

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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**FOR THE YEAR ENDED 31 DECEMBER 2023**

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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 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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**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 “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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**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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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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**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

## **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.

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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

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
<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

	Total Funds 2023 £	Total Funds 2022 £
<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.