

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

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**

Charity Name

The School Club Zambia

Charity Number

1182028

Board Member

Dr John Kirkland OBE

Melissa Ireland

Neelan Santhirarajah

Ruth Oluwabunmi Odufala

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Independent Examiner

Kunal Amin

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

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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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

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

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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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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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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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.

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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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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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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

Chair

Neelan Santhirajah

Treasurer

**THE SCHOOL CLUB ZAMBIA UK
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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.

Kunal Amin

Date

Statement of Financial Activities

For the year ended 31st December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and endowments from					
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
Expenditure on					
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		-	-	-	-
Reconciliation of funds					
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 31st December 2024

		2024	2023
	Note	£	£
Current assets:			
Cash at bank and in hand		11,718	14,108
Total current assets		11,718	14,108
Liabilities:			
		-	-
Net current assets		11,718	14,108
Total assets less current liabilities		11,718	14,108
Funds of the charity			
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
Totals	43,843	23,582	67,425	83,602

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
Totals	44,261	27,185	71,446	84,255

6. Expenditure on: Raising funds

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

7. Trustee and employee information

a. Employee Information

There were two UK employees (2023: two)

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

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 £
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
Totals	8,438	24,455	27,185	-	-	5,708

9. Comparatives for the Statement of Financial Activities

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

10. Analysis of Net Assets between funds

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

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.