

STARFISH Zambia

Life changing Opportunities...

Financial Statement For the period 1st Jan 2024 to 31 December 2024

Address:

Starfish Zambia
91 Newtown Road
Newbury
Berks
RG14 7DD

Trustees:

Mark Sheircliff
Carolyn Sheircliff
Roger Ryton
Shelley Bowden
Shirley Springer
Kristiina Reed

Bankers

Nat West PLC
Newbury
Berks

Trustees' Report for the 1st Jan 2024 to 31 December 2024

The trustees submit their report together with the financial statements for the year to 31 December.

Trustees' Statement

This Report is to ensure the compliance of Starfish Zambia to the relevant Charity legislation, detailed below.

Charity legislation requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus for that period. In preparing these financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure the financial statements comply with the Charities Act 1993.

Objects of the Charity

Starfish Zambia was created under Deed on 6th October 2008 initially named Starfish UK and registered under the Charities Act 1993, Charity Registration Number 1126909 with the following object:

- To provide vocational college education to young people in the developing world to enable them to fulfil their potential and obtain a career through which they can raise their standard of living and that of their families.

This was expanded in 2018 with:

- To provide financial support to the “Starfish Academy” Pre-school, so that the fees charged to parents are lower than the market rate. Starfish Zambia does not assume responsibility for the day to day running of the Pre-school or for health and safety issues.

Chairman's Report for the period to 31 December 2024

1. Development Activities and Achievements

This is our 16th full year of operation and we now have 107 students having completed or in the process of doing their course, and over 130 pupils in our Pre-School.

a. Starfish Students in Zambia

This year we had a total of 27 Zambia projects active of which 25 are college students (including those who are being supported to do vocational training). 2 have been given support to start a small business. Shown below is the 2024 cohort.

Bernadette Silimbo	Nursing	Kafue
Doreen Kaimbo	Nursing	Ronald Ross Hospital
Chakwanda Muyutu	Clinical Science	Levy Mwanawasa Medical University
Miriam Chomba Chibwili	Nursing	Mufulia College
Cynthis Mukupa	Mental Health Nursing	Levy Mwanawasa University
Vitama Mbao	Clinical Medical Science	Kafue Institute of Health Sciences
Miriam Chibwili	Nursing e-learning	Ronald Ross Hospital
Agape Chululuka	Nursing e-learning	Ronald Ross Hospital
William Ngoma	Clinical Medicine	Ronald Ross Hospital
Charles Mumba	Nursing	Ronald Ross Hospital
Lydia Mtonga	Nursing	Mufulira College of Nursing
Tina Kamukwamba	Nursing	Makeni Apex Medical College
Deborah Kaluwasha	Nursing	Woodlands University College
Dorica Kasambala	Nursing	Blessings University of Excellence
Margaret Namubiru	Elderly care	Kampala College
Aquila Mulenga	Building costs - School	Mulenga compound
Patrick Silwese	Medicine	CBU
Charles Mumba	Subsistence	Ronald Ross Hospital
Modreen Falanga	Catering	St Joseph Community Centre
Josephine Mumba	Catering	St Martha's Skills Training Centre
Esther Sefelino	Tailoring	CMN Fashion Training Centre
Hope Makosha	Tailoring	CMN Fashion Training Centre
Annie Masamba	Assorted Food Business	Home
Darlington Kankomba	Charcoal Business	Home
Memory Mwansa	Tailoring	CMN Fashion Training Centre
Memory Mumba	Tailoring	CMN Fashion Training Centre
Hope Mutale	Tailoring	CMN Fashion Training Centre

Lives are being transformed, and self respect is being born in some who have never previously had much cause to value themselves.

b. Starfish Academy

In May 2018 we set up a new Pre-School called Starfish Academy with one of our recent graduates, Mirriam Mukaba, a former Starfish student who qualified as an Early Years Teacher. Mirriam wanted to set up a Pre-School in a poor area, and charge just £4 per month. This gives poor children a chance to start Primary School on the same footing as those from better-off areas. This is the first hurdle of inequality faced by someone from a poor background. In 2018 we refurbished and redecorated the School Building and had a class of 35 children with 2 teachers plus Mum as a classroom assistant. In 2019 we expanded the School with an additional class room and a new loo block.

In 2020 we have funded a new wall and gates to protect the front of the School from the newly resurfaced (and therefore more dangerous) road.

In 2022 there was a major robbery and we chose to make good the damage and loss, and pay for increased security, which together cost in the region of £4,000

In 2023 we have continued to invest in the School and pay towards salaries for staff.

In 2024 we invested further in the School to help address some findings from an inspection. There were primarily the lack of a sick room and the need for more toilets. This involved an additional cash injection of about £3,000 in addition to the usual amounts for Salary support.

We now have over 140 children in regular attendance and a staff of 6

c. Civil Engineering in partnership with the Institution of Structural Engineers

2018 saw the graduation of our second Civil Engineering Student, Fanwell Phiri, fully sponsored by the UK Institution of Structural Engineers. In 2021 we had the graduation of our third Student, Lina Dzeka, and last year we had two more graduates Jelly Hantambo (subject to some exam resits) and Mercy Nachilima. One final student, Elijah Mukapu has completed his studies now. Our thanks go to Brian Ayling who helped set this arrangement up back in 2011 and Darren Byrne of the IStructE.

d. Gambia Projects

During 2024 we have started three projects in The Gambia, as well as the work in Zambia. These are

- Supporting a lady called Mariama Jallow with 4 children to start a small restaurant, and to pay for the three school-age children to go to School while this business is being established. This involved an investment of £2,000 this year.
- Supporting a young farmer called Sang Jatta with a monthly payment of £120 to accelerate the establishment of his farm.
- Supporting a young lady called Fatou Jobe to build a chicken house in order to be able to derive an income from egg production. This cost £883.

Note that payment for these is normally made with Western Union, from a bank account of the Trustees, as this is the most efficient way of transferring funds each month. These amounts are then credited back to the Trustee.

2. Finances

Our income and expenditure are shown in the Statement of Financial Activities below. We will be taking on one or two more students in early 2024 and will continue to fund the Pre-School. **We continue to operate on a principle of 100% efficiency with regard to all donations by ensuring that all overheads, as well as some of the student funding, comes from the trustees.**

A special thanks is due to CICA (Children in Crisis Africa) and in particular the Rev Erica Lugg, chairperson of CICA, for their partnership and support since the inception of Starfish Zambia. Also to Margie Ntala who tirelessly administers Starfish in country as well as supporting CICA.

Reserves Policy

The Chair of Trustees commits to making up any shortfall, should one arise, to ensure that all students in the current cohort are funded to completion.

Investment policy

The capital of the charity is invested in a deposit account with Nat West Bank PLC.

Risk management

Risk is minimised by holding all funds with a high street bank, currently Nat West Bank Plc.

Trustees

A full list of the trustees who served during the period is shown above.

- o Mark Sheircliff (Chairman)
- o Carolyn Sheircliff
- o Roger Ryton
- o Shelley Bowden
- o Shirley Springer
- o Kristiina Reed

Notice of error

In doing the accounts this year I discovered that I inadvertently used the Starfish credit card for amounts in May in Stockholm, amounting to a total of £529.58. This has been credited back to Starfish on 1st January 2025. No further action is required.

Gambia projects payments

Note that the most efficient way to pay for the Gambia projects

Statement of Financial Activities for the period ended 31 December 2024

BROUGHT FORWARD	£1,129
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INCOME

Donations by Trustees	£11,520
Other Donations	£12,695
Tax refund	£2,295
Total Income	£26,510

EXPENDITURE

Student and Zambia business funding	£9,934
Starfish Academy funding	£5,616
Gambia Project funding	£4083
Trustee expenses	£0
Amount taken in error and repaid 2025	£530
CICA administration	£1,420
Total Expenditure	£21,636

CARRIED FORWARD	£6,003
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Cash flow

The accounts do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to produce such a statement under Financial Reporting Standard 1 'Cash flow statements'.

Notes forming part of the financial statements for the year ended 31st December

1. Grants payable

A total of £19,633 was made to beneficiaries for 2024 funding.

A total of £1,420 was made to CICA administration costs of running the office in Mufulira for the support of our work. This consists of £750 salary plus £670 to cover the costs of the office at 4 Lunzuwa Avenue.

2. Trustees' remuneration and expenses

No trustee remuneration this year.

No trustee had any beneficial interest in any contract with the charity during the year.

No donations other than those made by the trustees are used for reimbursement of expenses.

4. Taxation

The charity is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

Approximately £6,000 is due from HMRC for gift aid.

5. Debtors

None

6. Creditors

None

7. Independent Verification

Not required as our income was below £25,000 this year.

END

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END

From: Billy <wodavidson@btinternet.com>
Sent: 18 February 2025 17:49
To: sheircliff@googlemail.com
Cc: sheircliff@googlemail.com
Subject: Re: Starfish Accounts

Mark. I refer to the chain of emails below and our discussion on 18th Feb where you clarified a number of points

Having reviewed the accounts of Starfish I am happy to confirm that I believe them to be a fair and accurate record of financial activity for the year in question

Kind regards

Billy Davidson BSc MRICS MBA
Sent from my iPhone

On 18 Feb 2025, at 17:20, sheircliff@googlemail.com wrote:

From: W DAVIDSON <wodavidson@btinternet.com>
Sent: 07 January 2025 09:38
To: sheircliff@googlemail.com
Subject: Re: Starfish Accounts

Mark - see attached spreadsheet i have used to do soe checks.

Some items i don't quite understand - perhaps we can have a call sometime ?

Billy

----- Original Message -----

From: sheircliff@googlemail.com
To: wodavidson@btinternet.com
Sent: Saturday, January 4th 2025, 18:58
Subject: Starfish Accounts

Hi Billy, thanks for the offer of review, please see attached. Any time in the next month will be fine.

Two points

1. We accidentally used the Starfish credit card in May in Stockholm, to the tune of £530. I only just noticed this when I did the accounts last week, and we have since refunded the amount as shown on the snapshot below.
2. Many of the payments we make, in particular to the Gambia, have to be done via Western Union, for which we have to use a personal bank account, not Starfish. You therefore see a number of payments back to our account to refund these. We can probably fish out the western union payments if you want to see them.

Thanks

Mark

[illegible]