

Education  
— THROUGH VOCATION



SCZ

## The School Club Zambia UK

Trustees' Annual Report and Accounts for the year  
ending 31<sup>st</sup> December 2018

Registered Office  
103 Victoria Road, London, N22 7XG

Charity Name  
The School Club Zambia UK

Charity Number  
1155829

The trustees present their report and accounts for the year ended 31st December 2018. 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**

Hesther Levy, Katie Prowse (resigned March 2018), Trish Corzine, Neelan Santhirarajah, Hannah Kerrigan, Abeer Itrakjy (appointed May 2018)

### **Bankers**

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

Barclays Bank (Zambia) P.O Box 31936, Livingstone

### **Independent Examiner**

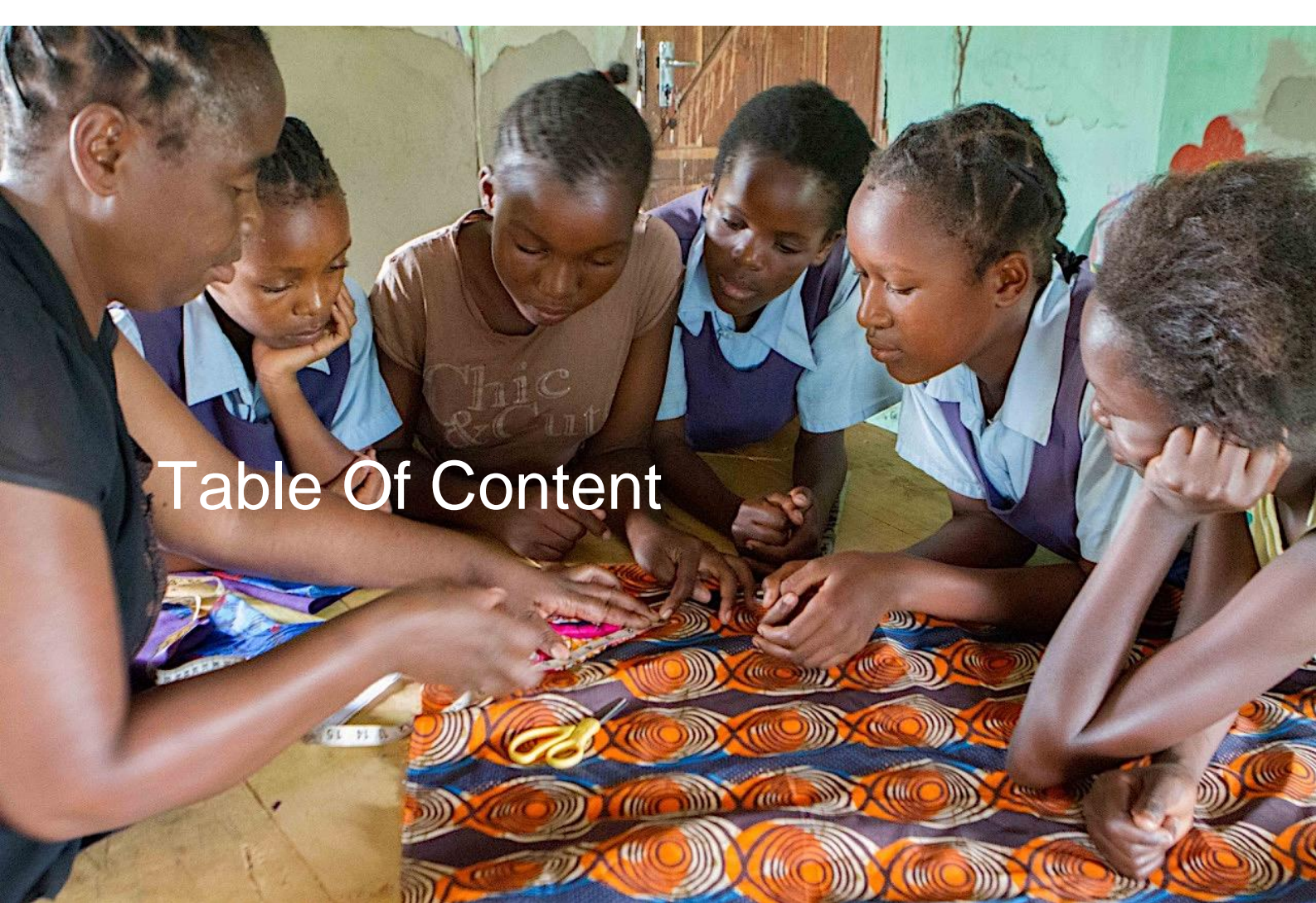
Eric Southwick BA(Hons) FCA FCIE DChA

Eric Southwick & Co Chartered Accountants

51 The Avenue

Seaham, Co Durham  
SR7 8NS





**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018**

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## Structure and organisation

The School Club Zambia is a registered charity that was established in February 2011 and registered in February 2014. It 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 activities. 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 4 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 2018 our paid staff in country were a Country Director, Programme Manager, Gender and Youth Officer and part-time Senior Development Manager. We also welcomed a Fundraising and Partnership Officer to our office for 4 months from the UK who assisted in developing our next 3-year fundraising strategy.

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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, WHICH OFFICERS ARE ELECTED TO POSITIONS WITHIN GENERAL MEETINGS.

# OUR SCZ UK TRUSTEES

## Hester Levy (Chair)

has been visiting Zambia in a professional and personal capacity for over 20 years. Having obtained 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.

## Trish Corzine (Vice Chair)

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

## Neelan Santhirajah (Treasurer)

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

## Hanna Kerrigan (Secretary)

has over 7 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.

## 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 in 2014 completing a Masters in Education, Gender and International Development at the IOE, Katie has a passion for increasing access to and quality in education.

## 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



We never could  
have reached over  
2,000 children this  
year, without  
the unwavering and  
incredible generosity  
of our supporters



## THE SCHOOL CLUB ZAMBIA UK

### Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018



Greetings everyone and welcome to The School Club Zambia's Annual Report 2018.

It has been another very productive year at SCZ and during a visit of our projects in April; I took time to reflect on how far our four entrepreneurial schools have come since we first started working in rural Sinazongwe in 2012!

Over the course of 2018 we were finally able to install solar power at Chisyabulngu Primary School – to power the carpentry workshop and a borehole pump. Subsequently this enabled us to launch the young carpenters club, which will train 25 of the older students in carpentry skills.

Also at Chisyabulngu, we completed the Early Childhood Development Centre – complete with furniture, painting and a bathroom! This transformation of the learning environment will have a profound impact on the development of these young minds and give them a great start to their education.

We continued with the Young Farmers Club, which is now well established and saw 40 students enrolled under the watchful eye of Sunny. These students come from 24 villages in the area and this means their skills will be shared across many communities. This year saw very bad rains in Zambia's Southern Province, with crops dying in the fields and water levels in some areas sitting at a 20 year low... therefore it has never been more important for rural communities to learn to grow food in a sustainable way.

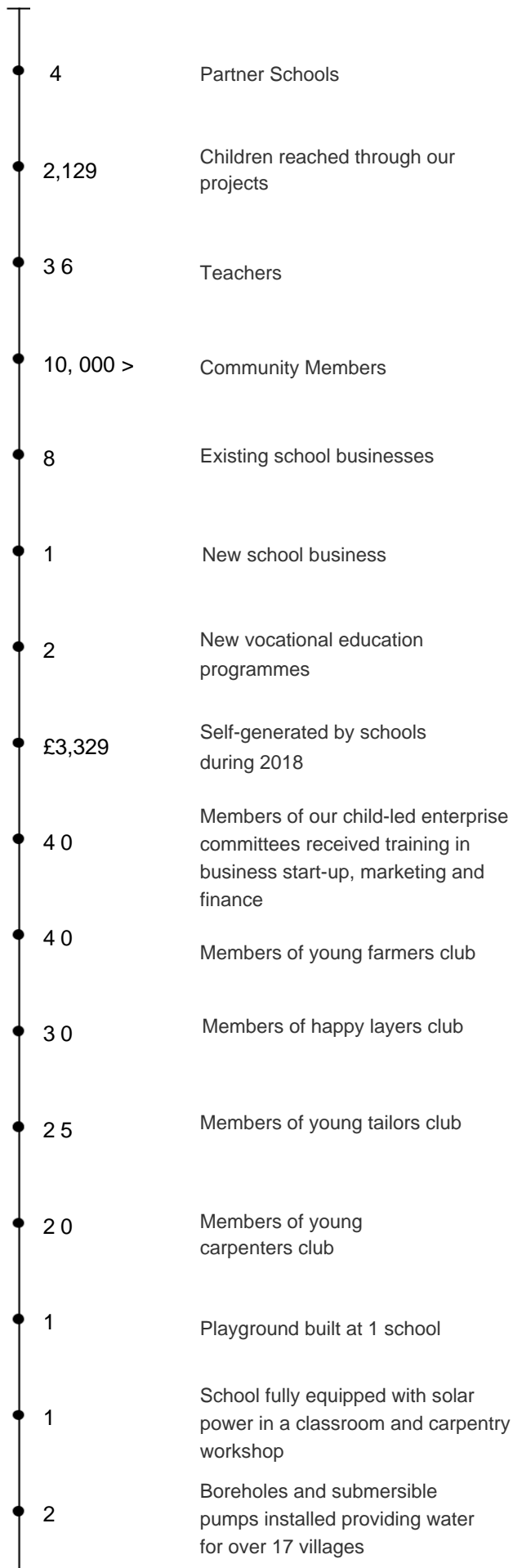
At our newest school, Siamucaala Community School, we built an interactive playground and also drilled a borehole and installed a solar pump - complete with water stand and tank.

We helped Siansowa Primary School launch their first income generating enterprise – a chicken layers business. This was then given a big push forward by our wonderful Innovation Ambassadors Laura Sharp and Nchimunya Siamunsila who joined the team for a 6-month placement in October 2018. They were based at Siansowa Primary School and were working on improving the school garden and chicken business by helping the school make organic chicken feed and reducing costs by 50%.

It is no easy task to keep projects on track and a great deal of hard work goes into ensuring that SCZ can honour its commitments to the schools and communities it works with. We are hugely grateful to Lois, Vicky, Sunny, Alice and Poppy who work tirelessly to make sure all our plans become reality.

Finally, we never could have reached over 2,000 children this year of this year, without the unwavering and incredible generosity of our supporters, near and far. On behalf of the whole team I would like to say a big thank you to you all!

THE SCHOOL CLUB ZAMBIA UK  
 Trustees Annual Report and Accounts for 8  
 the year ended 31<sup>st</sup> December 2018  
**2018 in Numbers**







## THE SCHOOL CLUB ZAMBIA UK

Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018

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 8 schools, across 3 districts in Zambia since 2011.

## OUR VISION

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 Zambia lead in the development of all programmes by simply listening to the communities at our partner schools. We then work with the Ministry of Education to make the long-term visions of those communities a reality.

“ You can't wait for development to come to you in the village but we have plenty of land, so let's bring development to ourselves!”

# Self-Financing Schools



## Total Income generated in 2018

**£ 1,806**

KARIBA SOUTH  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 584  
Teachers: 14  
School Enterprises: 4

**£ 550**

SIANSOWA  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 701  
Teachers: 14  
School Enterprises: 1

**£ 973**

CHISYABULUNGU  
PRIMARY SCHOOL

Location: Sinazongwe District,  
Southern Province  
Pupils: 638  
Teachers: 11  
School Enterprise: 3



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“In drought prone districts like Sinazongwe, it is essential that young people learn how to farm organically. Organic farming methodologies can protect crops against searing temperatures, naturally return nutrients to the soil, whilst reducing water evaporation. If young people start using these skills on their farms we can begin to reduce the long term effects of over exposure to chemicals and fertiliser and make land more productive for the next generation!” Sunny Siakubandu, Programme Manager.

Photos from Kariba South School's Organic Garden.



# SELF FINANCING SCHOOLS

## Siansowa Primary School

Siansowa Primary School launched a chicken layers project as their first school run enterprise in 2018. The chicken house was built in 2017 and 50 chickens were delivered at the very end of that year. The business officially launched at the beginning of 2018 to the excitement of the children and parents. The school formed a Young Layers Club of 10 students to help care for the chickens and the business has been a great success for the school. Profits have so far helped to pay for school resources such as books as well as attendance at an inter-district sports competition.

## Kariba South Primary School

In 2018 Kariba South Primary School celebrated their fourth year of implementing our school-run businesses model and now have four established enterprises. These businesses are a chicken layer enterprise with 100 chickens; an e-learning centre and library; an award winning tailoring centre and an organic garden. There were a few set backs to the businesses this year, especially when in November the tailoring centre's roof collapsed after a freak storm, which forced the school to start using the e-learning and library centre as a tailoring workspace. The centre continued to take orders, however the disruption had an effect on the business. Fundraising for a new Arts for Entrepreneurship Centre will be a priority for the SCZ team in 2019, so that our tailors can have a safe place of their own to work again!



# Chisyabulungu Primary School

In February 2018 solar power was installed at Chisyabulungu Primary School to power the carpentry workshop and one classroom block, giving this rural school of 650 children, electricity for the first time! The system included installing 8 batteries and 15 solar panels and has transformed the school's ability to make quality furniture. As well as powering the carpentry workshop, SCZ also installed a submersible pump in the school's borehole, located 15 metres from the workshop. Two members of staff have been trained on how to maintain and monitor the system. The installation of solar power means that power tools can now be used in the workshop and with the newly powered lights in the classroom the school will run after-hour classes for adults.

## Solar Power for 650 children at Chisyabulungu!

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In 2018, after the installation of solar power, the carpentry workshop at Chisyabulungu was officially opened, bringing the total number of school-run businesses to three. Since 2016 the school has also run a chicken layers business with 10 chickens and an organic school garden, which produces a variety of vegetables for the local community. In 2018 the school used the profits from their three businesses to start building a classroom block so the school will be able to enrol pupils up to Grade 8. Currently, the school caters for children only up to grade 7 but after graduating many children stop their education as the nearest secondary school is too far away. Chisyabulungu is hoping to complete their new classroom block in 2019 and are excited that the solar power will help their carpentry workshop to attract even more customers.

# VOCATIONAL EDUCATION

## TRAINING

### Young Carpenters Club

In 2018, Chisyabulungu Primary School launched The Young Carpenters Club, SCZ's fourth vocational education programme! Twenty pupils were selected and a Head Carpenter appointed: Laston Sianambeta an experienced and skilled local carpenter who is well respected in the community for his beautiful work. Laston's favourite part of YCC is "being able to share his knowledge and skills with the children of Chisyabulung Primary School so that they will always be able to make their own money". The first 4 weeks of the course were spent teaching the pupils all about health and safety as well as introducing them to the tools and materials that they would be using. Once the fundamentals were covered, the students learnt how to cut and plane wood and how to make joints.

By the end of 2018 the Young Carpenters could already make a table frame and a small set of shelves together! In an area where over 80% of people are under or unemployed and majorly depend on subsistence farming, the parents of our young carpenters are ecstatic that their children will have an alternative skill.

#### **Young Carpenters Club**

**Location: Chisyabulungu Primary School, Sinazongwe District**

**Members: 20**

# Young Farmers Club

SCZ's first vocational education programme is now in its fourth year of operation with 4 schools in Sinazongwe District. Sunny Siabukandu, SCZ's Programme Manager leads the Young Farmers Club and teaches the pupils both theoretical and practical skills of organic farming. In addition to weekly lessons, all the children in YFC were provided with a 4 square garden box and seeds for their homes during 2018. This gave the students an opportunity to share their new knowledge with their families whilst growing their very own vegetables. The Young Farmers have used the money from their gardens this year to help their parents and buy books for school!

**Location: Siamucaala School, Siansowa Primary School,  
Chisyabulungu Community School and Kariba South Primary  
School Members: 40**

# Happy Layers Club

The Happy Layers club now runs at 3 schools: Kariba South Primary School, Siansowa Primary School and Chisaybulungu Community School. The layer enterprise has been a great success at all 3 schools and the children are responsible for maintaining healthy and happy chickens.

**Location: Kariba South Primary School, Chisyabulungu Primary School and Siansowa Primary School  
Members: 30 Pupils**

## Play to learn

Following on from the success of the playgrounds built at Siansowa and Kariba South Primary School in 2017, we extended our commitment to Early Childhood Education to our remotest partner school - Siamucaala Community School. Siamucaala has 206 students, 4 teachers and only 2 classrooms for Grade 1 – 7. SCZ built an interactive and creative playground dedicated to Grade 1 - 4 to extend their learning to outside the classroom through play. Due to the remote location, a local carpenter and welder made the play items at their workshops, that was then transported to the school and put together on site. The playground is in constant use and the pupils are delighted with having their own dedicated play area. The teachers have reported how much the children are having fun whilst waiting for their lessons to begin! Before the playground, 76% of pupils waited an hour or more before their lessons, now 100% of children have access to a creative learning area before school or after their lessons have finished.







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Location: Siamucaala Primary School  
Supporting: 206 children



## Water for Livelihoods Project

In Zambia 1 out of 3 people do not have access to clean water (UNICEF). In rural areas of Zambia, clean water is a luxury and many families will walk and queue for hours to have access to a borehole. The 14 villages that surround Chisyabulungu had access to just 3 boreholes and the 3 villages that surround Siamucaala relied solely on one faulty borehole. In response to this need for increased access to safe water, in 2018 we drilled 2 boreholes, one at each community directly benefitting 2,300 people. In addition to this, we installed a submersible solar pump in the existing borehole at Siamucaala Primary School together with a water tank and tank stand. The school was also provided with a drip irrigation kit to help them increase the yield of the school garden by up to 60%.



“ Before the new borehole was drilled, we would often collect our drinking water from the river. We were very worried about diseases but when the old borehole broke down we had no choice ”  
Precious, Siamucaala Community School





**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018**

Raising the quality of education at Chisyabulungu, a rural school  
in Southern Zambia

## A CASE STUDY

When SCZ first started working with Chisyabulungu Community School in 2014, they had only two classrooms and four teachers for over 600 children. Low teacher morale, over-crowded classrooms and a lack of money for simple basic resources like chalk meant that it was a daily struggle to provide the children with an education they deserved. Initial baseline literacy tests conducted at the school during 2015 showed that less than 5% of children were reading at the level expected of them.

Four years later, the dedication and commitment of the staff and the community alongside the technical support and a financial investment from School Club Zambia, has turned the level of education at this rural school completely around. Chisyabulungu Primary School came 3<sup>rd</sup> in the whole Sinazongwe district for Grade 7 results in 2018, whilst literacy tests showed that 63% of children were now reading at their expected level. As well as these fantastic achievements, the school was also awarded the prize for most developed school in the district! The school now has a dedicated classroom for Early Childhood Development, 3 school businesses, 2 vocational education programmes, 1 literacy programme, and 3 permanent classrooms. All of the bricks, sand and crushed stone for the building projects were provided by the community amounting to a contribution of around £6,000.

Despite this incredible achievement the school and the community do not plan to stop here! The benefits of SCZ's self-financing school model which has included literacy development and girls' education since 2015, has inspired them to do more! The school is using the profits from their school-run business to build a 1 x 3 classroom block for the school, which will enable them to take students to Grade 8 (Level 1 of Secondary School).

# Looking forward to 2019

2018 WAS A FANTASTIC YEAR, HERE ARE A FEW OF THE BIGGER PROJECTS WE ARE PLANNING FOR 2019!

**Start Siamucaala Community School’s second school-run business**



**Expand Chisyabulungu’s layer business to 30 chickens**



**Complete the Innovation Ambassador’s project of organic chicken feed at Siansowa Primary**



**Establish Arggricultural Hub Shops at Kariba South Primary and Siamucaala Community School**



**Introduce new e-learning equipment in partnership with iSchool (Mwabu)**



**Launch a new project to reach 500 rural girls with advice on sexual reproductive health and family planning services**



**Connect 500 rural girls with the Youth Corners at their Rural Health Clinics**



**Build an Early Childhood Development Centra at Kariba South Primary**



**Build an Arts for Entrepreneurship Centre at Kariba South Primary School**



**Train 25 vulnerable youth through the Young Carpenters Club at Chisyabulungu Community School**



**Train 25 vulnerable youth through the Young Tailors Club at Kariba South Primary School**





# Acknowledgements

We are incredibly grateful to each of the individuals and organisations who made our work possible in 2018.

Our special thanks this year go to:

**COMMUNITY  
FUNDRAISERS:**

St.Catherine's School and St  
Mary's School

**CORPORATE  
PARTNERS:**

The Restaurant Group Plc, OHNE  
and Zongwe Farming Enterprises

**TRUSTEES AND  
AMBASSADORS:**

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

**INDIVIDUALS:**

Poppy Gilbert, Morgan Wise,  
Natasha Cochrane De La Rosa,  
Tia Crewe, Zoe Crimmings, Nick and  
Rachael Ayerst,  
Mabulani Muloongo, Kunal Amin,  
Laura Sharp, Nchimunya Siamun-  
sila, Raphaelle Gasse, Camilla  
Rhodes, Iris Nikolaisen, Liz and

Chris Grindell, Susie and Steve  
Vincent, Rachael Ayers, Sue and Rob  
Sharp, Gillian Weale and Penny Daly

**TRUSTS AND  
FOUNDATIONS:**

Hazels Footprints Trust, Brian  
Murtagh Foundation, Brian

Lancaster, The De La Rue Trust,  
Eleanor Rathebone Charitable  
Trust, The Herrod Foundation,  
North South Travel, Strathspey  
Charitable Trust, The Toy Trust,  
WF Southall, Evan Cornish  
Foundation



**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year**  
**ended 31<sup>st</sup> December 2018**

### **Financial Review**

At 31st December 2018 the charity had funds totalling £11,525 (2017: £20,952), having raised £65,577 (2017:£66,699) as detailed in the notes to the accounts and spent £75,446 (2017: £71,099) during the year as set out in the notes to the accounts.

### **Reserves Policy**

The trustees consider that it is appropriate to hold free reserves amounting to in excess of three months of average expenditure. At 31st December 2018 there were unrestricted reserves of £4,293 (2017: £3,861). The trustees believe that a higher level of reserves to be more appropriate to the size and nature of the charity and will there-fore look to increase the unrestricted reserves in future years.

### **Responsibilities of the Trustees**

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

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

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

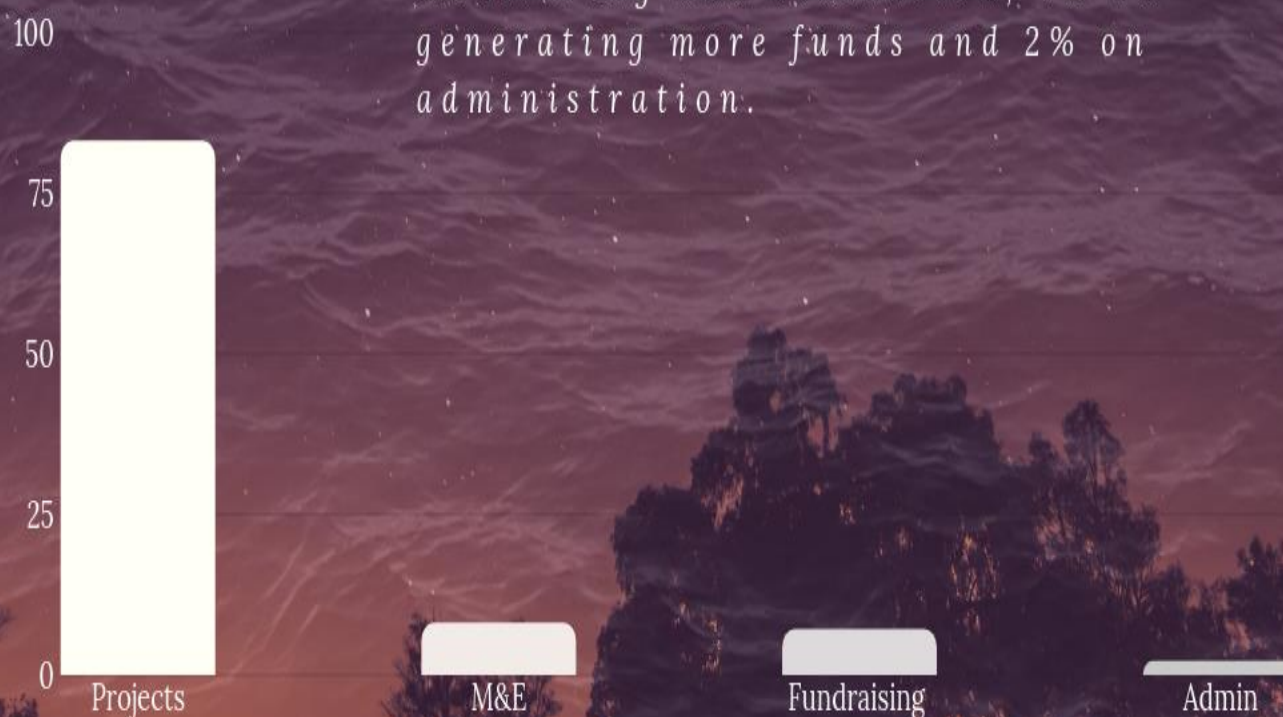
Signed on behalf of the trustees

Hesther Levy  
Trustee

Hannah Kerrigan  
Trustee

## USE OF FUNDS IN 2018

**83%** of School Club Zambia's funds were spent directly on our projects in rural Zambia. We spent 8% on monitoring and evaluation; 7% on generating more funds and 2% on administration.



**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018**

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

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2018, which are set out on pages 25 to 31.

**Respective responsibilities of trustees and examiner**

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

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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:

- which gives me reasonable cause to believe that, in any material respect, the requirements
  - a) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - b) to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act

have not been met; or

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



Eric Southwick BA(Hons) FCA FCIE DChA  
Eric Southwick & Co  
Chartered Accountants  
51 The Avenue  
Seaham  
Co Durham  
SR7 8NS



Date:17.10.2019



**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018**

**Statement of Financial Activities**  
**For the year ended 31<sup>st</sup> December 2018**

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2018 £	Total funds 2017 £
<b>Income and endowments from:</b>					
Donations and Legacies	3	25,894	29,831	55,725	61,746
Other trading activities	4	6,484	3,355	9,839	4,940
Investments	5	13	-	13	13
<b>Total</b>		<u>32,391</u>	<u>33,186</u>	<u>65,577</u>	<u>66,699</u>
<b>Expenditure on:</b>					
Charitable activities	6	20,183	43,406	63,589	64,597
Raising funds	7	11,857	-	11,857	6,502
<b>Total</b>		<u>32,040</u>	<u>43,406</u>	<u>75,446</u>	<u>71,099</u>
<b>Net income/(expenditure)</b>		351	(10,220)	(9,869)	(4,400)
<b>Reconciliation of Funds</b>					
Total funds brought forward		3,861	17,091	20,952	23,690
Exchange gains or (losses)		81	361	442	1,662
<b>Total funds carried forward</b>		<u>4,293</u>	<u>7,232</u>	<u>11,525</u>	<u>20,952</u>

The notes on pages 27 to 31 form part of these accounts

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018**

**Balance Sheet**  
**As at 31<sup>st</sup> December 2018**

	Notes	£	2018 £	£	2017 £
<b>Fixed Assets</b>					
Tangible assets	10		<u>3,737</u>		<u>5,672</u>
<b>Total fixed assets</b>			<u>3,737</u>		<u>5,672</u>
<b>Current assets:</b>					
Cash at bank and in hand		<u>9,283</u>		<u>17,023</u>	
<b>Total current assets</b>		<u>9,283</u>		<u>17,023</u>	
<b>Liabilities:</b>					
Creditors: Amounts falling due within one year	11	<u>1,495</u>		<u>1,743</u>	
<b>Net current assets or liabilities</b>			<u>7,788</u>		<u>15,280</u>
<b>Total assets less current liabilities</b>			<u><u>11,525</u></u>		<u><u>20,952</u></u>
<b>The funds of the charity</b>					
Restricted income funds	12		7,232		17,091
Unrestricted funds	12	<u>4,293</u>		<u>3,861</u>	
<b>Total unrestricted funds</b>			<u>4,293</u>		<u>3,861</u>
<b>Total charity funds</b>			<u><u>11,525</u></u>		<u><u>20,952</u></u>

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:



Hesther Levy  
Trustee

Hannah Kerrigan  
Trustee

Date:01.10.2019

**THE SCHOOL CLUB ZAMBIA UK**  
**Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018**

**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.

**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.

**THE SCHOOL CLUB ZAMBIA UK****Trustees Annual Report and Accounts for the year ended 31<sup>st</sup> December 2018****Notes to the accounts (Continued)****3. Income and endowments from donations and legacies**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds 2018 £</b>	<b>Total funds 2017 £</b>
Trusts, foundations and institutional donations	5,542	19,283	24,825	31,187
UK Corporate partnerships	14,803	-	14,803	11,310
Zambian Corporate partnerships	-	1,826	1,826	732
Regular individual giving	3,763	-	3,763	3,357
One-off individual giving	1,436	-	1,436	749
UK Schools	350	5,103	5,453	14,411
Child Sponsorship	-	3,619	3,619	-
<b>Total</b>	<u>25,894</u>	<u>29,831</u>	<u>55,725</u>	<u>61,746</u>

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

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds 2018 £</b>	<b>Total funds 2017 £</b>
Events and trade	<u>6,484</u>	<u>3,355</u>	<u>9,839</u>	<u>4,940</u>

**5. Income and endowments from Investment**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds 2018 £</b>	<b>Total funds 2017 £</b>
Bank interest	<u>13</u>	<u>-</u>	<u>13</u>	<u>13</u>



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**Notes to the accounts (Continued)**

**6. Expenditure on: Charitable activities**

	Unrestricted funds £	Restricted funds £	Total funds 2018 £	Total funds 2017 £
Chisyabulunga Community School	-	22,190	22,190	7,129
Girl's Education Programme	-	424	424	8,140
Kampasa School for OVC's	-	-	-	-
Kariba South Primary	-	3,722	3,722	6,314
Siamucaala Community School	-	9,105	9,105	1,085
Siansowa Primary	-	1,800	1,800	4,997
Literacy Development Programme Technical Support to School	220	-	220	1,611
Enterprise Committees	2,000	-	2,000	4,507
Project Delivery: Monitoring and Evaluation	5,426	-	5,426	6,749
Project Support: Staff Costs in Zambia	9,497	-	9,497	11,751
Young Farmers Club	-	4,303	4,303	4,716
Accountancy fees	765	-	765	740
Employee national tax, employee pension scheme & workers compensation (Insurance)	1,840	-	1,840	3,684
Airconditioner	362	-	362	-
Motor vehicle maintenance	-	-	-	1,238
Depreciation	73	1,862	1,935	1,936
<b>Total</b>	<u>20,183</u>	<u>43,406</u>	<u>63,589</u>	<u>64,597</u>

The Accountancy fees includes £740 (2016: £720) for the Independent Examination

**7 Expenditure on: Raising funds**

	Unrestricted funds £	Restricted funds £	Total funds 2018 £	Total funds 2017 £
Events	1,629	-	1,629	-
Trusts and foundations	5,635	-	5,635	4,609
Corporate partnerships	3,162	-	3,162	1,100
Other	1,431	-	1,431	793
<b>Total</b>	<u>11,857</u>	<u>-</u>	<u>11,857</u>	<u>6,502</u>

**8 Trustee and employee information**

a) Trustee information

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

b) Employee Information

There were no UK employees, so no employee received emoluments in excess of £60,000 during the period (2016: nil).

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**Notes to the accounts (Continued)**

**9. Comparatives for the Statement of Financial Activities**

	Unrestricted funds £	Restricted funds £	Total funds 2016 £
<b>Income and endowments from:</b>			
Donations and Legacies	19,237	43,009	62,246
Other trading activities	4,190	1,775	5,965
Investments	45	-	45
<b>Total</b>	<u>23,472</u>	<u>44,784</u>	<u>68,256</u>
<b>Expenditure on:</b>			
Charitable activities	17,590	43,570	61,160
Raising funds	4,864	-	4,864
<b>Total</b>	<u>22,454</u>	<u>43,570</u>	<u>66,024</u>
<b>Net income/(expenditure)</b>	<u>1,018</u>	<u>1,214</u>	<u>2,232</u>

**10. Fixed assets**

	Motor Vehicles	Furniture, fittings & equipment £	Volunteer accommo dation £	Total £
<b>Cost</b>				
At 1 January 2018	994	7,595	3,488	12,077
At 31 December 2018	<u>994</u>	<u>7,595</u>	<u>3,488</u>	<u>12,077</u>
<b>Depreciation</b>				
At 1 January 2018	498	5,907	-	6,405
Charge for the period	248	1,687	-	1,935
At 31 December 2018	<u>746</u>	<u>7,594</u>	<u>-</u>	<u>8,340</u>
<b>Net book value</b>				
At 31 December 2018	<u>248</u>	<u>1</u>	<u>3,488</u>	<u>3,737</u>
At 31 December 2017	<u>496</u>	<u>1,688</u>	<u>3,488</u>	<u>5,672</u>

Motor vehicles and Furniture, fittings & equipment are depreciated at 25% per annum on a straight line basis. Items below £100 are not normally capitalised.

**11. Creditors: Amounts falling due within one year**

	2018 £	2017 £
Interest free loan	730	1,003
Other creditors and accruals	765	740
	<u>1,495</u>	<u>1,743</u>

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**Notes to the accounts (Continued)**

**12. Analysis of net assets between funds**

	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
<b>Restricted funds</b>		
Fixed assets	526	2,213
Current assets	6,706	14,878
<b>Unrestricted funds</b>		
Fixed assets	3,211	3,459
Current assets	1,082	402
	<u>11,525</u>	<u>20,952</u>

**13. 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 to achieve its objectives.

**14. Controlling Parties**

The charity is controlled by the trustees.

**15. Other Information**

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