

# THE SCHOOL CLUB ZAMBIA UK

England & Wales · Charity number 1182028

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-02-13

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

## Contact

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**Address** 103 Victoria Road  
London  
N22 7XG

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

## Activities

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**Objects:** TO ADVANCE EDUCATION FOR CHILDREN IN ZAMBIA BY: A. PROVIDING FINANCIAL AND TECHNICAL SUPPORT TO SCHOOLS OR TO PARTNER ORGANISATIONS FOR THE ESTABLISHMENT OR EXPANSION OF SCHOOL-RUN ENTERPRISES, WITH THE OVERALL PURPOSE OF MAKING SCHOOLS FINANCIALLY SELF-SUFFICIENT SO THEY ARE BETTER ABLE TO PROVIDE EDUCATIONAL RESOURCES AND/OR FACILITIES FOR THE BENEFIT OF CHILDREN. B. PROVIDING TRAINING IN VOCATIONAL SKILLS AND ENTREPRENEURSHIP TO PUPILS, TEACHERS AND COMMUNITY MEMBERS THROUGH OUR ENTERPRISE COMMITTEE TRAINING SCHEME AND VOCATIONAL EXTRA-CURRICULAR CLUBS. C. PROVIDING A WIDE-RANGE OF LITERACY RESOURCES AND TEACHER TRAINING PACKAGES TO PARTNER SCHOOLS.D. DEVELOPING RELEVANT STRATEGIES WITH SCHOOLS AND PARTNER ORGANISATIONS TO OVERCOME THE SPECIFIC BARRIERS GIRLS FACE IN FINISHING SCHOOL.E. ORGANISING TRAINING AND NETWORKING EVENTS WHERE SCHOOLS CAN COME TOGETHER TO SHARE THEIR IDEAS ON INCOME GENERATION AND EXPERIENCES OF IMPROVING THE QUALITY OF THE SERVICES THEY PROVIDE TO THEIR COMMUNITY.F. PROVIDING LINKING AND MENTORSHIP OPPORTUNITIES BETWEEN SCHOOLS WITHIN THE CHARITYÆS NETWORK.

**Activities:** The School Club Zambia works with rural Zambian schools to increase opportunities for qualitative, creative and vocational education for children and young adults. The organisation ensures sustainability of all project by encouraging and supporting the schools to develop income generating schemes which can provide long-term funds.

## Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People

## Geography

- Zambia

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£69,668	£72,059	-	-
2023-12-31	£88,575	£85,787	-	-
2022-12-31	£78,996	£91,313	-	-
2021-12-31	£94,066	£99,359	-	-
2020-12-31	£133,717	£118,270	-	-

## Trustees

Name	Role	Appointed
<b>Besinati Mpepo</b>	Chair	2025-09-30
Alejandro Martinez Naya		2025-02-08
Duncan Andrew Rhind		2025-10-15
John Kirkland		2020-06-21
Neelan Santhirarajah		2017-10-21
Oluwatosin Omobitan		2023-12-04
Victoria Copeland		2025-09-30

**THE SCHOOL CLUB ZAMBIA UK**

England & Wales - Charity number 1182028

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# Accounts

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REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024  
FOR  
THE SCHOOL CLUB ZAMBIA UK

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**THE SCHOOL CLUB ZAMBIA UK**  
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**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**THE SCHOOL CLUB ZAMBIA UK  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Charity Name**

The School Club Zambia

**Charity Number**

1182028

**Board Member**

Dr John Kirkland OBE

Melissa Ireland

Neelan Santhirarajah

Ruth Oluwabunmi Odufala

Oluwatosin Omobitan

**Registered Office**

103 Victoria Road

London

N22 7XG

**Bankers**

Lloyds Bank plc

142 Muswell Hill Broadway

London

N10 3RY

**Independent Examiner**

Kunal Amin

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## **THE SCHOOL CLUB ZAMBIA UK FOR THE YEAR ENDED 31 DECEMBER 2024**

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The trustees present their report with the financial statements of the charity for the year ended 31st December 2024. The trustees confirm that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing accounts in the UK and Republic of Ireland (FRS102) as updated through Update Bulletins 1 and 2, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Practice.

### **COMMENTS FROM THE UK CHAIR**

These are difficult times for international development. Significant cuts in funding from governments and increasing competition for support from foundations and individuals are having a knock on effect on charities of all sizes. But for those grappling with climate change, drought and long standing lack of education and employment opportunities in rural Africa, times are even harder.

Against this background, the achievements of School Club Zambia have been remarkable. This year saw completion of our major 'Own Your Destiny' project, funded by Comic Relief and using the power of football to engage girls and women with an education system. No less than 445 adolescent girls were re-enrolled in education, literacy and numeracy rates were increased by 32% and 36% respectively.

'Own Your Destiny' is one of several projects sustained during the year. What these have in common is their highly practical nature, and focus on keeping young people in higher education, many of whom would otherwise drop out for economic or family reasons, such as forced marriage. Our emphasis is on providing young people with skills and resources to enter employment or build their own, sustainable incomes. It is proven to work.

The full range of projects, and their funding sources, are described later in the report. Our thanks to all who have supported us. As the next step in our growth, we are also working to make our own activities more sustainable though, through the building of a new Climate and Resilience Centre. This will be a focal point not only for our work, but the community as a whole. This dream is now becoming reality. With the help of donors, we have been able to acquire and fence the land, put utilities in place and start building.

School Club Zambia is a charity that remains close to the communities that it seeks to serve, working with schools, authorities and across generations to ensure that our projects reflect local needs. Our expenditure is almost entirely in Zambia, and reflects Zambian, rather than UK prices. Our thanks to everyone whose support makes this possible, whether foundations, corporates or individuals. Small, regular donations of as little as a few pounds a month can play a critical role in our success, and I hope that anyone reading this report will consider how they can help.

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**THE SCHOOL CLUB ZAMBIA UK  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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From a personal point of view, I will retire from the role of UK Chair in September 2025. After five years, I felt that the Board would benefit from new experience, fresh ideas and greater awareness of conditions in the geographical area where we operate. My successor, Besinati Mpepo, fits these requirements perfectly. Until August this year, Besinati was Co-Director of Social Development Direct, and brings over 25 years experience of the NGO sector. She also grew up in Zambia and was the first Director of Civil Society for Poverty Reduction (CSPR), Zambia's first multi-sector pro-poor advocacy network. Under her leadership, with the support of our talented and highly committed staff, I know that the organisation will go from strength to strength.

JOHN KIRKLAND O.B.E  
UK Chair

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## THE SCHOOL CLUB ZAMBIA UK FOR THE YEAR ENDED 31 DECEMBER 2024

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### OBJECTIVES AND ACTIVITIES

The School Club Zambia is a small UK charity working in partnership with schools and communities in rural Zambia to provide qualitative, creative and vocational education opportunities. Our programmes are developed in partnership with communities, schools and the Ministry of Education whom we have an official Memorandum of Understanding (MOU) with. We use participatory programme planning techniques, like developing problem and solution trees, holding focus groups and in-depth discussions at school networking days. As a child rights organisation we always ensure that children and young people are actively involved in the design, implementation and monitoring of our projects. This ensures that our programmes remain relevant and child-led, enabling us to sustainably tackle some of the most pressing challenges in our district such as hunger, child marriage and spiraling youth unemployment rates.

Our vision is for a Zambia where every child has access to high quality, vocational and creative education opportunities as outlined in the UN Convention of the Rights of the Child. We believe in an education system that leads to job security and life opportunities for Zambia's youth.

The School Club Zambia was founded in 2011 and officially registered as a charity in the UK in 2014 with the UK Charity Commission. We are a Zambian NGO registered with the Ministry of Community Development in Zambia. The two organisations are legally two separate entities but they work together to a shared mission and strategic plan.

### ACHIEVEMENT AND PERFORMANCE

#### 2024: A Year of Impact and Growth

2024 was a landmark year for School Club Zambia (SCZ), marked by significant achievements in skills development initiatives, raising awareness around environmental sustainability, and achieving a rise in qualitative education. We proudly concluded our largest project to date, the **“Own Your Destiny: Girls Football League of Sinazongwe”**, an innovative partnership with Play It Forward, Comic Relief, and the Scottish Government's International Development Fund. This 3-year programme engaged 750 girls who were out of school and transformed their futures through football, entrepreneurship training, start-up business grant, literacy and numeracy lessons and access to new life skills. Over the 3 years of the project **565** girls were supported back into education - an incredible achievement for everyone involved.

In 2024, we laid the foundations for the first building at of our **Climate Resilience Training Centre**, a critical step in addressing the increasing climate challenges faced by rural communities in Sinazongwe. The drought's devastating impact reinforced our resolve to become more self-reliant, especially amid reductions in international funding. Our focus on diversifying income and building local resilience has never been more vital. We also drilled a borehole at the centre and secured funding to fence the centre's perimeter.

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## THE SCHOOL CLUB ZAMBIA UK FOR THE YEAR ENDED 31 DECEMBER 2024

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A key highlight this year was the “**Kick Out Illiteracy**” project which aimed to fill resource gaps from the Own your Destiny Project, and to address the alarming fact that 27% of girls in rural Zambia will never learn to read or write. We distributed **Happy Reader Level 2 books** to four schools, Muchekwa, Matambo, Namafulu, and Sinakoba after attention was raised by assessments conducted in May 2023 by the District Resource Coordinator, who has been supporting SCZ with literacy assessments since 2015. The results were eye-opening, with one school presenting 30% of children tested as non-readers.

**Mweembe, School Club Zambia’s Project Officer, shared the impact of these literacy resources:** *“I have been so impressed with the commitment of the girls in this project, especially their desire to learn to read. Thanks to the funding from our partners, these new reading resources inspired the girls to push further. I’m delighted to report that 84% of the girls who participated in this year’s football league have returned to school. Being able to read and write has given them the confidence to re-engage in the classroom.”*

In 2024, we successfully re-launched our **Next Generation Farmers Project**, providing full one-year scholarships to 10 young people who had been out of school or work for at least two years. We prioritised applications from beneficiaries of our previous Young Farmers Project, recognising their commitment and potential.

This marked the second time we have run this impactful programme, initially supported in 2020, but unfortunately cut short due to school closures during the COVID-19 pandemic. The 2024 cohort participated throughout the academic year, and we are proud to report that 9 of the 10 students graduated with skills and a certificate from **Twin Fountain Agriculture College** in Kalomo—one of Zambia’s most prestigious farming colleges.

The success of past students speaks volumes: many have secured steady employment as farm managers or launched their own successful farms. We eagerly anticipate seeing what this year’s graduates will achieve, confident that they will continue to drive positive change in their communities and the wider agricultural sector.

This year we also launched a **two-year Eco-Life Club Project** for 120 children and their grandparents in partnership with the UNDP GEF Small Grants Programme, aimed at addressing climate resilience in Sinazongwe. By combining youth peer education with the wisdom of elders, we are building sustainable solutions at the community level.

Looking ahead, 2024 has set a strong foundation for the next phase of our work driven by community voices, focused on sustainability, and committed to providing qualitative and relevant education opportunities for young people in Zambia.

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**THE SCHOOL CLUB ZAMBIA UK  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**OUR YEAR IN NUMBERS**

- **11** partner schools
- **3,211** primary and lower secondary school children
- **87** teachers
- Over **5,000** community members
- 120 children and 20 grandparents trained as climate change mitigation advocates
- 10 rainwater harvesting demonstration tanks built
- **275** girls and **25** boys trained in entrepreneurship
- **275** girls and **25** boys received literacy catch up lessons
- **50** children trained in agriculture
- **255** girls know their HIV status for the first time
- **£6,715** distributed in business start up loans to 388 programme participants
- children returned to education through our Own your Destiny and Intergeneration Girls Alliance projects
- **13** school businesses
- **£1,650** in profit generated through school businesses
- **50** grandparents & **50** parents trained through vocational skills training workshops
- **25** girls received counselling and careers advice at training bootcamps
- **1** borehole drilled and installed with a hand pump
- **10** teachers received specialised training in early childhood education
- **425** girls taught how to make re-usable sanitary pads
- **9** participants completed 1 year of full time training at Agricultural College
- **5** community outreach activities for World Aids Day reaching over **2,300** people
- **84%** girls on the third year of the Own your Destiny programme are back in school

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## **THE SCHOOL CLUB ZAMBIA UK FOR THE YEAR ENDED 31 DECEMBER 2024**

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### **FINANCIAL REVIEW**

#### **Financial overview**

This year the total income raised was £69,668. Of our total income 35% was restricted and 65% was unrestricted.

This year our total expenditure was £72,059. Of our total expenditure was 38% restricted and 62% unrestricted.

This year we have continued to see a number of our partners, such as Comic Relief and the Egmont Trust, funding our sister organisation the School Club Zambia directly in Zambia. These accounts which are prepared for the UK Charity Commission only account for income and expenses from the UK charity.

These accounts which are prepared for the UK Charity Commission only account for income and expenses from the UK charity.

#### **Reserves policy**

The reserves policy of the School Club Zambia UK, as decided and voted upon by the trustees is three months of average overhead expenditure. At of the 31st December 2024 there were unrestricted reserves of £6,009 (2023: £5,669). The trustees believe that a higher level of reserves to be more appropriate and will therefore look to increase the unrestricted reserves in future years.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **GOVERNANCE**

The School Club Zambia UK became a registered Charitable Incorporated Organisation (CIO) in 2019 with the UK Charity Commission. Between January 2015 - January 2019 the organisation operated as a registered charitable association under the charity number 1155829 also registered under the UK Charity Commission as the School Club Zambia UK. The trustees voted to convert the charity to a CIO in 2019 and both charity accounts are still available to view on the UK Charity Commission's website.

The policy and operating decisions of the charity rest with the trustees who meet at least quarterly to monitor the activities of the CIO. During these quarterly meetings the trustees are presented with updates on project activities, budgets vs actuals and 6 month cash flows by the Director of Operations and Zambian Country Manager.

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**THE SCHOOL CLUB ZAMBIA UK  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**TRUSTEE RECRUITMENT**

All trustees are recruited through set, advertised roles which have been drafted and agreed upon during a trustee board meeting. The recruitment process includes an initial skills audit of existing trustees to identify gaps. We advertise new positions online where shortlisted candidates are identified by their CV and thereafter invited to attend two rounds of interviews, one of which must be with the Chair and another one which must be with the Lead Safeguarding Trustee. Induction is by careful explanation of the charity's activities, along with supporting material like our Trustee Welcome Pack, Annual Reports and Accounts. The charity requires all trustees to submit a basic disclosure check certificate and provide two references, in line with our safeguarding policy before their appointment is made. This basic disclosure check is renewed on an annual basis by all trustees.

**SAFEGUARDING**

As an organisation that works with some of the most remote and vulnerable communities in the world, we understand the importance of having zero tolerance to any safeguarding incidents. We have developed an enhanced safeguarding policy which is overseen by our UK Lead Safeguarding Trustee Melissa Ireland and implemented by our sister organisation in Zambia in partnership with the Ministry of Education. Our Lead Safeguarding Trustee is responsible for keeping an updated version of our safeguarding incident register and safeguarding reports, which are circulated to board members and donors following the guidelines with our safeguarding policy.

**RISK STATEMENT**

The Trustees monitor the risks that might prevent a small charity achieving its objectives on a quarterly basis unless during extenuating circumstances where this may change to monthly meetings.

The biggest risks to the charity are currently our fundraising requirements in the backdrop of the Covid19 pandemic and cost of living crisis, which has seen many Trusts and Foundations narrow their geographic funding area to projects within the UK. Rising food and energy prices within Zambia will mean that our programmes become more expensive to run but the need for our support continues to rise as child marriage rates and hunger become more extreme in the worldwide costs of living crisis.

**SPECIAL THANKS**

As a small charity operating on less than £100,000 a year, we could not be more thankful for the individuals, partner charities and companies that continue to support us. We know that there are so many wonderful charities offering essential services to communities and we are so grateful to both our long-term and new supporters who continue to see the value of our work in rural Zambia.

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**THE SCHOOL CLUB ZAMBIA UK  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**RESPONSIBILITIES OF THE TRUSTEES**

Charity law requires the trustees to prepare financial statements for each financial period, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently:
- Make judgments and estimates that are prudent and reasonable:
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees

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John Kirkland

Chair

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Neelan Santhirajah

Treasurer

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**THE SCHOOL CLUB ZAMBIA UK  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES**

I report to the trustees of The School Club Zambia on my examination of the accounts of the charity for the year ended 31 December 2024 set out on pages 11 to 17.

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.

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

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

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Kunal Amin

Date

## Statement of Financial Activities

For the year ended 31<sup>st</sup> December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>Income and endowments from</b>					
Donations and legacies	3	43,843	23,582	67,425	83,602
Other trading activities	4	1,371	873	2,244	4,974
Total		45,213	24,455	69,668	88,575
<b>Expenditure on</b>					
Charitable activities	5	44,261	27,185	71,446	84,255
Raising funds	6	613	-	613	1,531
Total		44,874	27,185	72,059	85,787
Net income / expenditure		340	-2,730	-2,390	2,789
Transfers between Funds		-	-	-	-
<b>Reconciliation of funds</b>					
Total funds brought forward		5,669	8,438	14,108	11,319
Total funds carried forward		6,009	5,708	11,717	14,108

## Balance Sheet

As at 31<sup>st</sup> December 2024

		2024		2023	
	Note	£	£	£	£
<b>Current assets:</b>					
Cash at bank and in hand		11,718		14,108	
<b>Total current assets</b>		11,718		14,108	
<b>Liabilities:</b>					
		-		-	
<b>Net current assets</b>			11,718		14,108
<b>Total assets less current liabilities</b>			11,718		14,108
<b>Funds of the charity</b>					
Restricted Income Funds	10		5,708		9,158
Unrestricted Income Funds	10		6,009		4,949
			11,717		14,108

The accounts were approved by the trustees on 30/09/24 and signed on their behalf by:

John Kirkland  
Trustee

Neelan Santhirarajah  
Trustee

## Notes to the accounts

### 1. Accounting policies

In preparing the accounts the following accounting policies have been complied with:

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - as updated through Update Bulletins 1 and 2, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK generally Accepted Practice on the basis that the charity is a public benefit entity.
- b) Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.
- c) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- d) Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
- e) All income and endowments are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:
  - i) Donations and legacies are received by way of grants, donations and gifts and are included in full in the statement of financial activities when receivable. Grants, where entitlement is conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
  - ii) Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
  - iii) Income and endowments from investments are included when receivable.
  - iv) Income and endowments from charitable activities, where related to performance and specific deliverables, are accounted for when the charity earns the right to consideration by its performance.
- f) Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
  - i) Expenditure on raising funds comprises costs associated with attracting voluntary income, including costs of trading for fundraising purposes and the use of a professional fundraiser.
  - ii) Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Also included are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
  - iii) All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the notes.
- g) The trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern including the impact of COVID-19. The trustees have

made this assessment for a period of at least one year from the date of the approval of these financial statements. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing these financial statements.

## 2. Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of the goods or services on which it was charged.

## 3. Income and endowments from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Trusts and foundations	12,400	15,300	27,700	19,807
States of Guernsey	0	0	0	22,725
UK Corporate partnerships	18,997	0	18,997	21,836
Regular individual giving	6,260	0	6,260	4,354
One-off individual giving	6,186	0	6,186	8,848
UK Schools	0	8,282	8,282	6,032
<b>Totals</b>	<b>43,843</b>	<b>23,582</b>	<b>67,425</b>	<b>83,602</b>

## 4. Income and endowments from other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Events and trade	1,371	873	2,244	4,974

## 5. Expenditure on: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Library & E-learning Centre at Siansowa Primary	-	-	-	4,257
Girls Dignity WASH Programs	-	-	-	30,462
Kick Out Illiteracy	-	5,536	5,536	2,419
Skills for Life & Climate Justice Centre	-	3,150	3,150	1,050
Next Generation Farmers	-	7,202	7,202	-
True Adventures	-	8,282	8,282	6,032
Climate Change & Mitigation Water Project	-	3,015	3,015	-
Mens Alliance	-	-	-	2,062
Staff Costs	19,372	-	19,372	26,197
Office Costs	4,397	-	4,397	3,677
Project Costs	20,492	-	20,492	8,099
<b>Totals</b>	<b>44,261</b>	<b>27,185</b>	<b>71,446</b>	<b>84,255</b>

## 6. Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Events	613	-	613	1,531
Trusts and Foundations	-	-	-	-
<b>Totals</b>	<b>613</b>	<b>-</b>	<b>613</b>	<b>1,531</b>

## 7. Trustee and employee information

### a. Employee Information

There were two UK employees (2023: two)

	<b>Total Funds 2024</b>	<b>Total Funds 2023</b>
	<b>£</b>	<b>£</b>
Salaries and wages	21,945	32,400
National Insurance	-	-
Pension	378	598
<b>Total</b>	<b>22,323</b>	<b>32,998</b>

### b. Trustee information

No trustee received remuneration or was reimbursed expenses during the year.

## 8. Restricted funds

	<b>Opening Balance £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Exchange gain/loss £</b>	<b>Transfers £</b>	<b>Closing Balance £</b>
Kick Out Illiteracy	1,236	4,300	5,536	-	-	0
Skills for Life & Climate Justice Centre	-	5,873	3,150	-	-	2,723
Next Generation Farmers	7,202	-	7,202	-	-	0
True Adventures	-	8,282	8,282	-	-	0
Climate Change & Mitigation Water Project	-	6,000	3,015	-	-	2,985
<b>Totals</b>	<b>8,438</b>	<b>24,455</b>	<b>27,185</b>	<b>-</b>	<b>-</b>	<b>5,708</b>

## 9. Comparatives for the Statement of Financial Activities

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2023 £</b>
<b>Income and Endowments from:</b>			
Donations and Legacies	39,908	43,694	83,602
Other trading activities	4,213	761	4,974
<b>Total</b>	<b>44,120</b>	<b>44,455</b>	<b>88,575</b>
<b>Expenditure on:</b>			
Charitable activities	37,973	46,282	84,255
Raising funds	1,531	-	1,531
<b>Total</b>	<b>39,505</b>	<b>46,282</b>	<b>85,787</b>
<b>Net Income / Expenditure</b>	<b>4,615</b>	<b>-1,827</b>	<b>2,789</b>

## 10. Analysis of Net Assets between funds

	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
<b>Restricted funds</b>		
Current assets	5,708	9,158
<b>Unrestricted funds</b>		
Current assets	6,009	4,949
<b>Total</b>	<b>11,717</b>	<b>14,108</b>

## 11. Taxation

The charity does not have any related parties. However, as explained in the Trustees' Report, it works closely with a Zambian registered NGO The School Club Zambia to achieve its objectives.

## 12. Controlling parties

The charity is controlled by its Trustees.

**THE SCHOOL CLUB ZAMBIA UK**

England & Wales - Charity number 1182028

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# Accounts

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REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023  
FOR  
THE SCHOOL CLUB ZAMBIA UK

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**THE SCHOOL CLUB ZAMBIA UK  
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**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**Charity Name**

The School Club Zambia

**Charity Number**

1182028

**Board Member**

Dr John Kirkland OBE

Melissa Ireland

Neelan Santhirarajah

Ruth Oluwabunmi Odufala

Oluwatosin Omobitan (Appointed 4 December 2023)

**Registered Office**

103 Victoria Road

London

N22 7XG

**Bankers**

Lloyds Bank plc

142 Muswell Hill Broadway

London

N10 3RY

**Independent Examiner**

Kunal Amin, ACA

ICAEW No: 2677398

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**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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The trustees present their report with the financial statements of the charity for the year ended 31st December 2023. The trustees confirm that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and 'Accounting and Reporting by Charities: Statement of Recommended Practice 'applicable to charities preparing accounts in the UK and Republic of Ireland (FRS102) as updated through Update Bulletins 1 and 2, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Practice.

**COMMENTS FROM THE UK CHAIR**

The School Club Zambia is a very practical charity. Our funds are used to provide direct, measurable benefits that drastically improve lives and opportunities for children and their families. We work in an impoverished rural area in southern Zambia not covered by other donor organisations. Our emphasis on empowering girls and women reflects one of the highest rates for under age female marriage in Africa.

Achievements this year include building a new library and e-learning centre at a school with less than 10% of children passing their end of primary exams; more girls having access to sanitary pads and sexual health education; cleaner water, significantly more girls returning to school after early drop out and continued increases in literacy and numeracy rates. Our thanks and congratulations to the supporters and staff who have made this happen.

This progress has been achieved on a very small budget, often dependent on funding for specific projects. From 2024, we intend to make a step change in our activities by commencing work on a Skills for Life and Climate Justice Centre, a permanent building that will be enable us to host training and education activities in our own right, and act as a permanent focal point for community activities. When complete, it will make our activities sustainable in a way that we could not have dreamed of a decade ago.

In pursuing these aims, even small contributions are important to us. They make a real difference. I hope that everyone reading this report will consider what that can contribute to ensure that this record of delivering real change can continue.

John Kirkland OBE

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**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**OBJECTIVES AND ACTIVITIES**

The School Club Zambia is a small UK charity working in partnership with schools and communities in rural Zambia to provide qualitative, creative and vocational education opportunities. Our programmes are developed in partnership with communities, schools and the Ministry of Education whom we have an official Memorandum of Understanding (MOU) with. We use participatory programme planning techniques, like developing problem and solution trees, holding focus groups and in-depth discussions at school networking days. As a child rights organisation we always ensure that children and young people are actively involved in the design, implementation and monitoring of our projects. This ensures that our programmes remain relevant and child-led, enabling us to sustainably tackle some of the most pressing challenges in our district such as hunger, child marriage and spiralling youth unemployment rates.

Our vision is for a Zambia where every child has access to high quality, vocational and creative education opportunities as outlined in the UN Convention of the Rights of the Child. We believe in an education system that leads to job security and life opportunities for Zambia's youth.

The School Club Zambia was founded in 2011 and officially registered as a charity in the UK in 2014. We are a UK charity and a Zambian NGO registered with the Ministry of Community Development in Zambia. The two organisations are legally two separate entities but they work together to a shared mission and strategic plan.

**ACHIEVEMENT AND PERFORMANCE**

**Review of programme activities**

In 2023 we directly reached 3,480 children and 7,000 community members with our programmes in self-financing schools, entrepreneurship, literacy development and girls education.

We implemented 3 building projects which included providing clean water to one school for the first time along with a solar tank. We were delighted to be able to complete the building of a new library and e-learning centre at Siansowa Primary School which provided over 700 children (60% of which are girls) with access to computers and books. The centre was built in response to the school's extremely low end of primary exam pass rates (less than 10%) and we look forward to monitoring the difference that it will make. The final infrastructure project was building 3 girls changing blocks with showers which will help 450 adolescent girls to continue to come to school during their periods. All of these infrastructure projects were part-funded by the surrounding communities, who provided bricks, sand, crushed stone and manual labour when needed.

We entered the third and final year of our Own your Destiny: Girls Football League of Sinazongwe Project in partnership with Comic Relief and the Scottish Government's International Development Fund (IDF). In 2023 this project reached 250 girls that were out of school and provided these girls with entrepreneurship training, literacy and numeracy catch-up lessons, start-up grants for businesses and a range of health education workshops through the football training. This project will conclude in April 2024 but had led to over 80% of participants already back in school and had seen a 45% rise in literacy levels.

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## **THE SCHOOL CLUB ZAMBIA UK REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023**

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The “Inter-Generation Girls Alliance” project was renewed for a third year by our partners at the Egmont Trust at the end of 2023. This project built upon a previous project aimed at girls who were already out of school or at risk of dropping out. The Inter-Generation Girls Alliance included boys and men as well as two generations of the girls’ families, typically mothers and grandmothers. The project focused on delivering vocational skills during the school holidays alongside providing counselling, career development workshops and start-up business grants to 25 boys and 25 girls.

In 2023 99% of the girls and boys either returned or remained in school which meant that between all of our projects we were able to directly help 249 children to return and stay in education. The “Own your Destiny” and “Inter-Generation Girls Alliance” projects were both funded through grant agreements that were signed directly to the Zambian NGO. We continue to believe that the UK Charity should be supporting our partner organisation in Zambia to achieve their own financial stability.

### **OUR YEAR IN NUMBERS**

- **11** partner schools
- **3,480** primary and lower secondary school children
- **90** teachers
- Over **7,000** community members
- **275** girls and **25** boys trained in entrepreneurship
- **275** girls and **25** boys received literacy catch up lessons
- **50** children trained in agriculture
- **255** girls know their HIV status for the first time
- **320** community members provided with training in child protection
- **£6,715** distributed in business start up loans to 388 programme participants
- **249** returned to education through our Own your Destiny and Intergeneration Girls Alliance projects
- **13** school businesses
- **£3,480** in profit generated through school businesses
- **50** grandparents & **50** parents trained through vocational skills training workshops
- **25** girls received counselling and careers advice at training bootcamps
- **75** members of Happy Layers Club
- **1** borehole drilled and installed with a solar pump and tank
- **10** teachers received specialised training in early childhood education
- **1** library & e-learning centre built
- **1** school connected to solar power and a tank stand
- **3** girls changing blocks completed
- **425** girls taught how to make re-usable sanitary pads
- **10** participants chosen to take part in 1 year of full time training at Agricultural College
- **5** community outreach activities for World Aids Day reaching **1,162** people
- **80%** girls on the third year of the Own your Destiny programme are back in school

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**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**FINANCIAL REVIEW**

**Financial overview**

This year the total income raised was £88,575. Of our total income 50% was restricted and 50% was unrestricted.

This year our total expenditure was £85,787. Of our total expenditure was 54% restricted and 46% unrestricted.

This year we have continued to see a number of our partners, such as Comic Relief and the Egmont Trust, funding our sister organisation the School Club Zambia directly in Zambia. These funders are part of the #ShiftthePower Manifesto for Change being led by organisations like Bond International and Comic Relief to provide more financial support directly to organisations led in Sub-Saharan Africa and Southern Asia.

These accounts which are prepared for the UK Charity Commission only account for income and expenses from the UK charity.

**Reserves policy**

The reserves policy of the School Club Zambia UK, as decided and voted upon by the trustees is three months of average overhead expenditure. At of the 31st December 2023 there were unrestricted reserves of £5,669 (2022: £1,054). The trustees believe that a higher level of reserves to be more appropriate and will therefore look to increase the unrestricted reserves in future years.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**GOVERNANCE**

The School Club Zambia UK became a registered Charitable Incorporated Organisation (CIO) in 2019 with the UK Charity Commission. Between January 2015 - January 2019 the organisation operated as a registered charitable association under the charity number 1155829 also registered under the UK Charity Commission as the School Club Zambia UK. The trustees voted to convert the charity to a CIO in 2019 and both charity accounts are still available to view on the UK Charity Commission's website.

The policy and operating decisions of the charity rest with the trustees who meet at least quarterly to monitor the activities of the CIO. During these quarterly meetings the trustees are presented with updates on project activities, budgets vs actuals and 6 month cash flows by the Director of Operations and Zambian Country Manager.

**TRUSTEE RECRUITMENT**

All trustees are recruited through set, advertised roles which have been drafted and agreed upon during a trustee board meeting. The recruitment process includes an initial skills audit of existing trustees to identify gaps. We advertise new positions online where shortlisted candidates are identified by their CV and thereafter invited to attend two rounds of interviews, one of which must be with the

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**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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Chair and another one which must be with the Lead Safeguarding Trustee. Induction is by careful explanation of the charity's activities, along with supporting material like our Trustee Welcome Pack, Annual Reports and Accounts. The charity requires all trustees to submit a basic disclosure check certificate and provide two references, in line with our safeguarding policy before their appointment is made. This basic disclosure check is renewed on an annual basis by all trustees.

**SAFEGUARDING**

As an organisation that works with some of the most remote and vulnerable communities in the world, we understand the importance of having zero tolerance to any safeguarding incidents. We have developed an enhanced safeguarding policy which is overseen by our UK Lead Safeguarding Trustee Melissa Ireland and implemented by our sister organisation in Zambia in partnership with the Ministry of Education. Our Lead Safeguarding Trustee is responsible for keeping an updated version of our safeguarding incident register and safeguarding reports, which are circulated to board members and donors following the guidelines with our safeguarding policy.

**RISK STATEMENT**

The Trustees monitor the risks that might prevent a small charity achieving its objectives on a quarterly basis unless during extenuating circumstances where this may change to monthly meetings.

The biggest risks to the charity are currently our fundraising requirements in the backdrop of the Covid19 pandemic and cost of living crisis, which has seen many Trusts and Foundations narrow their geographic funding area to projects within the UK. Rising food and energy prices within Zambia will mean that our programmes become more expensive to run but the need for our support continues to rise as child marriage rates and hunger become more extreme in the worldwide costs of living crisis.

**SPECIAL THANKS**

As a small charity operating on less than £100,000 a year, we could not be more thankful for the individuals, partner charities and companies that continue to support us. We know that there are so many wonderful charities offering essential services to communities and we are so grateful to both our long-term and new supporters who continue to see the value of our work in rural Zambia.

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**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**RESPONSIBILITIES OF THE TRUSTEES**

Charity law requires the trustees to prepare financial statements for each financial period, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently:
- Make judgments and estimates that are prudent and reasonable:
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees

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John Kirkland

Chair

---

Neelan Santhirajah

Treasurer

## **Independent Examiner's Report to the Trustees of The School Club Zambia**

I report to the trustees of The School Club Zambia on my examination of the accounts of the charity for the year ended 31 December 2023 set out on pages 11 to 17.

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.

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

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

---

Kunal Amin, ACA

Date

## Statement of Financial Activities

For the year ended 31<sup>st</sup> December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>Income and endowments from</b>					
Donations and legacies	3	39,908	43,694	83,602	73,141
Other trading activities	4	4,213	761	4,974	5,855
Total		<b>44,120</b>	<b>44,455</b>	<b>88,575</b>	<b>78,996</b>
<b>Expenditure on</b>					
Charitable activities	5	37,973	46,282	84,255	89,252
Raising funds	6	1,531	-	1,531	2,061
Total		<b>39,505</b>	<b>46,282</b>	<b>85,787</b>	<b>91,313</b>
Net income / expenditure		4,615	-1,827	2,789	-12,317
Transfers between Funds		-	-	-	-
Exchange gains / losses		-	-	-	-56
<b>Reconciliation of funds</b>					
Total funds brought forward		1,054	10,265	11,319	23,692
Total funds carried forward		5,669	8,438	14,108	11,319

## Balance Sheet

As at 31<sup>st</sup> December 2023

		2023		2022	
	Note	£	£	£	£
<b>Current assets:</b>					
Cash at bank and in hand		14,108		11,319	
<b>Total current assets</b>		14,108		11,319	
<b>Liabilities:</b>					
		-		-	
<b>Net current assets</b>			14,108		11,319
<b>Total assets less current liabilities</b>			14,108		11,319
<b>Funds of the charity</b>					
Restricted Income Funds	10		9,158		10,265
Unrestricted Income Funds	10		4,949		1,054
			14,108		11,319

The accounts were approved by the trustees on 22 July 2024 and signed on their behalf by:

John Kirkland  
Trustee

Neelan Santhirarajah  
Trustee

## Notes to the accounts

### 1. Accounting policies

In preparing the accounts the following accounting policies have been complied with:

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - as updated through Update Bulletins 1 and 2, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK generally Accepted Practice on the basis that the charity is a public benefit entity.
- b) Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.
- c) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- d) Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
- e) All income and endowments are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:
  - i) Donations and legacies are received by way of grants, donations and gifts and are included in full in the statement of financial activities when receivable. Grants, where entitlement is conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
  - ii) Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
  - iii) Income and endowments from investments are included when receivable.
  - iv) Income and endowments from charitable activities, where related to performance and specific deliverables, are accounted for when the charity earns the right to consideration by its performance.
- f) Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
  - i) Expenditure on raising funds comprises costs associated with attracting voluntary income, including costs of trading for fundraising purposes and the use of a professional fundraiser.
  - ii) Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Also included are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
  - iii) All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the notes.
- g) The trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern including the impact of COVID-19. The trustees have

made this assessment for a period of at least one year from the date of the approval of these financial statements. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing these financial statements.

## 2. Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of the goods or services on which it was charged.

## 3. Income and endowments from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Trusts and foundations	6,365	13,442	19,807	15,400
States of Guernsey	-	22,725	22,725	29,157
UK Corporate partnerships	21,836	-	21,836	21,574
Regular individual giving	4,354	-	4,354	3,079
One-off individual giving	7,353	1,495	8,848	1,431
UK Schools	-	6,032	6,032	2,500
<b>Totals</b>	<b>39,908</b>	<b>43,694</b>	<b>83,602</b>	<b>73,141</b>

## 4. Income and endowments from other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Events and trade	4,213	761	4,974	5,855

## 5. Expenditure on: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Girls of Sinazongwe SRHR education	-	-	-	4,514
Emergency Water Funds	-	-	-	1,323
Library & E-learning Centre at Siansowa Primary	-	4,257	4,257	10,663
Agricultural Hub Shops for Sustainable Schools	-	-	-	11,163
Girls Dignity WASH Programs	-	30,462	30,462	18,289
Early Childhood Development Centres	-	-	-	16,298
Girls Football League	-	-	-	621
Mens Alliance	-	2,062	2,062	-
True Adventures	-	6,032	6,032	-
Kick Out Illiteracy	-	2,419	2,419	-
Skills for Life & Climate Justice Centre	-	1,050	1,050	-
Staff Costs	26,197	-	26,197	6,922
Office Costs	3,677	-	3,677	3,260
Project Costs	8,099	-	8,099	16,199
<b>Totals</b>	<b>37,973</b>	<b>46,282</b>	<b>84,255</b>	<b>89,252</b>

## 6. Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Events	1,531	-	1,531	189
Trusts and Foundations	-	-	-	1,872
<b>Totals</b>	<b>1,531</b>	<b>-</b>	<b>1,531</b>	<b>2,061</b>

## 7. Trustee and employee information

### a. Employee Information

There were two UK employees (2022: two)

	<b>Total Funds 2023</b>	<b>Total Funds 2022</b>
	<b>£</b>	<b>£</b>
Salaries and wages	32,400	34,350
National Insurance	-	-
Pension	598	589
Medical	-	1,910
<b>Total</b>	<b>32,997</b>	<b>36,849</b>

### b. Trustee information

No trustee received remuneration or was reimbursed expenses during the year.

## 8. Restricted funds

	<b>Opening Balance £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Exchange gain/loss £</b>	<b>Transfers £</b>	<b>Closing Balance £</b>
Siansowa Library & E-learning Centre	3,778	479	4,257	-	-	-
Girls Dignity WASH Programs	6,487	23,975	30,462	-	-	-
Mens Alliance	-	2,062	2,062	-	-	-
True Adventures	-	6,032	6,032	-	-	-
Kick Out Illiteracy	-	3,655	2,419	-	-	1,236
Skills for Life & Climate Justice Centre	-	1,050	1,050	-	-	-
Next Generation Farmers	-	7,202	-	-	-	7,202
<b>Totals</b>	<b>10,265</b>	<b>44,455</b>	<b>46,282</b>	<b>-</b>	<b>-</b>	<b>8,438</b>

## 9. Comparatives for the Statement of Financial Activities

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>
<b>Income and Endowments from:</b>			
Donations and Legacies	28,584	44,557	73,141
Other trading activities	4,606	1,249	5,855
<b>Total</b>	<b>33,190</b>	<b>45,806</b>	<b>78,996</b>
<b>Expenditure on:</b>			
Charitable activities	28,703	60,549	89,252
Raising funds	2,061	-	2,061
<b>Total</b>	<b>30,764</b>	<b>60,549</b>	<b>91,313</b>
<b>Net Income / Expenditure</b>	<b>2,426</b>	<b>-14,743</b>	<b>-12,317</b>

## 10. Analysis of Net Assets between funds

	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
<b>Restricted funds</b>		
Current assets	9,158	10,265
<b>Unrestricted funds</b>		
Current assets	4,949	1,054
<b>Total</b>	<b>14,108</b>	<b>11,319</b>

## 11. Taxation

The charity does not have any related parties. However, as explained in the Trustees' Report, it works closely with a Zambian registered NGO The School Club Zambia to achieve its objectives.

## 12. Controlling parties

The charity is controlled by its Trustees.

**THE SCHOOL CLUB ZAMBIA UK**

England & Wales - Charity number 1182028

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# Accounts

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REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022  
FOR  
THE SCHOOL CLUB ZAMBIA UK

KEITH STEPHENSON MA, MBA, FCMA  
25B MONTPELIER ROAD  
LONDON  
W5 2QT

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**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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**Charity Name**

The School Club Zambia

**Charity Number**

1182028

**Board Member**

Dr John Kirkland OBE

Melissa Ireland

Neelan Santhirarajah

Ruth Oluwabunmi Odufala (Appointed 23 July 2022)

Abeer Itrakjy – (Resigned 24 October 2022)

**Registered Office**

103 Victoria Road

London

N22 7XG

**Bankers**

Lloyds Bank plc

142 Muswell Hill Broadway

London

N10 3RY

**Independent Examiner**

Keith Stephenson, MBA, FCMA

25B Montpelier Road

London

W5 2QT

**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

---

The trustees present their report with the financial statements of the charity for the year ended 31st December 2022. The trustees confirm that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing accounts in the UK and Republic of Ireland (FRS102) as updated through Update Bulletins 1 and 2, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Practice.

**COMMENTS FROM THE UK CHAIR OF THE BOARD**

The School Club Zambia is a charity which delivers benefits in a direct, practical and measurable way. Its consistent focus on a specific area and group of beneficiaries, whose need is clear yet who are often beyond the radar of other aid organisations, also allows it to produce benefits that are sustainable in the long term.

These attributes have been more evident than ever over the past year. Once again, our projects have produced clear improvements in literacy, school attendance and employable skills, focused on sections of the population who have previously been excluded from such opportunities. Project work has been combined with our core activities, which aim to make schools more sustainable by generating valuable additional income, and at the same time providing much needed services to their local communities.

Like many small organisations of its kind, we operate on very tight financial margins. Donors rightly expect that charities spend their resources directly and promptly on their beneficiaries, with no waste and with costs being at Zambian, rather than UK, levels. School Club Zambia is an excellent example of this – although the increased competition for funding, our lack of reserves and fluctuations in the value of the Kwacha can all have an impact on our resources, which is often beyond our control.

For this reason, it is critical that the support of our highly valued project funders is supplemented by contributions – often small and from individuals – which allow us to keep our core activities going. I particularly hope that readers of this report will consider whether they can help – or increase their existing help – in this way over the coming year. As the report and accounts below show, even small contributions can have a major impact.

In the meantime, a very big thanks on behalf of the UK charity trustees to those whose donations, hard work and commitment have enabled us to make 2022 yet another productive year. Your contributions are very much appreciated.

John Kirkland OBE

**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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**OBJECTIVES AND ACTIVITIES**

The School Club Zambia is a small UK charity working in partnership with schools and communities in rural Zambia to provide qualitative, creative and vocational education opportunities. Our programmes are developed in partnership with communities, schools and the Ministry of Education whom we have an official Memorandum of Understanding (MOU) with. We use participatory programme planning techniques, like developing problem and solution trees, holding focus groups and in-depth discussions at school networking days. As a child rights organisation we always ensure that children and young people are actively involved in the design, implementation and monitoring of our projects. This ensures that our programmes remain relevant and child-led, enabling us to sustainably tackle some of the most pressing challenges in our district such as hunger, child marriage and spiralling youth unemployment rates.

Our vision is for a Zambia where every child has access to high quality, vocational and creative education opportunities as outlined in the UN Convention of the Rights of the Child. We believe in an education system that leads to job security and life opportunities for Zambia's youth.

The School Club Zambia was founded in 2011 and officially registered as a charity in the UK in 2014. We are a UK charity and a Zambian NGO registered with the Ministry of Community Development in Zambia. The two organisations are legally two separate entities but they work together to a shared mission and strategic plan.

**ACHIEVEMENT AND PERFORMANCE**

Review of programme activities

In 2022 the four schools under our self-financing schools model generated a profit of £2,659 which was generated through their businesses in tailoring, carpentry, egg production, organic gardening and agricultural services, an internet café and a fruit orchard. These 13 businesses have simultaneously trained 240 children and young people this year through their linked vocational training clubs. The most profitable school-run business in 2022 was the carpentry workshop at Chisyabulungu and the school used these funds to finish a new lower secondary school classroom block.

In March we completed the monitoring and evaluation report of our two-year "Girls of Sinazongwe: a child-led approach to reducing girl absenteeism" in partnership with the UK Aid funded Small Charities Challenge fund. We were delighted to record a 40% reduction in absenteeism, a 41% reduction in teenage pregnancies and a 93% uptake in family planning services across the 6 schools that participated. We were also ecstatic to be able to reach over a thousand more girls than we had originally planned to reach through the project, 12 % of which self-identified as having a disability. In May we also concluded our three-year Agricultural Hubs for Sustainable Schools Project, which reached almost 2,000 farmers with climate smart agricultural practices and resources. The project built two school-run agricultural hub shops at Kariba South and Siamucaala Primary School which served as the main focal points for the project and led to a 20% reduction in extreme poverty amongst the 500 households assessed in our baseline and end line data collection. An additional project which digitalised some of the learning material allowed us to reach 400 extra farmers, who are located in the most remote areas of the district.

**THE SCHOOL CLUB ZAMBIA UK  
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We continued with two projects which have been designed to provide opportunities for girls and young women that are either out of school or on the verge of dropping out of education. In partnership with Comic Relief and the Scottish Government's International Development Fund (IDF), our "Own your Destiny:Girls Football League of Sinazongwe" project reached 228 girls in 2022 and our "Next Generation Girls" project which is funded by the Egmont Trust reached 30 girls and 300 of their peers. The Next Generation Girls project focused on delivering vocational skills during the school holidays alongside providing counselling, career development workshops and start-up business grants to 30 participants. We were so happy to see over 90% of the girls either returning or remaining in school by the end of the project. These projects were both funded through grants agreements that were signed directly to the Zambian NGO which made 2022 the first year that our UK and Zambian accounts sourced almost equal amounts of donations. This was a tremendous step-forward in our charity's goal of ensuring that the Zambian NGO is not dependent on the UK charity for its financial stability.

During 2022, we built two pre-school classrooms which immediately benefited 320 children at Namufulo and Siamucaala Primary Schools. The classrooms were equipped with interactive learning materials and furniture. These schools previously had no space to accommodate the critical early learning education of children under the age of 5, which meant that children who entered school in grade 1 had already missed out on their foundation years. In addition this project reached 20 teachers with refresher training in early childhood education from all 10 of our partner schools, as well as 250 community members through an open learning demonstration day.

In the final month of 2022, we managed to secure clean water for Namufulo Primary School for the first time in the school's history. The school had almost been closed numerous times due to its lack of health and sanitation facilities for its 310 children. A situation that was exasperated during the Covid19 pandemic and during a cholera outbreak in 2018. However, after drilling two dry boreholes on the school grounds and being at a loss for a way forward, with the help of the local Council we were able to adapt an existing community borehole. We installed a solar pump, tank, taps and piping to bring water into the school grounds and installed taps at the old community bore which has drastically reduced queuing times now that people do not have to extract the water through strenuously pumping on the lever.

### **OUR YEAR IN NUMBERS**

- **11** partner schools
- **6,480** primary and lower secondary school children
- **87** teachers
- Over **7,000** community members
- **1,884** farmers reached with skills training and value addition equipment
- **£6,715** distributed in business start up loans to 388 programme participants
- **133** girls & **21** boys returned to education through our Own your Destiny and Inter-Generation Girls Alliance projects
- **40.4%** reduction in girls missing school across 6 schools
- **13** school businesses
- **£2,659** in profit generated through school businesses

**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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- **50** grandparents & **50** parents trained through vocational skills training workshops
- **375** girls and **25** boys trained in sexual reproductive health rights education
- **375** girls and **25** boys trained in entrepreneurship
- **375** girls received additional literacy lessons
- **25** girls trained in agriculture and IT at our training bootcamps
- **75** members of Happy Layers Club
- **2** early childhood development centres built and furnished
- **10** teachers received specialised training in early childhood education
- **1** library & e-learning centre built
- **1** school connected to solar power and a tank stand
- **3** girls changing blocks dug at 3 schools to foundation level
- **5%** reduction in reliance on fishing and **16%** increase in farming through our Agricultural Hubs for Sustainable Schools project
- **25%** reduction in extreme poverty within 500 families through our Agricultural Hubs for Sustainable Schools project
- **73%** girls within the Own your Destiny programme know their HIV status for the first time
- **20** teachers and **20** peer coaches received safeguarding training

## **FINANCIAL REVIEW**

### **Financial overview**

This year the total income raised was £78,996. Of our total income 58% was restricted and 42 % was unrestricted.

This year our total expenditure was £91,313. Of our total expenditure was 66% restricted and 34% unrestricted.

This year we have seen a number of our partners, such as Comic Relief and the Egmont Trust, funding our sister organisation the School Club Zambia directly in Zambia. So whilst we have seen a lower total income in the UK entity compared to last year, our sister organisation in Zambia has seen the opposite.

### **Reserves policy**

The reserves policy of the School Club Zambia UK, as decided and voted upon by the trustees is three months of average overhead expenditure. At of the 31st December 2022 there were unrestricted reserves of £1,054 (2021: £4,063). The trustees believe that a higher level of reserves to be more appropriate and will therefore look to increase the unrestricted reserves in future years.

**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**GOVERNANCE**

The School Club Zambia UK became a registered Charitable Incorporated Organisation (CIO) in 2019 with the UK Charity Commission. Between January 2015 - January 2019 the organisation operated as a registered charitable association under the charity number 1155829 also registered under the UK Charity Commission as the School Club Zambia UK. The trustees voted to covert the charity to a CIO in 2019 so that the trustees would not be personally liable for any debts or liabilities and so that the charity could have separate legal personality.

The policy and operating decisions of the charity rest with the trustees who meet quarterly to monitor the activities of the CIO. During these quarterly meetings the trustees are presented with updates on project activities, budgets vs actuals and 6 month cash flows by the Director of Operations and Country Manager.

**TRUSTEE RECRUITMENT**

All trustees are recruited through set, advertised roles which have been drafted and agreed upon during a trustee board meeting. The recruitment process includes an initial skills audit of existing trustees to identify gaps. We advertise new positions online where shortlisted candidates are identified by their CV and thereafter invited to attend two rounds of interviews, one of which must be with the Chair and another one which must be with the Lead Safeguarding Trustee. Induction is by careful explanation of the charity's activities, along with supporting material like our Trustee Welcome Pack, Annual Reports and Accounts. The charity requires all trustees to submit a basic disclosure check certificate and provide two references, in line with our safeguarding policy before their appointment is made.

**SAFEGUARDING**

As an organisation that works with some of the most remote and vulnerable communities in the world, we understand the importance of having zero tolerance to any safeguarding incidents. We have developed an enhanced safeguarding policy which is overseen by our UK Lead Safeguarding Trustee Melissa Ireland and implemented by our sister organisation in Zambia in partnership with the Ministry of Education. Our Lead Safeguarding Trustee is responsible for keeping an updated version of our safeguarding incident register and safeguarding reports, which are circulated to board members and donors following the guidelines with our safeguarding policy.

**RISK STATEMENT**

The Trustees monitor the risks that might prevent a small charity achieving its objectives on a quarterly basis unless during extenuating circumstances where this may change to monthly meetings.

The biggest risks to the charity are currently our fundraising requirements in the backdrop of the covid19 pandemic and cost of living crisis, which has seen many Trusts and Foundations narrow their geographic funding area to projects within the UK. Rising food and energy prices within Zambia will mean that our programmes become more expensive to run but the need for our support

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REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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continues to rise as child marriage rates and hunger become more extreme in the worldwide costs of living crisis.

**SPECIAL THANKS**

As a small charity operating on less than £100,000 a year, we could not be more thankful for the individuals, partner charities and companies that continue to support us. We know that there are so many wonderful charities offering essential services to communities and we are so grateful to both our long-term and new supporters who continue to see the value of our work in rural Zambia.

**RESPONSIBILITIES OF THE TRUSTEES**

Charity law requires the trustees to prepare financial statements for each financial period, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently:
- make judgments and estimates that are prudent and reasonable:
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees

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John Kirkland

Chair

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Neelan Santhirarajah

Treasurer

**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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**Independent Examiner's Report to the Trustees of The School Club Zambia**

I report to the trustees of The School Club Zambia on my examination of the accounts of the charity for the year ended 31 December 2022 set out on pages 11 to 17.

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.

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

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

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Keith Stephenson, MA, MBA, FCMA

25B Montpelier Road London W5 2QT

Date

**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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**Statement of Financial Activities**

**For the year ended 31<sup>st</sup> December 2022**

	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 -</b>	<b>Total Funds 2021 £</b>
<b>Income and endowments from</b>					
Donations and legacies	3	28,584	44,557	73,141	88,189
Other trading activities	4	4,606	1,249	5,855	5,877
<b>Total</b>		<b>33,190</b>	<b>45,806</b>	<b>78,996</b>	<b>94,066</b>
<b>Expenditure on</b>					
Charitable activities	5	28,703	60,549	89,252	97,554
Raising funds	6	2,061	-	2,061	1,805
<b>Total</b>		<b>30,764</b>	<b>60,549</b>	<b>91,313</b>	<b>99,359</b>
Net income / expenditure		2,426	-14,743	-12,317	-5,293
Transfers between Funds		-5,435	5,435	-	-
Exchange gains / losses		-	-56	-56	-98
<b>Reconciliation of</b>					
Total funds brought forward		4,063	19,629	23,692	29,083
Total funds carried forward		1,054	10,265	11,319	23,692

**THE SCHOOL CLUB ZAMBIA UK  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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**Balance Sheet**

**As at 31<sup>st</sup> December 2022**

		<b>2022</b>		<b>2021</b>	
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Current assets:</b>					
Cash at bank and in hand		11,319		23,692	
<b>Total current assets</b>		<b>11,319</b>		<b>23,692</b>	
<b>Liabilities:</b>					
		-		-	
<b>Net current assets</b>			11,319		23,692
<b>Total assets less current liabilities</b>			11,319		23,692
<b>Funds of the charity</b>					
Restricted Income Funds	10		10,265		19,629
Unrestricted Income Funds	10		1,054		4,063
			11,319		23,692

The accounts were approved by the trustees on 28 October 2023 and signed on their behalf by:

John Kirkland  
Trustee

Neelan Santhirarajah  
Trustee

## Notes to the accounts

### 1. Accounting policies

In preparing the accounts the following accounting policies have been complied with:

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - as updated through Update Bulletins 1 and 2, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK generally Accepted Practice on the basis that the charity is a public benefit entity.
- b) Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.
- c) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- d) Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
- e) All income and endowments are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:
  - i) Donations and legacies are received by way of grants, donations and gifts and are included in full in the statement of financial activities when receivable. Grants, where entitlement is conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
  - ii) Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
  - iii) Income and endowments from investments are included when receivable.
  - iv) Income and endowments from charitable activities, where related to performance and specific deliverables, are accounted for when the charity earns the right to consideration by its performance.
- f) Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
  - i) Expenditure on raising funds comprises costs associated with attracting voluntary income, including costs of trading for fundraising purposes and the use of a professional fundraiser.
  - ii) Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Also included are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
  - iii) All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the notes.
- g) The trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern including the impact of COVID-19. The trustees have made this assessment for a period of at least one year from the date of the approval

of these financial statements. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing these financial statements.

## 2. Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of the goods or services on which it was charged.

## 3. Income and endowments from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Trusts and foundations	-	15,400	15,400	38,794
States of Guernsey	-	29,157	29,157	8,643
UK Corporate partnerships	21,574	-	21,574	9,429
Regular individual giving	3,079	-	3,079	4,475
One-off individual giving	1,431	-	1,431	3,751
UK Schools	2,500	-	2,500	-
FCDO grant	-	-	-	19,281
Jobs Retention Scheme	-	-	-	3,816
<b>Totals</b>	<b>28,584</b>	<b>44,557</b>	<b>73,141</b>	<b>88,189</b>

## 4. Income and endowments from other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Events and trade	4,606	1,249	5,855	5,877

## 5. Expenditure on: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
FCDO Sinazongwe Girls Education	-	-	-	28,729
Girls of Sinazongwe SRHR education	-	4,514	4,514	7,031
Kariba South Primary	-	-	-	218
Enterprise Challenge	-	-	-	715
Fruit Orchard	-	-	-	500
Next Generation Farmers	-	-	-	316
IGA Happy Layers	-	-	-	250
Access to Water Solar Pumps	-	-	-	782
Emergency Water Funds	-	1,323	1,323	-
Emergency Covid Response	-	-	-	956
Library & E-learning Centre at Siansowa Primary	-	10,663	10,663	-
Agricultural Hub Shops for Sustainable Schools	2,297	8,866	11,163	24,130
Girls Dignity WASH Programs	-	18,289	18,289	-
Early Childhood Development Centres	-	16,298	16,298	13,909
Girls Football League	25	596	621	785
Staff Costs	6,922	-	6,922	12,589
Office Costs	3,260	-	3,260	1,043
Project Costs	16,199	-	16,199	5,601
<b>Totals</b>	<b>28,703</b>	<b>60,549</b>	<b>89,252</b>	<b>97,554</b>

## 6. Expenditure on: Raising funds

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Events	189	-	189	300
Trusts and Foundations	1,872	-	1,872	805
Corporate Partnerships	-	-	-	500
Other	-	-	-	200
<b>Totals</b>	<b>2,061</b>	<b>-</b>	<b>2,061</b>	<b>1,805</b>

## 7. Trustee and employee information

### a. Employee Information

There were two UK employees (2021: three)

	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Salaries and wages	34,350	41,127
National Insurance	-	-
Pension	589	715
Medical	1,910	1,970
<b>Total</b>	<b>36,849</b>	<b>43,812</b>

### b. Trustee information

No trustee received remuneration or was reimbursed expenses during the year.

## 8. Restricted funds

	Opening Balance £	Income £	Expenditure £	Exchange gain/ loss £	Transfers £	Closing Balance £
Girls of Sinazongwe SRHR education	4,514	-	4,514	-	-	-
Access to Water Solar Pumps	183	-	-	-	-183	-
Emergency Water	1,323	-	1,323	-	-	-
Agricultural Hub Shops for Sustainable Schools	8,922	-	8,866	-56	-	-
Early Childhood Development Centres	5,734	10,564	16,298	-	-	-
Girls Dignity WASH Programs	-	24,593	18,289	-	183	6,487
Siansowa Library & E- learning Centre	3,792	10,649	10,663	-	-	3,778
Girls Football League	596	-	596	-	-	-
<b>Totals</b>	<b>25,06</b>	<b>45,80</b>	<b>60,549</b>	<b>-56</b>	<b>-</b>	<b>10,26</b>

## 9. Comparatives for the Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Income and Endowments from:</b>			
Donations and Legacies	20,090	68,099	88,189
Other trading activities	2,653	3,224	5,877
<b>Total</b>	<b>22,743</b>	<b>71,323</b>	<b>94,066</b>
<b>Expenditure on:</b>			
Charitable activities	19,233	78,321	97,554
Raising funds	1,805	-	1,805
<b>Total</b>	<b>21,038</b>	<b>78,321</b>	<b>99,359</b>
<b>Net Income / Expenditure</b>	<b>1,705</b>	<b>-6,998</b>	<b>-5,293</b>

## 10. Analysis of Net Assets between funds

	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
	<b>£</b>	<b>£</b>
<b>Restricted funds</b>		
Current assets	10,265	19,629
<b>Unrestricted funds</b>		
Current assets	1,054	4,063
<b>Total</b>	<b>11,319</b>	<b>23,692</b>

## 11. Taxation

The charity does not have any related parties. However, as explained in the Trustees' Report, it works closely with a Zambian registered NGO The School Club Zambia to achieve its objectives.

## 12. Controlling parties

The charity is controlled by its Trustees.

**THE SCHOOL CLUB ZAMBIA UK**

England & Wales - Charity number 1182028

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# Accounts

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## The School Club Zambia UK

Trustees' Annual Report and Accounts for the year ending 31st December 2021

Registered Office

103 Victoria Road, London, N22 7XG

Charity Name

The School Club Zambia UK

Charity Number

1182028

The trustees present their report and accounts for the year ended 31st December 2021. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

### **Public Benefit**

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

### **Charity Trustees**

John Kirkland, Trish Corzine (resigned June 2021), Neelan Santhirajah, Hannah Kerrigan, Abeer Itrakjy, Melissa Ireland (appointed January 2021) Ruth Oluwabunmi Odufala (appointed July 2022)

### **Senior Management**

Lois Cochrane (Director of Operations), Victoria Copeland (Country Manager), Poppy Gilbert (UK Programme Manager)

### **Bankers**

Lloyds Bank plc 142 Muswell Hill Broadway, London, N10 3RY, U.K

### **Independent Examiner**

Keith Stephenson

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2021**

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# Structure and organisation

The School Club Zambia is a registered charity that was established in November 2011 and registered in the UK in February 2014. In February 2018 the charity converted to a Charitable Incorporated Organisations (CIO) with the UK Charity Commission with a new registration number of 1182028.

SCZ operates according to its constitution and is managed by the trustees who meet quarterly to consider the progress of the charity, its future direction and financial stability. The School Club Zambia is a partnership between our UK registered charity and Zambian registered NGO. SCZ UK and SCZ Zambia are legally two separately registered organisations but the two boards work together towards a shared strategic plan.

Our 5 paid staff members are based at the SCZ Head Office in the rural Sinazongwe District, Zambia, which is rented for free due to the generosity of Zongwe Farming Enterprises. In 2021 we had 2.5 paid members of staff in the UK, as our UK Programme Manager works part-time. We also have 40 volunteers in Zambia, who receive a stipend under our Own your Destiny Football League Project.



The Trustees the UK and Zambia are appointed through election at general meetings and as per the corresponding constitutions and laws, the number of trustees must not be less than 3 in the UK and 5 in Zambia, but shall not be subject to a maximum, unless agreed at a general meeting. The charity must have a Chair, a Secretary and a Treasurer. In 2019 we elected a UK and Zambian Safeguarding Officer to the Boards, as well as a Whistleblowing Officer to strengthen our internal protection policies.

## The School Club Zambia UK Trustees

### John Kirkland (Chair)

has twenty years of experience in education and international development, including periods between 1999 and 2017 as Deputy Secretary-General of the Association of Commonwealth Universities and Executive Secretary of the Commonwealth Scholarships Commission, a UK government body which awards scholarships to students throughout the commonwealth. More recently, he has been engaged in projects for government agencies in South Africa, Pakistan and the Wellcome Trust in the UK, and is currently Interim Director of the UK Collaborative for Development Research, and serves on steering committees for three current projects funded by the UK FCDO and other agencies in Africa. John was awarded an OBE in 2015 for services to universities in the Commonwealth.

### Ruth Oluwabunmi Odufala

has over 4 years of experience as a marketing and communications specialist including as digital communications specialist for the African Union of Universities (AUU). In this role Ruth was a member of the Regional Facilitation Unit for the World Bank's Africa Higher Education Center of Excellence for Development Impact (ACE Impact) where she managed all social media accounts and led the strategic messages to specific audiences.

### Neelan Santhirarajah (Treasurer)

visited Zambia in 2017 and having seen the work and impact of School Club Zambia, he was excited to join the board as our Treasurer. Neelan has a degree in math and economics and he is a qualified Accountant by background, currently working in the finance industry for T.Rowe Price in London.

### Hannah Kerrigan (Secretary)

has over 10 years of experience in the not-for-profit sector including working in Zambia as a philanthropy manager of a large corporate company for over 2 years. Hannah completed a Masters in Finance in 2015 and is currently the Head of Public Sector Partnerships at the Prince's Trust Scotland.

### Melissa Ireland (Safeguarding Officer)

has 12 years of experience working with vulnerable families, children and young adults across Australia and the UK. Melissa, who has a Masters in Social Work and Community Development joined our board in January 2021 as she is passionate about empowering young people and communities.

### Abeer Itrakjy

joined the board in 2018 but has been supporting School Club Zambia as a monthly donor since 2011! Abeer has a Masters Degree in Pharmacy from the University of Manchester and is currently employed as an Innovation Manager at the NHS London.

# Chairperson's Comments



**The work is more important  
than ever, but the  
environment that we work in  
has become more difficult”**

SCZ's Chair  
— John Kirkland OBE





*Dr John Kirkland OBE (UK Chair)*

Hello and welcome to The School Club Zambia's Annual Report 2021.

Small charities such as School Club Zambia play a distinctive role in delivering services at the most local level. They often work in regions and groups who fall through the net of other provision. This report shows both the value of our work, and its vulnerability.

Sustainability is at the core of SCZ activity. We are building schools, skills and employment opportunities whose importance will last well beyond the projects that create them. Achieving this requires a small but dedicated core activity, a constant flow of new funding for innovative programmes that respond to specific needs, and locally based leadership whose work is fully aligned with national priorities.

The impact of our work can be seen in this report. The work is more important than ever, but the environment in which we operate has become more difficult. The challenges of COVID have been acute over the last two years. Pressure on donors has increased. Towards the end of the year, the value of existing grants was threatened by exchange rate fluctuations. For all these reasons, your support is vital. Please do contribute what you can. The achievements in this report could not have been achieved without the huge dedication of our staff, local partners and donors, listed elsewhere in this report. I would like to add my thanks to them all. I hope you feel that the achievements described in this report justify your support.

Thank you for your interest

A handwritten signature in black ink, which appears to read 'John Kirkland'.

John Kirkland  
UK Chair

**“We will continue to be impact driven in our strategy to improve the lives of young people living in poverty in rural Zambia ”**

Lois Cochrane (Co-Founder and Director of Operations)



In 2021 the School Club Zambia turned 10 years old! Looking back to 2011, when the organisation was founded, the world was still in recovery from the 2007-2008 financial crisis, the most serious financial crisis since the Great Depression.

School leavers who graduated during this time often found themselves out of work, struggling to gain even unpaid placements in an economy that had no room for them. In the UK, youth unemployment rates during this year stood at over 20% but in Zambia, youth unemployment rates were spiralling over 80%. As a young person that left University during this time, the experiences of young Zambians resonated closely with me. Education had given me and the other SCZ co-founders a foundation of skills to adapt to the economic crisis and imagine jobs that may not even exist yet. However, for too many young people, particularly in rural Zambia, education often did not even equate to the ability to read and write. There was a basic level of qualitative education that was desperately missing and the effect of its absence went beyond unemployment into high levels of HIV rates, child marriages, poverty, hunger and gender based violence.

Ten years on and one global pandemic later, we have been reflecting on the changing needs of the 56 communities that we now work with and how we have deepened our understanding as an organisation of how we can ethically and sustainably respond to these needs. We have systematically built and adapted our model of self-financing schools, vocational education, literacy development and girls education based on continuous feedback from young people, teachers and their parents. Moreover, we now have data and the strategic oversight to be able to see how our specific projects are making an impact at the individual level and across our 10 partner schools. For example, a recent agriculture training and input tools project has showed a 5% decline in fishing as a main source of income across 500 households and an increase of 21% in sustainable agriculture.

As one of only two education focused charities to be permanently based in the rural district of Sinazongwe, over the last decade our team has grown to be viewed less as an international NGO and more as a local charity in Zambia. We know that many charities have been forced to become more market driven in the wake of the economic crisis that followed the Covid19 pandemic, but we have been thankful for the support of our individual donors and longer term partners like Comic Relief and the Egmont Trust that have allowed us to remain impact driven in our development strategy. In 2021, for the first time in the history of the School Club Zambia, our Zambian NGO raised as much funding as the UK Charity and whilst this has made our 2021 UK accounts look like we are in decline, it is in fact a sign of our increasingly community driven position in Zambia.

I want to thank the whole SCZ team for their incredible work this year, including the long hours they spend on the dirt roads of Sinazongwe to reach our remote communities. I'd also like to thank all our board members, volunteers and supporters who make our work possible, particularly those that rallied to support us during our Library and E-Learning campaign for the community of Siansowa Primary School in September.

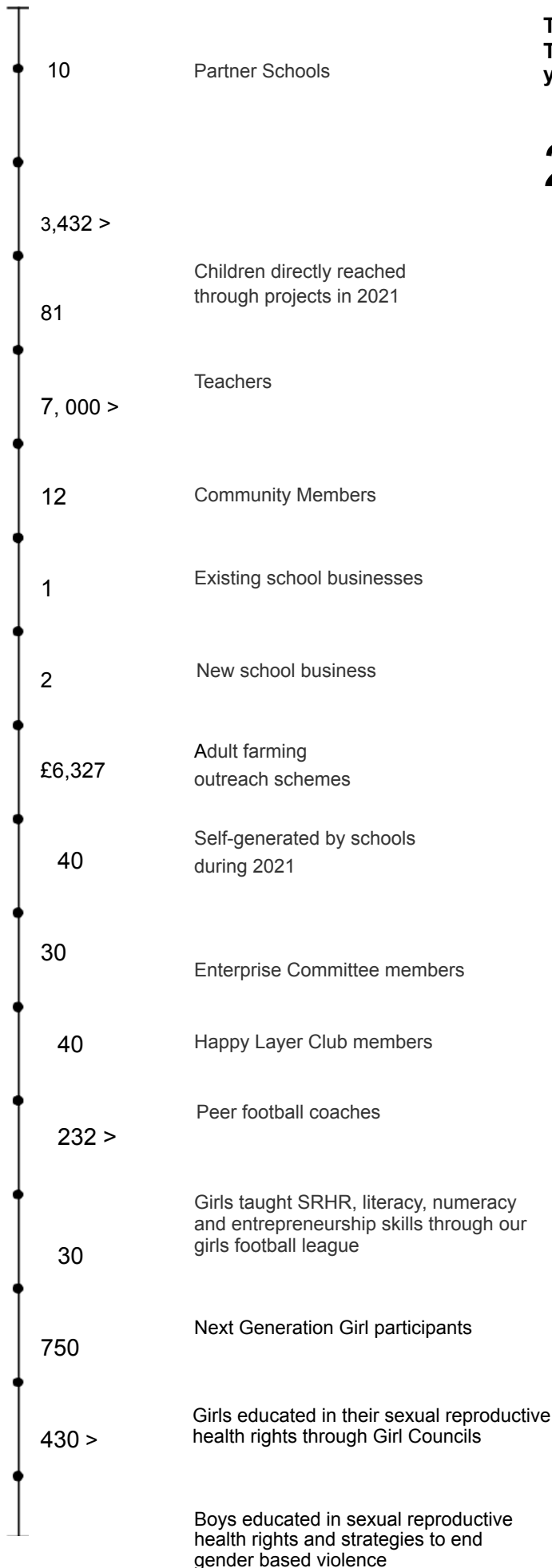
I very much hope that you enjoy reading more of what we have been up to during 2021 in this report.

Warmest wishes,

*Lois Cochrane*

Lois Cochrane

# 2021 in Numbers





## THE SCHOOL CLUB ZAMBIA UK

Trustees Annual Report and Accounts for the year ended 31st December 2021

We believe that education is the key to unlocking the full potential of children living in poverty across Zambia. Our dedicated team in Sinazongwe and London have provided hands on financial and technical support to 13 schools, across 3 districts in Zambia since 2011.

## OUR VISION

We envision a Zambia where every child has access to a high quality, vocational and relevant education leading to future job security and positive life opportunities.

## OUR MISSION

To support vulnerable schools with a relevant financial model, leading to financial and environmental sustainability of schools and enhanced levels of education. Our model aims to provide schools with a means to self-generate adequate funding to implement the Zambian curriculum effectively, whilst simultaneously providing sustainable livelihood opportunities through skills training in entrepreneurship, literacy and addressing the particular barriers girls face in becoming entrepreneurs.

## HOW WE WORK

School Club Zambia's team in Sinazongwe lead in the development of all programmes with the support of our skilled boards in the UK and Zambia. We help schools to write long-term development plans and we hold focus groups with the schools' students to understand how they would like us to improve our work. We then work with the Ministry of Education and Ministry of Health to make the long-term visions of those children and communities a reality.



**Why do we believe that it is essential that we work in partnership with rural schools in Zambia to implement our 4 impact areas of self-financing schools, vocational education, literacy development and girls education?**



1,000 people join the labour market every day in Zambia with few formal job opportunities (FCDO UK report)



Over 1/2 of all girls in Zambia will experience violence in their lives (FCDO UK Report) whilst 77% will never receive a full 12 years of schooling. Zambia currently has over 2 million child brides. (UNICEF; 2020)



15% of children in Zambia are underweight and 40% are stunted. 60% of children living in rural Zambia are deprived of at least 3 simultaneous basic needs such as access to education, adequate housing, food and water (UNICEF, 2018)

The School Club Zambia exists to upskill and innovate the education system in rural Zambia. We believe in assisting schools to start and manage school-run businesses that will generate much needed income for school overheads whilst providing more business opportunities for the whole community and vocational training opportunities for youth. In 2014 we added literacy development and girls education as a core component of our work.



All projects focus on long-term development, that ensures financial and environmental sustainability for our communities. This includes recycling waste, using solar power, rainwater harvesting and organic agricultural practices wherever possible.

# Self-Financing Schools



## Total profit generated in 2021

**£ 4,063**

KARIBA SOUTH

PRIMARY SCHOOL

Location: Sinazongwe District,

Southern Province

Pupils: 604

Teachers: 12

School Enterprises: 5

**£ 550**

SIAMUCAALA

PRIMARY SCHOOL

Location: Sinazongwe District,

Southern Province

Pupils: 221

Teachers: 3

School Enterprises: 2

**£ 1,196**

CHISYABULUNGU

PRIMARY SCHOOL

Location: Sinazongwe  
District,

Southern Province

Pupils: 607

Teachers: 12

School Enterprise: 3



Photo: Kariba South Primary's solar-run Agricultural Hub Shop with rainwater harvesting demonstration system

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2021**

“School-run businesses are a life-line to rural schools who often depend on teachers to pay for chalk and paper from their own salaries. We now have businesses established at four schools, with a fifth school (Matambo Primary) expecting to launch their business next year when the fruit orchard planted in 2020 begins production” Sunster Siabukandu, Zambia Senior Programme Manager.



Photo: maize grinding service inside the Agricultural Hub shop

# SELF FINANCING SCHOOLS

## Siansowa Primary School

Siansowa Primary School was prioritised again in our 2021 project plans due to the school's over-crowded classrooms and poor examination results. In 2020 less than 10% of grade 7s passed their end of primary examinations. The school currently has two businesses which are an egg business and a garden which generated £516 in 2021. In September we launched a fundraising campaign to build a new library and e-learning centre, as a similar building greatly contributed to boosting examination pass rates at neighbouring Kariba South Primary School.

## Kariba South Primary School

In 2021 Kariba South Primary School generated their highest levels of annual profit to date, with £4,063 raised from five businesses. The school is now in its' seventh year of implementing our school-run self-financing model, with an enterprise of 70 chickens; an e- learning centre and library; an award-winning tailoring centre; an organic garden and an agricultural hub shop with a hammer mill. The school now has a grade 7 pass rate of 90% and profits made during 2021 has enabled the school to build new staff toilets and finish plastering a new 1x3 classroom block. The chicken business at the school has been difficult to maintain due to rising animal food costs but the e-learning centre's business has boomed with a rise in demand for printing and photocopying.

# Siamucaala Primary School

Siamucaala Community School is the most rural school in our network and has two agriculturally focused school businesses. The school sells seasonal vegetables from their garden and seeds and tools from their Agricultural Hub Shop. In 2021 they generated £550 from their two businesses which was used to pay the salaries of community teachers and help to build materials for a new pre-school classroom. The school currently only has 3 paid Government teachers for nursery to grade 7.

# Chisyabulungu Primary School

In many ways Chisyabulungu Primary School has been a victim of their own success, with student enrolment rates increasing to 607 from under 200 when we first partnered with the school in 2015. We are delighted to see more children in the classroom but the rise in numbers has led to overcrowding and a need for more classroom space. A major attraction for parents in wanting their children to attend the school has been the school businesses which provide vocational training opportunities in carpentry, agriculture and poultry. In 2021 the school made a profit of £1,196 which they are using to complete a much needed 1x3 classroom block. The majority of this income was generated through the school's carpentry centre which has been busy with orders of beds and desks.

## In person and digital organic agricultural training

---

In 2021 we launched a new digital organic training scheme to compliment the in-person training that we had been running at Kariba South and Siamucaala's Agriculture Hub shops in partnership with the Ministry of Agriculture since March 2020. The scheme involved sending monthly text messages to farmers which included providing advice on what to plant and what pests to be aware of. The text messages were particularly important to farmers that could not, because of far distances, always attend the in-person training at the shops.

The main purpose of establishing the agricultural hub shops in 2019 was to generate a profit for the two schools, so that they could reinvest the funds into the schools' infrastructure and buy essential running costs like chalk. However, as there are over 2,000 farmers within the vicinity of the shops, they have also provided a space for training and monthly Question and Answer Sessions through the Ministry of Agriculture. These monthly trainings have covered topics such as growing fruit trees from seeds, discovering the benefits of crop rotation, how to correctly space maize seeds when planting and farming sweet potatoes.

In addition to the monthly trainings, in 2021 we continued to train members of the community on how to make calabash rainwater harvesting tanks and the shopkeepers trained 200 families on how to make fuel efficient stoves.

The Ministry of Agriculture report that there has been a 300% increase in maize production amongst the farmers that have taken part in this 3-year project which will come to a completion in April 2022. Our own data shows that this has led to a 25% reduction in extreme poverty (international extreme poverty line of US \$1.90 a day) amongst the 500 households that we have been monitoring.

# GIRLS' EDUCATION

## Girls of Sinazongwe: a child-led approach to reducing girl absenteeism in rural Zambian schools

In 2021, we entered the second year of a 2-year project funded by UK Aid's Small Charities Challenge Fund. The first year of the project, which was developed to tackle the underlying causes of girls missing school was launched just as the covid19 pandemic forced schools to close for 6 months. Whilst we were able to adapt the project into an infographic booklet in the local language of Tonga, which was distributed to 500 girls, the second year of the project was eagerly anticipated to run without any social gathering restrictions. As the project was using peer educators as our main delivery tool, we needed the ability to hold large scale community meetings.

The first year of the project enabled us to lay a foundation of networks with Victim Support Unit (a specialised gender based violence department in Zambia's police) and local clinic nurses but the second year of the project brought more face to face opportunities between these services and the girls targeted by our work.

Whilst schools did close in 2021, it was for a much shorter period of time and we managed to successfully complete all of our planned activities. Our activities included a refresher course for the peer educators and training an additional 110 peer educators in sexual reproductive health rights and menstrual hygiene management education. A toolkit was developed which combined our workshop topics with the Ministry of Educations' own curriculum, which provided these girls with the resources to facilitate their own workshops with 500 of their peers within the community. All of these trainings were held with support from the local health clinics and a health care worker. The girls educators also held community outreach programs in the form of drama, singing and poetry to help share the knowledge further. 500 more girls were taught how to make their own re-usable sanitary pads and 247 took part in workshops on puberty, family planning, GBV and drug and alcohol.

Finally, to keep our work sustainable and reach even more people in the community, we created a set posters for each school on puberty, ending child marriage and family planning options. We also developed videos with the Ministry of Health on the same topics in Tonga to be displayed in the waiting rooms on the solar televisions donated by SCZ.

The final data from this project showed that -

- Girl absenteeism reduced by 40.4% across the 6 participating schools
- In the last quarter of 2019 before the project started only 19 girls accessed family planning services across the 6 clinics compared to 201 in the last quarter of 2021. This is a 957% increase

## Own your Destiny: Girls' football league

**Location:** all 10 of our partner schools

**Supporting:** 250 girls a year (total of 750)

“Own your destiny was chosen as a name for this football league as girls at our schools frequently tell us how little control they feel they have over their own lives and bodies. We wanted to reach out to girls that had left the education system by saying you can actually be in charge of your own life, your own destiny, but it starts by returning to school” Alice Simakala, Gender and Youth Officer

In March, we launched our very first ‘sport for change’ project in partnership with another UK/Zambian charity Play it Forward Zambia which was funded by Comic Relief and the Scottish Government. This 3-year programme called ‘Own Your Destiny’ is Sinazongwe’s first ever girls’ only football league that aims to support 750 girls to re-enrol back in to school by April 2024.

This multi-faceted programme brings together literacy and numeracy training; sexual reproductive health education; entrepreneurship, saving groups and start-up grants alongside key life skills delivered through football drills to provide the best socio-economic environment for girls to return to education.

Covid19 restrictions meant that some of our activities were delayed due to restrictions on large gatherings, however we managed to adapt the league and still be on track to finish all activities by the end of March 2022 for the end of the first year of the project. In year two of the project we are looking forward to involving more men and husbands into strategies to return young girls and women to school, as this was the biggest barrier to our success in the first year.

Photo: some of the girls in football kit that was generously donated by Kit Aid



# Next Generation Girls

The idea of a “next generation of girls” first arose during community meetings at Chisyabulungu in 2017, when girls taking part on the first pilot Girl Council mentioned that they had no positive role models in their communities.

In 2021 we were excited to launch a 1-year project in partnership with the Egmont Trust that could begin to challenge the status quo on what role models were available to young women in Sinazongwe. We launched the Next Generation Girls project for 30 girls from 5 schools that were either at risk of dropping out or had already left the education system. We provided the girls with vocational skills in carpentry, welding, IT, tailoring, bricklaying, climate smart agriculture, cooking and entrepreneurship over a series of three bootcamps. The girls also received training in sexual reproductive health education and menstrual health to help boost their confidence and understanding of their own bodies. Some of the girls that took part in this project had never seen electricity before or left their villages.

This project will come to a completion in January 2022 with a show day put on by the participants to demonstrate what they have learnt to their parents and 300 fellow girls

**Total participants:** 30 girls with 23 returned to education

**Location:** Chisyabulungu, Kariba South, Mweemba, Muchekwa, Siamucaala and Siansowa Primary Schools

# Investing in early-years education

**Location:** Namufulo and Siamucaala Primary School

Since 2011 we have invested in early-years education by building and equipping two pre-school classrooms at Kariba South and Chisyabulungu Primary Schools. We have also built playgrounds at 4 schools with the aim of ensuring that young children can learn both inside and outside the classroom.

This year we were excited to begin building two new pre-school classrooms at Namufulo and Siamucaala, two of the most rural schools in our network. The new buildings will immediately reduce the pressure on the school's limited classroom space and provide a dedicated space for the nursery and reception classes. The classrooms will be finished early next year and will benefit over 300 children a year.

Aside from building and furnishing the two pre-school classrooms, we will also be holding refresher early learning training for 10 teachers and holding parents days at both schools to encourage more parents to send their younger children to school. The workshops will stress the importance of learning through play and the essential role that parents must also play in a child's early learning development at home.

The communities of these two schools provided all of the bricks, sand, stone and labour for digging the foundations of the buildings. This is not an easy job in the 40C plus temperatures of the Zambezi Valley!



Reaching some of the worlds most vulnerable children in rural Zambia

## A CASE STUDY

This case study was written by Mrs Mwansa, a nurse at Kanchindu Rural Health Clinic

My name is Mrs Mwansa and I am a nurse who represented the clinic for the sexual health workshop training as a part of the Girls of Sinazongwe Project with the School Club Zambia.

We had many issues surrounding safe abortion before the workshops, as Kanchindu is a rural area but with a high population of young people. The majority of our young people are girls who engage in early sexual activity that mostly results in teenage pregnancies and later unsafe abortions. I have been working at this clinic for some years and sadly I have witnessed a few cases of unsafe abortion. Unsafe abortions have the risk of death or complications if not handled fast and properly, therefore, I really appreciated being given the chance to train adolescents in the community, This training was an added advantage to me in doing my job and the clinic at large. We have always emphasised to young people on the ways of preventing teenage pregnancies and seeking medical attention if one wants to undergo abortion. Unfortunately, before the training none of the girls ever once, to my knowledge, came for the safe abortion procedure at my clinic.

I know that pre-project surveys undertaken by SCZ indicated that common at-home abortion methods were attempted by girls through drinking battery acid, drinking Havana Cola, or taking a months' pack of contraceptive pills. Some of these methods can cause death or long term disabilities and it was frightening to see this as normal practice amongst our girls.

I saw after the workshops during the 4th quarter of 2021, we had 3 cases of adolescent who came through to my clinic for safe abortion. I believe the major contributor to this change was the peer educator workshops.

If the community remained in denial of this problem of unsafe abortion, it would continue as a silent killer, that has already claimed many lives. People don't want to be identified as partakers of such activity in fear of being stigmatized. If possible, Girls sanitation workshops should reach every ear so that people are trained on the preventive measures of early pregnancies or the right procedure of abortion by so doing we are moulding the destiny of the girls."

***There was a 41% reduction in teenage pregnancies in the 6 rural health clinics that participated in the programme between December 2019 - December 2021.***

# Looking forward to 2022

2021 WAS AN IMPACTFUL YEAR, HERE ARE A FEW OF THE BIGGER PROJECTS WE ARE PLANNING FOR 2022!

**Launch our first intergenerational project targeting 50 girls, their mothers and grandmothers and 50 boys, their fathers and grandfathers over the next 2 years**



**Complete building 2 pre-school classrooms at Namufulo and Siamucaala**



**Build a new library and e-learning centre at Siansowa Primary School**



**Continue to support 2 agricultural hub shops at Siamucaala Community School and Kariba South Primary School**



**Drill and install two solar pumps at Matambo and Namufulo Primary Schools**



**Build 3 girls changing blocks and train 150 girls in menstrual hygiene management**



**Continue to support our vocational training clubs**



**Continue our new Girls Football League at 10 partner schools**



**Conduct awareness raising activities on Menstrual Health Day in May**



**Participate in World Aids Day events in December**



**Complete our next 5-year strategic plan**



# Acknowledgements

We are incredibly grateful to each of the individuals and organisations who made our work possible in 2021.

Our special thanks this year go to:

COMMUNITY  
FUNDRAISERS:  
Ralph and  
Margaret Green,  
Alex Key

CORPORATE  
PARTNERS:

The Restaurant Group Plc, OHNE,  
Impact Planet and Zongwe  
Farming Enterprises

TRUSTEES AND  
AMBASSADORS:

Abeer Itrakjy, Melissa Ireland,  
Hannah Kerrigan, John Kirkland,  
Trish Corzine, Neelan  
Santhirarajah, Muftau Ibrahim,  
Charlene Bangwe Chama, Gill  
Staden, Peter Nel, Patrick Malanji,  
Ralph and Margaret Green

INDIVIDUALS:

Zoe Crimmings, Sue Sharp, Penny  
Daly, Mary and Richard Drage, Gillian  
Weale, Farah Pollard, Vivaan Seth,  
Ken Wilson, Poppy Gilbert

TRUSTS AND  
FOUNDATIONS:

The Addax and Oryx Foundation;  
The Allan and Nesta Foundation,  
Didymus, UK Aid Direct, Comic  
Relief, The Evan Cornish  
Foundation, Gurnsey Overseas  
Aid, Souter Charitable Trust, Kit  
Aid

**Independent Examiner's Report to the Trustees of The School Club Zambia**

I report to the trustees of The School Club Zambia on my examination of the accounts of the charity ("the Trust") for the ended 31<sup>st</sup> December 2021 set out on pages 1 to 35.

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.

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:

- 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.

---

Keith Stephenson, MA, MBA,  
FCMA 25B Montpelier Road  
London W5 2QT

Date: 31/10/2022



### **Financial Review**

At 31st December 2021, the charity had funds totalling £23,692 (2020: £29,083) having raised £94,066 (2020: £133,717) as detailed in the notes to the accounts and spent £99,359 (2020: £118,270) during the year as set out in the notes for the accounts.

### **Reserves Policy**

The trustees consider that it is appropriate to hold free reserves amounting to in excess of three months of average overhead expenditure. At 31st December 2021 there were unrestricted reserves of £4,063 (2020: £3,540). The trustees believe that a higher level of reserves to be more appropriate and will therefore look to increase the unrestricted reserves in future years.

### **Trustee recruitment**

All trustees are recruited through set, advertised roles which have been drafted and agreed upon during a Trustee board meeting. Our recruitment process includes an initial skills audit of existing Trustees to identify gaps. We advertise new positions online where shortlisted candidates are identified by their CV and thereafter invited to attend two rounds of interviews, one of which must be with the Chair. Induction is by careful explanation of the charity's activities, along with supporting material like Annual Reports and Accounts. The charity requires all trustees to submit a basic disclosure check certificate in line with our safeguarding policy before their appointment is made.

### **Risk Management**

The Trustees monitor the risks that might prevent the charity achieving its objectives on a quarterly basis unless during extenuating circumstances where this may change to monthly meetings.

### **COVID-19**

The Trustees consider that the impact of COVID-19 on its current and future activities could be significant as fundraising is likely to become more difficult. There is also a danger that a new virus could emerge that could bring further lockdowns. However, the charity continues to operate its existing programmes, and its reserves are adequate for these.

**Statement of Financial Activities**  
**For the year ended 31<sup>st</sup> December 2021**

**Responsibilities of the Trustees**

Charity law requires the trustees to prepare financial statements for each financial period, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are prudent and reasonable;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees

---

John Kirkland  
Trustee

---

Neelan Santhirarajah  
Trustee

Date: 30/10/2022

**Statement of Financial Activities  
For the year ended 31<sup>st</sup> December 2021**

	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>	<b>Total Funds 2020 £</b>
<b>Income and endowments from</b>					
Donations and legacies	3	20,090	68,099	88,189	124,800
Other trading activities	4	2,653	3,224	5,877	8,917
Total		22,743	71,323	94,066	133,717
<b>Expenditure on</b>					
Charitable activities	5	19,233	78,321	97,554	113,771
Raising funds	6	1,805	-	1,805	4,499
Total		21,038	78,321	99,359	118,270
Net income / expenditure		1,705	-6,998	-5,293	15,447
Transfers between Funds		-1,182	1,182	-	-
Exchange gains / losses			-98	-98	293
<b>Reconciliation of funds</b>					
Total funds brought forward		3,540	25,543	29,083	13,343
Total funds carried forward		4,063	19,629	23,692	29,083

**Balance Sheet**

		<b>2021</b>		<b>2020</b>	
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Current assets:</b>					
Cash at bank and in hand		23,692		29,083	
<b>Total current assets</b>		<b>23,692</b>		<b>29,083</b>	
<b>Liabilities:</b>					
		-		-	
<b>Net current assets</b>			23,692		29,083
<b>Total assets less current liabilities</b>			23,692		29,083
<b>Funds of the charity</b>					
Restricted Income Funds	11		19,629		25,543
Unrestricted Income Funds	11		4,063		3,540
			23,692		29,083

The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The accounts were approved by the trustees and signed on their behalf by:

John Kirkland  
Trustee

Neelan Santhirarajah  
Trustee

Date: 30/10/2022

## **Notes to the accounts**

### **1. Accounting policies**

In preparing the accounts the following accounting policies have been complied with:

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (August 2014) and the Charities Act 2011 on the basis that the charity is a public benefit entity.
- b) Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.
- c) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- d) Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
- e) All income and endowments are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:
  - i) Donations and legacies are received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants, where entitlement is conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
  - ii) Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
  - iii) Income and endowments from investments are included when receivable.
  - iv) Income and endowments from charitable activities, where related to performance and specific deliverables, are accounted for when the charity earns the right to consideration by its performance.
- f) Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
  - i) Expenditure on raising funds comprises costs associated with attracting voluntary income, including costs of trading for fundraising purposes and the use of a professional fundraiser.
  - ii) Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Also included are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
  - iii) All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the notes.
- g) The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern including the impact of COVID-19. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing these financial statement

Notes to the accounts (Continued)

2. Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of the goods or services on which it was charged.

3. Income and endowments from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Trusts, foundations and institutional donations	-	38,794	38,794	63,796
UK Corporate partnerships	9,429	-	9,429	7,334
Regular individual giving	4,475	-	4,475	2,256
One-off individual giving	2,370	1,381	3,751	5,922
UK Schools	-	-	-	2,507
FCDO grant	-	19,281	19,281	32,249
Public response to appeal	-	-	-	3,490
States of Guernsey	-	8,643	8,643	-
Jobs Retention Scheme	3,816	-	3,816	7,245
<b>Totals</b>	<b>20,090</b>	<b>68,099</b>	<b>88,189</b>	<b>124,800</b>

4. Income and endowments from other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Events and trade	2,653	3,244	5,877	8,917

Notes to the accounts (Continued)

5. Expenditure on: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
FCDO Sinazongwe Girls Education	-	28,729	28,729	22,801
Girls of Sinazongwe SRHR education	-	7,031	7,031	3,902
Kariba South Primary	-	218	218	3,717
Enterprise Challenge	-	715	715	1,850
Fruit Orchard	-	500	500	-
Next Generation Farmers	-	316	316	7,397
IGA Happy Layers	-	250	250	1,000
Access to Water Solar Pumps	-	782	782	4,695
Emergency Covid Response	-	956	956	15,389
Agricultural Hub Shops for Sustainable Schools	-	24,130	24,130	33,536
Early Childhood Development Centres	-	13,909	13,909	-
Girls Football League	-	785	785	-
Staff Costs	12,589	-	12,589	9,794
Office Costs	1,043	-	1,043	3,774
Project Costs	5,601	-	5,601	5,916
<b>Totals</b>	<b>19,233</b>	<b>78,321</b>	<b>97,554</b>	<b>113,771</b>

6. Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Events	300	-	300	444
Trusts and Foundations	805	-	805	2,555
Corporate Partnerships	500	-	500	1,300
Other	200	-	200	200
<b>Totals</b>	<b>1,805</b>	<b>-</b>	<b>1,805</b>	<b>4,499</b>

Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2021

## 8. Trustee and employee information

## a. Trustee information

No trustee received remuneration or was reimbursed expenses during the year.

## b. Employee Information

There was 2.5 FTE UK employees

	<b>Total Funds 2021</b>	<b>Total Funds 2020</b>
	<b>£</b>	<b>£</b>
Salaries and wages	41,127	36,848
National Insurance	-	1,859
HMRC historic refund	-	-6,429
Pension	715	530
Medical	1,970	3,685
<b>Total</b>	<b>43,812</b>	<b>35,433</b>

## 9. Restricted Funds

	<b>Opening Balance £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Exchange gain/loss £</b>	<b>Closing Balance £</b>
FCDO Sinazongwe Girls Education	9,448	19,281	28,729	-	0
Girls of Sinazongwe SRHR education	6,678	4,867	7,031	-	4,514
Kariba South Primary	218	-	218	-	-
Enterprise Challenge	715	-	715	-	-
Fruit Orchard	500	-	500	-	-
Next Generation Farmers	316	-	316	-	-
IGA Happy Layers	250	-	250	-	-
Access to Water Solar Pumps	965	-	782	-	183
Emergency Water Appeal	1,323	-	-	-	1,323
Emergency Covid Response	956	-	956	-	-
Agricultural Hub Shops for Sustainable Schools	5,356	27,794	24,130	-98	8,922
Early Childhood Development Centres	-	19,643	13,909	-	5,734
Siansowa Library & E-learning Centre	-	3,792	-	-	3,792
Girls Football League	-	1,381	785	-	596
<b>Totals</b>	<b>29,725</b>	<b>76,758</b>	<b>78,321</b>	<b>-98</b>	<b>25,064</b>

Notes to the accounts (Continued)

10. Comparatives for the Statement of Financial Activities for 2021

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Income and Endowments from:</b>			
Donations and Legacies	22,527	102,273	124,800
Other trading activities	8,752	165	8,917
<b>Total</b>	<b>29,819</b>	<b>102,438</b>	<b>132,257</b>
<b>Expenditure on:</b>			
Charitable activities	19,484	94,287	113,770
Raising funds	4,499	-	4,499
<b>Total</b>	<b>23,983</b>	<b>94,287</b>	<b>118,269</b>
<b>Net Income / Expenditure</b>	<b>5,836</b>	<b>8,151</b>	<b>13,988</b>

11. Analysis of Net Assets between funds

	Total Funds 2021 £	Total Funds 2020 £
<b>Restricted funds</b>		
Current assets	19,629	25,543
<b>Unrestricted funds</b>		
Current assets	4,063	3,540
<b>Total</b>	<b>23,692</b>	<b>29,083</b>

12. Related parties

The charity does not have any related parties, however, as explained in the Trustees Annual Report, it works closely with a Zambian registered NGO The School Club Zambia to achieve its objectives.

13. Controlling parties

The charity is controlled by the trustees.

14. Other information

The charity is a charitable incorporated organisation (CIO) with its registered office at 103 Victoria Road, London, N22 7XG.

**THE SCHOOL CLUB ZAMBIA UK**

England & Wales - Charity number 1182028

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# Accounts

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# The School Club Zambia UK

Trustees' Annual Report and Accounts for the year  
ending 31<sup>st</sup> December 2020

Registered Office  
103 Victoria Road, London, N22 7XG

Charity Name  
The School Club Zambia UK

Charity Number  
1182028

The trustees present their report and accounts for the year ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

### **Public Benefit**

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

### **Charity Trustees**

John Kirkland (appointed June 2020), Trish Corzine (resigned June 2021), Neelan Santhirarajah, Hannah Kerrigan, Abeer Itrakjy, Melissa Ireland (appointed January 2021) Hesther Levy (resigned June 2020)

### **Senior Management**

Lois Cochrane (Director of Operations), Victoria Copeland (Country Manager), Poppy Gilbert (UK Programme Manager), Sunster Siakubandu (Zambia Programme Manager)

### **Bankers**

Lloyds Bank plc 142 Muswell Hill Broadway, London, N10 3RY, U.K  
Absa Bank (formerly Barclays) P.O Box 31936, Livingstone, Zambia

### **Independent Examiner**

Keith Stephenson



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# Structure and organisation

The School Club Zambia is a registered charity that was established in November 2011 and registered in the UK February 2014. In February 2018 the charity converted to a Charitable Incorporated Organisations (CIO) with the UK Charity Commission with a new registration number of 1182028.

SCZ operates according to its constitution and is managed by the trustees who meet quarterly to consider the progress of the charity, its future direction and financial stability. The School Club Zambia is a partnership between our UK registered charity and Zambian registered NGO. SCZ UK and SCZ Zambia are legally two separately registered organisations but the two boards work together towards a shared strategic plan.

Our 5 paid staff members are based at the SCZ Head Office in the rural Sinazongwe District, Zambia, which is rented for free due to the generosity of Zongwe Farming Enterprises. In 2020 we had 2.5 paid members of staff in the UK, as our UK Programme Manager works part-time.

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The Trustees in Zambia and the UK are appointed through election at general meetings and as per the corresponding constitutions and laws, the number of trustees must not be less than 3 in the UK and 5 in Zambia, but shall not be subject to a maximum, unless agreed at a general meeting. The charity must have a Chair, a Secretary and a Treasurer. In 2019 we elected a UK and Zambian Safeguarding Officer to the Boards, as well as a Whistleblowing Officer to strengthen our internal protection policies.

## The School Club Zambia UK Trustees

### John Kirkland (Chair)

has twenty years of experience in education and international development, including periods between 1999 and 2017 as Deputy Secretary-General of the Association of Commonwealth Universities and Executive Secretary of the Commonwealth Scholarships Commission, a UK government body which awards scholarships to students throughout the commonwealth. More recently, he has been engaged in projects for government agencies in South Africa, Pakistan and the Wellcome Trust in the UK, and is currently Interim Director of the UK Collaborative for Development Research, and serves on steering committees for three current projects funded by the UK FCDO and other agencies in Africa. John was awarded an OBE in 2015 for services to universities in the Commonwealth.

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### Neelan Santhirajah (Treasurer)

visited Zambia in 2017 and having seen the work and impact of School Club Zambia, he was excited to join the board as our Treasurer. Neelan has a degree in math and economics and he is a qualified Accountant by background, currently working in the finance industry for T.Rowe Price in London.

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### Melissa Ireland (Safeguarding Officer)

has 11 years of experience working with vulnerable families, children and young adults across Australia and the UK. Melissa, who has a Masters in Social Work and Community Development joined our board in January 2021 as she is passionate about empowering young people and communities.

### Trish Corzine

is a Zimbabwean who has been living and working in the UK for many years but still has a house in Harare. She has recently semi - retired from corporate life. She was a main board director of The Restaurant Group, at the time of writing a FTSE 250 plc, and Managing Director of one of the group's divisions. She stepped down in May 2013.

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### Hannah Kerrigan (Secretary)

has over 9 years of experience in the not-for-profit sector including working in Zambia as a philanthropy manager of a large corporate company for over 2 years. Hannah completed a Masters in Finance in 2015 and is currently the Head of Public Sector Partnerships at the Prince's Trust Scotland.

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### Abeer Itrakjy

joined the board in 2018 but has been supporting School Club Zambia as a monthly donor since 2011! Abeer has a Masters Degree in Pharmacy from the University of Manchester and is currently employed as an Innovation Manager at the NHS London.

# Chairperson's Comments



**The importance of our close integration with local communities was particularly demonstrated in 2020, as we sought to maintain services alongside the challenges of COVID**

SCZ's Chair  
— John Kirkland OBE





*John Kirkland OBE (UK Chair)*

Hello and welcome to The School Club Zambia's Annual Report 2020.

Our charity is an example of international development at its most practical. School Club Zambia is focussed on getting help directly to recipients. We work with young people in an area where formal employment prospects are few, economic need great and school drop out high. We are locally led, working alongside schools and local authorities and supporting agreed national and local plans. We aim to promote sustainability, by helping schools to develop their own income streams on a permanent basis.

The impact of our work is demonstrable – on the lives, literacy rates and skills in an area of rural Zambia which often falls off the radar of international development programmes. At a time when the value of international development activity is questioned by some people in the UK, School Club Zambia is an example of what can be achieved on a relatively small budget, with low administration costs and virtually no waste.

The importance of our close integration with local communities was particularly demonstrated in 2020, as we sought to maintain services alongside the challenges of COVID, and in an increasingly competitive market for development funding. That we have done so is an enormous tribute to our team on the ground, the commitment of the local community, agencies, trusts and foundations and individuals who have supported our work and the many volunteers without whom this level of achievement would not be possible. I'd like to add my thanks to them all.

The pages below describe our activities in detail. As you read them, please consider whether you can help. The vast majority of our expenditure is based at Zambian price levels, so your contribution can go much further than you perhaps imagine. In the challenging environment that 2021 might bring, your support will be more important than ever.

Thank you for your interest

A handwritten signature in black ink, which appears to read "John Kirkland". The signature is written in a cursive, flowing style.

John Kirkland

**“Losing 6 months of education has had a profound effect on these children’s lives”**  
Lois Cochrane (Co-Founder and Director of Operations)



In March 2020, schools across Zambia closed when it became apparent that the COVID19 pandemic had reached the country. We know now that they wouldn’t re-open again for another 6 months. The pandemic hit our communities on the back of the worst drought in over 30 years and we were fearful of what this would do to the levels of hunger and poverty.

COVID19 has not taken lives in Zambia on the same scale as we have seen in other countries but the impact on children’s education and living standard has nevertheless been devastating. Many of the children in our communities receive less than 5 years of education during their lives and the 2020 school closures will undoubtedly have a long-term impact. A grade one teacher at Siansowa Primary School remarked “when the schools finally re-opened, I felt like we had to go back to the start of the curriculum again for the young ones. They had forgotten almost everything whilst they have been out of school”.

Despite the logistical and financial challenges of 2020, we are so proud of what we managed to achieve. We adapted our UK Aid funded Girls of Sinazongwe: a child-led approach to reducing girl absenteeism project to provide information via a printed infographic booklet to girls that could not be reached via digital means; we led a fundraising campaign in partnership with 4 other local grassroot charities that supplied the Ministry of Health with over 17,000 3-ply cotton and chiffon re-usable masks; we supplied 6 clinics with solar TVs so that they could easily provide people with information and services; and when schools reopened we managed to run most of our usual work in upskilling young people in agriculture, entrepreneurship, literacy and health education.

I want to personally thank the whole SCZ team for their incredible work this year whilst under a huge amount of emotional pressure. I’d also like to thank all our supporters, particularly those that rallied to support us during our emergency COVID19 campaign, at a time when so many charities were also in dire need of assistance.

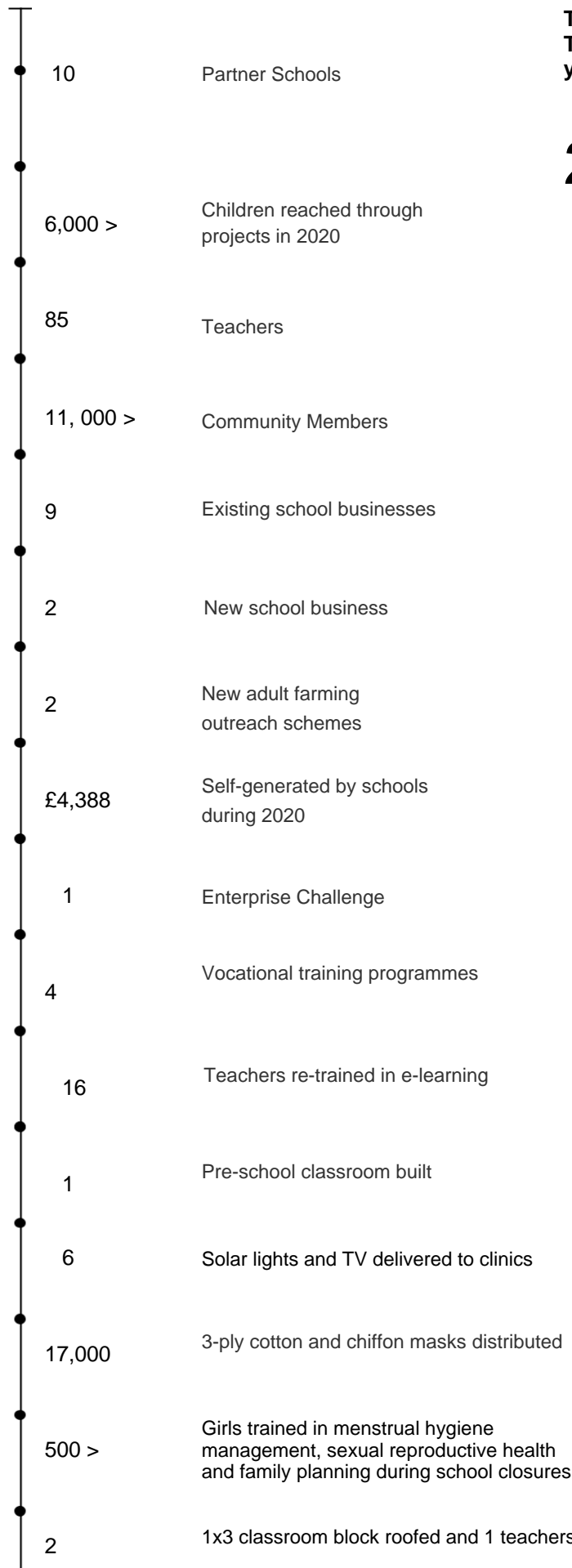
I very much hope that you enjoy reading more of what we have been up to during 2020 in this report.

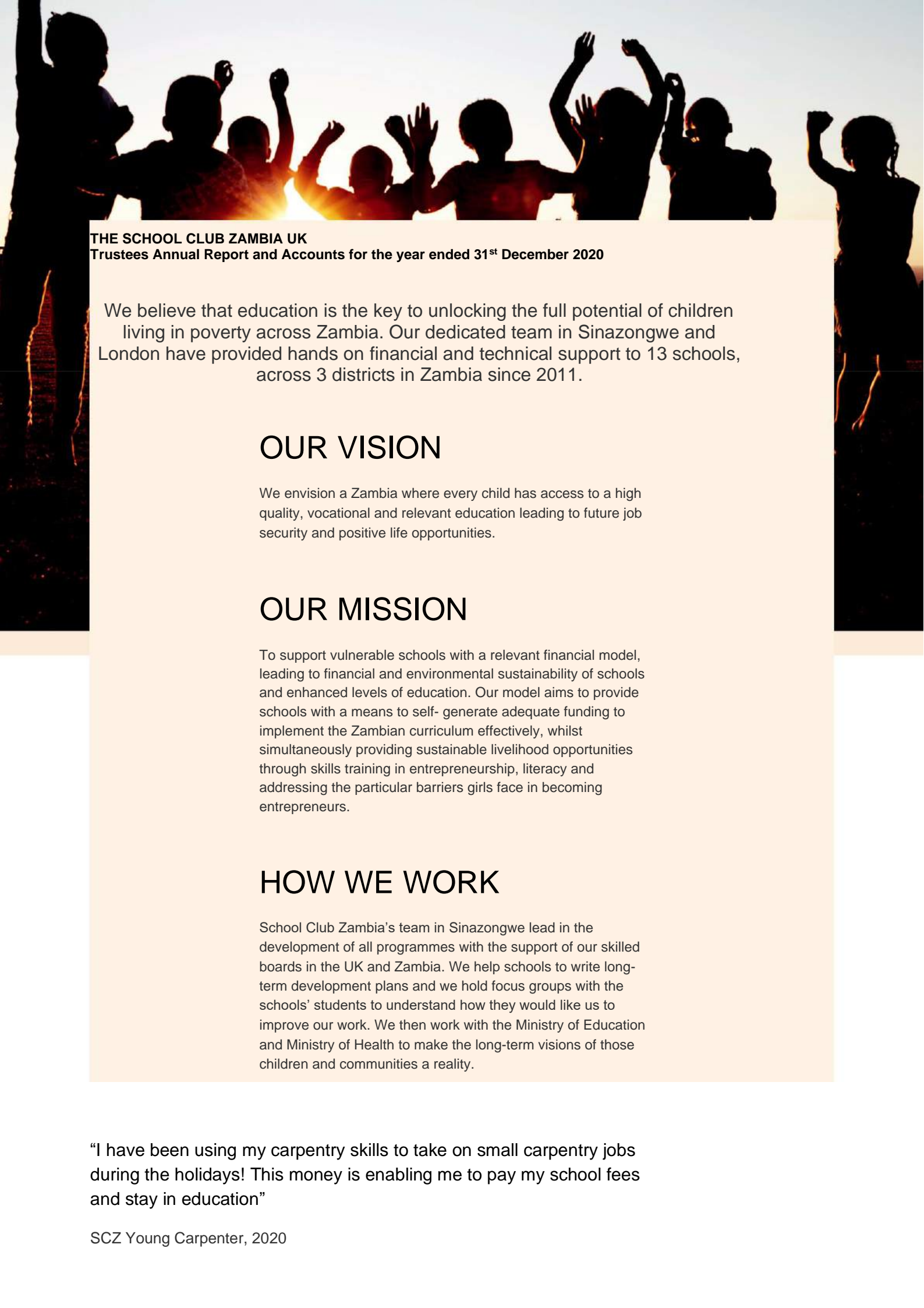
Warmest wishes,

*Lois Cochrane*

Lois Cochrane

# 2020 in Numbers





**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2020**

We believe that education is the key to unlocking the full potential of children living in poverty across Zambia. Our dedicated team in Sinazongwe and London have provided hands on financial and technical support to 13 schools, across 3 districts in Zambia since 2011.

## OUR VISION

We envision a Zambia where every child has access to a high quality, vocational and relevant education leading to future job security and positive life opportunities.

## OUR MISSION

To support vulnerable schools with a relevant financial model, leading to financial and environmental sustainability of schools and enhanced levels of education. Our model aims to provide schools with a means to self- generate adequate funding to implement the Zambian curriculum effectively, whilst simultaneously providing sustainable livelihood opportunities through skills training in entrepreneurship, literacy and addressing the particular barriers girls face in becoming entrepreneurs.

## HOW WE WORK

School Club Zambia's team in Sinazongwe lead in the development of all programmes with the support of our skilled boards in the UK and Zambia. We help schools to write long-term development plans and we hold focus groups with the schools' students to understand how they would like us to improve our work. We then work with the Ministry of Education and Ministry of Health to make the long-term visions of those children and communities a reality.

“I have been using my carpentry skills to take on small carpentry jobs during the holidays! This money is enabling me to pay my school fees and stay in education”

SCZ Young Carpenter, 2020



**Why do we believe that it is essential that we work in partnership with rural schools in Zambia to implement our 4 impact areas of self-financing schools, vocational education, literacy development and girls education?**



1,000 people join the labour market every day in Zambia with few formal job opportunities (FCDO UK report)



Over 1/2 of all girls in Zambia will experience violence in their lives (FCDO UK Report) whilst 77% will never receive a full 12 years of schooling. Zambia currently has over 2 million child brides. (UNICEF; 2020)



15% of children in Zambia are underweight and 40% are stunted. 60% of children living in rural Zambia are deprived of at least 3 simultaneous basic needs such as access to education, adequate housing, food and water (UNICEF, 2018)

The School Club Zambia exists to upskill and innovate the education system in rural Zambia. We believe in assisting schools to start and manage school-run businesses that will generate much needed income for school overheads whilst providing more business opportunities for the whole community and vocational training opportunities for youth. In 2014 we added literacy development and girls education as a core component of our work.



All projects focus on long-term development, that ensures financial and environmental sustainability for our communities. This includes recycling waste, using solar power, rainwater harvesting and organic agricultural practices wherever possible.

# Self-Financing Schools



## Total Income generated in 2020

**£ 2,683**

KARIBA SOUTH  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 604  
Teachers: 12  
School Enterprises: 5

**£ 365**

SIANSOWA  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 679  
Teachers: 16  
School Enterprises: 2

**£ 1,140**

CHISYABULUNGU  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 687  
Teachers: 12  
School Enterprise: 3



**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2020**

“Many of the school-run businesses that we have established played an essential role in reducing the effects of hunger during the first year of the pandemic, by providing essential farming input tools and fresh produce during a time when there was so much uncertainty”. Sunster Siakubandu, Zambia Programme Manager.

Photo: Child-led marketing meeting



# SELF FINANCING SCHOOLS

## Siansowa Primary School

Siansowa Primary School was prioritised in our 2020 project plans due to the school's inconsistent water supply, over-crowded classrooms and poor examination results in 2019. In January 2020 we supplied the school with a new solar pump to reduce their electricity bills and further ensure that children and teachers had free access to water throughout the day. This was particularly critical when COVID19 hit the country and access to water for sanitation needs became even more urgent. The garden at Siansowa flourished with the new supply of water but with the 6 month school closures, the school decided to sell the chickens from their egg business which reduced their income during the year.

## Kariba South Primary School

In 2020 Kariba South Primary School generated their highest levels of profit to date with £2,683 generated from five businesses. The school is now in its' sixth year of implementing our school-run self-financing model, with an egg production enterprise of 70 chickens; an e-learning centre and library; an award-winning tailoring centre; an organic garden and an agricultural hub shop. The profits made during 2020 has enabled the school to finish roofing a new 1x3 classroom block which the school started building in 2019. We are delighted to announce that the investment in the school has also seen over 90% of students pass their grade 7 exams, which can be compared to an average of below 50% in the district. However, during the 6-month school closures, the school decided to sell all their chickens and lost a lot of their profit whilst this business was not operational.

# Siamucaala Community School

Siamucaala Community School launched their second school-run business at the start of 2020, which was an Agricultural Hub Shop. It was not easy to launch a business at the start of a pandemic but due to the large number of farmers living in the vicinity of the school, they still managed to raise over £250 of profit in the year, which they used to purchase materials for a new teachers' house. The school has also begun to grow papaya trees, maize and tomatoes with the solar pump that was installed during 2019.

## E-Learning Refresher Training

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In September 2020, as the schools re-opened and cases of COVID19 remained low in our communities, we were able to hold refresher training courses with the teachers that are implementing lessons through iSchool's ZeduPad tablets. In 2019, School Club Zambia donated 880 of these tablets to Kariba South and Siamucaala School which are loaded with the full Zambian curriculum from grade 1 – 7. The tablets are available in two versions, one for teachers with interactive lessons plans by subject and a second version for students with games and activities to enhance every topic. As both the teachers and students had been out of schools and not using the tablets for 6 months, we conducted a three-day refresher course with iSchool and the Ministry of Education who are independently monitoring the success of this project. Kariba South and Siamucaala are the first schools in the district to be piloting e-learning and the ZeduPads as an additional tool for learning. We are looking forward to assessing the impact this technology has made on learning outcomes in January 2022.

## Organic agricultural training and technical support for over 2,000 farmers

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The Agricultural Hub shops were launched in January 2020 at both Siamucaala and Kariba South Primary Schools. The shops were stocked with drought resistant seeds, solar products, innovative organic fertilizer and later in the year hammer mills and a nut butter machine. The most popular products and services have been the hammer mill at Siamucaala which is used to mill dried maize, whilst the solar products and vegetable seedlings have been a favourite at Kariba South.

The main purpose of establishing the agricultural hub shops was to generate a profit for the two schools, so that they could reinvest the funds into the schools' infrastructure and build new classroom blocks and teachers houses. However, as there are over 2,000 farmers within the vicinity, the shops have also provided a space for training and monthly Question and Answer Sessions through the Ministry of Agriculture. These monthly trainings have covered topics such as growing fruit trees from seeds, discovering the benefits of crop rotation, how to correctly space maize seeds when planting and farming sweet potatoes.



# VOCATIONAL EDUCATION

## TRAINING

### Next Generation Farmers

In 2020, we ran an agricultural training scholarship for out of education or work youth in Sinazongwe District. 10 former Young Farmer members were selected to attend Twin Fountain College in Kalomo for training in General Agriculture. This was a practical and theoretical year long course that covered subjects such as farm technology, agro-forestry, cash crops, vegetables, soil conservation, and science as well as animal health and nutrition, cattle, pigs and poultry, economics, grain crops and even computer basics. The college did close for a short time due to covid-19, but the scholars still managed to complete the training course within the year. Each student was given a small plot of land to grow and sell their own vegetables on as part of the training and by the end of the year, they had collectively made £156 in profit.

As a condition of the scholarship, an agreement was put in place between School Club Zambia and the students (2 each from 5 schools) that they were required to work in their old school's gardens during the holidays. The purpose of this agreement was to ensure that the students were able to share their new knowledge with other students and the school administration. The 10 scholars were unable to conduct training to other students for half of the year due to the COVID19 restrictions but all of them invited small groups to practical demonstrations when restrictions eased in September.

***"I am so proud of the skills that I learnt under the Next Generation Farmers Project. This training has given me a professional and well-respected certificate in farming. I am now teaching other people in my community to farm and everyone admires how well my crops grow" Esther, 21 years old***

# Enterprise Challenge

**Location:** Chisyabulungu, Kariba South, Siamucaala, Siansowa Primary School

**Supporting:** 40 Pupils

In 2019, 10 students from 4 schools had 5 days of intensive training in entrepreneurship and how to run a business. The students then conducted their own market research in their community, wrote a business plan and started running their own small business together from a start-up fund provided by SCZ.

The businesses were making & selling popcorn at Kariba South; selling Mealie Meal in different quantities at Siamucaala; rearing and selling village chickens at Chisyabulungu and making and selling scones at Siansowa. During this period, School Club Zambia facilitated refresher workshops and mini competitions between the schools on subjects like advertising, marketing and teamwork.

Due to COVID19, unfortunately we only managed to hold 2 workshops before schools closed and the project was suspended until September 2020 when we felt it was safe for the teams to resume their business activities again. The student Enterprise Challenge teams were judged at the end of the competition on not only on how much money they had made, but on team work and how well they overcame obstacles. The winning team was picked at a prize giving day with the Ministry of Education, District Education Board Secretary, attending as the guest of honour. The winners were Siansowa Primary School and each team member won their very own bicycle. Some of the children who won the bicycles walk for up to two hours a day to reach their school, so this prize will also help the students to reach their lessons much more easily.

# Happy Layers Club

The Happy Layers Club continued to run at 3 schools during 2020 when the schools re-opened in September. During the early months of the pandemic, the 2 schools who had the most birds, sold all their chickens as a precaution against a chicken feed shortage, which was expected with the closure of all of Zambia's borders. The schools that have layer businesses are Kariba South Primary School, Siansowa Primary School and Chisaybulungu Primary School. The layer enterprise has been a great success at all 3 schools, particularly for providing children with training in looking after healthy and happy chickens.

By October, all three schools had successfully re-established their businesses with Siansowa Primary School generating more profit than the previous year due to better marketing within the local community.

**Location: Kariba South Primary School, Chisyabulungu Primary School and Siansowa Primary School**

**Members: 30 Pupils**

# Covid19 emergency response

**Location:** Southern Zambia

In March 2020, the School Club Zambia joined as a founding member the Southern Province NGO COVID19 Response Network. This was a consortia group of 16 charities from across the Southern Province that joined together to help pool resources and information during the early months of the pandemic.

The key activities of School Club Zambia's work during 2020 focused on helping to prevent the spread and impact of Covid19 by –

- Making and distributing over 17,000 3 ply cotton and chiffon facemasks along with 4 other grassroots NGOs to the Ministry of Health. This project created or sustained employment for 44 tailors, of which 95% were vulnerable women.
- Distributing soap to 10 partner schools in our district monthly
- Distributing solar TVs to 6 clinics so that information of COVID19 could be played to a wide range of people. These 6 clinics reach approximately 15,000 – 20,000 people.
- Distributing sprayers and digital thermometers to Sinazongwe District Council
- Fixing a broken borehole and installing two new solar pumps
- Building 50 tippy taps at community boreholes and in school grounds
- Training 32 teachers across Sinazongwe and Livingstone on how to build and maintain tippy taps



## Girls of Sinazongwe: a child-led approach to reducing girl absenteeism

**Location:** Siansowa Primary School, Kariba South Primary School, Chisyabulungu Primary School, Siamucaala Primary School, Mweemba Primary School and Matambo Primary School

**Supporting:** 1000 girls and 600 boys over 2 years

In January we launched a 2-year peer educators programme, aimed at addressing the complex reasons behind girls missing school in our district. At each of the 6 selected schools involved in this project, we formed 'Girl Councils' made up of 25 girls from the school or the community including at least two girls with disabilities. SCZ facilitated workshops and trainings in partnership with the local rural health clinics (RHC) about sexual reproductive health rights, family planning and menstrual hygiene management. Once these girls were equipped with the skills to become peer educators on these topics, they were supported to help educate their peers within the community so that they could also have this knowledge and help stop early pregnancies, early marriages and girl absenteeism due to menstruation.

Partnering with the Ministry of Health and the local health clinics ensured that we developed a link between the youths and the rural health clinics. We urgently needed young people in our communities to know what services are available, as at the start of the project less than 1% was using the family planning facilities available.

Unfortunately, due to COVID19, we only managed to complete 70% of the peer educator workshops at all 6 schools before schools were closed and we could no longer continue. As we learnt from the ebola crisis in West Africa, having children out of school for long periods would put vulnerable girls at risk of getting pregnant and married and never returning to school. To provide valuable information to girls even whilst they were out of school, we designed and distributed 500 infographic booklets in the 6 communities. These printed booklets contained information in the local language of Tonga on Sexual Reproductive Health, Family Planning, Menstrual Health and Gender Based Violence. Crucially, the booklets also provided the girls with the telephone numbers of local services such as the Victim Support Unit or their clinic nurses.

Once COVID19 restrictions relaxed we continued with our workshops by teaching the girl councils how to make their own re-usable sanitary pads, who then in turn taught their peers how to make them too. In total 479 girls were taught how to make reusable sanitary pads and were also given a premade pad.

SCZ recognizes that it's just as important to educate and empower boys in gender equality. In 2020 we facilitated workshops for 300 boys on subjects such as puberty, STIs, HIV and AIDS, drug and alcohol abuse and Gender Based Violence.

Data from the clinics surrounding the 6 schools showed that in October 2020 HIV testing was up by 58%, the use of family planning facilities was up by 148% and teenage pregnancies were reduced by 48% compared to October 2019.



Reaching some of the worlds most vulnerable girls in rural Zambia  
A CASE STUDY

This case study was written by Natasha, a grade 9 student at Kariba South Primary School

Growing up in a rural place comes with a lot of disadvantages, especially in the education sector. There are problems such as insufficient schools in rural places hence we have low literacy rates and accessing information regarding our bodies is difficult. They say “Knowledge is power” but in our community the story was different, teenage pregnancy and early marriages were the order of the day due to illiteracy.

Therefore, the introduction of Girls Council in schools by School Club Zambia brought light in our lives. I have seen my peers change in all aspects of life and high levels of teenage pregnancy is a story of the past, especially in schools. At school I can now get information on sexual reproductive health and rights topics, which includes menstrual management and the girl effect which we didn’t know before. My village has tremendously changed as my peers are more confident about their bodies and the self- esteem has increased but if there’s one topic I would like to learn again it’s the introduction of how to become a peer educator.

Marrying as early as 15 years seemed normal in my village and parents were in full support of it but some parents now know that it’s wrong to marry off your child at the tender age though more sensitisation is still needed. The success story is that a good number of girls now know what is right for them. I will only marry when I have completed university from the age of 26. I have seen the importance of being independent and during the “Girl effect” session I learnt that girls can contribute greatly to the economy of the nation and we can also reinvest back in our communities so this is my driving tool!

Even though the girl role models in our community are few, I still get inspired with the ones available therefore, I look forward to saving lives when I grow up and become a nurse.

# Looking forward to 2021

2020 WAS AN IMPACTFUL YEAR, HERE ARE A FEW OF THE BIGGER PROJECTS WE ARE PLANNING FOR 2021!

**Continue our girl-led project targeting 500 girls and 300 more boys over the next year**



**Conduct calabash rainwater harvesting training with 60 farmers and build 4 demonstration tanks**



**Launch the organic chicken feed project at Siansowa Primary School**



**Continue to support 2 agricultural hub shops at Siamucaala Community School and Kariba South Primary School**



**Provide 30 girls at risk or already out of school with a range of vocational training skills**



**Complete Mother and Daughter Days at Namufulo, Sinakoba, Chimenselo and Muchekwa**



**To build a Library and E-Learning Centre at Siansowa Primary School**



**Launch a new Girls Football League at 10 partner schools**



**Drill a borehole at Namufulo Primary School and Matambo Primary School**



**Build girls changing blocks and showers at Matambo Primary School**



**Continue vocational education projects in Young Tailors, Young Carpenters and Young Farmers**



# Acknowledgements

We are incredibly grateful to each of the individuals and organisations who made our work possible in 2020.

Our special thanks this year go to:

## COMMUNITY FUNDRAISERS:

Covid19 emergency mask appeal. St Catherine's School.

## CORPORATE PARTNERS:

The Restaurant Group Plc, OHNE,  
BGL Group and Zongwe Farming  
Enterprises

## TRUSTEES AND AMBASSADORS:

Abeer Itrakjy, Hesther Levy,  
Hannah Kerrigan, John Kirkland,  
Trish Corzine, Neelan  
Santhirarajah, Muftau Ibrahim,  
Charlene Bangwe Chama, Gill  
Staden, Peter Nel, Patrick Malanji,  
Ralph and Margaret Green

## INDIVIDUALS:

Zoe Crimmings, Nick and Rachael  
Ayerst, Sue and Rob Sharp, Penny  
Daly, Mary and Richard Drage, Gillian  
Weale, Farah Pollard, Clive Price,  
Laura Sharp, Nchimunya Siamunsila,  
Kate Cochrane, Charlotte Nelson

## TRUSTS AND FOUNDATIONS:

The Addax and Oryx Foundation;  
Prospero; UK Aid Direct, Brian  
Murtagh Foundation; Drinking  
Water Foundation; Oakdale Trust;  
Evan Cornish Foundation;  
Ashworth Charitable Trust

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2020**

**Independent Examiner's Report to the Trustees of The School Club Zambia**

I report to the trustees of The School Club Zambia on my examination of the accounts of the charity ("the Trust") for the ended 30 December 2020 set out on pages 1 to 26.

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.

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:

- 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.

---

Keith Stephenson, MA, MBA, FCMA  
25B Montpelier Road London W5 2QT

Date: 30/10/2020



**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year**  
**ended 31<sup>st</sup> December 2020**

### **Financial Review**

At 31st December 2020 the charity had funds totalling £29,083 (2019: £13,344), having raised £133,717 (2019: £171,820) as detailed in the notes to the accounts and spent £118,270 (2019: £168,429) during the year as set out in the notes to the accounts.

### **Reserves Policy**

The trustees consider that it is appropriate to hold free reserves amounting to in excess of three months of average overhead expenditure. At 31st December 2020 there were unrestricted reserves of £3,540 (2018: £4,293) however, across the UK and Zambia we had £5,222 in unrestricted reserves. In 2020, over 80% of our staff salaries were fully funded through projects and we continued to operate our office rent free due to the generosity of Zongwe Farming Enterprises. The trustees believe that a higher level of reserves to be more appropriate to the size and nature of the charity as we continue to grow and will therefore look to increase the unrestricted reserves in future years.

### **Responsibilities of the Trustees**

Charity law requires the trustees to prepare financial statements for each financial period, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently:
- make judgments and estimates that are prudent and reasonable:
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees

John Kirkland  
Trustee

Hannah Kerrigan  
Trustee

**THE SCHOOL CLUB ZAMBIA UK**

**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2020**

**Statement of Financial Activities  
For the year ended 31<sup>st</sup> December 2020**

		<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>	<b>Total Fund 2019 £</b>
<b>Income and endowments from</b>					
Donations and legacies	3	23,709	101,091	124,800	166,535
Other trading activities	4	8,752	165	8,917	5,285
Total		32,461	101,256	133,717	171,820
<b>Expenditure on</b>					
Charitable activities	6	19,484	94,287	113,771	155,661
Raising funds	7	4,499	-	4,499	12,768
Total		23,983	94,287	118,270	168,429
Net income / expenditure		8,478	6,969	15,447	3,392
Transfer between funds		-7,882	7,882	-	-
Exchange gains / losses		-	293	293	-1,573
<b>Reconciliation of funds</b>					
Total funds brought forward		2,944	10,399	13,343	11,525
Total funds carried forward		3,540	25,543	29,083	13,344

**Balance Sheet**  
**As at 31<sup>st</sup> December 2020**

	2020		2019	
	£	£	£	£
<b>Current assets:</b>				
Cash at bank and in hand	29,083	-	13,343	
<b>Total current assets</b>	29,083	-	13,343	-
<b>Liabilities:</b>				
		-		-
<b>Net current assets</b>		29,083		13,343
<b>Total assets less current liabilities</b>		29,083		13,343
<b>The funds of the charity</b>				
Restricted income funds	11	25,543		10,399
Unrestricted funds	11	3,540		2,944
		29,083		13,343

The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The accounts were approved by the trustees and signed on their behalf by:



John Kirkland  
Trustee



Hannah Kerrigan  
Trustee

Date:30/10/2021

## **Notes to the accounts**

### **1 Accounting policies**

In preparing the accounts the following accounting policies have been complied with:

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (August 2014) and the Charities Act 2011 on the basis that the charity is a public benefit entity.
- b) Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.
- c) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- d) Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
- e) All income and endowments are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:
  - i) Donations and legacies are received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants, where entitlement is conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
  - ii) Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
  - iii) Income and endowments from investments are included when receivable.
  - iv) Income and endowments from charitable activities, where related to performance and specific deliverables, are accounted for when the charity earns the right to consideration by its performance.
- f) Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
  - i) Expenditure on raising funds comprises costs associated with attracting voluntary income, including costs of trading for fundraising purposes and the use of a professional fundraiser.
  - ii) Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Also included are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
  - iii) All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the notes.
- g) The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern including the impact of COVID-19. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing these financial statement

Notes to the accounts (Continued)

**2 Taxation**

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of the goods or services on which it was charged.

**3. Income and endowments from donations and legacies**

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
Trusts, foundations and institutional donations	2,340	61,456	63,796	137,993
UK Corporate partnerships	7,334	-	7,334	14,838
Regular individual giving	2,256	-	2,256	2,131
One-off individual giving	3,351	2,571	5,922	356
UK Schools	1,183	1,325	2,507	11,217
FCDO Grant	-	32,249	32,249	-
Public response to appeal	-	3,490	3,490	-
Government Jobs Retention Scheme	7,245	-	7,245	-
<b>Total</b>	<b>23,709</b>	<b>101,091</b>	<b>124,800</b>	<b>166,535</b>

**4. Income and endowments from other trading activities**

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
Events and trade	8,752	165	8,917	5,285

Notes to the accounts (Continued)

6. Expenditure on: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total Funds 2019 £
Chisyabulungu Community School	-	-	-	9,475
Sinazongwe Girls Education Programme	-	3,902	3,902	10,300
Kariba South Primary	-	3,717	3,717	2,781
Siamucaala Community School	-	-	-	1,763
Siansowa Primary	-	-	-	1,380
Next Generation Farmers	-	7,397	7,397	7,910
Agricultural Hub Shops for Sustainable Schools	-	33,536	33,536	78,344
Enterprise Challenge	-	1,850	1,850	5,463
Technical Support to School Enterprise Committees	-	-	-	4,441
FCDO Girls of Sinazongwe	-	22,801	22,801	-
IGA Happy Layers	-	1,000	1,000	-
Access to Water Solar Pumps	-	4,695	4,695	-
Emergency Covid Response Project Delivery: Monitoring Learning and Evaluation	-	15,389	15,389	-
Staff Costs	9,614	-	9,614	13,336
Employee costs	180	-	180	10,146
Office Costs	3,774	-	3,774	-
Project Costs	5,916	-	5,916	-
Vehicle Purchase	-	-	-	6,834
Asset transfer	-	-	-	3,488
<b>Total</b>	<b>19,484</b>	<b>94,287</b>	<b>113,771</b>	<b>155,661</b>

7. Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
Events	444	-	444	2,116
Trusts and Foundations	2,555	-	2,555	5,752
Corporate Partnerships	1,300	-	1,300	4,093
Other	200	-	200	807
<b>Total</b>	<b>4,499</b>	<b>-</b>	<b>4,499</b>	<b>12,768</b>

**8. Trustee and employee information**

- a. Trustee information  
 No trustee received remuneration or was reimbursed expenses during the year.
- b. Employee Information

There were three UK employees	<b>Total Funds 2020</b>	<b>Total Funds 2019</b>
	<b>£</b>	<b>£</b>
Salaries and wages	36,848	23,218
National Insurance	1,859	341
HMRC historic refund	- 6429	-
Pension	530	330
Medical	3,685	283
<b>Total</b>	<b>35,433</b>	<b>24,172</b>

**9. Restricted Funds**

	<b>Opening Balance</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer</b>	<b>Exchange gain/loss</b>	<b>Closing Balance</b>
<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
FCDO Girls of Sinazongwe	-	32,249	22,801			9,448
Sinazongwe Girls Education	-	10,580	3,902			6,678
Early Childhood Development Centre	3,935	-	3,717			218
Enterprise Challenge	2,565		1,850			715
Fruit Orchard	-	500	-			500
Next Generation Farmers		7,713	7,397			316
Agricultural Hub Shops for Sustainable Schools	10,531	28,068	33,536		293	5,356
IGA Happy Layers	1250	-	1,000			250
Access to Water Solar Pumps	-	5,660	4,695			965
Covid 19 Response	-	16,345	15,389			956
Emergency Water Appeal			1,323			1,323
Historic adjustment				7,882		

	<b>Opening Balance</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer</b>	<b>Exchange Gain/loss</b>	<b>Closing Balance</b>
<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Total</b>	<b>10,399</b>	<b>102,438</b>	<b>94,287</b>	<b>7,882</b>	<b>293</b>	<b>26,725</b>

Notes to the accounts (Continued)

10. Comparatives for the Statement of Financial Activities

	Unrestricted Fund	Restricted Funds	Total funds
	£	£	2019 £
<b>Income and Endowments from:</b>			
Donations and Legacies	24,535	142,000	166,535
Other trading activities	5,285		5,285
Investments	-		-
<b>Total</b>	<b>29,819</b>	<b>142,000</b>	<b>171,819</b>
<b>Expenditure on:</b>			
Charitable activities	12,086	143,575	155,661
Raising funds	12,768		12,768
<b>Total</b>	<b>24,854</b>	<b>143,575</b>	<b>168,429</b>
Net Income/Expenditure	4,965	-1,575	3,390

11. Analysis of Net Assets between funds

	2020	2019
	£	£
<b>Restricted funds</b>	-	-
Current assets	26,725	10,399
<b>Unrestricted funds</b>		
Current assets	2,359	2,944
<b>Total</b>	<b>29,083</b>	<b>13,343</b>

12. Related parties

The charity does not have any related parties, however, as explained in the Trustees Annual Report, it works closely with a Zambian registered NGO The School Club Zambia to achieve its objectives.

13. Controlling parties

The charity is controlled by the trustees.

14. Other information

The charity is an unincorporated charity with its registered office at 103 Victoria Road, London, N22 7XG.