

# UMUNANDI

England & Wales - Charity number 1126668

## Details

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**Other names** UMANANDI

**Status** Registered

**Legal form** Other

**Registered** 2008-11-11

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

## Contact

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**Address** 15 Love Lane  
Stourbridge  
DY8 2DA

**Phone** 01384393548

**Email** [info@umunandi.org](mailto:info@umunandi.org)

**Website** [www.umunandi.org](http://www.umunandi.org)

## Activities

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**Objects:** TO PROMOTE FOR THE BENEFIT OF ORPHANS, VULNERABLE CHILDREN AND THEIR FAMILIES, IN PARTICULAR BUT NOT EXCLUSIVELY IN LUSAKA, ZAMBIA THE:1) ADVANCEMENT OF EDUCATION2) PRESERVATION AND PROTECTION OF GOOD HEALTH.3) RELIEF OF POVERTY.

**Activities:** We promote:1) Advancement of education2) Preservation and protection of good health3) Relief of povertyfor the benefit of orphans and vulnerable children and their families, particularly but not exclusively in Lusaka, Zambia.

## Classification

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- **How:** Makes Grants To Organisations, Provides Advocacy/advice/information
- **What:** Education/training, Overseas Aid/famine Relief, Economic/community Development/employment
- **Who:** Children/young People

## Geography

- **Area of benefit:** OVERSEAS
- Zambia

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£16,612	£20,000	-	-
2024-12-31	£22,831	£25,819	-	-
2023-12-31	£54,238	£51,020	-	-
2022-12-31	£28,674	£26,451	-	-
2021-12-31	£33,138	£43,210	-	-

## Trustees

Name	Role	Appointed
<b>Robin Jonathon Coventry Hancock</b>	Chair	2018-09-01
MARK CHITTY		
Susie Hancock		2026-05-01

**UMUNANDI**

England & Wales - Charity number 1126668

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# Accounts

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Trustees' Report  
and  
Unaudited Accounts

for the year ended  
31 December 2023

# Report of the Trustees

for the year ended 31 December 2023



<b>PRINCIPLE ADDRESS</b> 15 Love Lane Stourbridge DY8 2DA	<b>TRUSTEES</b> Mark Chitty Susie Hancock Robin Hancock	<b>INDEPENDENT EXAMINER</b> Melanie Holroyd, CGMA Shieling Links Road Bramley Surrey GU5 OAL
<b>REGISTERED CHARITY NO.</b> 1126668	<b>GOVERNING DOCUMENT</b> Trust deed	

## CHARITY OBJECTS

*“To support orphans, vulnerable children and their families through the provision and support of schools, orphanages and other services that will enable them to develop their skills and escape poverty.”*

Umunandi’s work is focussed in a slum area of Lusaka, the capital of Zambia. We support and invest in Greenpark Trust School, a local school providing care and education to over a hundred orphans and vulnerable children (OVCs). Pupils whose parents are alive and able to work are not eligible beneficiaries of Umunandi’s assistance.

## MAIN ACTIVITIES

- Provide sponsorship for orphans and vulnerable children (OVCs) so that they can complete their basic education
- Make grants for the purchase, renovation and improvement of educational facilities so that OVCs can receive a more complete education in a safe, healthy environment
- Fund income generating schemes so that the educational facilities can become self-sustaining
- Provide funds to set up literacy classes for women so that they can improve their employment opportunities and learn about HIV, contraception, health, child abuse and domestic violence
- Expand the sponsorship program to enable gifted children to continue their education through secondary school and university where appropriate

In our view there is no detriment or harm that may arise from carrying out these aims.

Sponsorship income is paid to Greenpark Trust School to cover the sponsored OVCs’ school fees. As in every school, a significant portion of the school fees go towards paying staff salaries. As a result, the school staff receive a private benefit from Umunandi.

This benefit is secondary to the benefit received by the OVCs themselves. In addition, this private benefit will help establish over time a stable school with a low turnover of well-motivated staff, which is very much in the interest of Umunandi and the OVCs we serve.

# Report of the Trustees

for the year ended 31 December 2023



## PERFORMANCE DURING 2023

Having struggled to fully function as a charity over the Covid period, the main focus of 2023 was to get back on track financially, get all the accounts up to date and filled and make gift aid claims for prior years that qualified but where claims had not been made. This was the main financial driver for getting the Greenpark School finances back on track. These additional funds did however mask the fact that donations had significantly fallen off and unless the sponsor cohort could be dramatically increased, the future funding of the school would be in doubt.

With the funding challenges ahead, the existing trustees explored the possibility of seeking a new Chair person with renewed vigour and fresh ideas to run the UK charity. Discussions took place with a potential candidate but eventually this candidate decided to decline the role and opportunity.

The trustees also contacted all the existing sponsors to encourage them to recruit other donors themselves but this process did not yield any additional sponsors.

Thanks to our amazing sponsors, we were able to continue supporting Greenpark Trust School in Zambia in their work of educating orphans and vulnerable children.

The trustees communicated with the senior team running the Greenpark School of the concerns about the future of the charity in the UK and that plans were to be considered early in 2024 of what the future might be for Umunandi and its' viability.

# Report of the Trustees

for the year ended 31 December 2023



## FINANCIAL REVIEW

### RESERVES POLICY

Umunandi does not have a reserve or savings account. We channel the funds raised from our donors through to Greenpark Trust School in Zambia on a scheduled basis, attempting never to spend more than we have raised.

Signed on behalf of the committee

A handwritten signature in black ink that reads "Mark Chitty".

Mark Chitty,, Trustee

Approved by the Trustees on 30 October 2024

# Report of the Trustees

for the year ended 31 December 2023



## ACCOUNTANT'S REPORT ON THE UNAUDITED ACCOUNTS

I report on the accounts for the year ended **31 December 2023**, as set out on the following pages.

### 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 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;
- state whether particular matters have come to my attention.

### BASIS OF OPINION

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 the seeking of 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 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act;have 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.

Signed

30 October 2024

A handwritten signature in black ink, appearing to read "Melanie Holroyd".

**Melanie Holroyd CGMA**

Shieling, Links Road, Bramley, Surrey, GU5 0AL

# Report of the Trustees

for the year ended 31 December 2023



## RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DEC 2023

	2023 £	2022 £
<b>Income</b>		
Program donations	18,462	20,704
Operations donations	-	7,700
Event	-	270
Loans	10,000	-
Gift aid	25,776	-
	<hr/> 54,238	<hr/> 28,674
<b>Expenditure</b>		
Salaries	700	7,700
Greenpark School fees & investment	40,261	18,000
Event	-	-
Charity administration costs	59	741
Travel, meals, accomodation	-	-
Gifts & equipment	10,000	-
Bank charges	-	10
	<hr/> (51,020)	<hr/> (26,451)
<b>Surplus / (Deficit) for the year</b>	<hr/> 3,218	<hr/> 2,223
<b>Funds balance at 1 January</b>	3,363	1,140
	<hr/>	<hr/>
<b>Funds balance at 31 December</b>	<u>6,581</u>	<u>3,363</u>

# Report of the Trustees

for the year ended 31 December 2023



## STATEMENT OF ASSETS & LIABILITIES

	2023 £	2022 £
<b>Current assets</b>		
Bank account	6,581	3,363
<b>Current liabilities</b>		
Loan		
Loan write-off from donor		
<b>Net assets less liabilities</b>	<u>6,581</u>	<u>3,363</u>
<b>Funds</b>		
Unrestricted funds	<u>6,581</u>	<u>3,363</u>

Signed on behalf of the  
Trustees

A handwritten signature in black ink that reads "Mark Chitty".

**Mark Chitty**  
Trustee

30 October 2024

# Report of the Trustees

for the year ended 31 December 2023



**UMUNANDI**

England & Wales - Charity number 1126668

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# Accounts

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Trustees' Report  
and  
Unaudited Accounts

for the year ended  
31 December 2022

# Report of the Trustees

for the year ended 31 December 2022



<b>PRINCIPLE ADDRESS</b> 15 Love Lane Stourbridge DY8 2DA	<b>TRUSTEES</b> Mark Chitty Susie Hancock Robin Hancock	<b>INDEPENDENT EXAMINER</b> Melanie Holroyd, CGMA Shieling Links Road Bramley Surrey GU5 OAL
<b>REGISTERED CHARITY NO.</b> 1126668	<b>GOVERNING DOCUMENT</b> Trust deed	

## CHARITY OBJECTS

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Umunandi’s work is focussed in a slum area of Lusaka, the capital of Zambia. We support and invest in Greenpark Trust School, a local school providing care and education to over a hundred orphans and vulnerable children (OVCs). Pupils whose parents are alive and able to work are not eligible beneficiaries of Umunandi’s assistance.

## MAIN ACTIVITIES

- Provide sponsorship for orphans and vulnerable children (OVCs) so that they can complete their basic education
- Make grants for the purchase, renovation and improvement of educational facilities so that OVCs can receive a more complete education in a safe, healthy environment
- Fund income generating schemes so that the educational facilities can become self-sustaining
- Provide funds to set up literacy classes for women so that they can improve their employment opportunities and learn about HIV, contraception, health, child abuse and domestic violence
- Expand the sponsorship program to enable gifted children to continue their education through secondary school and university where appropriate

In our view there is no detriment or harm that may arise from carrying out these aims.

Sponsorship income is paid to Greenpark Trust School to cover the sponsored OVCs’ school fees. As in every school, a significant portion of the school fees go towards paying staff salaries. As a result, the school staff receive a private benefit from Umunandi.

This benefit is secondary to the benefit received by the OVCs themselves. In addition, this private benefit will help establish over time a stable school with a low turnover of well-motivated staff, which is very much in the interest of Umunandi and the OVCs we serve.

# Report of the Trustees

for the year ended 31 December 2022



## PERFORMANCE DURING 2022

2022 was a year of transition. After 15 years of leading the charity one of our founders, Ruth Chitty, decided to step back from her role as Director to focus on other commitments. We are extremely grateful to Ruth for her incredible work over the years.

Following this change, the remaining trustees, Mark Chitty, Robin Hancock and Susie Hancock have brought together a new team of volunteers to continue the work of the charity with renewed energy. Our primary focus has been to get our house in order financially, claiming badly needed funds from outstanding gift aid returns, and filing overdue annual returns. Robin Hancock took over as Chair, assisted by Mark Chitty with Susie Hancock as the other trustee.

Thanks to our amazing sponsors, we were able to continue supporting Greenpark Trust School in Zambia in their work of educating orphans and vulnerable children. We are also in the process of establishing new financial reporting procedures to improve the transparency of funds distribution going forwards. We look forward to breathing new life into the charity and getting in touch with our sponsors via regular newsletters as well as recruiting new sponsors and planning fund-raising events.

# Report of the Trustees

for the year ended 31 December 2022



## FINANCIAL REVIEW

### RESERVES POLICY

Umunandi does not have a reserve or savings account. We channel the funds raised from our donors through to Greenpark Trust School in Zambia on a scheduled basis, attempting never to spend more than we have raised.

Signed on behalf of the committee

A handwritten signature in black ink, appearing to read "Robin Hancock".

Robin Hancock, Trustee

Approved by the Trustees on 21 Oct 2023

# Report of the Trustees

for the year ended 31 December 2022



## ACCOUNTANT'S REPORT ON THE UNAUDITED ACCOUNTS

I report on the accounts for the year ended **31 December 2022**, as set out on the following pages.

### 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 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
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### BASIS OF OPINION

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 the seeking of 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:

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2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

21 October 2023

A handwritten signature in black ink that reads 'Melanie Holroyd'.

**Melanie Holroyd CGMA**

Shieling, Links Road, Bramley, Surrey, GU5 0AL

# Report of the Trustees

for the year ended 31 December 2022



## RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DEC 2022

	2022 £	2021 £
<b>Income</b>		
Program donations	20,704	23,065
Operations donations	7,700	9,750
Event	270	363
Loans	-	-
Gift aid	-	-
	<hr/> 28,674	<hr/> 33,178
<b>Expenditure</b>		
Salaries	7,700	7,700
Greenpark School fees & investment	18,000	32,020
Event	-	-
Charity administration costs	741	3,490
Travel, meals, accomodation	-	-
Gifts & equipment	-	-
Bank charges	10	-
	<hr/> (26,451)	<hr/> (43,210)
<b>Surplus / (Deficit) for the year</b>	<hr/> 2,223	<hr/> (10,032)
<b>Funds balance at 1 January</b>	1,140	11,173
	<hr/>	<hr/>
<b>Funds balance at 31 December</b>	<u>3,363</u>	<u>1,140</u>

# Report of the Trustees

for the year ended 31 December 2022



## STATEMENT OF ASSETS & LIABILITIES

	2022	2021
	£	£
<b>Current assets</b>		
Bank account	3,363	1,140
<b>Current liabilities</b>		
Loan		(10,000)
Loan write-off from donor		10,000
<b>Net assets less liabilities</b>	<u>3,363</u>	<u>1,140</u>
<b>Funds</b>		
Unrestricted funds	<u>3,363</u>	<u>1,140</u>

Signed on behalf of the Trustees

A handwritten signature in black ink, appearing to read "Robin Hancock".

**Robin Hancock**  
Trustee

21st October 2023

**UMUNANDI**

England & Wales - Charity number 1126668

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# Accounts

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Trustees' Report  
and  
Unaudited Accounts

for the year ended

31 December 2021

# Report of the Trustees

for the year ended 31 December 2021



<b>PRINCIPLE ADDRESS</b> 15 Love Lane Stourbridge DY8 2DA	<b>TRUSTEES</b> Mark Chitty Susie Hancock Robin Hancock	<b>INDEPENDENT EXAMINER</b> Melanie Holroyd, CGMA Shieling Links Road Bramley Surrey GU5 OAL
<b>REGISTERED CHARITY NO.</b> 1126668	<b>GOVERNING DOCUMENT</b> Trust deed	

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# Report of the Trustees

for the year ended 31 December 2021



## PERFORMANCE DURING 2021

2021 remained very challenging for the charity with the UK largely locked down due to the Covid pandemic until 19<sup>th</sup> July when restrictions were lifted. The continued impact on jobs and lives of everyone in the UK had a knock-on effect to sponsor donations and there was a marked drop off in sponsorship during the year as people felt the economic pinch. We are, however, extremely grateful to all our sponsors who remained loyal to the cause and maintained their sponsorship donations to Umunandi, enabling the charity to continue its support of the Green Park Trust School in Lusaka in Zambia.

The charities trustees were unable to meet for various reasons and understandably attention was focussed on their own working lives and those of their families in a world of turmoil where many sectors of business were feeling enormous strain.

The trustees endeavoured to maintain close contact throughout the year with Green Park School through video calls to offer ongoing support and advice. The trustees were unable to visit the school during 2021 due to travel and financial restrictions.

# Report of the Trustees

for the year ended 31 December 2021



## FINANCIAL REVIEW

### RESERVES POLICY

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Signed on behalf of the committee

A handwritten signature in black ink, appearing to read "Robin Hancock".

Robin Hancock, Trustee

Approved by the Trustees on 30 Sept 2023

# Report of the Trustees

for the year ended 31 December 2021



## ACCOUNTANT'S REPORT ON THE UNAUDITED ACCOUNTS

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Signed

30 September 2023

A handwritten signature in black ink, appearing to read 'Melanie Holroyd'.

**Melanie Holroyd CGMA**

Shieling, Links Road, Bramley, Surrey, GU5 0AL

# Report of the Trustees

for the year ended 31 December 2021



## RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DEC 2021

	2021 £	2020 £
<b>Income</b>		
Program donations	23,065	32,938
Operations donations	9,750	8,600
Event	363	413
Loans	-	-
Gift aid	-	5
	<hr/> 33,178	<hr/> 41,956
<b>Expenditure</b>		
Salaries	7,700	8,400
Greenpark School fees & investment	32,020	27,204
Event	-	-
Charity administration costs	3,490	180
Travel, meals, accomodation	-	-
Gifts & equipment	-	-
Bank charges	-	20
	<hr/> (43,210)	<hr/> (35,804)
<b>Surplus / (Deficit) for the year</b>	<hr/> (10,032)	<hr/> 6,152
<b>Funds balance at 1 January</b>	11,173	5,021
	<hr/>	<hr/>
<b>Funds balance at 31 December</b>	<u>1,140</u>	<u>11,173</u>

# Report of the Trustees

for the year ended 31 December 2021



## STATEMENT OF ASSETS & LIABILITIES

	2021 £	2020 £
<b>Current assets</b>		
Bank account	1,140	11,173
<b>Current liabilities</b>		
Loan	(10,000)	
Loan write-off from donor	10,000	
	<hr/>	<hr/>
<b>Net assets less liabilities</b>	<u>1,140</u>	<u>11,173</u>
<b>Funds</b>		
Unrestricted funds	<u>1,140</u>	<u>11,173</u>

Signed on behalf of the trustees

30 September 2023

A handwritten signature in black ink, appearing to read 'Robin Hancock'.

**Robin Hancock**  
Trustee