



The School Club Zambia UK

**Trustees Annual Report & Accounts
For the Year Ended 31st December 2014**

UK Charity Registration number: 1155829

www.schoolclubzambia.org

info@schoolclubzambia.org

Charity Name: The School Club Zambia UK

Charity Registration Number: 1155829

Governing Document: Constitution

Registered Address: Flat 14, Wycliffe Court
Pinehurst Close
Abbots Langley
Hertfordshire
WD5 0LZ

Trustees: Hesther Ede
Katie Prowse
Trish Corzine

Bankers: Lloyds TSB
142 Muswell Hill Broadway
London
N10 3RY

This report covers The School Club Zambia's activities from 1st January 2014 to 31 December 2014.

SCZ was formally established in 2011 and in February 2014 became a registered UK charity.

Risk Assessment

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that appropriate systems have been implemented to mitigate exposure to the major risks.

Trustee Appointment

Both the Trustees in Zambia and the UK are appointed through election at general meetings (these are held separately in each country), and as per the corresponding constitution. For the UK, the number of trustees must not be less than three, 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, by which officers are elected to positions within general meetings.

Chairperson's Comments

The School Club Zambia (SCZ) is now in its fourth year and continues to grow from strength to strength. The last twelve months has really seen us evolve and mature as an organisation, finding a sense of purpose and direction, which has united the team and brought about some fantastic progress at the schools we support.

Over the last year there have been significant advancements as SCZ became officially registered with the Charity Commission in the UK, and is now eligible to receive donations from the UK as well as to claim Gift Aid from HMRC. In Zambia, we have strengthened systems and process, particularly in regard to monitoring & evaluation and financial reporting – enabling readily available and transparent information.

At Kariba South Primary School the Tailoring Centre and Vegetable Garden are both now well established, and together these enterprises produce a combined profit of approximately K3,000 (£300) per term – an additional 60% on top of their annual budget. In the last term of 2014, the school used the extra funds to construct new teacher's latrines and replaced glass panes in the classrooms. The projects and daily life of students, and the wider community, have also been transformed with the installation of a borehole bringing fresh water to the school for the first time in 7 years!

Kampasa School for OVSs currently makes approximately K1,000 (£100) every 6 weeks from rearing and selling 250 chickens to local lodges and women market sellers. The school's founder, Febian, is thrilled with the success of the enterprise, which allows him to pay his teachers regularly.

This year we also began working with a new school - Chisyabulungu Community School. The school's newly elected Enterprise Committee has completed their market research and have proposed a business plan for a Carpentry Workshop as their first SCZ income-generating enterprise. We are currently working on raising the funds needed to launch the Workshop in 2015 and the Committee has already decided that they will use their first profits to renovate and expand their classrooms.

We have also started to develop new ways of ensuring children have access to a relevant, effective and sustainable education. In 2014 we launched the Happy Readers literacy programme at three of our schools (Kampasa, Kariba South & Chisyabulungu); vocational training has begun at Kariba South through the Young Tailors & Young Farmers Clubs; and a ground-breaking Girls Sanitation project has been planned for both Kariba South and Chisyabulungu in 2015.

Reflecting on the progress and accomplishments I am immensely proud of the whole team – our dedicated operational staff, fabulously energetic volunteers and the school staff and community members whose commitment and determination to better the prospects of the next generation are a true inspiration.

However, none of this would have been possible at all without our supporters, whose incredible generosity and belief in SCZ's vision is what keeps it all going. Over the last year we have had the pleasure of working with and being supported by a wide-range of exceptional individuals, organisations and businesses. While we keep our core costs as low as possible, we are grateful to our many supporters - our work would not be possible without you!

Finally, we wish to thank our amazing staff, volunteers and both the UK and Zambian Boards for their hard work and dedication to SCZ over the last year. Offering a vast range of academic, social, business and financial expertise and a unanimous passion for qualitative and relevant education opportunities for vulnerable Zambian children, we are especially grateful for their contribution. Thank you!



Hesther Ede
SCZ UK Chair of Trustees

Organisational Structure

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, each with its own board of Trustees, but the two organisations work in very close partnership towards one set of strategic objectives. SCZ hired its first member of staff in Zambia in 2012 and remains a small team, alongside the UK and Zambian Trustee Boards, who support the charity on a voluntary basis.

Our 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.

We also welcome volunteers to work with SCZ in both the UK and Zambia, many of whom are now loyal supporters and continue to assist in any way they can after their placement has ended.

Our SCZ UK Trustees:

- **Hesther Ede** has been visiting Zambia in a professional and personal capacity for over 13 years. Having attained a Masters degree in African politics from SOAS she has since worked in both public & private sectors for organisations such as the Commonwealth Partnership for Technology Management, Microsoft and INTO University Partnerships. She currently works in the field of international higher education and is a dedicated supporter of improving access to education in developing countries.
- **Trish Corzine** is a Zimbabwean who has been living and working in the UK for many years but has visited Africa twice a year since she left and has a house in Harare. She has recently semi-retired from corporate life. She was a main board director of The Restaurant Group, at the time of writing a FTSE 250 plc, and Managing Director of one of the groups divisions. She stepped down in May 2013.
- **Katie Prowse** has been volunteering and travelling in Africa, especially, Zambia on and off for the last 10 years, including at the School Club Zambia as our first Programme Manager. Currently Katie is working for DAI as an Associate Recruiter on programmes with the UK Department for International Development (DfID). With a Degree in Counselling Psychology and recently completing a Masters in Education, Gender and International Development at the IOE, Katie has a passion for increasing access to and quality in education.

SCZ Zambia Trustees:

- **Charlene Chama** has over 10 years of experience in the NGO management sector and was the winner of the 2010 Humanitarian Staff of the Year Award run by Action Against Hunger and a 2014 Young African Leaders Fellow. Charlene who has worked for Oxfam, the Copperbelt Health Education Project and American Jewish World Service, is currently employed as the Programme Manager for Zambia Open Community Schools (ZOCS) Southern Province office.
- **Gill Staden** is the founding member of the national newsletter The Livingstonian and is a published Struik author. Mrs Staden who has worked for the Overseas Development Association (ODA) as a teacher in Nigeria, Botswana and Zambia, brings to the board over twenty years of experience within the education sector of Zambia. Additionally, Mrs Staden has a vast amount of experience in agriculture and runs her own organic nursery in Livingstone.
- **Muftau Ibrahim** is a co-founder of School Club Zambia and Director of his own business management consultancy company, which he established over 10 years ago as a young entrepreneur. Muftau who attended school in Zambia, Zimbabwe and Switzerland brings an international perspective on education to the board and a passion for using business to overcome poverty.

The School Club Zambia: An Overview

Our Vision

The School Club Zambia envisions a Zambia where every child has access to high quality, vocational and creative education and where education leads to job security and life opportunities for the nation's youth.

SCZ Charitable Objectives – UK & Zambia

To advance education for children in Zambia by:

- Providing financial and technical support to schools in order for them to start income generating projects and to make schools financially self-sufficient so they are better able to provide educational resources for the benefit of children.
- Organising events where community schools can come together to share their ideas on income generation and experiences of improving the quality of the services they provide to their community.
- Linking schools with mentor schools that already have successful experience in the income generating area the new school wishes to venture into.

Where we work

Zambia is a vibrant, multi-ethnic and politically stable country in Southern Africa, sharing borders with 8 other countries. Zambia has one of the world's fastest growing economies, due to its abundance of natural resources and minerals, yet despite this growth, widespread poverty and high unemployment levels remain serious problems across the country. Of a population of over 14 million people, 74% live on less than \$1.25 a day, making Zambia one of the poorest countries in the world. Zambia also has one of the world's youngest populations – 66% of the total population are under 24 years old. Of these, an average of just 61% are literate, and one out of two are un- or under-employed.

What we do

School Club Zambia's work aims to support schools to become self-sufficient and financially stable, as well as to tackle both low literacy levels and lack of vocational skills through grass-roots, community-led initiatives in partnership with local schools.

Since 2011, School Club Zambia has worked with 4 schools across Zambia that receive little or no funding from Government sources. We work in collaboration with local communities, schools, stakeholders and Education Authorities to deliver the following 3 programmes:

Self-Financing Schools

It is extremely hard for schools to offer a relevant and effective education to its pupils when they are operating on limited budgets of less than K1,000 (£100) a term, as is often the case in Zambia. School Club Zambia encourages, facilitates and supports schools to develop income-generating enterprises designed to provide a long-term and sustainable source of income for the schools.

Vocational Education

In the rural communities where School Club Zambia works, most young people who finish school at Grade 7 or 8 (Primary Level) will follow their parents into small-scale farming or fishing the depleting stocks of Lake Kariba. Through vocational skills training, we aim to give them the skills and knowledge they need to have alternative and secure sources of income.

Literacy Development

Whilst sustainable school financing and vocational education remains the core focus of School Club Zambia's work, we recognise that none of these goals are viable whilst low literacy rates remain a persistent problem across Zambia. In 2014 we partnered with literacy specialists Happy Readers, whose programmes in Zimbabwe and Zambia have already had a life-changing affect on many young people's lives.

Activities & Achievements 2014: Programmes

Kariba South Community School, Sinazongwe District

SCZ have been working with Kariba South Community Primary School since 2011. In 2014 a total of 505 pupils enrolled at Kariba South, 237 boys and 268 girls from Grades 1 to 8.

During the year we:

- Continued our support of two SCZ school-run enterprises: the tailoring centre (established in 2013) and organic vegetable garden (established in 2012)
- Drilled one new borehole, installed a pump and tap, bringing water to the school's organic vegetable garden, and providing clean water to the local community for the first time in 7 years
- Trained the School Enterprise Committee in market research, financial controls, product development and record keeping
- Continued to run vocational training with the Young Farmers Club with 25 pupils
- Established the first Young Tailors Club with 27 pupils
- Launched the Happy Readers literacy programme for 256 children in Grades 2 - 5

Throughout the year, the school generated a combined total of K9,000 (£900) from their two enterprises. This income was spent on making vital improvements to the school's buildings and to construct latrines for the teachers.

Kampasa School for Orphans and Vulnerable Children, Lusaka District

SCZ began working with Kampasa School for OVCs in 2013. In the 2014 school year a total of 216 pupils enrolled at Kampasa, 117 boys and 99 girls from Grades 1 to 7.

During the year we:

- Continued our support of one SCZ supported school-run enterprise: a chicken-rearing business
- Supported the expansion of the enterprise from 250 to 500 chickens per 6-week cycle
- Trained the School Enterprise Committee in market research, financial controls, product development and record keeping
- Undertook research and planning with the School Enterprise Committee for a proposal for a new enterprise: an E-Learning and Community Development Centre (to be launched in 2015)
- Launched the Happy Readers literacy programme for 164 children in Grades 2 - 5

Throughout the year, the school generated a total of K7,200 (£720) from their enterprise. This income was spent on topping up the 8 teachers' minimal salaries.

Chisyabulungu Community School, Sinazongwe District

In 2014, on the advice of the local Department for Education, we began building a relationship with a new school in rural Sinazongwe. In the 2014 school year a total of 557 pupils enrolled Chisyabulungu, 276 boys and 281 girls from Grades 1 to 7.

During the year we:

- Established a new School Enterprise Committee
- Trained the School Enterprise Committee in market research, financial controls, product development and record keeping
- Undertook research and planning with the School Enterprise Committee for a proposal for a new enterprise: a carpentry workshop (to be launched in 2015)
- Launched the Happy Readers literacy programme for 290 children in Grades 2 - 5

Activities & Achievements 2014: Other

UK Charity Commission Registration

In February, SCZ officially registered with the Charity Commission in the UK. We could not be more grateful to our amazing board of Trustees for showing their commitment to SCZ!

Fundraising

- For every £1 spend on fundraising, we raised £7.70 towards our work in 2014
- 13% of our total expenditure was spent on fundraising in 2014

2014 was a record fundraising year for SCZ. We significantly increased on income raised in 2013, allowing us to develop our existing projects and invest valuable time in planning and developing new SCZ projects and programmes for 2015, and beyond. We developed new funding partnerships with both corporations and grant making trusts & foundations, as well as individuals internationally and nationally in Zambia and the UK. A special mention must go to long-time supporters of SCZ, Karen – who raised £1,200 by hosting a Quiz night – and Ralph – whose music fundraiser raised £2,500. Thank you both for your commitment to our work!

Volunteers

In 2014 we had a total of 9 SCZ volunteers, 8 in Zambia and 1 in the UK. A huge thanks to, Aida, Jake, Karen, Arianna, Oscar, Nikki, Benny, Choolwe and Oliver for so generously giving us so much of their time and expertise!

Looking forward: plans for 2015

2015 is shaping up to be one of our biggest years yet! With 2 major new school enterprises planned, as well as a brand new Girls Education Programme being launched in Sinazongwe. It will also be the first full year of the Literacy Development Programme in partnership with Happy Readers – we can't wait to see the results! The Young Farmers Club will be entering its second year at Kariba South Primary School, and the Young Tailors Club will be completing their first full year of training in 2015. We remain committed to working with all 3 schools to continue to improve their ability to generate income, to provide vocational training opportunities and to improve literacy rates!

Our major strategic objectives for 2015 are:

- Launch a Carpentry Workshop at Chisybulungu Community School (as an income-generating business and vocational education resource);
- Launch an IT and Community Development Centre at Kampasa School (as an income-generating business and vocational education resource);
- Continue to support the Happy Readers literacy programme at Chisyabulungu Community School, Kariba South Primary and Kampasa School;
- On-going technical support to be provided to existing school businesses (including the Kampasa chicken-rearing business and Kariba South's vegetable garden and tailoring centre);
- Continue to run the Young Farmers Club and Young Tailors Club at Kariba South Primary School.

Signed on behalf of the charity's trustees



Hester Ede
20/09/15



Katie Prowse
20/09/15

Independent Examiner's Report

Report to the Trustees of: The School Club Zambia **UK Charity Number:** 1155829

On Accounts for the year ended: 31.12.2014

Set out on pages: 9-11

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement:

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement:

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Chris Grindell

Date: 20.09.2015

Relevant Professional Qualifications: Chartered Accountant (ACA)

Address: Yetholmlaw House, Town Yetholm, Kelso, Roxburghshire, TD5 8SH

The Accounts

Statement of financial activities including income and expenditure account for the financial year started 1st January 2014 and ended 31st December 2014

	TOTAL 2014	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £
RECEIPTS			
Voluntary Income			
Trusts, foundations and institutional donations	£9,237		£9,237
UK corporate partnerships	£9,910	£9,910	
Zambian corporate partnerships	£5,299	£85	£5,214
Regular individual giving	£3,678	£3,678	
One-off individual giving	£2,454	£2,454	
Investment income	£5	£5	
Activities			
Events and trade	£6,094	£3,594	£2,500
TOTAL INCOME	£36,676	£19,726	£16,951
PAYMENTS			
Charitable Activities	£23,570	£6,345	£17,225
Costs of generating funds	£4,775	£4,775	
Governance	£3,013	£3,013	
Accountancy Fees	£492	£492	
TOTAL EXPENDITURE	£31,850	£14,625	£17,225
SURPLUS FOR THE YEAR	£4,826.00	£5,100	£274
Fund balances brought forward from 1st January 2014	£6,840		
Adjustment for Currency movement on Opening Funds	£74		
Restated balances b/f from 1st January 2014	£6,766		
SURPLUS FOR YEAR	£4,826	£5,100	£274
	£11,592		
2014 Accruals, Adjustments and Prepayments	£2,169		
Fund balances carried forward at 31st December 2014	£13,761	£6,640	£7,121

Signed on behalf of the charity's trustees



Hester Ede 20/09/15



Katie Prowse 20/09/15

Notes to the Accounts

1. Accounting Policies

1.1 Preparation Basis

These accounts have been prepared on the basis of historic cost in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice (SORP 2005) and with Accounting Standards.

1.2 Incoming Resources

Voluntary income is recognised as an incoming resource when notification of the income in writing is received by the charity. Income generated through events is shown gross, with the associated expenditure included in the costs of generating funds.

1.3 Resources Expended

Expenditure is accounted for on an accruals basis. Fundraising Expenditure consists of expenses incurred through the encouragement of people to contribute financially to the charity's work (including fundraising events). Governance costs are those incurred through the administration of the charity and compliance with constitutional and statutory requirements. Accountancy Expenditure consists of expenses incurred following independent examination of SCZ's Zambian accounts. In the UK, Accountancy costs were covered by pro-bono support from Accountants for International Development. The majority of SCZ's administrative and fundraising costs are sponsored through gifts in kind or through activities by volunteers.

Breakdown of Charitable Activity expenditure:

	Unrestricted £	Restricted £
Chisyabulungu Community School	£11	
Eden Community School		£652
Kampasa School for OVCs		£2,116
Kariba South Primary		£5,387
Literacy Development Programme	£674	£2,500
Professional Consultancy Fees (Engineers without Borders)		£1,407
Technical Support to School Enterprise Committees	£671	£5,163
Project Delivery: Monitoring and Evaluation	£1,967	
Project Support: Staff Costs in Zambia	£3,022	
TOTAL	£6,345	£17,225

Breakdown of Governance expenditure:

	Unrestricted £	Restricted £
Office costs (equipment, printing and renovations)	£594	
Internet costs	£437	
Employee national tax	£634	
Employee pension scheme	£284	
Bank charges	£482	
Receivables	£328	
Depreciation	£254	
TOTAL	£3,013	£0

2. Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes at the beginning and end of 2014.

	Project	Resources Unexpended £
2013 Restricted funds brought forward	KSP Garden	£5,000
2014 Restricted funds carried forward	Girls Sanitation	£6,985
2014 Restricted funds carried forward	Kampasa Broilers	£136

3. Salaries, pensions and statutory tax

Total number of employees during the year:

3

Employment costs

Wages & Salaries	£4,545
Associated costs (NAPSA and PAYE)	£918
TOTAL	£5,463

4. Reserves Policy

School Club Zambia have £17,570 of accumulated funds per the Balance Sheet. As part of that £13,761 is held in Bank and Cash balances for Restricted and Unrestricted projects.

The Trustees have agreed to a policy that SCZ should aim to be holding reserves to cover three months running costs by 1st January 2016.

5. Related Parties

During the year, there were no related party transactions.

6. Trustees

The Trustees have not received any remuneration or reimbursement of their expenses during the year.