

**VISION  
ZAMBIA**

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*Friends Helping Friends*

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# **ANNUAL REPORT**

**31st Dec 2015 – 31st Dec 2016**

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The full Trustees' Statutory Annual Report has been prepared to meet the requirements of the Charities Commission. It is available on request or from our website:

**[WWW.VISIONZAMBIA.CO.UK](http://WWW.VISIONZAMBIA.CO.UK)**

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Welcome to the fifth VisionZambia annual report celebrating our work during the year 2016 and looking forward to 2017. We would like to take this opportunity to thank our many supporters and donors and to recognise the dedicated work of our trustees.





*Friends Helping Friends*

## STATEMENT FROM THE CHAIRPERSON

**This year has seen significant change for VisionZambia, and we hope we are flexible enough to focus on expanding into the new opportunities offered. As trustees, our central commitment is to identify practical, sustainable and achievable solutions to some of the problems faced by the community in Linda and to implement them to the best of our ability.**

In February 2016, for the first time in Linda, Julie Wookey and myself gave three one-day workshops on Leadership, Accountability and Forgiveness to over 100 people from a range of local organisations. There were handouts and certificates; there was music, laughter and bonding.

We shared the teachings we live by, because they have supported us in our relationships, in our careers and with our families. As retired trainers who have travelled all over the world, we have discovered that this wisdom is universal to all human beings, whatever their beliefs, race, or culture. What we teach supports any faith. The feedback was enthusiastic, and we hope to offer more days like this in the future.

In addition, two of the original trustees left the team. Mike Parker and Julie Wookey have been involved since the early days and their hands on generous giving, whether connecting with patients at the Hospice, singing with a positive living group, laying water pipes, overseeing construction of the community hall, plus so much more, has been completely central and invaluable.

We are fortunate to be joined by two new trustees, Ruthie Alexander Morgan and David Ward. Ruthie's background includes working in education, with the Samaritans, and with mindfulness groups. David works at the London Stock Exchange in Marketing. We look forward to the fresh insight and new skills they bring to the team.

Finally, we launched our first formal fundraising campaign at the end of 2016. This effort aims to support the Mother of Mary Hospice in Chilanga which is an historic and much loved project for VisionZambia. It was a learning curve for us all.

*Best wishes,*

*Sue Allen*

# INTRODUCTION TO VISIONZAMBIA TRUSTEES

**SUSAN ALLEN**  
(CHAIRPERSON)



Susan was born in London but lived in Sri Lanka and Washington, as her father was involved in international development as an economist. After a career in educational publishing and teaching history in secondary schools, Sue became a trainer with Psychology of Vision. She is particularly drawn to supporting the Linda Open Community School and the women's groups.

**PATRICIA  
CAMPBELL-PARKER**



Patricia was born in Kingston, Jamaica and came to the UK in the early 1960s. She trained as a nurse then switched careers to become an air stewardess, which took her to Africa on many occasions. More recently, Patricia set up her own practice as a natural therapist. She is passionate about 'friends helping friends' to make life more comfortable for the Linda community.

**COSSIE FINDLAY**



Cossie lives in Lusaka where she helps her husband Noble run a high profile auto parts company that has supported VisionZambia from its inception. As well as overseeing our projects on the ground, Cossie is also a trustee of the Mother of Mercy Hospice Trust, where VisionZambia supports the much-needed outpatient clinic with salaries and drugs.

### **RUTHIE ALEXANDER MORGAN**



Ruthie has mostly worked in education in the UK, specialising in emotional wellbeing and Mindfulness meditation. She is now teaching Mindfulness in a hospice in Wiltshire where she lives. She has been a volunteer with the Samaritans for many years, and feels passionately about providing support for young people around their emotional and mental health.

### **JEFF ALLEN**



Jeff was born in Kenya and has a passion for Africa. He has been a trainer with Psychology of Vision for over 25 years. With his wife Sue he is the author of several books, and he lectures all over the world. Jeff was also closely involved in bringing clean water to Linda and is delighted to note the resulting profound drop in deaths from diseases born from dirty water.

### **DAVID WARD**



David was born and raised in London, but with a passion for travelling and seeing all corners of the world. He has worked in marketing for over ten years across a number of industries including software companies and financial services. David has joined VisionZambia to support the great work the team is doing by employing his skills in data driven marketing and communications to help make a difference for those who need it most.







# OUR STORY SO FAR

**VisionZambia, registered as a charity in 2013, having started in 2001 as a collaboration between local supporters in Zambia and a team of friends in the UK. This partnership between the two countries and two communities aims to enrich the lives of both.**

VisionZambia is dedicated to working with communities in need in Zambia to help them prosper. At present we work with a large community in Linda near Lusaka. Approximately 35,000 people live in Linda and most are challenged by a lack of basic services including health care, education and access to water and sanitation.

HIV and TB are pervasive in this part of Africa and many children are orphaned at a young age or cared for by their elderly grandparents.

VisionZambia believes that it is important to work in partnership with the Linda community, so that both groups can develop and learn from the relationship.

## OUR MISSION:

VisionZambia is committed to building ongoing relationships with communities in Zambia and from these relationships answering the calls for help especially in regard to our charitable objectives that include:

- the advancement of education and training
- the relief of poverty through income generating activities which are self-sustaining
- the preservation and protection of health.

## OUR VISION:

VisionZambia believes it is important to devote our energies to ensuring communities in Zambia enjoy success and equality, whilst achieving their own aspirations and rediscovering the richness of their ancestral and cultural past.

## OUR PRINCIPLES:

VisionZambia was founded on the principles of Psychology of Vision. Many of our members and supporters are part of this community. Therefore we are committed to the following principles:

**Partnership and success** – When we are in partnership with others we are naturally successful because the dynamics of partnership, which are bonding, intimacy and balance, are also the dynamics of success.

**Effective communication** – The key to change and transformation is communication and transparency and we are committed to becoming increasingly effective in all our communications with beneficiaries, donors and partners.

**Equality** – If we do not consider ourselves and others as equals we fall into the trap of sacrifice, which many of us hide by going independent and therefore creating co-dependency. There can only be love and sharing and support between equals.

**Integrity** – We value integrity, recognising its importance to us as individuals and as groups, because it is through being honest in every aspect of our lives that we discover our true nature, and the true nature of others.

**Service** – Our contribution to bettering humanity is an important aspect of everyone's purpose. Service requires giving unconditionally.

## WHAT WE DO:

VisionZambia is a UK-based charity that raises funds in Europe, Canada, China and Malaysia as well as in the UK. The main source of our support has traditionally been from individual donors and attendees of Psychology of Vision workshops.

We are in the process of widening our sources of income and launched our first dedicated fundraising campaign in November 2016. By diversifying our income streams we aim to create long term stability for the projects we support. We also plan to apply to Trusts and Foundations for grants for our work in Linda. A new group, 'Friends of VisionZambia' is also being formed to support the work of the charity.

# WORKING WITH OUR PARTNERS

**VisionZambia builds relationships with our partners in Lusaka to support the wider community. These are the key organisations that we work with and highlights of their activities this year.**

## LINDA OPEN COMMUNITY SCHOOL



Headteacher Doreen Nzila and her deputy Leah Mbambara continue to maintain quality and introduce new initiatives and improvements. Other schools are now visiting, as it is fast becoming a model of excellence. In 2017 Linda School will start to operate as an official examination centre, bringing in funding as well as preventing the older children from having to walk 10km to the nearest exam centre.

It was agreed that from January 2016 VisionZambia would base support on match funding income from parents' fees. Doreen has ensured that parents and teachers are now well informed about the importance of paying school fees. However, we are also aware of the importance of keeping an open door policy for children whose parents struggle to pay fees.

This year the School has been able to buy vital equipment such as a photocopier and printers, which will particularly support the exams process, and handheld computers for the children to help them improve their mathematical skills. The buildings have been painted and the grounds landscaped with trees, grass and flower beds.

Two new science labs are being built by the charity Build It International. Some of the trainees are young women and two of them spoke at our workshop about how this has been an amazing opportunity for them.

In June, Sue and two women from the YWCA, Lizzie Chihana and Manasseh Nenechi, ran a workshop for the girls at the School. Lizzie and Manasseh were asked by Doreen to talk about sex and early pregnancy and the growing problem of defilement and violence against girls and young women (GBV). Their workshop style was very lively and interactive and really engaged the girls. Doreen also spoke, encouraging the girls to report any abuse they suffered to their teachers and Sue picked up on their dreams and ambitions for seven years' time and talked about how powerful women can be.

There were also songs from the brilliant School choir and a poem about standing up and learning to be strong. It was a really powerful event that Doreen hopes to repeat with the boys.

VisionZambia sees this as a model for future workshops; ie working with local partners who know the situation on the ground and can speak directly to the participants in Nyanja.

## MOTHER OF MERCY HOSPICE



Funds provided by VisionZambia each year cover the running costs that enable this clinic to provide free palliative care to patients with TB and HIV/AIDS. In January 2016, the refurbished in-patient wards were reopened, including a children's ward, Sister Jeremia moved into her new office and her former office in the round building is now used as a staff room. The new



building to house the much-needed X-ray machine has been completed and funds secured to buy the equipment.

Sister Jeremia is finalising a new partnership with Aids Healthcare Foundation (AHF) a Los Angeles based provider of HIV prevention services, testing and healthcare. They are paying for a new HIV medical officer and a nurse for three years along with some equipment and drugs.

In November 2016 we launched a fundraising campaign to support the Hospice centered on a young boy called William and his mother. On his arrival at the Hospice William, who was 18 months, was malnourished and diagnosed with TB. He weighed just 6.5 kg and had never taken a single step because he was so weak. After the right medical treatment at the Hospice's outpatient clinic and nutritional supplements he quickly recovered. For the last few months he has been given formula milk, gained weight and started to walk and is now thriving. The funds raised through this campaign will enable us to support the Hospice to continue this vital service for the most vulnerable people in the community.

## WOMEN'S GROUPS SAVINGS AND LOANS



VisionZambia supports Mainess Haminda in her role as trainer and co-ordinator of the Women's Groups who are running Savings and Loans schemes. Tiyyende Pamodzi, Chikondi/Lusapila, Light of Hope, Fiwamina Abanthu, and Mangana Groups have all opened bank accounts and entered their second year of saving together. Mangana is particularly successful and has grown to include 31 women meeting regularly every fortnight.

In addition to the Savings and Loans scheme many of the Women's Groups are continuing to develop their businesses.

### TIYYENDE PAMODZI

The trustees agreed to a request for funding, as we were so impressed by this Group's passion for the idea of renting a small shop to sell Chitenge materials, which they buy from the main market in Lusaka and customise.

They now have their own premises in the market in Linda and are promoting their growing business via their different churches.

### LUSAPILA

There are now twelve members and they keep around 65 chickens. This year the trustees inspected their new chicken house and saw that there was neither an outdoor enclosure to protect the chickens nor anything on the concrete floor to keep the chicks warm and comfortable. We asked them to join the Zambian chicken keeping association to look for a mentor and paid for them to put in a chicken wire run. This has now been done and the business is starting to do well.

### FIWAMINA ABANTHU

Chair, Miniver Chalwe, has been busy developing the reusable menstrual pads now called Samfyeni (wash and dry) but the Group is still awaiting the go-ahead from the government in order to be able to sell them. They have a good design and are now working on sterilisation techniques. They would also like to learn to make soap so that they can enclose a small piece with the pads.

The Group is working on the costings and marketing for their 'green' briquettes product. The women of Fiwamina Abanthu have some brilliant ideas, however they are frustrated by the delay in receiving the final go-ahead from the government to commercialise their products.

## THE LIGHT OF HOPE HEALTH CLINIC



Under the leadership of founder, John Shawa, Light of Hope is moving into health education with VisionZambia now paying for VCT (Voluntary Counselling and Testing) kits to help people determine their HIV status.

Light of Hope is continuing to provide nutritional support to the vulnerable under-fives and elderly members of the community with HEPS (High Energy Protein Supplement), Kapenta (sardines) beans and mealie meal.

The Clinic also provides sessions run by YWCA volunteers offering advice for young people on avoiding teen pregnancies, defilement etc and on how to report abuse. VisionZambia is supporting Isaac Kaluwe and eight further male champions in their mission to transform entrenched attitudes and beliefs. The team are working with programmes such as Oxfam's 'I Care About Her', which aims to end violence against women and girls by mobilising men and boys to champion non-violence. They meet once a month and each of the men mentors a further ten.

## SPORTS TEAMS



As young people in Linda have limited opportunities for work and education there is a danger that they can turn to drink, drugs and criminality. Light of Hope offers team sports to channel their energies positively and help them to work collaboratively. As well as the boys' and girls' football teams there is now a successful netball team. The community continues to support the young people with over 500 regularly attending matches to cheer on the teams, so building the confidence of the young players as well as strengthening community cohesion.

Players are always delighted to receive equipment and more kit was donated by Fulham Football Club. There is also a desperate need for second-hand footballs as the state of the pitch means equipment does not last long.

## ZONE 8 WATER PROJECT

VisionZambia funded the provision of water and two boreholes with hand pumps to this area which gave over 5000 people access to clean water in 2014. This year the caretaker's house, toilets (ablution block) were tiled and painted and a walled garden has been planted for the local community to grow vegetables.





Photo credit: David Ward



# STRUCTURE, GOVERNANCE AND MANAGEMENT

## ABOUT US

VisionZambia has one part time member of staff who acts as the UK Project Manager, one member of staff in Zambia and six trustees. VisionZambia's registered address is in Wiltshire because the founding organisation of VisionZambia, VisionWorks Life Skills Ltd, is registered in Wiltshire at the same address.

Five trustees of VisionZambia live in the UK and one in Zambia. We have a strong focus on our accountability and that of our partner organisations.

Representatives of VisionZambia visit our partners in Linda Compound three times a year as close as possible to January, May and September. The purpose of these visits is to gain information from our partners about the progress of their projects and the effects on the wider community. VisionZambia also collects new funding requests at this time. Partners must deliver accounts on the grants provided before new finance can be distributed.

When VisionZambia trustees visit Zambia they donate their time but their expenses are paid by the charity.

After the visits the VisionZambia team and trustees meet in the UK to report back on the progress of our projects and partnerships and agree on future funding plans. We put our relationships with our partners at the core of our activities and place high value on engaging, communicating and spending time with them.





Photo credit: Rémi Kahane, GlobalHort





*Friends Helping Friends*

## LOOKING FORWARD - OUR FIVE YEAR PLAN

**VisionZambia is excited about the next five years. We continue to attract funding that will have a real impact on the lives of the people living in Linda.**

In 2015 VisionZambia focused on making the charity more accountable. This continued into 2016 and we also developed new partnerships as well as consolidating our relationships with key partners like Linda Open Community School, Light of Hope Health Care and Mother of Mercy Hospice. Both the Trustees and VisionZambia employees are passionate about ensuring we are responsible and accountable to our donors and that donations are used effectively.

**To complete our aims we have five key areas of development:**

1. To support our women's groups to grow and develop in a sustainable way for the benefit of the wider community
2. To maintain our provision of basic health care for the elderly and under-fives
3. To support access to education for the most vulnerable students
4. To ensure Linda Open Community School delivers high-quality education that will encourage pupils to attend school for longer
5. To work to ensure our income generating projects are sustainable so that we can introduce match funding wherever suitable.

**For our work in the UK we also have five key strategic goals. These include:**

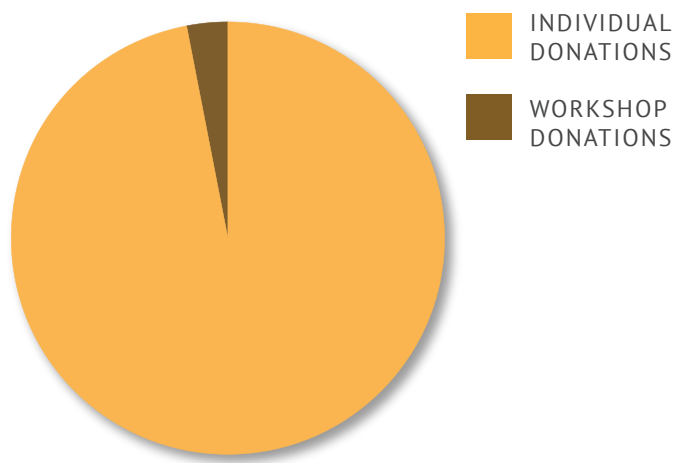
1. Building our supporter base in the UK and worldwide to increase individual donations that are supported by Gift Aid
2. Increasing our accountability and transparency to donors and beneficiaries through site visits and regular reports from our projects
3. Creating partnerships with other organisations for the benefit of the Linda community
4. Gaining baseline data in order to measure our impact in Linda Compound and developing key performance indicators to measure our progress
5. Maintaining good communication with our beneficiaries and friends in Zambia through regular updates on social media and on our website.



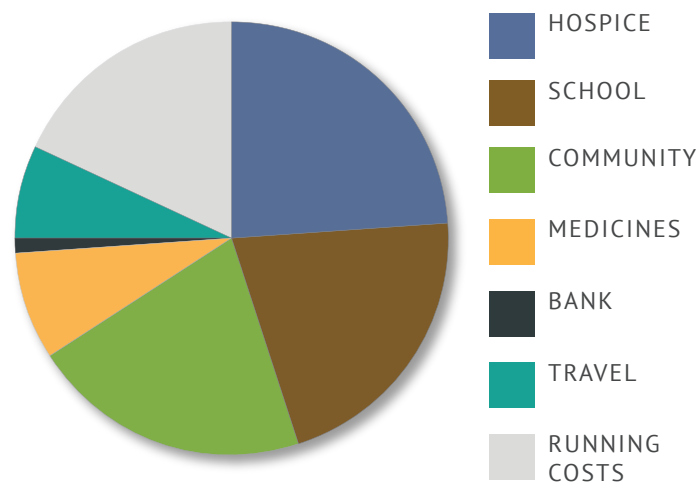
# FINANCIAL REVIEW

Overview of income and expenditure from 31st December 2015 to 31st of December 2016

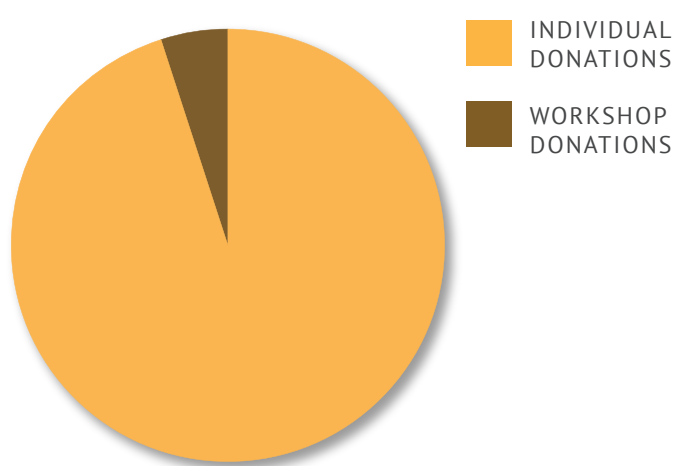
## 2016 INCOME



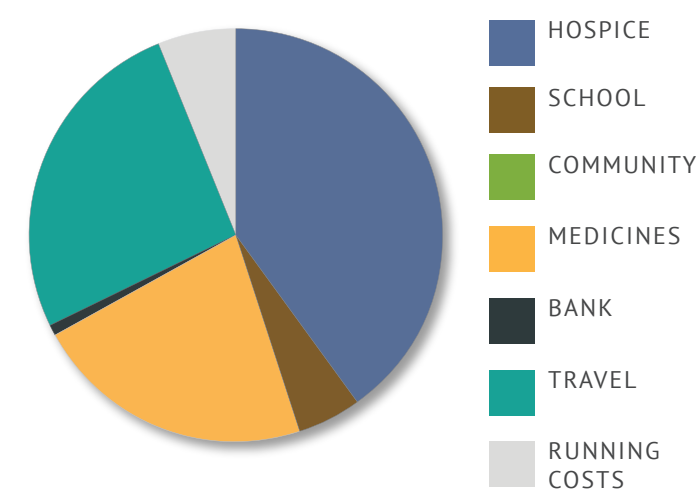
## 2016 EXPENDITURE



## 2015 INCOME



## 2015 EXPENDITURE



## PRINCIPLE SOURCES OF FUNDRAISING

**VisionZambia's principle sources of income in 2016 were:**

- Individual donors
- Workshop donations.

Moving forward into 2017 we would like to diversify our funding sources by applying to trusts and foundations, supporting fundraising events and reclaiming tax on individual donations.

2016	TO THE NEAREST £
Individual donations	53,851
Workshop donations	1,829

2015	TO THE NEAREST £
Individual donations	109,718
Workshop donations	5,726

## INVESTMENTS AND INVESTMENT POLICY

In July 2011 VisionZambia invested £150,000 through financial adviser Paul Scott of Strategic Financial Solutions. The Policy is with Aegon Scottish Equitable Management.

We took the decision to invest a percentage of funds so that there would be a return on some of the donations given to VisionZambia, and also to spread the funds instead of keeping them all in one bank account. This amount is accessible at any time although we understand that the longer the investment the greater the return.

On 31st December, 2016 the value of this investment was £196,661.40.

**[www.aegon.co.uk](http://www.aegon.co.uk)**  
**Paul Scott**  
**[info@sfs.uk.com](mailto:info@sfs.uk.com)**

# STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and the United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993, the Charity (Accounts Report) Regulations 2008, and the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

For our 2016 annual report we have not employed an independent auditor to report on our financial statements as this is not required by the charity commission.



# ACCOUNTS

Period start date: 31/12/2015 | Period end date: 31/12/2016

## RECEIPTS AND PAYMENTS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS	2015
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>RECEIPTS</b>					
Donations	53,851	-	-	53,851	109,718
Workshop Donations	1,829	-	-	1,829	5,726
<b>SUBTOTAL (GROSS INCOME FOR AR)</b>	<b>55,680</b>	<b>-</b>	<b>-</b>	<b>55,680</b>	<b>115,444</b>
<b>ASSET AND INVESTMENT SALES</b>					
<b>TOTAL RECEIPTS</b>	<b>55,680</b>	<b>-</b>	<b>-</b>	<b>55,680</b>	<b>115,444</b>
<b>PAYMENTS</b>					
Travel expenses	8,910	-	-	8,910	16,857
Staff costs	9,875	-	-	9,875	3,370
Mother of Mercy Hospice	24,627	-	-	24,627	25,552
Consultancy Fees	5,530	-	-	5,530	-
School Projects	25,275	-	-	25,275	3,025
Medicines / HEPS	10,074	-	-	10,074	13,747
Bank Charges	920	-	-	920	526
Website Expenses	2,684	-	-	2,684	40
Other Admin Expenses	406	-	-	406	-
Professional Fees	3,497	-	-	3,497	-
<b>SUB TOTAL</b>	<b>120,865</b>	<b>-</b>	<b>-</b>	<b>120,865</b>	<b>96,678</b>
Investment	-	-	-	-	-
<b>SUB TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL PAYMENTS</b>	<b>120,865</b>	<b>-</b>	<b>-</b>	<b>120,865</b>	<b>96,678</b>
<b>NET OF RECEIPTS/ (PAYMENTS)</b>	<b>65,185</b>	<b>-</b>	<b>-</b>	<b>65,185</b>	<b>18,766</b>
<b>CASH FUNDS LAST YEAR END</b>	<b>138,214</b>	<b>-</b>	<b>-</b>	<b>138,214</b>	<b>119,448</b>
<b>CASH FUNDS THIS YEAR END</b>	<b>73,029</b>	<b>-</b>	<b>-</b>	<b>73,029</b>	<b>138,214</b>

## STATEMENT OF ASSETS AND LIABILITIES AT THE END OF THE PERIOD

DETAILS	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS
	to the nearest £	to the nearest £	to the nearest £
CURRENT ACCOUNT	73,029	-	-
TOTAL CASH FUNDS	73,029	-	-
(AGREE BALANCES WITH RECEIPTS AND PAYMENTS ACCOUNT(S))	OK	OK	OK



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