



Trustees' Report  
and  
Unaudited Accounts

for the year ended  
31 December 2023



# Report of the Trustees

for the year ended 31 December 2023



## 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 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.



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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 "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

**Melanie Holroyd CGMA**

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



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## 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><u>6,581</u></u>	<u><u>3,363</u></u>



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## 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

**Mark Chitty**

Trustee

30 October 2024



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