



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 31<sup>st</sup> 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

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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 **28<sup>th</sup> March 2024** and signed on its behalf by:



Vineet Bhatnagar  
Chair & Founder  
28 March 2024

## SHINE – WHO WE ARE AND WHAT WE DO

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### 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

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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

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### 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

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### 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.



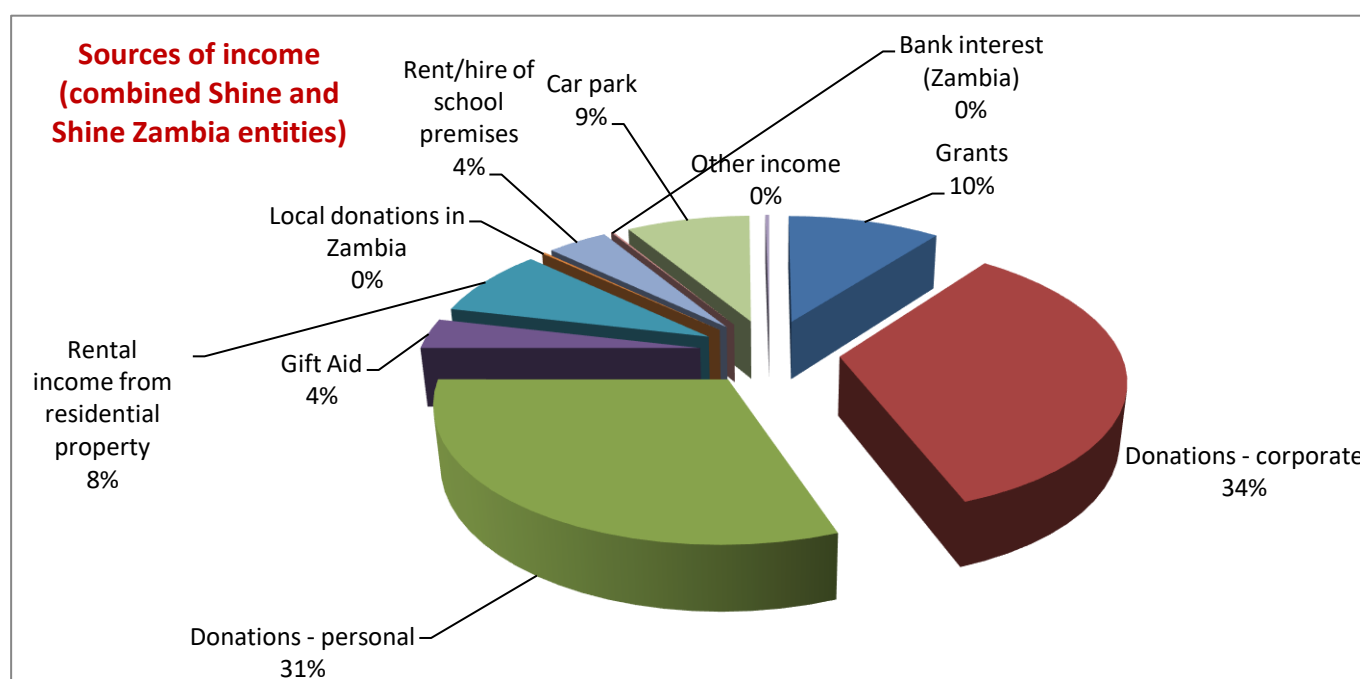
Patricia K Kalota  
Suite 2 Bungano Suites,  
Lubu Road, Longacres,  
Lusaka  
ZAMBIA

## 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**

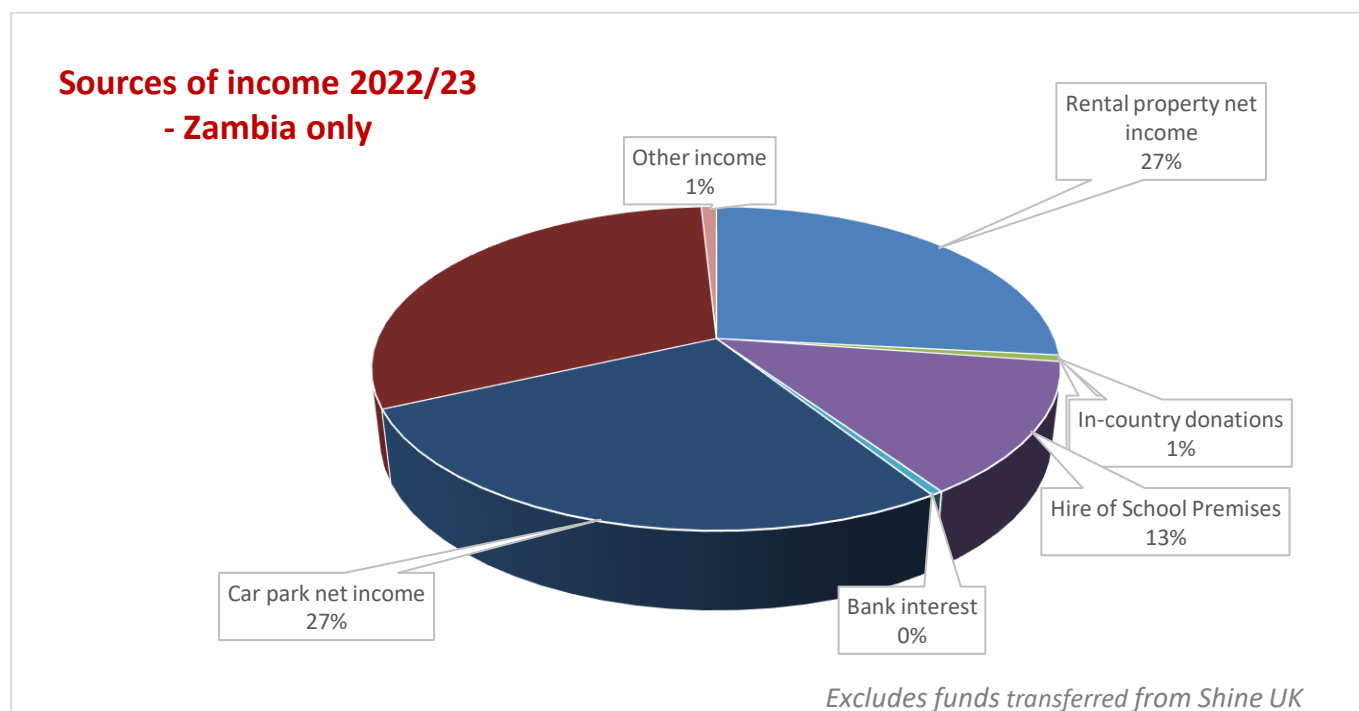
**Income from grants: £4,580**

## 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
<b>Total</b>	<b>5,183</b>

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
	<b>42,216</b>		

### **(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
	<b>234</b>		

### **(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
	<b>547</b>		

### **(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%	
	<b>832</b>		

#### (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%
	<b>40,603</b>	

#### 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.

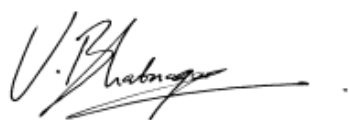
	Notes	Shine	Shine Zambia	Group
<b>Income</b>	2	34,673	5,183	39,856
<i>Funding generated by Shine</i>		34,673	-	34,673
<i>Funding generated by Shine Zambia</i>		-	5,183	5,183
<b>Operating Expenses</b>		<b>(781)</b>	<b>(35,703)</b>	<b>(36,483)</b>
<i>Operating Expenses - Zambia</i>	3	-	(41,435)	(41,435)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

The notes included below form part of these accounts.

## Balance sheet

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

Approved by the Board of Trustees on 28<sup>th</sup> 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%
		<b>34,673</b>	

#### 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
<b>Total</b>	<b>5,183</b>

### 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%
<b>Total</b>	<b>41,435</b>	

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%
	<b>40,603</b>	

#### 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
	<b>234</b>		

## 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 <sup>i</sup>	81,044
Pig farm building <sup>ii</sup>	15,981
School furniture <sup>iii</sup>	2,117
Residential property in Lusaka, Zambia <sup>iv</sup>	50,506
	<b>156,913</b>

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.