



## Annual Report and Accounts 2020



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## Chairman's Report

A very warm welcome to everybody attending this very different AGM. Meeting on Zoom has become the "new normal" for the committee in these strange, Covid 19 times, and we will do our best to run the AGM as best we can under these conditions. We miss the traditional gathering at the High Commission.

Over the past year His Excellency Mr. Muyeba Chikonde departed and I would like to thank him for his hospitality and encouragement during his tenure as High Commissioner, and wish him well in his new role. We welcome the new High Commissioner, His Excellency Lt Gen Paul Mihova and look forward to working with him and his team at the High Commission. We very much value the help and support of the Deputy High Commissioner, Mrs. Patricia Chanda.

Many thanks to all members of ZST for your continued support, which enables us to continue funding all of the projects that are described in this report. I was very encouraged by the generous response to our special appeal in April, when it became clear that fundraising activities would be curtailed due to the virus. I am also delighted to report that we have received further significant donations during the year which enable us to maintain our regular commitment to all of the projects. In spite of the restrictions Andy Rose was able to run the Harrogate Golf Day (the tenth) and it turned out to be the best ever, thanks to the generosity of participants.

As in UK, schools and colleges in Zambia have been closed for several months, but thankfully they opened again in September. These closures have caused much hardship, and there is not much opportunity for internet based learning. I'm glad that the schools that we support have done their best to continue providing lunches for children where they can, as these are much needed. I am full of admiration for all of the leaders of all the projects for their selfless care and devotion to the young people that they serve.

I am grateful to all committee members for their enthusiastic commitment and wisdom, and for giving their time as volunteers. We are able to keep in touch with every project to give encouragement to the leaders and to ensure that all funding is well used. I am pleased to report that David Nicholls has agreed to join as a Trustee. David has been actively involved with ZST for many years and has raised significant funds through sponsored marathons around the world - including Antarctic and South Africa.

Mathias Mbewe has moved back to Zambia to establish a farm, but he will continue as an overseas member of the committee through the use of Zoom and other means. He will act as a link between the committee and membership here in the UK and our work and membership in Zambia, and will keep in regular contact with the projects.

Sadly, our President James Cairns has decided to stand down this year. His long and distinguished service as Chairman, Vice President and President is very much valued, and his wide ranging knowledge and experience will be much missed.

We have asked Jane Mundy to share with us her experience in helping to establish "Destination Livingstone", a project to encourage the growth of tourism in Livingstone Town. Tourism is an important industry for Zambia, and, sadly, has been severely impacted by the pandemic, so all efforts to attract more visitors are to be welcomed.

John Barnard



## Report of the Trustees for the year ended 30 June 2020

The Trustees of The Zambia Society Trust (“the Trust”) present their annual report and accounts of the charity for the year ended 30 June 2020. The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts.

In setting our objectives and planning our activities the Trustees have considered the Charity Commission’s guidance on public benefit. The Trust is devoted to the relief of poverty, disability and sickness, and to the promotion of good health and advancement of education. In allocating funds in line with the Trust’s Objects, the Trustees make a considered assessment of the benefits to the specific beneficiaries and to Zambian society as a whole. The Trust monitors on an on-going basis all projects to which it gives support.

### Education Grants: £20,000

The Trust as part of its remit supports young people in Zambia who need financial assistance to continue their educational studies. The increase in applications for education grants for 2020 shows that we are becoming better known in Zambia.

Over 70 applications were received by the Lusaka branch of the Education Committee, who forwarded 24 names. A final selection of 22 was made after consideration by the U.K. Education Committee of the Trust based on the funds available. Grants were also made available for the 8 students who had been selected the year before and needed a second year of funding. This made a total of 30 young people who may not have been able to attend their studies without our support.

As an organisation we have been trying to ensure that girls get an equal chance for further education. In 2020 we have been able to support 12 female and 10 male students with new grants and 5 women and 3 men from the previous year.

These are the names, gender, and courses that they are following and also the ages of those whom we were able to support for 2020:

Alaster Muchindu	M	Sec. Teaching Diploma	28
Esther Nzima	F	B.A. with Education	25
Evaristo Nyoni	M	Dip. Reg. Nursing	21
Felisters Chilufya	F	Bach of Business Admin	24
Francis Mwanza	M	Bach. Economics	22
Jairus Mvula	M	Dip Electrical Engineering	23
Joan Chiti	F	Bach Electro Engineering	22
Joyce Mulubwa	F	Registered Nursing	22
Kaela Mwila	F	Biomedicine	23
Besa Kasonde	M	Actuarial Science	30
Manna Nsama	F	Nursing	21
Martin Mwansa	M	Clinical Medicine General	21
Mary C Banda.	F	Registered Nursing	20
Mary C Muwele	F	Registered Nursing	23
Saulosi Mbewe	M	Registered Midwifery	21
Mike Siame	M	BSc Computer Science	24

Peggy Fuya	F	BSc food & Nutrition	28
Mukopa Saliya	F	Water Resources	18
Esther Shangala	F	BA Educ Bio & Chem	25
Thandiwe Tembo	F	BA Economics	21
Thomas Kayombo	M	Dip. Environ Health Tech.	22
Timothy Mwape	M	Dip. Biomedical Science	21

In 2020 we were also able to support the following students for a 2<sup>nd</sup> year:

Tina Soko	f	Dip. Clinical Med Psychiatry	24
Karen Mumbwa	f	Registered Nursing	33
Natasha Chisense	f	BA Business Admin.	24
Margaret Konkola	f	Dip. Food Production Manag.	22
Delinabu Chinyangi	f	Registered Nursing	25
Honesty Kalunyangi	m	Dip Pharmacy	24
Charles Kapelembe	m	Dip Agribusiness Management	23
Aaron Machaliwa	m	BA Econ	23

### Review of 2019/2020

A big thank you needs to be given to Whiteson Chenge, the Lusaka based Co-ordinator, and his committee for all the hard work they do in helping select candidates and ensuring that the funds are transferred to the relevant educational institutions.

The grants made this year are due to the generosity of our members and to the generous financial support of the Sir Ernest Cassel Educational Trust and The Business Council for Africa.

### Extracts from emails received from some of the students

#### **Margaret Konkola**

##### **Academic Update**

*"We had our exams in June and the results came out in September. It is the exam which I celebrated with distinction in key courses.*

*The period from August to December was the second semester. I had several challenges especially when it came to boarding fees. I was evicted from boarding house in the month of November until towards the exams when I managed to clear the fees. I managed to sit for the exams and am still waiting for the results.*

##### **The Second Semester**

*The second semester was full of activities. It was involving mainly of the practical lessons in food production and hygiene. The below pictures show some of the activities the school accorded us. The picture opposite shows the activity during the practical lesson of food production. I was in the company with classmate doing cooking of international cuisine"*



### **Mulope Lawrence**

“Greetings, It is with great joy to inform you that I have successfully completed my studies at the University of Zambia where I was pursuing a degree in medicine.

I wish to extend my heartfelt thanks to you for helping me achieve my goal by way of financing my last 2 academic years. May the Almighty God richly bless you. Thank you.”

### **Aaron Machaliwa**

*“Subject: Results update and continuation in to my fourth and final year of studies.*

*“It is with great pleasure that I write to you, with reference to the above subject I managed to pass all my third-year courses allowing me to proceed to my fourth and final year. “*

## **Help for Orphans and Other Vulnerable Children: £15,000**

### **Kwasha Mukwenu (Help Your Neighbour), Matero, Lusaka: £6,000**

The Kwasha Mukwenu Ladies group, founded in 1991, has a total number of 194 orphaned and under-privileged children in its care; 106 girls and 88 boys.

The original goal was to educate at least one child in a family of orphaned or under-privileged children in the hope that this child would then be able to support other siblings. Support from the group then expanded to provide lunch for families where impoverished grandparents were unable to cope. Fund raising is an ongoing struggle and some of the, elderly, ladies work as cleaners in a local brewery in order to create additional income. They also make and sell baking products and door mats.

The Trust, as with all the projects we support, is in regular contact with the Kwasha Mukwenu Ladies and we recently received the following report from them:

*“The 2019 grant received from ZST was used chiefly to purchase text books, pens and flip charts for the children’s use and to fund two teachers. Secondary school fees for all the relevant children were also paid. Due to the outbreak of Covid-19, pressure from the Ministry of Health meant that we had to paint the premises and follow strict guidelines to allow us to continue to operate. Unfortunately, at this present time we are not able to fund the purchase of face masks for the children.*

*Going forward we face many challenges. Our priority is to continue to provide education and food for our children, and to fund our two teachers. We have a lack of computers which would enhance the learning opportunities for the children, and we are aware that our ladies need younger woman to assist with the project. Another aim is to provide food for the ladies who are often on site all day, but do not have a meal themselves.”*

### **Mathias Mbewe and Gretta Hudson**

**Mpunde Mission Centre, Central Province: £3,000**



Fr. Adam who runs the Mpunde Mission Orphan Project provided the following report to the Trust:

*“On behalf of our vulnerable children, orphans and the entire Mpunde community and above all on my own behalf, I want to thank you most sincerely for your generous donation.*



*In this difficult time of the COVID pandemic, a significant part of the donation was allocated to support 200 children and teachers at Mpunde/ Kapandula Day Secondary School. Through your contribution, we bought for them personal hygiene products (bathing and washing soap), powdered drinks, biscuits and sugar. Thanks to your help, children have been protected against the possibility of being infected with COVID.*

*The another segment of the donation was dedicated to paying school fess for talented children from poor families or orphans. Your contribution allows us to support 39 pupils in various schools, colleges and university. In total 239 of teenagers benefited this year from your donation.*

*My dear friends and benefactors, your economic and spiritual encouragement through the years has been greatly influential in improving the living conditions in our region. We are very grateful for your help and assure you of our thankfulness and prayers. I humbly plead you to continue helping our vulnerable children and orphans.*

*May God bless protect and strengthen you and your families!”*

**Mathias Mbewe and Gretta Hudson**



### Chitsime Association, St Lawrence, Home of Hope, Lusaka: £3,000

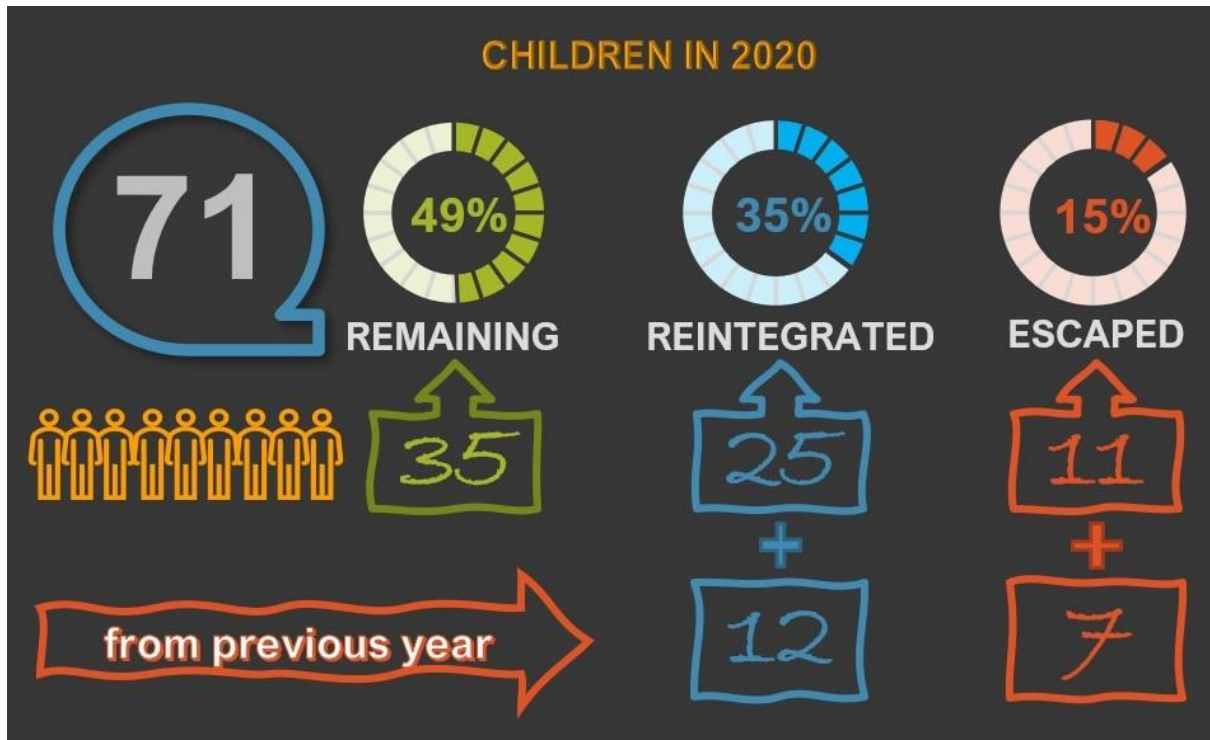
This is a community-based project comprising: St Lawrence School, St Lawrence Home of Hope, Special Needs School, home-based care programme and a computer centre. The Trust supports the work undertaken at the Home of Hope, which is supervised by Br. Jacek and we received the following report from him:

*"This year was very different from any other we were living through. The whole World had to adapt to the new reality of life with pandemic. We were very scared as well, listening to the news from around the Globe. Seeing giant economies struggling to protect and help their citizens, we were terrified with possible devastating impact, this pandemic would have on our people in Zambia. After 7 months we can say that so far, we have been incredibly lucky, as the gloomy scenarios did not realize. Yes, the prices for many commodities went up, but we are healthy. Till now Zambia had not seen significant rates of infections and deaths due to COVID. Our daily life is largely going on as usual and we hope it will continue this way. The most challenging time for our home was the time when all schools were closed and children who are learning in boarding schools had to return to Home of Hope. For more than three months we were struggling with almost 100 children at home. It was "crazy" time, considering that we have only 55 beds at our disposal, but we got through it quite well. Schools have since reopened, 24 kids went back to their schools, and we are back to 74 boys in the facility*

*This is also the first year for the Home of Hope to be on our own, since from the beginning of this year the Catholic Women's League decided to leave our partnership. It is the first time in our 22 years history we can monitor and evaluate more accurately the whole complexity of running a large project like our home. We have started this year with ZMW 218,000, carried forward from the previous year, which included the donation from Zambia Society Trust for 2020. During this year so far, we have received ZMW 1,107,000 from many friends and donors: from the USA, UK, Poland, Nederland, Germany, Australia, and Zambia (Total on our disposal = ZMW 1,325,000). From 1st January till the middle of October, we have incurred expenses to the total amount of ZMW 1,035,000. Statistics show that we spend an average of ZMW 41.00 per person per day. ZMW 9.50 pp/pd is spent on food and groceries.*







From the beginning of this year till 30th October, we have admitted 71 new boys. This has increased the monthly average intake from 6 to 7 new children per month. We can estimate that we will close this year with about 85 new children. We have managed so far, to “trace” families of 57 children. For the remaining 12 boys, for whom contact with the family was not yet established, 4 are from DRC, 2 are from Ethiopia, and the remaining 6 are from Zambia. We have, however, managed to reunite with their families a total of 37 boys. Two weeks ago, 11 of our boys have passed their proficiency assessment test and qualified to resume their education in 7th Grade. They will join their friends in boarding school in January 2021. Unfortunately, few days after this great achievement, one of those boys, 14 years old Clement, has been diagnosed with rheumatic heart disease. He will need a heart surgery and will remain on heart medication for the rest of his life. For this reason, he will not be able to follow his friends, but instead, will continue his education, if his health allows it, in the nearby school.

We feel truly encouraged by the fact that the importance of the service we provide and the work we do on a daily basis is being recognized. We are grateful to you, the Zambia Society Trust, and many others, for choosing to become friends of our neglected, homeless, abused and lost children by deciding to support our efforts in providing service to many of the most vulnerable members of our Society.

Together we can do more. Together we can do better.

Thank you for your continued support!”

**Mathias Mbewe and Gretta Hudson**

### St Francis Hospital, Katete AIDS Orphans Project: £3,000

The Orphans and Vulnerable Children (“OVC”) project was one of the first to be established in Zambia, starting in the early 1990s in response to the sudden onset of HIV/AIDS that led to early deaths of many, especially been 20 – 50 year olds in the late 1980s, leaving an increasing number of orphans.

The advantages of the scheme are that the adopted children are cared for by members of their extended families, so do not lose contact with their relatives and culture.

It is much less expensive than establishing Western-style orphanages, which cost per child as much as the wage of a labourer.

The children are helped by the Trust to attend school by paying for primary school costs, such as exercise books, ballpoint pens, soap for washing clothes and a contribution towards their clothing. Textbooks are shared between 20 – 30 children. Each village has a guardian who oversees the children/ families. The guardian is also responsible to the team based at the St Francis Hospital who visit each village regularly - three times each year. There are about 60 villages. Access to the villages can be difficult. The picture opposite illustrates this.



Initially, 2,000 children were accepted into the scheme. This was gradually reduced to about 1,000 children, due to insufficient funding. Currently the OVC program is looking after 1,300 children at a cost of about £18,000 each year.



In recent years, several of the beneficiaries within the OVC project have achieved high marks at Grade 12 and have found Registered Nurse and Midwifery training places at St Francis 'Nurse Training School. We have been able to find outside sponsors to pay for their training and are very grateful for the help received.

The Friends of St Francis Katete is very grateful for the financial assistance provided by individuals mainly in the UK, The Zambia Society Trust and the Old Catholic Church in Bonn, Germany.

The aim is to give these young Zambians a real chance in their lives and hopefully to give something back to their communities.

**Andrew Cairns and John Barnard**

## Footballs and Netballs: £2,000

This project has now been in operation for 15 years and we continue to provide balls to Zambia Open Community Schools, who receive the majority of the balls, and to Katete Hospital and Katete Girls Secondary School who receive a small number.

With great regret we learnt in August that the leader of ZOCS, Harriet Sianjbu Miyato, had died aged 69. For many years she had worked as an education specialist with the Ministry of Education and then she pioneered ZOCS to provide quality education to disadvantaged children, especially in remote areas. Under her leadership ZOCS supports 3,000 community schools covering 600,000 children.

As in previous years, the footballs and netballs are manufactured by Alive and Kicking in Lusaka. Unfortunately with coronavirus balls cannot be distributed at the moment. ZOCS have collected their allocation from Alive and Kicking but can only distribute them to their schools once restrictions are lifted. The same applied to Katete and hospital staff will collect from Lusaka only when allowed.

### Roger Thompson

## APTERS (Appropriate Paper Technology) Group: £2,000

It is more than 10 years since the Trust began supporting the work of Apters-Zambia through the Apters Support Group (“ASG”). ASG helps the very poorest parents pay for the mobility aids their children need. Every Wednesday 10 to 15 children come to the clinic to be measured for the chairs, standing frames rollers or wedges. Existing items can be remade to fit as the children grow. Over the past year the Trust’s grant paid for more than 270 such items, including:

- ❖ 60 Special chairs with trays
- ❖ 50 Standing frames
- ❖ 30 Wedges
- ❖ 30 Rollers
- ❖ 30 Walking frames
- ❖ 20 Corner seats
- ❖ 50 Puzzles & Teaching aids



Kenny Habaalu has been the director of APTERS since its beginning and earlier this year he reported on the successful completion of further renovations to their building in the grounds of the University Teaching Hospital in Lusaka.

The Covid-19 pandemic has had a marked impact on the APTERS team and on their work. From March onwards the number of children attending each clinic for assessment and fitting has dropped by between 10% and 35%. Income generated from the craft market ceased when it closed. As an alternative means of fundraising parents and some of the children have been involved in the making of face masks and have helped with the production of table linen for a hotel.

### Elisabeth Young



## Growing Communities: £2,000

This project, which began about eight years ago, involves the creation of a village to provide a range of essential resources for very needy, widespread local villagers in Kalilanama in Serenje District. The project village has now reached a stage of maturity with four core elements now up and running i.e. school, church, agriculture, and health post. The leadership team comprises Grace Sholoma (nurse), Jastin Sholoma (farm manager), Evans Mubanga (head teacher) and Nicholas Kambilombilo (engineer).



The school has been functioning well, with over sixty pupils, (roughly equal numbers of boys and girls) with two young teachers and plans for a second classroom when funds are available. The curriculum includes life skills such as sewing and gardening as well as literacy, numeracy, and other subjects. Sports days are popular with children and parents and there is an active parent-teacher group.

All schools in Zambia have been closed over the past few months, due to the Covid crisis, but reopened in September with special measures in place.

Church meetings are held in the school each week and there is also an afternoon adult literacy programme with 15 adults - 13 women and 2 men.

The agricultural work is progressing well, under Jastin's management, and villagers are working together, learning improved methods for growing a wider range of crops. Maize, soya bean and millet are being grown in the fields and egg plants, bananas, tomatoes, rape, carrots and sweet potatoes in the irrigated vegetable garden. An orchard has been started with eucalyptus, lemon, guava and passion fruit. Some field crops have been badly affected by floods, followed by drought conditions, but they are hopeful that overall there will be an acceptable harvest. Thanks to generous donations from supporters, the project is about to buy a decent tractor and plough which will enable them significantly to expand their productivity. Pigs and guinea fowl have recently been introduced.

A Health Post was completed in February, to Government specifications, with Grace in charge, and well over 500 people have attended so far. The local Chief, Chief Kabamba, is very supportive and the Government is supplying some medicines.

It is very encouraging to hear that local villagers are starting to share in leadership responsibilities for the project, which they see as the "village of hope" serving their community.

**John Barnard**

## Administration

### Members

The total membership numbers have dropped due age and infirmity but a few new members have been welcomed during the year. It is now possible to join through the link on the website. Please encourage anyone you know who has an interest or worked or visited Zambia to join.

Subscriptions, gift-aided where possible, are an essential income to keep up the support to the projects supported in Zambia.

If possible, we encourage members to receive the monthly newsletter electronically by email and to add a further amount to the subscription rate for postal copies due to rising costs of postage.

To assist in administration it is helpful if standing orders are set up and that members check annually that their bank has maintained the payment. Please continue to inform us if you wish to cease or have a change of address.

Thank you all for your interest and support and we especially thank those who have added generous donations to their subscription fee.

**Eileen Hamilton**

### Publications: *ZST News and News from Zambia*

*ZST News* is published quarterly and provides illustrated updates on the projects we support in Zambia, with first-hand reports from visiting trustees or members. We also include accounts of fundraising activities, both those organised formally by the Trust and others undertaken by enthusiastic supporters. *ZST News* now has a circulation of over 500 and is available both members of the Trust and to anyone else who may be interested in our work.

**Anne Fraenkel**

*News from Zambia* continues to be published monthly and is sent out to 282 members by email and 44 by post. Spectrum Graphics in Erith, Kent, have now done the printing for us for over a year and we are grateful to them for the quality of their service.

As usual we use several sources from the Zambian press including Times of Zambia, Lusaka Times, Zambia Daily Mail, and Zambia Reports. A recent development is the use of outside sources. For example, MSN World News provide updates for every country as to the status of the coronavirus and again this is highlighted each month. Also, we use reports from the British press and BBC if they are relevant to Zambia. Comments are always welcome to improve the editorial content.

**Roger Thompson**

## Fund raising

Once again we are immensely grateful to everyone who has kindly given us a donation this past year, especially all those of you who responded to our Chairman's appeal in April. Your generosity raised around £4,000 of much needed revenue at a time when Covid had put a stop to most of our fundraising activities.

Naturally, our ability to continue maintaining funding to our projects in Zambia at previous year's levels, is tied directly to our ability to raise money. Our members, through their membership fees, help enormously and to this end earlier this year we updated our web site to enable new members to join and pay on line by credit card to make it even easier to attract new support. We post news of activities from time to time on our website blog.

Together with the Chairman's appeal and a significant one off unexpected donation from a new member, funding for our projects for the coming year looks to be secured, which is a huge relief to the people in Zambia whom we support. Now we are looking to see how we can raise funds for the next year!

Our annual golf day in Harrogate which back in April and May looked to be in doubt, went ahead in September with appropriate social distancing rules and an outside BBQ instead of the usual sit down meal. By all accounts it was a great success and a historic £3,500 was raised from this one event. Praise is due to our Treasurer Andy Rose and his team for organising yet another Rudding Park golf day under the most extreme and challenging circumstances.



If you're planning on buying some gifts on Amazon especially over the Black Friday weekend, do please use their [www.smile.amazon.co.uk](http://www.smile.amazon.co.uk) website and select Zambia Society Trust as your chosen charity. That way we receive a donation at no cost to you almost every time you buy. The other way to raise money for us is to use the [www.easyfundraising.org.uk](http://www.easyfundraising.org.uk) website, register and account and select Zambia Society Trust as your chosen charity partner. As long as you log on to your account each time you use their website and search for your retailer, we will receive a donation. And there is a huge selection of partners ranging from John Lewis and M&S to LV and Aviva insurance.

If it's a Christmas present you're looking for there's no better buy than our 2021 calendar. Available for just £9 including postage to a UK address, you can buy any quantity up to 10 through our website and pay using a credit card. It could not be simpler and it's another way you can help the Trust raise money.

Thank you once again for your generous support. Any fundraising ideas would be very welcome, please don't hesitate to email [fundraising@zambiasocietytrust.org.uk](mailto:fundraising@zambiasocietytrust.org.uk)

**Peter Fleming**



## Finance

The financial result for the Trust shows an overall income of £49,318 and, after deducting administrative expenses of £4,214 and charitable expenditure of £41,118, a net surplus of £3,986.

In these uncertain times the Trust has ended its financial year in a strong financial position with cash reserves at the balance sheet date of £52,465. During the early stage of the UK lockdown the outcome for the year looked very different; the ability to maintain our current level of charitable expenditure was very much in doubt. Decisive action by the Trustees resulted in a general appeal by our Chairman. The appeal was successful and generated donations of over £4,000 and indirectly led to a significant donation of £10,000. The Trust is now in a position where it can maintain its current level of charitable expenditure in the next financial year. In addition we are able to carry forward £10,000 of cash reserves to insulate the Trust against a material shortfall in income during the next financial year.

The Trust is well supported by a wide range and number of donors. During the year we received donations ranging from £10 to £10,000 from 56 donors; all are very much appreciated.

### *Donations*

Donors can request that their donation be allocated to a specific designated fund such as the Orphan Fund or Education Fund or any other of our project funds, or donations can be allocated to the Unrestricted General Fund to be used as determined by the trustees.

### **Management and administration expenditure**

Management and administration expenditure of £4,214 represents 46% of our membership subscription income; consequently, all donation income is expended entirely on our charitable projects.

During the year the Trust upgraded the website to incorporate an online payment platform; membership subscriptions and donations can now be made by credit card. We are already receiving donations and lapsed membership subscriptions via this method of payment which is very encouraging.

**Andrew Rose**

## The Zambia Society Trust

### Income and Expenditure account for the year ended 30 June 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2020 £	Total 2019 £
<b>Incoming Resources</b>						
Subscriptions		9,074			9,074	8,966
Donations - General Funds		31,167			31,167	19,834
Contribution to meetings		611			611	728
ZST Merchandise		277			277	2,075
Inland Revenue Tax Refunds		1,794			1,794	1,325
Harrogate Golf Day - Orphans' Projects				2,491	2,491	1,976
<b>Investment Funds &amp; Deposits</b>						
Income from Investments			3,002		3,002	2,991
Interest on COIF Deposit Account		127			127	126
<b>Specific Donations</b>						
Joy Goodacre Memorial Fund			295		295	340
Education Fund			330		330	8,050
Football & Netballs Fund				50	50	-
Ridge Hobson Fund					-	72
Orphan Fund Appeal				100	100	585
<b>Total Incoming Resources</b>		<b>43,050</b>	<b>3,627</b>	<b>2,641</b>	<b>49,318</b>	<b>47,068</b>
<b>Resources Expended</b>						
<i>Charitable Expenditure</i>						
Grants to Individuals	4		20,000		20,000	17,000
Grants to Orphan Projects	5			15,000	15,000	14,000
Grant to APTERS	5	2,000			2,000	2,000
Grant to Growing Communities	5	2,000			2,000	2,000
Football & Netballs Fund	5			2,000	2,000	2,000
Bank charges - grant transfers to Zambia		118			118	110
<i>Management &amp; Administration</i>						
Sundry expenses		855			855	324
ZST Merchandise					-	1,070
Meeting expenses & AGM		903			903	688
Newsletters & Annual Report		1,440			1,440	1,151
Website and Social Media development		1,016			1,016	271
<b>Total Resources Expended</b>		<b>8,332</b>	<b>20,000</b>	<b>17,000</b>	<b>45,332</b>	<b>40,614</b>
Net Incoming/ (Outgoing) Resources		34,718	(16,373)	(14,359)	3,986	6,454
Fund balances brought forward at 1 July 2019		42,927	95,995	2,561	141,483	134,086
(Decrease)/increase in investment unit values			3,157		3,157	943
Transfers from Unrestricted Funds		(31,448)	17,009	14,439	-	-
<b>Fund Balance as at 30 June 2020</b>		<b>46,197</b>	<b>99,788</b>	<b>2,641</b>	<b>148,626</b>	<b>141,483</b>

## The Zambia Society Trust

### Balance Sheet as at 30 June 2020

	Notes	2020 £	2019 £
Cash at bank			
NatWest Current Account		29,984	24,126
COIF Deposit Funds	6	<u>22,481</u>	<u>25,030</u>
		<b>52,465</b>	<b>49,156</b>
Investments			
Ridge Hobson Fund	7	53,359	51,505
Joy Goodacre Memorial Fund	7	16,314	15,207
Education Fund	7	<u>26,488</u>	<u>25,615</u>
		<b>96,161</b>	<b>92,327</b>
<b>Net current assets</b>		<b><u>148,626</u></b>	<b><u>141,483</u></b>
Represented by:			
Restricted Funds			
Ridge Hobson Fund	7	55,029	53,270
Joy Goodacre Memorial Fund	7	17,111	16,280
Education Fund	7	<u>27,648</u>	<u>26,445</u>
		<b>99,788</b>	<b>95,995</b>
Designated Funds			
Football and Netballs Fund		50	-
Orphans Fund		<u>2,591</u>	<u>2,561</u>
		<b>2,641</b>	<b>2,561</b>
Unrestricted Funds		46,197	42,927
<b>Total Funds</b>		<b><u>148,626</u></b>	<b><u>141,483</u></b>

The Accounts were approved by the Trustees on 14th November 2020

**John Barnard**  
Chairman

**Andrew Rose**  
Treasurer



## The Zambia Society Trust

### Notes to the accounts for the year ended 30 June 2020

#### 1. BASIS OF PREPARATION

The Accounts have been prepared on a receipts and expenditure basis in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

#### 2. FUND ACCOUNTING

##### Unrestricted Funds

Funds which can be used at the discretion of the Trustees in furtherance of the Objects of the Trust.

##### Designated Funds

Funds which are set aside for specific purposes and include donations to appeals for projects.

##### Restricted Funds

Funds which have been donated for specific purposes and are held in charity investment and deposit funds. The income raised thereby is used for the award of grants and bursaries.

#### 3. RESERVES POLICY

Unrestricted and Designated Funds raised in the financial year ended 30 June are allocated, at the discretion of the Trustees, to various projects in accordance with the Objects of the Trust and distributed in immediate subsequent financial years.

#### 4. INDIVIDUAL GRANTS: EDUCATION FUND

	2020	2019
Funds transferred to Zambia	£20,000	£17,000
Balance retained in Zambia as at 30 June	ZMW 47,145	ZMW 14,705

## The Zambia Society Trust

### Notes to the accounts for the year ended 30 June 2020

#### 5. GRANTS TO PROJECTS

	2020 £	2019 £
<i>Grants to Orphan Projects</i>		
St Francis, Katete	3,000	3,000
St Lawrence, Home of Hope	3,000	3,000
Mpunde Mission	3,000	3,000
Kwasha Mukwenu	6,000	5,000
	<u>15,000</u>	<u>14,000</u>
<i>Football &amp; Netballs Fund</i>		
Football & Netballs purchased	2,000	2,000
<i>Other Grants</i>		
APTERTS	2,000	2,000
Growing Communities	2,000	2,000
	<u>21,000</u>	<u>20,000</u>
Bank charges	118	110
	<u>21,118</u>	<u>20,110</u>

#### 6. COIF Deposit Fund

	2020 £	2019 £
Represented by:		
Restricted Funds		
Education Fund	1,160	830
Joy Goodacre Memorial Fund	797	1,073
Ridge Hobson Fund	1,670	1,765
Designated Funds		
Football and Netballs Fund	50	-
Orphans Fund	2,591	2,561
Unrestricted General Fund	16,213	18,801
	<u>22,481</u>	<u>25,030</u>

#### 7. Restricted Funds

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2020 £	Total 2019 £
Ridge Hobson Fund	37,648.01	1.4173	53,359	1,670	55,029	53,270
Joy Goodacre Memorial Fund	11,511.01	1.4173	16,314	797	17,111	16,280
Education Fund	18,688.87	1.4173	26,488	1,160	27,648	26,445
			<u>96,161</u>	<u>3,627</u>	<u>99,788</u>	<u>95,995</u>

## **INDEPENDENT EXAMINERS REPORT TO MEMBERS OF THE ZAMBIA SOCIETY TRUST**

I report on the accounts of The Zambia Society Trust for the year ended 30 June 2020, which are set out on pages 15 to 18.

### **Respective responsibilities of Trustees and examiner**

As the charity trustees of the Trust 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner’s statement**

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Silvernos Chinganga MSc ACMA CGMA  
23 Park Meadow Avenue  
Bilston  
West Midlands  
WV14 6HA

14<sup>th</sup> November 2020

The Zambia Society Trust is a UK-based charity devoted to the relief of poverty, disability and sickness, the promotion of good health and the advancement of education in Zambia. Run entirely by volunteers, the Trust has been working for 50 years to improve the lives and prospects of as many people in Zambia as possible, with a particular focus on children and young people.

The Officers of the Trust and members of the Trust Committee are elected at the Annual General Meeting. The Trust does not employ any staff: The Officers and Committee members are all volunteers. The Chairman, Treasurer, Secretary and Editors of the publications are entitled to receive a contribution towards their expenses. By kind permission of HE the Zambia High Commissioner, Annual General Meetings of the Trust are usually held at Zambia House, 2 Palace Gate, Kensington, London. Most Trustee meetings are held at 106 Doreen Ramsay Court, The Cut, London.

Registered charity number: 1008155

## BOARD OF MANAGMENT

### Patrons

Caroline Marsh  
Geoffrey de Mornay Davies

### President & Vice President

President: James Cairns

### Officers

Chairman: John Barnard  
Vice Chairman: Ken Hamilton  
Treasurer: Andrew Rose  
Secretary: Jenny Healy

### Trustees

Peter Fleming  
Anne Fraenkel  
Eileen Hamilton  
Gretta Hudson  
Mathias Mbewe  
Ben Van Nes  
David Nicholls  
Val Pearson  
Roger Thompson  
Susan Walker  
Elisabeth Young  
and the Officers of the Trust.



## Bankers

NatWest PLC  
25 High Street  
Colchester  
CO1 1DG

## Independent Examiner

Silvernos Chinganga MSc ACMA CGMA

### FOLLOW US



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The Zambia Society Trust



[www.zambiasocietytrust.org.uk](http://www.zambiasocietytrust.org.uk)

### SUPPORT US

Any person over the age of 18 years may become a member on payment of a minimum subscription of £30 a year. Institutions, firms and companies are welcome to join as corporate members on payment of a minimum annual subscription of £50.

Application forms are available from our website or from the Membership Secretary:

#### **Eileen Hamilton**

Flat 8, Doreen Ramsay Court, 108 The Cut, London SE1 8LN.  
Email: [ehamilton95@hotmail.com](mailto:ehamilton95@hotmail.com)

If you would like to make a one-off donation to support the work of the Trust, please download a Gift Aid form (if you are a UK taxpayer) so that we can reclaim the tax, and send it together with your cheque made payable to the Zambia Society Trust to:

#### **Andrew Rose**

Croft House, Mungrisdale, Penrith, Cumbria, CA11 0XR  
Email: [andrew.rose@zambiasocietytrust.org.uk](mailto:andrew.rose@zambiasocietytrust.org.uk)