



Trustees' Report
and
Unaudited Accounts

for the year ended
31 December 2021

Report of the Trustees

for the year ended 31 December 2021



PRINCIPLE ADDRESS

15 Love Lane
Stourbridge
DY8 2DA

TRUSTEES

Mark Chitty
Susie Hancock
Robin Hancock

INDEPENDENT EXAMINER

Melanie Holroyd, CGMA
Shieling
Links Road
Bramley
Surrey
GU5 OAL

REGISTERED CHARITY NO.

1126668

GOVERNING DOCUMENT

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.

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PERFORMANCE DURING 2021

2021 remained very challenging for the charity with the UK largely locked down due to the Covid pandemic until 19th 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 charity's 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.

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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', with a stylized flourish at the end.

Robin Hancock, Trustee

Approved by the Trustees on 30 Sept 2023

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ACCOUNTANT'S REPORT ON THE UNAUDITED ACCOUNTS

I report on the accounts for the year ended **31 December 2021**, 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 September 2023

Melanie Holroyd CGMA

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

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RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DEC 2021

	2021 £	2020 £
Income		
Program donations	23,065	32,938
Operations donations	9,750	8,600
Event	363	413
Loans	-	-
Gift aid	-	5
	<u>33,178</u>	<u>41,956</u>
Expenditure		
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
	<u>(43,210)</u>	<u>(35,804)</u>
Surplus / (Deficit) for the year	<u>(10,032)</u>	<u>6,152</u>
Funds balance at 1 January	<u>11,173</u>	<u>5,021</u>
Funds balance at 31 December	<u><u>1,140</u></u>	<u><u>11,173</u></u>

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STATEMENT OF ASSETS & LIABILITIES

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

Signed on behalf of the trustees

30 September 2023

Robin Hancock
Trustee