ANNUAL REPORT

2019 – 2020

WELCOME

A warm welcome to ZOA's 2019/20 Annual Report. Over the past year we've continued to contribute to the primary, secondary and tertiary education of our orphans and vulnerable children.

We've expanded our work to include mental wellbeing to address the mental health issues common amongst orphans and vulnerable children. We've continued to focus on reducing the number of girls who are missing out on school and supporting infrastructure projects that remove obstacles to children's learning.

Join us in celebrating the lives and successes of the students we work with. Thank you to every one of you for your continued support and loyalty.

Lord Andrew Turnball, Chair

ABOUT ZOA

ZOA-UK was founded in 2006 by Dr Shimwaayi Muntemba, an inspiring Zambian lady, as a response to the AIDS crisis that decimated Zambia and left thousands of orphans and vulnerable children. Many live in granny or child headed households and scrape by on less than £1.50 a day. Without access to education these children face a lifetime of poverty.

In Zambia, 740,000 children of school going age aren't in school and less than 43% are enrolled in secondary school. There are many reasons for this: from a lack of money to pay fees to a lack of food; from entrenched stigma towards disability to inadequate school buildings, and Government failure to provide enough school places.

Our aim is to find sustainable solutions to move children and young people out of poverty, through education. To do this we partner with grassroots community groups.

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OUR IMPACT

We are a small charity with BIG ambitions. We work intelligently, adapting our approach as necessary using the personal relationships our local, grassroots partners have with the orphans and vulnerable children we support, balanced with evidence-based decisions derived from our impact evaluation using the Child Status Index.

We have doubled our income in the past three years to £332,826 and increased our profile and support with the public, development sector and Government.

But more importantly we've seen an increasing number of children who we started supporting ten years ago now qualifying for tertiary education.

106 of our students have either recently graduated or secured jobs as teachers, nurses or civil servants and are supporting extended family and funding their siblings education.

In the last year we supported 2000 orphans and vulnerable children. We're proud to be a part of these inspiring students' journey to break the cycle of poverty.

We hope you enjoy reading about how your support has contributed to rewriting their future.

The year in numbers

320 pupils in primary school

284 pupils in secondary school

92 students in tertiary education

1274 received nutritious school meals

1302 beneficiaries of emergency food during drought

1274 girls & boys educated about menstruation & puberty

874 menstruating girls received reusable sanitary pads

473 girls received washing demonstrations

675 family members/carers sensitised about menstruation & puberty

1084 boys & girls benefited from upgraded toilets at two schools

226 children & young people counselled

82 pupils with disabilities supported

Exillia, 24 years old.

"ZOA started supporting me in Junior High School. Before then it was hard to keep focused in school because I was sent home when my fees weren't paid on time and I was mostly hungry.

It was only after ZOA supported me that I began to realise my potential and was able to do well.

I'm now a fifth year veterinary medicine student. I would like to become a livestock or wildlife veterinarian."

Education support

Working with our Zambian grassroots community partners we contribute school fees and provide uniforms, shoes, books and stationery supplies to the most vulnerable pupils in primary and secondary school.

We ask families or guardians to contribute a small amount towards the costs of each child we support, based on what they're able to contribute. We also ask students and their families or guardians to demonstrate their commitment to their child's education by signing annual Certificates of Commitment and we conduct termly progress reviews.

In 2019/20 we helped 320 children go to primary school and 284 go to secondary school.

Improving nutrition

Children need a full belly to learn but coming to school hungry is normal for most of the orphans and vulnerable children we work with. We provided 1274 pupils with daily nutritious school meals in 2019 - 2020. We've seen attendance, concentration and exam results improve when children aren't coming to school hungry.

We've provided 100 malnourished children with additional nutritional supplements through cash transfers, food supplements and Saturday lunch clubs to try and counter the effects of chronic malnutrition.

320
pupils in primary school

284
pupils in secondary school

1274
pupils received school meals

School support

Mpaso Phiri, 14 years old.

"My mum and dad died when I was young so I live alone with my grandmother. Growing up without a parent is a challenge.

I walk eight kilometres to and from school and when there's no food at home it makes it hard to concentrate in class.

I only had one pair of trousers but now I'm supported with uniform, shoes and socks and I look like my friends at school. I'm no longer worried about school fees because they're paid for and even if there's no food at home I can eat at school.

School is important because I'll get a job and I'll be able to help myself and my grandmother. I want to become a teacher."

Keeping girls in school

Around the world many girls miss school because they can't afford sanitary products. Zambian girls we work with were missing 30 days of school each year - half due to their period. We know that girls in rural communities who're educated are less likely to contract STIs or HIV/AIDS, tend to marry later, have smaller, healthier families and are more likely to ensure their own children are educated, so it's crucial we help girls stay in school.

We're running a two year project to provide girls with reusable sanitary pads, helping them remain in the classroom and progress in education.

Our local partners run workshops for girls and boys, volunteers, parents, guardians, teachers, community leaders and peer educators to overturn stigma and bust period superstitions.

In the reporting year, 256 leaders were trained in menstrual hygiene management and 913 boys and girls taught about puberty and menstruation. After the training we saw a 49% reduction in girls' absenteeism.

As part of our commitment to keep girls in school we're building a girls' boarding house for 84 girls at Lubushi. This will help vulnerable girls who live far from the school to access school (see p7 for more details).

874
menstruating girls received reusable pads

1274
girls & boys educated about menstruation & puberty

675
family members/carers sensitised about menstruation & puberty

Period pride

Diana, 18 years old.

"I was 12 when I started my periods. I was afraid and I didn't know what to do. I thought there was something wrong with me and I stopped going to school. I used to miss class until my period was finished because I didn't have pads. The menstrual hygiene training taught me about periods, good hygiene practices, how to use reusable pads and that I can still go to school. The difference is that my attendance in class has improved."

Supporting pupils with disabilities

Disabilities aren't always visible and can be both a cause and consequence of poverty. In Zambia there's huge stigma attached to both physical and mental disability and many children with disabilities are hidden away by ashamed families and don't get the chance to go to school.

Among the biggest barriers to education faced by children with disabilities are inaccessible school buildings. We work with schools to upgrade their facilities creating inspiring learning environments everyone can access. We provide trained support workers, adaptive equipment and physiotherapy so that children are fully integrated into lessons and playtime.

82
pupils with disabilities supported

675
children and young people counselled

14
peer educators trained

Improving mental health

Mental health issues are common amongst orphans and vulnerable children. To help them fulfil their potential and break the cycle of poverty we fund frontline workers to provide community-based mental health support so orphans and other vulnerable children can build coping mechanisms and self-confidence.

To support those who've graduated from college but have yet to land their dream job we've set up a voluntary work experience scheme. The demand for the 14 roles was very high. Our Peer Educator Leaders support our project that delivers essential counselling, builds support networks and boosts skills to help children get the best start in life.

Gabriel, 25 years old.

"I remember my painful childhood years when everyone saw me as a burden. I didn't have friends to play with but my grandmother showed me love. Life was a real challenge for us and I believe that's why my brothers stopped school and my sisters got married early. I was serious about school because I saw it as my only hope out of misery.

When I completed school I applied for a three year Primary Teacher Diploma Course and was put on ZOA support. I want to become a teacher and help my family and my fellow people with disabilities."

Tertiary support

Every extra year of education raises lifetime earnings by around 10%. To help break the cycle of poverty and improve social mobility in Zambia, supporting our students through tertiary education is essential.

We fund laptops and textbooks, help with exam and tuition fees, transport, accommodation and food. We also provide pastoral care and psychosocial support to our students.

We're delighted that an increasing number of children we started supporting ten years ago are now qualifying for tertiary college.

Infrastructure

We support infrastructure projects that give pupils with disabilities, girls and vulnerable children equal access to school and learning as any other child.

With support from Fondation Eagle and Jephcott Charitable Trust we're building a boarding house for 84 girls at Lubushi. Girls who live far from school will have a safe place to stay, enabling them to go to school, as well as reducing the risk of sexual exploitation, abuse and early marriage.

We've upgraded the toilets and wash facilities at Twavwane and Hope and Faith schools to provide accessible toilets, toilets for girls and a safe and secure water supply.

92
students supported through tertiary education

1084
boys & girls benefited from upgraded toilets at 2 schools

84
girls each year at Lubushi boarding house

Graduation

Mike, 25 years old.

"My parents passed away when I was eight. I faced a lot of challenges but with the help of others I overcame these. I was supported by ZOA from the age of 15 at Hope and Faith School. It felt like I had parents somewhere doing their best for their child.

Teaching is my passion. I received my degree in Secondary Education at the School of Natural Sciences, Chemistry and Philosophy.

My ambition for the future is to complete a PhD and help others."

Emergency nutrition

In 2019, parts of Zambia faced the worst drought in ten years, with the numbers of people experiencing severe food shortages by March 2020 estimated to be 2.4 million. We provided emergency food packages containing beans, maize and high energy protein supplements, benefitting 1302 people.

Sustainability

Although we've sent £2 million in grants to Zambia since 2006, we ultimately want to take ourselves out of the equation. We don't want to create donor-dependency, which is why we partner with grassroots, community-based organisations.

We work with our local partners to develop their capacity and, when appropriate, encourage them to develop other income streams to help them move towards financial sustainability. This could be through micro-finance or establishing income generating activities.

In the last financial year we've run partner training on child safeguarding, financial management, psychosocial counselling and beneficiary feedback mechanism knowledge. This support has improved the services provided to communities as well as improving governance structures and reporting capabilities.

36
of our partners' frontline workers trained in finance

67
households involved in village savings schemes

1302
beneficiaries of emergency food during drought

Food packages

Loveness, 84 years old and her granddaughter, Sheila, 13 years old.

When the rains failed I had difficulty feeding my family. We didn't harvest anything at all. The maize dried up before maturity.

We ate once a day but at times we didn't eat. I sell herbs and munkoyo [mildly fermented drink made from maize and roots] but that doesn't even earn me a $1 a day.

I struggle to buy enough food for the children. This affects their learning at school. I feel good when they go to school because they normally have a meal at school.

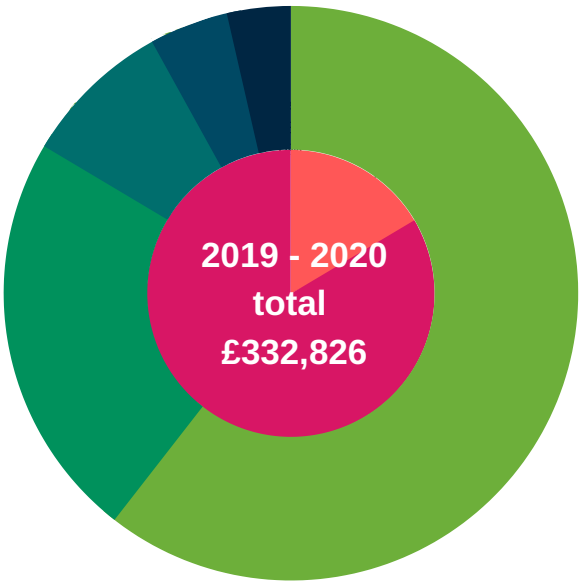
I depended on well wishers like CEHOZ [ZOA's partner] for food."

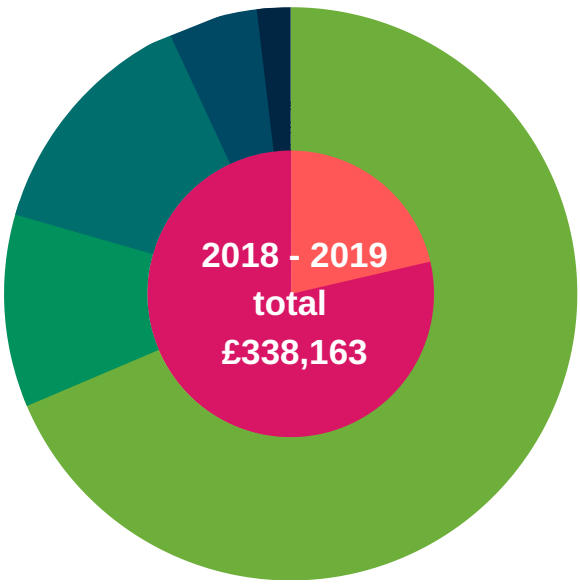
FINANCIAL REVIEW

1 April 2019 to 31 March 2020

Our income

We receive our income from a wide variety of sources, including trusts and foundations, institutional donors, our trustees, individuals and gift aid. In line with our fundraising strategy to diversify our range of supporters we've increased our institutional income by over 12%. Other areas of income have dropped slightly. We've seen an increase in our restricted funds to 83.5%.



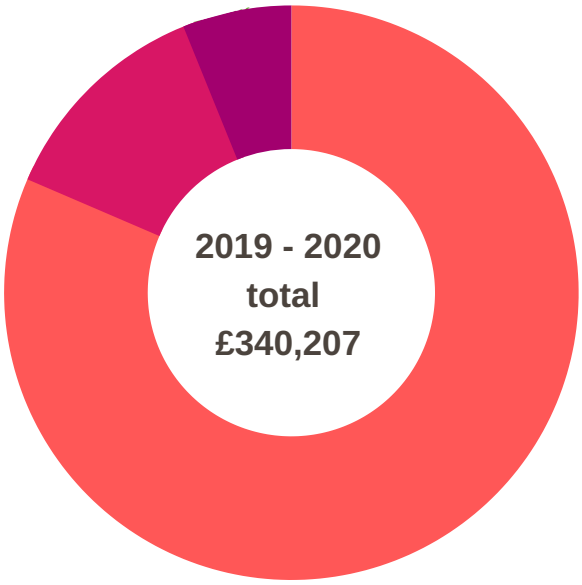


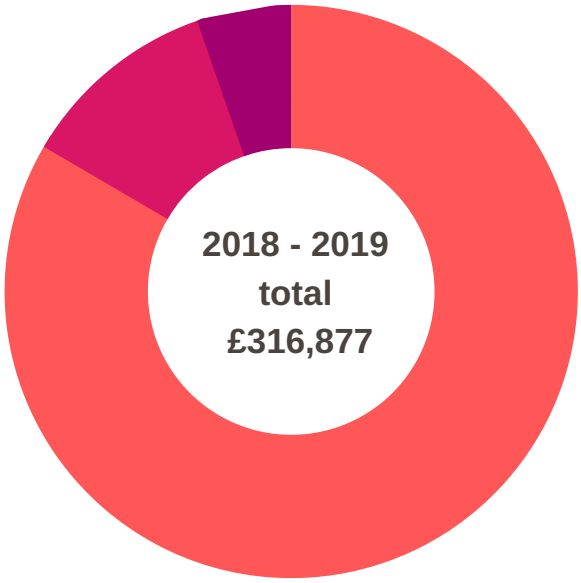
Income	2020 £	%	2019 £	%
Trusts & foundations	201,453	60.5	200,585	68.6
Institutional donors	76,624	23.0	47,574	10.9
Individual donors & others	28,005	8.4	59,626	13.6
Trustees	14,797	4.5	22,078	5.0
Gift aid	11,947	3.6	8,300	1.9
Total	**332,826**		**338,163**	
Restricted funds	278,039	83.5	265,863	78.6
Unrestricted funds	54,787	16.5	72,300	21.4

Our expenditure

We've increased the actual spend on charitable activities during the reporting period 2019-2020. Our governance costs have increased slightly due to putting in place new systems to ensure our income, that has doubled since 2015-2016, is spent in a way that maximises value for money.

Our fundraising costs have increased slightly. As the funding landscape becomes increasingly challenging we have chosen to invest more resources to help us meet the future needs of the organisation. Our Trustees directly donate half of our fundraising salary costs.

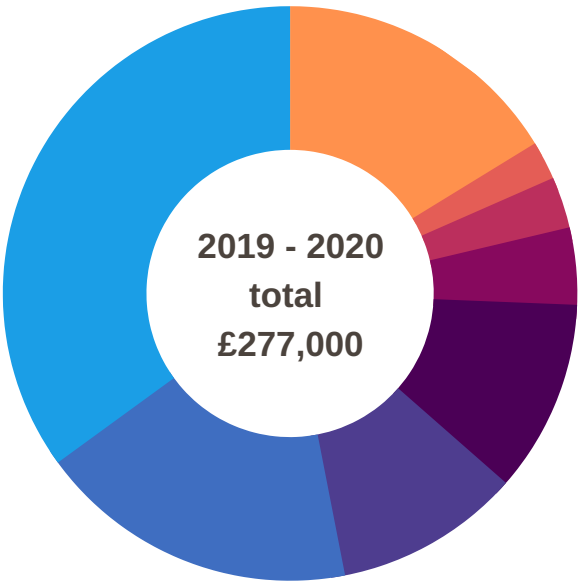


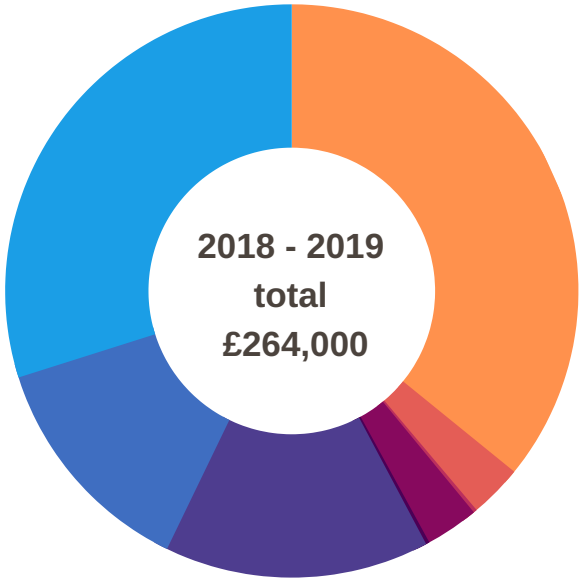


Expenditure	2020 £	%	2019 £	%
Charitable activities	277,123	81.5	264,361	83.2
Fundraising	42,213	12.4	35,644	11.5
Governance	20,871	6.1	16,872	5.3
Total	**340,207**		**316,877**	

Our charitable activities

Our total expenditure on charitable activities has increased since the last reporting period. School support costs (school fees, uniforms and books for primary and secondary pupils) have decreased by 20% in part due to exchange rate gains and in part due to how we allocate school expenditure. However, as we see more of our pupils fulfilling their potential we've seen our tertiary support costs increase. ZOA-Z costs have increased by 5% to enable us to employ a full-time Zambian CEO and an additional part-time project officer.





Activity	2020 £	%	2019 £	%
School support costs	45,000	16	96,000	36
Supporting children with disabilities	6,000	2	9,000	3
Psychosocial counselling & training	8,000	3	0	0
Menstrual Hygiene Management	12,000	4	7,000	3
Infrastructure projects	30,000	11	0	0
School meals, food supplements & emergency nutrition	29,000	10	40,000	15
ZOA-Z monitoring, evaluation, accountability & training	50,000	18	34,000	13
Tertiary vocational training	97,000	35	78,000	30
Total	**277,000**		**264,000**	

Figures used are rounded to account for different Kwacha/sterling exchange rates throughout the year

Balance sheet and reserves

	31 March 2020	31 March 2019
Current assets		
Debtors	10,268	26,983
Bank accounts	176,886	166,945
Current liabilities	2,907	2,300
Net Assets/reserves	**184,247**	**191,628**
of which Restricted funds	**115,923**	**124,095**
Unrestricted funds	**68,234**	**67,533**

To avoid issues which arise from day to day fluctuations in the exchange rate, cash transferred to Zambia Orphans Aid Zambia is allocated to a suspense account. When grants are due to community partners, they are authorised by ZOA-UK and then paid from the suspense account. The balance of £3,073 on that account is treated as a debtor.

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Signed on behalf of the trustees.

Jim G Potter
Trustee and Honorary Treasurer

Accounting policies

1. The financial statements have been prepared under the historical cost convention, in accordance with applicable accounting standards and the Companies Act 2006. They follow the recommendations in the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005), revised in May 2008, applicable accounting standards and the provisions of the small companies regime within Part 15 of the Companies Act 2006.
2. The Charity has opted not to produce a cash flow statement, in line with the small company exemption in the Companies Act 2006.
3. Voluntary income received by way of donations and gifts for the support of orphans and vulnerable children in Zambia is included in full in the statement of income receivable.
4. Individual income includes friends income which is unrestricted income received on a regular payment basis from individual supporters of the Charity.
5. Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the relevant fund.
6. Expenditure, including attributable VAT which cannot be recovered, is recognised in the period in which it is incurred.
7. The Charity employs three part-time staff including the Executive Director. Fundraising salary costs are partially met by the Trustees.
8. Governance costs are the costs associated with the governance arrangements of the Charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.
9. There are no Trustee expenses.
10. The Charity is exempt from corporation tax. All its income is charitable and is applied for charitable purposes.
11. The Company is limited by guarantee. The guarantee of each Trustee/Director is limited to a maximum of £1.

Independent examiner's report

Report to the trustees of Zambia Orphans Aid UK, charity no. 1145721, company no. 7863487, on the accounts for the twelve months ended 31 March 2020.

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 43(2) of the Charities Act 1993 (the 1993 Act), and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1992 Act.
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act.
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a ‘true and fair’ view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met.

Signed:

Name: Gibson A Mutale
Relevant professional qualification of body: Fellow of the Association of Chartered Certified Accountants
Address: 8 Norton Lees Road, Sheffield S8 9BW
Date: 10 August 2020

Administrative details

Trustees and directors

Name	Position	Date of appointment/resignation
Lord Andrew Turnbull	Chair	Appointed 16/09/2006
Dr Shimwaayi Muntemba	Vice Chair	Appointed 16/09/2006
Geoffrey Croome	Hon Secretary	Appointed 16/09/2006
Jim Potter MBE	Hon Treasurer	Appointed 16/09/2006
Adam Lethbridge		Appointed 18/05/2016, resigned 12/2019
Prof Hugh MacMillan		Appointed 02/16/2011, resigned 06/2019
Freedom Mpande		Appointed 05/09/2019
Tom Murdoch		Appointed 28/10/2009, resigned 06/2019
Garnet Mulomo		Appointed 19/03/2018
Rachel Quine		Appointed 24/10/2011
Dr J Keith Rennie		Appointed 16/09/2006, resigned 06/2019
Katy Dore	Executive Director	
Danielle Harris	Fundraiser	

Legal and administrative information

Charity Registration Number	1145721
Company Registered Number	7863487
Registered Office	32 Warnborough Road, Oxford OX2 6JA
Administrative Office	2a Nine Chimneys Lane, Balsham, Cambs CB21 4ES email: admin@zoa.org.uk website: www.zoa.org.uk
Bankers	NatWest Bank Plc, 23 Market Street, Cambridge CB2 3PA
Legal Advisor	Tom Murdoch
Independent Examiner	Gibson Mutale FCCA (appointed 12/2019)

LOOKING AHEAD

ZOA-UK relies on voluntary contributions from UK based Trusts and individuals to fund its activities. The COVID-19 pandemic has hit the UK economy badly, unemployment is rising and our economic recovery uncertain. The long term impact of the COVID-19 pandemic on funders' ability to continue supporting ZOA activities cannot be determined with any certainty.

However, in approving the accounts, the Trustees have assessed the potential impact the COVID-19 pandemic might have on expected income, spending commitments, assets and liabilities and concluded that ZOA UK has sufficient resources to continue funding its activities. As a result they have adopted a going concern basis for accounting.

Without your amazing support we wouldn't be able to give our students the helping hand they need to rewrite their future and break the cycle of poverty.

THANKS TO:

- Ann and Christopher Fielden Charitable Trust
- Charles Hayward Foundation
- De Brye Charitable Trust
- Donald Forrester Trust
- Dorfred Charitable Trust
- Doris Field Charitable Trust
- Fondation Eagle
- Futures for Kids
- Guernsey Overseas Aid & Development Commission
- Jephcott Charitable Trust
- MJB Charitable Trust
- MPM Charitable Trust
- Oak Trust
- Rozelle Trust
- Souter Charitable Trust
- Savannah Charitable Trust
- The Big Give
- The Peter Cundill Foundation
- Thriplow Charitable Trust
- Two-Way Charitable Trust
- UK Aid Direct's Small Charities Challenge Fund
- W F Southall Trust
- Zoe Carss Education Trust

Just some of our amazing donors.

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