

# FUTURE PILLARS (ZAMBIA)

England & Wales · Charity number 1173534

## Details

---

**Status** Registered

**Legal form** CIO

**Registered** 2017-06-22

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

## Contact

---

**Address** Grovetown Barn  
Yeolmbridge  
Launceston  
PL15 8NH

**Phone** 07766 111647

**Email** [trustees@futurepillarszambia.org.uk](mailto:trustees@futurepillarszambia.org.uk)

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

## Activities

---

**Objects:** THE OBJECTS OF THE CIO ARE TO ADVANCE EDUCATION, TO RELIEVE POVERTY AND TO PROMOTE AND PROTECT GOOD HEALTH FOR THE PUBLIC BENEFIT OF CHILDREN IN ZAMBIA WHO ARE SOCIALLY AND ECONOMICALLY DISADVANTAGED. NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH [SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005] AND [SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008].

**Activities:** Our objects are TO ADVANCE EDUCATION, TO RELIEVE POVERTY AND TO PROMOTE AND PROTECT GOOD HEALTH FOR THE PUBLIC BENEFIT OF CHILDREN IN ZAMBIA WHO ARE SOCIALLY AND ECONOMICALLY DISADVANTAGED. We currently support around 1,000 vulnerable children and young adults in Kabwe, Zambia. Our programmes cover a school with pupils from Pre-School to Grade 9, a Vocational Skills Centre and Feeding.

## Classification

---

- **How:** Makes Grants To Organisations, Provides Advocacy/advice/information
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People

## Geography

---

- Zambia

## Finances

---

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£63,718	£54,579	-	-
2024-06-30	£58,429	£55,236	-	-
2023-06-30	£78,379	£81,802	-	-
2022-06-30	£94,120	£124,320	-	-
2021-06-30	£151,549	£135,482	-	-

---

## Trustees

---

Name	Role	Appointed
<b>Barry Denis Gransden</b>	Chair	2018-04-01
Anneli Meeder		2023-11-07
PETER JOHN MCAUGHEY		2017-06-22

---

**FUTURE PILLARS (ZAMBIA)**

England & Wales - Charity number 1173534

---

# Accounts

---



# TRUSTEES ANNUAL REPORT

## FUTURE PILLARS (ZAMBIA)

For the year ending 30 June 2025

UK Reg. Charity Number 1173534

Registered address: Grovetown Barn, Yeolmbridge, Launceston, Cornwall, PL15 8NH

### Trustees

Trustee Name	Office	Dates acted	Notes
Barry Gransden	Chair	Whole Year	Appointed until April 2027
Peter McAughey	Treasurer	Whole Year	Appointed until June 2026
Anneli Meeder	Trustee	Whole Year	Appointed until November 2026

We are pleased to welcome Isaac Pinnell and Arnie Gransden as Youth Advocates to Future Pillars (Zambia).

### About Future Pillars (Zambia)

Future Pillars (Zambia) ('FPZ') is a Charitable Incorporated Organisation (CIO), whose only voting members are its trustees. FPZ was registered with the Charity Commission on 22<sup>nd</sup> June 2017.

Its objectives are to advance education, relieve poverty and to promote and protect good health for the public benefit of children in Zambia who are economically and socially disadvantaged.

### Background to FPZ

Our mission statement: ***To empower the vulnerable children in Zambia.***

The Charity was formed on 22<sup>nd</sup> June 2017 to support life-changing work going on in one school in Kabwe, Central Province, Zambia. Completing our 8<sup>th</sup> year of operation, we are encouraged by the continuing progress we have made in relation to the four essential elements of our programme in Zambia:

**Feeding** – ensuring 1000 children get a nutritious meal 5 days a week.

**Education** – The Family Futures Community School (FFCS) from Reception to Grade 12.

**Skills training** – Future Pillars Vocational Skills Training Centre offering courses in 8 trade skills accredited through TEVETA (national accrediting body). As reported in last year's annual report, and below, the Skills Centre now operates independently of FPZ funding.

**Shelter** – 2 boarding houses for children without any family support.

The trustees of FPZ are fully committed to ensuring that all the vulnerable children who attend Family Futures Community School (FFCS) are properly provided for – feeding their stomachs as well as their minds. To this end, 100% of all money donated to FPZ goes to the projects in Kabwe. All UK expenses, including administrative costs, are met by individual trustees. We ensure that donors' gifts are appropriately used, with regular visits being made to monitor the school's progress and provide training and development opportunities for the staff. All costs for these visits are met by individual trustees.

Throughout all our activity, the FPZ trustees have had regard to the guidance issued by the Charity Commission on public benefit. A review of all policies relating to the governance of FPZ was concluded, and the policies were adopted by the board in March 2025.

### Who are these vulnerable children?

The school's programmes take place on the campus of the Church Family Mission (affiliated to the Evangelical Fellowship of Zambia) which was deliberately situated between two of the poorest compounds (shanty towns) in Kabwe in 2004. Whilst it is a pleasant town, Kabwe went into economic decline in the 1980's when both the mines and the railway industry collapsed. The AIDS pandemic in the 1990's decimated the wage-earning sector of the population, and many orphaned children had to be cared for by grandparents or other family members without the resources to provide adequate food or pay for education in the government schools.

In 2024-25, the level of deprivation remains obstinately high with the consequence that thousands of children and families remain in severe and lasting poverty. Employing a carefully constructed Admissions Policy, our children are chosen from among the most disadvantaged from the neighbouring compounds to be fed and educated as the best way to break the cycle.

## Reflections on the Year

### Internal challenges, developments and opportunities

Separate visits to Kabwe by the trustees fell just outside the reporting window, with one visit in May/June 2024, and another in July 2025. These self-funded trips are an important measure to engage directly with the school staff and the learners, to see the success of the UK funding provided, to ensure that the funds are spent appropriately, and to provide opportunities for teaching and learning in both directions.

The local governing body **FCOB (Family Care & Orphans Board)** is making some progress towards independence from FPZ. A detailed audit report by the FPZ treasurer with recommendations for FCOB has been submitted. FPZ and especially the FPZ Chair expended a significant amount of time towards the development of the governors, it is expected that there will be further progress in 2026.

The **Skills Centre** provides critical workplace training for 100 learners; we are very pleased to report that it has now achieved financial independence from FPZ and is generating a modest income for the campus. We continue to be extremely proud of the team in Kabwe for this achievement.

**New Block Completion:** the McDermott building is a school block for secondary teaching and has been built with FPZ donations since the 2020-21 year. The final completion of this block has been funded from a local government grant and is nearly complete as of January 2026.

**Kitchen extension:** FPZ has funded an extension to the existing kitchen building to replace the outdoor cooking fires. The extension improves the cooks' health and safety, reduces the use of fuel to prepare the meals (firewood), and allows for future development of an electric cooking range. This project was started in January 2025 and completed in the autumn.

**The Learning Resource Centre (LRC):** This extensive project was started in January 2025 after years of planning and is proceeding in stages through the next financial year. Four shipping containers that had been used to transport goods from the UK to the campus in previous years are arranged in a square, creating a central room, with a roof structure over the entire arrangement. This new building will house a staff room, the library and a computer centre. Moving the staff room and the library from their current cramped accommodation will free up valuable space for another classroom.

### External challenges, developments and opportunities

In 2023, the Zambian government introduced **free education for all children up to G12**. This change continues to have a profound impact on the school: there is considerable pressure on the school to take more learners than can be taught effectively, and with some concern we have seen individual class sizes increase to more than fifty pupils. In the summer of 2025, the school had 999 children from pre-school to grade 12, 18.75% above the notional admission limit of forty. This impacts learning outcomes, as well as the feeding of so many extra mouths, and we are supporting the headteacher in communicating with the District Education Board to bring these numbers back down to an acceptable level.

Recently, several of the teachers who were on FPZ allowances were recruited away from Kabwe into government-funded positions across the country, and salaried teachers were made available and transferred into the school. While this causes **disruption to teaching**, it is also leading to greater independence of the school from FPZ funding. FPZ still funds the allowances for some teachers in key roles; their numbers contracted from eleven to six in 2024-25.

The **severe drought** experienced in Southern Africa in 2023-24 is still having an impact on the availability of electricity in 2024-25; long power outages ("load shedding") continue every day.

## Future Pillars (Zambia) - Financial Report 2024-25

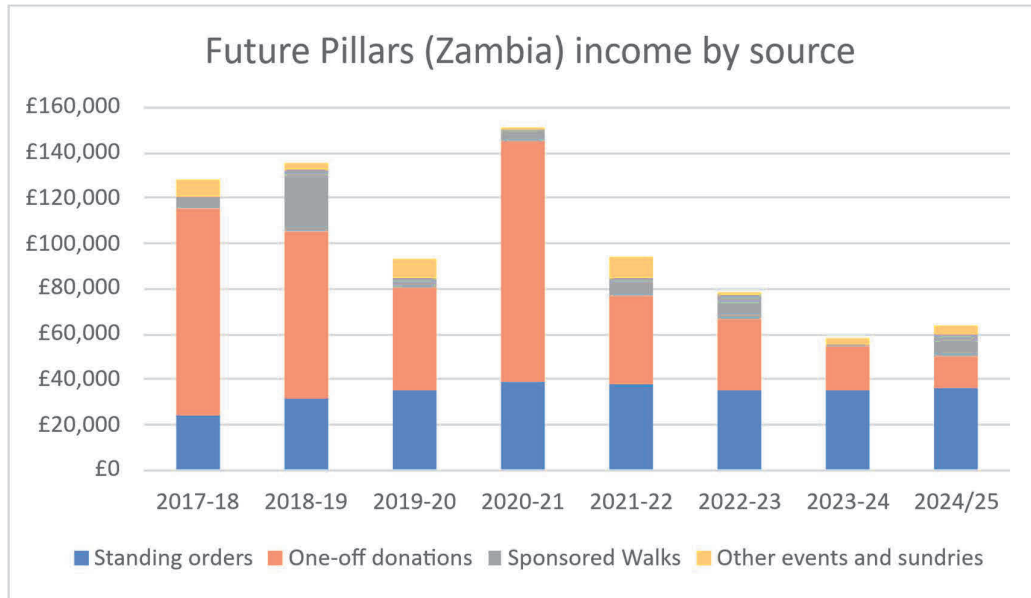
### Income

The charity's income is derived entirely from donations by individuals, predominantly living in the UK. The many regular donations form the backbone of the support for the school in Kabwe and allow for long-term sustainability of the project. In addition, they help ensure that fundraising costs can be kept to a minimum.

The funds raised by Future Pillars (Zambia) in 2024-25 were £63,718 (2023-24: £58,429).

Monthly standing orders make up the largest income stream, accounting for more than 57% of the total. The standing orders are augmented by one-off donations, and fundraising efforts by the trustees. The largest fundraising event in the reporting period was The Dart up the Dart, a circular mass walk in Devon on the 7<sup>th</sup> of June 2025. It raised just shy of £10,000 for FPZ in 2024-25.

**FPZ Income 2017-2025**



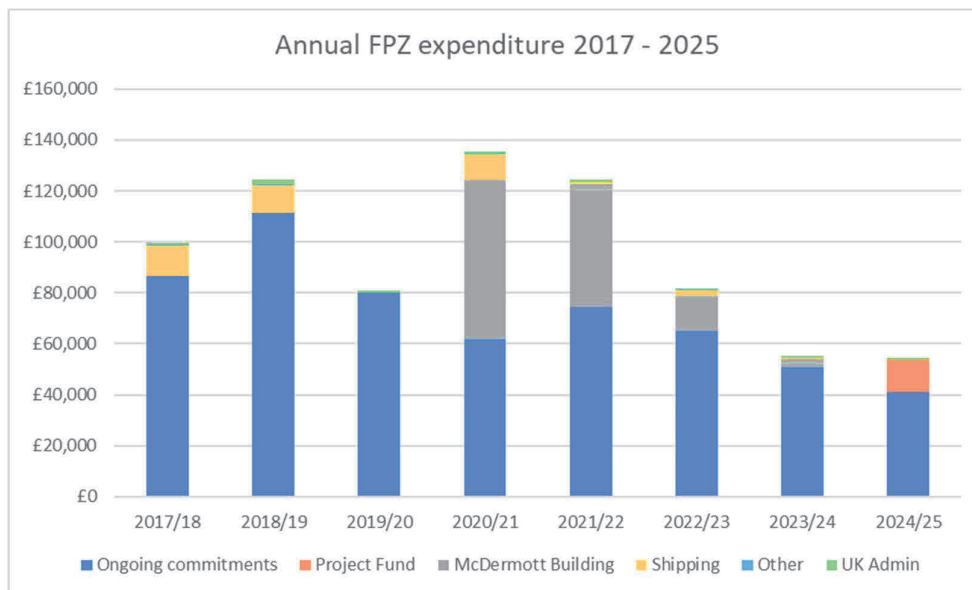
**Expenditure**

The total expenditure for 2024-25 was £54,579 (2023-24: £55,236).

The current year expenditure is just below the previous year's, which was the lowest in the history of the charity, mirroring the reduction in income generated.

We are seeing the beginning of a dramatic shift in expenditure due to the continued reduction in ongoing commitments.

**FPZ Expenditure 2017-2025**

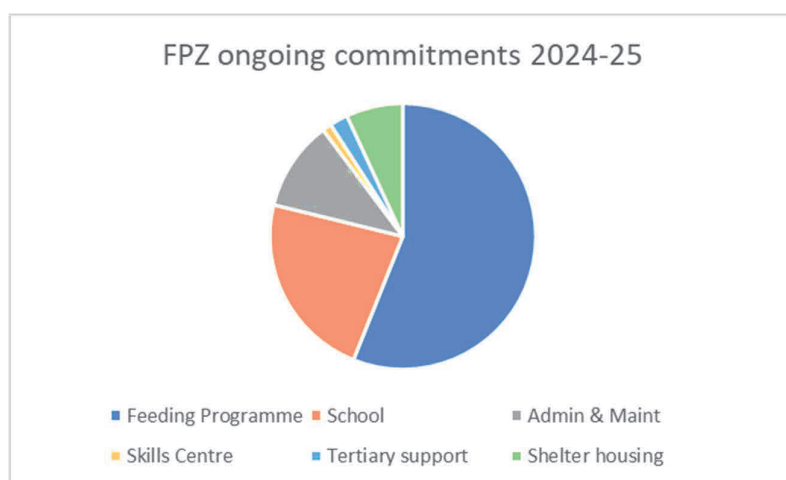


## Ongoing Commitments

The monthly support payments to fund ongoing commitments add up to £40,925 in 2024-25, a significant decrease from £50,889 in 2023-24.

For the first time, more than 50% of ongoing funding is spent on the feeding programme:

FPZ ongoing commitments	2023-24	2023-24 %	2024-25	2024-25 %
Feeding Programme	£20,573	40.43%	£22,940	56.05%
School	£12,385	24.34%	£9,318	22.77%
Admin & Maint	£6,266	12.31%	£4,478	10.94%
Skills Centre	£5,527	10.86%	£461	1.13%
Tertiary support	£3,281	6.45%	£897	2.19%
Shelter housing	£2,857	5.61%	£2,831	6.92%
<b>TOTAL</b>	<b>£50,889</b>	<b>100%</b>	<b>£40,925</b>	<b>100%</b>



## Project fund

Following the reduction in ongoing commitments, the charity has established a project fund to support infrastructure developments. These projects will benefit the learning and teaching environment and provide better long-term resilience for the school and campus. The project fund ensures that donations received for the ultimate benefit of the learners in Kabwe are used effectively in a timely and unbureaucratic manner.

In 2024-25, FPZ transferred £12,721 from the project fund account to FFCS. These funds enabled the extension of the kitchen, and the first stages of the Learning Resource Centre building.

## Reserves Policy

The Trustees agreed a change to the FPZ reserves policy this year: the charity aims to hold between 4 and 7 months of cash reserves for all ongoing commitments in the regular fund (previously: between 5 and 9 months).

All funds exceeding the maximum reserve of 7 months are moved into the project fund. Should the regular reserves fall below 4 months, then funds will be moved out of the project fund into the regular fund to ensure the security of all ongoing commitments.

Reserves held	2023-24	2024-25
Regular Fund	£38,094	£28,648
Project Fund		£18,585
<b>All Reserves</b>	<b>£38,094</b>	<b>£47,233</b>

We continue to hold reserves as a cushion for major repairs and other unplanned expenditure in our programmes, to respond to fluctuations in the exchange rate, and to manage our fluctuating income streams. We consider that this cautious approach is a prudent response to both the general and specific circumstances in which we are operating. The Trustees regularly monitor the appropriateness of the reserves policy.

FPZ does not have any funds that are materially in deficit.

### Challenges for 2026 and beyond

The severe and prolonged drought in 2024 brought challenges beyond the financial year and continues to exacerbate the effects of poverty on Zambian society. For FPZ, it highlights the need to **improve the school's resilience to climate change effects** (especially floods and droughts), and we will continue to work with our friends in Kabwe to improve the infrastructure where possible.

The **Learning Resource Centre** building is nearing completion in early 2026. Following on from this project will be the transformation of the previous library and staff room into a classroom, and the refurbishment of the meeting hall.

We hope to be able to assist the campus with the installation of **solar panels** and an **upgrade of the toilet block** in 2026.

It is the desired wish of the charity to remove the reliance of FFCS on regular FPZ funding entirely. To this end, we are planning **the establishment of a farm business** under local control to provide sufficient food for the feeding programme, and to generate surplus income for lean years. This ambitious plan is in its very early stages, and the charity anticipates that considerable fundraising efforts will be needed for a successful outcome.

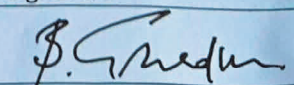
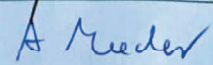
The trustees are planning a **fundraising auction in the summer of 2026** to collect donations for the potential establishment of the farm business.

Recruitment of **further trustees** to ensure the resilience of FPZ is ongoing.

### Declaration

The FPZ Board of Trustees declare that they have approved this report.

Signed on behalf of the Board:

Name	Position	Signature
Barry Gransden	Chair of Trustees	
Anneli Meeder	Trustee	

17<sup>th</sup> January 2026



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Future Pillars (Zambia)

1173534

CC16a

## Receipts and payments accounts

For the period from	01/07/2024	To	30/06/2025
---------------------	------------	----	------------

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Voluntary Donations	50,319	0	0	50,319	54,856
Fundraising Events	12,721	0	0	12,721	3,573
Bank Interest	678	0	0	678	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total (Gross income for AR)</b>	<b>63,718</b>	<b>0</b>	<b>0</b>	<b>63,718</b>	<b>58,429</b>
<b>A2 Asset and investment sales, (see table).</b>					
	0	0	0	0	
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>	<b>63,718</b>	<b>0</b>	<b>0</b>	<b>63,718</b>	<b>58,429</b>
<b>A3 Payments</b>					
Costs of Charitable Activities	53,822	0	0	53,822	54,327
Costs of Charitable Administration (paid out of Voluntary donations by Trustees)	757	0	0	757	909
Cost of Fundraising Events (paid out of voluntary donations by Trustees)	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total</b>	<b>54,579</b>	<b>0</b>	<b>0</b>	<b>54,579</b>	<b>55,236</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	0	0	0	0	
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total payments</b>	<b>54,579</b>	<b>0</b>	<b>0</b>	<b>54,579</b>	<b>55,236</b>
<b>Net of receipts/(payments)</b>	<b>9,139</b>	<b>0</b>	<b>0</b>	<b>9,139</b>	<b>3,193</b>
<b>A5 Transfers between funds</b>			0	0	
<b>A6 Cash funds last year end</b>	<b>38,094</b>	<b>0</b>	<b>0</b>	<b>38,094</b>	<b>34,901</b>
<b>Cash funds this year end</b>	<b>47,233</b>	<b>0</b>	<b>0</b>	<b>47,233</b>	<b>38,094</b>



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Lloyds Bank treasurers account	8,016	-	-
	Lloyds Bank 90 day notice account	20,632	-	-
	Lloyds Bank project fund account	18,585	-	-
	<b>Total cash funds</b>	<b>47,233</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	<b>PETER MCAUGHEY</b>	<b>16/10/2025</b>



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
FUTURE PILLARS (ZAMBIA)

**On accounts for the year  
ended**

30<sup>TH</sup> JUNE 2025

**Charity no  
(if any)**

1173534

**Set out on pages**

CC16 ( PAGES 1&2)  
(If the examiner to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2025.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:** 09/03/2026

**Name:** Mr Andrew Douglas Baker FCA

**Relevant professional  
qualification(s) or body  
(if any):**

ICAEW

**Address:**

Victoria House, St Catherines Hill,  
Launceston  
Cornwall PL15 7EJ

**Section B Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

A large, empty rectangular box with a thin black border, occupying the central portion of the page. It is intended for the user to provide details as instructed in the text to its left.

**FUTURE PILLARS (ZAMBIA)**

England & Wales - Charity number 1173534

---

# Accounts

---



# TRUSTEES ANNUAL REPORT

## FUTURE PILLARS (ZAMBIA)

For the year ending 30 June 2024

UK Reg. Charity Number 1173534

Registered address: Grovetown Barn, Yeolmbridge, Launceston, Cornwall, PL15 8NH

### Trustees

Trustee Name	Office	Dates acted	Notes
Barry Gransden	Chair	Whole Year	Appointed until April 2027
Peter McAughey	Treasurer	Whole Year	Appointed until June 2026
Anneli Meeder	Trustee	Whole Year	Appointed until November 2026
Emma Berry	Trustee	Whole Year	Resigned March 2024
Rosemary Stanbury	Trustee	Whole Year	Resigned June 2024

Emma Berry resigned her trusteeship effective March 2024; we thank Emma for her valued contribution to the charity and wish her all the best for the future.

Rosemary Stanbury resigned her trusteeship effective 10<sup>th</sup> June 2024. Rosemary was a founding trustee, and has been instrumental in the success of FPZ. Her many visits to Kabwe over the years, and her commitment to the school have made a lasting impact to the vulnerable children in Kabwe. We thank her for her engagement and contribution and wish her all the best for the future.

We are pleased to welcome Anneli Meeder as a trustee, joining us on 7th November 2023.

### About Future Pillars (Zambia)

Future Pillars (Zambia) ('FPZ') is a Charitable Incorporated Organisation (CIO), whose only voting members are its trustees. FPZ was registered with the Charity Commission on 22<sup>nd</sup> June 2017.

Its objectives are to advance education, relieve poverty and to promote and protect good health for the public benefit of children in Zambia who are economically and socially disadvantaged.

### Background to FPZ

Our mission statement: *To empower the vulnerable children in Zambia.*

The Charity was formed on 22<sup>nd</sup> June 2017 to support life-changing work going on in one school in Kabwe, Central Province, Zambia. Completing our 7<sup>th</sup> year of operation, we are encouraged by the continuing progress we have made in relation to the 4 essential elements of our programme in Zambia:

**Feeding** – ensuring 900+ children get a nutritious meal 5 days a week.

**Education** – The Family Futures Community School from Reception to Grade 12.

**Skills training** – Future Pillars Vocational Skills Training Centre offering courses in 8 trade skills accredited through TEVETA (national accrediting body).

**Shelter** – 2 boarding houses for children without any family support.

The trustees of FPZ are fully committed to ensuring that all the vulnerable children who attend Family Futures Community School (FFCS) are properly provided for – feeding their stomachs as well as their minds. To this end, 100% of all money donated to FPZ goes to the projects in Kabwe. All UK expenses, including administrative costs, are met by individual trustees. We ensure that donors' gifts are appropriately used, with regular visits being made to monitor the school's progress and provide training and development opportunities for the staff. All costs for these visits are met by individual trustees.

Throughout all our activity, the FPZ trustees have had regard to the guidance issued by the Charity Commission on public benefit.

### Who are these vulnerable children?

The school's programmes take place on the campus of the Church Family Mission (affiliated to the Evangelical Fellowship of Zambia) which was deliberately situated between two of the poorest compounds (shanty towns) in Kabwe in 2004. Whilst it is a pleasant town, Kabwe went into economic decline in the 1980's when both the mines and the railway industry collapsed. The AIDS pandemic in the 1990's decimated the wage-earning sector of the population and many orphaned children had to be cared for by grandparents or other family members without the resources to provide adequate food or pay for education in the government schools.

In 2023/24, the level of deprivation remains obstinately high with the consequence that thousands of children and families remain in severe and lasting poverty. Employing a carefully constructed Admissions Policy, our children are chosen from among the most disadvantaged from the neighbouring compounds to be fed and educated as the best way to break the cycle.

## Reflections on the Year

### Internal challenges, developments and opportunities

All trustees were able to **visit Kabwe** during the reporting period, in two separate visits in July/August 2023, and May/June 2024. These self-funded trips are an important measure to engage directly with the school staff and the learners, to see the success of the UK funding provided, to ensure that the funds are spent appropriately, and to provide opportunities for teaching and learning in both directions.

A local governing body **FCOB (Family Care & Orphans Board)** is struggling to make progress towards greater independence from FPZ. FPZ and especially the FPZ Chair expended a significant amount of time towards the development of the governors, it is hoped that there will be more progress in 2025.

The **Skills Centre** provides critical workplace training for in excess of 100 learners; we are very happy to report that there has been significant progress towards financial independence from FPZ in this area. The courses are accredited, and will move towards fully local funding after the reporting period. Plans are underway to expand the training courses further, and once some residual payments from FPZ are completed in 2025, it is anticipated that the Skills Centre will have achieved complete independence. We are extremely proud of the team in Kabwe for this success, and very happy to have provided initial assistance to achieve this milestone.

A large blue **barrel with supplies** was sent to Kabwe from the UK; it arrived in May 2024, and contained badly needed items such as donated laptops and items of clothing.

**New Block Completion** – the McDermott building is a school block for secondary teaching, and has been built with FPZ donations since the 2020-21 year. It is now largely completed and in use, and a “Celebration of Progress” commemorating this milestone was held on the 1<sup>st</sup> of June 2024 in the presence of the FPZ chair. The final completion of this block will be funded from an approved government Zambian grant.

**FPZ Trustees** have seen several personnel changes in the year 2023-24, and have managed the change well with increased in-person and Zoom meetings.

### External challenges, developments and opportunities

In 2023, the Zambian government introduced **free education for all children up to G12**. This change has made a profound impact on the school: some of the teachers who were on FPZ allowances were recruited away from Kabwe into government-funded positions across the country, and government-salaried teachers were made available and transferred into the school, alas not always according to the greatest need. At the same time, some of the learners transferred into other schools, causing a certain amount of disruption and uncertainty for teachers and learners that continued throughout the period.

Furthermore, an outbreak of **cholera** in Zambia closed the school for several weeks in early 2024. There were 2 cases at the school (both recovered well).

Even more concerning, Southern Africa is currently suffering a **severe drought**, beginning with prolonged dry spells in the 2023-24 planting season, and leading to the declaration of a state of emergency in Zambia and neighbouring countries. This directly affects the school in three significant areas:

1. Daily power outages lasting between 17 and 24 hours (power generation in Zambia relies heavily on hydro-electricity) for months
2. Increase in food insecurity: for a short period, the school management was unable to procure the bulk purchases of “mealie meal” which is the staple of the meals provided by FPZ, and food price inflation meant that FPZ needed to increase monthly support for the feeding program by 35% from June 2024.
3. Long delays in government funding: this affects everything from teacher salaries, to receiving approved funds for completion of the new school block, to stationery.

## Future Pillars (Zambia) - Financial Report 2023-24

### Income

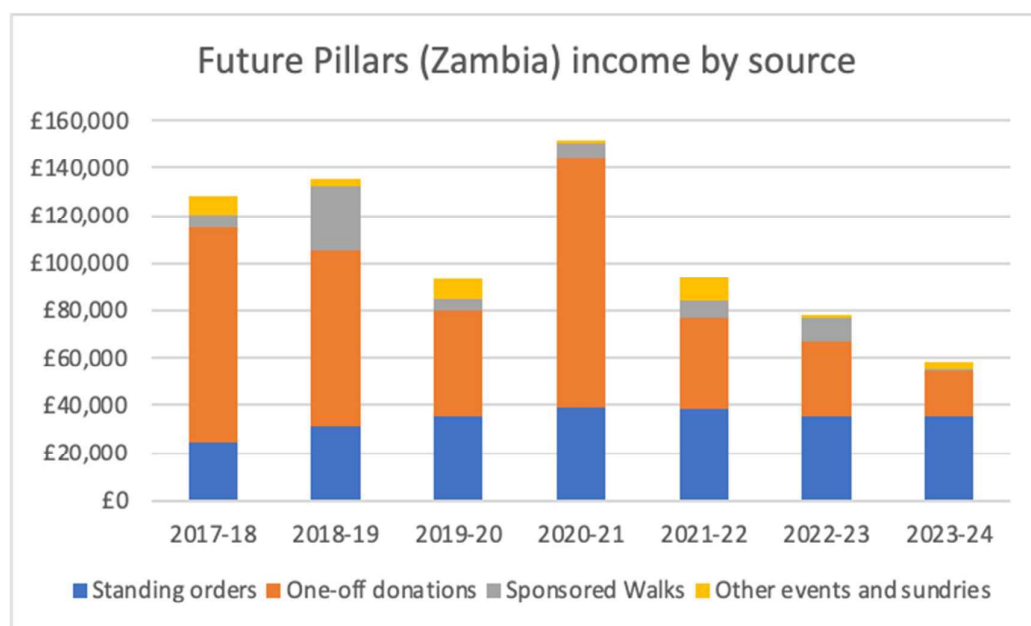
The charity's income is derived entirely from donations by individuals, predominantly living in the UK. The many regular donations form the backbone of the support for the school in Kabwe, and allow for long-term sustainability of the project. In addition, they help ensure that fundraising cost can be kept to a minimum.

The funds raised by Future Pillars (Zambia) in 2023-24 totalled £58,429 (2022-23: £78,379).

The 2023-24 year has seen the lowest annual income in the history of the charity, and for the first time, monthly standing orders make up the largest income stream, accounting for more than 60% of the total (2022-23: 45%). The trustees see this as a sign of maturity of the charity, and this goes hand-in-hand with a reduction in total cost towards the funding of programmes, as the school moves towards greater independence from FPZ.

The standing orders are augmented by one-off donations, and fundraising efforts by the trustees. There was no planned fundraising walk in the period, which usually generates in excess of 10% of annual funds.

### FPZ Income 2017-2024

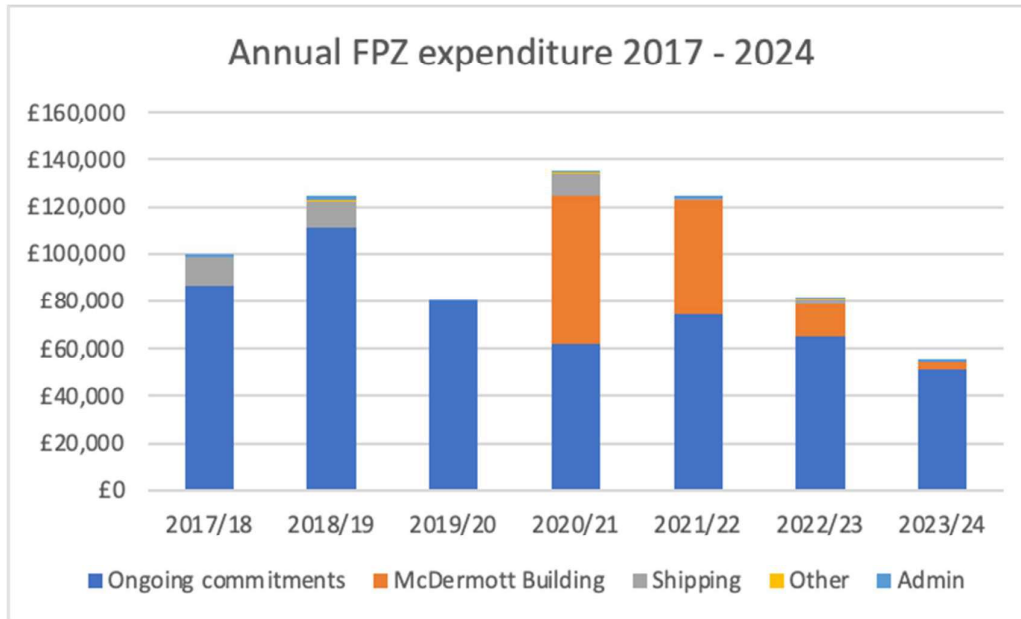


### Expenditure

The total expenditure for the period reported is £55,236 (2022-23: £81,802).

The 2023-24 year has seen the lowest annual cost in the history of the charity, mirroring the reduction in income generated. FPZ has been benefiting from favourable exchange rates in this period, as well as cost reductions (esp. reduction in tertiary support for individuals who are now able to support themselves).

**FPZ Expenditure 2017-2024**



The monthly support payments to fund ongoing commitments add up to £50,889 for the year:



Ongoing commitments	2023-24	2023-24 %
Feeding Programme	£20,573	40.43%
School	£12,385	24.34%
Admin & Maint	£6,266	12.31%
Skills Centre	£5,527	10.86%
Tertiary support	£3,281	6.45%
Shelter housing	£2,857	5.61%
<b>TOTAL</b>	<b>£50,889</b>	<b>100%</b>

**Major project funding:** the Margaret McDermott Building received additional final funding of £3125.

## Reserves Policy

The FPZ reserves policy aims to hold between 5 and 9 months of reserves. At the end of the 2023-24 reporting period, cash reserves held equated to 9 months of regular funding (£38,094; 2022-23: £34,901).

We continue to hold reserves as a cushion for major repairs and other unplanned expenditure in our programmes, to respond to fluctuations in the exchange rate, and to manage our fluctuating income streams. We consider that this cautious approach is a prudent response to both the general and specific circumstances in which we are operating. The Trustees regularly monitor the appropriateness of the reserves policy.

FPZ does not have any funds that are materially in deficit.

## Challenges and opportunities for 2024 and beyond

The severe and prolonged drought in 2024 brought challenges beyond the financial year, and will exacerbate the effects of poverty on Zambian society for many years. For FPZ, it highlights the need to **improve the school's resilience to climate change effects** (especially floods and droughts), and we will continue to work with our friends in Kabwe to assess and improve the infrastructure where possible.

The long-anticipated **Learning Resource Centre**, a new building to house the school library, a staff room, computer access room and a classroom, will begin construction in 2025, utilising four shipping containers that are already on site.

The trustees are planning a **fundraising walk in June 2025** to collect donations for supporting the building of the Learning Resource Centre.

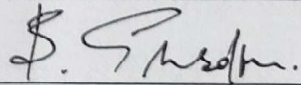
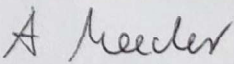
Replacement of the outdoor open-fire cooking area for the feeding programme with an **enclosed cooking area** adjacent to the current kitchen to improve health & safety for the cooks, and reduce the use of firewood.

Recruitment of **further trustees** to ensure the resilience of FPZ is ongoing, as is the planned incorporation of a **youth advocacy programme** to FPZ.

## Declaration

The FPZ Board of Trustees declare that they have approved this report.

Signed on behalf of the Board:

Name	Position	Signature
Barry Gransden	Chair of Trustees	
Anneli Meeder	Trustee	

31<sup>st</sup> January 2025



## Receipts and payments accounts

For the period from	01/07/2023	To	30/06/2024
---------------------	------------	----	------------

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Voluntary Donations	54,856	0	0	54,856	66,530
Fundraising Events	3,573	0	0	3,573	11,849
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total (Gross income for AR)</b>	<b>58,429</b>	<b>0</b>	<b>0</b>	<b>58,429</b>	<b>78,379</b>
<b>A2 Asset and investment sales, (see table).</b>					
	0	0	0	0	
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>	<b>58,429</b>	<b>0</b>	<b>0</b>	<b>58,429</b>	<b>78,379</b>
<b>A3 Payments</b>					
Costs of Charitable Activities	54,327	0	0	54,327	80,860
Costs of Charitable Administration (paid out of Voluntary donations by Trustees)	909	0	0	909	642
Cost of Fundraising Events (paid out of voluntary donations by Trustees)	0	0	0	0	300
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total</b>	<b>55,236</b>	<b>0</b>	<b>0</b>	<b>55,236</b>	<b>81,802</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	0	0	0	0	
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total payments</b>	<b>55,236</b>	<b>0</b>	<b>0</b>	<b>55,236</b>	<b>81,802</b>
<b>Net of receipts/(payments)</b>	<b>3,193</b>	<b>0</b>	<b>0</b>	<b>3,193</b>	<b>(3,423)</b>
A5 Transfers between funds				0	
A6 Cash funds last year end	34,901	0	0	34,901	38,324
Cash funds this year end	38,094	0	0	38,094	34,901

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank Treasurers Account	38,094	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>38,094</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-

B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>P. McAughey</i>	PETER MCAUGHEY	31/1/2025
<i>B. Gransden</i>	BARRY GRANSDEN	31/1/2025



Section A

Independent Examiner's Report

Report to the trustees

Charity Name FUTURE PILLARS (ZAMBIA)

On accounts for the year ended

30<sup>TH</sup> JUNE 2024

Charity no (if any)

1173534

Set out on pages

CC 16 (pages 1 & 2)

remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination ~~(other than that disclosed below \*)~~ which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

AD Baker

Date:

18/2/2025

Name:

MR ANDREW DOUGLAS BAKER FCA

Relevant professional qualification(s) or body (if any):

ICAEW.

Address:

VICTORIA HOUSE, ST CATHERINES HILL

LAUNCESTON

CORNWALL PL15 7EJ

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

*[Faint handwritten text, possibly "CC32" and "Independent examination of charity accounts"]*

**FUTURE PILLARS (ZAMBIA)**

England & Wales - Charity number 1173534

---

# Accounts

---



# TRUSTEES ANNUAL REPORT



## FUTURE PILLARS (ZAMBIA)

For the year ending 30 June 2023

UK Reg. Charity Number 1173534

Registered address: Grovetown Barn, Yeolmbridge, Launceston, Cornwall,  
PL15 8NH

Trustee Name	Office	Dates acted	Notes
Barry Gransden	Chair	Whole Year	Appointed until April 2024
Emma Berry	Trustee	Whole Year	Appointed until February 2026
Peter McAughey	Treasurer	Whole Year	Appointed until June 2026
Rosemary Stanbury	Trustee	Whole Year	Appointed until June 2024

Beyond the year being reported on, we are pleased to welcome Anneli Meeder as a trustee, joining us in November 2023.

Future Pillars (Zambia) ('FPZ') is a Charitable Incorporated Organisation (CIO), whose only voting members are its trustees. FPZ was registered with the Charity Commission on 22<sup>nd</sup> June 2017.

Its objectives are to advance education, relieve poverty and to promote and protect good health for the public benefit of children in Zambia who are economically and socially disadvantaged.

### Background to FPZ

Our mission statement: ***To empower the vulnerable children in Zambia.***

The Charity was formed on 22<sup>nd</sup> June 2017 to support life-changing work going on in one school in Kabwe, Central Province, Zambia. Completing our 6<sup>th</sup> year of operation, we are encouraged by the continuing progress we have made in relation to the 4 essential elements of our programme in Zambia:

These elements are:

**Feeding** – ensuring 900+ children get a nutritious meal 5 days a week.

**Education** – The Family Futures Community School from Reception to Grade 12, and tertiary education for a small number of able students.

**Skills training** – Future Pillars Vocational Skills Training Centre offering courses in 8 trade skills accredited through TEVETA (national accrediting body).

**Shelter** – 2 boarding houses for children without any family support.

FPZ has 4 UK-based trustees, currently, who are totally committed to ensuring that all the vulnerable children who attend Family Futures Community School (FFCS) are properly provided for – feeding their stomachs as well as their minds. 100% of all money donated to FPZ goes to the projects in Kabwe. All UK expenses, including administrative costs, are met by individual trustees. We ensure that donors' gifts are appropriately used, with regular visits being made to monitor the school's progress and provide training and development opportunities for the staff. All costs for these visits are met by individual trustees. In May/June 2023 with a July/August 2023 scheduled, all 4 trustees, accompanied by 2 supporters, visited Kabwe –enabling the monitoring of performance and auditing of accounts to taken place *in situ*. Throughout all our activity, the FPZ trustees have had regard to the guidance issued by the Charity Commission on public benefit.

---

### Who are these vulnerable children?

The school's programmes take place on the campus of the Church Family Mission (affiliated to the Evangelical Fellowship of Zambia) which was deliberately situated between two of the poorest compounds (shanty towns) in Kabwe in 2004. Whilst it is a pleasant town, Kabwe went into economic decline in the 1980's when both the mines and the railway industry collapsed. The AIDS pandemic in the 1990's decimated the wage-earning sector of the population and many orphaned children had to be cared for by grandparents or other family members without the resources to provide adequate food or pay for education in the government schools. Despite the slightly improved situation with the introduction of HIV medication, the level of deprivation remains obstinately high with the consequence that thousands of children and families remain in severe and lasting poverty. Employing a carefully constructed Admissions Policy, our children are chosen from among the most disadvantaged from the neighbouring compounds to be fed and educated as the best way to break the cycle.

The strong family network in Zambia means that most children are supported by family members, however poor, but some have no support or have been abused, so we rent 2 small houses where currently 6 girls and, separately, 6 boys can live safely.

---

### Reflections on the Year

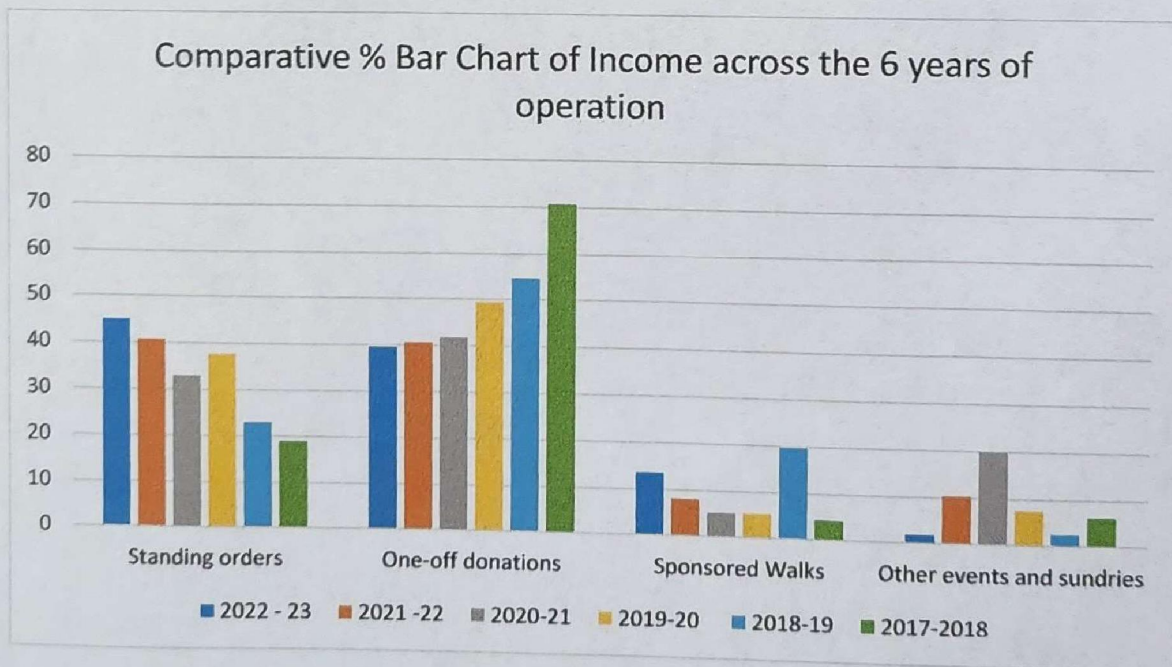
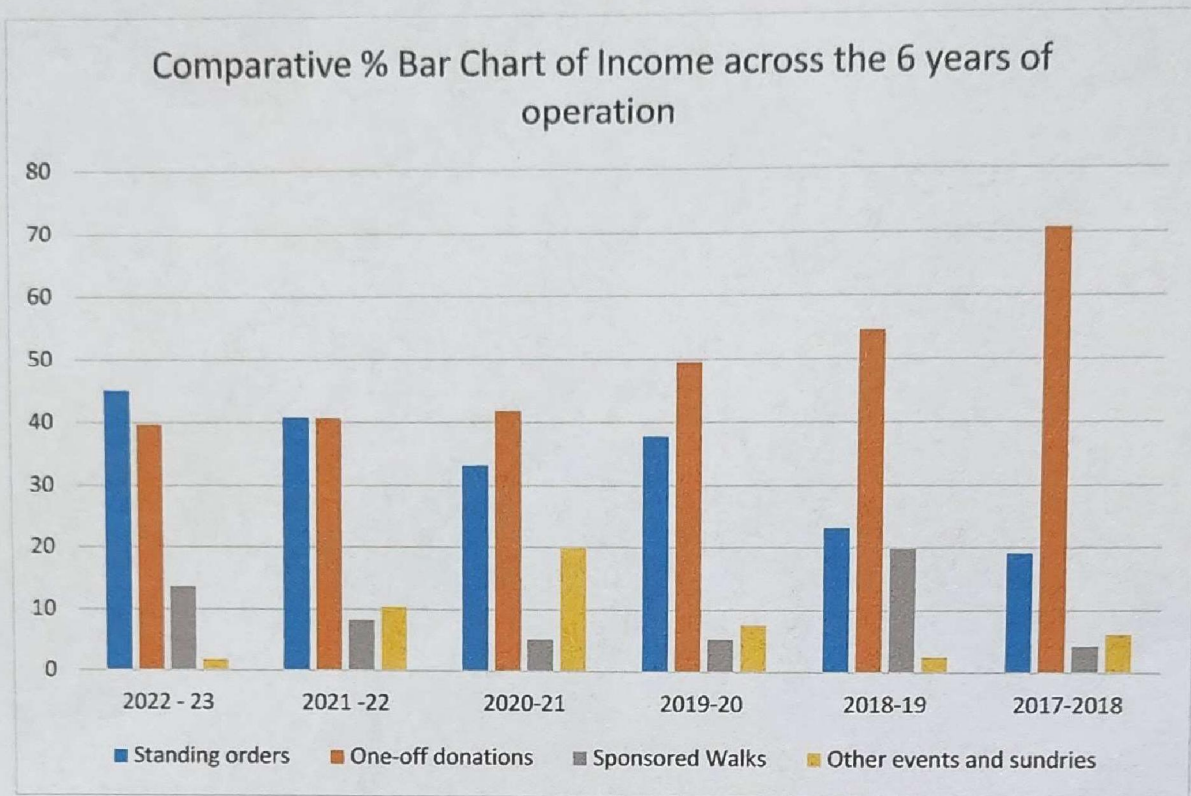
#### (a) Income

FPZ has continued to rely on 4 significant sources of financial income. The total income for the year reported is **£78,379** of which **£66,530 (2022: £94,120, 2021: £151,549, 2020: £93,122, 2019: £135,942 and 2018: £128,475)** is constituted from regular and ongoing sources.

Sources of Income (%)	2022-23	2021 - 22	2020-21	2019-20	2018-19	2017-2018
Standing orders	45.0	40.8	33.2	37.8	23.1	19.0
One-off donations	39.6	40.6	41.8	49.5	54.6	70.7
Sponsored Walks	13.6	8.2	5.1	5.2	19.8	4.2
Other events and sundries	1.8	10.4	19.9	7.5	2.5	6.1

Standing orders continue as a key area for strengthening the sustainability of the project and it is pleasing to note the further increased proportion of income in this area. Our reliance on one-off donations for the general running of the project has fallen from 70% to just under 40% in our 6 years of operation, maintaining this proportion from last year. The progress in these strands of income

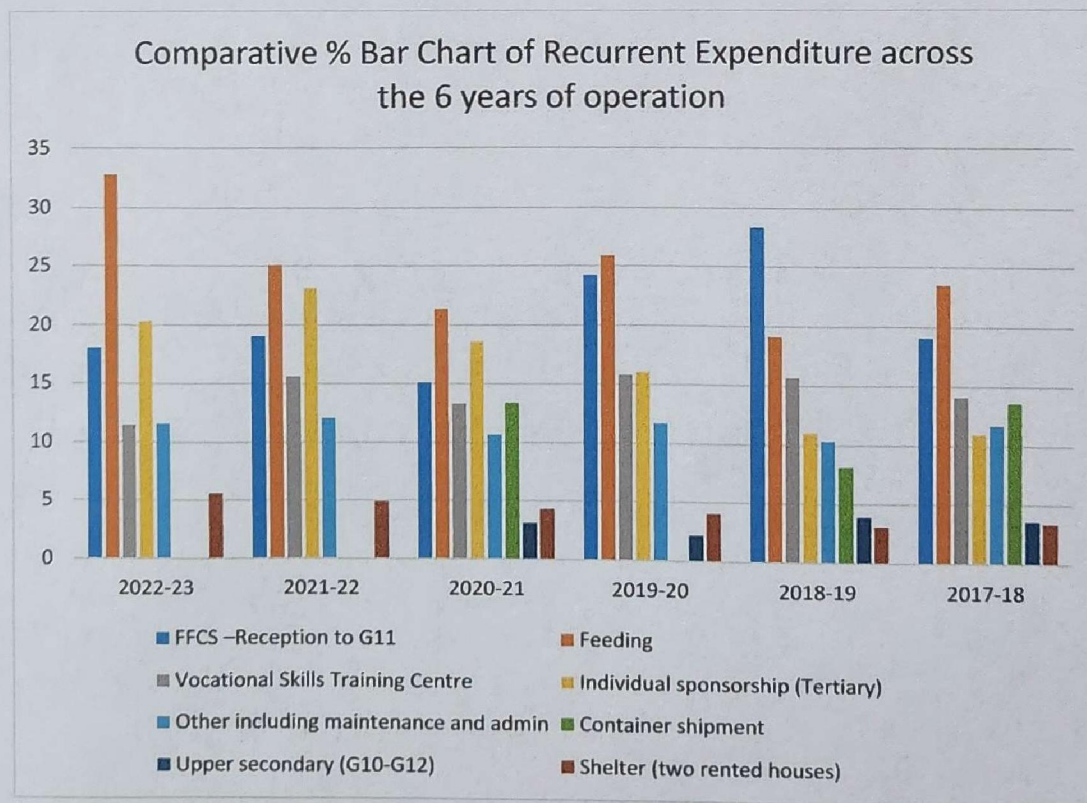
should not be underestimated with the concomitant positive impact on our ability to plan more effectively and confidently the desired support for the programmes in Kabwe.



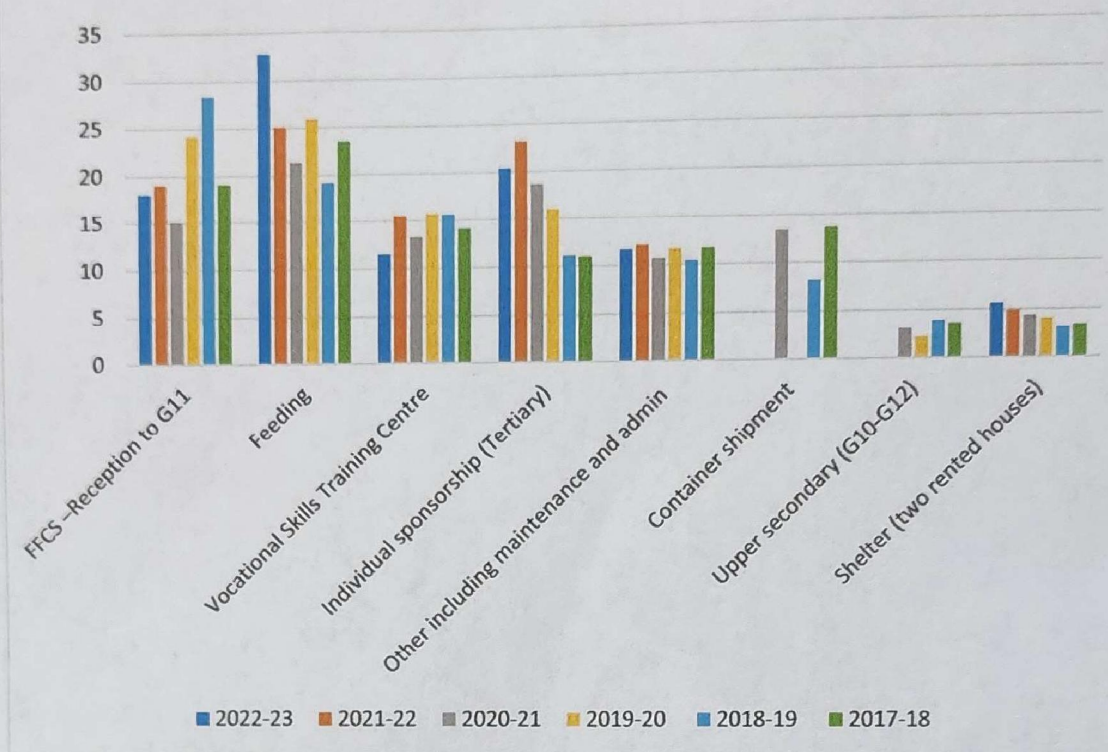
**(b) Expenditure**

The total expenditure for the period reported is **£81,802** of which **£79,808** has been directed to the ongoing requirements of the project (**2021/2022: £124,320, 2020/2021: £72,592, 2019/2020: £80,880, 2018/2019: £124,439 and 2017/2018: £99,762**). The difference of £1994 was a one-off donation in return for shipment space on a container, following a desperate plea for shoes at the school in the previous year. More than 2000 pairs of shoes were collected in UK and sent to the school, along with further items of classroom furniture to equip the laboratories.

Main sources of Expenditure %	2022-23	2021-22	2020-21	2019-20	2018-19	2017-18
FFCS –Reception to G12	18.1	19.1	15.1	24.2	28.4	19.1
Feeding	32.8	25.1	21.4	25.9	19.2	23.5
Vocational Skills Training Centre	11.5	15.6	13.3	15.8	15.7	14.1
Individual sponsorship (Tertiary)	20.4	23.2	18.7	16.1	11.1	11.0
Other including maintenance and admin	11.6	12.1	10.7	11.7	10.4	11.7
Container shipment	0	0	13.4	0.0	8.2	13.6
Upper secondary former sponsorship arrangement	0	0	3.1	2.2	3.9	3.6
Shelter (two rented houses)	5.6	4.9	4.3	4.1	3.1	3.4



Comparative % Bar Chart of Recurrent Expenditure across the 6 years of operation



### Trustees Visit in 2023

Adding more detail to the brief comment on P.2, the trustees' visits in 2023 included another comprehensive Learning & Teaching Audit in May/June. This exercise took place over 3 weeks, following a similar approach to 2022, with particular focus on teachers who have joined the school since our last visit. This visit again included 2 full professional development days for the whole staff, both with the aim to improve professional capability as well as to encourage the sharing of best practice, thus building professional capacity.

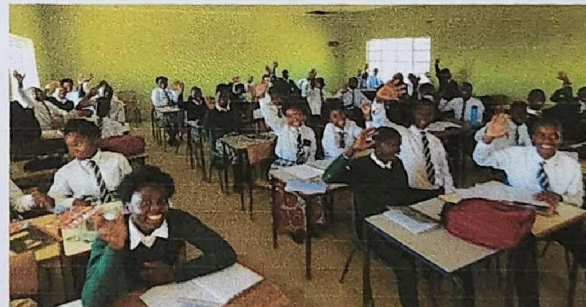
Further to last year's report, it is reasonable to enquire what impact such professional assessment and development opportunities is having on learner outcomes? Looking at National Test results at Grade 9 (equivalent to End of KS3 in UK), the following table (giving the overall percentage of children in G9 who achieved a certificate, enabling them to continue to senior secondary education) sheds some light on that question:

2019	27.27%	39 out of 143 children
2020	58.97%	46 out of 78 children
2021	71.59%	63 out 88 children
2022	87.50%	50 out of 57 children

With the first set of G12 results due in early 2024, following testing in November/December 2023, it will provide a fuller picture of learner outcomes.

Also scheduled for July/August 2023, the FPZ Treasurer will undertake the usual checks and balances on local record keeping, tracking spending from when the funds arrived in the dedicated programme bank accounts to their defrayment on eligible items of expenditure. This is a vital part of our work, ensuring that funds raised are spent appropriately and at best value.

The other two trustees in July/August will conduct a busy programme of monitoring what might be considered the 'mundane' processes of a fully operational school, but all very necessary in terms of recording evidence of progress and, in the process, providing personal encouragement to adults and children alike. Checking that policies are being adhered to is a vital part of this. The stand-out extra will be Sports Day, organised by the FPZ Treasurer.



### Reserves Policy

Our policy is to hold a minimum of 3 months of regular expenditure, with a goal of gradually increasing this to 6 months, depending on flow of income, fluctuating exchange rates etc. At the year-end, we held 8.9 months of reserves (June 2021: 7.2 months), which has reduced to 6.6 months at the time of the report being submitted. We continue to need reserves to allow a cushion for major repairs and other unplanned expenditure in our programmes, to respond to fluctuations in the exchange rate, and to manage our fluctuating income streams. We consider that this cautious approach is a prudent response to both the general and specific circumstances in which we are operating. The Trustees regularly monitor the appropriateness of the reserves policy.

FPZ does not have any funds that are materially in deficit.

## To the Future

With the construction of the new classroom block nearing completion, enabling some classroom usage for senior secondary learning, the daily extra challenge of running a school on a building site is coming to an end – *no pain, no gain*. Recruiting learners incrementally, the school now has its first full complement of learners from pre-school to Grade 12.

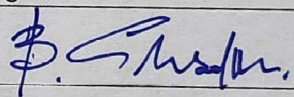
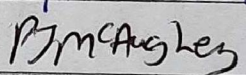
Whilst FPZ will be required to govern and finance the FFCS programmes, we are growingly encouraged by the progress made in establishing a governing body in Kabwe – Family Care Orphans Board (FCOB). FPZ meets regularly with FCOB, via Zoom, and both competence and confidence are growing in the provision of governance 'on the ground'. Joint completed tasks include policy provision on Safeguarding, Security and Shelter Provision.

Local financial input has increased in the form of (i) an annual government grant, executed quarterly, to cover non-teacher personnel costs as well as all non-personnel costs, (ii) further income into the Skills Centre to help with the cost of materials. Longer term, discussions have continued regarding the establishment of a cottage industry in Kabwe, in order to provide financial input to the project. Whilst there is no timescale applied, FPZ and FCOB have a joint commitment to achieving full Zambian-based funding for all the programmes of the project.

## Declaration

The FPZ Board of Trustees declare that they have approved this report.

Signed on behalf of the Board:

Name	Position	Signature
Barry Gransden	Chair of Trustees	
Peter McAughey	Treasurer	

10<sup>th</sup> January 2024



**Receipts and payments accounts**

For the period from	01/07/2022	To	30/06/2023
---------------------	------------	----	------------

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Voluntary Donations	66,530	0	0	66,530	86,443
Fundraising Events	11,849	0	0	11,849	7,677
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total (Gross income for AR)</b>	<b>78,379</b>	<b>0</b>	<b>0</b>	<b>78,379</b>	<b>94,120</b>
<b>A2 Asset and investment sales, (see table).</b>					
	0	0	0	0	
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>	<b>78,379</b>	<b>0</b>	<b>0</b>	<b>78,379</b>	<b>94,120</b>
<b>A3 Payments</b>					
Costs of Charitable Activities	79,166	1,994	0	81,160	123,280
Costs of Charitable Administration (paid out of Voluntary donations by Trustees)	642	0	0	642	1,040
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total</b>	<b>79,808</b>	<b>1,994</b>	<b>0</b>	<b>81,802</b>	<b>124,320</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	0	0	0	0	
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total payments</b>	<b>79,808</b>	<b>1,994</b>	<b>0</b>	<b>81,802</b>	<b>124,320</b>
<b>Net of receipts/(payments)</b>	<b>(1,429)</b>	<b>(1,994)</b>	<b>0</b>	<b>(3,423)</b>	<b>(30,200)</b>
A5 Transfers between funds			0	0	
A6 Cash funds last year end	36,330	1,994	0	38,324	68,524
<b>Cash funds this year end</b>	<b>34,901</b>	<b>0</b>	<b>0</b>	<b>34,901</b>	<b>38,324</b>

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank Treasurers Account	34,901	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>34,901</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

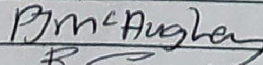
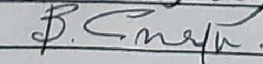
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	PETER MCAUGHEY	06/01/2024
	BARRY GRANSDEN	06/01/2024



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
**FUTURE PILLARS (ZAMBIA)**

**On accounts for the year  
ended**

**30<sup>TH</sup> JUNE 2023** Charity no  
(if any) **1173534**

**Set out on pages**

**CC16 (pages 1x2)**  
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30/06/2023**

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~\*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:** **AD Baker**

**Date:** **20/03/2024**

**Name:** **MR ANDREW DOUGLAS BAKER FCA**

**Relevant professional  
qualification(s) or body  
(if any):**

**ICAEW**

**Address:**

**VICTORIA HOUSE, ST CATHERINES HILL  
LAUNCESTON  
CORNWALL PL15 7EJ**

**FUTURE PILLARS (ZAMBIA)**

England & Wales - Charity number 1173534

---

# Accounts

---



# TRUSTEES ANNUAL REPORT



## FUTURE PILLARS (ZAMBIA)

For the year ending 30 June 2022

UK Reg. Charity Number 1173534

Registered address: Grovetown Barn, Yeolmbridge, Launceston, Cornwall,  
PL15 8NH

Trustee Name	Office	Dates acted	Notes
Barry Gransden	Chair	Whole Year	Appointed until April 2024
Nicholas Andrews	Trustee	Whole Year	See note below
Kathryn Barron	Secretary	Whole Year	See note below
Emma Berry	Trustee	Whole Year	Appointed until February 2026
Peter McAughey	Treasurer	Whole Year	Appointed until June 2023
Rosemary Stanbury	Trustee	Whole Year	Appointed until June 2024

Whilst this list of trustees is correct for the year being reported, two have since resigned their trusteeship:

Kathryn Barron on 20 August 2022

Nicholas Andrews on 30 November 2022

Both of these trustees have contributed unstintingly to enabling FPZ to execute its mission and objectives, and we owe them a huge debt of gratitude. We are not currently in the process of seeking to appoint replacements.

Future Pillars (Zambia) ('FPZ') is a Charitable Incorporated Organisation (CIO), whose only voting members are its trustees. FPZ was registered with the Charity Commission on 22<sup>nd</sup> June 2017.

Its objectives are to advance education, relieve poverty and to promote and protect good health for the public benefit of children in Zambia who are economically and socially disadvantaged.

### Background to FPZ

Our mission statement: ***To empower the vulnerable children in Zambia.***

The Charity was formed on 22<sup>nd</sup> June 2017 to support life-changing work going on in one school in Kabwe, Central Province, Zambia. Completing our 4<sup>th</sup> year of operation, we are encouraged by the continuing progress we have made in relation to the 4 essential elements of our programme in Zambia:

These elements are:

**Feeding** – ensuring 800+ children get a nutritious meal 5 days a week

**Education** – The Family Futures Community School from Reception to Grade 12, and tertiary education for a small number of able students.

**Skills training** – Future Pillars Vocational Skills Training Centre offering courses in a range of trade skills accredited through TEVETA.

**Shelter** – 2 boarding houses for children without any family support.

FPZ has 4 UK-based trustees, currently, who are totally committed to ensuring that all the vulnerable children who attend Family Futures Community School (FFCS) are properly provided for – feeding their stomachs as well as their minds. 100% of all money donated to FPZ goes to the projects in Kabwe. All UK expenses, including administrative costs, are met by individual trustees. We ensure that donors' gifts are appropriately used, with regular visits being made to monitor the school's progress and provide training and development opportunities for the staff. All costs for these visits are met by individual trustees. In May/June 2022, 3 trustees, accompanied by 2 supporters, visited Kabwe – our first visit since the COVID-19 pandemic lockdowns, enabling the monitoring of performance and auditing of accounts to taken place *in situ*. Throughout all our activity, the FPZ trustees have had regard to the guidance issued by the Charity Commission on public benefit.

---

### Who are these vulnerable children?

The school's programmes take place on the campus of the Church Family Mission (affiliated to the Evangelical Fellowship of Zambia) which was deliberately situated between two of the poorest compounds (shanty towns) in Kabwe in 2004. Whilst it is a pleasant town, Kabwe went into economic decline in the 1980's when both the mines and the railway industry collapsed. The AIDS pandemic in the 1990's decimated the wage-earning sector of the population and many orphaned children had to be cared for by grandparents or other family members without the resources to provide adequate food or pay for education in the government schools. Despite the slightly improved situation with the introduction of HIV medication, thousands of children and families remain in severe and lasting poverty. Employing a carefully constructed Admissions Policy, our children are chosen from among the most disadvantaged to be fed and educated as the best way to break the cycle.

The strong family network in Zambia means that most children are supported by family members, however poor, but just a few have no support or have been abused, so we rent 2 small houses where currently 6 girls and, separately, 6 boys can live safely.

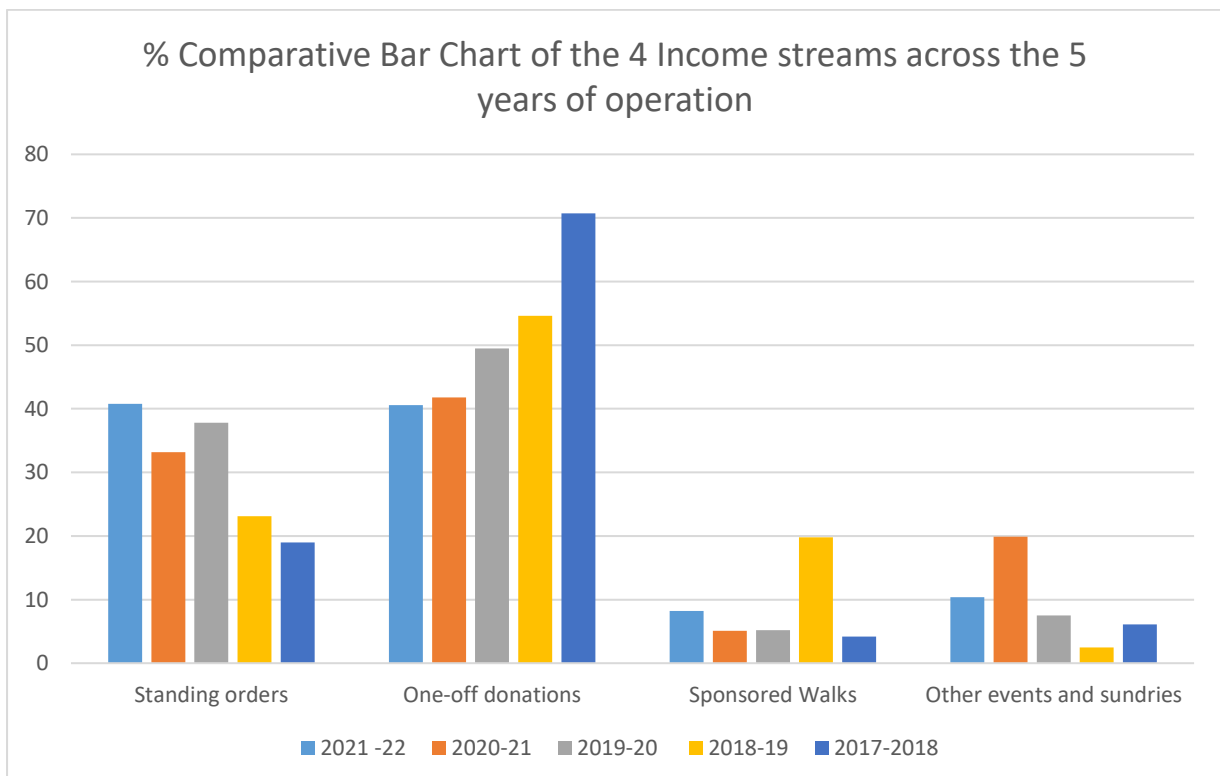
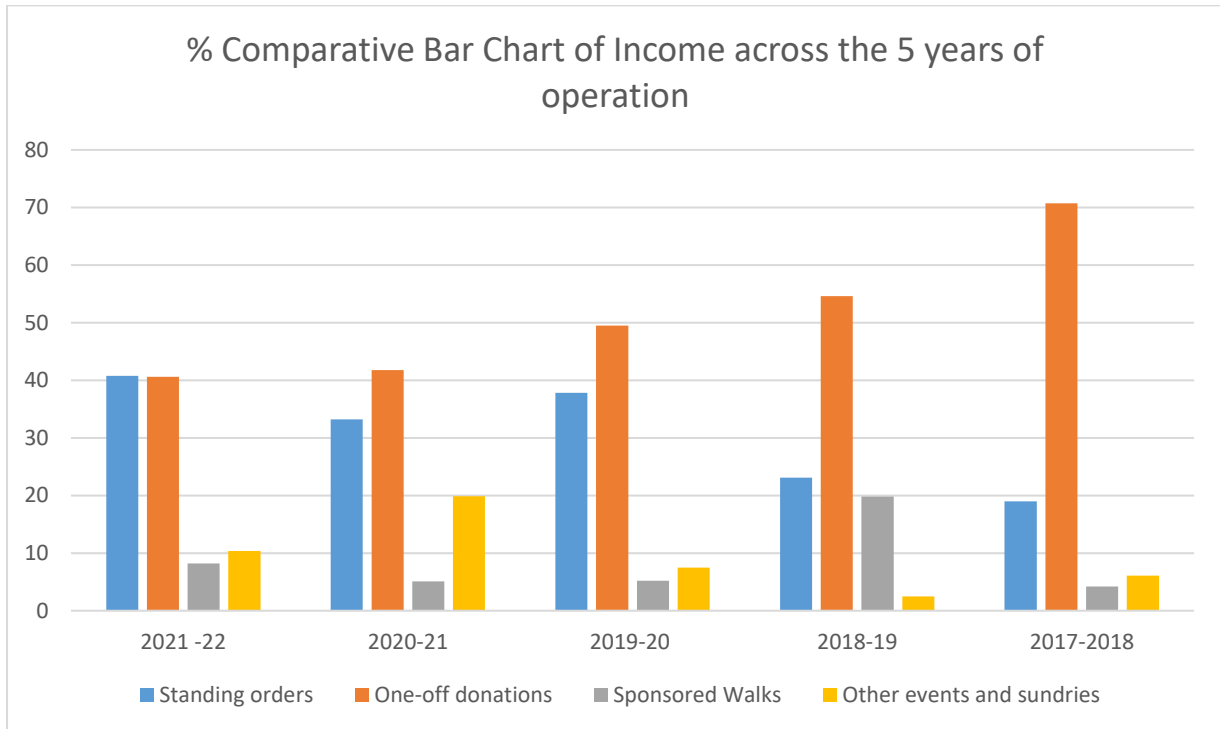
---

### Reflections on the Year

FPZ has continued to rely on 4 significant sources of financial income. The total income for the year reported is **£94,120** of which **£86,443 (2021: £151,549, 2020: £93,122, 2019: £135,942 and 2018: £128,475)** is constituted from regular and ongoing sources.

Sources of Income (%)	2021 - 22	2020-21	2019-20	2018-19	2017-2018
Standing orders	40.8	33.2	37.8	23.1	19.0
One-off donations	40.6	41.8	49.5	54.6	70.7
Sponsored Walks	8.2	5.1	5.2	19.8	4.2
Other events and sundries	10.4	19.9	7.5	2.5	6.1

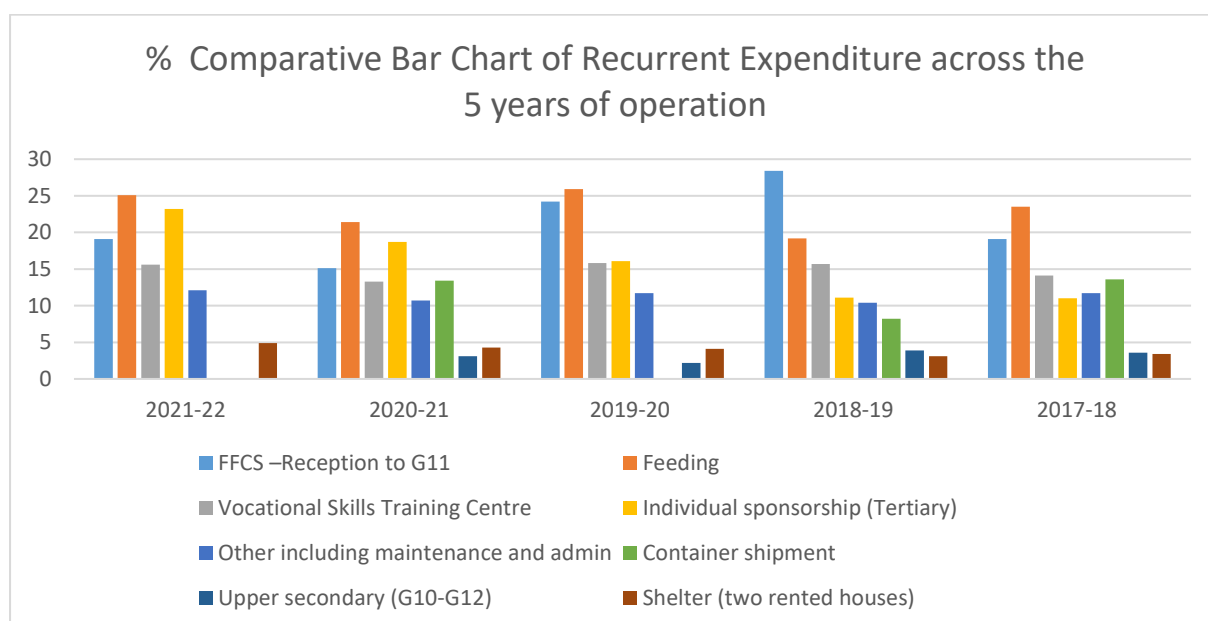
Standing orders are a key area for strengthening the sustainability of the project and it is pleasing to note the increased proportion of income in this area. Our reliance on one-off donations for the general running of the project has fallen from 70% to just over 40% in our 5 years of operation, maintaining this proportion from last year. The progress in these strands of income should not be underestimated with the concomitant positive impact on our ability to plan more effectively and confidently the desired support for the programmes in Kabwe.

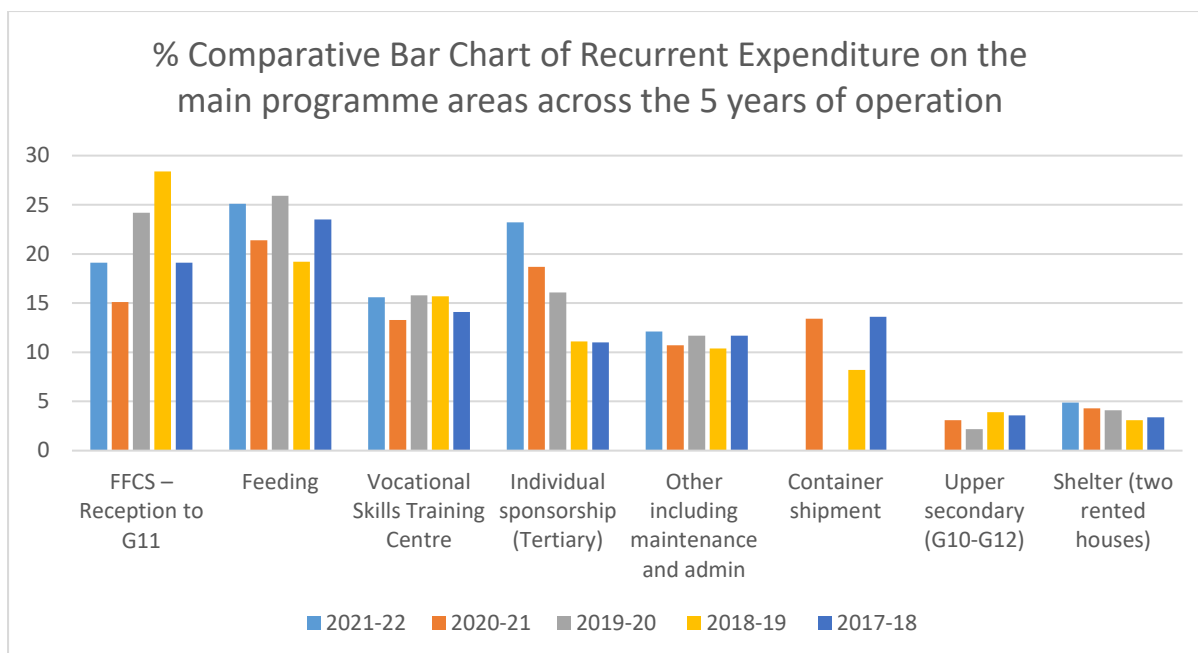


Another significant aspect of donations received is ‘money in kind’. In September 2021, The Headteacher of FFCS made a specific request for shoes. Within weeks FPZ had received 2000 pairs of donated shoes, presenting a huge challenge of how to ship them out to Zambia. FPZ then received an offer of container space (equivalent to half a 40ft container) from a private supporter who was repatriating to Zambia from UK. This donation of space was considerably more than required for the shoes, so a second appeal went out for needed classroom furniture and learning resources, again with a massive response, enabling trustees to fill the space. Significant donations included laboratory/workshop tables, chairs and computers – also two table tennis tables! Although beyond the year on which we are reporting, the container arrived safely in October 2022.

The total expenditure for the period reported is **£124,320** of which **£75,870** has been directed to the ongoing requirements of the project (**2020/2021 £72,592, 2019/2020 £80,880, 2018/2019 £124,439 and 2017/2018 £99,762**). Specific expenditure for the new building constitutes the difference between the two totals - **£48,450** (as compared to £62,890 last year).

Main sources of Expenditure %	2021-22	2020-21	2019-20	2018-19	2017-18
FFCS –Reception to G11	19.1	15.1	24.2	28.4	19.1
Feeding	25.1	21.4	25.9	19.2	23.5
Vocational Skills Training Centre	15.6	13.3	15.8	15.7	14.1
Individual sponsorship (Tertiary)	23.2	18.7	16.1	11.1	11.0
Other including maintenance and admin	12.1	10.7	11.7	10.4	11.7
Container shipment	0	13.4	0.0	8.2	13.6
Upper secondary (G10-G12)	0	3.1	2.2	3.9	3.6
Shelter (two rented houses)	4.9	4.3	4.1	3.1	3.4





### Trustees Visit in May/June 2022

Adding more detail to the brief comment on P.2, the trustees’ visit included a comprehensive Learning & Teaching Audit. This exercise took place over 4 weeks, starting with short ‘pop-ins’ to many classes enabling both teachers and children to get used to these two ‘strangers’. These classroom visits were about 10 minutes in length and an overall qualitative report summarised what was observed. This led on to formal lesson observations with every teacher being observed at least once in this 4-week period – 41 sessions were seen, and all were followed by verbal feedback and then a written assessment. The concluding summative report assessed considerable progress since 2019. This visit also included 2 full professional development days for the whole staff, both with the aim to improve professional capability and encourage the sharing of best practice, thus building professional capacity.

It is reasonable to enquire what impact such professional assessment and development opportunities is having on learner outcomes. Looking at National Test results at Grade 9 (equivalent of End of KS3 in UK), the following table (giving the overall percentage of children in G9 who achieved a certificate, enabling them to continue to G10) sheds some light on that question:

<b>2019</b>	<b>27.27%</b>	39 out of 143 children
<b>2020</b>	<b>58.97%</b>	46 out of 78 children
<b>2021</b>	<b>71.59%</b>	63 out 88 children

This single statistic is the measure by which schools are compared, within their zone, the district, the province and nationally. From the positive signs shown during this year’s visit, there is huge expectation of further improvement when the 2022 results are published.

Also, the FPZ Treasurer undertook the usual checks and balances on local record keeping, tracking spending from when the funds arrived in the dedicated programme bank accounts to their defrayment on eligible items of expenditure. This is a vital part of our work, ensuring that funds raised are spent appropriately and at best value.

## Reserves Policy

Our policy is to hold a minimum of 3 months of regular expenditure, with a goal of gradually increasing this to 6 months, depending on flow of income, fluctuating exchange rates etc. At the year-end, we held 4.9 months of reserves (June 2021: 7.2 months). Additionally, we need reserves to allow a cushion for major repairs and other unplanned expenditure in our programmes, to respond to fluctuations in the exchange rate, and to manage our fluctuating income streams. We consider that this cautious approach is a prudent response to both the general and specific circumstances in which we are operating. The Trustees regularly monitor the appropriateness of the reserves policy.

FPZ does not have any funds that are materially in deficit.

## To the Future

With the construction of the new classroom block still progressing and with some classroom usage for senior secondary learning, the daily extra challenge of running a school on a building site is coming to an end – *no pain, no gain*. Recruiting learners incrementally, from January 2023 – a year sooner than originally scheduled - the school will have its first full complement of learners from pre-school to Grade 12.


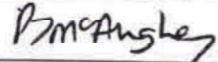
Whilst FPZ will be required to govern and finance the FFCS programmes, we are very encouraged by the progress made in establishing a governing body in Kabwe – Family Care Orphans Board (FCOB). FPZ meet with FCOB, via Zoom, and both competence and confidence are growing in the provision of governance 'on the ground'. Joint completed tasks include policy provision on Safeguarding, Security and Shelter Provision.

Longer term, discussions are underway regarding the exploration of establishing a cottage industry in Kabwe, in order to provide financial input to the project.

## Declaration

The FPZ Board of Trustees declare that they have approved this report.

Signed on behalf of the Board:

Name	Position	Signature
Barry Gransden	Chair of Trustees	
Peter McAughey	Treasurer	

22<sup>nd</sup> February 2023

## Receipts and payments accounts

CC16a

For the period  
from

01/07/2021

To

30/06/2022

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Voluntary Donations	69,279	17,164	0	86,443	144,634
Fundraising Events	7,677	0	0	7,677	6,915
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total (Gross income for AR)</b>	<b>76,956</b>	<b>17,164</b>	<b>0</b>	<b>94,120</b>	<b>151,549</b>
<b>A2 Asset and investment sales, (see table).</b>					
	0	0	0	0	
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>	<b>76,956</b>	<b>17,164</b>	<b>0</b>	<b>94,120</b>	<b>151,549</b>
<b>A3 Payments</b>					
Costs of Charitable Activities	74,830	48,450	0	123,280	134,610
Costs of Charitable Administration (paid out of Voluntary donations by Trustees)	1,040	0	0	1,040	872
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total</b>	<b>75,870</b>	<b>48,450</b>	<b>0</b>	<b>124,320</b>	<b>135,482</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	0	0	0	0	
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total payments</b>	<b>75,870</b>	<b>48,450</b>	<b>0</b>	<b>124,320</b>	<b>135,482</b>
<b>Net of receipts/(payments)</b>	<b>1,086</b>	<b>(31,286)</b>	<b>0</b>	<b>(30,200)</b>	<b>16,067</b>
<b>A5 Transfers between funds</b>			0	0	
<b>A6 Cash funds last year end</b>	35,244	33,280	0	68,524	52,457
<b>Cash funds this year end</b>	<b>36,330</b>	<b>1,994</b>	<b>0</b>	<b>38,324</b>	<b>68,524</b>

Unrestricted funds  
to nearest £

Restricted funds  
to nearest £

Endowment funds  
to nearest £

**B1 Cash funds**

Lloyds Bank Treasurers Account

36,330

1,994

-

-

-

-

-

-

-

<b>Total cash funds</b>	<b>36,330</b>	<b>1,994</b>	<b>-</b>
-------------------------	---------------	--------------	----------

(agree balances with receipts and payments account(s))

**B2 Other monetary assets**

Details	OK Unrestricted funds to nearest £	OK Restricted funds to nearest £	OK Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

**B3 Investment assets**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

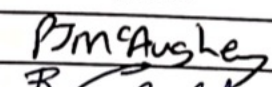
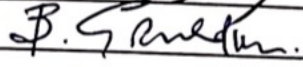
**B4 Assets retained for the charity's own use**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	PETER MCAUGHEY	22/02/2023
	BARRY GRANSDEN	22/02/2023



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name FUTURE PILLARS (ZAMBIA)

On accounts for the year ended

30<sup>TH</sup> JUNE 2022

Charity no (if any)

1173534

Set out on pages

CC16a (pages 1 & 2)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 06 2022

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below\*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
• the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 12/04/2023

Name: MR ANDREW DOUGLAS BAKER FCA

Relevant professional qualification(s) or body (if any):

ICAEW

Address:

VICTORIA HOUSE, ST CATHERINES HILL
LAUNCESTON
CORNWALL PL15 7ED

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**FUTURE PILLARS (ZAMBIA)**

England & Wales - Charity number 1173534

---

# Accounts

---



# TRUSTEES ANNUAL REPORT

## FUTURE PILLARS (ZAMBIA)

For the year ending 30 June 2021

UK Reg. Charity Number 1173534

Registered address: Grovetown Barn, Yeolmbridge, Launceston, Cornwall,  
PL15 8NH

Trustee Name	Office	Dates acted	Notes
Barry Gransden	Chair	Whole Year	Appointed until April 2024
Nicholas Andrews	Trustee	Whole Year	Appointed until April 2023
Kathryn Barron	Secretary	Whole Year	Appointed until June 2023
Emma Berry	Trustee	Whole Year	Appointed until February 2023
Peter McAughey	Treasurer	Whole Year	Appointed until June 2023
Rosemary Stanbury	Trustee	Whole Year	Appointed until June 2024

Future Pillars (Zambia) ('FPZ') is a Charitable Incorporated Organisation (CIO), whose only voting members are its trustees. FPZ was registered with the Charity Commission on 22<sup>nd</sup> June 2017.

Its objectives are to advance education, relieve poverty and to promote and protect good health for the public benefit of children in Zambia who are economically and socially disadvantaged.

### Background to FPZ

Our mission statement: ***To empower the vulnerable children in Zambia.***

The Charity was formed on 22<sup>nd</sup> June 2017 to support life-changing work going on in one school in Kabwe, Central Province, Zambia. Completing our 4<sup>th</sup> year of operation, we are encouraged by the continuing progress we have made in relation to the 4 essential elements of our programme in Zambia:

These elements are:

**Feeding** – ensuring 800+ children get a nutritious meal 5 days a week

**Education** – The Family Futures Community School from Reception to Grade 9, secondary sponsorship Grades 10-12 and tertiary education for a small number of able students.

**Skills training** – Future Pillars Vocational Skills Training Centre offering courses in a range of trade skills accredited through TEVETA.

**Shelter** – 2 boarding houses for children without any family support.

FPZ has 6 UK-based trustees who are totally committed to ensuring that all the vulnerable children who attend Family Futures Community School (FFCS) are properly provided for – feeding their

stomachs as well as their minds. 100% of all money donated to FPZ goes to the projects in Kabwe. All UK expenses, including administrative costs, are met by individual trustees. We ensure that donors' gifts are appropriately used, with annual visits being made to monitor the school's progress and provide training and development opportunities for the staff. All costs for these visits are met by individual trustees. During the COVID-19 pandemic, these visits have not taken place and so distance monitoring of performance and auditing of accounts have taken place to good effect. Throughout all our activity, the FPZ trustees have had regard to the guidance issued by the Charity Commission on public benefit.

---

### Who are these vulnerable children?

The school's programmes take place on the campus of the Church Family Mission (affiliated to the Evangelical Fellowship of Zambia) which was deliberately situated between two of the poorest compounds (shanty towns) in Kabwe in 2004. Whilst it is a pleasant town, Kabwe went into economic decline in the 1980's when both the mines and the railway industry collapsed. The AIDS pandemic in the 1990's decimated the wage-earning sector of the population and many orphaned children had to be cared for by grandparents or other family members without the resources to provide adequate food or pay for education in the government schools. Despite the slightly improved situation with the introduction of HIV medication, thousands of children and families remain in severe and lasting poverty. Employing a carefully constructed Admissions Policy, our children are chosen from among the most disadvantaged to be fed and educated as the best way to break the cycle.

The strong family network in Zambia means that most children are supported by family members, however poor, but just a few have no support or have been abused, so we rent 2 small houses where currently 4 girls and, separately, 6 boys can live safely.

---

### Reflections on the Year

FPZ has relied on 4 significant sources of financial income. The total income for the year reported is **£151,549** of which **£118,506 (2020: £93,122, 2019: £135,942 and 2018: £128,475)** is constituted from regular and ongoing sources. Specific income for the new building constitutes the difference between the two totals - £33,043.

Sources of Income	2020-21 %	2019-20 %	2018-19 %	2017-2018 %
Standing orders	33.2	37.8	23.1	19.0
One-off donations	41.8	49.5	54.6	70.7
Sponsored Walks	5.1	5.2	19.8	4.2
Other events and sundries	19.9	7.5	2.5	6.1

Whilst the reporting of proportions of income is shown as a comparative with previous years, the proportions have been influenced by significant donations (some restricted and some later designated towards the new build project) impacting on the total raised. Standing orders are a key area for strengthening the sustainability of the project and, although the proportion of income would appear

to have dropped this year, the amount (£39,322 in 2020/21) represents an actual increase of 11.8% on the previous year (£35,186 in 2019/2020). On the flipside, our reliance on one-off donations for the general running of the project has fallen from 70% to just over 40% in our 4 years of operation. The progress in these strands of income should not be underestimated with the concomitant positive impact on our ability to plan more effectively and confidently the desired support for the programmes in Kabwe.

Through the extended period of lockdown, several very successful fundraising events were organised by FPZ trustees to add to the 'new build' appeal. These events included:

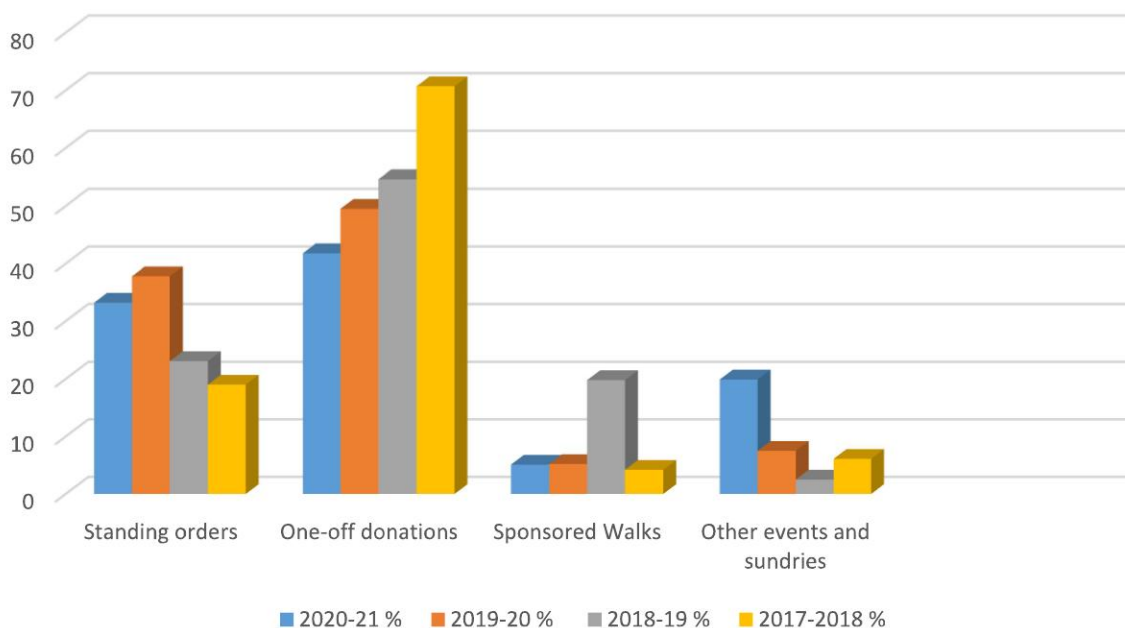
1. **Trustees Tackle The Thames** – 4 T's – with one trustee walking the whole distance from the source to the Woolwich Barrier, supported by the other trustees along the way, either walking sections or feeding/accommodating. *Income by sponsorship.*
2. Publication of a book **2020 Hindsight** with 48 individuals contributing to a unique collection of short stories, poems, and commentaries. The collation and editing being executed by a trustee. *Income by payment for being published.*
3. **Week of Wellbeing** – providing an attractive array of activities to which individuals could join, from yoga to art classes. The organisation being executed by a trustee, who also facilitated some of the programme. *Income by payment to participate.*
4. **On-line Quizzes** – via Zoom, teams took part in a testing of their grey cells. The organisation and facilitation being executed by a trustee and members of his family. *Income by payment to participate.*
5. **Buy A Brick** – opportunity for donors to make a donation in return for special mention on a Donors Board in the new building (Gold Brick £2500, Silver Brick £1500, and £750 Bronze Brick).

Also, on 19<sup>th</sup> June 2021, the 3<sup>rd</sup> sponsored walk took place in North Devon, centred on Woolacombe. The 67 walkers had a choice of routes (Hares, Tortoises or Amblers), aggregating 1130 miles in the day and raising over £13,000 (income from this event is split over two reporting years 2020/2021 and 2021/2122), again, making a significant contribution to the recurrent funding of the project as distinct from the new building appeal.

Another significant aspect of donations received is 'money in kind', with a 4<sup>th</sup> 40ft. container being shipped to the school in Kabwe in February. The detailed inventory for this shipment continues to tell a story of considerable generosity from individuals and organisations – particularly schools and colleges. The items donated range from classroom and office furniture, through extensive resources to support learning and teaching, together with many domestic items. It is a comment on the UK 'throw away' mentality that the vast majority of these donated items were destined for the skip as no longer fit for purpose, even though the condition was very good in every case.

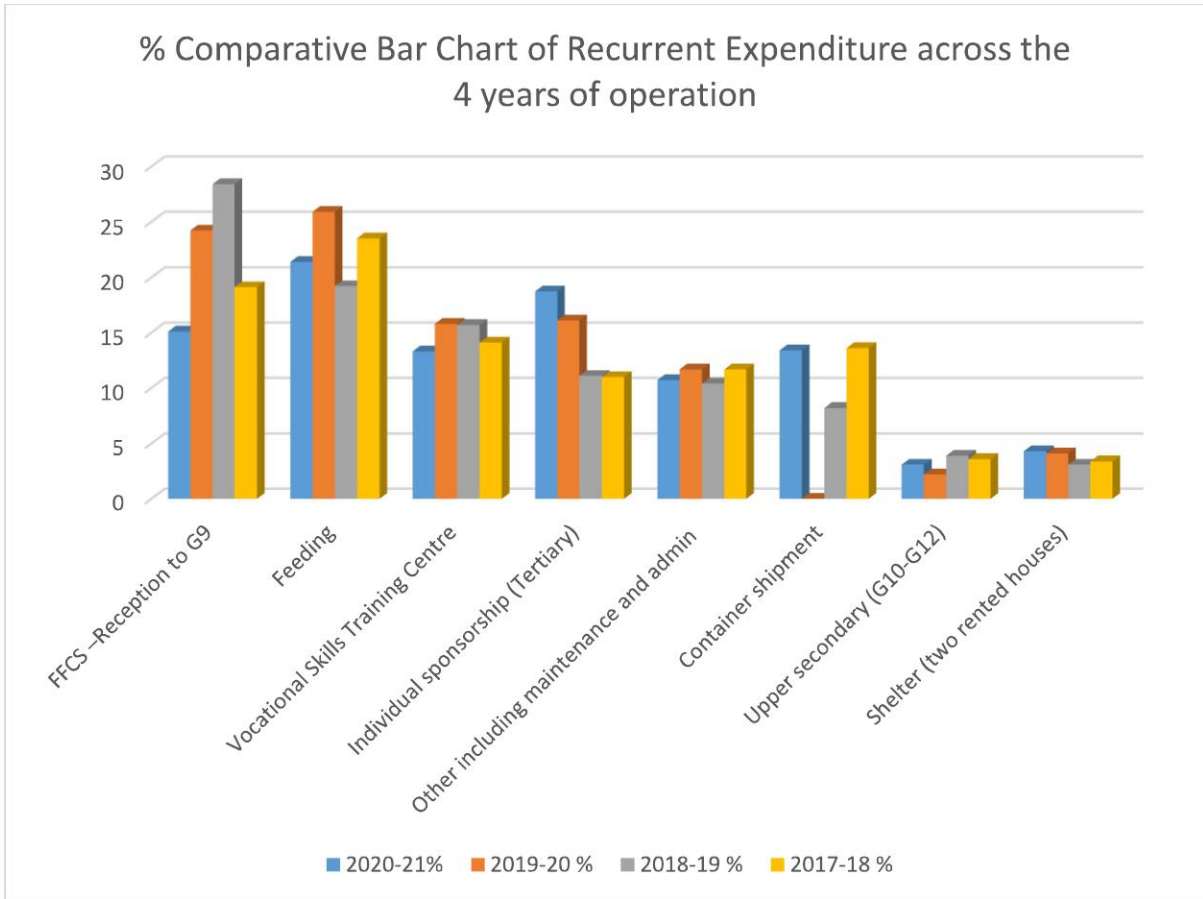
It is extremely encouraging to know that this shipment is safely stored and waiting for the completion of the new building, whereupon the quantity and quality of furniture and other resources will put the school in a very favourable position for the promotion of effective learning and teaching.

**% Comparative Bar Chart of Income across the 4 years of operation**



The total expenditure for the period reported is **£135,482** of which **£71,592** has been directed to the ongoing requirements of the project (**2019/2020 £80,880, 2018/2019 £124,439 and 2017/2018 £99,762**). Specific expenditure for the new building constitutes the difference between the two totals - **£62,890**.

<b>Main sources of Expenditure</b>	<b>2020-2021%</b>	<b>2019-20 %</b>	<b>2018-19 %</b>	<b>2017-18 %</b>
FFCS –Reception to G9	15.1	24.2	28.4	19.1
Feeding	21.4	25.9	19.2	23.5
Vocational Skills Training Centre	13.3	15.8	15.7	14.1
Individual sponsorship (Tertiary)	18.7	16.1	11.1	11.0
Other including maintenance and admin	10.7	11.7	10.4	11.7
Container shipment	13.4	0.0	8.2	13.6
Upper secondary (G10-G12)	3.1	2.2	3.9	3.6
Shelter (two rented houses)	4.3	4.1	3.1	3.4



**Progress since February 2021 – lines in the dirt to the classrooms rising**





**The Football Must Go On** – smart kit provided by Pendle Sportswear, facilitated by Phil Rogerson and Kinnon North, FPZ supporters.



### **Reserves Policy**

Our policy is to hold a minimum of 3 months of regular expenditure, with a goal of gradually increasing this to 6 months, depending on flow of income, fluctuating exchange rates etc. At the year-end, we held 7.2 months of reserves (June 2020: 5.1 months). This is the highest reserve we have held and is in response to the anticipated extra cost to complete the construction of the new building block of 9 classrooms. It is also worth acknowledging the disruptive influence that the COVID-19 pandemic has had on the world economy with the cost of consumable items being negatively affected. Additionally, we need reserves to allow a cushion for major repairs and other unplanned expenditure in our programmes, and to manage our fluctuating income streams. We consider that this cautious approach is a prudent response to both the general and specific circumstances in which we are operating. The Trustees regularly monitor the appropriateness of the reserves policy.

FPZ does not have any funds that are materially in deficit.

### To the Future

With the construction of the new classroom block well underway, consisting of 9 specialist and general classrooms and a new staffroom, the aspiration of having senior secondary on-site will be realised in January 2022 with the first Grade 10. This is a major achievement for our project, exemplifying the effectiveness of the partnership which exists between all the key players in the project. Recruiting learners incrementally, in January 2024, the school will have its first full complement of learners from pre-school to Grade 12.

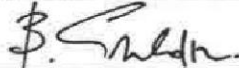

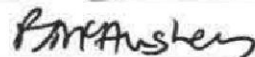
Whilst, in the short-term, FPZ will be required to govern and finance the FFCS programmes, steps have already been taken to establish a governing body in Kabwe – Family Care Orphans Board (FCOB). The six members of FCOB are currently half-way through a training programme, facilitated by FPZ via Zoom and that board will soon begin the provision of governance 'on the ground' for the first time in the school's existence.

Longer term, discussions are underway regarding the exploration of establishing a cottage industry in Kabwe, in order to provide financial input to the project.

### Declaration

The FPZ Board of Trustees declare that they have approved this report.

Signed on behalf of the Board:

Name	Position	Signature
Barry Gransden	Chair of Trustees	
Kathryn Barron	Secretary	
Peter McAughey	Treasurer	

1<sup>st</sup> November 2021



**Receipts and payments accounts**

For the period from	01/07/2020	To	30/06/2021
---------------------	------------	----	------------

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Voluntary Donations	111,591	33,043	0	144,634	81,257
Fundraising Events	6,915	0	0	6,915	11,865
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total (Gross income for AR)</b>	<b>118,506</b>	<b>33,043</b>	<b>0</b>	<b>151,549</b>	<b>93,122</b>
<b>A2 Asset and investment sales, (see table).</b>					
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>	<b>118,506</b>	<b>33,043</b>	<b>0</b>	<b>151,549</b>	<b>93,122</b>
<b>A3 Payments</b>					
Costs of Charitable Activities	70,220	64,390	0	134,610	79,972
Costs of Charitable Administration (paid out of Voluntary donations by Trustees)	872	0	0	872	909
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total</b>	<b>71,092</b>	<b>64,390</b>	<b>0</b>	<b>135,482</b>	<b>80,881</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	0	0	0	0	0
	0	0	0	0	0
<b>Sub total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total payments</b>	<b>71,092</b>	<b>64,390</b>	<b>0</b>	<b>135,482</b>	<b>80,881</b>
<b>Net of receipts/(payments)</b>	<b>47,414</b>	<b>(31,347)</b>	<b>0</b>	<b>16,067</b>	<b>12,241</b>
A5 Transfers between funds	(40,002)	40,002	0	0	0
A6 Cash funds last year end	27,832	24,625	0	52,457	40,216
<b>Cash funds this year end</b>	<b>35,244</b>	<b>33,280</b>	<b>0</b>	<b>68,524</b>	<b>52,457</b>



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Lloyds Bank Treasurers Account	35,244	33,280	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>35,244</b>	<b>33,280</b>	<b>-</b>

(agree balances with receipts and payments account(s))

	Details	OK Unrestricted funds to nearest £	OK Restricted funds to nearest £	OK Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	PETER MCAUGHEY	16/10/2021
	BARRY GRANSDEN	16/10/2021



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
FUTURE PILLARS (ZAMBIA)

**On accounts for the year  
ended**

30<sup>th</sup> June 2021

**Charity no  
(if any)**

1173534

**Set out on pages**

CC16a (pages 1&2)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2021.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

*Mr Andrew Douglas Baker*

**Date:**

23/03/2022

**Name:**

Mr Andrew Douglas Baker FCA

**Relevant professional  
qualification(s) or body  
(if any):**

ICAEW

**Address:**

AZETS

20 Western Road, Launceston

Cornwall PL15 7BA