

THE
ZAMBIA
SOCIETY
TRUST

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 | 25,360 | 22,481 |
| | | 52,601 | 52,465 |
| Investments | | | |
| Ridge Hobson Fund | 7 | 51,051 | 53,359 |
| Joy Goodacre Fund | 7 | 15,609 | 16,314 |
| Education Fund | 7 | 25,342 | 26,488 |
| | | 92,002 | 96,161 |
| Net current assets | | 144,603 | 148,626 |
| Represented by: | | | |
| Restricted Funds | | | |
| Ridge Hobson Fund | 7 | 52,644 | 55,029 |
| Joy Goodacre Fund | 7 | 16,681 | 17,111 |
| Education Fund | 7 | 26,133 | 27,648 |
| | | 95,458 | 99,788 |
| Designated Funds | | | |
| Football and Netballs Fund | | 150 | 50 |
| Orphans Fund | | 3,115 | 2,591 |
| | | 3,265 | 2,641 |
| Unrestricted Funds | | 45,880 | 46,197 |
| Total Funds | | 144,603 | 148,626 |

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> | | |
| APTERTS | 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.