



## 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 Santhirarajah, 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.

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### **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.

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### **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.

### **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.

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### **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.

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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 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'. The signature is written in a cursive, flowing style.

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.

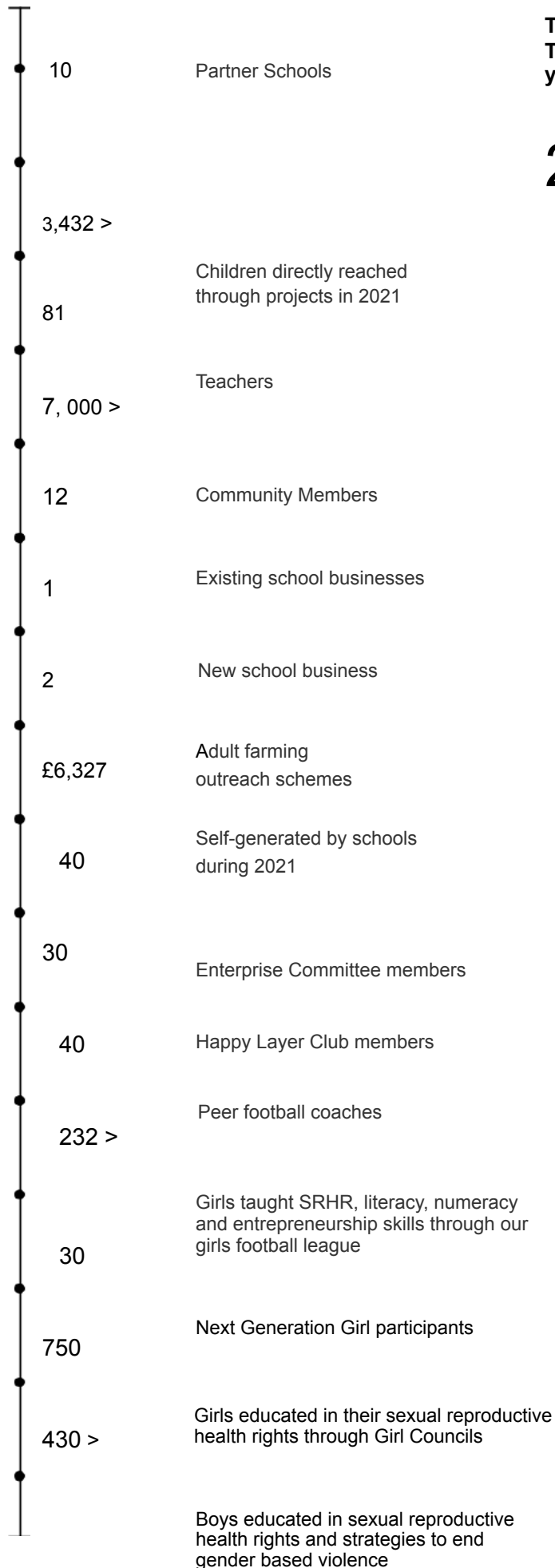
I very much hope that you enjoy reading more of what we have been up to during 2021 in this report.

Warmest wishes,

*Lois Cochrane*

Lois Cochrane

## 2021 in Numbers



A photograph showing the silhouettes of a group of children with their arms raised in the air, set against a bright, glowing sun. The scene is captured from a low angle, emphasizing the height of the children's arms.

## 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

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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 Education's 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 of 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**



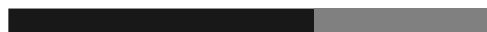
**Complete building 2 pre-school classrooms at Namufulo and Siamucaala**



**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 31st 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.

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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

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John Kirkland  
Trustee

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Neelan Santhirajah  
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

		2021		2020	
	Note	£	£	£	£
<b>Current assets:</b>					
Cash at bank and in hand		23,692		29,083	
<b>Total current assets</b>		23,692		29,083	
<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**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>	<b>Total Funds 2020 £</b>
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**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>	<b>Total Funds 2020 £</b>
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.