

SHINE

England & Wales - Charity number 1117954

Details

Status Registered

Legal form Other

Registered 2007-02-13

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

Contact

Address 46 Heathcliff Avenue
Fairfield
Stotfold
Hitchin
SG5 4EY

Phone 07949611832

Email info@shinecharity.org

Website www.shinecharity.org

Activities

Objects: THE ADVANCEMENT OF EDUCATION OF CHILDREN IN AFRICA

Activities: Providing literacy education to orphans and vulnerable children in Africa

Classification

- **How:** Provides Services
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People

Geography

- **Area of benefit:** AFRICA
- Zambia

Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£33,817	£24,546	-	-
2024-05-31	£27,442	£34,361	-	-
2023-05-31	£39,856	£36,483	-	-
2022-05-31	£25,603	£53,122	-	-
2021-05-31	£23,413	£32,363	-	-

Trustees

Name	Role	Appointed
VINEET BHATNAGAR	Chair	
RICHARD MUMBA		
SIAN BHATNAGAR		2011-03-20

SHINE

England & Wales - Charity number 1117954

Accounts



Annual Report
and Accounts
for the year
ended

May 31

2025

Shine

Sharing the gift of literacy with Africa's poorest children

The Trustees of Shine present their report and consolidated financial statements for the charity and its subsidiary Shine Zambia for the period ended 31st May 2025.

Shine is a charity registered with the Charity Commission for England and Wales under registration number 1117954.

Charitable objects

As stated in our Constitution, the objects for which Shine was established for the public benefit are:

- The advancement of education of children in Africa
- To meet the educational needs of children and young people in deprived, poverty-stricken communities in Africa with teaching in literacy and numeracy, where access to education is limited
- To provide an opportunity to these children to learn how to read and write, where their needs have not been met by the local education system
- To provide education to children in state or community schools who are unable to read or write
- To reduce the rate of child illiteracy in poor communities in Africa
- To give illiterate children and young people in Africa the opportunity to develop a sense of value, self-worth and hope for the future, through the provision of literacy skills so that they may go on to become educated and contribute to their community
- To provide these opportunities without distinction of gender, race, religion or physical ability
- To work together with other organisations and community groups in a common effort to advance the above objects

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Focus of this Annual Report

The period from 01 June 2024 to 31 May 2025 constitutes the focus of this Annual Report. The Report covers the charity's operations during the period. It also presents a Financial Report outlining our financial position at the end of the period. The operations of the charity are primarily focused on running our Literacy Centre in Zambia, *Shine Zambia Reading Academy*, as well as other activities related to the provision of literacy skills in Zambia.

In summary, the key activities and milestones during the period are as follows:

- Continued excellent performance of our core literacy programmes in Zambia
- Closure of pig farm sustainability project
- Shine continues its Mental Health Programme for our underprivileged pupils

ADMINISTRATIVE INFORMATION ABOUT THE CHARITY

Name of charity:	Shine
Charity registration number:	1117954
Registered office:	46 Heathcliff Avenue Stotfold Hitchin Hertfordshire SG5 4EY
Telephone:	07949 611 832 (primary contact) 07540 109 096 (secondary contact)
E-mail:	info@shinecharity.org
Web:	www.shinecharity.org
Trustees:	Vineet Bhatnagar (Chair) Siân Elizabeth Bhatnagar (Secretary) Richard Mumba
Staff:	None
Bank:	HSBC 7 West Nile Street Glasgow G1 2RQ

There were no changes to the Board during the reporting period.

This Annual Report was approved by the Board of Trustees on **30th March 2026** and signed on its behalf by:



Vineet Bhatnagar
Chair & Founder
30 March 2026

SHINE – WHO WE ARE AND WHAT WE DO

Registration, structure and governance

Shine is an international educational charity that was registered with the Charity Commission of England & Wales in February 2007. Shine works exclusively in Africa. Its governing body is the Board of Trustees, currently consisting of three UK-based individuals. Shine's governing document is its constitution, which was adopted in May 2006 by the Board of Trustees prior to registration with the Charity Commission. Shine is a non-governmental, non-political and non-religious organisation.

Although Shine is based in England, it works exclusively in Africa. Currently, its work is being implemented specifically in Zambia through its subsidiary, Shine Zambia – a registered NGO in Zambia. Shine and Shine Zambia essentially share the same constitution, and the three current Trustees are also Trustees of Shine Zambia.

Shine has no UK staff. Its work is carried out by the Trustees and by volunteers, therefore administration costs are kept to a minimum. Funds raised by Shine in the UK are sent to Shine Zambia for use in its projects to tackle illiteracy.

Trustees

The Board of Trustees meets as and when necessary, but at least once per quarter, to review performance and to plan forthcoming activities. Day-to-day decisions are made by the Trustees, often in consultation with the Trustees of Shine Zambia and other advisors. All trustees give of their time freely. The names of the Trustees are listed above in the chapter *Administrative Information about the Charity*.

Regarding the appointment of new Trustees, existing Trustees identify possible new Trustees, taking into account the need for a range of skills and experience to be represented on the Board to ensure effective management. We also desire diversity within the group with regard to gender and ethnicity.

Chair

The Chair of Shine is Mr. Vineet Bhatnagar. Vineet is responsible for the day-to-day running of the charity and its local branch in Zambia, Shine Zambia. He is actively involved in the running of the school in Zambia along with his wife, Siân. By profession, Vineet is an IT consultant and his permanent residence is in the UK.

Our vision

Shine's vision is of a Zambia where every child can read and write. Its aim is to help alleviate poverty in Zambia by tackling one of its root causes - illiteracy - in the poorest areas by setting up schools specialising in providing free literacy education. The charity's target beneficiaries are poor and vulnerable children in urban shanty towns and rural areas, where poverty levels are high and literacy rates are low.

Our activities

Shine's primary function is to financially support its local branch, Shine Zambia, which conducts charitable activities for achieving our objectives. Shine is helping to educate underprivileged children in Lusaka, Zambia by providing free literacy education to children who were previously out of school and illiterate, and who are living in poverty. Shine set up its first Literacy Centre in January 2007 in a shanty town called Kalikiliki, an urban 'compound' on the outskirts of Lusaka. The school is called Shine Zambia Reading Academy and currently has an enrolment of around 180 orphans and vulnerable children from nearby townships.

An overview of our Literacy Centre, Shine Zambia Reading Academy

Soon after Shine was established in the UK and was registered in Zambia (as 'Shine Zambia'), we began our first Literacy Centre in a compound called Kalikiliki in the east of the capital, Lusaka. Kalikiliki has around 30,000 inhabitants and is one of the poorest compounds in Lusaka. Educational facilities in the compound are poor – there are no government schools and just a few 'community schools', which charge fees and generally have little resources and unqualified and inexperienced teachers.

Shine wanted to address the problem of illiteracy in Kalikiliki by starting a literacy school called Shine Zambia Reading Academy. The school started as a pilot project in January 2007 with just 30 children and two local teachers. It started in a room in someone's house in the community. Since then, it has grown significantly. The school now has its own premises on a 4-acre plot of land in the township, including a 4-classroom block, an administration block, library and separate water-borne toilets for pupils.

During the period of this report, there were around 180 pupils enrolled in the school with 10 full-time teachers and several auxiliary workers: an office administrator, a caretaker/landscaper, security guard and cooks to prepare food for the children every day. All our staff are from the local community and are paid a monthly living allowance by Shine.

The Academy offers a program which is not offered by other schools in Zambia. It is a two-year program, specialising in literacy. Children who enrol at Shine Zambia Reading Academy are completely illiterate or very poor at reading at the start. By the end of the program they achieve the level of literacy expected at Zambian Grade 4 level. This means we deliver 4 years' education within 2 years. Other points to note about the program:

- Pupils are between 8 and 12 years old when they enrol
- Pupils pay no fees whatsoever at the school and receive free exercise books
- Every child receives a meal at the school each day
- Each class has only 15-20 pupils – this allows us to provide a high quality of education
- Literacy makes up > 50% of the timetable. This includes teaching children how to 'sound out' letters and words in English using phonics, and lots of reading practice
- Pupils also learn Maths alongside literacy and, in Year 2 of the program, Science, Cinyanja (local language) and Social & Development Studies
- Our teachers have been trained in specialist literacy teaching by volunteer teachers and experts from the UK and the US, and also have local teaching qualifications
- After 2 years, pupils take their final exams at Shine. If they pass, they 'graduate' from the school. Shine then arranges places for them in nearby mainstream schools. They go directly into Grade 5 or 6, depending on their level. Pupils who do not pass stay at Shine until they are good enough to survive and thrive in a formal Zambian school

MESSAGE FROM THE CHAIR



Vineet Bhatnagar
Chair & Founder, **Shine**

2024/25 was a positive year for Shine as we continued the strong performance of our various literacy programmes in Zambia. The continuation of our Partner Schools and Rural Reading Programmes have allowed us to strengthen our model of having one central Literacy Centre and satellite literacy programmes, either based at the Centre or remotely.

Although the cost of living in Zambia continues to rise, adding financial pressure on the charity, we managed to increase income-generation through our sustainability projects. We also took the decision to close one of those projects, the pig farm, which was not performing as we had liked.

Despite the financial challenges, Shine is continuing to achieve its main aims. Our core purpose – teaching underprivileged children how to read – continued at our Literacy Centre in Zambia, with around 180 children enrolled in our programmes. These children received a free education from Shine as well as a free meal every day. This is what we have always set out to achieve.

Shine Zambia, our local entity, maintained its policy of raising funds locally through its various income streams – a rental property, a car park business within the boundary of the school's security fence and hiring of the school premises to churches at weekends.

During the course of the year, we achieved our aim of offering a high-quality literacy programme for the orphans and vulnerable children of Kalikiliki, Zambia. This is ultimately our aim – to share the gift of literacy with underprivileged children in Zambia.

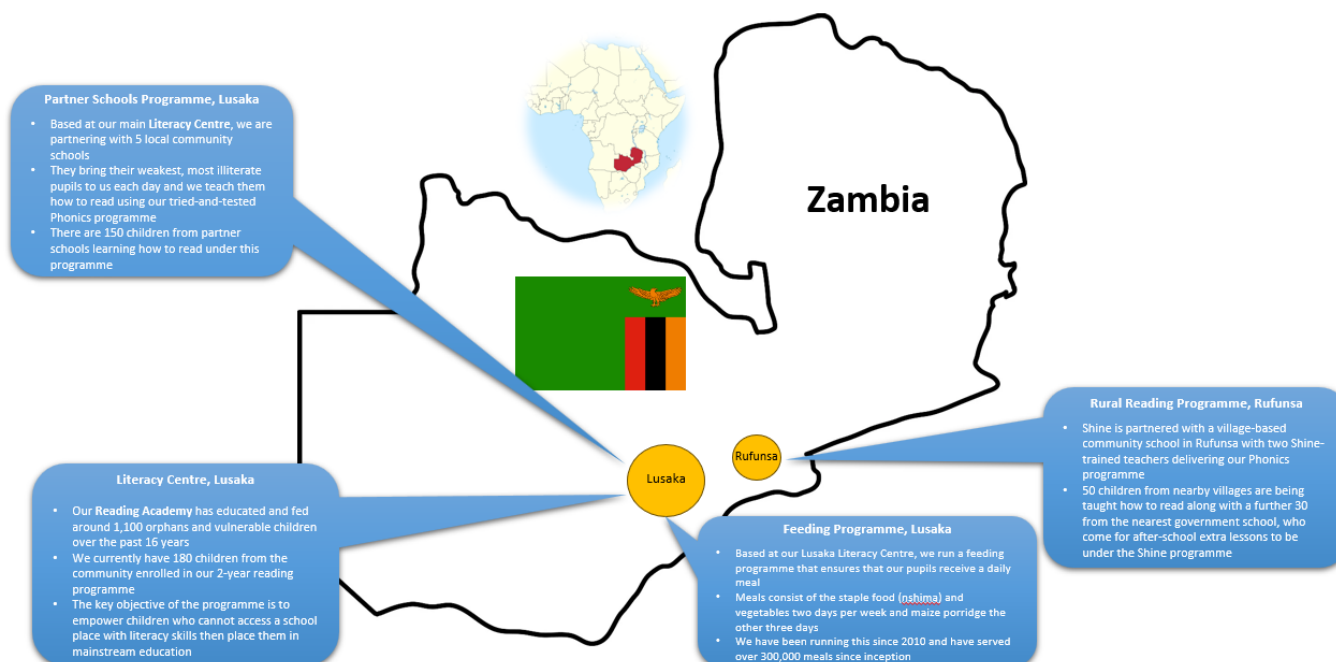
I would like to extend my thanks to everyone who have supported Shine, whether through donating money or materials, participating in fundraising events for us, offering their time or giving us their advice and moral support. Without the generosity of these individuals and organisations, we would not have enjoyed a year which will enable us to help empower many more vulnerable Zambian children.

Vineet Bhatnagar
Chair & Founder, **Shine**

ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Continued excellent performance of our four core literacy programmes in Zambia

Our four core literacy programmes in Zambia during this period are shown below:



All four programmes performed excellently during this period, with over 400 beneficiaries enrolled in our literacy initiatives:

- Literacy Centre, Lusaka:** this is our main programme in Zambia and had 180 pupils enrolled during the period. Our pass rate at the end of 2024 was over 90%, which it has been consistently for many years
- Partner Schools Programme, Lusaka:** based at our main Literacy Centre, pupils from five nearby community schools are brought to our Centre (once our main pupils have gone home) to learn how to read for an hour per day. This has proved hugely successful in improving those pupils, as attested by their teachers, and is helping to build capacity in the local schools since the local teachers are also attending our classes
- Feeding Programme, Lusaka:** based at our main Literacy Centre, our feeding programme is essential for maintaining a high attendance rate. Over 300,000 free meals were served during the period
- Rural Reading Programme, Rufunsa:** In the rural area of Rufunsa, Shine has trained two local teachers to deliver our reading programme to around 100 village children. Parents and guardians from the villages are extremely happy and thankful to Shine as they have seen a marked improvement in their children's literacy skills

Closure of pig farm sustainability project

In 2018, Shine set up a pig farm on land in Rufunsa (60km east of Lusaka) given to us by the local tribal Chief. A pig pen was constructed using a grant awarded by Lions Club Norway and we raised funds to purchase initial livestock.

Why the pig farm was set up

Shine charges no fees for its core charitable activities i.e. teaching children how to read and write. Funds to meet running costs are primarily generated through donations from well-wishers. However, the cost of running our charitable programs is high and the cost of materials is constantly increasing.

Shine aims to eventually make its Literacy Centre and various literacy programmes fully or mostly self-sustaining (i.e. a significant proportion of the running costs covered by income-generating activities). This will free up vital funds which can be diverted to expanding our literacy programmes and reach even more illiterate Zambian children.

Currently, around 40% of our running costs are covered by small-scale, local income-generating activities:

- Renting of our classrooms to churches at weekends
- Running a fee-paying car park at the school
- Rental income received from a few small flats based at our Literacy Centre in Lusaka

The above activities have been valuable but have proved insufficient on their own to propel us towards full sustainability. It is for this reason that Shine decided to establish a pig farm, recognising that the pig farming business can be lucrative and can therefore be a key part of Shine Zambia's sustainability plan.

Closing the farm

After careful consideration by the Board, we decided to close the pig farm in December 2024, after a difficult couple of years where the cost of pig feed continued to rise (affected terribly by an unexpected drought), along with other running costs, while income through sales did not rise in line with the costs.

This made it no longer feasible to continue. Accordingly, in January 2025, our full inventory of pigs were sold. The pig pen infrastructure remains intact, and Shine may utilise the structures at some point in the future. E.g. if funds allow, they could be converted to classrooms, which would allow us to set up a small Literacy Centre in Rufunsa.

Continued support for vulnerable and traumatised children through our Mental Health Programme

In February 2024, Shine launched a Mental Health Awareness programme aimed at supporting Shine pupils, mainly girls enrolled at our Literacy Centre, with their mental well-being. It targeted a subset of our enrolled pupils and, in particular, those who have suffered difficult circumstances during their upbringing.

Sadly, traumatic experiences caused by poverty and HIV/AIDS are commonplace in poorer parts of Zambia and this has a huge impact on the mental health of our young learners.



We addressed crucial topics such as: using daily positive affirmations to support our self-esteem, setting boundaries, learning to trust ourselves, and being in control of our emotions. We focused very much on feeding their young minds with positivity, whilst also discussing the importance of discussing feelings openly with trusted people.

We also uncovered the harsh realities that many children face, including physical and verbal abuse, and living with cruel guardians. These revelations have underscored the importance of Shine's work and the need for continued support and intervention.

The programme continued in 2024/25, with many case studies showing how Shine pupils have been positively impacted and empowered by the programme.

Case studies

Victoria Musukwa

Aged 13, Victoria's life has been marked by profound loss and instability. She lost her father when she was just a baby, leaving her mother to raise her alone. Five years later, tragedy struck again when her mother passed away, plunging Victoria into deeper uncertainty. She then went to live with her grandmother, who provided her with care and stability for a few more years. Unfortunately, her grandmother also died, leaving Victoria in the care of her elder sister. Her sister, a housewife, and her husband struggled financially, making it impossible to pay for Victoria's school fees. As a result, Victoria had to drop out of school. Despite these hardships, Victoria has shown remarkable resilience. While Victoria's resilience was evident before the program, Shine's mental health programme played a crucial role in helping her channel that resilience in positive ways. The program offered her a structured environment to develop new coping strategies and acquire practical skills that could open up opportunities for a better future. Victoria reported feeling more hopeful and prepared to face her challenges, a significant outcome given her difficult circumstances.

Anna Sakala

At just 12 years old, Anna has faced more hardships than many experience in a lifetime. She lost her mother when she was very young, a loss that changed the course of her life dramatically. Her late mother had cared for her with love and attention, but after her death, Anna was left in the care of her stepmother. The treatment she receives now is starkly different from the nurturing environment her mother provided. Anna lacks access to good food and clothes and often faces mistreatment. There are times when she goes to school with bruises, a visible sign of the struggles she endures at home. Despite these challenges, Anna remains determined to get an education. Her dream is to build a better life for herself and her younger siblings. The Shine mental health program has been a lifeline for Anna, giving her not only emotional support but also practical skills in sewing. This new skill has empowered her with the means to earn money and support herself, offering a glimpse of hope and independence.

Future plans

Our short to medium term goals are as follows:

- to expand the Partner School model by partnering with more schools in Lusaka other areas
- to increase local income from our income-generating ventures, to reduce the reliance on donations
- to set up one new remote literacy programme ('Literacy Hub') in the next year
- to set up at least 3 more Literacy Hubs in Zambia over the next 5 years (these Hubs do not involve building infrastructure, but sending trained Shine volunteers into communities to improve literacy rates)
- to generate more funding through grants, both in the UK and in Zambia, to allow us to establish programmes in other areas of Zambia
- to further promote and increase awareness of our work and achievements in the community, through local, social, printed and broadcast media, as well as our own website and printed publications
- Longer term: to set up a Community Resource Centre in Rufunsa that will serve as a base for a number of literacy programmes targeting rural communities

FINANCIAL SUMMARY

Independent Examiner's Report to the Trustees of Shine

I report on the accounts of the charity for the year ended 31 May 2025 which are set out on pages 15 to 19.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



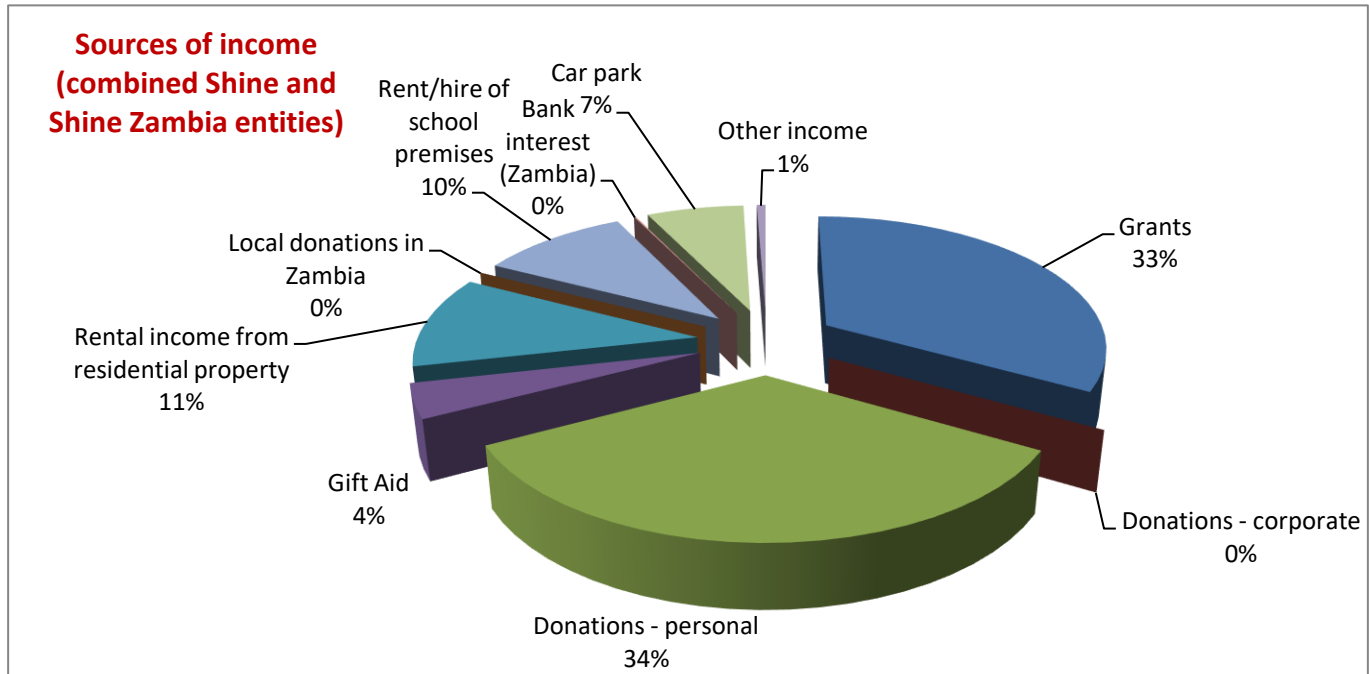
Patricia K Kalota
Suite 2 Bungano Suites,
Lubu Road, Longacres,
Lusaka, ZAMBIA
30/03/2026

Income

Shine (combined UK and Zambia entities) recorded a total income of **£33,817** during the period of this report. This amount was made up of **£24,009** from the UK and **£9,809** from Zambia. The majority of these funds came from donations and grants to Shine (UK).

Some key figures:

- 34% (£11,473) of the total income came from donations from individuals
- 33% (£11,150) of the total income came from grants



Key figures:

Total income (UK and Zambia): £33,817

Income from Gift Aid in UK: £1,386

Income from UK donations: £11,473

Income from grants: £11,150

Locally-generated income in Zambia

The following sources make up the income generated locally by our Zambian entity, Shine Zambia:

Income type	Amount (GBP)
Rental property net income	3,738
Hire of School Premises	3,381
Bank interest	40
Car park net income	2,215
Pig farm net income	233
Other income	202
Total	9,808

An additional £832 has been recorded as foreign exchange gain in our Financial Statements due to the change in value over the period of the local currency in Zambia, the Kwacha.

Expenditure

Shine spent a total of **£25,378** during the year in both the UK and Zambia. Our expenditure can be separated into money spent to support the UK charity and money spent in Zambia to run our programmes. The former is represented only by the administration costs shown in (1) below.

Local operating expenditure by Shine Zambia can be categorised as: (2) administration costs for Shine Zambia; (3) operational costs, which includes running costs for our literacy programmes as well as other related activities in furtherance of our objectives. A total of £19,300 was transferred from Shine to Shine Zambia in support of our programmes in Zambia. This is considered an internal group transfer therefore not detailed below as an operational expense. The table below provides a high-level breakdown of our operational expenditure, showing the split between the above categories (excluding internal transfers from Shine to Shine Zambia):

Combined Expenditure – Shine and Shine Zambia

Type	Amount (GBP)	%	Notes
1. Shine administration costs	223	1%	Administration costs in UK (bank charges)
2. Shine Zambia administration costs	798	3%	Administration costs in Zambia, consisting of bank charges, money transfer charges and tax payments
3. Shine Zambia operational costs	24,358	96%	Total cost of running our literacy programmes in Zambia and related activities
	25,378		

(1) Shine administrative expenses

Shine incurred administrative expenses of **£223** during the period. The breakdown of this figure is as follows:

Type	Amount (GBP)	%	Notes
Bank charges	223	100%	Bank charges for maintaining the account and transferring funds to Zambia
	223		

(2) Shine Zambia administrative expenses

Shine Zambia incurred administrative expenses of **£798** during the period, consisting of bank charges for our local bank account in Zambia and accounting fees.

Type	Amount (GBP)	%	Notes
Bank charges	266	33%	Monthly charges for maintaining our Absa bank account
Money transfer charges	5	1%	Charges for sending money to rural areas where we run a literacy programme
Tax payments	193	24%	Tax payments for locally-generated income
Accounting fees	333	42%	Accounting and audit fees for Shine Zambia
	577		

(3) Running costs for our Literacy Centre, Shine Zambia Reading Academy, and other programmes

The total cost of running the Shine Zambia Reading Academy literacy centre plus other literacy and feeding programmes was **£24,358**.

This funds for this amount were sourced from (1) funds transferred from Shine UK, (2) locally-generated income, and (3) funds in the Shine Zambia bank account prior to the start of the period.

Type of Expenditure	Amount (GBP)	%
Shine admin costs	223	1%
Shine Zambia admin costs	798	3%
Literacy Centre:		
Office Resources	115	0%
Utilities	331	1%
Landscaping	17	0%
Transport	349	1%
Miscellaneous	65	0%
Staff allowances	16,122	64%
Teaching and learning aids	199	1%
Maintenance	203	1%
Hygiene and sanitation	207	1%
Staff meals	1,698	7%
Phone	118	0%
Subscriptions & fees	65	0%
Pupil sponsorship	49	0%
Christmas meal for pupils	90	
Insurance	129	1%
Security	12	0%
Internet	7	0%
Staff medical allowance	218	1%
Printing & photocopying	186	1%
Pupil feeding programme:		
Pupil feeding programme, Shine Zambia Reading Academy	3,568	
Other literacy programmes:		
Rural reading programme, Rufunsa	607	
Total	25,378	

Reserves policy

Shine's policy on reserves targets a general reserves amount that is sufficient to cover at least three months net running costs for the school in Zambia (less locally-generated income), which is around £6,500.

Restricted and unrestricted funds

Unrestricted funds are funds that are not designated to be used for a specific purpose and may be used at the discretion of the Board of Trustees for any purpose that is in furtherance of Shine's constitutional objectives. Restricted funds are those that are tied to a particular purpose, as specified by a donor or as identified at the time of a particular appeal. At the end of the period Shine had no restricted funds.

FINANCIAL STATEMENTS

Consolidated statement of financial activities

All amounts are in pounds sterling.

	Notes	Shine	Shine Zambia	Group
Income	2	24,009	9,808	33,817
<i>Income received by Shine</i>		24,009	-	24,009
<i>Income received by Shine Zambia</i>		-	9,808	9,808
Operating Expenses		(223)	(24,323)	(24,546)
Operating Expenses - Zambia	3	-	(25,155)	(25,155)
Operating Expenses - UK	4	(223)	-	(223)
Other gains/losses				
<i>Foreign exchange gain/(loss)</i>		-	832	832
Depreciation		-	(3,050)	(3,050)
<i>Land</i>		-	-	-
<i>Buildings</i>		-	(2,860)	(2,860)
<i>Furniture</i>		-	(191)	(191)
Transfers				
<i>UK funds transferred to Zambia – recognised as income for Shine Zambia</i>		(19,300)	19,300	-
Net Income		4,486	1,734	6,220

The notes included below form part of these accounts.

Balance sheet

	Notes	Shine	Shine Zambia	TOTAL
Fixed Assets	5			
<i>Land</i>		0	6,042	6,042
<i>Furniture</i>		0	1,715	1,715
<i>Buildings - school</i>		0	76,278	76,278
<i>Buildings - pig farm</i>		0	15,348	15,348
<i>Buildings - residential property</i>		0	48,506	48,506
Total Fixed Assets		0	147,888	147,888
Current Assets				
<i>Cash at bank and in hand</i>		6,219	2,477	8,696
<i>Debtors/loans receivable</i>	6	0	1,101	1,101
Total Current Assets		6,219	3,578	9,797
Current Liabilities				
Creditors falling due within one year		0	0	0
Creditors falling due after more than one year				
<i>Long-term liability - loan payable for purchase of residential property</i>		0	26,303	26,303
Total Current Liabilities		0	26,303	26,303
Total Assets Less Current Liabilities		6,219	125,163	131,382
Funds of the Charity				
<i>Unrestricted funds</i>		6,219	125,163	131,382
<i>Restricted income funds</i>			0	0
Total Charity Funds		6,219	125,163	131,382

Approved by the Board of Trustees on 30th March 2026 and signed on its behalf by:



Chair & Founder

30 March 2026

The notes included below form part of these accounts.

Notes to the accounts

1. Accounting policies

Basis of preparation:

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

The Statement of Financial Activities (SOFA) and Balance Sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

2. Income

Income raised by Shine (UK):

The UK income was received from the following sources:

Income Type	Description	Amount (GBP)	% of UK Total
Donations (personal)	Donations from monthly and adhoc donors	11,473	48%
Grants	Grants given for specific purposes	11,150	46%
Gift Aid	Amount of tax re-claimed from HMRC	1,386	6%
		24,009	

Income raised by Shine Zambia:

Shine Zambia income was received from the following sources, excluding the £19,300 provided by Shine (which is considered an internal transfer):

Income type	Amount (GBP)
Rental property net income	3,738
Hire of School Premises	3,381
Bank interest	40
Car park net income	2,215
Pig farm net income	233
Other income	202
Total	9,809

3. Operating expenses – Zambia

The operating costs of £25,155 is categorised as follows:

- Running cost of our literacy school plus other related activities - this includes costs associated with running the Shine Zambia Reading Academy school: allowances for the volunteer or casual staff working at the school, running costs of the feeding program, teaching and learning aids, travel costs, hygiene and sanitation, electricity and water

- Administrative costs – this comprises the bank charges incurred for the bank account in Zambia as well as money transfer and tax payments

Expenditure can be broken down as follows:

Cost type	Amount (GBP)	%
Literacy Centre running costs	20,183	80%
Pupil feeding programme	3,568	14%
Rural reading programme (Literacy Hub, Rufunsa)	607	3%
Administration	798	3%
Total	25,155	

The Literacy Centre's running costs are broken down as follows:

School expense categories	Amount (GBP)	%
Office resources, stationery, IT equipment	115	1%
Utilities (electricity, water)	331	2%
Landscaping	17	0%
Travel, transportation	349	2%
Staff allowances	16,122	80%
Teaching and learning aids	199	1%
Maintenance	203	1%
Hygiene and sanitation	207	1%
Staff meals	1,698	8%
Phone	118	1%
Professional fees, subscriptions	65	0%
Pupil sponsorship	49	0%
Insurance	129	1%
Security	12	0%
Internet	7	0%
Other staff costs - medical allowance, training	218	1%
Printing & photocopying	186	1%
Christmas meal for pupils	90	0%
Miscellaneous expenses	65	0%
	20,183	

4. Operating expenses – UK

The UK operating expense figure of £234 is broken down as follows:

Type	Amount (GBP)	%	Notes
Bank charges	223	100%	Bank charges for maintaining the account and transferring funds to Zambia
	223		

5. Fixed assets

The following is the Charity's fixed assets for the period of the Report (all located in Zambia):

Description	Amount (GBP)
Land in Lusaka, Zambia	6,042
School buildings ⁱ	76,278
Pig farm building ⁱⁱ	15,348
School furniture ⁱⁱⁱ	1,715
Residential property in Lusaka, Zambia ^{iv}	48,506
	147,888

i. The calculation for 'School buildings' is last year's value minus 2% depreciation

ii. Pig farm infrastructure depreciated by 2% and nothing was spent on upgrading/adding to the infrastructure

iii. The existing furniture depreciated by 10% and £204 was spent on furniture for the school during the period

iv. The residential property purchased by Shine Zambia last year depreciated by 2%

The Charity has the following policy regarding depreciation of fixed assets:

- Land 0%
- Buildings 2%
- Furniture 10%

6. *Loans receivable*

A total debt amounting to £1,101 to Shine was recorded at the end of the period. This consists of outstanding short-term loans to staff at the school.

7. *Restricted funds*

As at 31 May 2025 there were no restricted funds for the charity.

SHINE

England & Wales - Charity number 1117954

Accounts



Annual Report
and Accounts
for the year
ended

May 31

2024

Shine

Sharing the gift of literacy with Africa's poorest children

The Trustees of Shine present their report and consolidated financial statements for the charity and its subsidiary Shine Zambia for the period ended 31st May 2024.

Shine is a charity registered with the Charity Commission for England and Wales under registration number 1117954.

Charitable objects

As stated in our Constitution, the objects for which Shine was established for the public benefit are:

- The advancement of education of children in Africa
- To meet the educational needs of children and young people in deprived, poverty-stricken communities in Africa with teaching in literacy and numeracy, where access to education is limited
- To provide an opportunity to these children to learn how to read and write, where their needs have not been met by the local education system
- To provide education to children in state or community schools who are unable to read or write
- To reduce the rate of child illiteracy in poor communities in Africa
- To give illiterate children and young people in Africa the opportunity to develop a sense of value, self-worth and hope for the future, through the provision of literacy skills so that they may go on to become educated and contribute to their community
- To provide these opportunities without distinction of gender, race, religion or physical ability
- To work together with other organisations and community groups in a common effort to advance the above objects

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Focus of this Annual Report

The period from 01 June 2023 to 31 May 2024 constitutes the focus of this Annual Report. The Report covers the charity's operations during the period. It also presents a Financial Report outlining our financial position at the end of the period. The operations of the charity are primarily focused on running our Literacy Centre in Zambia, *Shine Zambia Reading Academy*, as well as other activities related to the provision of literacy skills in Zambia.

In summary, the key activities and milestones during the period are as follows:

- Continued excellent performance of our four core literacy programmes in Zambia
- President of Zambia visits Shine
- Shine partners with the Zambian government to provide water for the local community
- Shine launches a Mental Health Programme for our underprivileged pupils

ADMINISTRATIVE INFORMATION ABOUT THE CHARITY

Name of charity:	Shine
Charity registration number:	1117954
Registered office:	46 Heathcliff Avenue Stotfold Hitchin Hertfordshire SG5 4EY
Telephone:	07949 611 832 (primary contact) 07540 109 096 (secondary contact)
E-mail:	info@shinecharity.org
Web:	www.shinecharity.org
Trustees:	Vineet Bhatnagar (Chair) Siân Elizabeth Bhatnagar (Secretary) Richard Mumba
Staff:	None
Bank:	HSBC 7 West Nile Street Glasgow G1 2RQ

There were no changes to the Board during the reporting period.

This Annual Report was approved by the Board of Trustees on **23rd March 2025** and signed on its behalf by:



Vineet Bhatnagar
Chair & Founder
23 March 2025

SHINE – WHO WE ARE AND WHAT WE DO

Registration, structure and governance

Shine is an international educational charity that was registered with the Charity Commission of England & Wales in February 2007. Shine works exclusively in Africa. Its governing body is the Board of Trustees, currently consisting of three UK-based individuals. Shine's governing document is its constitution, which was adopted in May 2006 by the Board of Trustees prior to registration with the Charity Commission. Shine is a non-governmental, non-political and non-religious organisation.

Although Shine is based in England, it works exclusively in Africa. Currently, its work is being implemented specifically in Zambia through its subsidiary, Shine Zambia – a registered NGO in Zambia. Shine and Shine Zambia essentially share the same constitution, and the three current Trustees are also Trustees of Shine Zambia.

Shine has no UK staff. Its work is carried out by the Trustees and by volunteers, therefore administration costs are kept to a minimum. Funds raised by Shine in the UK are sent to Shine Zambia for use in its projects to tackle illiteracy.

Trustees

The Board of Trustees meets as and when necessary, but at least once per quarter, to review performance and to plan forthcoming activities. Day-to-day decisions are made by the Trustees, often in consultation with the Trustees of Shine Zambia and other advisors. All trustees give of their time freely. The names of the Trustees are listed above in the chapter *Administrative Information about the Charity*.

Regarding the appointment of new Trustees, existing Trustees identify possible new Trustees, taking into account the need for a range of skills and experience to be represented on the Board to ensure effective management. We also desire diversity within the group with regard to gender and ethnicity.

Chair

The Chair of Shine is Mr. Vineet Bhatnagar. Vineet is responsible for the day-to-day running of the charity and its local branch in Zambia, Shine Zambia. He is actively involved in the running of the school in Zambia along with his wife, Siân. By profession, Vineet is an IT consultant and his permanent residence is in the UK.

Our vision

Shine's vision is of a Zambia where every child can read and write. Its aim is to help alleviate poverty in Zambia by tackling one of its root causes - illiteracy - in the poorest areas by setting up schools specialising in providing free literacy education. The charity's target beneficiaries are poor and vulnerable children in urban shanty towns and rural areas, where poverty levels are high and literacy rates are low.

Our activities

Shine's primary function is to financially support its local branch, Shine Zambia, which conducts charitable activities for achieving our objectives. Shine is helping to educate underprivileged children in Lusaka, Zambia by providing free literacy education to children who were previously out of school and illiterate, and who are living in poverty. Shine set up its first Literacy Centre in January 2007 in a shanty town called Kalikiliki, an urban 'compound' on the outskirts of Lusaka. The school is called Shine Zambia Reading Academy and currently has an enrolment of around 180 orphans and vulnerable children from nearby townships.

An overview of our Literacy Centre, Shine Zambia Reading Academy

Soon after Shine was established in the UK and was registered in Zambia (as 'Shine Zambia'), we began our first Literacy Centre in a compound called Kalikiliki in the east of the capital, Lusaka. Kalikiliki has around 30,000 inhabitants and is one of the poorest compounds in Lusaka. Educational facilities in the compound are poor – there are no government schools and just a few 'community schools', which charge fees and generally have little resources and unqualified and inexperienced teachers.

Shine wanted to address the problem of illiteracy in Kalikiliki by starting a literacy school called Shine Zambia Reading Academy. The school started as a pilot project in January 2007 with just 30 children and two local teachers. It started in a room in someone's house in the community. Since then, it has grown significantly. The school now has its own premises on a 4-acre plot of land in the township, including a 4-classroom block, an administration block, library and separate water-borne toilets for pupils.

During the period of this report, there were around 180 pupils enrolled in the school with 10 full-time teachers and several auxiliary workers: an office administrator, a caretaker/landscaper, security guard and cooks to prepare food for the children every day. All our staff are from the local community and are paid a monthly living allowance by Shine.

The Academy offers a program which is not offered by other schools in Zambia. It is a two-year program, specialising in literacy. Children who enrol at Shine Zambia Reading Academy are completely illiterate or very poor at reading at the start. By the end of the program they achieve the level of literacy expected at Zambian Grade 4 level. This means we deliver 4 years' education within 2 years. Other points to note about the program:

- Pupils are between 8 and 12 years old when they enrol
- Pupils pay no fees whatsoever at the school and receive free exercise books
- Every child receives a meal at the school each day
- Each class has only 15-20 pupils – this allows us to provide a high quality of education
- Literacy makes up > 50% of the timetable. This includes teaching children how to 'sound out' letters and words in English using phonics, and lots of reading practice
- Pupils also learn Maths alongside literacy and, in Year 2 of the program, Science, Cinyanja (local language) and Social & Development Studies
- Our teachers have been trained in specialist literacy teaching by volunteer teachers and experts from the UK and the US, and also have local teaching qualifications
- After 2 years, pupils take their final exams at Shine. If they pass, they 'graduate' from the school. Shine then arranges places for them in nearby mainstream schools. They go directly into Grade 5 or 6, depending on their level. Pupils who do not pass stay at Shine until they are good enough to survive and thrive in a formal Zambian school

MESSAGE FROM THE CHAIR



Vineet Bhatnagar
Chair & Founder, **Shine**

2023/24 was a positive year for Shine as we continued the strong performance of our various literacy programmes in Zambia. The launch of our Partner Schools and Rural Reading Programmes in 2022/23 allowed us to reach our beneficiaries in new ways, including bringing literacy to the rural village setting in Eastern Zambia. This continued in 23/24 with remarkable pupil improvements in all our literacy programmes.

Although the cost of living in Zambia continues to rise, adding financial pressure on the charity, we managed to reduce our running costs in some areas through more efficient spending.

Despite the financial challenges, Shine is continuing to achieve its main aims. Our core purpose – teaching underprivileged children how to read – continued at our Literacy Centre in Zambia, with around 180 children enrolled in our programmes. These children received a free education from Shine as well as a free meal every day. This is what we have always set out to achieve.

Shine Zambia, our local entity, maintained its policy of raising funds locally through its various income streams – a rental property, a car park business within the boundary of the school's security fence and hiring of the school premises to churches at weekends.

During the course of the year, we achieved our aim of offering a high-quality literacy programme for the orphans and vulnerable children of Kalikiliki, Zambia. This is ultimately our aim – to share the gift of literacy with underprivileged children in Zambia.

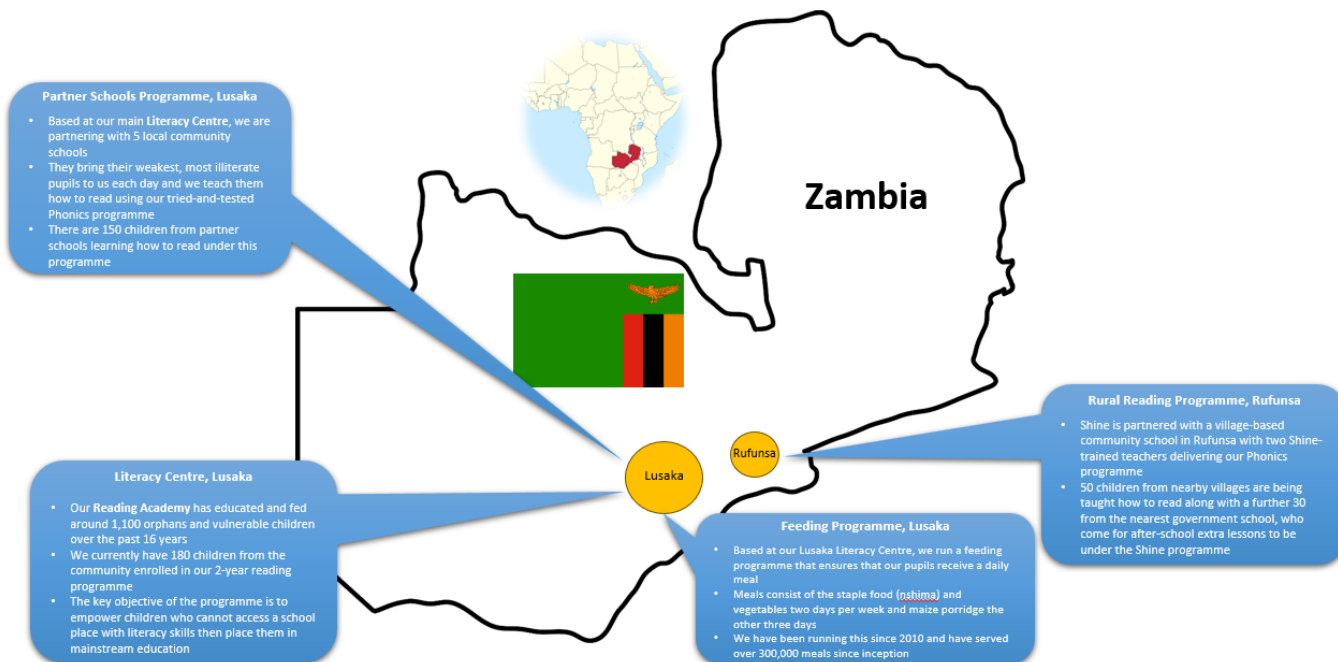
I would like to extend my thanks to everyone who have supported Shine, whether through donating money or materials, participating in fundraising events for us, offering their time or giving us their advice and moral support. Without the generosity of these individuals and organisations, we would not have enjoyed a year which will enable us to help empower many more vulnerable Zambian children.

Vineet Bhatnagar
Chair & Founder, **Shine**

ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Continued excellent performance of our four core literacy programmes in Zambia

Our four core literacy programmes in Zambia during this period are shown below:



All four programmes performed excellently during this period, with over 400 beneficiaries enrolled in our literacy initiatives:

- Literacy Centre, Lusaka:** this is our main programme in Zambia and had 180 pupils enrolled during the period. Our pass rate at the end of 2023 was over 90%, which it has been consistently for many years
- Partner Schools Programme, Lusaka:** based at our main Literacy Centre, pupils from five nearby community schools are brought to our Centre (once our main pupils have gone home) to learn how to read for an hour per day. This has proved hugely successful in improving those pupils, as attested by their teachers, and is helping to build capacity in the local schools since the local teachers are attending our classes too
- Feeding Programme, Lusaka:** based at our main Literacy Centre, our feeding programme is essential for maintaining a high attendance rate. Over 300,000 free meals were served during the period
- Rural Reading Programme, Rufunsa:** In the rural area of Rufunsa, Shine has trained two local teachers to deliver our reading programme to around 80 village children. Parents and guardians from the villages are extremely happy and thankful to Shine as they have seen a marked improvement in their children's literacy skills

President of Zambia visits Shine

On 31st August 2023, Shine's Literacy Centre in Lusaka was paid a visit by the President of Zambia, His Excellency Mr. Hakainde Hichilema.

The main purpose of the visit was to sink a borehole at our Literacy Centre in Lusaka, which will provide a water access point for the local community. This was facilitated through the Minister of Water and Sanitation, Honourable Mike Mposha MP.

It was a momentous occasion marked by great enthusiasm and community spirit. The President's visit generated a sense of pride and solidarity among Shine's pupils, staff and board members, highlighting the importance of partnerships for positive change. The generous donation of a borehole signifies a long-term commitment to improving the lives of the local residents and the Shine Zambia organisation. The President's presence at Shine served as a symbol of the government's support for initiatives that enhance the well-being of its citizens.

The event was also attended by local dignitaries and community leaders who expressed their gratitude for this vital contribution to the community's infrastructure. We are humbled that the President chose to help the local community through Shine Zambia, and it highlights our long-standing role as a leader in the community.



Shine launches a Mental Health Programme for our underprivileged pupils

In February 2024, Shine launched a Mental Health Awareness programme aimed at supporting Shine pupils, mainly girls enrolled at our Literacy Centre, with their mental well-being. It targeted a subset of our enrolled pupils and, in particular, those who have suffered difficult circumstances during their upbringing.

Sadly, traumatic experiences caused by poverty and HIV/AIDS are commonplace in poorer parts of Zambia and this has a huge impact on the mental health of our young learners.



We addressed crucial topics such as: using daily positive affirmations to support our self-esteem, setting boundaries, learning to trust ourselves, and being in control of our emotions. We focused very much on feeding their young minds with positivity, whilst also discussing the importance of discussing feelings openly with trusted people.

We also uncovered the harsh realities that many children face, including physical and verbal abuse, and living with cruel guardians. These revelations have underscored the importance of Shine's work and the need for continued support and intervention.

We encouraged the development of tangible skills for these children. Our initiative to teach sewing skills (using a sewing machine donated by a well-wisher in the UK) has led to an exciting project: our girls have made door mats. This hands-on activity has boosted their confidence and creativity. We are proud of the progress our learners have made and look forward to seeing how these new skills will empower them in the future.

Future plans

Our short to medium term goals are as follows:

- to expand the Partner School model by partnering with more schools in Lusaka other areas
- to increase local income from our income-generating ventures, to reduce the reliance on donations
- to generate more funding through grants, both in the UK and in Zambia, to allow us to establish programmes in other areas of Zambia
- to set up a Community Resource Centre in Rufunsa that will serve as a base for a number of literacy programmes targeting rural communities
- to set up at least 3 more literacy programmes in Zambia over the next 5 years (these may not involve building infrastructure, but sending trained Shine volunteers into communities to improve literacy rates)
- to further promote and increase awareness of our work and achievements in the community, through local, social, printed and broadcast media, as well as our own website and printed publications

FINANCIAL SUMMARY

Independent Examiner's Report to the Trustees of Shine

I report on the accounts of the charity for the year ended 31 May 2024 which are set out on pages 14 to 18.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



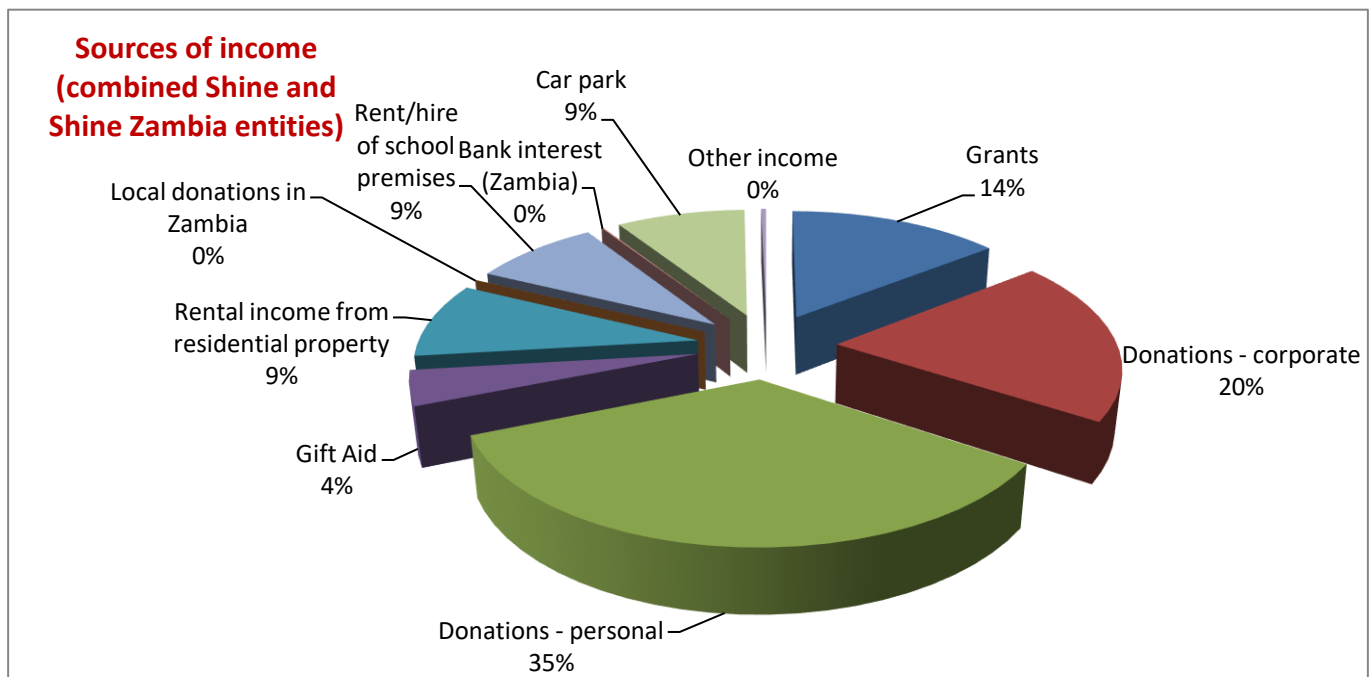
Patricia K Kalota
Suite 2 Bungano Suites,
Lubu Road, Longacres,
Lusaka, ZAMBIA
26/03/2025

Income

Shine (combined UK and Zambian entities) recorded a total income of **£27,442** during the period of this report. This amount was made up of **£22,862** from the UK and **£4,579** from Zambia. The majority of these funds came from donations to Shine (UK) - monthly donations, individual one-off donations and corporate donations - accounting for 75% of the UK income (£17,055).

Some other key points:

- 16% (£4,500) of the total income came from grants made to Shine
- 5% (£1,307) of the total income was raised through Gift Aid claims



Key figures:

Total income (UK and Zambia): £27,442

Income from Gift Aid in UK: £1,307

Income from UK donations: £22,862

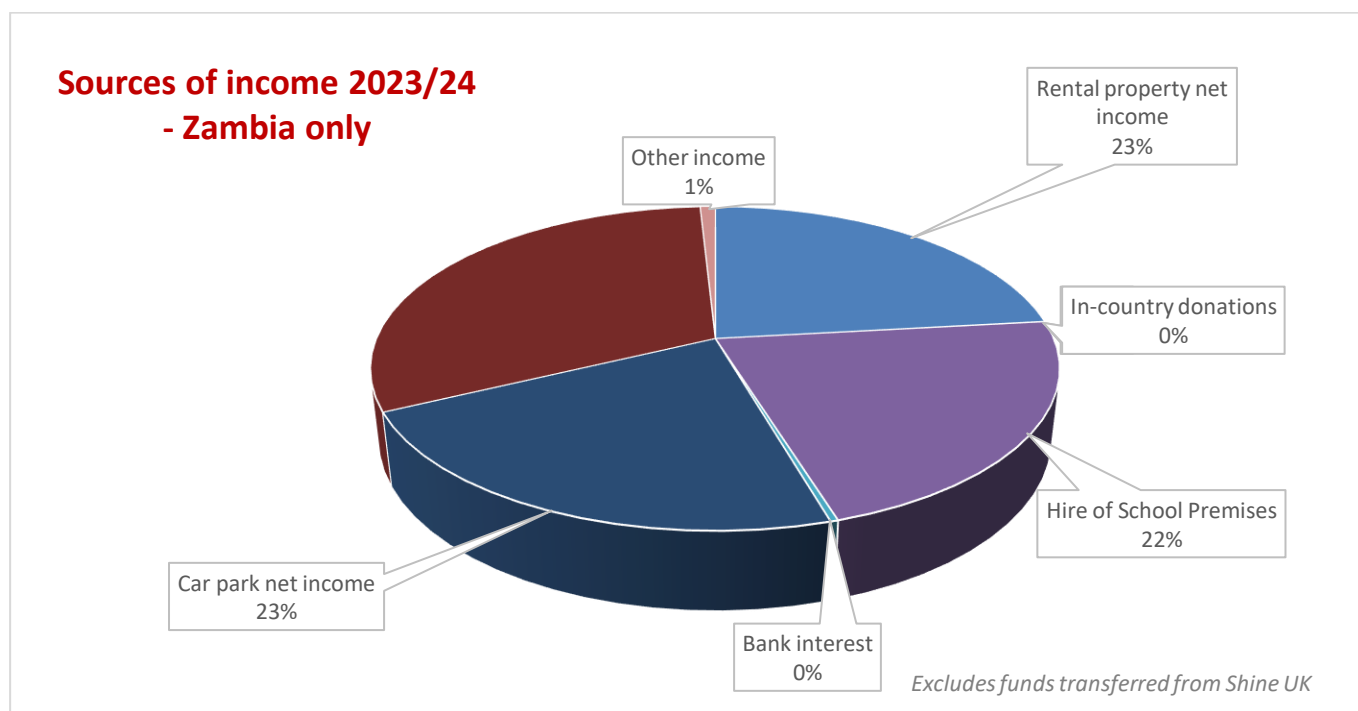
Income from grants: £4,500

Locally-generated income in Zambia

The following sources make up the income generated locally by our Zambian entity, Shine Zambia:

Income type	Amount (GBP)
Rental property net income	2,841
In-country donations	3
Hire of School Premises	2,686
Bank interest	37
Car park net income	2,736
Pig farm net income	(3,828)
Other income	104
Total	4,579

The chart below excludes the pig farm and is included to illustrate the effectiveness of the other sustainability initiatives:



An additional £3,452 has been recorded as foreign exchange gain in our Financial Statements due to the change in value over the period of the local currency in Zambia, the Kwacha.

Expenditure

Shine spent a total of **£30,909** during the year in both the UK and Zambia. Our expenditure can be separated into money spent to support the UK charity and money spent in Zambia to run our programmes. The former is represented only by the administration costs shown in (1) below.

Local operating expenditure by Shine Zambia can be categorised as: (2) administration costs for Shine Zambia; (3) operational costs, which includes running costs for our school as well as other related activities in furtherance of our

objectives (e.g. community outreach, other literacy programmes). A total of £23,800 was transferred from Shine to Shine Zambia in support of our programmes in Zambia. This is considered an internal group transfer therefore not detailed below as an operational expense. The table below provides a high-level breakdown of our operational expenditure, showing the split between the above categories (excluding internal transfers from Shine to Shine Zambia):

Combined Expenditure – Shine and Shine Zambia

Type	Amount (GBP)	%	Notes
1. Shine administration costs	252	1%	Administration costs in UK (bank charges)
2. Shine Zambia administration costs	577	2%	Administration costs in Zambia, consisting of bank charges, money transfer charges and tax payments
3. Shine Zambia operational costs	30,080	97%	Total cost of running our literacy programmes in Zambia and related activities
	30,909		

(1) Shine administrative expenses

Shine incurred administrative expenses of **£252** during the period. The breakdown of this figure is as follows:

Type	Amount (GBP)	%	Notes
Bank charges	252	100%	Bank charges for maintaining the account and transferring funds to Zambia
	252		

(2) Shine Zambia administrative expenses

Shine Zambia incurred administrative expenses of **£577** during the period, consisting of bank charges for our local bank account in Zambia and accounting fees.

Type	Amount (GBP)	%	Notes
Bank charges	327	57%	Monthly charges for maintaining our Absa bank account
Money transfer charges	47	8%	Charges for sending money to rural areas where we run a literacy programme
Withholding tax	204	35%	Tax payments for locally-generated income
	577		

(3) Running costs for our Literacy Centre, Shine Zambia Reading Academy, and other related activities

The total cost of running the Shine Zambia Reading Academy literacy school in Lusaka was **£30,080**.

This funds for this amount were sourced from (1) funds transferred from Shine UK, (2) locally-generated income, and (3) funds in the Shine Zambia bank account prior to the start of the period.

The key expenses in running the school were as follows:

Expenditure	Local currency (ZMW)	GBP	
Office resources, stationery, IT equipment	5,645	172	1%
Utilities (electricity, water)	16,376	499	2%
Landscaping	17,533	534	2%
Travel, transportation	51,139	1,558	5%
Pupil feeding programme	124,497	3,794	13%
Staff allowances	601,538	18,332	61%
Teaching and learning aids	52,972	1,614	5%
Maintenance	40,584	1,237	4%
Hygiene and sanitation	5,033	153	1%
Staff meals	30,656	934	3%
Phone	4,250	130	0%
Professional fees, subscriptions	800	24	0%
Pupil sponsorship	1,225	37	0%
Insurance	4,659	142	0%
Security	13,850	422	1%
Internet	2,680	82	0%
Other staff costs - medical allowance, training	4,134	126	0%
Printing & photocopying	8,876	270	1%
Clothing	600	18	0%
	987,047	30,080	

Reserves policy

Shine's policy on reserves targets a general reserves amount that is sufficient to cover at least three months net running costs for the school in Zambia (less locally-generated income), which is around £6,500.

Restricted and unrestricted funds

Unrestricted funds are funds that are not designated to be used for a specific purpose and may be used at the discretion of the Board of Trustees for any purpose that is in furtherance of Shine's constitutional objectives. Restricted funds are those that are tied to a particular purpose, as specified by a donor or as identified at the time of a particular appeal. At the end of the period Shine had no restricted funds.

FINANCIAL STATEMENTS

Consolidated statement of financial activities

All amounts are in pounds sterling.

	Notes	Shine	Shine Zambia	Group
Income	2	22,862	4,579	27,442
<i>Income received by Shine</i>		22,862	-	22,862
<i>Income received by Shine Zambia</i>		-	4,579	4,579
Operating Expenses		(252)	(34,110)	(34,361)
Operating Expenses - Zambia	3	-	(30,657)	(30,657)
Operating Expenses - UK	4	(252)	-	(252)
Other gains/losses				
<i>Foreign exchange loss</i>		-	(3,452)	(3,452)
Depreciation		-	(3,176)	(3,176)
<i>Land</i>		-	-	-
<i>Buildings</i>		-	(2,978)	(2,978)
<i>Furniture</i>		-	(198)	(198)
Transfers				
<i>UK funds transferred to Zambia – recognized as income for Shine Zambia</i>		(23,800)	23,800	-
Net Income		(1,189)	(8,907)	(10,096)

The notes included below form part of these accounts.

Balance sheet

	Notes	Shine	Shine Zambia	TOTAL
Fixed Assets	5			
<i>Land</i>		0	6,042	6,042
<i>Furniture</i>		0	1,989	1,989
<i>Buildings - school</i>		0	79,423	79,423
<i>Buildings - pig farm</i>		0	15,981	15,981
<i>Buildings - residential property</i>		0	50,506	50,506
Total Fixed Assets		0	153,941	153,941
Current Assets				
<i>Cash at bank and in hand</i>		1,733	2,718	4,451
<i>Debtors/loans receivable</i>	6	0	353	353
Total Current Assets		1,733	3,071	4,804
Current Liabilities				
Creditors falling due within one year		0	0	0
Creditors falling due after more than one year				
<i>Long-term liability - loan payable for purchase of residential property</i>		0	26,303	26,303
Total Current Liabilities		0	26,303	26,303
Total Assets Less Current Liabilities		1,733	130,709	132,442
Funds of the Charity				
<i>Unrestricted funds</i>		1,733	130,709	132,442
<i>Restricted income funds</i>			0	0
Total Charity Funds		1,733	130,709	132,442

Approved by the Board of Trustees on 23rd March 2025 and signed on its behalf by:



Chair & Founder

23 March 2025

The notes included below form part of these accounts.

Notes to the accounts

1. Accounting policies

Basis of preparation:

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

The Statement of Financial Activities (SOFA) and Balance Sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

2. Income

Income raised by Shine (UK):

The UK income was received from the following sources:

Income Type	Description	Amount (GBP)	% of UK Total
Donations (personal)	Donations from monthly and adhoc donors	10,855	47%
Donations (corporate)	Donations from corporate sponsors	6,200	27%
Grants	Grants given for specific purposes	4,500	20%
Gift Aid	Amount of tax re-claimed from HMRC	1,307	6%
		22,862	

Income raised by Shine Zambia:

Shine Zambia income was received from the following sources, excluding the £23,800 provided by Shine (which is considered an internal transfer):

Income type	Amount (GBP)
Rental property net income	2,841
In-country donations	3
Hire of School Premises	2,686
Bank interest	37
Car park net income	2,736
Pig farm net income	(3,828)
Other income	104
Total	4,579

3. Operating expenses – Zambia

The operating costs of £30,657 is categorised as follows:

- Running cost of our literacy school plus other related activities - this includes costs associated with running the Shine Zambia Reading Academy school: allowances for the volunteer or casual staff working at the school,

running costs of the feeding program, teaching and learning aids, travel costs, hygiene and sanitation, electricity and water

- Administrative costs – this comprises the bank charges incurred for the bank account in Zambia as well as money transfer and tax payments

Expenditure can be broken down as follows:

Cost type	Amount (GBP)	%
School running costs	30,080	98%
Administration	577	2%
Total	30,657	

The school running costs are broken down as follows:

Expenditure	GBP	
Office resources, stationery, IT equipment	172	1%
Utilities (electricity, water)	499	2%
Landscaping	534	2%
Travel, transportation	1,558	5%
Pupil feeding programme	3,794	13%
Staff allowances	18,332	61%
Teaching and learning aids	1,614	5%
Maintenance	1,237	4%
Hygiene and sanitation	153	1%
Staff meals	934	3%
Phone	130	0%
Professional fees, subscriptions	24	0%
Pupil sponsorship	37	0%
Insurance	142	0%
Security	422	1%
Internet	82	0%
Other staff costs - medical allowance, training	126	0%
Printing & photocopying	270	1%
Clothing	18	0%
	30,080	

4. Operating expenses – UK

The UK operating expense figure of £234 is broken down as follows:

Type	Amount (GBP)	%	Notes
Bank charges	252	100%	Bank charges for maintaining the account and transferring funds to Zambia
	252		

5. Fixed assets

The following is the Charity's fixed assets for the period of the Report (all located in Zambia):

Description	Amount (GBP)
Land in Lusaka, Zambia	6,042
School buildings ⁱ	79,423
Pig farm building ⁱⁱ	15,981
School furniture ⁱⁱⁱ	1,989
Residential property in Lusaka, Zambia ^{iv}	50,506
	153,941
	153,941

i. The calculation for 'School buildings' is last year's value minus 2% depreciation

ii. Pig farm infrastructure depreciated by 2% and nothing was spent on upgrading/adding to the infrastructure

iii. The existing furniture depreciated by 10% and £204 was spent on furniture for the school during the period

iv. The residential property purchased by Shine Zambia last year depreciated by 2%

The Charity has the following policy regarding depreciation of fixed assets:

- Land 0%
- Buildings 2%
- Furniture 10%

6. *Loans receivable*

A total debt amounting to £353 to Shine was recorded at the end of the period. This consists of outstanding short-term loans to staff at the school.

7. *Restricted funds*

As at 31 May 2024 there were no restricted funds for the charity.

SHINE

England & Wales - Charity number 1117954

Accounts



Annual Report
and Accounts
for the year
ended

May 31

2023

Shine

Sharing the gift of literacy with Africa's poorest children

The Trustees of Shine present their report and consolidated financial statements for the charity and its subsidiary Shine Zambia for the period ended 31st May 2023.

Shine is a charity registered with the Charity Commission for England and Wales under registration number 1117954.

Charitable objects

As stated in our Constitution, the objects for which Shine was established for the public benefit are:

- The advancement of education of children in Africa
- To meet the educational needs of children and young people in deprived, poverty-stricken communities in Africa with teaching in literacy and numeracy, where access to education is limited
- To provide an opportunity to these children to learn how to read and write, where their needs have not been met by the local education system
- To provide education to children in state or community schools who are unable to read or write
- To reduce the rate of child illiteracy in poor communities in Africa
- To give illiterate children and young people in Africa the opportunity to develop a sense of value, self-worth and hope for the future, through the provision of literacy skills so that they may go on to become educated and contribute to their community
- To provide these opportunities without distinction of gender, race, religion or physical ability
- To work together with other organisations and community groups in a common effort to advance the above objects

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Focus of this Annual Report

The period from 01 June 2022 to 31 May 2023 constitutes the focus of this Annual Report. The Report covers the charity's operations during the period. It also presents a Financial Report outlining our financial position at the end of the period. The operations of the charity are primarily focused on running our Literacy Centre in Zambia, *Shine Zambia Reading Academy*, as well as other activities related to the provision of literacy skills in Zambia.

In summary, the key activities and milestones during the period are as follows:

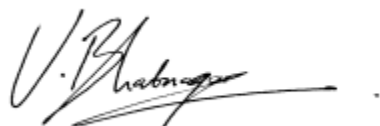
- Launch of two new initiatives: Partner Schools Programme and Rural Reading Programme
- Re-writing of our Phonics curriculum to create a more effective programme
- Visit to Zambia of our Founder
- Increased local exposure through meetings with prominent Zambian politicians

ADMINISTRATIVE INFORMATION ABOUT THE CHARITY

Name of charity:	Shine
Charity registration number:	1117954
Registered office:	46 Heathcliff Avenue Stotfold Hitchin Hertfordshire SG5 4EY
Telephone:	07949 611 832 (primary contact) 07540 109 096 (secondary contact)
E-mail:	info@shinecharity.org
Web:	www.shinecharity.org
Trustees:	Vineet Bhatnagar (Chair) Siân Elizabeth Bhatnagar (Secretary) Richard Mumba
Staff:	None
Bank:	HSBC 7 West Nile Street Glasgow G1 2RQ

There were no changes to the Board during the reporting period.

This Annual Report was approved by the Board of Trustees on **28th March 2024** and signed on its behalf by:



Vineet Bhatnagar
Chair & Founder
28 March 2024

SHINE – WHO WE ARE AND WHAT WE DO

Registration, structure and governance

Shine is an international educational charity that was registered with the Charity Commission of England & Wales in February 2007. Shine works exclusively in Africa. Its governing body is the Board of Trustees, currently consisting of three UK-based individuals. Shine's governing document is its constitution, which was adopted in May 2006 by the Board of Trustees prior to registration with the Charity Commission. Shine is a non-governmental, non-political and non-religious organisation.

Although Shine is based in England, it works exclusively in Africa. Currently, its work is being implemented specifically in Zambia through its subsidiary, Shine Zambia – a registered NGO in Zambia. Shine and Shine Zambia essentially share the same constitution, and the three current Trustees are also Trustees of Shine Zambia.

Shine has no UK staff. Its work is carried out by the Trustees and by volunteers, therefore administration costs are kept to a minimum. Funds raised by Shine in the UK are sent to Shine Zambia for use in its projects to tackle illiteracy.

Trustees

The Board of Trustees meets as and when necessary, but at least once per quarter, to review performance and to plan forthcoming activities. Day-to-day decisions are made by the Trustees, often in consultation with the Trustees of Shine Zambia and other advisors. All trustees give of their time freely. The names of the Trustees are listed above in the chapter *Administrative Information about the Charity*.

Regarding the appointment of new Trustees, existing Trustees identify possible new Trustees, taking into account the need for a range of skills and experience to be represented on the Board to ensure effective management. We also desire diversity within the group with regard to gender and ethnicity.

Chair

The Chair of Shine is Mr. Vineet Bhatnagar. Vineet is responsible for the day-to-day running of the charity and its local branch in Zambia, Shine Zambia. He is actively involved in the running of the school in Zambia along with his wife, Siân. By profession, Vineet is an IT consultant and his permanent residence is in the UK.

Our vision

Shine's vision is of a Zambia where every child can read and write. Its aim is to help alleviate poverty in Zambia by tackling one of its root causes - illiteracy - in the poorest areas by setting up schools specialising in providing free literacy education. The charity's target beneficiaries are poor and vulnerable children in urban shanty towns and rural areas, where poverty levels are high and literacy rates are low.

Our activities

Shine's primary function is to financially support its local branch, Shine Zambia, which conducts charitable activities for achieving our objectives. Shine is helping to educate underprivileged children in Lusaka, Zambia by providing free literacy education to children who were previously out of school and illiterate, and who are living in poverty. Shine set up its first Literacy Centre in January 2007 in a shanty town called Kalikiliki, an urban 'compound' on the outskirts of Lusaka. The school is called Shine Zambia Reading Academy and currently has an enrolment of around 170 orphans and vulnerable children from nearby townships.

An overview of our Literacy Centre, Shine Zambia Reading Academy

Soon after Shine was established in the UK and was registered in Zambia (as 'Shine Zambia'), we began our first Literacy Centre in a compound called Kalikiliki in the east of the capital, Lusaka. Kalikiliki has around 30,000 inhabitants and is one of the poorest compounds in Lusaka. Educational facilities in the compound are poor – there are no government schools and just a few 'community schools', which charge fees and generally have little resources and unqualified and inexperienced teachers.

Shine wanted to address the problem of illiteracy in Kalikiliki by starting a literacy school called Shine Zambia Reading Academy. The school started as a pilot project in January 2007 with just 30 children and two local teachers. It started in a room in someone's house in the community. Since then, it has grown significantly. The school now has its own premises on a 4-acre plot of land in the township, including a 4-classroom block, an administration block, library and separate water-borne toilets for pupils.

During the period of this report, there were around 170 pupils enrolled in the school with 10 full-time teachers and several auxiliary workers: an office administrator, a caretaker/landscaper, security guard and cooks to prepare food for the children every day. All our staff are from the local community and are paid a monthly living allowance by Shine.

The Academy offers a program which is not offered by other schools in Zambia. It is a two-year program, specialising in literacy. Children who enrol at Shine Zambia Reading Academy are completely illiterate or very poor at reading at the start. By the end of the program they achieve the level of literacy expected at Zambian Grade 4 level. This means we deliver 4 years' education within 2 years. Other points to note about the program:

- Pupils are between 8 and 12 years old when they enrol
- Pupils pay no fees whatsoever at the school and receive free exercise books
- Every child receives a meal at the school each day
- Each class has only 15-20 pupils – this allows us to provide a high quality of education
- Literacy makes up > 50% of the timetable. This includes teaching children how to 'sound out' letters and words in English using phonics, and lots of reading practice
- Pupils also learn Maths alongside literacy and, in Year 2 of the program, Science, Cinyanja (local language) and Social & Development Studies
- Although teachers are not government qualified, they have been trained in specialist literacy teaching by volunteer teachers and experts from the UK and the US
- After 2 years, pupils take their final exams at Shine. If they pass, they 'graduate' from the school. Shine then arranges places for them in nearby mainstream schools. They go directly into Grade 5 or 6, depending on their level. Pupils who do not pass stay at Shine until they are good enough to survive and thrive in a formal Zambian school

MESSAGE FROM THE CHAIR



2022/23 was an exciting year for Shine as we launched two new literacy programmes, breaking from our long-standing model of running our programme in a single Literacy Centre. The launch of our Partner Schools and Rural Reading Programmes allowed us to reach our beneficiaries in new ways, including bringing literacy to the rural village setting in Eastern Zambia.

Although the cost of living in Zambia continues to rise, adding financial pressure on the charity, we managed to reduce our running costs in some areas through more efficient spending.

Despite the financial challenges, Shine is continuing to achieve its main aims. Our core purpose – teaching underprivileged children how to read – continued at our Literacy Centre in Zambia, with around 170 children enrolled in our programmes. These children received a free education from Shine as well as a free meal every day. This is what we have always set out to achieve.

Shine Zambia, our local entity, maintained its policy of raising funds locally through its various income streams – a rental property, a car park business within the boundary of the school's security fence and hiring of the school premises to churches at weekends.

During the course of the year, we achieved our aim of offering a high-quality literacy programme for the orphans and vulnerable children of Kalikiliki, Zambia. This is ultimately our aim – to share the gift of literacy with underprivileged children in Zambia.

I would like to extend my thanks to everyone who have supported Shine, whether through donating money or materials, participating in fundraising events for us, offering their time or giving us their advice and moral support. Without the generosity of these individuals and organisations, we would not have enjoyed a year which will enable us to help empower many more vulnerable Zambian children.

Vineet Bhatnagar
Chair & Founder, **Shine**

ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Launch of our Partner Schools and Rural Reading Programmes

In January 2023, we launched two new literacy programmes: our Partner Schools and Rural Reading Programmes.

Partner Schools Programme

Following our pilot 'Literacy Hub' programme in 2022, we re-branded and slightly amended the model for 2023. While the Literacy Hub used two methods of reaching our beneficiaries – receiving pupils from other schools at our Literacy Centre and sending teachers to other schools to teach in their premises – the Partner Schools Programme focused on the former model.

Our experience is that sending our teachers to other schools in the community is not an effective way of delivering our literacy programme due to lack of infrastructure and lack of control over circumstances in the receiving school. We therefore focused on the former model, creating partnerships with five schools in the nearby communities (mainly community schools). All five partner schools are 'poor' in the sense that they lack resources and have an enrolment of children who are from poor or vulnerable backgrounds.

In November 2022, we invited representatives from eight schools to participate in a workshop in which we explained the programme and the benefits to their schools in (a) improving the literacy skills of their enrolled pupils and (b) upskilling the teachers who accompany their pupils each day. Five signed up and attended the sessions each day throughout 2023. By the end of the period covered by this report (which was half-way through the academic year), we were seeing significant progress among the pupils.

Rural Reading Programme

Towards the end of 2022, we partnered with a very small community school based near our Pig Farm (income-generating initiative) in Rufunsa, east of Lusaka. The meeting was fortuitous – while the Shine founder was visiting the Pig Farm in October 2022, a teacher from the nearby school decided to meet him and introduce herself. It led to a visit to her small, unique and delightful school called Bamcaf Trust Community School – a school with around 50 pupils set up by a lady called Pheobe who is passionate about helping children, established in an abandoned one-room building just about large enough to accommodate them.

We agreed with Pheobe that we would train her and a colleague at our Literacy Centre in Lusaka and provide her with the materials for our newly-rewritten phonics programme, so that she could incorporate literacy sessions in her school timetable. As an added bonus, Pheobe created a link with the nearest government school so that 30 of their pupils would walk to Bamcaf Trust after their lessons in order to attend extra literacy classes under the Shine programme.

By the end of the period covered by this report, the programme was proving to be a huge success and was very positively received by members of the villages surrounding the school.

Re-writing of our Phonics curriculum to create a more effective programme

The Shine literacy programme that has been delivered at our Literacy Centre since 2007 was written by our Founder many years ago. In 2021/2022 our UK trustees undertook the necessary work of reviewing and refreshing our curriculum and updating our materials and manuals. This was a massive task undertaken primarily by our trustee Sian Bhatnagar with the assistance of a number of UK-based volunteers, who used their teaching experience and expertise to produce a set of more than 100 Phonics lesson plans, printed books and laminated sheets.

Although this took many hundreds of hours of hard work carried out on a voluntary basis and at the trustees' own expense, it has proved to be a worthwhile exercise. So far the feedback from the local teachers in Zambia is that the new programme is significantly more effective than our previous one and that pupils are improving at a much faster rate. This is evidenced by the excellent reading assessment scores we have been seeing in 2023.

Visit to Zambia of our Founder

It was an important occasion for the Shine team in Zambia when the Shine Founder and his wife, Vineet and Sian Bhatnagar, visited the Literacy Centre in Lusaka in September/October 2022. It had been a number of years since the previous visit due to children, family life and personal circumstances. The visitors were greeted with songs and dances from the Shine Zambia pupils!

Much of the two week trip was spent in meetings with the local staff, observing the literacy programme in action and meeting with local board members and potential sponsors.

Increased local exposure through meetings with prominent Zambian politicians

During our Founder's visit, he was privileged to be able to hold meetings with two prominent Ministers in the Zambian government in order to promote Shine's work: the Minister of Water and Sanitation and the Minister of Lusaka Province. Both meetings were very productive and positive, with both Ministers very grateful for Shine's charitable work and interested in visiting our programmes.

Future plans

Our short to medium term goals are as follows:

- to expand the Partner School model by partnering with more schools in Lusaka other areas
- to make the pig farm profitable by the end of 2024 and to increase local income from our other ventures, to reduce the reliance on donations
- to generate more funding through grants, both in the UK and in Zambia, to allow us to establish programmes in other areas of Zambia
- to set up a Community Resource Centre in Rufunsa that will serve as a base for a number of literacy programmes targeting rural communities
- to use the above Centre to train local rural volunteers to deliver the Shine phonics programme, and then attach them to existing schools and/or invite learners to attend courses at our Centre
- to further promote and increase awareness of our work and achievements in the community, through local, social, printed and broadcast media, as well as our own website and printed publications

FINANCIAL SUMMARY

Independent Examiner's Report to the Trustees of Shine

I report on the accounts of the charity for the year ended 31 May 2023 which are set out on pages 13 to 17.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



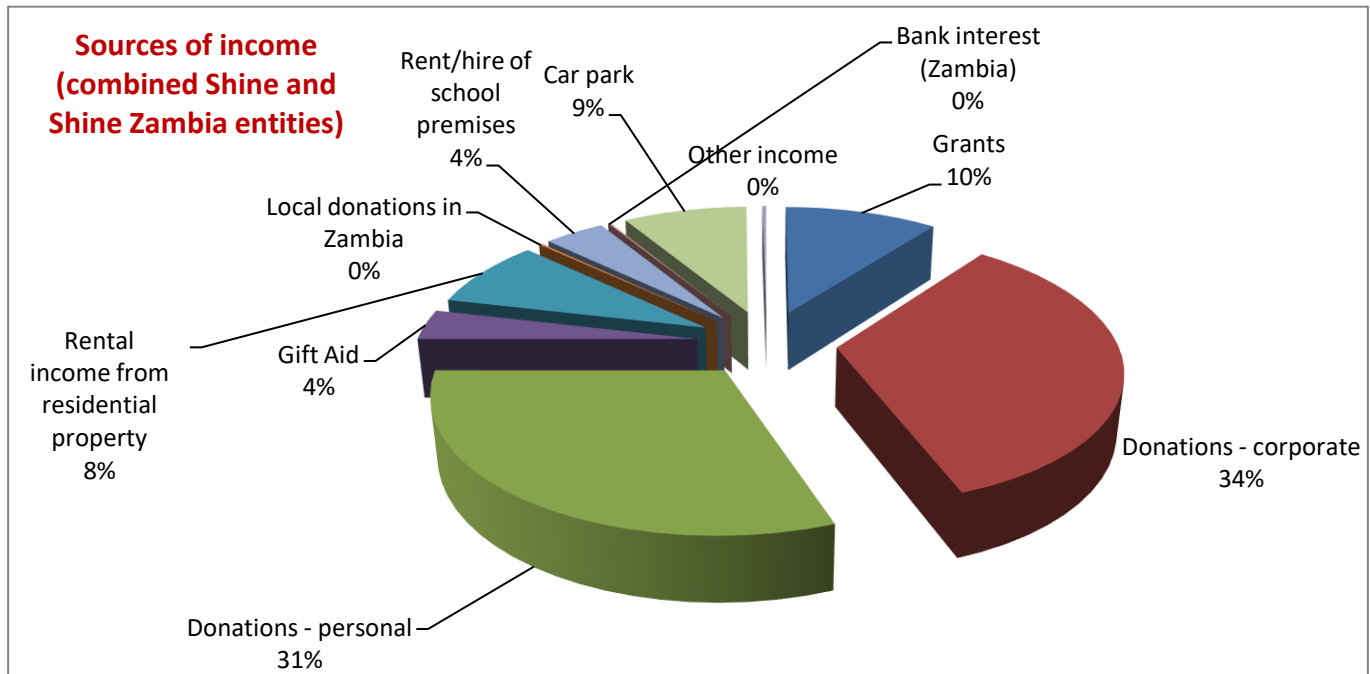
Patricia K Kalota
Suite 2 Bungano Suites,
Lubu Road, Longacres,
Lusaka
ZAMBIA

Income

Shine (combined UK and Zambian entities) recorded a total income of **£39,856** during the period of this report. This amount was made up of **£34,673** from the UK and **5,183** from Zambia. The majority of these funds came from donations to Shine (UK) - monthly donations, individual one-off donations and corporate donations - accounting for 82% of the UK income (£28,486).

Some other key points:

- 13% (£4,580) came from grants made to Shine
- 5% (£1,607) was raised through Gift Aid claims



Key figures:

Total income (UK and Zambia): £39,856

Income from Gift Aid in UK: £1,607

Income from UK donations: £28,486

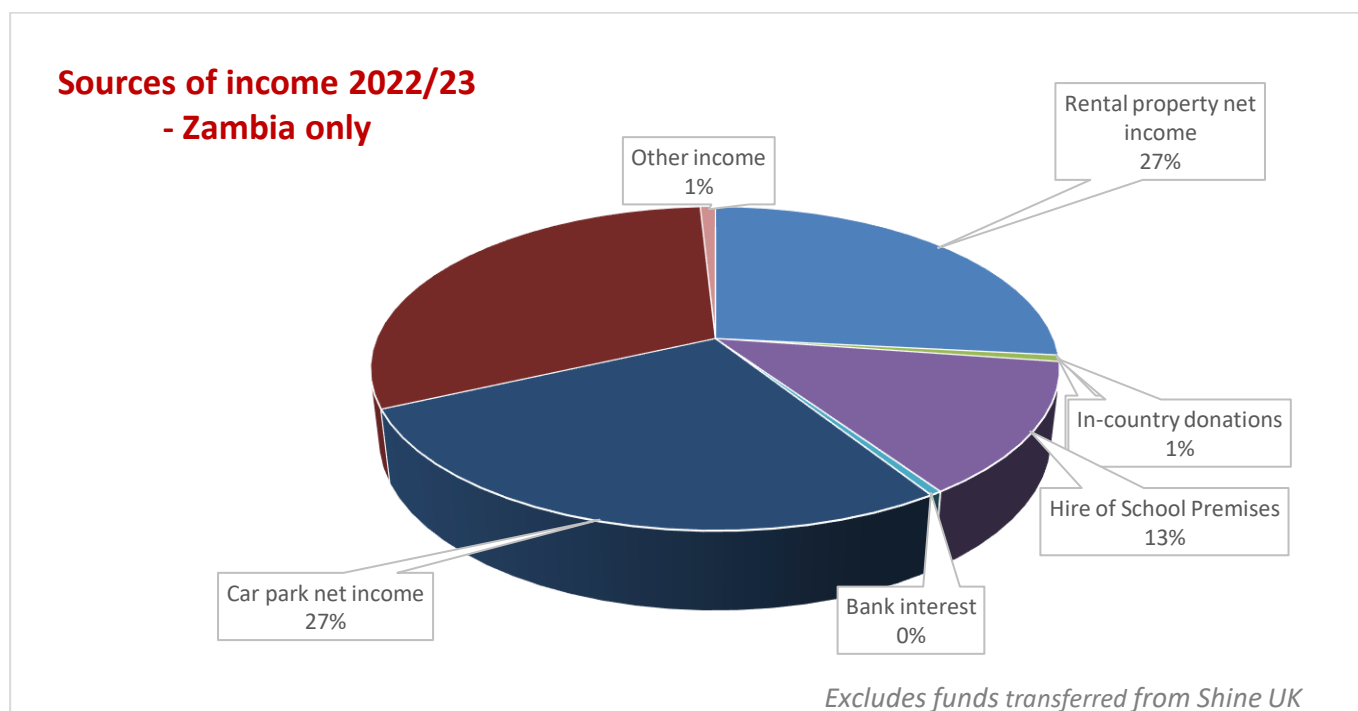
Income from grants: £4,580

Locally-generated income in Zambia

The following sources make up the income generated locally by our Zambian entity, Shine Zambia:

Income type	Amount (GBP)
Rental property net income	3,635
In-country donations	87
Hire of School Premises	1,802
Bank interest	65
Car park net income	3,705
Pig farm net income	(4,228)
Other income	116
Total	5,183

The chart below excludes the pig farm and is included to illustrate the effectiveness of the other sustainability initiatives:



An additional £5,732 has been recorded as foreign exchange gain in our Financial Statements due to the change in value over the period of the local currency in Zambia, the Kwacha.

Expenditure

Shine spent a total of **£42,216** during the year in both the UK and Zambia. This represents a cost reduction of £6,440 from the previous year. Our expenditure can be separated into money spent to support the UK charity and money spent in Zambia to run our programmes. The former is represented only by the administration costs shown in (1) and (2) below.

Local operating expenditure by Shine Zambia can be categorised as: (3) administration costs for Shine Zambia; (4) operational costs, which includes running costs for our school as well as other related activities in furtherance of our objectives (e.g. community outreach, other literacy programmes). A total of £42,000 was transferred from Shine to Shine Zambia in support of our programmes in Zambia. This is considered an internal group transfer therefore not detailed below as an operational expense. The table below provides a high-level breakdown of our operational expenditure, showing the split between the above categories (excluding internal transfers from Shine to Shine Zambia):

Combined Expenditure – Shine and Shine Zambia

Type	Amount (GBP)	%	Notes
1. Shine administration costs	234	0.6%	Administration costs in UK (bank charges)
2. Shine operational costs	574	1.3%	Teaching and learning aids purchased in UK by trustees and taken to Zambia for use at Literacy Centre
3. Shine Zambia administration costs	832	2%	Administration costs in Zambia, consisting of bank charges, accounting fees
4. Shine Zambia operational costs	40,603	97.4%	Total cost of running our literacy programme in Zambia and related activities
	42,216		

(1) Shine administrative expenses

Shine incurred administrative expenses of **£234** during the period. The breakdown of this figure is as follows:

Type	Amount (GBP)	%	Notes
Bank charges	234	100%	Bank charges for maintaining the account and transferring funds to Zambia
	234		

(2) Shine operational expenses

Shine incurred administrative expenses of **£547** during the period. The breakdown of this figure is as follows:

Type	Amount (GBP)	%	Notes
Teaching & learning materials	547	100%	Teaching and learning aids purchased in UK by trustees and taken to Zambia for use at Literacy Centre
	547		

(3) Shine Zambia administrative expenses

Shine Zambia incurred administrative expenses of **£832** during the period, consisting of bank charges for our local bank account in Zambia and accounting fees.

Type	Amount (GBP)	%	Notes
Bank charges	537	64%	
Accounting fees	149	18%	
Withholding tax	147	18%	
	832		

(4) Running costs for our Literacy Centre, Shine Zambia Reading Academy, and other related activities

The total cost of running the Shine Zambia Reading Academy literacy school in Lusaka was **£40,603**.

This funds for this amount were sourced from (1) funds transferred from Shine UK, (2) locally-generated income, and (3) funds in the Shine Zambia bank account prior to the start of the period.

The key expenses in running the school were as follows:

Expense categories	Amount (GBP)	
Office resources, stationery	1,262	3%
Utilities (electricity, water)	813	2%
Travel, transportation	1,584	4%
Pupil feeding programme	4,339	11%
Staff allowances	23,922	59%
Teaching and learning aids	24	0%
Maintenance	2,507	6%
Hygiene and sanitation	1,022	3%
Staff meals	3,079	8%
Phone	88	0%
Professional fees, subscriptions	52	0%
Insurance	193	0%
Internet	260	1%
Other staff costs - medical allowance, training	406	1%
Printing & photocopying	275	1%
Outreach activities or programs	604	1%
Postage	151	0%
Tools, equipment	24	0%
	40,603	

Reserves policy

Shine's policy on reserves targets a general reserves amount that is sufficient to cover at least three months net running costs for the school in Zambia (less locally-generated income), which is around £6,500.

Restricted and unrestricted funds

Unrestricted funds are funds that are not designated to be used for a specific purpose and may be used at the discretion of the Board of Trustees for any purpose that is in furtherance of Shine's constitutional objectives. Restricted funds are those that are tied to a particular purpose, as specified by a donor or as identified at the time of a particular appeal. At the end of the period Shine had no restricted funds.

FINANCIAL STATEMENTS

Consolidated statement of financial activities

All amounts are in pounds sterling.

	Notes	Shine	Shine Zambia	Group
Income	2	34,673	5,183	39,856
<i>Funding generated by Shine</i>		34,673	-	34,673
<i>Funding generated by Shine Zambia</i>		-	5,183	5,183
Operating Expenses		(781)	(35,703)	(36,483)
<i>Operating Expenses - Zambia</i>	3	-	(41,435)	(41,435)
<i>Interest on loan repayments – Shine Zambia</i>	4	-	-	-
<i>Operating Expenses - UK</i>	5	(781)	-	(781)
<i>Foreign exchange gain/(loss)</i>		-	5,732	5,732
Depreciation		-	(3,176)	(3,176)
<i>Land</i>		-	-	-
<i>Buildings</i>		-	(2,978)	(2,978)
<i>Furniture</i>		-	(198)	(198)
Transfers				
<i>UK funds transferred to Zambia – recognised as income for Shine Zambia</i>		(42,000)	42,000	-
Net Income		(8,108)	8,304	197

The notes included below form part of these accounts.

Balance sheet

	Notes	Shine	Shine Zambia	Group
Fixed Assets	6			
Land		0	6,042	6,042
Furniture		0	2,117	2,117
Buildings – school		0	79,423	79,423
Buildings – pig farm		0	15,981	15,981
Buildings – residential property		0	50,506	50,506
Total Fixed Assets		0	154,068	154,068
Current Assets				
<i>Cash at bank and in hand</i>		2,922	5,266	8,189
<i>Loans receivable</i>	7	0	240	240
Total Current Assets		2,922	5,506	8,429
Current Liabilities				
<i>Creditors falling due within one year</i>		0	0	0
<i>Creditors falling due after more than one year:</i>		0	26,303	26,303
<i>Long-term liability - loan payable for purchase of residential property</i>				
Total Current Liabilities		0	26,303	26,303
Total Assets Less Current Liabilities		2,922	133,272	136,194
Funds of the Charity				
<i>Unrestricted funds</i>		2,922	133,272	136,194
<i>Restricted income funds</i>	8		0	0
Total Charity Funds		2,922	133,272	136,194

Approved by the Board of Trustees on 28th March 2024 and signed on its behalf by:



Chair & Founder
28 March 2024

The notes included below form part of these accounts.

Notes to the accounts

1. Accounting policies

Basis of preparation:

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

The Statement of Financial Activities (SOFA) and Balance Sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

2. Income

Income raised by Shine (UK):

The UK income was received from the following sources:

Income Type	Description	Amount (GBP)	% of UK Total
Donations (personal)	Donations from monthly and adhoc donors	13,486	39%
Donations (corporate)	Donations from corporate sponsors	15,000	43%
Grants	Grants given for specific purposes	4,580	13%
Gift Aid	Amount of tax re-claimed from HMRC	1,607	5%
		34,673	

Income raised by Shine Zambia:

Shine Zambia income was received from the following sources, excluding the £42,000 provided by Shine (which is considered an internal transfer):

Income type	Amount (GBP)
Rental property net income	3,635
In-country donations	87
Hire of School Premises	1,802
Bank interest	65
Car park net income	3,705
Pig farm net income	(4,228)
Other income	116
Total	5,183

3. Operating expenses – Zambia

The operating costs of £41,435 is categorised as follows:

- Running cost of our literacy school plus other related activities - this includes costs associated with running the Shine Zambia Reading Academy school: allowances for the volunteer or casual staff working at the school,

running costs of the feeding program, teaching and learning aids, travel costs, hygiene and sanitation, electricity and water

- Administrative costs – this comprises the bank charges incurred for the bank account in Zambia as well as accounting fees

Expenditure can be broken down as follows:

Cost type	Amount (GBP)	%
School running costs	40,603	98%
Administration	832	2%
Total	41,435	

The school running costs are broken down as follows:

Expense categories	Amount (GBP)	%
Office resources, stationery	1,262	3%
Utilities (electricity, water)	813	2%
Travel, transportation	1,584	4%
Pupil feeding programme	4,339	11%
Staff allowances	23,922	59%
Teaching and learning aids	24	0%
Maintenance	2,507	6%
Hygiene and sanitation	1,022	3%
Staff meals	3,079	8%
Phone	88	0%
Professional fees, subscriptions	52	0%
Insurance	193	0%
Internet	260	1%
Other staff costs - medical allowance, training	406	1%
Printing & photocopying	275	1%
Outreach activities or programs	604	1%
Postage	151	0%
Tools, equipment	24	0%
	40,603	

4. Interest on loan repayments

This refers to the loan taken by Shine Zambia to construct the residential property that it intends to use as a long-term income stream. Money was borrowed from Shine Chairman, Vineet Bhatnagar, and is subject to a documented Schedule of Repayments agreed by all Trustees. However, with the consent of Mr Bhatnagar, no loan repayments were made in this period.

5. Operating expenses – UK

The UK operating expense figure of £234 is broken down as follows:

Type	Amount (GBP)	%	Notes
Bank charges	234	100%	Bank charges for maintaining the account and transferring funds to Zambia
	234		

6. Fixed assets

The following is the Charity's fixed assets for the period of the Report (all located in Zambia):

Description	Amount (GBP)
Land in Lusaka, Zambia	6,042
School buildings ⁱ	81,044
Pig farm building ⁱⁱ	15,981
School furniture ⁱⁱⁱ	2,117
Residential property in Lusaka, Zambia ^{iv}	50,506
	156,913

- i. The calculation for 'School buildings' is last year's value minus 2% depreciation
- ii. Pig farm infrastructure depreciated by 2% and nothing was spent on upgrading/adding to the infrastructure
- iii. The existing furniture depreciated by 10% and £332 was spent on furniture for the school during the period
- iv. The residential property purchased by Shine Zambia last year depreciated by 2%

The Charity has the following policy regarding depreciation of fixed assets:

- Land 0%
- Buildings 2%
- Furniture 10%

7. Loans receivable

A total debt amounting to £240 to Shine was recorded at the end of the period. This consists of outstanding short-term loans to staff at the school.

8. Restricted funds

As at 31 May 2023 there were no restricted funds for the charity.

SHINE

England & Wales - Charity number 1117954

Accounts



Annual Report
and Accounts
for the year
ended

January 1

2022

Shine

Sharing the gift of literacy with Africa's poorest children

The Trustees of Shine present their report and consolidated financial statements for the charity and its subsidiary Shine Zambia for the period ended 31st May 2022.

Shine is a charity registered with the Charity Commission for England and Wales under registration number 1117954.

Charitable objects

As stated in our Constitution, the objects for which Shine was established for the public benefit are:

- The advancement of education of children in Africa
- To meet the educational needs of children and young people in deprived, poverty-stricken communities in Africa with teaching in literacy and numeracy, where access to education is limited
- To provide an opportunity to these children to learn how to read and write, where their needs have not been met by the local education system
- To provide education to children in state or community schools who are unable to read or write
- To reduce the rate of child illiteracy in poor communities in Africa
- To give illiterate children and young people in Africa the opportunity to develop a sense of value, self-worth and hope for the future, through the provision of literacy skills so that they may go on to become educated and contribute to their community
- To provide these opportunities without distinction of gender, race, religion or physical ability
- To work together with other organisations and community groups in a common effort to advance the above objects

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Focus of this Annual Report

The period from 01 June 2021 to 31 May 2022 constitutes the focus of this Annual Report. The Report covers the charity's operations during the period. It also presents a Financial Report outlining our financial position at the end of the period. The operations of the charity are primarily focused on running our Literacy Centre in Zambia, *Shine Zambia Reading Academy*, as well as other activities related to the provision of literacy skills in Zambia.

In summary, the key activities and milestones during the period are as follows:

- Exploring new models of reaching our beneficiaries
- Expanding our reach through the Literacy Hubs pilot program
- Review of our Sustainability initiatives and resetting our Pig Farm
- Continuation of our Adult Literacy Programme

ADMINISTRATIVE INFORMATION ABOUT THE CHARITY

Name of charity:	Shine
Charity registration number:	1117954
Registered office:	46 Heathcliff Avenue Stotfold Hitchin Hertfordshire SG5 4EY
Telephone:	07949 611 832 (primary contact) 07540 109 096 (secondary contact)
E-mail:	info@shinecharity.org
Web:	www.shinecharity.org
Trustees:	Vineet Bhatnagar (Chair) Siân Elizabeth Bhatnagar (Secretary) Richard Mumba
Staff:	None
Bank:	HSBC 7 West Nile Street Glasgow G1 2RQ

There were no changes to the Board during the reporting period.

This Annual Report was approved by the Board of Trustees on **28th March 2023** and signed on its behalf by:



Vineet Bhatnagar
Chair & Founder
28 March 2023

SHINE – WHO WE ARE AND WHAT WE DO

Registration, structure and governance

Shine is an international educational charity that was registered with the Charity Commission of England & Wales in February 2007. Shine works exclusively in Africa. Its governing body is the Board of Trustees, currently consisting of three UK-based individuals. Shine's governing document is its constitution, which was adopted in May 2006 by the Board of Trustees prior to registration with the Charity Commission. Shine is a non-governmental, non-political and non-religious organisation.

Although Shine is based in England, it works exclusively in Africa. Currently, its work is being implemented specifically in Zambia through its subsidiary, Shine Zambia – a registered NGO in Zambia. Shine and Shine Zambia essentially share the same constitution, and the three current Trustees are also Trustees of Shine Zambia.

Shine has no UK staff. Its work is carried out by the Trustees and by volunteers, therefore administration costs are kept to a minimum. Funds raised by Shine in the UK are sent to Shine Zambia for use in its projects to tackle illiteracy.

Trustees

The Board of Trustees meets as and when necessary, but at least once per quarter, to review performance and to plan forthcoming activities. Day-to-day decisions are made by the Trustees, often in consultation with the Trustees of Shine Zambia and other advisors. All trustees give of their time freely. The names of the Trustees are listed above in the chapter *Administrative Information about the Charity*.

Regarding the appointment of new Trustees, existing Trustees identify possible new Trustees, taking into account the need for a range of skills and experience to be represented on the Board to ensure effective management. We also desire diversity within the group with regard to gender and ethnicity.

Chair

The Chair of Shine is Mr. Vineet Bhatnagar. Vineet is responsible for the day-to-day running of the charity and its local branch in Zambia, Shine Zambia. He is actively involved in the running of the school in Zambia along with his wife, Siân. By profession, Vineet is an IT consultant and his permanent residence is in the UK.

Our vision

Shine's vision is of a Zambia where every child can read and write. Its aim is to help alleviate poverty in Zambia by tackling one of its root causes - illiteracy - in the poorest areas by setting up schools specialising in providing free literacy education. The charity's target beneficiaries are poor and vulnerable children in urban shanty towns and rural areas, where poverty levels are high and literacy rates are low.

Our activities

Shine's primary function is to financially support its local branch, Shine Zambia, which conducts charitable activities for achieving our objectives. Shine is helping to educate underprivileged children in Lusaka, Zambia by providing free literacy education to children who were previously out of school and illiterate, and who are living in poverty. Shine set up its first Literacy Centre in January 2007 in a shanty town called Kalikiliki, an urban 'compound' on the outskirts of Lusaka. The school is called Shine Zambia Reading Academy and currently has an enrolment of around 150 orphans and vulnerable children from nearby townships.

An overview of our Literacy Centre, Shine Zambia Reading Academy

Soon after Shine was established in the UK and was registered in Zambia (as 'Shine Zambia'), we began our first literacy-focused school or centre in a compound called Kalikiliki in the east of the capital, Lusaka. Kalikiliki has around 30,000 inhabitants and is one of the poorest compounds in Lusaka. Educational facilities in the compound are poor – there are no government schools and just a few 'community schools', which charge fees and generally have little resources and unqualified and inexperienced teachers.

Shine wanted to address the problem of illiteracy in Kalikiliki by starting a literacy school called Shine Zambia Reading Academy. The school started as a pilot project in January 2007 with just 30 children and two local teachers. It started in a room in someone's house in the community. Since then, it has grown significantly. The school now has its own premises on a 4-acre plot of land in the township, including a 4-classroom block, an administration block, library and separate water-borne toilets for pupils.

During the period of this report, there were around 150 pupils enrolled in the school with 10 full-time teachers and several auxiliary workers: an office administrator, a caretaker/landscaper, security guard and cooks to prepare food for the children every day. All our staff are from the local community and are paid a monthly living allowance by Shine.

The Academy offers a program which is not offered by other schools in Zambia. It is a two-year program, specialising in literacy. Children who enrol at Shine Zambia Reading Academy are completely illiterate or very poor at reading at the start. By the end of the program they achieve the level of literacy expected at Zambian Grade 4 level. This means we deliver 4 years' education within 2 years. Other points to note about the program:

- Pupils are between 8 and 12 years old when they enrol
- Pupils pay no fees whatsoever at the school and receive free exercise books
- Every child receives a meal at the school each day
- Each class has only 15-20 pupils – this allows us to provide a high quality of education
- Literacy makes up > 50% of the timetable. This includes teaching children how to 'sound out' letters and words in English using phonics, and lots of reading practice
- Pupils also learn Maths alongside literacy and, in Year 2 of the program, Science, Cinyanja (local language) and Social & Development Studies
- Although teachers are not government qualified, they have been trained in specialist literacy teaching by volunteer teachers and experts from the UK and the US
- After 2 years, pupils take their final exams at Shine. If they pass, they 'graduate' from the school. Shine then arranges places for them in nearby mainstream schools. They go directly into Grade 5 or 6, depending on their level. Pupils who do not pass stay at Shine until they are good enough to survive and thrive in a formal Zambian school

MESSAGE FROM THE CHAIR



2021/22, was difficult financially, with a drop in income from donations seen in the UK, fewer grants and a number of issues with our locally-generated income streams in Zambia, meaning that local funding was lower than expected. In addition, the continually rising cost of living in Zambia as well as the weakening of the pound added extra financial pressure on the charity.

Despite these challenges, Shine is continuing to achieve its main aims. Our core purpose – teaching underprivileged children how to read – continued at our Literacy Centre in Zambia, with around 150 children enrolled in the program. These children received a free education from Shine as well as a free meal every day. This is what we have always set out to achieve.

A key achievement of the period was reviewing our delivery model and creating a new outreach programme (Literacy Hubs) as a pilot as we explore new ways of reaching our beneficiaries.

Shine Zambia, our local entity, maintained its policy of raising funds locally through its various income streams – a rental property, a car park business within the boundary of the school’s security fence and hiring of the school premises to churches at weekends. In addition to this is our pig farm. However, its poor performance - partially caused by rising local prices for feed and other materials, but also poor management – caused the initiative to make a net loss. This is an issue we have now addressed.

During the course of the year, we achieved our aim of offering a high-quality literacy program for the orphans and vulnerable children of Kalikiliki, Zambia. This is ultimately our aim – to share the gift of literacy with underprivileged children in Zambia.

I would like to extend my thanks to everyone who have supported Shine, whether through donating money or materials, participating in fundraising events for us, offering their time or giving us their advice and moral support. Without the generosity of these individuals and organisations, we would not have enjoyed a year which will enable us to help empower many more vulnerable Zambian children.

Vineet Bhatnagar
Chair & Founder, **Shine**

ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Exploring new models of reaching our beneficiaries

During the period, the Shine board (both UK and Zambian members) conducted a review of our overall vision, aims and objectives with a view to assessing whether our current delivery model is effective.

The board drew the following conclusions:

1. We have been unintentionally moving towards running a conventional school rather than a Literacy Centre

We never originally intended to set up a 'normal' community school, which runs a standard educational programme like other schools. However, over the years, this is effectively what we have moved towards. The perception of people in the community (and indeed some staff within Shine) is that we are running a normal community school with the full spectrum of subjects, covering all the material in depth. Our model of teaching all the subjects in Year 2 consumes a lot of time and effort and requires a lot of input from the Board in order to manage the school.

2. The above is not sustainable

Running fully-fledged community schools is not in-line with our original aims and objectives, or our constitution. It is not a model that can easily be expanded; we aim to set up multiple literacy programmes across Zambia. It would be extremely difficult and costly to set up a network of community schools across Zambia, and running/maintaining them would be highly challenging. At Shine's programme, we cannot teach all the subjects in sufficient depth and to the necessary standards in a two-year programme.

In order to meet the quality guidelines for the Zambian Ministry of Education, we would effectively need to expand to a 4-year programme so that we could teach all the subjects properly. This, again, would not be in-line with our aims and objectives, and neither would it be an expandable, sustainable or cost-effective model.

3. By overly focusing on helping the pupils at our existing school, we are providing a deeper and broader education to a smaller number of beneficiaries at the expense of spreading literacy to a wider population of potential beneficiaries

The current format of the Shine programme is impeding our ability to meet our original objectives and the number of vulnerable, illiterate children we can impact. It is also preventing us from expanding our programme and spreading the gift of literacy to many communities. Rather, the significant time, effort and resources consumed by the full educational programme currently offered at Shine is holding us back and preventing us from focussing solely on our original goal – teaching children how to read and write. It is also consuming too much Board input, which could otherwise be directed towards growing the charity and raising funds.

4. Inaccurate perception of what Shine does among local community members

It has become apparent that many community members around our Literacy Centre in Lusaka see us as a conventional school and are wondering why we do not officially teach the full spectrum of Grades 1 to 7. This has led to a negative view that Shine is not willing or able to expand our school to cover more Grades.

In order to remedy these issues and allow Shine to grow and have a much greater impact in the area of literacy, we devised a pilot programme, which we hope will help us transition to a new delivery model which is much more lightweight and focussed on literacy teaching rather than providing a full educational service. Further details on the programme are provided in the next section.

To address the final point above, clearer messaging around Shine's vision, aims and objectives will be created and published.

Expanding our reach through the Literacy Hubs pilot program

The Literacy Hub programme is a Pilot that started in January 2022 that involves attaching a Shine teacher to two partner schools (nearby to our existing premises). The Shine teachers are running a 'Literacy Hub' for each school, which is a programme delivering the tried-and-tested Shine phonics programme for 40 pupils in the partner school. Our teachers use their experience and Shine's teaching materials/lesson plans to teach those pupils how to read. For one of those schools, the Hub is based on their premises i.e. the Shine teacher goes to the partner school and teaches the selected pupils. For the other school, the selected pupils come to the Shine Literacy Centre at an agreed time on a daily basis.

Half of the pupils enrolled in the program have been selected by Shine from the community with their school fees paid by Shine. In other words, Shine is sponsoring them and placing them in the partner school while also teaching them how to read. The other half are selected by the partner school from its existing enrolment of pupils – the weakest, most illiterate pupils were prioritised.

So far, the pilot is proving successful. If the pilot is deemed a success at the end of the period, we intend to expand this delivery model, whereby more of our teaching is targeted towards partner schools. This delivery model is more scalable and easier to roll out to different locations when combined with literacy training for local volunteers.

Review of our Sustainability initiatives and resetting our Pig Farm

The board carried out a review of our Sustainability initiatives, which are currently:

- Fee-paying car park within the boundaries of our Literacy Centre
- Hiring out of our premises to churches and other organisations at weekends
- Rental flats on our plot of land in Lusaka, near the Literacy Centre
- A pig farm on our plot of land in rural Rufunsa District

The car park generates the most income, followed by the rental flats. Both are stable and low maintenance. Hiring out our premises also generates a modest amount of income and is also low maintenance. However, there have been significant issues with the pig farm, which were both identified and addressed during the period but which unfortunately had a large impact on overall success of the sustainability initiatives.

The pig farm made a large loss during the period, which eliminated the income generated by the other streams. There are two main reasons for this: (a) poor and neglectful management of the farm by the local supervisor and workers hired by Shine; (b) loss of animals to disease, again linked to neglect and poor supervision.

Once discovered by the local board, the following remedial actions were taken: (a) the supervisor and workers' contracts were terminated and new workers were hired, while a reliable and experienced supervisor was installed; (b) a process was put in place for board members to closely and frequently monitor our farming activities; (c) steps were taken to reduce our running costs; (d) a pig production and sales plan was drawn up.

The board acknowledges that it did not monitor the farm closely enough during the period, which resulted in this situation. We are hopeful that the remedial actions taken will turn around the fortunes of the farm in the near future. Note that, although this resulted in a loss of money to the charity, this was not deemed a 'serious incident' by the board after discussion, but rather a sharp decline in performance with clear underlying causes and remedial actions taken.

Continuation of our Adult Literacy Programme

In January 2021, we set up an Adult Literacy programme based at our Literacy School, which took place outside normal school hours. The initial intake targeted 30 vulnerable and illiterate adults (mainly women) living in the local townships and lasted 6 months. Participants were between 18 and 45 years old and included school dropouts, market traders, the unemployed and those in informal employment (casual workers/labourers). The programme continued successfully until the end of 2021, when most of the initial intake of adult learners completed the programme.

The programme continued in 2022 with 45 adult learners for a 12-month period.

Future plans

Our short to medium term goals are as follows:

- to expand the Literacy Hub model by partnering with more schools in Lusaka and also in Rufunsa district, where Shine has a presence
- to make the pig farm profitable by the end of 2023
- to generate more funding through grants, both in the UK and in Zambia
- to set up a Community Resource Centre in Rufunsa that will serve as a base for a number of literacy programmes targeting rural communities
- to use the above Centre to train local rural volunteers to deliver the Shine phonics programme, and then attach them to existing schools and/or invite learners to attend courses at our Centre
- to further promote and increase awareness of our work and achievements in the community, through local, social, printed and broadcast media, as well as our own website and printed publications

FINANCIAL SUMMARY

Independent Examiner's Report to the Trustees of Shine

I report on the accounts of the charity for the year ended 31 May 2022 which are set out on pages 15 to 18.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Patricia K Kalota
Suite 2 Bungano Suites,
Lubu Road, Longacres,
Lusaka
ZAMBIA

Income

Shine (combined UK and Zambian entities) recorded a total income of **£25,603** during the period of this report. This amount was made up of **£26,913** from the UK and **(£1,309)** from Zambia – the Zambian entity recording a loss due to the loss incurred by the pig farm. The majority of these funds came from donations to Shine (UK) - monthly donations, individual one-off donations and corporate donations - accounting for 66% of the UK income (£17,643).

Some other key points:

- 32% (£8,579) came from grants made to Shine
- 3% (£690) was raised through Gift Aid claims

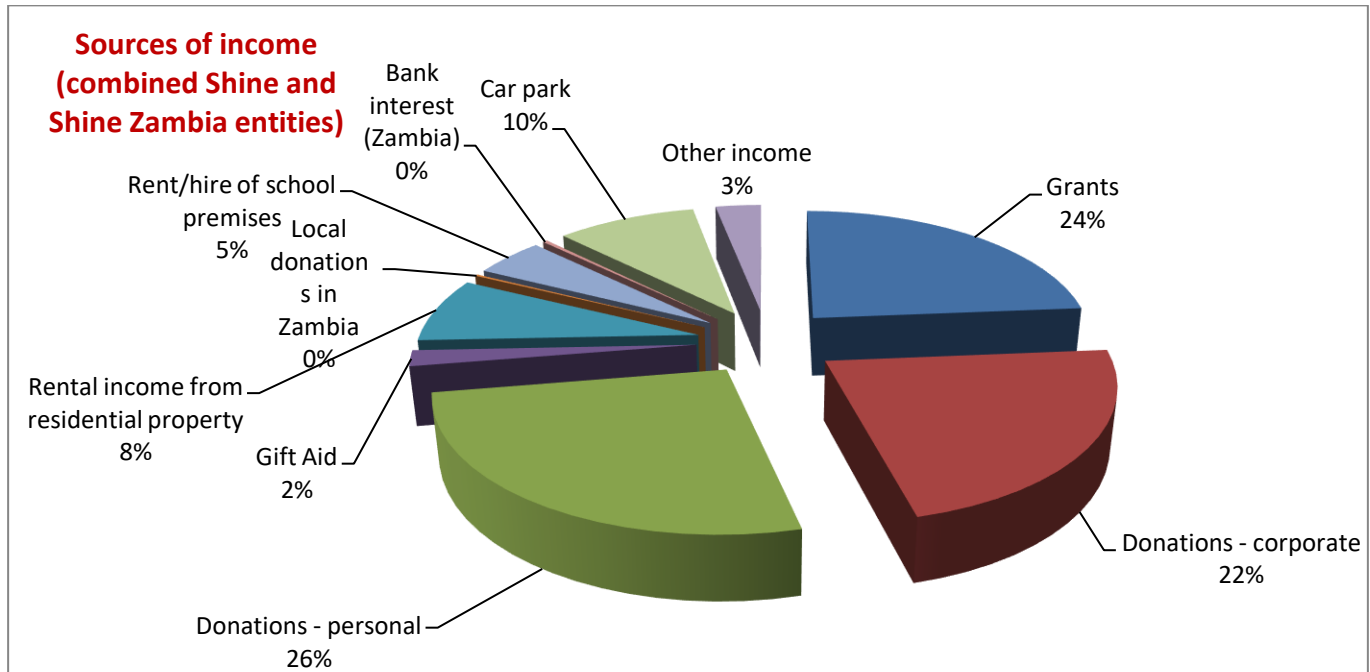


Chart excludes losses made by pig farm

Key figures:

Total income (UK and Zambia): £25,603

Income from Gift Aid in UK: £690

Income from UK donations: £17,643

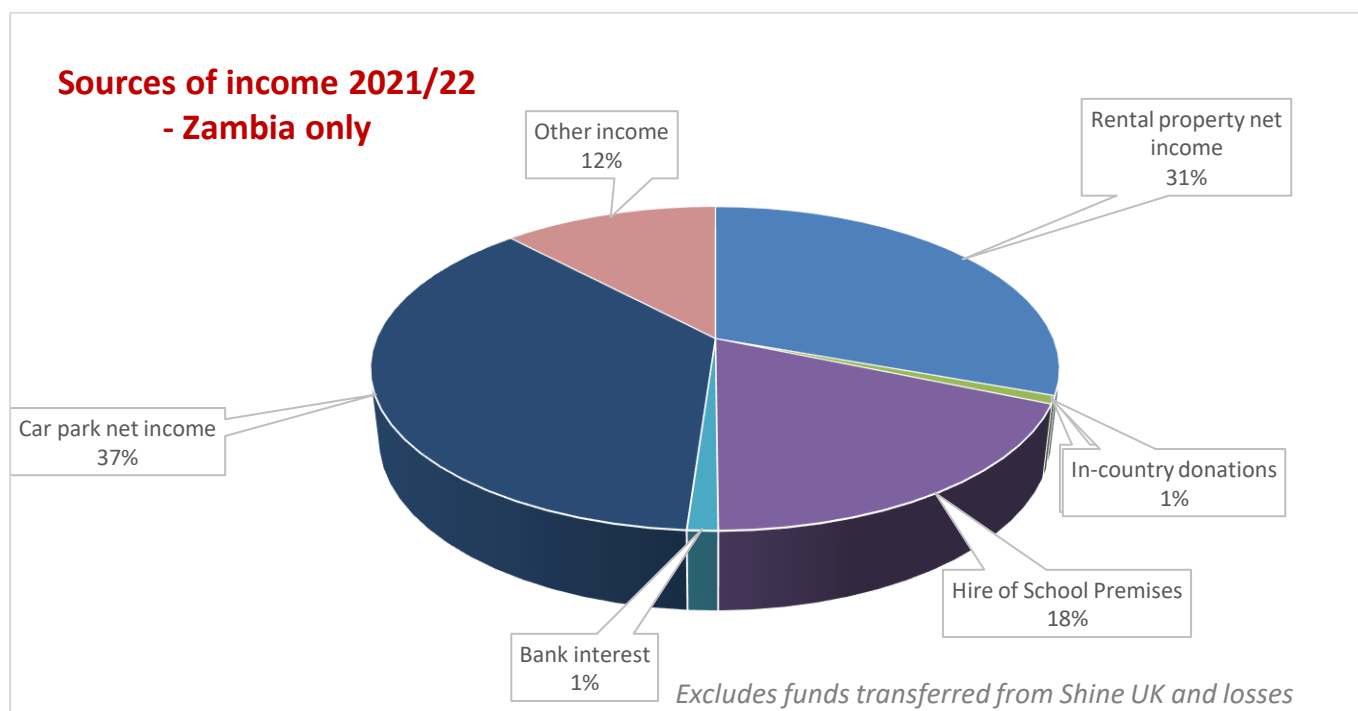
Income from grants: £8,579

Locally-generated income in Zambia

The following sources constituted the loss of £1,309 generated by Shine Zambia:

Income type	Amount (GBP)
Rental property net income	2,839
In-country donations	74
Hire of School Premises	1,722
Bank interest	112
Car park net income	3,426
Pig farm net income	(10,598)
Other income	1,117
Total	(1,309)

The chart below excludes the pig farm and is included to illustrate the effectiveness of the other sustainability initiatives:



Expenditure

Shine spent a total of **£48,656** during the year in both the UK and Zambia (*this figure excludes foreign exchange loss, infrastructure investment and depreciation*). Our expenditure can be separated into money spent to support the UK charity and money spent in Zambia to run our programmes. Since the UK charity employs no staff and has minimal costs, the former is represented only by the administration costs shown in (1) below.

Local operating expenditure by Shine Zambia can be categorised as: (2) administration costs for Shine Zambia; (3) operational costs, which includes running costs for our school as well as other related activities in furtherance of our objectives (e.g. community outreach, other literacy programmes).

Shine invested £2,272 on infrastructure – this includes the cost of upgrading pig pens for our pig farming operation as well as building workers’ housing. These costs have been recorded against our assets as it is a one-off capital expenditure and therefore not presented here as an operational expense.

An additional £3,211 has been recorded as foreign exchange loss due to the depreciation of the local currency in Zambia.

A total of £45,000 was transferred from Shine to Shine Zambia in support of our programs in Zambia and our infrastructure projects. This is considered an internal group transfer therefore not detailed below as an operational expense.

The table below provides a high-level breakdown of our operational expenditure, showing the split between the above categories (excluding internal transfers from Shine to Shine Zambia and foreign exchange loss):

Combined Expenditure – Shine and Shine Zambia

Type	Amount (GBP)	%	Notes
1. Shine administration costs	254	0.5%	Administration costs in UK (bank charges)
2. Shine Zambia administration costs	752	1.5%	Administration costs in Zambia, consisting of bank charges, accounting fees
3. Shine Zambia operational costs	47,670	98%	Total cost of running our literacy programme in Zambia and related activities
	28,205		

(1) Shine administrative expenses

Shine incurred administrative expenses of **£140** during the period. The breakdown of this figure is as follows:

Type	Amount (GBP)	%	Notes
Bank charges	254	100%	Bank charges for maintaining the account and transferring funds to Zambia
	254		

(2) Shine Zambia administrative expenses

Shine Zambia incurred administrative expenses of **£732** during the period, consisting of bank charges for our local bank account in Zambia and accounting fees.

Type	Amount (GBP)	%	Notes
Bank charges	394	54%	
Accounting fees	110	15%	
Withholding tax	228	31%	
	732		

(4) Running costs for our Literacy Centre, Shine Zambia Reading Academy, and other related activities

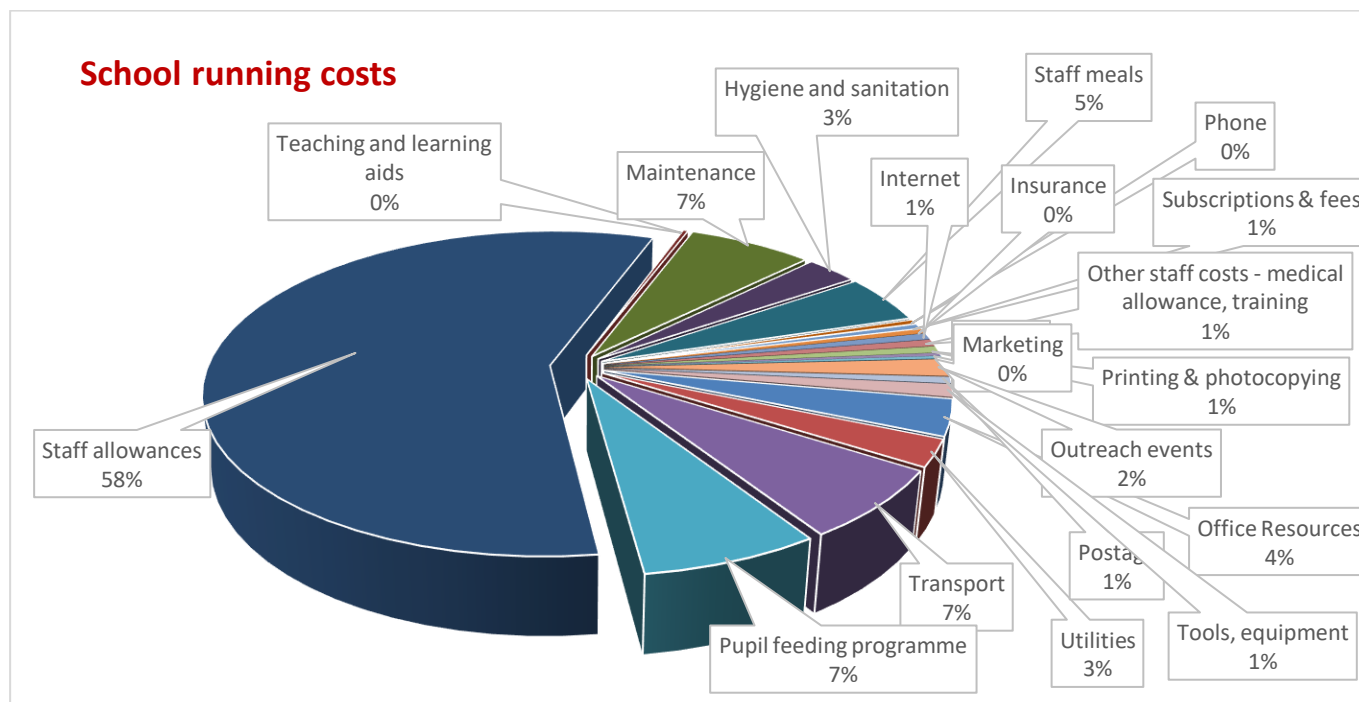
The total cost of running the Shine Zambia Reading Academy literacy school in Lusaka was **£25,756** (an increase of 16% on the £22,238 spent last year). The increased overall running cost was due to an increased salary paid to staff as well as rising costs in Zambia.

This funds for this amount were sourced from (1) funds transferred from Shine UK, (2) locally-generated income, and (3) funds in the Shine Zambia bank account prior to the start of the period.

The key expenses in running the school were as follows:

Expense categories	Amount (GBP)	
Office resources, stationery	1,694	4%
Utilities (electricity, water)	1,265	3%
Travel, transportation	3,257	7%
Pupil feeding programme	3,367	7%
Staff allowances	27,456	58%
Teaching and learning aids	128	0%
Maintenance	3,288	7%
Hygiene and sanitation	1,365	3%
Staff meals	2,288	5%
Phone	214	0%
Professional fees, subscriptions	243	1%
Insurance	210	0%
Internet	299	1%
Other staff costs - medical allowance, training	320	1%
Printing & photocopying	307	1%
Clothing	141	0%
Marketing	123	0%
Outreach activities or programs	805	2%
Postage	301	1%
Tools, equipment	599	1%
	47,670	

The chart below shows the split of costs for running the school and related activities:



Reserves policy

Shine's policy on reserves targets a general reserves amount that is sufficient to cover at least three months net running costs for the school in Zambia (less locally-generated income), which is around £6,500.

Restricted and unrestricted funds

Unrestricted funds are funds that are not designated to be used for a specific purpose and may be used at the discretion of the Board of Trustees for any purpose that is in furtherance of Shine's constitutional objectives. Restricted funds are those that are tied to a particular purpose, as specified by a donor or as identified at the time of a particular appeal. At the end of the period Shine had no restricted funds.

FINANCIAL STATEMENTS

Consolidated statement of financial activities

All amounts are in pounds sterling.

	Notes	Shine	Shine Zambia	Group
Income	2	26,913	(1,309)	25,603
<i>Funding generated by Shine</i>		26,913	-	26,913
<i>Funding generated by Shine Zambia</i>		-	(1,309)	(1,309)
Operating Expenses		(254)	(52,868)	(53,122)
<i>Operating Expenses - Zambia</i>	3	-	(48,402)	(48,402)
<i>Interest on loan repayments – Shine Zambia</i>	4	-	-	-
<i>Operating Expenses - UK</i>	5	(254)	-	(254)
<i>Foreign exchange gain/(loss)</i>		-	(4,466)	(4,466)
Depreciation		-	(3,211)	(3,211)
<i>Land</i>		-	-	-
<i>Buildings</i>		-	(2,992)	(2,992)
<i>Furniture</i>		-	(219)	(219)
Transfers				
<i>UK funds transferred to Zambia – recognised as income for Shine Zambia</i>		(45,000)	45,000	-
Net Income		(18,341)	(12,388)	(30,730)

The notes included below form part of these accounts.

Balance sheet

	Notes	Shine	Shine Zambia	Group
Fixed Assets	6			
Land		0	6,042	6,042
Furniture		0	1,983	1,983
Buildings – school		0	81,044	81,044
Buildings – pig farm		0	16,307	16,307
Buildings – residential property		0	51,537	51,537
Total Fixed Assets		0	156,913	156,913
Current Assets				
<i>Cash at bank and in hand</i>		11,030	4,126	15,156
<i>Loans receivable</i>	7	0	524	524
Total Current Assets		11,030	4,650	15,680
Current Liabilities				
<i>Creditors falling due within one year</i>		0	0	0
<i>Creditors falling due after more than one year:</i>		0	26,303	26,303
<i>Long-term liability - loan payable for purchase of residential property</i>				
Total Current Liabilities		0	26,303	26,303
Total Assets Less Current Liabilities		11,030	135,260	146,290
Funds of the Charity				
<i>Unrestricted funds</i>		11,030	135,260	146,290
<i>Restricted income funds</i>	8		0	0
Total Charity Funds		11,030	135,260	146,290

Approved by the Board of Trustees on 28th March 2023 and signed on its behalf by:



Chair & Founder
28 March 2023

The notes included below form part of these accounts.

Notes to the accounts

1. Accounting policies

Basis of preparation:

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in 2005 and applicable accounting standards.

The Statement of Financial Activities (SOFA) and Balance Sheet consolidate the financial statements of the charity and its subsidiary undertaking. The results of the subsidiary are consolidated on a line by line basis.

2. Income

Income raised by Shine (UK):

The UK income was received from the following sources:

Income Type	Description	Amount (GBP)	% of UK Total
Donations (personal)	Donations from monthly and adhoc donors	9,523	35%
Donations (corporate)	Donations from corporate sponsors	8,120	30%
Grants	Grants given for specific purposes	8,579	32%
Gift Aid	Amount of tax re-claimed from HMRC	690	3%
		26,913	

Income raised by Shine Zambia:

Shine Zambia income was received from the following sources, excluding the £45,000 provided by Shine (which is considered an internal transfer):

Income type	Amount (GBP)
Rental property net income	2,839
In-country donations	74
Hire of School Premises	1,722
Bank interest	112
Car park net income	3,426
Pig farm net income	(10,598)
Other income	1,117
Total	(1,309)

3. Operating expenses – Zambia

The operating costs of £48,402 plus foreign exchange loss of £4,466 (totalling £52,868) incurred in Zambia is categorised as follows:

- Running cost of our literacy school plus other related activities - this includes costs associated with running the Shine Zambia Reading Academy school: allowances for the volunteer or casual staff working at the school, running costs of the feeding program, teaching and learning aids, travel costs, hygiene and sanitation, electricity and water
- Administrative costs – this comprises the bank charges incurred for the bank account in Zambia as well as accounting fees
- Foreign exchange loss totalling £4,466 due to a depreciation in the Zambian Kwacha

Expenditure (excluding foreign exchange loss) can be broken down as follows:

Cost type	Amount (GBP)	%
School running costs	47,670	98.5%
Administration	732	1.5%
Total	48,402	

The school running costs are broken down as follows:

Expense categories	Amount (GBP)	
Office resources, stationery	1,694	4%
Utilities (electricity, water)	1,265	3%
Travel, transportation	3,257	7%
Pupil feeding programme	3,367	7%
Staff allowances	27,456	58%
Teaching and learning aids	128	0%
Maintenance	3,288	7%
Hygiene and sanitation	1,365	3%
Staff meals	2,288	5%
Phone	214	0%
Professional fees, subscriptions	243	1%
Insurance	210	0%
Internet	299	1%
Other staff costs - medical allowance, training	320	1%
Printing & photocopying	307	1%
Clothing	141	0%
Marketing	123	0%
Outreach activities or programs	805	2%
Postage	301	1%
Tools, equipment	599	1%
	47,670	

4. Interest on loan repayments

This refers to the loan taken by Shine Zambia to construct the residential property that it intends to use as a long-term income stream. Money was borrowed from Shine Chairman, Vineet Bhatnagar, and is subject to a documented Schedule of

Repayments agreed by all Trustees. However, with the consent of Mr Bhatnagar, no loan repayments were made in this period.

5. Operating expenses – UK

The UK operating expense figure of £254 is broken down as follows:

Type	Amount (GBP)	%	Notes
Bank charges	254	100%	Bank charges for maintaining the account and transferring funds to Zambia
	254		

6. Fixed assets

The following is the Charity's fixed assets for the period of the Report (all located in Zambia):

Description	Amount (GBP)
Land in Lusaka, Zambia	6,042
School buildings ⁱ	81,044
Pig farm building ⁱⁱ	16,307
School furniture ⁱⁱⁱ	1,983
Residential property in Lusaka, Zambia ^{iv}	51,537
	156,913

i. The calculation for 'School buildings' is last year's value minus 2% depreciation

ii. Pig farm infrastructure depreciated by 2% and £2,272 was spent on upgrading/adding to the infrastructure

iii. The existing furniture depreciated by 10% and £11 was spent on furniture for the school during the period

iv. The residential property purchased by Shine Zambia last year depreciated by 2%

The Charity has the following policy regarding depreciation of fixed assets:

- Land 0%
- Buildings 2%
- Furniture 10%

7. Loans receivable

A total debt amounting to £524 to Shine was recorded at the end of the period. This consists of outstanding short-term loans to staff at the school.

8. Restricted funds

As at 31 May 2022 there were no restricted funds for the charity.