Nursing
Pethias Mulenga	M	24	Registered Midwifery
Delphine Kunda	F	27	Education Degree
Lumamba Kabanga	M	22	Dip. Clinical Medicine
Martha Mulolani	F	38	Nursing and Midwifery
Mary Mpongo	F	25	Nursing and Midwifery
Loveness Chungu	F	21	Dip. Education
Christopher Kashiya	M	22	Electrical Engineering
Michael Zulu	M	21	Motor Vehicle Engineering
Mwikisa Mwikisa	M	22	BA in Economics
Emelia Mahongo	F	22	BSc in Oncology
Evelyn Malaka	F	34	Degree in Primary Education
Juliet Ngoni	F	19	Midwifery
Lillian Munkanga	F	20	BSc in Nursing
Moses Phiri	M	22	Dip. Registered Nursing
Judith Chimtingiza	F	19	BSc in Banking and Finance
Mukupa Mulenga	F	29	MSc In Project Management
Mwila Mwila	M	22	Laboratory Technician

With a total of sixty-three students in full time tertiary education partially supported by the Trust and the Business Council for Africa I think that we can be proud of what we have achieved in 2022.

Ken Hamilton

Help for Orphans and Other Vulnerable Children: £21,000

Kwasha Mukwenu (Help Your Neighbour), Matero, Lusaka: £11,000

The school for needy children continues to offer classes for one hundred and forty pupils from Grade 1 to Grade 9, with five teachers. In addition funds are provided to cover examination fees and to progress further in Government schools.

Over the past year a new nursery school has been completed and equipped and is now up and running with three teachers and fifty children.

A new Executive Team has been elected to carry the work forward. The previous team of founder members did an excellent job for many years, over which time many hundreds of needy children have been enabled to attend school, and to go on to jobs and careers that would otherwise have been impossible for them to achieve.

Bernard Lusale, a Trust volunteer, has continued running a series of training workshops with the Kwasha Mukwenu Women's Group members and with the new executive team, with Mwate Nampemba in attendance. These sessions focus on the different leadership roles (Chairperson; Secretary; Treasurer), on strategic planning and on issues of governance and accountability.



Left: Some of the founder members of the Kwasha Mukwenu Women's Group. Middle & Right: Bernard Lusale leading one of the training workshops.

John Barnard

Mpunde Mission Centre, Central Province: £3,000

Mpunde Mission operate a school in Mpunde, which is situated in a remote area to the West of Kabwe, and also helps fund local children to attend other schools and colleges in the area. The Mission is lead by Fr Adam and he writes:

“I would like to thank you most sincerely for your generous donation in the amount of ZMW 71,311.65. I am writing these words of appreciation not only on my behalf but also to express the gratitude of children and their parents supported by The Zambia Society Trust. The entire grant was used to pay the school fees for 23 clever children from poor families.



Five of them study in colleges. The eldest of them by the name of Ephraim Njovu will graduate from teacher college next year. It will give him the right to teach in high schools. The other four (three boys and one girl) are fulfilling their desire to serve sick people as nurses and male nurses. They have come so far in education thanks to your help they have been receiving from primary school.

The rest of the supported children attend secondary school. They are really motivated and inspired by the achievements of their friends who were given the chance to leave our place in order to continue education in colleges. This dream can come true only with your help.

I am very pleased and honoured by your representative’s visit to our place. It was not easy to travel from Lusaka to Mpunde using our public transport. Dear Tim Legge, thank you for your effort and willingness to visit our remote village and learn about our daily joys and concerns. This visit assured me that over the years of cooperation we have become friends who are anxious about the future of the youngest Zambians.

The words will never express our gratitude and gratefulness. You have changed for the better the life of underprivileged children giving them chance for education and successful future. I respectfully request you to continue assisting our students and school children.

May God bless you always. We keep you in our daily prayers.”

As Fr Adam mentions, Tim Legge visited Mpunde in the Autumn of 2022. Given its rural location Mpunde Mission is not an easy place to reach and so we are thankful to Tim for his visit.



Andrew Rose

Chitsime Association, St Lawrence, Home of Hope, Lusaka: £4,000

The Home of Hope, alongside St Lawrence Church, Misisi, provides accommodation, teaching and emotional support to boys who are rescued from living on the streets. The project is run by Brother Jacek Rakowski, and he goes to great lengths to find the families of these boys and to help them reunite and reintegrate. In his latest report to us Brother Jacek writes:

“It has been another intensive year here at the Home of Hope. The need for our service is still ongoing. There are always new children in desperate need of help. There are still families who need an external agency to help them with the not easy task of bringing up their children in an environment which is constantly working against them. High unemployment rates, the uncertainty of tomorrow, struggle with substance abuse, high crime rates, depression, and wounds of their own trauma.



The Covid pandemic has subsided, and finally, this year, we have welcomed some of our old friends who could visit us again. With their help, we could make some long-needed renovations and improvements to our home. We have managed to repaint all of the dormitories and replace old and damaged lockers with new shelves. We have also put up five new solar geysers for the kids to bathe in hot water (important, especially during the cold season) and renovated toilets and showers for the staff.

Since the beginning of this year to date, we have welcomed into our home 92 new children. We will close the year with a few above 100, which is the highest ever number of new children received in one year. At the same time, we have reintegrated with their families a total of 68 children. It took much work to have such an impact.



Our investment in education is also paying off in an enjoyable way. Many of the boys we support for education keep coming up with excellent results, frequently on top of their classes. Like Joseph, now a 15-year-old, who came to the Home of Hope towards the end of 2018. At the time, he was enrolled to Grade 4; within one year made it straight to Grade 7 and obtained the highest in the Central Province and the third highest in the country marks for his final exam. He was selected to the prestigious Hillcrest Technical Secondary School in Livingstone and this year has won the First Prize in the National Junior Secondary Mathematics Olympiad! Now that's an undisputable achievement! Two weeks from now, Joseph will write his Grade 9 exams, and we are sure we will have yet another opportunity to be proud.

Another of our beneficiaries, Ackim, after four years of studies at Copperbelt University, has obtained his Diploma. Ackim writes in his letter to us: *"Thanks to your support, I have received a BSc in Bioenergy with an emphasis on Renewable energy... I conceptualized, initiated, and managed projects on renewable energy. The sponsorship allowed me to focus on my studies and enjoy my time at the university. You have been an immense source of strength and courage for me during this phase. I cannot thank you enough for ensuring I finish my education without any hurdles. Your generosity has inspired me to help others and give back to the community. I hope one day I can help students achieve their goals just as you have helped me"*.

We have four young men who will sit this year for their Grade 12 exam. Judging by their results so far, we are expecting they will qualify to continue their education in college or university. A great joy for us, but at the same time, a worry: will we be able to find sponsorship for them?

From September this year, two new vital persons joined our team at Home of Hope: Fr. Toon van Kessel, who was appointed the Financial Director and Br. Bara Suman, who joined the team of caregivers. Both are Missionaries of Africa, and we are delighted to have them with us. We are looking forward to our fruitful work together.

All our work here at Home of Hope is possible only with the many contributions we receive, including support from you – the Zambia Society Trust. The other day I had some boys playing board games in my office. In the evening, as I was getting ready to go for our "street outreach", some of them asked where I was going this late. After my explanation, they said: *"You are going to see Zombies"* (a nickname that kids created for those still living on the streets). *"Yes"*, I said, *"We are going to bring them back to life the way we gave you back your lives some time ago"*. That night we brought back with us six very young boys.

Thank you for your friendship, trust, and continued support."

John Barnard

St Francis Hospital, Katete AIDS Orphans Project: £3,000

The numbers of children that we are now looking after has fallen, mainly because most of the young people completing grade 12 have graduated. According to the latest records, we are now looking after just over seven hundred young people. Due to the change in the way that PTA fees are charged in Zambia, our costs have fallen substantially. However, an increasing number of children are attending boarding school and these fees have increased dramatically. Our land cruiser which we use to visit the villages has major problems and we have had to spend about £5,000 to refurbish it. The vehicle is currently with Toyota in Lusaka and should be back on the road by the end of this month.

Due to the reasons described above, we are hoping to increase the numbers by 100 each year for the next three years.



We are extremely grateful to the Trust for their continued support without which, along with individual donations, we would find the program increasingly difficult to continue.

During this year, we have engaged Emelia Mulenga to manage the program in Zambia. During my visit I had the opportunity to talk to her at length about her background. It turns out that for quite a number of years she was looking after her younger siblings. This started when she was 10 years old and continued into her early teens. We feel that she is extremely well qualified, based upon her experience, to manage the programme.

This is Emelia sorting reusable sanitary towels for the young ladies in the OVC program

Andrew Cairns and John Barnard

Shingwa School, Mpongwe: £3,000

When Shingwa School originally opened, it had two hundred and fifty pupils and five classrooms. Since then, the number of pupils has more than doubled to just over six hundred. However, no extra classrooms have been built due to the lack of government funding. This limited pupils attendance to approximately two and a half hours of learning each day, as the different classes have to attend in separate shifts so that they can take turns to study in the existing classrooms.

Four years ago, parents of pupils in the school decided to build a new class room extension block. Every parent was asked to contribute some money to the fund. Local supporters of the school also donated some money and others offered to work on the project for free. However, the funds that were collected have been exhausted through completing the foundations for the new classroom block. For a further three years the project was at a standstill and would have remained so without the direct intervention of Mathias Mbewe, a Trust trustee.



Mathias and his wife, Tina, have through a series of fund raising activities, raised the necessary funds to enable the classroom extension block to be built and fitted out with new locally-built desks and equipment.

The build and fitting out of the new classroom was overseen by Mathias whilst working on his nearby farm. The classroom is now up and running and pupils can now attend for longer each day and additionally has enabled Shinwa School to offer both primary and high school level education.



Andrew Rose & Mathias Mbewe

APTERS (Appropriate Paper Technology) Group: £2,000

APTERS Zambia produces mobility aids with recycled paper and cardboard to assist physically challenged children while empowering physically challenged adults.

Kenneth Habaalu in his recent report to the Trust reported that they are continuing to face increased demand for mobility aids. They are inundated with referred children from the University Teaching Hospital in Lusaka. With the assistance of the Japanese Embassy, who donated cutting machines, production of mobility aids has trebled in the ten months to 31 October 2022 to approximately 1,500 devices, resulting in more children receiving mobility aids. This has been made possible by the Trust's annual grant.

The Trust's funding directly helps vulnerable patients who do not have the financial means to pay for mobility aids. APTERS funding is limited and consequently is able to fund only one mobility aid per child or adult. The adverse exchange rate movement has also reduced the value of our grant. The reality is that some children need both a chair and a and this requires additional funding.



Elisabeth Young

Pilgrim - Salt in the Community (Growing Communities): £9,000

'Growing Communities – Zambia' is the UK charity which raises funds to help the Zambian charity 'Pilgrim - Salt in the Community' to create a "Resource Village" to support the local community in Kalilanama. A lot of progress has been made over the past year on several fronts.

Pilgrim School caters for children from Grades 1 to 6, and now has over 100 children registered. The Ministry of Education has recognised the school and has started to give some financial support towards teacher salaries. Building repairs have been carried out and a second classroom has been constructed (see below). There are now three teachers and a class of older children meets in the school office. All children are given a cooked lunch, with much of the food provided from the project farm. Twelve pupils moved on to Grade 7 at a government boarding school thirty kilometres away, but parents are finding the cost



prohibitive, which means that many are not able to continue.

The Health Post / Clinic is now staffed full time with a volunteer nurse. Local community health workers have been trained to visit the community villages to follow up people who attend the health post and to provide basic information on healthcare and nutrition. Drugs are in short supply, but some are being provided for malaria and other common diseases. Discussions are taking place with district health officers about the possibility of financial support.

Several huts / chalets have been built to accommodate project workers and visitors.

Agriculture is expanding and livestock is being introduced. The project has been able to buy a tractor and plough, and last year saw a good harvest of maize and beans. A market garden produces a range of vegetables. A piggery has been built for about thirty pigs, and poultry rearing is being increased with the construction of a poultry house.



The ex Royal Mail truck, imported from UK, has been a great blessing over the past year in ferrying people, produce and building materials

The Church is thriving (Hope church, Kalilnama). They meet in the school building and run an active outreach programme to support people in the local villages.

John Barnard

Football and Netballs: £2,000

We continue to have a good working relationship with the Zambia Open Community Schools ('ZOCS'). The Director, Petronella Sibeene, sends us regular reports on the distribution of balls with the emphasis on rural areas in the more remote parts of the country.

ZOCS has a central office in Lusaka and in June we received their 2021 Annual Report, including their financial statement. This is detailed and comprehensive.

For 2022 £2,000 was donated. The balls are manufactured by Alive and Kicking. This organisation has manufacturing facilities in Lusaka and also in Kenya and Ghana. They have a Head Office in London and the funds are sent to the London office who then transfer the money directly to A&K in Lusaka. The funds provided ZOCS with 57 footballs and 50 netballs. The balls are hard wearing and suitable for hard surfaces. The balls are kept for special occasions, such as cup matches.

In addition to ZOCS we also provided balls to Katete Hospital – six footballs and six netballs – and six netballs to Katete Girls Secondary School.

This project works well because of the co-operation with ZOCS, Katete and Alive and Kicking.

Roger Thompson

Administration

Members

We now have three hundred and seven members of whom forty nine receive the newsletter by post. These subscriptions form an essential part of keeping up the grants to our projects.

Sadly four of our members have passed away during the year and some have ceased due to change in circumstances.

Receiving copies by email helps us to cut down postage costs and add more funds to the projects but we realise that this is not possible for everyone, and we welcome the interest of all members.

The email list is due for revision as some subscriptions have lapsed. Do please check that your bankers order or cheque subscription is up to date. If you have not received the Newsletter, please advise and keep us informed of changes to your address or if you wish to cease receiving mail.

Subscriptions can be made by cheque, bankers order or through the website by credit or debit card.

Please encourage anyone you know with an interest in Zambia to join the membership of the Trust and support the projects we assist in Zambia

Eileen Hamilton

Publications: *ZST News, News from Zambia and Social Media*

Until the end of 2021, we kept in touch with members and other supporters via *ZST News*, a free quarterly newsletter containing illustrated reports on the projects the Trust supports in Zambia, as well as news of fundraising events and activities, both those organised formally by the Trust and those undertaken by enthusiastic supporters. Quarterly publication meant that news was sometimes quite old by the time it

reached our readers. As the number of members receiving paper copies dwindled, while email subscribers grew, we decided to switch to a more flexible approach that would allow us to send out news as soon as possible. So from the beginning of 2022, news from the Trust has been sent by email only, on average about once a month. For the very small number of members who do not use email, a special printed issue of *ZST News* was published at the end of June. We will continue to post a hard copy of news each June for postal members only. The Annual Report will provide additional updates for these members.

More than five hundred people now receive news from the Trust by email. Anyone with an interest in the Trust can sign up to receive email news via our website <https://zambiasocietytrust.org.uk/newsletters> - you don't have to be a member.

News from Zambia: We continue to provide members with this publication on a monthly basis, either by email or by post.

As far as possible the news covers all aspects of life and events in Zambia, to include politics, industry, sport, health, the arts and the environment, including wildlife.

Over the past year we have reported, for example, the following: Zambia honours Queen Elizabeth after her death; the President attends and addresses the UN; development of electric cars with a new nickel mine in Kalumbila; a new museum for Dr. Kaunda describing his life and with public lectures; the return of the Kuomboka ceremony of the Lozi people; and moves to protect local languages, for example in Mkushi district.

Our website has a blog area where we update news of our projects and provide other ZST news, these blogs also go out on social media - Twitter and Facebook. If you're able to follow us on either of these platforms and re-tweet or like our messages, this will help improve our visibility to the wider world.

Anne Fraenkel, Roger Thompson and Peter Fleming

Fund raising

The generosity of our members, supporters and their friends has once again ensured that our income and fundraising efforts have remained largely on track compared to last year and for this we are very grateful.

This will enable the Trust to continue to fund our much needed programmes to pretty much the same extent as last year, bearing in mind that before we commit to the majority of our new education grants for example, we have to consider that a many of the students will require two years of funding meaning we have to be prudent with our resources.

We do of course continue to look for new fundraising ideas. Just last month we were fortunate to have had George Oldfield take part in the London Marathon for us raising some £1,400 at the time of writing, a not insignificant amount. Grateful thanks to George and to the generous folk who sponsored him.

Our 2022 calendar was a success not only as a fund raiser but also by promoting the Trust to a wider audience and in the case of last year's calendar, promoting Zambian art. We're pleased to say that the

2023 calendar should be on sale via the website now. Please support us by buying a copy and maybe consider buying extra for friends as gifts.

Once again a short reminder that you can raise funds for the Trust when you shop on the internet by logging onto www.easyfundraising.org.uk website, establishing an account, selecting Zambia Society Trust as your preferred charity and then clicking through to the retailer you wish to buy from. Easyfundraising have links to most well-known retailers as well as insurance companies, utilities, travel and many other categories. You spend and we receive a donation, it's pretty much as simple as that. Alternatively if you use Amazon please instead log onto their charity donation website which is www.smile.amazon.co.uk, log into your account and select Zambia Society Trust as your chosen charity and again, we will receive a donation on almost all purchases.

Peter Fleming

Finance

The financial result for the Trust shows an overall income of £66,338 (2021: £42,947) and, after deducting administrative expenses of £4,755 (2021: £3,708) and charitable expenditure of £67,140 (2021: £39,103), a net deficit of income over expenditure of £5,557 (2021: surplus of £136). We spent more than we received in income this current year, but our cash reserves remain strong.

This we started and finished the year in a strong financial position. At 30th June 2022 our cash reserves were £47,043. We have been well supported during the year with a wide range and number of donors. Many of whom are longstanding supporters of the Trust. During the year we received four donations in the range of £1,000 to £21,500. The donation of £21,500 was made in support of the work at Kwasha Mukwenu and Pilgrim – Salt in the Community (Growing Communities). This generous donation is greatly appreciated as are all donations which we receive.

Donations

Donors can request that their donation be allocated to a specific designated fund such as the Orphans Fund or Education Fund or any other of our project funds, or donations can be allocated to the Unrestricted General Fund to be used as determined by the trustees.

Management and administration expenditure

Management and administration expenditure of £4,755 represents 52% of our membership subscription income; consequently, all donation income is expended entirely on our charitable projects.

In summary, it is pleasing to report that we have been able to increase the overall amount of grant funding to £67,000 from £39,000 in the previous year. This has been made possible by the generous support of our many donors. Thank you.

Andrew Rose

The Zambia Society Trust

Income and Expenditure account for the year ended 30 June 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2022 £	Total 2021 £
Incoming Resources						
Subscriptions		9,091			9,091	10,938
Donations - General Funds		14,635			14,635	13,044
ZST Merchandise		4,252			4,252	2,827
Inland Revenue Tax Refunds		5,713			5,713	2,653
Harrogate Golf Day - Orphans' Projects		-			-	3,115
Investment Funds & Deposits						
Income from Investments			2,443		2,443	2,870
Interest on COIF Deposit Account		50			50	8
Specific Donations						
Joy Goodacre Fund			270		270	290
Education Fund			2,621		2,621	7,102
Football & Netballs Fund					-	100
Orphan Fund				7,025	7,025	-
Growing Communities				15,500	15,500	-
Shingwa School				4,738	4,738	-
Total Incoming Resources		33,741	5,334	27,263	66,338	42,947
Resources Expended						
<i>Charitable Expenditure</i>						
Grants to Individuals	4		30,000		30,000	20,000
Grants to Orphan Projects	5 & 6			21,000	21,000	15,000
Grant to APTERS	5	2,000			2,000	2,000
Grant to Growing Communities	5			9,000	9,000	2,000
Grants to Shingwa School	5			3,000	3,000	-
Football & Netballs Fund	5			2,000	2,000	-
Bank charges - grant transfers to Zambia		140			140	103
<i>Management & Administration</i>						
Sundry expenses		621			621	328
ZST Merchandise		1,597			1,597	1,212
Newsletters & Annual Report		1,555			1,555	1,823
Website and Social Media development		982			982	345
Total Resources Expended		6,895	30,000	35,000	71,895	42,811
Net Incoming/ (Outgoing) Resources		26,846	(24,666)	(7,737)	(5,557)	136
Fund balances brought forward at 1 July 2021		45,880	95,458	3,265	144,603	148,626
(Decrease)/increase in investment unit values			(12,084)		(12,084)	(4,159)
Transfers from Unrestricted Funds		(38,243)	24,508	13,735	-	-
Fund Balance as at 30 June 2022		34,483	83,216	9,263	126,962	144,603

The Zambia Society Trust

Balance Sheet as at 30 June 2022

	Notes	2022 £	2021 £
Cash at bank			
NatWest Current Account		19,190	27,241
COIF Deposit Funds	7	<u>27,853</u>	<u>25,360</u>
		<u>47,043</u>	<u>52,601</u>
Investments			
Ridge Hobson Fund	8	44,346	51,051
Joy Goodacre Fund	8	13,559	15,609
Education Fund	8	<u>22,014</u>	<u>25,342</u>
		<u>79,919</u>	<u>92,002</u>
Net current assets		<u>126,962</u>	<u>144,603</u>
Represented by:			
Restricted Funds			
Ridge Hobson Fund	8	45,701	52,644
Joy Goodacre Fund	8	14,828	16,681
Education Fund	8	<u>22,687</u>	<u>26,133</u>
		<u>83,216</u>	<u>95,458</u>
Designated Funds			
Football and Netballs Fund		-	150
Growing Communities		6,500	-
Shingwa School		1,738	-
Orphans Fund		<u>1,025</u>	<u>3,115</u>
		<u>9,263</u>	<u>3,265</u>
Unrestricted Funds		34,483	45,880
Total Funds		<u>126,962</u>	<u>144,603</u>

The Accounts were approved by the Trustees on 19th November 2022

John Barnard
Chairman

Andrew Rose
Treasurer

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2022

1. BASIS OF PREPARATION

The Accounts have been prepared on a receipts and expenditure basis in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

2. FUND ACCOUNTING

Unrestricted Funds

Funds which can be used at the discretion of the Trustees in furtherance of the Objects of the Trust.

Designated Funds

Funds which are set aside for specific purposes and include donations to appeals for projects.

Restricted Funds

Funds which have been donated for specific purposes and are held in charity investment and deposit funds. The income raised thereby is used for the award of grants and bursaries.

3. RESERVES POLICY

Unrestricted and Designated Funds raised in the financial year ended 30 June are allocated, at the discretion of the Trustees, to various projects in accordance with the Objects of the Trust and distributed in immediate subsequent financial years.

4. INDIVIDUAL GRANTS: EDUCATION FUND

	2022	2021
Funds transferred to Zambia	£30,000	£20,000
Balance retained in Zambia as at 30 June	ZMW 59,625	ZMW 49,172

5. GRANTS TO PROJECTS

	2022	2021
	£	£
<i>Grants to Orphan Projects</i>		
St Francis, Katete	3,000	3,000
St Lawrence, Home of Hope	4,000	3,000
Mpunde Mission	3,000	3,000
Kwasha Mukwenu	11,000	6,000
	<u>21,000</u>	<u>15,000</u>
<i>Football & Netballs Fund</i>		
Football & Netballs purchased	2,000	-
<i>Other Grants</i>		
APTERTS	2,000	2,000
Growing Communities	9,000	2,000
Shingwa School	3,000	-
	<u>37,000</u>	<u>19,000</u>
Bank charges	140	103
	<u>37,140</u>	<u>19,103</u>

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2022

6. GRANT TO KWASHA MUKWENU

	2022	2021
Funds transferred to Zambia	£11,000	£6,000
Balance retained in Zambia as at 30 June	ZMW 67,540	-

7. COIF DEPOSIT FUND

	2022 £	2021 £
Represented by:		
Restricted Funds		
Education Fund	673	791
Joy Goodacre Fund	1,269	1,072
Ridge Hobson Fund	1,355	1,593
Designated Funds		
Football and Netballs Fund	-	150
Growing Communities	6,500	-
Shingwa School	1,738	-
Orphans Fund	1,025	3,115
Unrestricted General Fund	15,293	18,639
	<u>27,853</u>	<u>25,360</u>

8. RESTRICTED FUNDS

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2022 £	Total 2021 £
Ridge Hobson Fund	37,648.01	1.1779	44,346	1,355	45,701	52,644
Joy Goodacre Fund	11,511.01	1.1779	13,559	1,269	14,828	16,681
Education Fund	18,688.87	1.1779	22,014	673	22,687	26,133
			<u>79,919</u>	<u>3,297</u>	<u>83,216</u>	<u>95,458</u>

INDEPENDENT EXAMINERS REPORT TO MEMBERS OF THE ZAMBIA SOCIETY TRUST

I report on the accounts of The Zambia Society Trust for the year ended 30 June 2022, which are set out on pages 14 to 17.

Respective responsibilities of Trustees and examiner

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (“the Act”).

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

Independent examiner’s statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Silvernos Chinganga MSc ACMA CGMA
23 Park Meadow Avenue
Bilston
West Midlands
WV14 6HA

19th November 2022

ABOUT US

The Zambia Society Trust is a UK-based charity devoted to the relief of poverty, disability and sickness, the promotion of good health and the advancement of education in Zambia. Run entirely by volunteers, the Trust has been working for 50 years to improve the lives and prospects of as many people in Zambia as possible, with a particular focus on children and young people. The Trust does not employ any staff. The Officers and Committee members are all volunteers.

Registered charity number: 1008155

OUR PEOPLE

Patrons

Caroline Marsh
Geoffrey de Mornay Davies

President

James Cairns

Officers

Chairman: John Barnard
Vice Chairman: Ken Hamilton
Treasurer: Andrew Rose
Secretary: Jenny Healy

Trustees

Peter Fleming
Anne Fraenkel
Eileen Hamilton
Gretta Hudson
Tim Legge (appointed 9th February 2022)
Mathias Mbewe
Ben Van Nes (resigned 13th November 2021)
David Nicholls
Val Pearson
Roger Thompson
Susan Walker
Elisabeth Young,
and the Officers of the Trust.

Bankers

NatWest PLC
25 High Street
Colchester
CO1 1DG

Independent Examiner

Silvernos Chinganga MSc ACMA CGMA

FOLLOW US



@ZAMBIASOCIETY



The Zambia Society Trust



www.zambiasocietytrust.org.uk

SUPPORT US

Become a Member

Any person over the age of 18 years may become a member on payment of a minimum subscription of £30 a year. Institutions, firms and companies are welcome to join as corporate members on payment of a minimum annual subscription of £50.

It is easy to become a member; just follow the link on the front page of our website.

Make a donation

Donations can be made via the online payment link on our website or through our JustGiving page. Alternatively, donations can be made by text or cheque. Details of how to make a donation can be found on our website.

THE ZAMBIA SOCIETY TRUST

England & Wales - Charity number 1008155

Accounts



Working today for Zambia's tomorrow



Annual Report and Accounts 2021



Clockwise from top: Mpunde Mission, Education Grant students, Kwasha Mukwenu, Footballs & Netballs, Home of Hope.

Chairman's Report

This is the second year that we are holding our AGM on Zoom. While we are grateful for the technology that enables us to meet in this way, we look forward to being able to meet again in person. One great benefit of Zoom is that people from overseas can join the meeting, and I am delighted that this year we have been able to take advantage of this to invite speakers and participants from Zambia.

We miss our traditional gatherings at the Zambia High Commission, and hope that these can be resumed next year. We value very highly our close relationship with the High Commission over many years, and we are very grateful for the encouragement and support from The High Commissioner H.E. Lieutenant General Paul Mihova, Deputy High Commissioner Mrs. Patricia Chanda, and all of the High Commission staff.

At the start of the Covid crisis we were concerned that fund raising activities would be severely reduced but, as last year, I am pleased to report that we were able to maintain the level of funding to all of the projects. This is due to the faithful support of our members, to pressing on with fund raising activities and generous additional donations. I am very pleased that we have been able to produce another excellent calendar for 2022 - this not only raises funds but also gives valuable publicity.

The pandemic has also had a serious effect in Zambia of course, including school closures and job losses, so we are hoping that we will be able to increase our support in future years, to help needy and vulnerable children and to help needy young people to continue in their education.

I would like to thank the UK Committee for their dedication and commitment to maintaining the highest standards of governance for the Trust, and for all of the practical tasks that are involved in maintaining the Trust's activities. I would also like to thank the Committee in Zambia ("The Zambian Society Trust"), who enable us closely to keep in touch with all of the projects there. We now have a very strong team in Zambia who are also able to give practical advice and help to project leaders when required. Updates on all of the projects are included in this Annual Report.

Sadly, Ben Van Nes is standing down from the Committee this year as he has taken on other commitments. We have valued his contributions, which include organising excellent African open days on his farm.

On 17th June this year we heard of the death of Dr Kenneth Kaunda, first President of Zambia. He very kindly sent us a video message on the occasion of the 50th anniversary of the Trust in 2018.

He was greatly respected in Zambia, Africa and worldwide. As one obituary quoted "He was a great human being and a constant lighthouse to the people of Zambia and beyond."

In August President Hakainde Hichilema became Zambia's seventh president, and we send our very best wishes to him and the new government.

The global Covid crisis has highlighted the importance of providing effective healthcare for everybody, and our speakers at this year's AGM will describe two very successful and innovative approaches that are helping to bring high quality healthcare to the most remote areas of Zambia.

John Barnard

Report of the Trustees for the year ended 30 June 2021

The Trustees of The Zambia Society Trust (“the Trust”) present their annual report and accounts of the charity for the year ended 30 June 2021. The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts.

In setting our objectives and planning our activities the Trustees have considered the Charity Commission’s guidance on public benefit. The Trust is devoted to the relief of poverty, disability and sickness, and to the promotion of good health and advancement of education. In allocating funds in line with the Trust’s Objects, the Trustees make a considered assessment of the benefits to the specific beneficiaries and to Zambian society as a whole. The Trust monitors on an on-going basis all projects to which it gives support.

Education Grants: £20,000

The Covid situation in Zambia has affected many family’s abilities to support their dependents with the costs of higher education. Fortunately, due to the generosity of our members and support from the Business Council for Africa and the Cassel Trust we have been able to come to the aid of more people than ever before. We were able to help 38 new students and 14 continuing students. 30 of these were women and 22 were men. From the list below you will see that they represent a wide range of courses and this we feel will help the country achieve the economic stability that is so important for the future of Zambia

These are the names, gender, courses and their ages of the students we were able to support for 2021:

Sibeso Namusle	F	Medical Science	21
Precious Chilufya	F	B.A. Business Admin.	23
Wezi Simukonde	M	Clinical Medicine	21
Zacharia Chikango	M	BSC Education	22
Lazaraus Sikatonga	M	Teaching	30
Christopher Chanda	M	Registered Nursing	22
Barbara Mwanjabala	F	B.A. Law	21
Wilson Chilufya	M	Dip Elec. Engineering	21
Alick Simukonda	M	Registered Nursing	22
Pethias Mulenga	M	Registered Midwifery	24
Priscilla Nkhoma	F	Secondary Teaching	22
Nandi Chisala	F	Nursing and Midwifery	21

Delphine Kunda.	F	Education Degree	27
Lucy Chisanga	F	Agri. Marketing & Devel	34
Michael Mbewe	M	Agri. Marketing & Devel	40
Naboth Daka	M	Agri. Management	28
Lumamba Kabanga	M	Dip. Clinical Medicine	22
Martha Mulolani	F	Nursing and Midwifery	36
Mary Mpongo	F	Nursing and Midwifery	25
Loveness Chungu	F	Dip. Education	21
Kabwe Chansa	F	Registered Nursing	21
Christopher Kashiya	M	Electrical Engineering	22
Francis Katonga	M	B.A. Education	24
Michael Zulu	M	Motor Vehicle Engineering	21
Mwikisa Mwikisa	M	B.A. Economics	22
Emelia Mahongo	F	BSC Oncology	22
Evelyn Malaka	F	Degree in Primary Education	34
Edith Kabwe	F	Agriculture and Marketing	21
Juliet Ngona	F	Midwifery	19
Lilian Munkaanga	F	BSC Nursing	20
Mapalo Ilungu	F	Public administration	23
Moses Phiri	M	Dip. Registered Nursing	22
Kabwe Mutale	F	Public Health Nursing	21
Natasha Mulenga	F	Accountancy	22
Natasha Sampa	F	B.A. Development	23
Judith Chimtingiza	F	BSC Banking and Finance	19
Mukupa Mulenga	F		29
Mwila Mwila	M	Lab. Tech	19

In 2021 we were also able to support the following students for a second year:

Alaster Muchindu	M	Sec. Teaching Diploma	28
Evaristo Nyoni	M	Dip. Registered Nursing	21
Jairus Mvula	M	Dip. Electrical Engineering	23
Joan Chiti	F	Bach. Electro Engineering	22
Joyce Mulubwa	F	Registered Nursing	22
Manna Nsama	F	Nursing	21
Martin Mwansa	M	Clinical Medicine	21
Mary C. Banda	F	Registered Nursing	20
Mary Muwela	F	Registered Nursing	23
Saulosi Mbewe	M	Registered Midwifery	21
Peggy Fuya	F	BSC Food and Nutrition	28
Mukopa Saliya	F	Water Resources	18
Esther Shangala	F	BA Educ. Biology & Chemistry	25
Thomas Kayombo	M	Dip Environ Health Tech	22

Review of 2020/2021

Once again, we need to thank the selection team in Lusaka, especially Whiteson Chenge, who collect and collate all the application forms and vet those that are not thought to meet the criteria that we need to meet as a responsible charity.

We also need to thank our members and The Business Council for Africa and the Sir Ernest Cassel Educational Trust for the financial support that we have received from them.

One example of the emails we receive from some of the students

"I am currently in my 4th year 1st semester.

The grant offered to me by Zambia Society Trust has really helped me in that I don't know if I would have continued with my studies if it wasn't for them. Life hasn't been easy but with the grant offered to me, I will complete my Bachelor of Business Administration by the end of 2020.

Thank you once more."

Natasha Mulenga

Help for Orphans and Other Vulnerable Children: £15,000

Kwasha Mukwenu (Help Your Neighbour), Matero, Lusaka: £6,000

The Kwasha Mukwenu Ladies Group (“KMLG”) was established in 1991 to help provide education for orphaned, vulnerable and needy children. They currently run a Community School in Matero, with three volunteer teachers. The school offers classes from Grade 1 up to Grade 9. The head teacher is Christopher Mweele who was himself a pupil at the school. They also run occasional life skills training and revision classes for older children, and help with school fees and uniforms when children move on to other local schools.



Fund raising locally is increasingly difficult, and some of the KMLG ladies work as cleaners in the local brewery to gain additional income.

Over the past year Bernard Lusale has organised and run a series of workshops to help the KMLG to review and amend their constitution, enhance their corporate governance, prepare a strategy and action plan for taking the work forward, and refresh the leadership team. This has proved to be an extremely valuable initiative, and when these workshops are completed the KMLG will be in a strong position to continue to fulfil their commitment to the youngsters in Matero.

John Barnard

Mpunde Mission Centre, Central Province: £3,000

Mpunde Mission is situated to the West of Kabwe, in a fairly remote area. They run a school at Mpunde and they also help to fund local children to enable them to attend other schools and colleges in the area.

Last year the money from the Trust was used to pay school fees for talented and hardworking children from poor families and orphans. 37 pupils in various schools, colleges and universities were supported.

On

behalf of the pupils and their families, Fr Adam Pergot says thank you to the Trust and its members for the support last year and over many years.

Mathias Mbewe

Chitsime Association, St Lawrence, Home of Hope, Lusaka: £3,000

The Home of Hope, alongside St Lawrence Church, Misisi, provides accommodation, teaching and emotional support to boys who are rescued from living on the streets. The project is run by Brother Jacek Rakowski, and he goes to great lengths to find the families of these boys and to help them reunite and reintegrate.

The Home of Hope is as full and as busy as usual with 80 boys in residence plus another 30 during school holidays. Every week more children are brought in by Social Services and the Police. In the first nine months this year 59 new boys arrived, 32 went back to rejoin their families and 9 ran away, back to the streets.

The careful and measured reintegration of boys into their families and communities continues successfully and requires extensive travelling to different parts of the country.

The general Covid situation has greatly improved in recent weeks, which has meant that schools and virtually all activities are back to normal. Although school closures drastically reduced Covid infection and transmission, it placed extra demands on accommodation and feeding at Home of Hope when the boarding schools were closed.

As new boys arrive Br Jacek organises Covid tests and tries to identify possible Covid symptoms. Br Jacek himself contracted Covid and is still suffering with the debilitating effects of "long Covid". Br Jacek writes:

"I locked myself up at my home for the duration of my Covid. At the same time we tested all of our children and teachers. The house was divided in half to separate those "negative" from those who tested "positive." At that time, we had 40 cases, including myself. After two weeks, we have done retesting and had to wait for the results for eight days. In the end, after three weeks of isolation and extra measures, we had even more "positive" cases. As of today, we have 48 kids and six teachers who are Covid Positive. Apart from one of the teachers, who seems to be quite sick, nobody has any troubling symptoms. Kids are playing football as usual.

During all the troubles and challenges, 13 of our boys (only those who tested "negative") went to their boarding schools. All of our boys who sat for their Grade 7 and Grade 9 exams passed very well. As much as we are happy with this news, it is challenging to find places for them in secondary schools, but we will eventually manage. One of our boys, who wrote Grade 7, has managed to reach 823 points (the highest

score in the Central Province), making him very happy and making us very proud. I hope to secure a place for him at David Kaunda Secondary School, but first, he has to recover from Covid. Five boys will be taking Grade 12 exams soon, and we hope that some of them will be able to go on to college or university. This year one of our students, Ackim, finished his third year in Bioenergy studies at Copperbelt University, and is starting to write his thesis for the final year.”



The financial demands on Home of Hope are as serious as ever. Many of the various supporting bodies and groups that regularly raise funds have been unable to function because of Covid restrictions.

John Barnard

St Francis Hospital, Katete AIDS Orphans Project: £3,000

The Friends of St. Francis Katete Charitable Trust have continued to support 875 orphans and vulnerable children with ongoing care and education. Without the support from the Trust and other donors most of these children would have been out of school.

A social worker from the hospital visits each child in their respective villages three times each year. There are currently 60 villages altogether. The social worker ensures the children are being looked after properly by their appointed guardians. School age children (from the age of 7) are encouraged to go to school. Teaching and textbooks are free, but the children are expected to pay for the school maintenance. They are also expected to find the money for school uniforms. They are assisted through the charity until they reach Grade12. If their grades are good enough, they should be able to find work.

Increasingly in recent years, we have found individual donors to support the young people through tertiary education in nursing and medicine. Our criteria for suitable candidates are that they must have come



through the OVC programme achieving 10 points or less at Grade 12, been selected for a place at either UNZA (medicine) or the St Francis School of Nursing & Midwifery (registered nursing and midwifery) and approved by the Medical Superintendent at St Francis Hospital. We are particularly interested in candidates who view the Eastern Province as home and may eventually return to serve the local community.

This year, two students have come through the program with six points or less. In particular, there is one girl named Florence who has managed 3 points at grade 12. Generally, mathematics and the science subjects are not taught so well. Florence (pictured) has managed to obtain starred distinctions in these subjects. Both students have places to study medicine at the University of Zambia starting in February next year.

Andrew Cairns and John Barnard

APTERS (Appropriate Paper Technology) Group: £2,000

The period of the Covid 19 pandemic has been tough for APTERS. They have not been able to work at



their usual rate and it has been equally tough for the disabled children they serve and their parents. Hospitals and clinics were closed and no physiotherapy services were available. Without physiotherapy muscles contract and become stiff and bones less flexible, with a consequent deterioration in the children's condition. No new measurements for chairs and standing frames could be taken in Lusaka, although in some parts of the country therapists were able to take measurements and send them to the APTERS team.

Despite the above the team managed in the first half of the year to produce over 225 chairs, wedges, standing frames and other aids. However all craft markets were closed and additional income from sales there of toys and other items was thus unavailable. However the APTERS staff and some of the parents started sewing to raise funds, making hotel tablecloths, facemasks and bags to sell.

Eventually, with the removal of Covid 19 restrictions by the Government, business began again. Since June the average weekly number of new cases of children needing mobility aids has ranged between 18 and 23. The numbers of children seen per month increased from 135 in June to 147 in October.

APTERS made various approaches for help with deliveries. They succeeded in getting help from Mercury Express Logistics and Mazhundu Bus Services which now make deliveries free of charge to all parts of Zambia. Help has also come from international missions in Lusaka. The wife of one High Commissioner

donated materials for making aids and funding amounting to US\$43,498 has recently come from the Embassy of Japan. This has funded the conversion and equipping of a tailoring room in the existing building for the training of young people and parents of some of the disabled children, a boundary fence around the workshop and cutting machines which will enable APTERS to produce double the number of aids per week.



The grant from the Trust continues to enable the APTERS Support Group to fund mobility aids for the 80% of children of vulnerable and single parents who are unable to pay for these themselves.

Elisabeth Young

Growing Communities: £2,000

About ten years ago Jastin Sholoma (a farm manager) and his sister Grace Sholoma (a nurse) were shocked to see so much hardship and malnutrition among villagers in the remote area of Kalilianama in Serenje District. They gathered together a small leadership team and made plans to create a village with resources to enable the local people to work together to achieve improved education, health and prosperity.

This vision has become a reality, and the village is now established, with a school; church; health post; field crops; large vegetable garden; livestock; huts for visitors. A bore hole provides fresh water and a tractor and a truck enable the villagers to expand the area of cultivation and transport their produce.



Jastin is helping the villagers to learn improved methods for growing a wider range of field crops as well as fruit and vegetables. Grace at the Health Post is able to provide basic medical and midwifery support and she also runs classes on nutrition and family healthcare.

School attendance has grown rapidly, with about 80 students plus about 15 adults who attend basic literacy classes in the afternoon. Unfortunately over the past year schools in Zambia have been shut down for extensive periods to combat the spread of Covid. Hopefully this will not have to be repeated.

There is an urgent need to build and equip a second classroom, and this is being started, along with the recruitment of an additional teacher.

Plans for the future include the provision of more training in practical skills such as tailoring, woodworking and horticulture.

The local Chief is very supportive, and it is encouraging to see the commitment of villagers, with some of them taking on leadership roles to grow this “Village of Hope”.

Part of the vision is to share their experience and encourage other struggling communities to start similar projects.

John Barnard

Football and Netballs

Because of the restrictions of Covid-19, the £2,000 allocation of balls was affected by a delay in distributing balls both to the Zambian Open Community schools (“ZOCS”) and the hospital and girls’ secondary school in Katete. As a result, no funds were sent to Zambia in 2021.

ZOCS provided us with a full report in September. Of a total of 132 balls received, one third of the allocation had yet to be distributed. Of the balls received by the schools the majority were in the rural areas.

Katete were able to collect their balls in June, six for the hospital and six for the girls’ school, and we received an acknowledgement saying how much they were appreciated.

However, the Trust will provide the funds again for 2022. As usual, the balls are manufactured by Alive and Kicking in Lusaka, the funds being sent directly to the workshop from the Alive and Kicking office in London.

Roger Thompson

Administration

Members

Since October 2020 to date, 26 new members have been welcomed. Sadly, though 4 of our older members have passed away and some have ceased due to age or infirmity.

We now have 302 subscribing members of whom 52 receive the newsletter by post. Receiving electronic copies helps us to cut down postage costs and add more funds to the projects but we realise that this is not possible for everyone and we welcome the interest of all members. These subscriptions form an essential part of keeping up the grants to our projects.

Thank you for replying/responding to reminders sent out during the year. A special thank you to members who added a donation.

Subscriptions can be made by cheque, bankers order or (for the first time) through the website by credit or debit card. The latter is thanks to Peter Fleming for setting this up.

Please keep us informed of changes to your address or if you wish to cease membership, and if you set up bankers order yourself through your bank, please send me details so that I can record on the membership list.

Please encourage anyone you know with an interest in Zambia to join the membership of the Trust.

Eileen Hamilton

Publications: *ZST News and News from Zambia*

ZST News is a free newsletter sent to members and any others who are interested in the work of the Trust. It is published four times a year and contains illustrated reports on the projects the Trust supports in Zambia as well as news of fundraising events and activities, both those organised formally by the Trust and those undertaken by enthusiastic supporters. It has a circulation of around 500 subscribers.

Anne Fraenkel

News from Zambia continues to be published monthly and is sent out to 261 members by email and 44 by post. Spectrum Graphics in Erith, Kent, continue to do the printing for us and we are grateful to them for the quality of their service.

The highlight this year was the result of the General Election in August with the UPND leader, Hakainde Hichilema becoming the seventh leader of Zambia.

We try to give our members a broad range of topics including politics, transport, health, agriculture, environment and the Arts. Also a lighter touch to add to the variety.

Roger Thompson

Fund raising

Not unexpectedly the on-going effects of Covid have had a detrimental impact on our fundraising ability once again.

But despite that our members, through their membership fees, friends and supporters have rallied around and all played a significant role in ensuring that we have reached our funding target for the 2021-2022 year and the Trust is pleased to advise that we are able to continue funding our projects to at least the same level as the previous year. So a heartfelt thank you to everyone who has kindly raised money for us this past 12 months, many of the projects we support in Zambia are reliant on our donations and are equally thankful.

What can you do to help us raise funds at the moment? Well, our 2022 calendar is now available to buy on our website starting at £9.50 including postage within the UK. This year it features a selection of some brilliant Zambian artists. You'll also be able to add a small donation to your purchase, should you wish, at the same time.

LAUNCHING OUR FABULOUS 2022 CALENDAR >>>



An ideal Christmas gift for your friends and family. Printed in full colour A4 with one month per page.

To avoid disappointment place your orders now via our website www.zambiasocietytrust.org.uk for all UK address deliveries and pay by credit card, it's never been easier.

Or email info@zambiasocietytrust.org.uk for pricing if you'd like a calendar sent outside UK.

£9.50 EACH
INCLUDING UK POSTAGE
LAUNCHING 11TH OCTOBER

CELEBRATING ZAMBIAN ART

If you're planning on buying some gifts for the festive season – or at any time - then there are two ways you can fundraise for the Trust. On Amazon especially over the Black Friday weekend, do please use their www.smile.amazon.co.uk website and select Zambia Society Trust as your chosen charity. That way we receive a donation at no cost to you almost every time you buy. The other way to raise money for us is to use the www.easyfundraising.org.uk website, register an account and select Zambia Society Trust as your chosen charity partner. As long as you log on to your account each time you use their website and then search for your retailer, we'll receive a donation. And there's a huge selection of partners ranging from John Lewis and M&S to LV and Aviva insurance. So it's not just gifts but everyday items including home or car insurance that can make a difference to our projects in Zambia.

Our website contains a blog area where we update news of our projects, these blogs also go out on social media via Twitter and Facebook. If you're able to follow us on either of these platforms and re-tweet or like our messages, this will help improve our visibility to the wider world which in turn will help us in terms of fundraising. It's very easy now for a new member to take out membership via the website so please encourage anyone you know to check us out on the web.

Thank you once again for your generous support. Any fundraising ideas would be very welcome, please don't hesitate to email fundraising@zambiasocietytrust.org.uk

Peter Fleming

Finance

The financial result for the Trust shows an overall income of £42,947 and, after deducting administrative expenses of £3,708 and charitable expenditure of £39,103, a net surplus of £136.

We started and finished the year in a strong financial position. At 30th June 2021 our cash reserves were £52,601. We have been well supported during the year with a wide range and number of donors. Many of whom are longstanding supporters of the Trust. During the year we received six donations in the range of £1,000 to £5,000 .

The online payment platform is proving to be very popular with new members. We are seeing an increase in new members joining via the website and being able to pay by debit or credit card.

Donations

Donors can request that their donation be allocated to a specific designated fund such as the Orphan Fund or Education Fund or any other of our project funds, or donations can be allocated to the Unrestricted General Fund to be used as determined by the trustees.

Management and administration expenditure

Management and administration expenditure of £3,708 represents 34% of our membership subscription income; consequently, all donation income is expended entirely on our charitable projects.

Andrew Rose

The Zambia Society Trust

Income and Expenditure account for the year ended 30 June 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2021 £	Total 2020 £
Incoming Resources						
Subscriptions		10,938			10,938	9,074
Donations - General Funds		13,044			13,044	31,167
Contribution to meetings					-	611
ZST Merchandise		2,827			2,827	277
Inland Revenue Tax Refunds		2,653			2,653	1,794
Harrogate Golf Day - Orphans' Projects				3,115	3,115	2,491
Investment Funds & Deposits						
Income from Investments			2,870		2,870	3,002
Interest on COIF Deposit Account		8			8	127
Specific Donations						
Joy Goodacre Fund			290		290	295
Education Fund			7,102		7,102	330
Football & Netballs Fund				100	100	50
Orphan Fund					-	100
Total Incoming Resources		29,470	10,262	3,215	42,947	49,318
Resources Expended						
<i>Charitable Expenditure</i>						
Grants to Individuals	4		20,000		20,000	20,000
Grants to Orphan Projects	5			15,000	15,000	15,000
Grant to APTERS	5	2,000			2,000	2,000
Grant to Growing Communities	5	2,000			2,000	2,000
Football & Netballs Fund	5			-	-	2,000
Bank charges - grant transfers to Zambia		103			103	118
<i>Management & Administration</i>						
Sundry expenses		328			328	855
ZST Merchandise		1,212			1,212	-
Meeting expenses & AGM					-	903
Newsletters & Annual Report		1,823			1,823	1,440
Website and Social Media development		345			345	1,016
Total Resources Expended		7,811	20,000	15,000	42,811	45,332
Net Incoming/ (Outgoing) Resources		21,659	(9,738)	(11,785)	136	3,986
Fund balances brought forward at 1 July 2020		46,197	99,788	2,641	148,626	141,483
(Decrease)/increase in investment unit values			(4,159)		(4,159)	3,157
Transfers from Unrestricted Funds		(21,976)	9,567	12,409	-	-
Fund Balance as at 30 June 2021		45,880	95,458	3,265	144,603	148,626

The Zambia Society Trust

Balance Sheet as at 30 June 2021

	Notes	2021 £	2020 £
Cash at bank			
NatWest Current Account		27,241	29,984
COIF Deposit Funds	6	<u>25,360</u>	<u>22,481</u>
		<u>52,601</u>	<u>52,465</u>
Investments			
Ridge Hobson Fund	7	51,051	53,359
Joy Goodacre Fund	7	15,609	16,314
Education Fund	7	<u>25,342</u>	<u>26,488</u>
		<u>92,002</u>	<u>96,161</u>
Net current assets		<u>144,603</u>	<u>148,626</u>
Represented by:			
Restricted Funds			
Ridge Hobson Fund	7	52,644	55,029
Joy Goodacre Fund	7	16,681	17,111
Education Fund	7	<u>26,133</u>	<u>27,648</u>
		<u>95,458</u>	<u>99,788</u>
Designated Funds			
Football and Netballs Fund		150	50
Orphans Fund		<u>3,115</u>	<u>2,591</u>
		<u>3,265</u>	<u>2,641</u>
Unrestricted Funds		45,880	46,197
Total Funds		<u>144,603</u>	<u>148,626</u>

The Accounts were approved by the Trustees on 13th November 2021

John Barnard
Chairman

Andrew Rose
Treasurer

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2021

1. BASIS OF PREPARATION

The Accounts have been prepared on a receipts and expenditure basis in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

2. FUND ACCOUNTING

Unrestricted Funds

Funds which can be used at the discretion of the Trustees in furtherance of the Objects of the Trust.

Designated Funds

Funds which are set aside for specific purposes and include donations to appeals for projects.

Restricted Funds

Funds which have been donated for specific purposes and are held in charity investment and deposit funds. The income raised thereby is used for the award of grants and bursaries.

3. RESERVES POLICY

Unrestricted and Designated Funds raised in the financial year ended 30 June are allocated, at the discretion of the Trustees, to various projects in accordance with the Objects of the Trust and distributed in immediate subsequent financial years.

4. INDIVIDUAL GRANTS: EDUCATION FUND

	2021	2020
Funds transferred to Zambia	£20,000	£20,000
Balance retained in Zambia as at 30 June	ZMW 49,172	ZMW 47,145

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2021

5. GRANTS TO PROJECTS

	2021 £	2020 £
<i>Grants to Orphan Projects</i>		
St Francis, Katete	3,000	3,000
St Lawrence, Home of Hope	3,000	3,000
Mpunde Mission	3,000	3,000
Kwasha Mukwenu	6,000	6,000
	<u>15,000</u>	<u>15,000</u>
<i>Football & Netballs Fund</i>		
Football & Netballs purchased	-	2,000
<i>Other Grants</i>		
APTERS	2,000	2,000
Growing Communities	2,000	2,000
	<u>19,000</u>	<u>21,000</u>
Bank charges	103	118
	<u>19,103</u>	<u>21,118</u>

6. COIF Deposit Fund

	2021 £	2020 £
Represented by:		
Restricted Funds		
Education Fund	791	1,160
Joy Goodacre Fund	1,072	797
Ridge Hobson Fund	1,593	1,670
Designated Funds		
Football and Netballs Fund	150	50
Orphans Fund	3,115	2,591
Unrestricted General Fund	18,639	16,213
	<u>25,360</u>	<u>22,481</u>

7. Restricted Funds

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2021 £	Total 2020 £
Ridge Hobson Fund	37,648.01	1.356	51,051	1,593	52,644	55,029
Joy Goodacre Fund	11,511.01	1.356	15,609	1,072	16,681	17,111
Education Fund	18,688.87	1.356	25,342	791	26,133	27,648
			<u>92,002</u>	<u>3,456</u>	<u>95,458</u>	<u>99,788</u>

INDEPENDENT EXAMINERS REPORT TO MEMBERS OF THE ZAMBIA SOCIETY TRUST

I report on the accounts of The Zambia Society Trust for the year ended 30 June 2021, which are set out on pages 14 to 17.

Respective responsibilities of Trustees and examiner

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (“the Act”).

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

Independent examiner’s statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Silvernos Chinganga MSc ACMA CGMA
23 Park Meadow Avenue
Bilston
West Midlands
WV14 6HA

13th November 2021

The Zambia Society Trust is a UK-based charity devoted to the relief of poverty, disability and sickness, the promotion of good health and the advancement of education in Zambia. Run entirely by volunteers, the Trust has been working for 50 years to improve the lives and prospects of as many people in Zambia as possible, with a particular focus on children and young people.

The Officers of the Trust and members of the Trust Committee are elected at the Annual General Meeting. The Trust does not employ any staff. The Officers and Committee members are all volunteers. The Chairman, Treasurer, Secretary and Editors of the publications are entitled to receive a contribution towards their expenses. By kind permission of HE the Zambia High Commissioner, Annual General Meetings of the Trust are usually held at Zambia House, 2 Palace Gate, Kensington, London. Most Trustee meetings are held at 106 Doreen Ramsay Court, The Cut, London.

Registered charity number: 1008155

BOARD OF MANAGEMENT

Patrons

Caroline Marsh
Geoffrey de Mornay Davies

Officers

Chairman: John Barnard
Vice Chairman: Ken Hamilton
Treasurer: Andrew Rose
Secretary: Jenny Healy

Trustees

Peter Fleming
Anne Fraenkel
Eileen Hamilton
Gretta Hudson
Mathias Mbewe
Ben Van Nes (resigned 13th November 2021)
David Nicholls
Val Pearson
Roger Thompson
Susan Walker
Elisabeth Young
and the Officers of the Trust.

Bankers

NatWest PLC
25 High Street
Colchester
CO1 1DG

Independent Examiner

Silvernos Chinganga MSc ACMA CGMA



@ZAMBIASOCIETY



The Zambia Society Trust



www.zambiasocietytrust.org.uk

SUPPORT US

Become a Member

Any person over the age of 18 years may become a member on payment of a minimum subscription of £30 a year. Institutions, firms and companies are welcome to join as corporate members on payment of a minimum annual subscription of £50.

It is easy to become a member; just follow the link on the front page of our website.

Make a donation

Donations can be made via the online payment link on our website or through our JustGiving page. Alternatively, donations can be made by text or cheque. Details of how to make a donation can be found on our website.