



The School Club Zambia UK

Trustees' Annual Report and Accounts for the year
ending 31st December 2020

Registered Office
103 Victoria Road, London, N22 7XG

Charity Name
The School Club Zambia UK

Charity Number
1182028

The trustees present their report and accounts for the year ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

Public Benefit

The trustees have had due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake. The remainder of this report illustrates the activities undertaken to support the public benefit requirement.

Charity Trustees

John Kirkland (appointed June 2020), Trish Corzine (resigned June 2021), Neelan Santhirarajah, Hannah Kerrigan, Abeer Itrakjy, Melissa Ireland (appointed January 2021) Hesther Levy (resigned June 2020)

Senior Management

Lois Cochrane (Director of Operations), Victoria Copeland (Country Manager), Poppy Gilbert (UK Programme Manager), Sunster Siakubandu (Zambia Programme Manager)

Bankers

Lloyds Bank plc 142 Muswell Hill Broadway, London, N10 3RY, U.K
Absa Bank (formerly Barclays) P.O Box 31936, Livingstone, Zambia

Independent Examiner

Keith Stephenson



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Structure and organisation

The School Club Zambia is a registered charity that was established in November 2011 and registered in the UK February 2014. In February 2018 the charity converted to a Charitable Incorporated Organisations (CIO) with the UK Charity Commission with a new registration number of 1182028.

SCZ operates according to its constitution and is managed by the trustees who meet quarterly to consider the progress of the charity, its future direction and financial stability. The School Club Zambia is a partnership between our UK registered charity and Zambian registered NGO. SCZ UK and SCZ Zambia are legally two separately registered organisations but the two boards work together towards a shared strategic plan.

Our 5 paid staff members are based at the SCZ Head Office in the rural Sinazongwe District, Zambia, which is rented for free due to the generosity of Zongwe Farming Enterprises. In 2020 we had 2.5 paid members of staff in the UK, as our UK Programme Manager works part-time.



The Trustees in Zambia and the UK are appointed through election at general meetings and as per the corresponding constitutions and laws, the number of trustees must not be less than 3 in the UK and 5 in Zambia, but shall not be subject to a maximum, unless agreed at a general meeting. The charity must have a Chair, a Secretary and a Treasurer. In 2019 we elected a UK and Zambian Safeguarding Officer to the Boards, as well as a Whistleblowing Officer to strengthen our internal protection policies.

The School Club Zambia UK Trustees

John Kirkland (Chair)

has twenty years of experience in education and international development, including periods between 1999 and 2017 as Deputy Secretary-General of the Association of Commonwealth Universities and Executive Secretary of the Commonwealth Scholarships Commission, a UK government body which awards scholarships to students throughout the commonwealth. More recently, he has been engaged in projects for government agencies in South Africa, Pakistan and the Wellcome Trust in the UK, and is currently Interim Director of the UK Collaborative for Development Research, and serves on steering committees for three current projects funded by the UK FCDO and other agencies in Africa. John was awarded an OBE in 2015 for services to universities in the Commonwealth.

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.

Melissa Ireland (Safeguarding Officer)

has 11 years of experience working with vulnerable families, children and young adults across Australia and the UK. Melissa, who has a Masters in Social Work and Community Development joined our board in January 2021 as she is passionate about empowering young people and communities.

Trish Corzine

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.

Hannah Kerrigan (Secretary)

has over 9 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.

Abeer Itrakjy

joined the board in 2018 but has been supporting School Club Zambia as a monthly donor since 2011! Abeer has a Masters Degree in Pharmacy from the University of Manchester and is currently employed as an Innovation Manager at the NHS London.

Chairperson's Comments



The importance of our close integration with local communities was particularly demonstrated in 2020, as we sought to maintain services alongside the challenges of COVID

SCZ's Chair
— John Kirkland OBE





John Kirkland OBE (UK Chair)

Hello and welcome to The School Club Zambia's Annual Report 2020.

Our charity is an example of international development at its most practical. School Club Zambia is focussed on getting help directly to recipients. We work with young people in an area where formal employment prospects are few, economic need great and school drop out high. We are locally led, working alongside schools and local authorities and supporting agreed national and local plans. We aim to promote sustainability, by helping schools to develop their own income streams on a permanent basis.

The impact of our work is demonstrable – on the lives, literacy rates and skills in an area of rural Zambia which often falls off the radar of international development programmes. At a time when the value of international development activity is questioned by some people in the UK, School Club Zambia is an example of what can be achieved on a relatively small budget, with low administration costs and virtually no waste.

The importance of our close integration with local communities was particularly demonstrated in 2020, as we sought to maintain services alongside the challenges of COVID, and in an increasingly competitive market for development funding. That we have done so is an enormous tribute to our team on the ground, the commitment of the local community, agencies, trusts and foundations and individuals who have supported our work and the many volunteers without whom this level of achievement would not be possible. I'd like to add my thanks to them all.

The pages below describe our activities in detail. As you read them, please consider whether you can help. The vast majority of our expenditure is based at Zambian price levels, so your contribution can go much further than you perhaps imagine. In the challenging environment that 2021 might bring, your support will be more important than ever.

Thank you for your interest

A handwritten signature in black ink, which appears to read 'John Kirkland'.

John Kirkland

“Losing 6 months of education has had a profound effect on these children’s lives”
Lois Cochrane (Co-Founder and Director of Operations)



In March 2020, schools across Zambia closed when it became apparent that the COVID19 pandemic had reached the country. We know now that they wouldn't re-open again for another 6 months. The pandemic hit our communities on the back of the worst drought in over 30 years and we were fearful of what this would do to the levels of hunger and poverty.

COVID19 has not taken lives in Zambia on the same scale as we have seen in other countries but the impact on children's education and living standard has nevertheless been devastating. Many of the children in our communities receive less than 5 years of education during their lives and the 2020 school closures will undoubtedly have a long-term impact. A grade one teacher at Siansowa Primary School remarked "when the schools finally re-opened, I felt like we had to go back to the start of the curriculum again for the young ones. They had forgotten almost everything whilst they have been out of school".

Despite the logistical and financial challenges of 2020, we are so proud of what we managed to achieve. We adapted our UK Aid funded Girls of Sinazongwe: a child-led approach to reducing girl absenteeism project to provide information via a printed infographic booklet to girls that could not be reached via digital means; we led a fundraising campaign in partnership with 4 other local grassroot charities that supplied the Ministry of Health with over 17,000 3-ply cotton and chiffon re-usable masks; we supplied 6 clinics with solar TVs so that they could easily provide people with information and services; and when schools reopened we managed to run most of our usual work in upskilling young people in agriculture, entrepreneurship, literacy and health education.

I want to personally thank the whole SCZ team for their incredible work this year whilst under a huge amount of emotional pressure. I'd also like to thank all our supporters, particularly those that rallied to support us during our emergency COVID19 campaign, at a time when so many charities were also in dire need of assistance.

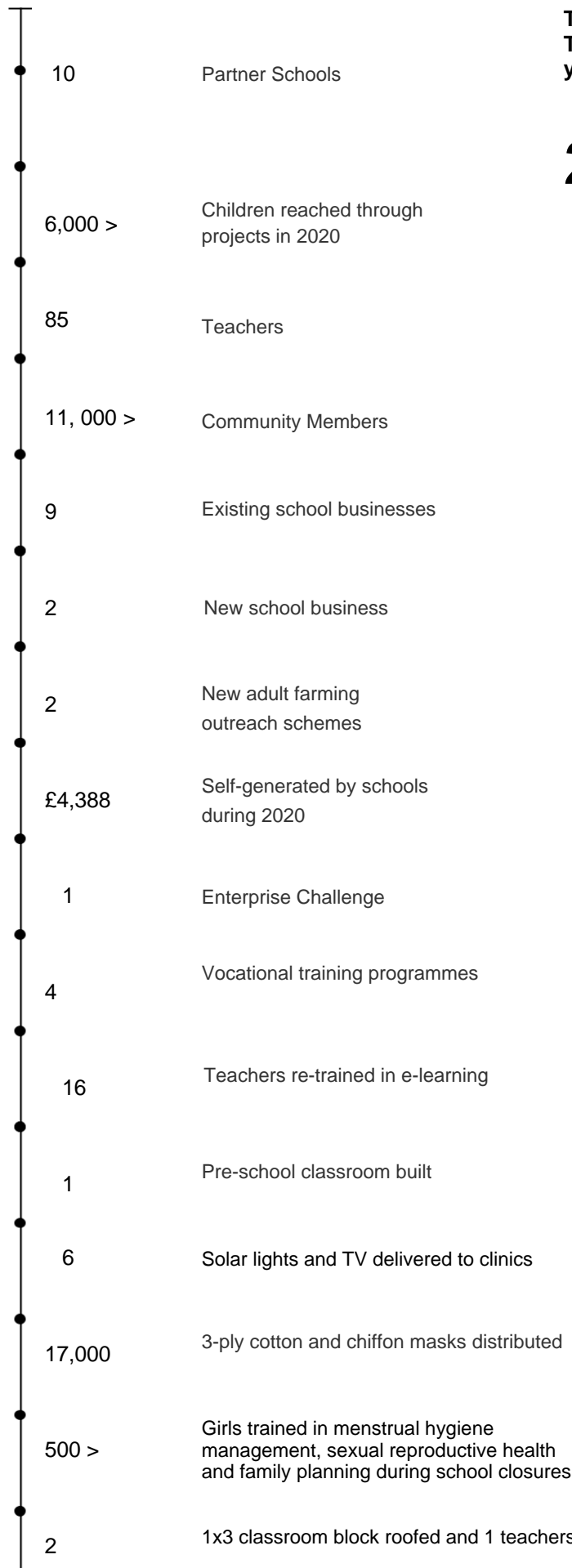
I very much hope that you enjoy reading more of what we have been up to during 2020 in this report.

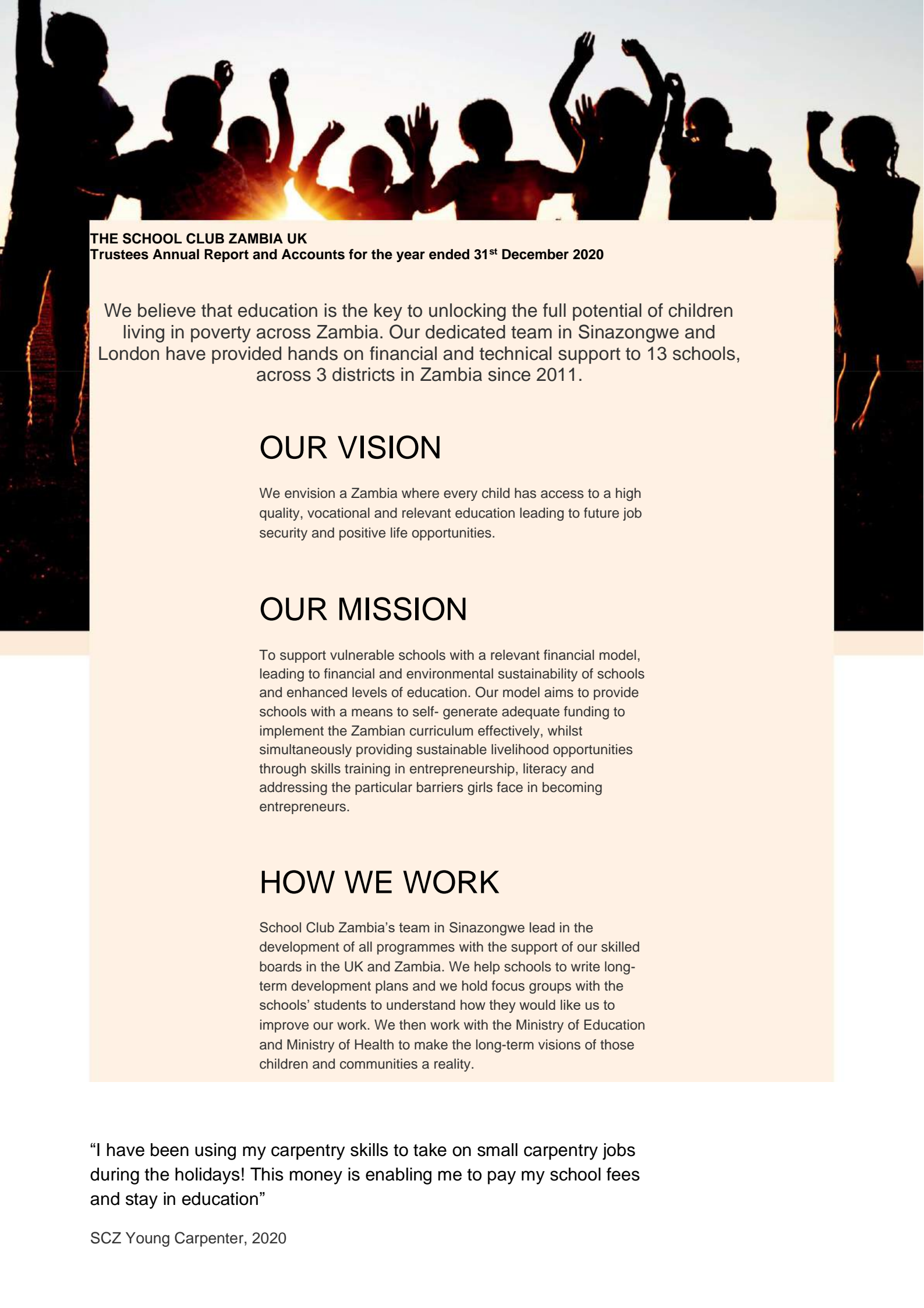
Warmest wishes,

Lois Cochrane

Lois Cochrane

2020 in Numbers





THE SCHOOL CLUB ZAMBIA UK
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We believe that education is the key to unlocking the full potential of children living in poverty across Zambia. Our dedicated team in Sinazongwe and London have provided hands on financial and technical support to 13 schools, across 3 districts in Zambia since 2011.

OUR VISION

We envision a Zambia where every child has access to a high quality, vocational and relevant education leading to future job security and positive life opportunities.

OUR MISSION

To support vulnerable schools with a relevant financial model, leading to financial and environmental sustainability of schools and enhanced levels of education. Our model aims to provide schools with a means to self- generate adequate funding to implement the Zambian curriculum effectively, whilst simultaneously providing sustainable livelihood opportunities through skills training in entrepreneurship, literacy and addressing the particular barriers girls face in becoming entrepreneurs.

HOW WE WORK

School Club Zambia's team in Sinazongwe lead in the development of all programmes with the support of our skilled boards in the UK and Zambia. We help schools to write long-term development plans and we hold focus groups with the schools' students to understand how they would like us to improve our work. We then work with the Ministry of Education and Ministry of Health to make the long-term visions of those children and communities a reality.

“I have been using my carpentry skills to take on small carpentry jobs during the holidays! This money is enabling me to pay my school fees and stay in education”

SCZ Young Carpenter, 2020



Why do we believe that it is essential that we work in partnership with rural schools in Zambia to implement our 4 impact areas of self-financing schools, vocational education, literacy development and girls education?



1,000 people join the labour market every day in Zambia with few formal job opportunities (FCDO UK report)



Over 1/2 of all girls in Zambia will experience violence in their lives (FCDO UK Report) whilst 77% will never receive a full 12 years of schooling. Zambia currently has over 2 million child brides. (UNICEF; 2020)



15% of children in Zambia are underweight and 40% are stunted. 60% of children living in rural Zambia are deprived of at least 3 simultaneous basic needs such as access to education, adequate housing, food and water (UNICEF, 2018)

The School Club Zambia exists to upskill and innovate the education system in rural Zambia. We believe in assisting schools to start and manage school-run businesses that will generate much needed income for school overheads whilst providing more business opportunities for the whole community and vocational training opportunities for youth. In 2014 we added literacy development and girls education as a core component of our work.



All projects focus on long-term development, that ensures financial and environmental sustainability for our communities. This includes recycling waste, using solar power, rainwater harvesting and organic agricultural practices wherever possible.

Self-Financing Schools



Total Income generated in 2020

£ 2,683

KARIBA SOUTH
PRIMARY SCHOOL

Location: Sinazongwe District,
Southern Province
Pupils: 604
Teachers: 12
School Enterprises: 5

£ 365

SIANSOWA
PRIMARY SCHOOL

Location: Sinazongwe District,
Southern Province
Pupils: 679
Teachers: 16
School Enterprises: 2

£ 1,140

CHISYABULUNGU
PRIMARY SCHOOL

Location: Sinazongwe District,
Southern Province
Pupils: 687
Teachers: 12
School Enterprise: 3



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“Many of the school-run businesses that we have established played an essential role in reducing the effects of hunger during the first year of the pandemic, by providing essential farming input tools and fresh produce during a time when there was so much uncertainty”. Sunster Siakubandu, Zambia Programme Manager.

Photo: Child-led marketing meeting



SELF FINANCING SCHOOLS

Siansowa Primary School

Siansowa Primary School was prioritised in our 2020 project plans due to the school's inconsistent water supply, over-crowded classrooms and poor examination results in 2019. In January 2020 we supplied the school with a new solar pump to reduce their electricity bills and further ensure that children and teachers had free access to water throughout the day. This was particularly critical when COVID19 hit the country and access to water for sanitation needs became even more urgent. The garden at Siansowa flourished with the new supply of water but with the 6 month school closures, the school decided to sell the chickens from their egg business which reduced their income during the year.

Kariba South Primary School

In 2020 Kariba South Primary School generated their highest levels of profit to date with £2,683 generated from five businesses. The school is now in its' sixth year of implementing our school-run self-financing model, with an egg production enterprise of 70 chickens; an e-learning centre and library; an award-winning tailoring centre; an organic garden and an agricultural hub shop. The profits made during 2020 has enabled the school to finish roofing a new 1x3 classroom block which the school started building in 2019. We are delighted to announce that the investment in the school has also seen over 90% of students pass their grade 7 exams, which can be compared to an average of below 50% in the district. However, during the 6-month school closures, the school decided to sell all their chickens and lost a lot of their profit whilst this business was not operational.

Siamucaala Community School

Siamucaala Community School launched their second school-run business at the start of 2020, which was an Agricultural Hub Shop. It was not easy to launch a business at the start of a pandemic but due to the large number of farmers living in the vicinity of the school, they still managed to raise over £250 of profit in the year, which they used to purchase materials for a new teachers' house. The school has also begun to grow papaya trees, maize and tomatoes with the solar pump that was installed during 2019.

E-Learning Refresher Training

In September 2020, as the schools re-opened and cases of COVID19 remained low in our communities, we were able to hold refresher training courses with the teachers that are implementing lessons through iSchool's ZeduPad tablets. In 2019, School Club Zambia donated 880 of these tablets to Kariba South and Siamucaala School which are loaded with the full Zambian curriculum from grade 1 – 7. The tablets are available in two versions, one for teachers with interactive lessons plans by subject and a second version for students with games and activities to enhance every topic. As both the teachers and students had been out of schools and not using the tablets for 6 months, we conducted a three-day refresher course with iSchool and the Ministry of Education who are independently monitoring the success of this project. Kariba South and Siamucaala are the first schools in the district to be piloting e-learning and the ZeduPads as an additional tool for learning. We are looking forward to assessing the impact this technology has made on learning outcomes in January 2022.

Organic agricultural training and technical support for over 2,000 farmers

The Agricultural Hub shops were launched in January 2020 at both Siamucaala and Kariba South Primary Schools. The shops were stocked with drought resistant seeds, solar products, innovative organic fertilizer and later in the year hammer mills and a nut butter machine. The most popular products and services have been the hammer mill at Siamucaala which is used to mill dried maize, whilst the solar products and vegetable seedlings have been a favourite at Kariba South.

The main purpose of establishing the agricultural hub shops was to generate a profit for the two schools, so that they could reinvest the funds into the schools' infrastructure and build new classroom blocks and teachers houses. However, as there are over 2,000 farmers within the vicinity, the shops have also provided a space for training and monthly Question and Answer Sessions through the Ministry of Agriculture. These monthly trainings have covered topics such as growing fruit trees from seeds, discovering the benefits of crop rotation, how to correctly space maize seeds when planting and farming sweet potatoes.



VOCATIONAL EDUCATION

TRAINING

Next Generation Farmers

In 2020, we ran an agricultural training scholarship for out of education or work youth in Sinazongwe District. 10 former Young Farmer members were selected to attend Twin Fountain College in Kalomo for training in General Agriculture. This was a practical and theoretical year long course that covered subjects such as farm technology, agro-forestry, cash crops, vegetables, soil conservation, and science as well as animal health and nutrition, cattle, pigs and poultry, economics, grain crops and even computer basics. The college did close for a short time due to covid-19, but the scholars still managed to complete the training course within the year. Each student was given a small plot of land to grow and sell their own vegetables on as part of the training and by the end of the year, they had collectively made £156 in profit.

As a condition of the scholarship, an agreement was put in place between School Club Zambia and the students (2 each from 5 schools) that they were required to work in their old school's gardens during the holidays. The purpose of this agreement was to ensure that the students were able to share their new knowledge with other students and the school administration. The 10 scholars were unable to conduct training to other students for half of the year due to the COVID19 restrictions but all of them invited small groups to practical demonstrations when restrictions eased in September.

"I am so proud of the skills that I learnt under the Next Generation Farmers Project. This training has given me a professional and well-respected certificate in farming. I am now teaching other people in my community to farm and everyone admires how well my crops grow" Esther, 21 years old

Enterprise Challenge

Location: Chisyabulungu, Kariba South, Siamucaala, Siansowa Primary School

Supporting: 40 Pupils

In 2019, 10 students from 4 schools had 5 days of intensive training in entrepreneurship and how to run a business. The students then conducted their own market research in their community, wrote a business plan and started running their own small business together from a start-up fund provided by SCZ.

The businesses were making & selling popcorn at Kariba South; selling Mealie Meal in different quantities at Siamucaala; rearing and selling village chickens at Chisyabulungu and making and selling scones at Siansowa. During this period, School Club Zambia facilitated refresher workshops and mini competitions between the schools on subjects like advertising, marketing and teamwork.

Due to COVID19, unfortunately we only managed to hold 2 workshops before schools closed and the project was suspended until September 2020 when we felt it was safe for the teams to resume their business activities again. The student Enterprise Challenge teams were judged at the end of the competition on not only on how much money they had made, but on team work and how well they overcame obstacles. The winning team was picked at a prize giving day with the Ministry of Education, District Education Board Secretary, attending as the guest of honour. The winners were Siansowa Primary School and each team member won their very own bicycle. Some of the children who won the bicycles walk for up to two hours a day to reach their school, so this prize will also help the students to reach their lessons much more easily.

Happy Layers Club

The Happy Layers Club continued to run at 3 schools during 2020 when the schools re-opened in September. During the early months of the pandemic, the 2 schools who had the most birds, sold all their chickens as a precaution against a chicken feed shortage, which was expected with the closure of all of Zambia's borders. The schools that have layer businesses are Kariba South Primary School, Siansowa Primary School and Chisaybulungu Primary School. The layer enterprise has been a great success at all 3 schools, particularly for providing children with training in looking after healthy and happy chickens.

By October, all three schools had successfully re-established their businesses with Siansowa Primary School generating more profit than the previous year due to better marketing within the local community.

Location: Kariba South Primary School, Chisyabulungu Primary School and Siansowa Primary School

Members: 30 Pupils

Covid19 emergency response

Location: Southern Zambia

In March 2020, the School Club Zambia joined as a founding member the Southern Province NGO COVID19 Response Network. This was a consortia group of 16 charities from across the Southern Province that joined together to help pool resources and information during the early months of the pandemic.

The key activities of School Club Zambia's work during 2020 focused on helping to prevent the spread and impact of Covid19 by –

- Making and distributing over 17,000 3 ply cotton and chiffon facemasks along with 4 other grassroots NGOs to the Ministry of Health. This project created or sustained employment for 44 tailors, of which 95% were vulnerable women.
- Distributing soap to 10 partner schools in our district monthly
- Distributing solar TVs to 6 clinics so that information of COVID19 could be played to a wide range of people. These 6 clinics reach approximately 15,000 – 20,000 people.
- Distributing sprayers and digital thermometers to Sinazongwe District Council
- Fixing a broken borehole and installing two new solar pumps
- Building 50 tippy taps at community boreholes and in school grounds
- Training 32 teachers across Sinazongwe and Livingstone on how to build and maintain tippy taps



Girls of Sinazongwe: a child-led approach to reducing girl absenteeism

Location: Siansowa Primary School, Kariba South Primary School, Chisyabulungu Primary School, Siamucaala Primary School, Mweemba Primary School and Matambo Primary School

Supporting: 1000 girls and 600 boys over 2 years

In January we launched a 2-year peer educators programme, aimed at addressing the complex reasons behind girls missing school in our district. At each of the 6 selected schools involved in this project, we formed 'Girl Councils' made up of 25 girls from the school or the community including at least two girls with disabilities. SCZ facilitated workshops and trainings in partnership with the local rural health clinics (RHC) about sexual reproductive health rights, family planning and menstrual hygiene management. Once these girls were equipped with the skills to become peer educators on these topics, they were supported to help educate their peers within the community so that they could also have this knowledge and help stop early pregnancies, early marriages and girl absenteeism due to menstruation.

Partnering with the Ministry of Health and the local health clinics ensured that we developed a link between the youths and the rural health clinics. We urgently needed young people in our communities to know what services are available, as at the start of the project less than 1% was using the family planning facilities available.

Unfortunately, due to COVID19, we only managed to complete 70% of the peer educator workshops at all 6 schools before schools were closed and we could no longer continue. As we learnt from the ebola crisis in West Africa, having children out of school for long periods would put vulnerable girls at risk of getting pregnant and married and never returning to school. To provide valuable information to girls even whilst they were out of school, we designed and distributed 500 infographic booklets in the 6 communities. These printed booklets contained information in the local language of Tonga on Sexual Reproductive Health, Family Planning, Menstrual Health and Gender Based Violence. Crucially, the booklets also provided the girls with the telephone numbers of local services such as the Victim Support Unit or their clinic nurses.

Once COVID19 restrictions relaxed we continued with our workshops by teaching the girl councils how to make their own re-usable sanitary pads, who then in turn taught their peers how to make them too. In total 479 girls were taught how to make reusable sanitary pads and were also given a premade pad.

SCZ recognizes that it's just as important to educate and empower boys in gender equality. In 2020 we facilitated workshops for 300 boys on subjects such as puberty, STIs, HIV and AIDS, drug and alcohol abuse and Gender Based Violence.

Data from the clinics surrounding the 6 schools showed that in October 2020 HIV testing was up by 58%, the use of family planning facilities was up by 148% and teenage pregnancies were reduced by 48% compared to October 2019.



Reaching some of the worlds most vulnerable girls in rural Zambia
A CASE STUDY

This case study was written by Natasha, a grade 9 student at Kariba South Primary School

Growing up in a rural place comes with a lot of disadvantages, especially in the education sector. There are problems such as insufficient schools in rural places hence we have low literacy rates and accessing information regarding our bodies is difficult. They say “Knowledge is power” but in our community the story was different, teenage pregnancy and early marriages were the order of the day due to illiteracy.

Therefore, the introduction of Girls Council in schools by School Club Zambia brought light in our lives. I have seen my peers change in all aspects of life and high levels of teenage pregnancy is a story of the past, especially in schools. At school I can now get information on sexual reproductive health and rights topics, which includes menstrual management and the girl effect which we didn’t know before. My village has tremendously changed as my peers are more confident about their bodies and the self- esteem has increased but if there’s one topic I would like to learn again it’s the introduction of how to become a peer educator.

Marrying as early as 15 years seemed normal in my village and parents were in full support of it but some parents now know that it’s wrong to marry off your child at the tender age though more sensitisation is still needed. The success story is that a good number of girls now know what is right for them. I will only marry when I have completed university from the age of 26. I have seen the importance of being independent and during the “Girl effect” session I learnt that girls can contribute greatly to the economy of the nation and we can also reinvest back in our communities so this is my driving tool!

Even though the girl role models in our community are few, I still get inspired with the ones available therefore, I look forward to saving lives when I grow up and become a nurse.

Looking forward to 2021

2020 WAS AN IMPACTFUL YEAR, HERE ARE A FEW OF THE BIGGER PROJECTS WE ARE PLANNING FOR 2021!

Continue our girl-led project targeting 500 girls and 300 more boys over the next year



Conduct calabash rainwater harvesting training with 60 farmers and build 4 demonstration tanks



Launch the organic chicken feed project at Siansowa Primary School



Continue to support 2 agricultural hub shops at Siamucaala Community School and Kariba South Primary School



Provide 30 girls at risk or already out of school with a range of vocational training skills



Complete Mother and Daughter Days at Namufulo, Sinakoba, Chimenselo and Muchekwa



To build a Library and E-Learning Centre at Siansowa Primary School



Launch a new Girls Football League at 10 partner schools



Drill a borehole at Namufulo Primary School and Matambo Primary School



Build girls changing blocks and showers at Matambo Primary School



Continue vocational education projects in Young Tailors, Young Carpenters and Young Farmers



Acknowledgements

We are incredibly grateful to each of the individuals and organisations who made our work possible in 2020.

Our special thanks this year go to:

COMMUNITY FUNDRAISERS:

Covid19 emergency mask appeal. St Catherine's School.

CORPORATE PARTNERS:

The Restaurant Group Plc, OHNE,
BGL Group and Zongwe Farming
Enterprises

TRUSTEES AND AMBASSADORS:

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

INDIVIDUALS:

Zoe Crimmings, Nick and Rachael
Ayerst, Sue and Rob Sharp, Penny
Daly, Mary and Richard Drage, Gillian
Weale, Farah Pollard, Clive Price,
Laura Sharp, Nchimunya Siamunsila,
Kate Cochrane, Charlotte Nelson

TRUSTS AND FOUNDATIONS:

The Addax and Oryx Foundation;
Prospero; UK Aid Direct, Brian
Murtagh Foundation; Drinking
Water Foundation; Oakdale Trust;
Evan Cornish Foundation;
Ashworth Charitable Trust

THE SCHOOL CLUB ZAMBIA UK
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Independent Examiner's Report to the Trustees of The School Club Zambia

I report to the trustees of The School Club Zambia on my examination of the accounts of the charity ("the Trust") for the ended 30 December 2020 set out on pages 1 to 26.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Keith Stephenson, MA, MBA, FCMA
25B Montpelier Road London W5 2QT

Date: 30/10/2020



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ended 31st December 2020

Financial Review

At 31st December 2020 the charity had funds totalling £29,083 (2019: £13,344), having raised £133,717 (2019: £171,820) as detailed in the notes to the accounts and spent £118,270 (2019: £168,429) 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 overhead expenditure. At 31st December 2020 there were unrestricted reserves of £3,540 (2018: £4,293) however, across the UK and Zambia we had £5,222 in unrestricted reserves. In 2020, over 80% of our staff salaries were fully funded through projects and we continued to operate our office rent free due to the generosity of Zongwe Farming Enterprises. The trustees believe that a higher level of reserves to be more appropriate to the size and nature of the charity as we continue to grow and will therefore 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

John Kirkland
Trustee

Hannah Kerrigan
Trustee

THE SCHOOL CLUB ZAMBIA UK

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**Statement of Financial Activities
For the year ended 31st December 2020**

		Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Fund 2019 £
Income and endowments from					
Donations and legacies	3	23,709	101,091	124,800	166,535
Other trading activities	4	8,752	165	8,917	5,285
Total		32,461	101,256	133,717	171,820
Expenditure on					
Charitable activities	6	19,484	94,287	113,771	155,661
Raising funds	7	4,499	-	4,499	12,768
Total		23,983	94,287	118,270	168,429
Net income / expenditure		8,478	6,969	15,447	3,392
Transfer between funds		-7,882	7,882	-	-
Exchange gains / losses		-	293	293	-1,573
Reconciliation of funds					
Total funds brought forward		2,944	10,399	13,343	11,525
Total funds carried forward		3,540	25,543	29,083	13,344

Balance Sheet
As at 31st December 2020

	2020		2019	
	£	£	£	£
Current assets:				
Cash at bank and in hand	29,083	-	13,343	
Total current assets	29,083	-	13,343	-
Liabilities:				
	-	-	-	
Net current assets		29,083		13,343
Total assets less current liabilities		29,083		13,343
The funds of the charity				
Restricted income funds	11	25,543		10,399
Unrestricted funds	11	3,540		2,944
		29,083		13,343

The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The accounts were approved by the trustees and signed on their behalf by:



John Kirkland
Trustee



Hannah Kerrigan
Trustee

Date:30/10/2021

Notes to the accounts

1 Accounting policies

In preparing the accounts the following accounting policies have been complied with:

- a) The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (August 2014) and the Charities Act 2011 on the basis that the charity is a public benefit entity.
- b) Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.
- c) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- d) Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
- e) All income and endowments are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:
 - i) Donations and legacies are received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants, where entitlement is conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
 - ii) Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
 - iii) Income and endowments from investments are included when receivable.
 - iv) Income and endowments from charitable activities, where related to performance and specific deliverables, are accounted for when the charity earns the right to consideration by its performance.
- f) Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
 - i) Expenditure on raising funds comprises costs associated with attracting voluntary income, including costs of trading for fundraising purposes and the use of a professional fundraiser.
 - ii) Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Also included are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
 - iii) All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the notes.
- g) The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern including the impact of COVID-19. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing these financial statement

Notes to the accounts (Continued)

2 Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of the goods or services on which it was charged.

3. Income and endowments from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
Trusts, foundations and institutional donations	2,340	61,456	63,796	137,993
UK Corporate partnerships	7,334	-	7,334	14,838
Regular individual giving	2,256	-	2,256	2,131
One-off individual giving	3,351	2,571	5,922	356
UK Schools	1,183	1,325	2,507	11,217
FCDO Grant	-	32,249	32,249	-
Public response to appeal	-	3,490	3,490	-
Government Jobs Retention Scheme	7,245	-	7,245	-
Total	23,709	101,091	124,800	166,535

4. Income and endowments from other trading activities

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
Events and trade	8,752	165	8,917	5,285

Notes to the accounts (Continued)

6. Expenditure on: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total Funds 2019 £
Chisyabulungu Community School	-	-	-	9,475
Sinazongwe Girls Education Programme	-	3,902	3,902	10,300
Kariba South Primary	-	3,717	3,717	2,781
Siamucaala Community School	-	-	-	1,763
Siansowa Primary	-	-	-	1,380
Next Generation Farmers	-	7,397	7,397	7,910
Agricultural Hub Shops for Sustainable Schools	-	33,536	33,536	78,344
Enterprise Challenge	-	1,850	1,850	5,463
Technical Support to School Enterprise Committees	-	-	-	4,441
FCDO Girls of Sinazongwe	-	22,801	22,801	-
IGA Happy Layers	-	1,000	1,000	-
Access to Water Solar Pumps	-	4,695	4,695	-
Emergency Covid Response Project Delivery: Monitoring Learning and Evaluation	-	15,389	15,389	-
Staff Costs	9,614	-	9,614	13,336
Employee costs	180	-	180	10,146
Office Costs	3,774	-	3,774	-
Project Costs	5,916	-	5,916	-
Vehicle Purchase	-	-	-	6,834
Asset transfer	-	-	-	3,488
Total	19,484	94,287	113,771	155,661

7. Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
Events	444	-	444	2,116
Trusts and Foundations	2,555	-	2,555	5,752
Corporate Partnerships	1,300	-	1,300	4,093
Other	200	-	200	807
Total	4,499	-	4,499	12,768

8. Trustee and employee information

- a. Trustee information
 No trustee received remuneration or was reimbursed expenses during the year.
- b. Employee Information

There were three UK employees	Total Funds 2020	Total Funds 2019
	£	£
Salaries and wages	36,848	23,218
National Insurance	1,859	341
HMRC historic refund	- 6429	-
Pension	530	330
Medical	3,685	283
Total	35,433	24,172

9. Restricted Funds

	Opening Balance	Income	Expenditure	Transfer	Exchange gain/loss	Closing Balance
£	£	£	£	£	£	£
FCDO Girls of Sinazongwe	-	32,249	22,801			9,448
Sinazongwe Girls Education	-	10,580	3,902			6,678
Early Childhood Development Centre	3,935	-	3,717			218
Enterprise Challenge	2,565		1,850			715
Fruit Orchard	-	500	-			500
Next Generation Farmers		7,713	7,397			316
Agricultural Hub Shops for Sustainable Schools	10,531	28,068	33,536		293	5,356
IGA Happy Layers	1250	-	1,000			250
Access to Water Solar Pumps	-	5,660	4,695			965
Covid 19 Response	-	16,345	15,389			956
Emergency Water Appeal			1,323			1,323
Historic adjustment				7,882		

	Opening Balance	Income	Expenditure	Transfer	Exchange Gain/loss	Closing Balance
£	£	£	£	£	£	£
Total	10,399	102,438	94,287	7,882	293	26,725

Notes to the accounts (Continued)

10. Comparatives for the Statement of Financial Activities

	Unrestricted Fund	Restricted Funds	Total funds
	£	£	2019 £
Income and Endowments from:			
Donations and Legacies	24,535	142,000	166,535
Other trading activities	5,285		5,285
Investments	-		-
Total	29,819	142,000	171,819
Expenditure on:			
Charitable activities	12,086	143,575	155,661
Raising funds	12,768		12,768
Total	24,854	143,575	168,429
Net Income/Expenditure	4,965	-1,575	3,390

11. Analysis of Net Assets between funds

	2020	2019
	£	£
Restricted funds	-	-
Current assets	26,725	10,399
Unrestricted funds		
Current assets	2,359	2,944
Total	29,083	13,343

12. Related parties

The charity does not have any related parties, however, as explained in the Trustees Annual Report, it works closely with a Zambian registered NGO The School Club Zambia to achieve its objectives.

13. Controlling parties

The charity is controlled by the trustees.

14. Other information

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