

**VISION
ZAMBIA**

Friends Helping Friends

ANNUAL REPORT

1st Jan 2018–31st Dec 2018

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

Welcome to the seventh VisionZambia annual report celebrating our work during the year 2018 and looking forward to 2019. 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

As trustees, our central commitment is to identify practical, sustainable and achievable solutions to some of the problems faced by the community in Linda township near Lusaka, and to implement them to the best of our ability.

2018 was a year of maturity for VisionZambia. With our new trustees Georgia Horton and Sandra Kasonso in place, and our communications in the safe hands of Project Manager Ghika Savva-Coyle, we have felt able to expand into a new level of adulthood as a charity.

The major project that we funded was a new classroom block at Linda Community School. This two-room single storey building opened in October 2018 to great fanfare; it is the only secondary school facility in Linda township and was celebrated by the whole community.

Key donations for the secondary block came from Malaysia and also from China. A group of 40 enthusiastic Chinese donors joined us for the grand opening, and then toured other long-standing projects including Mother of Mercy hospice. With the help of Stefan Goetz from Munich, and headteacher Doreen Nzila, we also established an Education Fund to help vulnerable students pay school fees and buy uniforms.

So it is with great pleasure that we view this move to working more closely with other donors, including Pat Bergin from Propel Education. We expect this trend to continue next year, as we support our stakeholders on the ground handling the developments we are delighted to assist, and together fulfil our deep desire to make a difference.

With heartfelt thanks to all our friends and donors,

A handwritten signature in black ink that reads "Susan Allen".

Susan 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.

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.

**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.

**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.

DAVID WARD



David was born and raised in London, but has a passion for travelling. 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.

GEORGIA HORTON



Georgia is an artist with a passion for finding pattern in natural forms. Born and raised in Africa she has worked in Florence, Cape Town, Botswana and Zambia. She moved to London in 2003 and now runs a stone business with her partner Mark in Kent. She is interested in people being given the opportunity to learn creatively, appreciates ingenuity, sustainable systems and has a deep love for Africa, nature and people.

**SANDRA
NDONA KASONSO**



Sandra was born in Kitwe and raised in Lusaka. She is passionate about social entrepreneurship, educating less privileged children, and empowering women by providing a source of income through her social business, Magic Hands of Africa, or providing interest free loans to invest in their businesses. She works full time for an education technology company that uses technology to provide quality education for primary school children.



OUR STORY SO FAR

VisionZambia was set up in 2001 by local supporters in Zambia and a team of friends from the UK and was registered as a charity in 2013. This partnership between two countries and two communities was created with the aim of enriching 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 52,000 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 Linda community in Zambia in regard to our charitable objectives, which are:

- 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. There can only be love, sharing and support between equals.

Integrity – we value integrity, recognising its importance to us as individuals and as a group. It is through being honest in every aspect of our lives that we discover our true nature and the true nature of others.

Service – A contribution to bettering humanity is an important part 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, to support its activities. The main source of our support has traditionally been from individual donors and attendees of Psychology of Vision, now Visionworks for Life workshops.

We are in the process of widening our sources of income through dedicated fundraising campaigns. 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. Friends of VisionZambia is a new group that has been formed to support the work of the charity.

WORKING WITH OUR PARTNERS

VisionZambia continues to build on long-standing relationships with our partners and develop new links in Lusaka to support the wider community. These are the key organisations that we work with and highlights of their activities in 2018.

LINDA OPEN COMMUNITY SCHOOL



Linda School continues to thrive and this year made a major leap forward when we were able to support the building of secondary school classrooms with contributions from major donors and the Waterloo Foundation. As Doreen Nzila, the Head Teacher says; 'This development has brought pride to a community that has had no senior secondary for their pupils since independence in 1964.'

The impact of this development is expected to be massive for the school and the pupils who will benefit offering them a chance of a better future. As Doreen tells us; 'for these children the chance to reach grade 12 is the difference between being able to go to college and get a job or languishing in the compound'.

The new building was formally opened in October 2018 at a joyous ceremony attended by Zambian government officials and our trustees Jeff and Sue Allen. Matched funding from Vision Zambia and a significant contribution from supporters in China enabled the provision of furniture and equipment for the new classrooms.

The school's growing reputation has attracted regular visits from government officials and growing support from other donors: networking has been installed in the school including projection and sound equipment with funds from the Irish Embassy and the Muslim Trust has provided mealie meal and beef to vulnerable parents.

However, the poverty in Linda presents continuing problems and financial contributions from parents have dropped significantly.

The numbers of pupils at the school continues to increase to around 2000 pupils with a further increase to come when the first grade 10 pupils are enrolled in January 2019. This is putting pressure on facilities and there is a growing need for new toilets and washrooms as the school population grows, toilets for teachers and a larger staffroom. In 2019 there will be a focus on attracting funding to meet these needs.

There is a focus on 'remedial teaching' to make up for lost time and to help struggling readers. The pupils are also offered a growing range of extra-curricular activities to provide an all-round experience for pupils and increasing activity in competitive ball games up to provincial level and the introduction of knitting and craft drawing on local women to pass on these skills. The Guidance and Counselling department is being strengthened; particularly health awareness in relation to sexual and reproductive health.

Looking ahead to 2019 VisionZambia plans to support the school in building on the move to secondary provision by developing the Education Fund to offer a scholarship programme.



MOTHER OF MERCY HOSPICE



Each year VisionZambia provides the funding to support 20 staff and cover the running costs that enable this clinic to provide free palliative care to patients with TB and HIV/AIDS.

The Hospice was delighted to receive an X-ray machine donated by the Beit Trust in March but there have been challenges with the new machine and delays in the licensing process. The machine is being re-inspected in early 2019 and Sr Jeremia is hoping the new facility will be ready to use by the spring.

The AIDS Healthcare Foundation continues to support the ART clinic and this service is used by over 2000 patients locally. In 2018 there has been a national focus on VCT testing door-to-door and Hospice staff have played a key role in this area.

The Hospice also runs an outreach programme taking food and supplies to patients in the poorest and more remote areas of Chilanga district. This supports those who are too poor or too weak to make the journey to the Hospice.



WOMEN'S GROUPS SAVINGS AND LOANS



VisionZambia continues to support women to run Savings and Loan groups to empower local women enabling them to have control over their finances and start small businesses. In 2018 the trustees paid local co-ordinator Mainess Haminda to oversee and nurture the Women's Groups who are running Savings and Loans schemes. Tiyende Pamodzi, Chikondi/Lusapila, Light of Hope and Mangana Groups have all entered their fourth year of saving together. The new group, Happy Women, is in their second year of saving together and using their savings to provide books and equipment for pupils at Linda School. Another new group has emerged from the former Fiwamina Abantu now called Mbawemi which meets regularly.

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

MBAWEMI

As well as a Savings and Loan group the Mbawemi women set up a business by selling donated bras and using the funds to buy fabric to make samples of clothing including school uniforms. They secured and fulfilled an initial small order and then VisionZambia agreed a funding request to provide more fabric to continue to build their business. The women also sell uniforms at a discount to vulnerable children.

FIWAMINA ABANTHU

The chair of this group, Miniver Chalwe, has had many innovative ideas but her primary focus currently is adult literacy classes. She charges students 20kw (£1.23) per month per student and has 14 learners taking English, Maths, Science, Social and Development

Studies, Zambian and Art. VisionZambia supported her to purchase learning materials to start this project. She is also working with the National Business Technology Centre to progress some of her other projects including reusable sanitary pads.

LUSAPILA

This group which keeps chickens was supported last year to buy an incubator to protect the eggs. Their chicken population which they are rearing as natural and free range continued to grow to over 125 chicks and chickens. The food for this type of poultry called village chickens locally is more expensive and the women are planning how best to move their business forward to become self-sustaining. They are investigating the possibility of using land one of the members owns to cultivate maize for feed.

THE LIGHT OF HOPE HEALTH CLINIC

This clinic in the centre of the Linda community has been a beacon of hope to local residents, offering a range of health and welfare services.

In 2018, Vision Zambia supported the provision of services to support the elderly and particularly the vulnerable under-fives with nutrition and weight monitoring.

A key programme for the Clinic is the provision of Voluntary, Counselling and Testing (VCT) Services to help people determine their HIV status, benefit from counselling and start treatment if necessary.



There are three sessions a week at the Clinic, an outreach programme which runs door-to-door and the facility is also offered at sports matches and other local events. The aim is to reduce the stigma and offer accessible, yet confidential testing to a community greatly impacted by this disease.

John Shawa is the founder of the Light of Hope Clinic and manages these programmes aided by Mainess Haminda who supports the Women's Groups.

SPORTS TEAMS

The Sports teams had a change of focus in 2018 with coach, Josphat Maimisa, reorganising the programme as Progress Sports Foundation and registering it formally in Zambia as a society. There are regular matches for the teams playing netball, volleyball and soccer.

The new programme is broad in scope and aims to engage young people in the community in co-operative team building sport and activities to address issues including teenage pregnancy, mitigate the spread of HIV/AIDS, curb early marriage, offer life skills education and combat drug and alcohol abuse.

VisionZambia has supported the early stages of this new scheme by contributing to the repair of the netball pitch, which was in such a poor condition that it was unusable. This gives the team a base and helped to cut the high transport costs faced by the team.



STRUCTURE, GOVERNANCE AND MANAGEMENT

ABOUT US

VisionZambia has one part time member of staff who acts as the UK Project Manager and seven 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.

Six 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 three times a year as close as possible to January, June 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: Georgia Horton



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 compound.

Since 2015 VisionZambia has focused on making the charity more accountable. We have developed new partnerships and consolidated 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 matched funding wherever suitable.

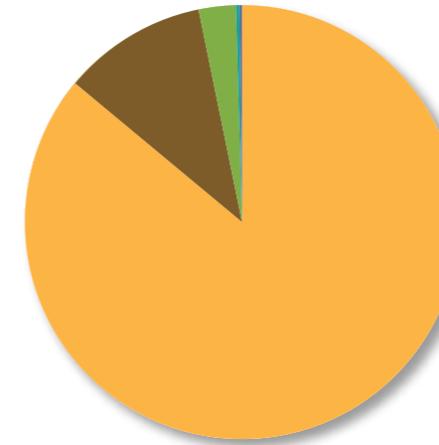
For our work in the UK we also have five key strategic goals. These include:

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.

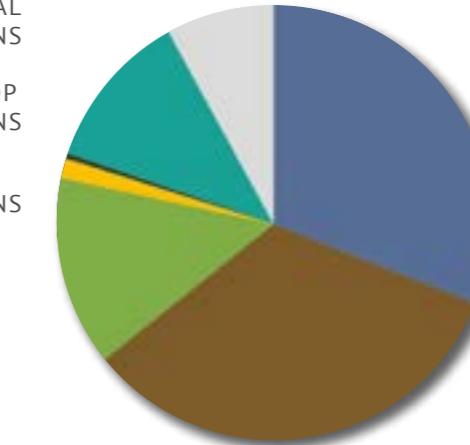
FINANCIAL REVIEW

Overview of income and expenditure from 1st January 2018 to 31st of December 2018.

2018 INCOME



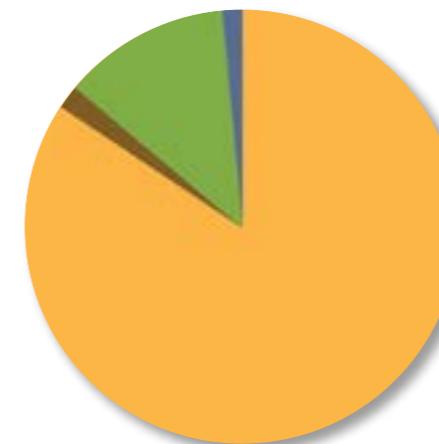
2018 EXPENDITURE



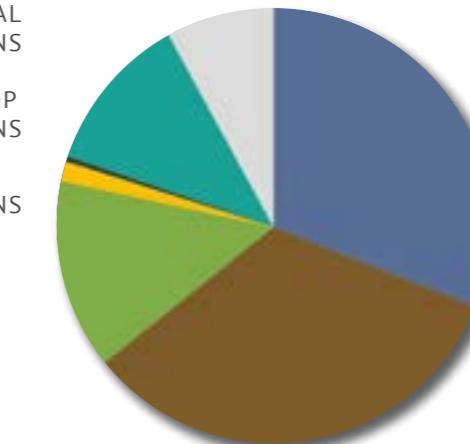
Legend for 2018 Expenditure:

- HOSPICE
- SCHOOL
- COMMUNITY
- EVENT COSTS
- BANK
- TRAVEL
- RUNNING COSTS

2017 INCOME



2017 EXPENDITURE



Legend for 2017 Expenditure:

- HOSPICE
- SCHOOL
- COMMUNITY
- MEDICINES
- BANK
- TRAVEL
- RUNNING COSTS

PRINCIPLE SOURCES OF FUNDRAISING

VisionZambia's principle sources of income in 2018 were:

- Individual donors
- Workshop donations
- Online donations
- Trusts and Foundations

In 2018 we further diversified our funding sources by applying to trusts and foundations.

2018	TO THE NEAREST £
Individual donations	102,238
Workshop donations	12,766
Online donations	3,284
Gift aid	240
Other sales	298

2017	TO THE NEAREST £
Individual donations	67,499
Workshop donations	1,407
Online donations	9,893
Gift aid	1,206

INVESTMENTS AND INVESTMENT POLICY

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

The decision was taken to invest a percentage of funds so that there would be a return on some of the donations given to VisionZambia. The intention was to spread the funds instead of keeping them all in one bank account by using a vehicle that allowed access to funds at any time although it was understood that the longer the investment the greater the return.

On the maturity of the policy on 13th April 2017 the funds were worth £196,948.49.

Given the success of the previous investment, the trustees intend to reinvest a sum of £120,000 into a series of cautious investment funds with Aviva Investment Managers. The new investment is reviewed on a six monthly basis to allow us to update our records and decide if any amendments should be applied. These funds will once again be available to VisionZambia at any time.

www.aegon.co.uk
Paul Scott
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 a 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. 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 2018 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: 01/01/2018 | Period end date: 31/12/2018

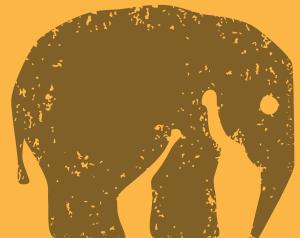
RECEIPTS AND PAYMENTS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS	2017
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
RECEIPTS					
Donations	102,238	-	-	102,238	67,499
Workshop Donations	12,766	-	-	12,766	1,407
Online Donations	3,284	-	-	3,284	9,893
Gift Aid	240	-	-	240	1,206
Other Sales	298	-	-	298	
SUBTOTAL (GROSS INCOME FOR AR)	118,826	-	-	118,826	80,005
ASSET AND INVESTMENT SALES					
Interest	-	-	-	-	24,668
Subtotal	-	-	-	-	24,668
TOTAL RECEIPTS	-	-	-	-	104,673
PAYMENTS					
Travel expenses	13,728	-	-	13,728	14,306
Staff costs	13,327	-	-	13,327	7,237
Community projects	7,114	-	-	7,114	17,186
Mother of Mercy Hospice	30,000	-	-	30,000	37,600
Consultancy Fees	-	-	-	-	830
School Projects	100,828	-	-	100,828	40,502
Medicines / HEPS	-	-	-	-	1,780
Bank Charges	647	-	-	647	470
Website Expenses	384	-	-	384	-
Other Admin Expenses	514	-	-	514	68
Professional Fees	1,991	-	-	1,991	1,564
Donation Fees	-	-	-	-	668
Events costs	1,255	-	-	1,255	-
SUB TOTAL	169,788	-	-	169,788	122,211
Investment	-	-	-	-	-
SUB TOTAL	-	-	-	-	-
TOTAL PAYMENTS	169,788	-	-	169,788	122,211
NET OF RECEIPTS/ (PAYMENTS)	-50,962	-	-	-50,962	17,538
CASH FUNDS LAST YEAR END	227,771	-	-	227,771	245,309
CASH FUNDS THIS YEAR END	176,809	-	-	176,809	227,771

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	51,770	-	-
ONLINE GIVING	-	-	-
CASH	3,065	-	-
DEPOSIT INVESTMENT	112,047	-	-
TOTAL CASH FUNDS	166,882	-	-
(AGREE BALANCES WITH RECEIPTS AND PAYMENTS ACCOUNT(S))	OK	OK	OK





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