

ANNUAL REPORT

2020 – 2021

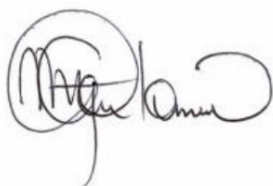


WELCOME

As ZOA-UK's new chair of trustees it's my pleasure to introduce this year's annual report. It's been a difficult year for the entire world with the COVID-19 pandemic bringing unprecedented challenges to all of us, but particularly those who are already vulnerable.

ZOA has been proud to stand with the communities we work with throughout the pandemic. Even with the ZOA-Zambia office in Lusaka closed, staff working from home and our partners working under huge restrictions, together we have continued to provide support to the most vulnerable.

This couldn't have been done without the compassion and generosity of you, our supporters.



Garnet Mulomo, Chair of Trustees

ABOUT ZOA

At the heart of everything ZOA-UK does is our commitment to give orphans and other vulnerable children in Zambia the tools to transform their lives. We do this by working with carefully selected grassroots community-based groups in some of the most disadvantaged communities in Zambia.

We understand that just getting children into school isn't enough, they need a full belly to concentrate in class, good mental health to fully participate in society and careers advice to make the best choices for their future.

We have a track record of getting more girls in school. We also support pupils living with disabilities to access and participate fully in mainstream school.

This remains at our core despite the challenges of COVID-19.



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OUR IMPACT

We pride ourselves on being a small, nimble charity that can adapt our approach as necessary, working closely with our local, grassroots partners who are our ear to the ground. COVID-19 has proved the importance of our approach. It has meant we've been able to respond quickly to the changing situation to keep reaching the most vulnerable, despite the challenges involved.

The number of people receiving our emergency food package support this reporting year almost doubled. For so many of our pupils their daily school meal is a vital part of their nutritional intake. This year these packages were even more important because not only were children missing their lunch while schools were closed but families were increasingly struggling to make ends meet with economic activities curtailed during lockdowns.

Another devastating effect of COVID-19 has been the increase in child protection issues. As lockdowns have gone into effect to prevent the spread of the virus, many girls have been trapped at home in close quarters with abusers, with limited or no access to support services. Our protection work has never been more important. As part of our support we have reached 1018 young people with counselling.

Although COVID-19 has impacted our fundraising we are heartened by the continued dedication and generosity of all of our supporters during this difficult period.

The year in numbers

327

pupils in primary school

323

pupils in secondary school

94

students in tertiary education

1575

received nutritious school meals

2412

beneficiaries of emergency food packages

686

pupils benefitting from fish farm

183

menstruating girls received reusable sanitary pads

25

trainers trained to deliver workshops to make sanitary pads

2412

beneficiaries of COVID wash stations and soap bars

1200

pupils benefited from upgraded toilets at two schools

1018

children & young people counselled

133

pupils with disabilities supported



Diana, 13 years old.

"I wasn't happy when school closed due to COVID-19. At school we used to eat every day, but then I wasn't able to eat three meals a day as my mother wasn't working. The price of food and other commodities went up so my mother wasn't able to buy food.

Even soap was a problem. I'm HIV positive and am on (anti-retroviral) drugs so I need more food to eat so the drugs don't have side effects.

I'm happy I received food and soap during this pandemic. Thank you very much for the support. I really appreciate it."

Education support

In 2020/21 we helped 327 of the most vulnerable children go to primary school and 323 go to secondary school by contributing school fees and providing uniforms, shoes, books and stationary supplies. We supported 70 more girls than boys.

Due to the COVID-19 pandemic the 2020 and 2021 school years were disrupted. Schools closed in March 2020, with lessons for students in examination classes restarted in June while the rest of the learners didn't return until September. Funds were disbursed to cover only the examination class fees in June.

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 and the school meal is often their main meal of the day. Despite school closures we provided 1575 pupils with school meals in 2020 - 2021.

When schools were closed we provided children and their households with emergency food packages to plug the hunger gap for the many people who were struggling to provide for their families. (see p8 for more info)



Lucinda, Grade 10

"A school uniform is very important because it makes everyone equal. It doesn't matter whether you're rich or poor, you're treated the same."

"Books are very important because you get to write down the important notes you need to study."

"Food is very important because if you're hungry you won't learn anything, you don't have the energy. If you're full your brain is active and you get to understand."

"If you don't have all these things you can't concentrate."

327

pupils
in primary
school

323

pupils
in secondary
school

1575

pupils
received school
meals

Keeping girls in school

Our two year Menstrual Hygiene project funded by UK Aid Direct for which we were awarded an A+ rating, achieved even better results than we hoped. We reduced girls' absenteeism in school by 67% and saw an 866% increase in girls using reusable sanitary pads. We also saw an 86% increase in girls using wash facilities at school, showing a positive benefit of the refurbished and new wash blocks at Lubushi, Chibolya, Twavwane and Hope and Faith.

This year we have trained 25 staff and volunteers to deliver workshops on how to make reusable sanitary pads in home economic lessons. The workshops for students will begin in the new financial year and will continue our mission to get, and importantly keep, girls in school.



Workshop attendee.

"It was excellent! I didn't know how to hold the scissors or how to cut the fabric but I was taught and now it's a walk over."

The workshop was amazing. I just need to practice now. I'm confident that I will be successful."



183

menstruating girls received reusable pads

25

trainers trained to deliver workshops to make sanitary pads

43

female community leaders sensitised to support children's mental health

Improving mental health

With schools closed many vulnerable girls and boys have been unable to leave their homes, leading to a rise in reports of abuse, child labour and underage marriage and pregnancy. Lockdowns have prevented people from accessing their support networks so our protection work has never been more important.

In response, we've stepped up our counselling programme reaching 1018 children and young people. We have trained 86 more people to provide vital counselling to help orphans and other vulnerable children build coping mechanisms and self confidence. Through our partners we are educating pupils about life skills and the value of education to help them understand their rights as well as supporting counselling sessions that target children in and out of school.

Supporting pupils with disabilities

We have continued to support children living with disabilities to access school. This year we undertook our first disability survey in order to ensure all children with disabilities were identified and receiving support, including those with hidden disabilities. We found 8% of the children and youths we work with have some form of disability.

86
people trained to provide counselling

1018
children and young people counselled

133
pupils with disabilities supported



Yolanta, 17 years old.

"My family and I live on the little earnings my mother makes washing clothes for people. I fell pregnant because school was closed so I helped my mother by going to different areas to look for customers.

One man took advantage of me. He promised to take care of me as long as I slept with him. I fell pregnant but he refused responsibility. I faced a lot of challenges during my pregnancy. Members of the community talked ill of me, including my friends. I also found it difficult to support my child.

Through the child protection sessions conducted on early marriages and pregnancy at school I was encouraged to go back to school after giving birth."

Tertiary support

This year we've supported 94 tertiary students - with fees, laptops and accommodation. However, colleges and universities were affected by closures with many continuing lessons through e-learning. The biggest challenge for ZOA's tertiary students was the unreliable network and a lack of internet bundles.

However, despite the disruption, 38 of our tertiary students completed their course this academic year with a further 29 new students starting courses.

Infrastructure

Despite the challenges of COVID-19, 64 girls moved into the new boarding house at Lubushi School, made possible with support from Fondation Eagle and Jephcott Charitable Trust. Girls who live far from school now have a safe place to stay, enabling them to go to school, as well as reducing the risk of sexual exploitation, abuse and underage marriage.

Thanks to support from Guernsey Overseas Aid & Development Commission we began work on a boys' dormitory at Lubushi and built and refurbished toilet blocks benefiting all 1200 pupils. At Twavwane School work started on building two new classrooms and a strong room that will allow the school to register as an examination centre and earn an income from examination fees.



Estella, 14 years old.

"I used to travel a very long distance to reach school. I didn't have enough time to study because I was so tired.

But all those things are in the past now. I'm really enjoying being with my friends here. When my parents died I was lonely but being with friends here I feel I have family around."



94

students supported through tertiary education

1200

pupils benefited from upgraded toilets at two schools

64

girls each year at Lubushi boarding house

Emergency response

In response to increasing poverty caused by COVID-19 and the effect of rising inflation on food prices we provided emergency food packages containing beans and maize to 2412 people. We also provided soap in the packages to encourage hand-washing and reduce the transmission of COVID-19. We provided 28 wash stations to our partners.

At the food and soap distributions we communicated and demonstrated the importance of hand washing and social distancing. Our partners, staff and volunteers also distributed health education materials using social media and in communities throughout Zambia.

Sustainability

With travel suspended for much of the year ZOA-Z worked remotely with our partners to provide training and support. 13 of our partners' frontline workers received mentoring in financial management.

We supported our local partner, CEHOZ, to start a fish farm to provide an income to help them become more self-sufficient. Surplus fish are cooked as part of the free school lunch provided for vulnerable children at Chibolya School in Southern Province, an area that often experiences food insecurity.



Kaysed, 14 years old

"Before the outbreak of COVID-19, we had two or three meals a day. The school meals helped me not to go hungry and this helped me concentrate during lessons. But after the outbreak of COVID-19 the price of food increased so much my uncle couldn't afford to provide us with three meals a day.

I was happy to receive mealie-meal and beans which helped me and my family have a little food to eat. If food was not given to me I don't know how life would have been for me and my family members.

Thank you so very much for your support."



13

of our partners' frontline workers trained in finance

686

pupils benefitted from fish supplied to Chibolya school kitchen

2412

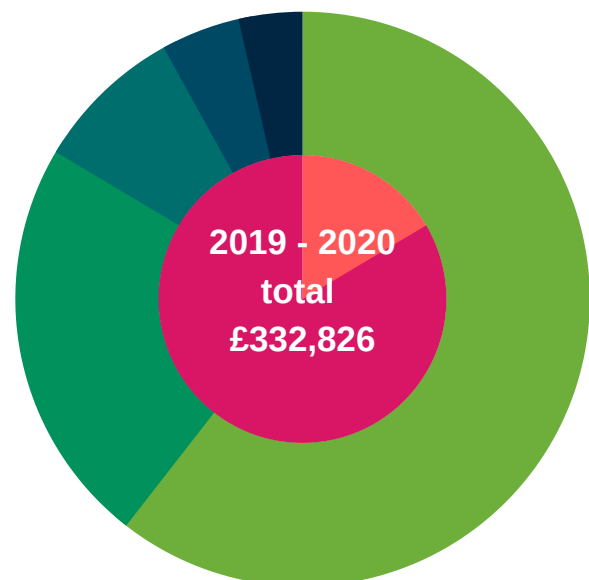
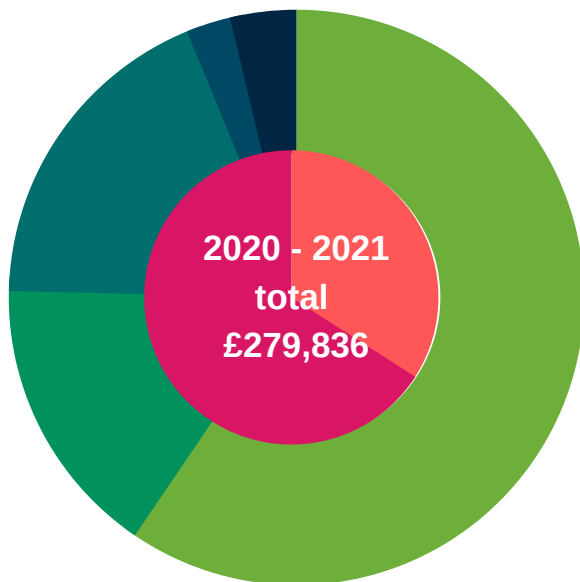
beneficiaries of emergency food relief

FINANCIAL REVIEW

1 April 2020 to 31 March 2021

Our income

The challenge of COVID-19 has impacted our total income over the reporting year in what has been a tough fundraising landscape. Our funds from institutional donors dropped back to what we received in 2018/19 and our income from trusts and foundations also dropped. However, it is heartening to see that during this challenging year donations from individual donors increased significantly.



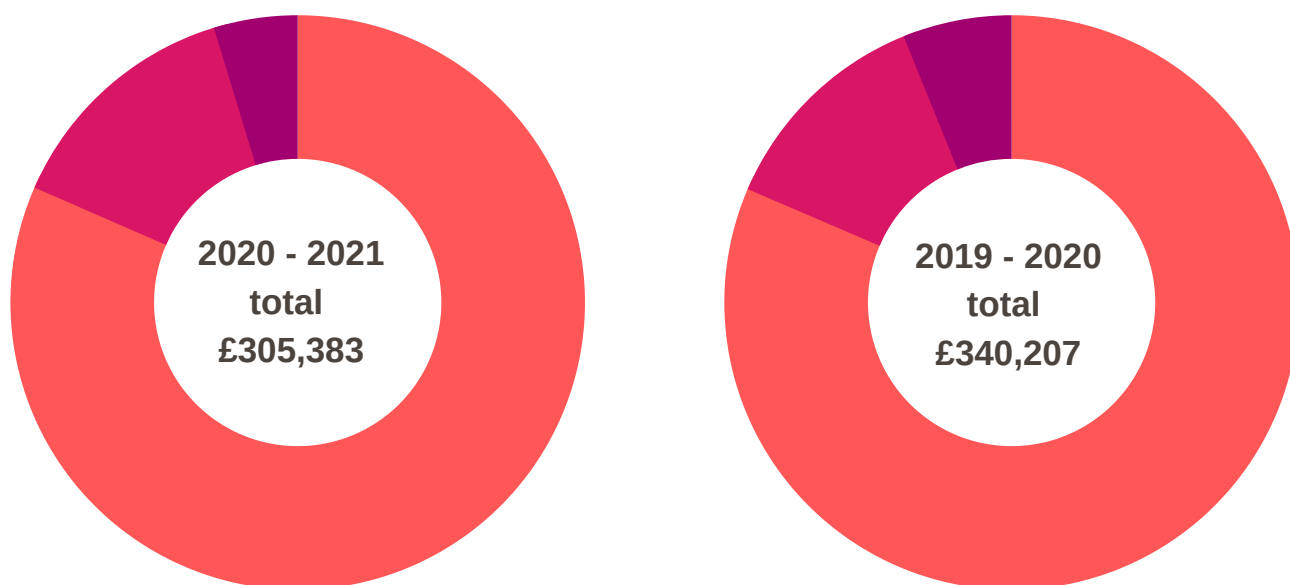
Income	2020/21 £	%	2019/20 £	%
Trusts & foundations	166,486	59.0	201,453	60.5
Institutional donors	44,385	16.0	76,624	23.0
Individual donors & others	51,573	18.0	28,005	8.4
Trustees	7,000	4.5	14,797	4.5
Gift aid	10,392	2.5	11,947	3.6
Total	279,836		332,826	
Restricted funds	184,526	66.0	278,039	83.5
Unrestricted funds	95,310	34.0	54,787	16.5

Our expenditure

The actual expenditure on charitable activities during the reporting period 2020-2021 decreased. However, the percentage of our spend on charitable activities has remained the same as last year.

Our governance costs have reduced which shows the benefits of the new systems we put in place last year to ensure our income is spent in a way that maximises value for money.

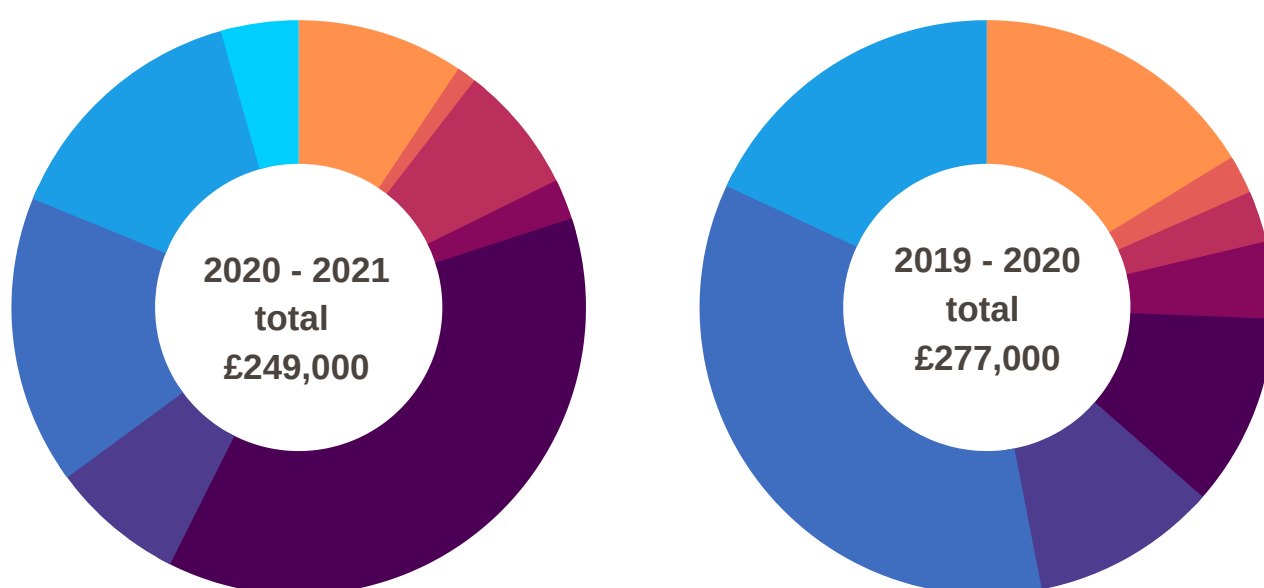
The percentage of our expenditure spent on fundraising costs has increased slightly as the funding landscape has become increasingly competitive, particularly in the field of trusts and foundations.



Expenditure	2020/21 £	%	2019/20 £	%
Charitable activities	249,052	81.5	277,123	81.5
Fundraising	41,926	14.0	42,213	12.4
Governance	14,405	4.5	20,871	6.1
Total	305,383		340,207	

Our charitable activities

As expected during a year of school closures our expenditure on school support costs reduced. The impact of COVID is also shown in our increased expenditure on psychosocial counselling and training to support children and young people's mental health as well as our COVID emergency response. Our infrastructure expenditure has more than doubled in our bid to make schools more accessible as well as to support our partners and schools to become more sustainable. Spending on tertiary education reduced as the fluctuating exchange rate meant less funds were needed for our commitments.



Activity	2020/21 £	%	2019/20 £	%
School support costs	23,386	9	45,000	16
Supporting children with disabilities	2,750	1	6,000	2
Psychosocial counselling & training	17,982	7	8,000	3
Menstrual Hygiene Management	5,656	2	12,000	4
Infrastructure projects	93,222	37	30,000	11
School meals & food supplements	18,755	8	29,000	10
Tertiary vocational training	40,508	16	97,000	35
ZOA-Z monitoring, evaluation, accountability & training	36,600	15	50,000	18
COVID-19 emergency response	10,193	4		
Total	249,052		277,000	

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

Balance sheet and reserves

	31 March 2021	31 March 2020
Current assets		
Debtors (Gift Aid)	8,680	7,195
Debtor (ZOAZ unallocated suspense account)	16,931	3,073
Bank accounts	136,918	176,886
	162,529	187,154
Current liabilities		
Creditors (note 10)	3,829	2,907
Net Assets (note 9)	158,700	184,247
of which Restricted funds	65,482	115,923
Unrestricted funds	93,218	68,324

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 £16,931 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.



Freedom Mpande
Trustee and Honorary Treasurer/Secretary

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 four part-time staff including the Executive Director. Fundraising salary costs are partially met by the Trustees. (note 4)
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 2021.

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(1) and (2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is needed under section 145 of the Act.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 156 of the 2011 Act, and
- 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 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.

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:

Administrative details

Trustees and directors

Name	Position	Date of appointment/resignation
Lord Andrew Turnbull	Chair	Appointed 16/09/2006, resigned 12/2020
Dr Shimwaayi Muntemba	Vice Chair	Appointed 16/09/2006
Geoffrey Croome	Hon Secretary	Appointed 16/09/2006, resigned 02/2021
Jim Potter MBE		Appointed 16/09/2006
Freedom Mpande	Hon Treasurer/Secretary from April 2020	Appointed 05/09/2019
Garnet Mulomo	Chair from Dec 2020	Appointed 19/03/2018
Rachel Quine		Appointed 24/10/2011
Peter Brooke		Appointed 06/10/2020
Venansio Kabwe		Appointed 08/12/2020
Katy Dore	Executive Director	
Danielle Harris	Fundraiser	

Legal and administrative information

Charity Registration Number	1145721
Company Registered Number	7863487
Registered Office	3 Clayfield Road, Pocklington, York YO42 2RG
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 individuals, trusts and foundations and other organisations to fund our activities. The COVID-19 pandemic and Brexit have impacted the UK economy and our economic recovery is 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.

Thank you to all of our supporters. Without your generous 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
- Bryan Guinness Charitable Trust
- Chrysalis Trust
- De La Rue Charitable Trust
- Dorfred Charitable Trust
- Doris Field Charitable Trust
- Eleanor Rathbone Charitable Trust
- Gilchrist Educational Trust
- Halcrow Foundation
- J P T Charitable Trust
- Kate Farrer Foundation
- MJB Charitable Trust
- MPM Charitable Trust
- Oak Trust
- Park Family Charitable Trust
- Rozelle Trust
- Savannah Charitable Trust
- S M B Trust
- Souter Charitable Trust
- The Big Give
- The Peter Cundill Foundation
- Thriplow Charitable Trust
- Two-Way Charitable Trust
- UK Aid Direct's Small Charities Challenge Fund

Just some of our amazing supporters and partners.

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