



Working today for Zambia's tomorrow



Annual Report and Accounts 2017



Hatila Milandu qualified as a nurse in 2017 with the support of a two-year Education Grant from the Trust.

OUR PEOPLE

Patrons

Caroline Marsh
Derek Ingram
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
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

Chairman's report to the Zambia Society Trust Annual General Meeting

As our 50th anniversary approaches (in 2018) we can look back with thankfulness at the number of worthy people and projects that the Trust has been able to help. Funding from the Trust has, among other things, enabled young children to attend school for the first time; older children and young people to attend college and train in practical skills; orphans and vulnerable children to receive at least one proper meal per day; disabled children to receive mobility aids which transform their lives; schools to receive Zambian made footballs and netballs; medics to receive specialist textbooks to help them in providing local healthcare. Details of our current projects are included in this Annual Report.

To celebrate our 50th Anniversary year we have set a goal to raise £50,000 and to achieve this we need your help. Perhaps you could you organize a coffee morning - Val Pearson has produced some excellent new cards, mugs and tee shirts which you could sell. Perhaps you could sponsor our runner, Hugo Daniel, in the 2018 London marathon. Perhaps you could consider donating an extra year's subscription (£30). Or you may have other fund-raising ideas. We are off to a good start, with two



very successful golf days in 2017, along with other fundraising initiatives.

We very much appreciate the support and encouragement that we receive from the High Commissioner, His Excellency Mr. Muyeba Shichapwa Chikonde, and from the High Commission staff. We thank the High Commissioner for allowing us to hold our AGM at Zambia House. Deputy High Commissioner Mrs. Patricia Sikaala Chanda's participation on our committee is much valued.

I would like to thank all of our officers and committee members, who carry out their roles with much enthusiasm and dedication. Special thanks to our Treasurer, Andrew Rose, who does such an excellent job in keeping us on track financially, as well as putting together this Annual Report, and organizing the Northern Golf Day and a coffee morning in Harrogate among other things. Many thanks also Mark Sheldrake and Peter Fleming for organizing the Berkhamsted golf day.

Our President, Frank McGovern, has decided to stand down this year, after long and much valued service for the Trust, including the organization of twenty golf days which have raised significant funds. Thank you, Frank. I am delighted to report that James Cairns has agreed to take over as President. We were very sad to lose one of our long-standing Patrons, Gabriel Ellison, who died in July aged 87. Gabriel was a prolific artist and designer, best known for assisting in designing the national flag of Zambia, and for designing most of Zambia's colourful postage stamps from the 1960s to 1980s, depicting wildlife, historical events and culture.

Our new website is attracting positive comments, and several people have been led to contact us through this route. We hope to exploit the website and social media more in the coming year. We will in future be putting more onto the website, including the quarterly ZST News. Anne Fraenkel has faithfully produced both ZST News and the monthly News from Zambia for many years. Next year she will hand over News from Zambia to Roger Thompson. Thank you, Anne.

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 2017. 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.

Help for Orphans and Other Vulnerable Children: £12,500

Chitsime Association, St Lawrence, Misisi Township, Lusaka: £3,000

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.

Bro. Jacek Rakowski, who has responsibility for the Home of Hope wrote to Mathias Mbewe:

"This year is becoming a new record year for our "small" home. I am not sure if it is a reason to celebrate, or if it just a sign of somehow changing dynamics of Zambian society. Suddenly we are witnessing a sharp increase in numbers of very young children on the streets of Lusaka and other towns in Zambia. And these are mostly new children, whom we have not seen previously in the system.

From an average of 5 new admissions every month, we have climbed to 10 new children a month (71 new boys from January till July). Of course that has significantly increased our workload and work related expenses. We have made close to 37,000 kilometres (almost 18,000 miles), but it allowed us to trace and visit all but one, families of the newly admitted children. The one we did not manage to trace

is 8-year-old Emmanuel from DRC, who claims to be brought to Zambia from Congo by a stranger. He is the 5th non-Zambian child currently living at the centre.



So far this year we have managed to return to their families a total of 31 children. We also had to employ one more caregiver, who started to work with us just two months ago. Together with him we have now 7

members of the staff (2 women and 5 men) plus myself. Looking now into our accounts for the first seven months of this year, we have spent a total of ZMW 264,316 which is an equivalent of £ 20,500. This does not include new constructions, major renovations and new furniture, which came so far to a total of ZMW 73,818 (£ 6,000).

We are also very lucky with many local good wishers: Catholic Women's League, private persons and Pick & Pay (one of the biggest chain stores in Zambia), who provide a lot of support in kind.

Total expenditures so far are quite significant, but from another perspective, if you calculate expenses per resident per month (for 60 children), then it shows that in fact we spend less than £ 55 per child per month.

We do realize that we are very privileged to have such good and generous friends! On our side we are doing our best to put all available resources to best possible use, for the benefit of the children entrusted to us by Providence.

During this past year we have introduced two new programs at Home of Hope. One of those is a weekly Yoga training for all the boys. It is conducted by a Zambian instructor Ms. Mwaiwase. At first we were afraid that boys will not be willing to participate, but after the first session, we were all surprised by the high level of their engagement. By now "Wednesday Yoga" has already become part of our routine.

The second new activity is a weekly Creativity and Art sessions in partnership with Lusaka International School. Students of LIS with their teachers come to Home of Hope every Tuesday afternoon and together with our boys work on different art projects. Walls are now decorated with their "creations".

In the meantime, everyday life goes on as usual, with its very ordinary joys and struggles. Some of the boys going back to their families, and new ones taking their place. During this past week we have reintegrated two boys and almost immediately two new boys joined our "family".

Our database contains now detailed information on 334 children.

This year we have a total of 15 boys at the boarding school doing grade 7 to 9, alongside with trades training (some of them do cooking, others agriculture). We have already started preparing a new group of 10 boys, who will join the boarders in January next year. These new ones will have their qualification test on 13th November.

This year we had to live through a very sad event of terminal sickness and death of one of our boys: David, who was only 14 years old. At the beginning of February David was diagnosed with Acute Idiopathic Aplastic Anemia. He has spent three months at Lusaka's University Teaching Hospital, unfortunately the disease could not be halted and David died on 5th of May at his home in Kalomo.

We hope we are still faithful to our motto: "Do what you can, with what you have, where you are".

We are very grateful to all of you for your continued support and encouragement. Our work would not be possible without you! A lot of young lives have been saved and put back on the right track because of support we receive from Friends like yourselves. Please continue with the same spirit of solidarity!

Mathias Mbewe

Mpunde Mission Centre, Central Province: £2,500

The project is run by Father Adam of Mpunde Catholic Mission in the rural part of Kabwe. It is a well-run project which provides desperately needed financial help for school fees, shoes, books and uniforms to school children of primary and high school age. These are children who have lost one or both parents and have no one to provide for their school needs.

Father Adam, who is in regular contact with Mathias Mbewe, provided the following update:

“This year is very difficult for the people of Mpunde. The price of maize which is the main source of income is very low. At the same time the prices of school fees, school shoes, bags and books are constantly going up. It becomes very difficult for the parents to provide school items for the children. At times, we even experienced shortage of the drugs in our clinic especially



for malaria, cough and pain killers. With your financial support, we could meet the needs of so many children concerning education and health. Without your help for so many children especially for those from secondary school would be not only difficult to continue education but even impossible. It is not easy to find appropriate words to thank you for your generous hearts but above all I would like to thank you for your friendship. You have been helping us for so many years, we do not call you our donors but we call you our friends. We thank God for blessing us with such good friends and we keep in our hearts the words of the Bible “Faithful friends are beyond price; no amount can balance their worth”. We always pray for you asking Merciful Father, the Father of all of us to grant you all your hearts' desires. We humbly ask you to continue supporting our children, without your help they would definitely stop their education. Let me conclude with one of my favourite Bemba proverb: “Bakolwe baishibana, bapelana mabungo”, “Monkeys that know each other, give each other plums”. It means that members of the same family should assist and support one another.”

Money received from the Trust: ZMW 31,062

Items	No. of children	Cost (ZMW)	Cost (Sterling)
School fees	22	21,880	1,750
School shoes	16	4,000	330
Medical assistance	50	1,255	95
School bags	220	4,150	330
	308	31,285	2,505

Mathias Mbewe

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 20 to 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 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.

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 1,230 children at a cost of about £15,000 each year. We are very grateful to the Trust for their support.

Andrew Cairns

Kwasha Mukwenu (Help Your Neighbour), Matero, Lusaka: £4,000



The project, which is run by the Kwasha Mukwenu Ladies Group with the support of two volunteer teachers, provides care and education for approximately 250 vulnerable children. They teach children in Grades 1 to 7, run revision and homework classes, and give help with uniform for needy children.

During the year Gretta Hudson visited the project on behalf of the Trust and reported that the Ladies Group face an ongoing struggle to generate funds to maintain the project. Whilst the Trust is the main financial donor to the project members of the Ladies Group work in a local brewery to generate additional but very much needed funds.

The Trust is looking to increase its support in terms of funding to this project in 2018 onwards.

John Barnard

Footballs and Netballs: £1,500



The Trust continues to concentrate on donations to community schools. However, as reported last year, the Trust considered supporting other projects, including our own orphans' projects where the need is greatest. As a result, 50 footballs and 40 netballs were sent to the community schools. Also, 5 footballs and 5 netballs were donated to Kwasha Mukwenu, one of our projects. Also, 5 of each to a community project in Lusaka where help is given to a number of people from Rwanda. Finally, following a request, we donated 4 footballs to St. Francis Hospital in Katete and balls to a girls' secondary school in Katete.

The balls were manufactured by Alive and Kicking in Lusaka and they organised the distribution to all the above. This continues to be an efficient and cost-effective project and we will maintain flexibility in the future.

We are grateful to Alive and Kicking in London and in Lusaka for all their help.

Roger Thompson

APTERS (Appropriate Paper Technology) Group: £1,000

APTERS is a social enterprise project based in Lusaka. It was set up in 1990 with the objectives of:

- Producing mobility aids using paper technology for physically challenged children. The mobility aids include standing frames, chairs, wedges and walking frames.
- Offering economic and personal empowerment to the members of the team, who themselves are physically challenged, through regular paid employment.

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 demand for such products remains strong throughout Zambia.

In March 2017 David Powell visited the APTERS project and reported as follows:

"I made a very interesting visit to the APTERS unit at UTH (University Teaching Hospital, Lusaka). It was mentioned that a Wednesday morning was a good time to visit as it coincided with the clinic when mothers and their children attend to receive help and assessment. The manager, Kenneth Haabalu, welcomed me and gave an insight into the way APTERS operates."

As we entered we passed through the reception room where there were around 15 mothers waiting with their children aged between a few months and about 3 years. The mothers appeared calm and relaxed and clearly related to Kenneth and were at ease in their surroundings. Apart from his role in organising and co-ordinating the unit he offered counselling and reassurance to the mothers.



We started in the Assessment Room where a small girl was being measured for a chair to support her sitting. Helping the mother and child was Teri Dziubinski, a physiotherapist who had been assisting at APTERS for 4 years and was very saddened as she was leaving shortly, and Sarah Ash her assistant. Helping them were two young men who had

been trained to carry out the measuring tasks. They carefully worked out the child's needs and took measurements so that the aid to be made would be the correct fit. This procedure continued during the two hours we were there with each child being measured individually for the most appropriate aid.

The other small rooms were abounding with activity, each a workshop engaged in a specific procedure. The cardboard material was cut into the required shapes and sizes, layers of paper were glued on using bread flour which strengthened the aid when it dried out. A strong brown paper was used to cover the aid before it was painted. The range of mobility aids produced includes chairs, standing frames, wedges and walkers.

Kenneth explained the challenges faced by parents with a disabled child. Because APTERS is the only facility in the country producing low-cost mobility aids for the specific needs of a child, parents travel vast distances. The costs involved in travelling and the production of aids is high and beyond the means of most families. To give the mothers a sense of involvement in the project they are all asked to make a small contribution although almost all need financial assistance.

The Trust donated £1,500 to APTERS last year (2015/ 16) which produced over 600 mobility aids for disabled children. Although the number of rooms in the APTERS unit has been extended it is still small and so much more could be achieved with more funding. The difference made to the lives of disabled

children and their parents is enormous. As they do not receive any government funding they are totally reliant on funds from donors.”

David Powell

APTERS can be followed on Facebook.



Education Grants: £11,000

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 takes into account 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 Trust's 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.

Grants Awarded

14 students were assisted with grants - 6 were Continuing Students from 2016 and 8 were New Awards starting in 2017

Grants for continuing students in 2017

- Katie Sikalezu: Bachelor of Social Work , Cavendish University, Lusaka
- Lorraine Lwiindi: Bachelor of Science in Radiography at Lusaka Apex Medical University
- Chama Phiri: Diploma in Environmental Health at Evelyn Hone College Lusaka
- Hatila Milandu: Zambia Enrolled Nursing at Macha School of Nursing, Choma
- Mary Banda: Diploma in Primary Education at Chipata College of Education, Chipata
- Twaambo Kasongo: Diploma in Agricultural Sciences-Animal Sciences at Natural Resources Development College, Lusaka

New grants awarded for 2017

- Mutale Nsama: BSc in Diagnostic Radiography at Lusaka Apex Medical University
- Millias Mvula: Diploma in Radiography Evelyn Hone College, Lusaka
- Emmanuel Mwanza: Registered Nursing, Dovecot College of Nursing, Lusaka
- William Chima: BSc in Diagnostic Radiography at Lusaka Apex Medical University
- Mundia Nyambe: BSc in Diagnostic Radiography at Lusaka Apex Medical University
- Constance Shafweka: Diploma in Science Laboratory Technology at Northern Technical College, Ndola
- Temwachi Banda: Certificate in General Hospitality at Lusaka Business and Technical college
- Henry Mulenga: Diploma in Environmental Health Sciences at Chainama College of Health Sciences

Review of 2016/ 2017

The Lusaka Education Co-ordinator maintains regular contact with students by email and is able to deal with issues involving grants, and liaises with educational institutions when necessary.

In March 2017 during a visit by the UK Grants Co-ordinator, the Lusaka based Co-ordinator organised an informal meeting with students studying within Lusaka. Six students attended enabling them to raise any matters of concern, and discuss their courses and the work of the Trust.

Student Appreciation

Many students write to express their appreciation and thanks to the Trust because without our support they would not have managed to continue their studies. Here are a few extracts from student emails received by the Education Co-ordinator:



"I would like to thank the Zambia society trust as an organization and all those who are involved for the sponsorship you given to me during my study at Mukuba University. I completed my degree in education (major mathematics, minor physics)."

Damas Chinchi

"It's really a great pleasure to write to you. I hope and trust that you are fine. I wrote to say thank for the support that you offered to me throughout my course. It's really a blessing that you were there for me and took your time to support me and see to it that I completed my teaching course without any difficulties."

Gift Kabwasha

"Thanks so much to hear from you. I am doing well academically as I have passed all my Mid-semester and/or End of semester examinations since the beginning of this nursing programme. I will be completing my Nursing programme 2017 and thank you so much once more."

Hatila Milandu

David Powell

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 Editor 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 have welcomed 4 new subscribing members during the last 12 months. We do continue to lose members due to age and illness. Sadly, we report the deaths of Kenneth West, Margaret Wijnberg and Joan Andrew.

Thank you to all members who responded to the reminder to check their subscription status. Several members have not replied and sadly names may be removed from the subscription list. We would remind all members to be so kind as to check that they are paying the correct fee. This remains at £30 for electronic mail and £35 for postal distribution. Where possible please change to email subscription, saving postage means that we have more funds for the projects in Zambia.

To assist the administration of the Trust we would be grateful, if possible, for payment by bankers order.

Please encourage anyone you know who has an interest in Zambia to become a member. Application forms can be downloaded from the Trust's website.

Thank you to all members for your support and to those who so kindly add a generous donation to their remittance.

Eileen Hamilton

Publications

The Trust published two regular newsletters. **News from Zambia** is our monthly digest of news from the Zambian and international press. It was started in 1978 and it continues to keep our members up-to-date with the latest news and developments in Zambia - political, economic, social, cultural, sporting, and anything else we think may be of interest. This newsletter is exclusively for members of the Trust, and is one of the 'perks' of membership. Most members now receive it by email and only a very few receive copies by post. Anne Fraenkel has edited this newsletter for the past ten years but handed this responsibility to Roger Thompson in September 2017.

ZST News is a quarterly newsletter that focuses mainly on the activities of the Trust. It contains reports and updates with photos from the projects we support in Zambia, including visits made by trustees and other members to these projects. We also include news of fundraising activities, both those organised formally by the Trust and others undertaken by enthusiastic individual members and supporters. From time to time there are book reviews and news of people who have lived and worked in Zambia. Up till now this newsletter, like the **News from Zambia**, has been exclusively for members of the Trust, but it is intended that from September 2017 it will be made available for free to anyone who is interested in the work of the Trust.

Anne Fraenkel

Cards and Merchandise

This year David Goodacre handed the responsibility for the cards and prints over to me.



local fund raising event.

Having assessed the Trust's promotional merchandise, predominantly cards, I secured the Trust's support to develop a new range of merchandise which not includes cards but mugs, tee-shirts, bags and shawls. The new product range was launched at the Berkhamsted golf day in September 2017 and was very well received. With Christmas fast approaching I would encourage you to solve your present-buying dilemmas by purchasing a gift from our new range and supporting the Trust at the same time.

I would like to support any local event held in support of the Trust by supplying cards and promotional material. So please contact me if you are planning a

Val Pearson

Fund raising

Next year is our 50th anniversary. To mark this milestone we have embarked on a two year fundraising programme to raise £50,000 to support our projects. Specifically we'd like to provide better financial support to Kwasha Mukwenu and increase our education scholarships, projects our members and supporters will know well.

There's no doubt this is a daunting target but currently in order to maintain all the worthwhile causes we support in Zambia, we need to raise around £20,000 each year on top of our subscription income. Most of the projects we support have come to rely on the Trust and we'd hate to let them down.

That's why we always seem to be appealing for funding or announcing fund raising ideas asking for your support.

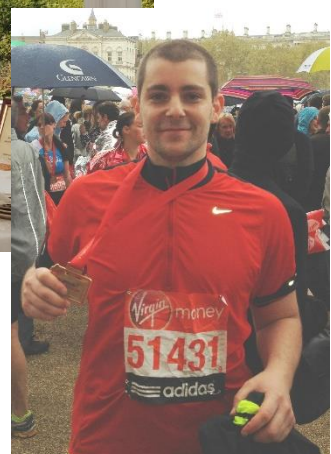


So far this year we've had two golf days and have raised a staggering £11,500 between them, thanks to the fantastic efforts of Mark Sheldrake and Andy Rose. We owe them huge gratitude, as we do all the people who supported these events.



How can you help us raise money?

Do you have any corporate contacts you can ask who might be prepared to support the Trust? Can you host a coffee morning, give a talk or take part in an organised run for the Trust? Would you consider leaving us a small legacy in your will? These are just a few ideas on ways you might be able to help apart from a direct donation.



If any member has any thoughts on how we can raise some money towards our 50th anniversary target could they contact our Chairman, John Barnard via email john.barnard@btinternet.com or telephone 01730 231225.

Peter Fleming

Finance

The financial result for the Trust shows an overall income of £37,195 and, after deducting administrative expenses of £4,727 and charitable expenditure of £26,110, a net surplus of £6,358.

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 64% of total income. In addition to our regular fund raising activities the Trust generated £5,909 of funds from the sale of the 2017 Calendar, the London and Manchester Marathons, and a coffee morning in Harrogate.

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 £1,465 have been received for the Education, Joy Goodacre, Football and Netball and Orphan Funds. General donations totalling £11,912 have also been received.

Management and administration expenditure

Management and administration expenditure of £4,727, which includes calendar production costs of £970 and marathon entrance fees of £596, represented 46% of our total subscription income. Our print costs, are our largest single cost, continue to reduce as members, especially new members, receive their copies of the Trust's newsletter by email. We would urge all those who are able to receive the newsletter by email to please do so. Thank you.

Risk Assessment

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

Andrew Rose

The Zambia Society Trust

Income and Expenditure for the year ended 30 June 2017

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2017 £	Total 2016 £
Incoming Resources						
Subscriptions		10,347			10,347	9,135
Donations - General Funds		17,821			17,821	12,735
Contribution to meetings		490			490	501
Cards & Books		189			189	510
Inland Revenue Tax Refunds		1,290			1,290	1,259
Sussex Golf Day - Orphans' Projects				135	135	1,906
Harrogate Golf Day - Orphans' Projects				1,901	1,901	1,735
Investment Funds & Deposits						
Income from Investments			3,498		3,498	3,526
Interest on COIF Deposit Account		59			59	100
Specific Donations						
Joy Goodacre Memorial Fund			220		220	580
Education Fund			590		590	2,640
Football & Netballs Fund				455	455	330
Seeds Fund				50	50	-
Ridge Hobson Fund			150		150	51
Orphan Fund					-	471
Total Incoming Resources		30,196	4,458	2,541	37,195	35,479
Resources Expended						
<i>Charitable Expenditure</i>						
Grants to Individuals	4		11,000		11,000	11,500
Grants to Orphan Projects	5			12,500	12,500	14,500
Grant to APTERS	5	1,000			1,000	1,500
Ridge Hobson Fund (Licentate Doctors)	5				-	2,762
Football & Netballs Fund	5			1,500	1,500	2,000
Bank charges - grant transfers to Zambia	5	110			110	66
<i>Management & Administration</i>						
Postage, printing and sundry expenses		771			771	1,358
Cards, books & calendar		970			970	179
Meeting expenses & AGM		768			768	617
Newsletter & Annual Report		1,430			1,430	2,162
Website and Social Media development		192			192	-
Marathon fees		596			596	
Total Resources Expended		5,837	11,000	14,000	30,837	36,644
Net Incoming/ (Outgoing) Resources		24,359	(6,542)	(11,459)	6,358	(1,165)
Fund balances brought forward at 1 July 2016		16,568	102,159	4,659	123,386	119,173
(Decrease)/increase in investment unit values			(1,639)		(1,639)	5,378
Transfers from Unrestricted Funds		(14,392)	4,834	9,558	-	-
Fund Balance as at 30 June 2017		26,535	98,812	2,758	128,105	123,386

The Zambia Society Trust

Balance Sheet as at 30 June 2017

	Notes	2017 £	2016 £
Cash at bank			
NatWest Current Account		16,114	13,312
COIF Deposit Funds	6	<u>19,895</u>	<u>16,339</u>
		<u>36,009</u>	<u>29,651</u>
Investments			
Ridge Hobson Fund	7	51,740	52,661
Joy Goodacre Memorial Fund	7	14,522	14,781
Education Fund	7	<u>25,834</u>	<u>26,293</u>
		<u>92,096</u>	<u>93,735</u>
Net current assets		<u>128,105</u>	<u>123,386</u>
Represented by:			
Restricted Funds			
Ridge Hobson Fund	7	53,906	54,713
Joy Goodacre Memorial Fund	7	15,874	15,854
Education Fund	7	27,405	29,965
James and Faith Cairns Fund	7	<u>1,627</u>	<u>1,627</u>
		<u>98,812</u>	<u>102,159</u>
Designated Funds			
Seeds Fund		50	-
Football and Netballs Fund		455	330
Orphans Fund		2,036	4,112
Jellis Education Fund		<u>217</u>	<u>217</u>
		<u>2,758</u>	<u>4,659</u>
Unrestricted Funds		26,535	16,568
Total Funds		<u>128,105</u>	<u>123,386</u>

The Accounts were approved by the Trustees on 18th November 2017

Andrew Rose
Treasurer

John Barnard
Chairman

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2017

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

	2017	2016
Funds transferred to Zambia	£11,000	£11,500
Balance retained in Zambia as at 30 June	ZMW 10,893	ZMW 15,213

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2017

5. GRANTS TO PROJECTS

	2017 £	2016 £
<i>Grants to Orphan Projects</i>		
St Francis, Katete	3,000	3,500
St Lawrence, Misisi	3,000	3,000
St Martin's, Kitwe		-
St Mary's, Matero		1,000
St John's OVC		400
Mpunde Mission	2,500	2,500
Kwasha Mukwenu	4,000	4,000
	<u>12,500</u>	<u>14,400</u>
<i>Football & Netballs Fund</i>		
Football & Netballs purchased	1,500	2,000
<i>Other Grants</i>		
Ridge Hobson grants	-	3,160
APTERTS	1,000	1,500
Seeds Fund		
St John's OVC	-	100
	<u>15,000</u>	<u>21,160</u>
Bank charges	110	66
	<u>15,110</u>	<u>21,226</u>

6. COIF Deposit Fund

	2017 £	2016 £
Represented by:		
Restricted Funds		
Education Fund	1,571	3,672
Joy Goodacre Memorial Fund	1,352	1,073
Ridge Hobson Fund	2,166	2,052
James and Faith Cairns Fund	1,627	1,627
Designated Funds		
Seeds Fund	50	-
Football and Netballs Fund	455	330
Orphans Fund	2,036	4,112
Jellis Education Fund	217	217
Unrestricted General Fund	10,421	3,256
	<u>19,895</u>	<u>16,339</u>

7. Restricted Funds

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2017 £	Total 2016 £
Ridge Hobson Fund	37,430.42	1.3823	51,740	2,166	53,906	54,713
Joy Goodacre Memorial Fund	10,505.92	1.3823	14,522	1,352	15,874	15,854
Education Fund	18,688.87	1.3823	25,834	1,571	27,405	29,965
James and Faith Cairns Fund	-		-	1,627	1,627	1,627
			<u>92,096</u>	<u>6,716</u>	<u>98,812</u>	<u>102,159</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 2017, which are set out on pages 14 to 17.

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

18th November 2017

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 nearly 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

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

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