

ANNUAL REPORT 2021-2022



"I am very grateful to you, my sponsors, for helping me achieve my goal of becoming a nurse which, at times, seemed impossible and would remain just a dream"

Mercy, ZOA-supported tertiary education graduate of 2021

In their own words...

Support from ZOA has changed my life in such a way that I was on the street struggling with funds to take me to university but [now] with ZOA's help I'm here at the biggest university in Zambia. Thank you.

Patrick

In trying to earn a living, I ended up in sex work so I could buy food, soap and sanitary items... I fell pregnant. The [ZOA-supported] counsellor visited and told me school was happy to have me back after I had delivered the baby. She also taught me how to protect myself. I am excited that I can now attend school. I can now fulfil my dream of becoming a nurse.

Nita

Being in a family of unemployed parents, it is difficult to find food. I received food rations in the holiday, including beans and mealie-meal. I am very happy that since I was enrolled in the ZOA programme, life has become better for me and my family.

Veronica

We thank ZOA for the reusable menstrual pads and shower they provided at Hope & Faith School. We thank you for promoting hygiene at all schools ... and empowering women!

Faith

I really like working with machines. I really enjoy this [biomedical engineering] course because of the different sophisticated machines we work with. It's a privilege because every single moment I learn and see new things with these machines. I appreciate ZOA for the sponsorship they have given me since I passed Grade 9. I never knew I could come this far – it's more than a dream come true. I want to finish my studies and then help someone else out who is struggling to go to school because of financial difficulties.

Howard

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Registered charity number: 1145721

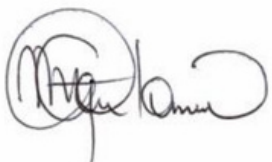
WELCOME...

With COVID continuing to bite and the beginnings of a significant international economic downturn evident, this has admittedly been a difficult year – not just for ZOA, but for all of us.

As is so often the case, the effects on the most vulnerable in our communities have been stark. And yet, despite everything, our faithful and dedicated ZOA supporters have risen to the challenge of continuing to support these boys, girls and young adults... we could not do this without you.

Overseeing a small but dynamic charity like ZOA-UK is an enormous privilege, as it provides so many opportunities to see the 'story behind the story'. And throughout this annual report, I trust that we can share some glimpses of optimism and hope in what has been such a tough period.

Thank you to all of our donors, however much you have been able to give. Every penny counts and makes a tangible difference in communities across Zambia. Please would you continue to support ZOA-UK's vital work in supporting grassroots education projects countrywide?



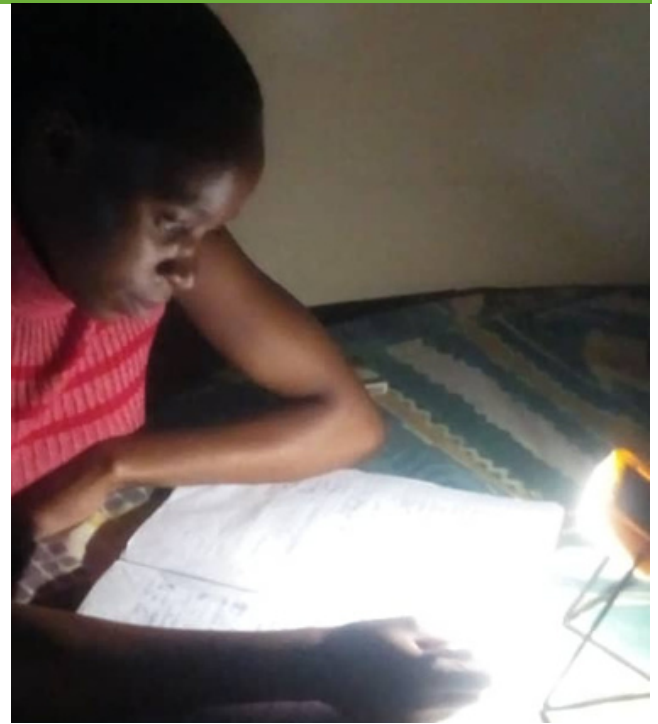
Garnet Mulomo, Chair of Trustees

ABOUT ZOA

At the heart of everything ZOA-UK does is our unstinting 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 simply isn't enough – they need a full belly in order to concentrate in class, good mental health to fully participate in society and professional careers advice to help them make the best choices for their future.

We have a track record of getting more girls into school. We also support pupils living with disabilities to access and participate fully in mainstream education, ensuring better inclusion and opportunities for all.



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Above: A student studies with the help of a new solar lamp provided by ZOA-UK

IMPACT

We continue to pride ourselves on being a small, nimble charity that can adapt our approach as necessary. To accomplish this, we work in collaboration with grassroots partners across Zambia. The pandemic has underscored the importance of our approach. Practically, this means that we've been able to flex to the changing situation, in order to keep reaching the most vulnerable orphans and other children in need, despite the challenges. Partners currently include:

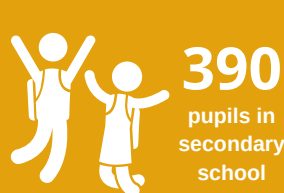
Chibolya Education and Health Organisation – a local organisation on the outskirts of Mazabuka, Southern Province, which established a community school in 2012. Ten years on, Chibolya now has five classrooms and supports 600+ pupils right through from pre-school to Grade 12.

Hope and Faith – a remarkable community school of almost 700 pupils based in N'gombe, a socially deprived part of Lusaka. 40% of pupils at the school are either orphaned or otherwise considered to be vulnerable. The work here began in 2004, when a retired government school inspector took two homeless children into her home and started teaching them with books donated by neighbours. What began as homeschooling two orphans went on to become a large school of 16 classrooms! In June 2021, ZOA-UK stepped up to provide extra support in the guise of food and soap parcels.

Nevers Care and Support Group – a fostering and education project for abandoned orphans and other struggling single and double orphans in Chitamba Village, Northern Province. ZOA-UK has supported Nevers since 2009 by paying school fees and providing uniforms, shoes, books and stationery as well as providing free school lunches. We also support students who go on to tertiary training.

Lubushi Parish Rural Resettlement Scheme – also in Northern Province – is very isolated, especially in the rainy season. As part of our commitment to keeping girls in school we've built boarding houses for students. In December 2021, ZOA-UK provided additional soap and hygiene products to help the fight against COVID-19.

In numbers...





ALUMNI GIVING BACK: Mercy's story

Featured on the cover of this Annual Report is Mercy, an alumni of ZOA-UK partner Angelina Tembo Girls' School. She graduated in July 2021. This is her story:

"My name is Mercy. In 2018, I started pursuing my tertiary education at St Paul's College of Nursing and Midwifery, Nchelenge. In the second year of my studies my elder brother had financial challenges which meant he couldn't afford the fees. This led to the institution not allowing me to either enter the lecture theatre or eat from the cafeteria.

"I was privileged to have ZOA-UK come to my aid. With this sponsorship I had nothing to worry about and I was encouraged to work extra hard so ZOA could continue sponsoring me. I'm proud to let my sponsors know that I passed my final examinations and I've completed my three years training as a registered nurse.

"I am very grateful to you, my sponsors, for helping me achieve my goal of becoming a nurse which at times seemed impossible and would remain just a dream. When I'm deployed by the Government of Zambia, I pledge to team up with my fellow working orphans and vulnerable children to help pay the school fees at secondary level for at least one girl amongst the vulnerable at my former school, Angelina Tembo. This will be my way of returning the favour and appreciating the sponsorship."

Mercy's pledge demonstrates ZOA-UK's firm belief that investing in education doesn't just benefit the individual, it has a much greater impact across the wider community.

Flushed with success

Also 'giving back' this year was plumber Sylvester – a former pupil at ZOA-UK supported **Hope & Faith School**.

We know that every extra year of education raises lifetime earnings by around 10%. Not only has Sylvester successfully completed his studies and trained as a water and electrical technician, but he too is giving back to his community. Here he is pictured fixing the girls' toilets at Hope & Faith ready for the new term in January 2022.

It is always heartwarming to read of these stories of former pupils continuing their links with ZOA-UK by supporting the partners who have helped them take charge of their lives.



Menstrual health

ZOA-UK's commitment to keeping girls in school is realised in part by investing in menstrual hygiene management. Across our grassroots partners, more and more girls are learning about their menstrual cycle and given practical tips on how to care for their bodies hygienically throughout the month. One practical approach is training girls in needlecraft, so that they can sew their own reusable sanitary pads, especially young girls from families who don't have much money or who cannot prioritise spending on what we might consider to be essentials.

One such student is Faith from **Hope & Faith School**. She recorded a video for our Facebook page on the occasion of international Menstrual Health Day in May 2021.

"When you are on your menses," she says, "a lot of people don't know how to take care of themselves. So it's important that you learn your menstrual hygiene management – ways that you can keep yourself clean and safe at all times during your menstrual cycle."

Showing viewers a reusable fabric pad that she is creating as part of the training scheme, she continues: "This is a sanitary pad I am trying to make myself. You should know how to make this ... I tried, and it came out perfect."



In numbers...



613
women receiving
reusable
sanitary pads



600
young people
sensitised on
sexual health
issues and
early marriage



25
people trained
to provide
psychosocial
counselling
in their
community



2,825
psychosocial
counselling
sessions
conducted
(with a total of
841 children)



1,248
pupils benefiting
from new borehole
and waterworks
at Lubushi School



2
new school
drama/music
clubs
established



20
peer educators
recruited



2
new ZOA-UK
trustees
recruited

SUSTAINABILITY



A fishy tale

Last year, we wrote about a new community fish-farming facility being constructed alongside Chibolya Community School. The good news is that the fishy fruits of the community's labours have now been realised, with the first 9,000 fingerlings maturing.

We can confirm the adage that if you give someone a fish, you feed them for a day. But if you teach a school's frontline workers about aquaculture and fishery management, you:

- 🐟 provide the school kitchen with regular, protein-rich fresh fish for them to feed their students
- 🐟 create income for the community at market through the sale of excess fish
- 🐟 upskill a new generation of farmers in relevant, transferable vocational skills.

It's all part of the sustainability plan to keep supporting orphans and vulnerable children by bringing in income locally to reduce reliance on external funding sources.

Learning *al desko*...

Continuing the theme of sustainability, it has been wonderful this year to see the new classrooms, desks and benches being used by pupils at **Twavwane School**.

As well as the new classrooms, we also built a strong room that will allow the school to register as an examination centre. This will enable them to earn an income from examination fees. It is enormously encouraging to see our partners working towards becoming self-sufficient in innovative ways.

The classrooms have been kitted out with new desks, blackboards and noticeboards for students, to create a more inspiring learning environment. Work there has also included some more landscaping around the site to make it accessible for the school's disabled students.



LIFE SKILLS

In response to the continuing challenges faced by vulnerable children, ZOA-UK stepped up its **psychosocial counselling programme** designed to reduce teenage pregnancies. Project Coordinator Patricia Mbao, explains: "While coronavirus can affect anyone, it's clear that the most vulnerable in our communities have been affected more."

She continues: "Many girls became pregnant during the COVID-19 lockdowns. The girls we talked to attributed their pregnancy to increasing poverty levels and the lockdown. Not being at school or taking part in their usual activities outside of the house meant that more time was spent at home and because of this they became more vulnerable to their male family members. It's more important than ever to educate and keep vulnerable children safe."



A pilot project launched by ZOA-UK in Lusaka, kindly funded by Mercury Phoenix Trust, is building resilience and self-confidence by boosting HIV prevention and knowledge of reproductive health and sexual rights amongst 1,100 at-risk students through HIV testing, child-led drama, music performance and community-based psychosocial counselling.

We've also stepped up our counselling programme reaching hundreds of young people. We have trained more people within the communities we serve to provide vital counselling to help orphans and other vulnerable children build coping mechanisms and self confidence. When piloting counselling services in Northern Province, we halved the number of young people experiencing sadness and depression.



Around the world, economic pressures and stretched budgets are affecting us all. So in **March 2022**, we were grateful to Investrust Bank Plc for providing students at Hope & Faith School with some timely **tutoring in financial literacy**. Young people enjoyed a guided tour of the local branch office and took part in expert presentations on financial planning.

As if that wasn't enough food for thought, the bank supplied 600 exercise books, 300 pencils and food for the stomach too – 50kg of mealie meal and 10kg of rice. A great investment in Zambia's young people.

Water difference!

A new borehole and water tank was installed in **Lubushi** in January 2022. Pictured below, this facility will make a massive difference to the water supply at the school and the new girls' and boys' boarding houses ZOA-UK has developed there.

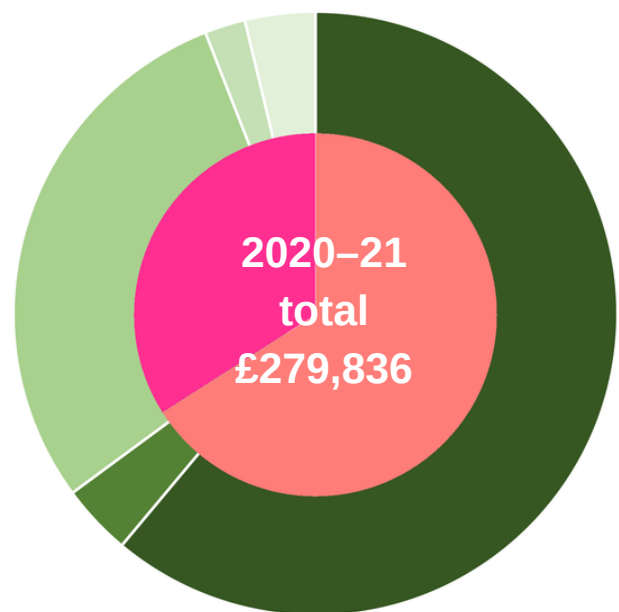
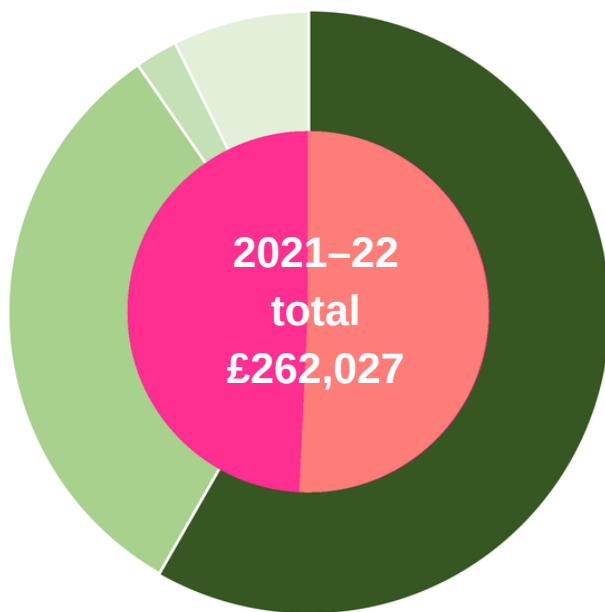


FINANCIAL REVIEW

Our income

The continuing challenges of fundraising amid the landscape of COVID-19 are reflected in this year's report, as we have experienced a 6% decline in income compared with the previous financial year.

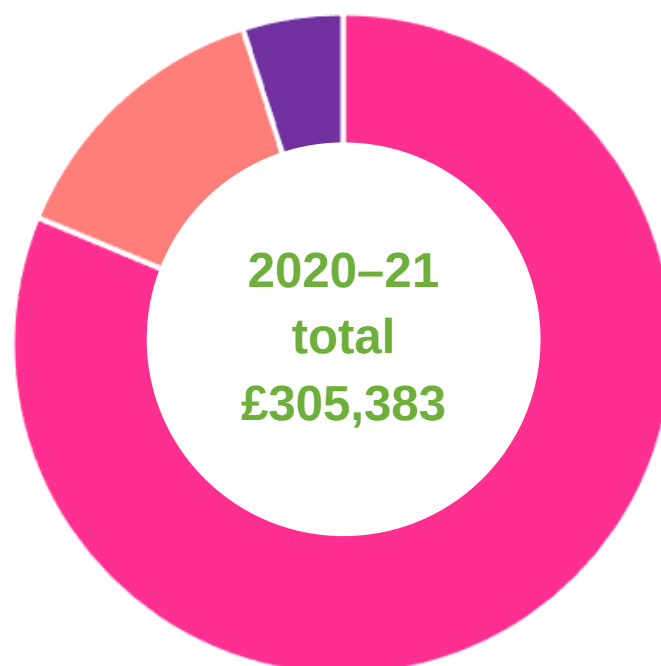
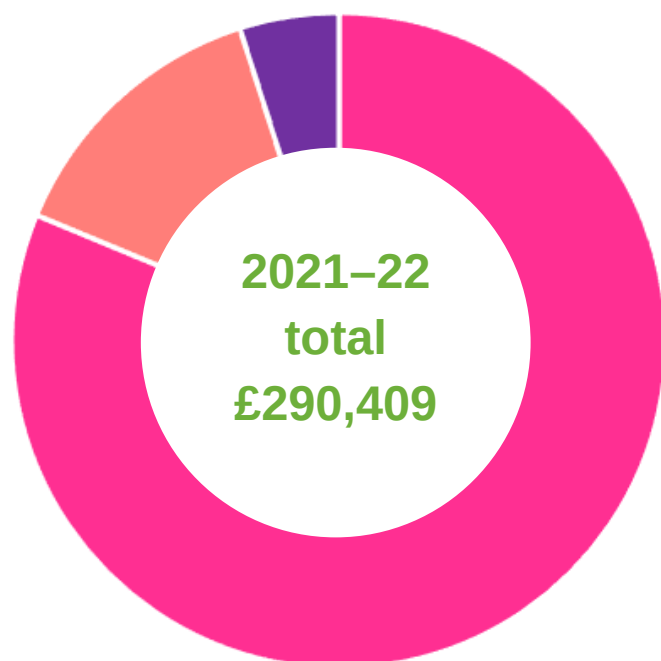
Note that no projects were supported by institutional donors in this financial year as these projects ended in the previous financial year.



Income	2021-22 £	%	2020-21 £	%
Trusts and foundations	152,897	58	166,486	59
Institutional donors	0	0	44,385	16
Individual donors/others	83,902	32	51,573	18
Trustees	6,000	2	7,000	2.5
Gift Aid	19,228	7	10,392	3.5
Total	262,027		279,836	
Restricted funds	132,994	51	184,526	66
Unrestricted funds	129,033	49	95,310	34

Our expenditure

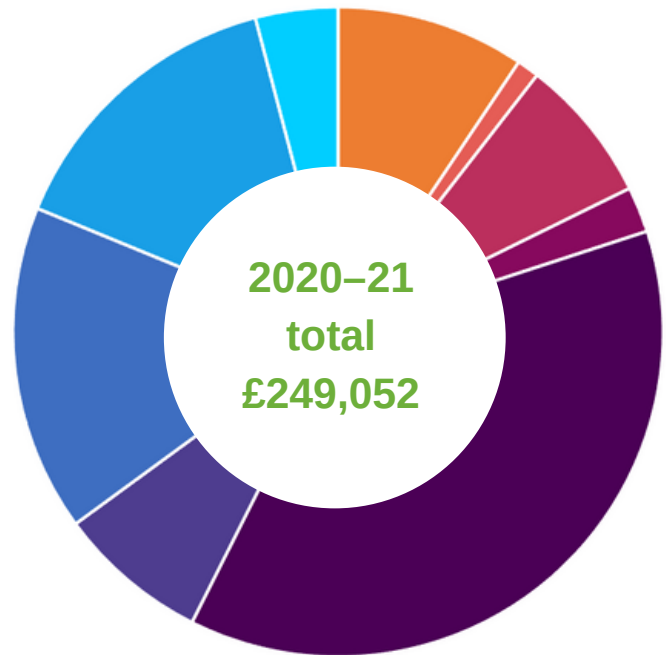
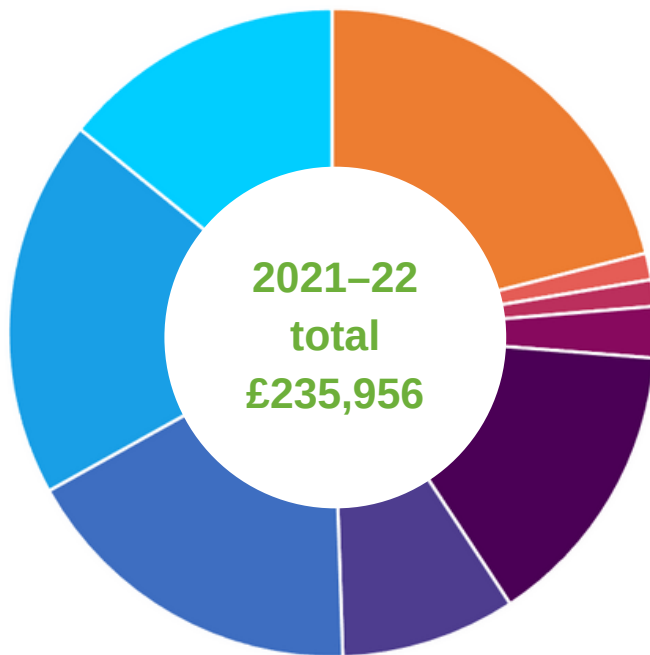
Expenditure on charitable activities during the reporting period 2021-2022 decreased marginally compared with the previous financial year, though still more than four-fifths of donated funds were channelled directly through to our programmes, benefiting some of Zambia's most in-need children and young people.



Expenditure	2021-22 £	%	2020-21 £	%
 Charitable activities	235,956	81.2	249,052	81.5
 Fundraising	40,233	13.9	41,926	14
 Governance	14,220	4.9	14,405	4.5
Total	290,409		305,383	

Our charitable activities

The reopening of schools following COVID-related closures is evident in our charitable expenditure, as well as the extra costs incurred for the purchase and distribution of solar lamps to supported students, only 20% of whom have access to electricity at home.



Activity	2021-22 £	%	2020-21 £	%
School support costs*	49,649	21	23,386	9
Children with disabilities	3,133	1.3	2,750	1
Psychosocial counselling/training	3,110	1.3	17,982	7
Menstrual hygiene management	6,019	2.5	5,656	2
Infrastructure projects	34,187	14.5	93,222	37
School meals/food supplements	20,623	8.7	18,755	8
Tertiary vocational training	41,172	17.4	40,508	16
COVID-19 emergency response	33,465	18.9	10,193	15
ZOA-Z monitoring, evaluation, accountability and training	44,598	14	36,600	4
	235,956		249,052	

* includes solar lamp provision

Balance sheet and reserves

Statement of Financial Activities for the 12 month period 1 April 2021 to 31 March 2022
and 12 month period 1 April 2020 to 31 March 2021

Balance sheet

	2021-22	2020-21
Fixed Assets	0	0
Current Assets		
Debtors (Gift Aid)	17,116	8,680
Debtor (ZOA-Z unallocated suspense account)	15,075	16,931
Bank Accounts	98,727	136,918
	130,918	162,529
Current Liabilities		
Creditors (Note 10)	600	3,829
Net assets (Note 9)	130,318	158,700
of which Restricted	41,698	65,482
Unrestricted	88,620	93,218

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 £15,075 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 Treasurer/Secretary

Accounting policies

a) 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.

The Charity has opted not to produce a cash flow statement, in line with the small company exemption in the Companies Act 2006.

b) 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.

c) Friends income is unrestricted income received on a regular payment basis from individual supporters of the Charity.

d) 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.

e) Expenditure, including attributable VAT which cannot be recovered, is recognised in the period in which it is incurred.

f) The Charity employs four part-time staff including the Executive Director. Fundraising salary costs are partially met by the Trustees. (Note 4)

g) 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.

ZOA-UK relies on voluntary contributions from UK-based Trusts and individuals to fund its activities. The long term impact of COVID-19 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

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 2022.

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: 1 August 2022

Administrative details

Trustees and directors

Name	Position	Date of appointment
Garnet Mulomo	Chair	19/3/2018
Dr Shimwaayi Muntemba	Vice Chair	16/9/2006
Freedom Mpande	Secretary/Treasurer	5/9/2019
Lord Andrew Turnbull		16/9/2006
Jim Potter		16/9/2006
Rachel Quine		24/10/2011
Peter Brooke		6/10/2020
Venansio Kabwe		8/12/2020
Florence Bili		8/3/2022
Mwelwa Mukwashi		7/12/2021
Katy Dore	Executive Director	
Danielle Harris	Fundraiser	

Legal and administrative information

Charity Registration Number	1145721
Company Registration Number	7863487
Registered Office	3 Clayfield Road, Pocklington, York YO42 2RG
Administrative Office	2A Nine Chimneys Lane, Balsham, Cambridgeshire 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...

Continuing global economic uncertainty is likely to create further challenges for ZOA and our partners in the year ahead. On top of this is the implementation of the Zambian government's free schools policy, making good an election pledge by President Hakainde Hichilema. The effect of this is unknown, but seems likely to apply only to state-run schools and not to the community schools supported by ZOA, and serving some of the country's most vulnerable communities. Around three-quarters of a million children of school-going age are not in school.

The ZOA teams in Zambia and in the UK will be studying the detail of the implementation and analysing what the implications might be as the Zambian education system adapts to the 'new normal'. We will advocate that quality of education is maintained as well as the mooted improvements to access.

ZOA is also concerned at news of a reported rise in sexual assaults against young Zambians during the COVID-19 pandemic, while schools were closed – often perpetrated by family members or other individuals known to the victims. While we have already provided training and counselling services, we will be closely exploring what more can be done to protect young people and to educate them about the risks and realities that young people in Zambia face.

We are ever mindful that we can only do this with your kind and generous support. You make ZOA what it is, and enable us to help lift so many Zambian young people out of poverty. Thank you for reading our Annual Report, and thank you for the gifts that make our work possible.



Thank you!

Ann and Christopher Fielden
Charitable Trust
Bryan Guinness Trust
Chrysalis Trust
Doris Field Charitable Trust
Halcrow Foundation
JPT Trust
Jephcott Charitable Trust
Kate Farrer Foundation
Mercury Phoenix Trust
MJB Charitable Trust
MPM Charitable Trust
Oak Trust
Park Family Charitable Trust
Rozelle Trust
Savannah Charitable Trust
Souter Charitable Trust
The Big Give
Thriplow Charitable Trust
Two-Way Charitable Trust

...and all our individual donors



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