



## Annual Report and Accounts 2018

**Here are some of the projects we support**

**Sports for Schools**



**Education Grants**

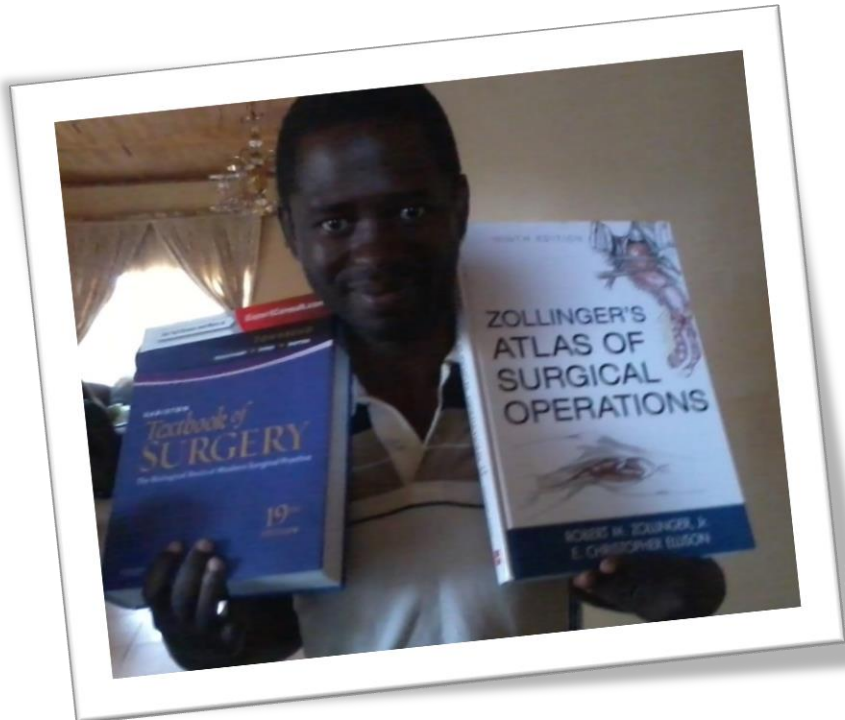


**Help for Orphans**



**Mobility Aids**

**Medical Bursaries**



## Board of Management

### Patrons

Caroline Marsh  
Derek Ingram  
Geoffrey de Mornay Davies

### President & Vice President

President: James Cairns

### Officers

Chairman: John Barnard  
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Treasurer: Andrew Rose  
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Peter Fleming  
Anne Fraenkel  
Eileen Hamilton  
Mathias Mbewe  
Ben Van Nes  
Val Pearson  
David Powell  
Roger Thompson  
Elisabeth Young  
and the Officers of the Trust.

### Bankers

NatWest PLC  
25 High Street  
Colchester  
CO1 1DG

### Independent Examiner

Silvernos Chinganga MSc ACMA CGMA

The Zambia Society was formed in London in 1968 as a forum for fellowship and discussion for people who had devoted a large part of their lives to working in Zambia, and who retained a deep affection for the country. In 1991 a trust was formed in order to use accumulated funds to help needy Zambians in the areas of health and education. This work expanded over the years and a range of individuals and projects were supported. Later, to simplify administration, the two organizations were merged into one – The Zambia Society Trust (“the Trust”).

As we celebrate our 50th anniversary in 2018, it is appropriate that at this year's AGM we review our history and look forward to the future. We can look back with pride at the number of needy young Zambians we have been able to help at a crucial stage in their lives.

The Trust has always enjoyed a close relationship with the Zambia High Commission, for which we are very thankful. We are particularly grateful for the support and hospitality that we receive from the High Commissioner, His Excellency Mr Muyeba Chikonde and from the High Commission staff. We are very pleased that Deputy High Commissioner Mrs Patricia Chanda is a member of our Committee.

The funding that we can provide relies on the support of our members, through the annual subscription, plus other donations and fund-raising initiatives. The subscription has remained the same for many years, and we are not planning to increase it. Instead, I made a special appeal for additional funding for the orphans' projects, and I was delighted with the generous response. Other fund-raising activities have included the regular Northern Golf Day, Hugo Daniel running in the London marathon, an “African Fun Day” and speaker fees donated by two of our regular donors. The range of the Trust's merchandise has been expanded and is sold at every available opportunity. Peter Fleming has organised the production of another excellent calendar, and I hope that members will buy copies for themselves and for friends and family.

As you may have read in the press, DfID suspended some of the aid programme to Zambia in the light of alleged diversion of some funds to other areas. This is a concern and it reinforces the emphasis that we place on ensuring that all of our funding goes directly to the grass roots projects themselves. Committee members regularly visit every project (at our own expense of course - we are all volunteers) and we receive regular financial reports to ensure that every penny is well spent. We personally know all the local people who lead the projects and who give their time to help the needy children and young people.

I am grateful for the ongoing commitment of all Committee members over the past year, which enables us effectively to monitor projects, to allocate funds appropriately, to communicate with members on both the Trust and events in Zambia generally and to maintain an impressive web site along with a presence on social media. Many thanks to our Treasurer Andy Rose, not only for his meticulous grip on the accounts but also for again producing an excellent Annual Report, and for his regular fundraising efforts.

We aim to maintain and, hopefully, increase our support to projects, and we will be thinking about how best this can be accomplished. In particular, we would very much like to recruit more UK based Zambians and also to expand our activity within Zambia.

Thank you for your valuable support in this worthwhile work. Our resources are modest, but it is encouraging to know that, even so, much can be achieved and many young people can benefit.

**John Barnard**

The Trustees of The Zambia Society Trust (“the Trust”) present their annual report and accounts of the charity for the year ended 30 June 2018. 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: £14,000 (including £2,000 donation from Sir Ernest Cassel Educational Trust)**

### **Information on the Education Grant Scheme**

Annually the Trust assists a small number of disadvantaged Zambian students to pursue educational, technical, and vocational courses in Zambia at approved institutions. Successful completion of their secondary education at Grade 12 is mandatory: courses of six months, one or two years or longer are considered and if students are following longer courses then grants are awarded for the final two years only. These partial grants awarded will usually cover tuition and examination fees.

Grants are paid directly to the approved Zambian institution operating the course and the number of grants awarded depends on available funds.

A short-list of applicants is selected by a Zambia-based Education Advisory Group which considers the student’s academic record and personal circumstances, issues of gender, disability, location and the value, cost and length of the course. The final selection is then made by the UK Education committee.

Application Forms are available between March and August each year and successful students are notified in November. Forms may be downloaded from the Zambia Society Trust website.

Students apply from all areas of Zambia. The courses cover a wide range of disciplines at universities, colleges, institutions and trades training institutes and include courses in aeronautical engineering, mass communications, primary, secondary and special education teaching diplomas, nursing and midwifery, radiography, agribusiness management, law, business administration, water engineering, and counselling.

### **Eighteen Grants Awarded**

#### **Three grants for continuing students in 2018**

- Nyambe Mundia: BSc Diagnostic Radiography at Apex Medical University Lusaka
- Shafweka Constance: Diploma Science Laboratory Technology at Northern Technical College Ndola
- Mulenga Henry: Diploma Environmental Health Sciences at Chainama College of Health Sciences Lusaka

### Fifteen new grants awarded for 2018

- Banda Madalitso: Bachelor of Nursing Science at UNZA School of Nursing Sciences, Lusaka
- Chipasha Tracial: Diploma in Environmental Health at Evelyn Hone College, Lusaka
- Mwansa Mercy: Diploma in Mechanical Engineering at Northern Technical College, Ndola
- Lambwe Jaqueline: Diploma in Clinical Medicine at Chainama College of Health Sciences, Lusaka
- Chama Alice: Diploma in Clinical Medicine Psychiatry at Chainama College of Health Sciences, Lusaka
- Phiri Martha: Zambia Registered Nurse at St Francis School of Nursing & Midwifery, Katete
- Nzala Nora: Diploma in Clinical Medicine at Dovecote College of Health Sciences, Lusaka
- Nyirenda John: Diploma in Primary Teaching at Chipata College of Education, Chipata
- Sikaye Mazuba: Diploma in Agribusiness Management at Cooperative College, Lusaka
- Pumulo Muyauka: Certificate in Auto Mechanics Trade Testing at Lusaka Business & Technical College, Lusaka
- Kalenga Andrew: Diploma in Surveying at Copperbelt University, Kitwe
- Siambamba Open: Diploma in Agriculture (Crop Science) at NRDC, Lusaka
- Ilunga Meckson: Advanced Certificate in Heavy Equipment Repair at Northern Technical College, Ndola
- Mulope Lawrence: Bachelor of Medicine & Surgery at UNZA School of Medicine, Lusaka
- Mazimba Donald: Diploma in Clinical Medicine at Chainama College of Health Sciences, Lusaka

### Review of 2017/ 2018

The Lusaka Education Grants Coordinator maintains regular communications with students by email and text and can deal with problems concerning grants and other issues. Similarly contact with the various educational institutions is established



In March there was an informal get together at East Park Mall with 8 students studying at different colleges in Lusaka together with the UK and Lusaka based Coordinators. It was valuable and gave us both an opportunity to get to know the students, their lives and courses and to let them know about the work of the Trust. Each student gave a brief account of how they

had heard about the Trust and how vital the grant had been to enable them to follow their courses. They were very appreciative and expressed their thanks to members and supporters of the Trust.

## Student Appreciation

Extracts from emails to the Coordinator

*"Hi there and happy new year. My names is William Chima one of the beneficiaries of a ZST grant. I'm based at Mambilima mission hospital, Mwense district-Luapula province, currently working for a diploma as a radiography technologist. I have not yet achieved my degree qualification because am still doing my research program. Personally I pray that God grant you more years for the monetary love you are giving to the vulnerable just to make one become a somebody."* William

"It's with great and heart felt gratitude that I send you this e-mail. I first of all want to thank you for having sponsored me for a diploma in environmental health at Evelyn Hone College in 2010. On completion of the programs in August 2011, I was fortunate to have passed and was subsequently employed in the Ministry of Health in November 2011, based at Kalomo district medical office, at a rural health centre as an environmental health technologist. I have further decided to study, and am now at Apex medical university for a degree in environmental health in my 4th year second semester with two semesters left of a five year degree program. I thank you for having sponsored me and wish you and all the sponsors of ZST good health and the best of luck." Vincent

*"Hi my name is Dorcas Nsalange. I am one of the students who was under your sponsorship from Zambian Open University student. I was studying law duration which was four years...I finally graduated with credit on the 7th September 2018. I just want to convey my heartfelt appreciation for the help which was rendered to me...Thank you- you made my dream come true. Find attached a photos of my graduation. The degree certificate is not yet out...it will be out in a few months."* Dorcas

*"I am very grateful for the grant you gave me, it really helped me. I completed my course last year, December, 2016 & our graduation ceremony was held on 25th August, 2017. I'm very proud to inform you that I am one of those who have just been recruited as Zambian government teachers & on 15th January, 2018 will be starting working. Thank you."* Namangolwa Lydia Atanga

## David Powell





## Help for Orphans and Other Vulnerable Children: £11,000

### Kwasha Mukwenu (Help Your Neighbour), Matero, Lusaka: £5,000

The Kwasha Mukwenu Ladies Group was formed in 1991. Their original goal was to educate at least one child in a family of orphaned and less privileged children with the hope that this same child would then be in a position to support other siblings. After a while they extended their support to providing lunch to families where impoverished grandparents were unable to cope. They face an ongoing struggle to raise funds and some of the elderly ladies work as cleaners in the local brewery in order to create additional income. They have also ventured into other activities to generate income e.g. baking and making door mats for sale.

The group has for many years run a school in rented premises, and the Norwegian embassy has recently helped them to obtain another building which will be used both as a school and a training centre for young women, initially in tailoring. They have recently recruited a third volunteer teacher for this work. These teachers were educated through the help of the Group and are keen to pay something back. The Group also supports needy students in local Government schools with fees and uniforms.

Ben Van Nes visited in December 2017, and Gretta Hudson in June 2018. Both reported positively on what they saw. Gretta writes:

*"I arrived totally unannounced and visited a really keen class of older children. The children as always work in less than ideal and rather dark conditions, but the standard of their work was to me very impressive.*

*I went to the new building which is largely empty at the moment. It is hoped that the older children will move here next year in the meanwhile the women use it for their meetings and they have groups that advise the older children on contraception and drug use etc. The building is virtually unfurnished but clean and secure. The overall feeling is of determination to carry on and learn all one can despite ideal conditions. There is a need for more desks and equipment in the new building, which will be costly."*



John Barnard

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

Fr. Adam Pergól who runs the Mpunde Mission Orphan Project writes to the Trust:

*“Thank you so much for your contribution to improve the lives of our children in the Mpunde area, Zambia. We dedicated your entire donation to help with children’s education. We strongly believe that through education we can truly develop the lives of these poor children, their families and the community*

*Please allow me to illustrate for you how hard it is for Mpunde families to pay for their children’s school. Mpunde residents make their living through farming. Their annual maize harvest and financial revenues depend in large part on the rainy season. Unfortunately, this year’s rainy season was too short and too irregular. This means that the maize harvest was quite small. The average family gathered about 15-20 bags of maize as their annual income. One bag brings in 70 Zambian Kwacha. The cost of shoes for kids in elementary school is 210 Kwacha, which means that his or her parents have to sell 3 bags of maize just to pay for the shoes only for one child. And that does not take into account any books or school fees. Education above elementary school is beyond the budgets of poor parents.*

*Thanks to your generosity, we were able to purchase school uniforms, mathematics sets and school supplies. We also paid the school fees of the most talented students. One young man named Dickson Njobvu had the opportunity to take a computer course, and as a result, was able to get a job at a hospital. With help, we even reached children living in a remote area located on the Lukanga Swamp. I am sending you a few pictures of kids who are continuing their education because of your support. In the short movie clip, you will see kids singing a song in their native language, ChiBemba, to thank you for your help. In total 158 of people benefited from your donation.*

*My dear friends, through your financial help you are really changing the lives of our people. We are incredibly grateful to you and we are keeping you in our prayers.*

*At the same time, we ask you to consider helping us again next year. Without your help, majority of our kids will not be able to go to school. Please consider making a commitment to support their education even next year. I trust that you will positively respond to my humble request.*

*Thank you from the bottom of all of our hearts. May God, bless you and your families.”*

**Mathias Mbewe**

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

The Orphans and Vulnerable Children (“OVC”) project at St Francis Hospital, Katete, was one of the first to be established in Zambia, starting in the early 1990s in response to the onset of HIV/AIDS that led to early deaths of many, especially 20 – 50-year olds.

The advantages of the scheme are that the children are cared for by members of their extended families, so do not lose contact with their relatives and their culture. Western-style orphanages cost per child as much as the wage of a labourer.

The scheme pays primary school costs for the children, such as exercise books, ballpoint pens. It also provides a contribution towards their clothing and some soap for their laundry. Each village has a guardian who oversees the children/families. The team from St Francis Hospital visits approximately 60 villages three times a year. Last year, it became apparent many girls were missing 5 consecutive days school each month. The Mfuwe-based Luangwa Trust has started producing reusable panty liners and the OVC programme is promoting their use. Each pack of 5 costs about £9. Statistics show that as result of their use, school attendance has increased by 85%.

Currently the OVC program is caring for just over 1,500 children at a cost of about £16,000 each year. This is an increase of 270 children since last year, mainly due to the help from the Zambia Society Trust, the Old Catholic Church in Bonn, Germany and individual donors. It is hoped that we will be able to assist a further 500 children over the next few years.

**Andrew Cairns**

## **Chitsime Association, St Lawrence, Misisi Township, Lusaka**

This is a community-based project assisted by the Catholic parish of Kabwata. It comprises St Lawrence School, St Lawrence Home of Hope, Special Needs School, Home -based care programme and a computer centre.

Br. Jacek Rakowski writes to Mathias Mbewe:

*“Greetings from St. Lawrence Home of Hope, Lusaka, Zambia.*

*Behind every child and young person placed at our facility is a story. It is always a sad story. There is a reason for every child to be with us and it is never “a nice to tell” reason. If any child is placed with us, it is because his life and the life of his family are not going well. They are in crisis. It might be a single event occurrence, or more frequently it is a chronic situation. Over the years we have been sharing some of the histories with you, however many of those are too difficult and perhaps too upsetting to tell and rarely get share.*

*By the time a child comes to Home of Hope, there has been a lot of damage that has been inflicted on their young lives. Most of it is a result of parental neglect, but more and more children each year, coming to Home of Hope, are victims of direct and indirect severe abuse. In a number of cases it is also our task to prepare a child for legal proceedings in Court, where in all the cases we attended to recently, the child had to testify against a close relative (mother, father, step-parent, uncle). The latest case, in which 7 year old boy has been abused by his father, is still an ongoing case and we will have our fifth and hopefully the last court appearance next week Thursday. Just yesterday the boy came to me and asked: “I would like to visit my home. Could you take me there tomorrow?” He was living only with his father, who is now in prison; mother had left already few years ago; I did not know what answer to give, so I just said “Lets go to bed now and we will think about it tomorrow”. He agreed, but tomorrow is already here...*

*Also yesterday, sitting with boys and enjoying evening breeze, Thomas – a 9 year old, who was admitted just two days ago, is sitting next to me resting his head on my arm. Boys have just finished eating their supper, so I asked Thomas: “Are you satisfied? Is your belly full?”; the boy answered: “Yes, I am” and asks me with disbelief: “Are we going to eat tomorrow too?”*

*Other boys, who overheard our conversation, started laughing. They have already forgotten this kind of fear, but for many of them we had to closely monitor the amount of food they take during first few weeks of their stay with us, to prevent overeating and getting sick. They also had, what we call “food insecurity phobia”, but it is for them a history now; their bodies have learned to relax and trust, that their most basic needs are taken care of. Our first task for every child coming to live with us is not only to make sure that he is safe, but also do our best to ensure that the child feels safe.*

*Once we have traced a child’s family we think of corrective interventions which will direct their developmental path back on a more optimal trajectory, in this way improve their safety, their perception of the world, self-perception, self-regulation, social competence and strengthen their resilience; getting them ready to face inevitable challenges of everyday life within their communities.*

*We try our best to engage parents and caregivers of our children in these interventions, even though in most of the cases that will be limited to passing on, during our meetings with them, basic child development facts and information, along with some parenting ideas and tips.*

*First we and the child have to succeed in this human education course, before we can allow them to embark on the ship of formal education. There is a lot of in-house training and learning every day, apart from cleaning, washing and cooking. We have literacy classes, puzzle solving, mathematics, drawing and painting, play and story telling. Twice a week students of Lusaka International School (seniors at this High School) come in to engage with boys in creative arts and sports. There is a Saturday Yoga session and tuition in the afternoon, and our daily “community meetings”, which provide boys with opportunities to express themselves, learn how to listen and how to communicate. Daily Bible sharing, evening prayer and Sunday Service, all these are part of one process – getting a child back on the right track.*

*The other day we went with a group of 12 boys to the nearby lake (Lake Kariba, 170 km from Lusaka). For all of them it was the very first time in their lives to see a lake and to swim/play in it. For most of those boys it was also the very first time in their lives to be outside the town, in the nature and the first time to see... a cow.*



*We hope we are helping children to reshape and strengthen their foundations on which they will continue building their lives into youth and adulthood.*

*Eventually the time comes when we think that boys are ready to go back to school. When they are ready to be reunited with their families, we assume they are also ready to start or resume their formal education. However in number of cases the child might be ready, but his family might not. For those boys whose families are good enough to receive them back, we offer (if needed) educational support, that will help family to put their child back in school. For others, where going back to family would threaten child’s safety and jeopardize his welfare, boys remain with us and are enrolled to our St. Lawrence School (pre-school to grade 6), or they go to a boarding school (grades 7 to 12) and come back to Home of Hope during school holidays.*

*As of today we are taking care of 83 young people. 59 of them are the boys in the facility; 16 are in boarding schools and 8 in day schools; September only has seen 14 new children admitted to Home of Hope. 76 boys are Zambians, 6 are Congolese and 1 boy is from Zimbabwe. They are from 7 to 19 years old, but the biggest age group is made of 10 to 13 year olds. About 60% of boys in residence are*

“marked” as long-term placements – after assessing their family situation, we have concluded that it would not be possible for a child to be reunited with his family for at least next few years.

Education wise: 20 boys are at the primary school level; 15 are at the Basic level and 5 in Secondary schools; others are not yet ready for school based education.

It is a rather large family, that is being cared for by 8 members of staff working in 24 and 48 hours shifts: Beatrice and Martha (working with us for 4 years), Bout (18 years of work), Christopher (5 years), Jeremiah (4 years), Alphonso (3 years), Bernard (2 years) and Br. Jacek (11 years).

This year we have encountered serious challenges with our ageing infrastructure. Particularly sanitation and sewage management system, which was build for a household of 25 people and now has to cater for 60 occupants, needed to be redone. With help which we received from our friends from Belfast (Northern Ireland), after two months of digging and building, we are going to finish this project within next two weeks. We have added a new septic tank, three soak-away pits, additional pit-latrines and showers. We think that now this problem is off our shoulders for at least next 20 years.

We do enjoy a lot of recognition, sympathy and support of our local Zambian businesses, churches, civil society groups and individuals. Almost every weekend there will be some visitors at our home, who always come bearing gifts in kind: food and groceries. We also have some friends overseas ready to help us with one-off, small-scale projects: improving sanitation system, repainting rooms, sending some clothes for boys, small equipment, getting us games and books for children. We are always very grateful to everyone willing to share with us whatever they are able to share.

However for us to be able to deliver quality service to entrusted to us children and their families, much more is needed. What we need most is that basic financial security, which allows us to fully immerse ourselves into direct work with children, without being overwhelmed with worries how we are going to pay our next bill. Our necessary expenses are not small: 21 meals for 60 people each a week; travel for outreach and family tracing, follow-ups, home visits; accommodation during travels; medical costs for all who need treatment, educational needs (fees, uniforms, books, etc.) for children in facility, in boarding and those reintegrated back with families; clothes and shoes for kids; house and cars maintenance; water, electricity and phone bills; and salaries for all those who work with the children. All these (and probably some more) are necessary, frequently hidden and invisible expenses, but without which a place like our home, simply cannot exist!

The children need you, your love and support! Our database, which we have started populating just 4 years ago, already contains 406 entries – that is 406 young lives and families (and that is only last 4 years) that you have touched without even realizing it. We can just be grateful and thank God and You for your friendship and support!

With endless gratitude and a gift of prayer,

God Bless!”

**Mathias Mbewe**



## Footballs and Netballs: £2,000



The Trust decided to increase the grant this year by £500. We continue to have the Zambia Open Community Schools as our main project and were able to increase the donation to 66 footballs and 66 netballs.

As usual, we received confirmation from ZOCS of the receipt of the balls and are due to receive a detailed report as to the distribution throughout Zambia. Also, the Director brought us up to date with the extent of ZOCS. They have 785 schools in all the 10 provinces with 74,130 boys and 76,590 girls. The Trust

is very happy to make a contribution to the sporting activities and health of these young people. We also donated 5 footballs and 5 netballs to Kwasha Mukwanu, one of our projects. As for last year, we provided 4 footballs to St. Francis Hospital in Katete and 4 netballs to Katete Girls' Secondary School. We have received some excellent photos from both the hospital and the school.

We are grateful again to Alive and Kicking in London and Lusaka for the manufacture and distribution of balls, providing the Trust with a cost-effective project.



**Roger Thompson**

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

The equipment made by APTERS provides physically challenged children with low-cost intervention tools which play an important role in their treatment and rehabilitation. The Trust has supported this social enterprise based within the grounds of the University Teaching Hospital in Lusaka for at least ten years and this year increased its donation from £1,000 to £2,000.

The APTERS produce mobility aids using paper technology for physically challenged children. These include standing frames, chairs, wedges and walking frames. Their work offers the team, who themselves are physically challenged, economic and personal empowerment, through regular paid employment.

The grant enables the APTERS Support Group to assist the poorest families to pay for the equipment their children need. Early in the year John Janes who was then Chairman of the Support Group reported on the total APTERS production for 2017. This was:

- 50 Wedges
- 30 Rollers
- 65 Walkers
- 241 Standing Frames
- 250 Special Chairs with trays.

A significant percentage of these were underwritten by the Support Group, but not all. Production has continued at a similar rate throughout 2018. Also, during 2018 major work on refurbishing the workshop has been completed, enabling the separation of the paint workshop from the dusty atmosphere of the paper making workshop. The increase in the Trust's grant has been gratefully received.

**Elisabeth Young**

**APTERS can be followed on Facebook**





## Administration

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 108 The Cut, London.

## Members

We continue to have a slow drop in membership numbers due to age and illness and other reasons. Sadly, Colin Morris and Diana Hobson have died recently.

We have welcomed a few new members and we ask you to encourage anyone you know who has an interest in Zambia to join the membership of the Trust.

We would appeal to all members to check that subscriptions are being paid by their banks or by cheque annually. Thank you to all those who responded to the email reminders sent out recently. We do depend on the subscriptions to maintain the grants to projects in Zambia.

## Eileen Hamilton

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

The *ZST News* is a quarterly newsletter which has been published by the Trust since 2007 (when it replaced the earlier magazine *Spotlight* edited by Maggie Currey). Its circulation was restricted to members, but a decision was made this year to make it available free to anyone interested in the work of the Trust. This was put into effect towards the end of the current reporting period and the circulation list is steadily expanding. It is hoped that some of those who sign up for free will eventually become members. *ZST News* 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. We urge the few members who still receive newsletters by post to change to an email subscription if they possibly can.

## Anne Fraenkel

In September 2017 Anne Fraenkel handed over to me the responsibility for *News from Zambia*, having been the Editor for ten years. I continue to keep members up to date with the latest news and developments in Zambia – political, economic, social, cultural and sporting. The news is taken from the Zambian newspapers, covering several national publications. Also, if there is news of particular interest it is included in the *News from Zambia* and also given to Anne to publish a fuller article in *ZST News*. A case in point was the death of the Rev. Colin Morris to give a full obituary.

## Roger Thompson

## Cards and Merchandise



During the year the trust launched a new and exciting range of promotional merchandise. The new range of T-shirts, mugs cards and bags has been very well received. The T-shirts have proven particularly popular.

The range of merchandise has been on sale at various events including the 2017 AGM and the Berkhamsted golf day. The challenge is to increase the number of events at which the Trust's merchandise can be marketed and the opportunity to sell merchandise via the website is also under consideration. I would welcome any opportunity to promote our merchandise and encourage any member or supporter who is holding an event or giving a talk on Zambia to contact me.

### Val Pearson

#### Fund raising

Thank you to everyone who has responded to our various appeals over the year and who has given time, money or even both to raise funds for our important work in Zambia in this our 50<sup>th</sup> year.

Due to declining membership numbers, fundraising unsurprisingly, continues to be a challenge. However last year we had two excellent golf days which together raised around £10,000 and very grateful thanks go to Mark Sheldrake and Andy Rose for their tireless work in this respect. This was Andy's 8<sup>th</sup> consecutive Northern Golf Day for the Trust which is a tremendous achievement. In addition, this year Hugo Daniel ran the London marathon for us raising the impressive amount of around £2,500.





There are many ways you can help us raise money for our causes: register with website Easyfundraising to support the Trust, then using that website, click through to your favourite web retailer and make a purchase. The Trust will then benefit with a donation. Invite friends round for a coffee morning, organise a sponsored walk, arrange a quiz night or leave a legacy to the Trust in your will.

We also have limited supplies of merchandise to buy at the AGM as well as our 2019 calendar back by popular demand. All profits from these items go straight to our projects.

Whatever you can do to support the Trust is appreciated. Support is the critical word. If we can help in any way, please don't hesitate to contact us via email [fundraising@zambiasocietytrust.org.uk](mailto:fundraising@zambiasocietytrust.org.uk)

## ANNOUNCING THE EXCITING 2019 CALENDAR >>>

*Place your orders now to avoid disappointment!  
An ideal Christmas gift for your friends.*

**A4 size full colour calendar, spiral bound with one month per page and space to write your appointments.**

*Please email Jenny Healy to reserve your calendar/s for collection from our AGM in November.  
Email: [JenniferHealyUK@aol.com](mailto:JenniferHealyUK@aol.com)*

*Or send a cheque made payable to Zambia Society Trust with details of your name and address to:*  
**Jenny Healy,  
 17 Sherwood Close, Kennington,  
 Ashford, Kent TN24 9PT**

**AVAILABLE TO BUY FROM 8<sup>TH</sup> OCTOBER  
 £8.50 EACH INCLUDING UK POSTAGE.**

**Peter Fleming**

## Finance

The financial result for the Trust shows an overall income of £42,101 and, after deducting administrative expenses of £5,232 and charitable expenditure of £29,175, a net surplus of £7,694.

The Trust's income can be split into two categories: Trust-generated income and donations.

### *Trust generated income (including subscription income)*

Overall the income from Trust-generated activities represents 62% of total income. In addition to our regular fund-raising activities the Trust generated £1,590 from Hugo Daniel running in the London Marathon. During the year we launched our new range of promotional merchandise which we hope will generate a significant amount of income for the Trust. The range is proving popular and in the year under review generated an income of £955. In addition the two golf days generated a net income of £9,705.

### *Donations*

Donors can request that their donation be allocated to a specific designated fund such as the Orphan Fund or Football and Netball Fund, or donations can be allocated to the Unrestricted General Fund to be used as determined by the trustees.

Specific donations totalling £2,768 have been received for the Education, Joy Goodacre, Football and Netball and Orphan Funds. General donations totalling £12,815 have also been received.

### *Management and administration expenditure*

Management and administration expenditure of £5,232, includes the purchasing cost of the new ZST Merchandise range and the upgrading cost of the Trust's website.

### *Risk Assessment*

The Trust reviewed its risk policy during the year. No changes were required.

### **Andrew Rose**

## The Zambia Society Trust

### Income and Expenditure account for the year ended 30 June 2018

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2018 £	Total 2017 £
<b>Incoming Resources</b>						
Subscriptions		8,982			8,982	10,347
Donations - General Funds		14,523			14,523	17,821
Contribution to meetings		385			385	490
ZST Merchandise		955			955	189
Inland Revenue Tax Refunds		1,764			1,764	1,290
Berkhamsted Golf Day - Orphans' Projects				7,624	7,624	135
Harrogate Golf Day - Orphans' Projects				2,081	2,081	1,901
<b>Investment Funds &amp; Deposits</b>						
Income from Investments			2,958		2,958	3,498
Interest on COIF Deposit Account		61			61	59
<b>Specific Donations</b>						
Joy Goodacre Memorial Fund			240		240	220
Education Fund			2,454		2,454	590
Football & Netballs Fund				50	50	455
Seeds Fund					-	50
Ridge Hobson Fund			24		24	150
Orphan Fund					-	-
<b>Total Incoming Resources</b>		<b>26,670</b>	<b>5,676</b>	<b>9,755</b>	<b>42,101</b>	<b>37,195</b>
<b>Resources Expended</b>						
<i>Charitable Expenditure</i>						
Grants to Individuals	4		14,000		14,000	11,000
Grants to Orphan Projects	5			11,000	11,000	12,500
Grant to APTERS	5	2,000			2,000	1,000
Ridge Hobson Fund ( Licentiate Doctors)	5				-	-
Football & Netballs Fund	5			2,000	2,000	1,500
Bank charges - grant transfers to Zambia	5	175			175	110
<i>Management &amp; Administration</i>						
Postage, printing and sundry expenses		754			754	771
ZST Merchandise		1,972			1,972	970
Meeting expenses & AGM		860			860	768
Newsletter & Annual Report		450			450	1,430
Website and Social Media development		1,196			1,196	192
Marathon fees					-	596
<b>Total Resources Expended</b>		<b>7,407</b>	<b>14,000</b>	<b>13,000</b>	<b>34,407</b>	<b>30,837</b>
Net Incoming/ (Outgoing) Resources		19,263	(8,324)	(3,245)	7,694	6,358
Fund balances brought forward at 1 July 2017		26,535	98,812	2,758	128,105	123,386
(Decrease)/increase in investment unit values			(1,713)		(1,713)	(1,639)
Transfers from Unrestricted Funds		(18,527)	8,285	10,242	-	-
<b>Fund Balance as at 30 June 2018</b>		<b>27,271</b>	<b>97,060</b>	<b>9,755</b>	<b>134,086</b>	<b>128,105</b>

## The Zambia Society Trust

### Balance Sheet as at 30 June 2018

	Notes	2018 £	2017 £
Cash at bank			
NatWest Current Account		20,789	16,114
COIF Deposit Funds	6	<u>21,913</u>	<u>19,895</u>
		<b>42,702</b>	<b>36,009</b>
Investments			
Ridge Hobson Fund	7	50,979	51,740
Joy Goodacre Memorial Fund	7	15,052	14,522
Education Fund	7	<u>25,353</u>	<u>25,834</u>
		<b>91,384</b>	<b>92,096</b>
<b>Net current assets</b>		<b><u>134,086</u></b>	<b><u>128,105</u></b>
Represented by:			
Restricted Funds			
Ridge Hobson Fund	7	52,665	53,906
Joy Goodacre Memorial Fund	7	15,758	15,874
Education Fund	7	28,637	27,405
James and Faith Cairns Fund	7	-	1,627
		<u>97,060</u>	<u>98,812</u>
Designated Funds			
Seeds Fund		-	50
Football and Netballs Fund		50	455
Orphans Fund		9,705	2,036
Jellis Education Fund		-	217
		<u>9,755</u>	<u>2,758</u>
Unrestricted Funds		27,271	26,535
<b>Total Funds</b>		<b><u>134,086</u></b>	<b><u>128,105</u></b>

The Accounts were approved by the Trustees on 17th November 2018

**Andrew Rose**  
Treasurer

**John Barnard**  
Chairman

## The Zambia Society Trust

### Notes to the accounts for the year ended 30 June 2018

#### 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

	2018	2017
Funds transferred to Zambia	£14,000	£11,000
Balance retained in Zambia as at 30 June	ZMW 26,292	ZMW 10,893

## The Zambia Society Trust

### Notes to the accounts for the year ended 30 June 2018

#### 5. GRANTS TO PROJECTS

	2018 £	2017 £
<i>Grants to Orphan Projects</i>		
St Francis, Katete	3,000	3,000
St Lawrence, Misisi	-	3,000
Mpunde Mission	3,000	2,500
Kwasha Mukwenu	5,000	4,000
	<u>11,000</u>	<u>12,500</u>
<i>Football &amp; Netballs Fund</i>		
Football & Netballs purchased	2,000	1,500
<i>Other Grants</i>		
APTERTS	2,000	1,000
	<u>15,000</u>	<u>15,000</u>
Bank charges	175	110
	<u>15,175</u>	<u>15,110</u>

#### 6. COIF Deposit Fund

	2018 £	2017 £
Represented by:		
Restricted Funds		
Education Fund	3,284	1,571
Joy Goodacre Memorial Fund	706	1,352
Ridge Hobson Fund	1,686	2,166
James and Faith Cairns Fund	-	1,627
Designated Funds		
Seeds Fund	-	50
Football & Netballs Fund	50	455
Orphans Fund	9,705	2,036
Jellis Education Fund	-	217
Unrestricted General Fund	6,482	10,421
	<u>21,913</u>	<u>19,895</u>

#### 7. Restricted Funds

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2018 £	Total 2017 £
Ridge Hobson Fund	37,578.46	1.3566	50,979	1,686	52,665	53,906
Joy Goodacre Memorial Fund	11,095.15	1.3566	15,052	706	15,758	15,874
Education Fund	18,688.87	1.3566	25,353	3,284	28,637	27,405
James and Faith Cairns Fund					-	1,627
			<u>91,384</u>	<u>5,676</u>	<u>97,060</u>	<u>98,812</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 2018, which are set out on pages 16 to 19.

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

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

17<sup>th</sup> November 2018

## ABOUT US

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.

Registered charity number: 1008155

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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, 106 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**

C/O SterlingCF, 12 York Place, Leeds, LS1 2DS

Email: [andrew.rose@zambiasocietytrust.org.uk](mailto:andrew.rose@zambiasocietytrust.org.uk)