



ZamScotEd | SCIO | SC038694

ZamScotEd SCIO (SC038694)

Chair's Report, AGM 28.11.2024 by ZOOM

An Overview

Welcome to our 2024 AGM. It has been a tough year worldwide, and nowhere more so than in Zambia, where a state of emergency was called because of the severe drought. Prices rocketed, electricity supplies became erratic, and in October, & November there has been no power for several days at a time, leaving people unable to access water from electric-driven deep-bore wells. In Scotland, hydro power is the blessing we receive because of our rainy climate. In Zambia, it has proved to be a major problem as the climate emergency bites ever deeper. St Columba's, however, has continued to grow and to offer the UN sustainable goal of quality education that ZamScotEd aims to support, along with gender equality and poverty elimination.

The progress of St Columba's Community Secondary School

I again visited St Columba's in June of this year. I once more stayed in the convent – a haven of hospitality hosted by Sr Veronica Nyoni (head teacher extraordinaire, fund raiser, contractor and much more).

We had again paid for school fees, uniforms, reams of paper and school shoes for the children cared for by the Mthunzi Children's Centre in January, at the start of the Zambian academic year. This enabled 47 children to receive secondary education. They were either resident at the Mthunzi Children's Programme, members of Mthunzi's home-based care programme, or from the Lonjedzani programme for girls in the community. Sr Veronica also identified 5 children in need of support. We were also asked again by the Mthunzi management to provide school shoes. This totalled £10,955 for 47 children – an enormous difference from last year's bill of £18,650, reflecting not only fewer children being supported (this obviously fluctuates year on year) but the rate of exchange. This is very favourable to us but indicates the perilous economic situation Zambia is currently facing.

We continued to support a student, Violet Banda, who did well at St Columba's and is now studying at the University of Zambia. We feel that this is an encouragement to other pupils at the school, and especially to those like Violet who come from challenged families. We continue to have sponsors for other graduates of the school. This may not always be possible as the financial crisis in the UK affects us all, but the generosity of donors continues to amaze us, and we can't thank them enough.

As you know, ZamScotEd aims to meet the UN Sustainable Development Goals 2, 4 and 5, which are to end poverty (we believe that an educated child is a child who can lift her/himself out of poverty), quality education (St Columba's is now an exam centre for the national Grade 9 and Grade 12 exams), and gender equality. The gender balance at the school remains favourable to girls, but as reported last year, period poverty is a major problem that keeps girls at home, missing vital lessons. We were able to make provision for period poverty this year and will campaign for funds again around Christmas.

We were able to equip the home economics department, which opened last year. Sr Veronica and I went shopping and I would advise anyone looking for the best deal to shop with her!

The climate crisis will continue to affect the provision of water to the school, and we are trying to find funding for this very serious issue. The lengthy power cuts mean no water and possible school closures. More achievable will be provision of funds to equip the science labs. We have £500 already ring fenced and need another £200 to take the sciences away from book lead and turn the labs into active experimental learning spaces.

Ongoing responsibilities

We are committed to paying the school fees, as well as uniforms, paper, textbooks, exam and graduation fees of the most vulnerable in the area. Period poverty means there are still girls who miss school and are disadvantaged; textbooks are expensive and essential; sports equipment is always necessary; equipment and books for the library are always on our wish list; provision of clean water and toilets are a human right. We have agreed to finance 16 girls transferring into the girls' hostel in January, which will be advantageous in many ways (no long walks to school, provision of meals, access to tuition).

Our on-going finances

Our treasurer [REDACTED] will give a proper breakdown, but monthly donations are amazingly in a reasonable state despite our own economic crisis - thanks to the hugely generous support of our community here in Argyll and elsewhere. We can't help but hope that the exchange rate continues to favour us, despite what the means for Zambia..

Major funders are ever more discriminatory in their donations, so we must be frugal. I am sure our partners, the Teresian Sisters, understand that.

The future

We are committed to support the most vulnerable children in the neighbourhood of St Columba's, the community secondary school we initiated. The school opened with one teaching block in 2016. The progress – thanks to the amazing efforts of [REDACTED] – has been nothing short of amazing. Without the help of our generous donors, however, we could do nothing. As always, we acknowledge your support from the bottom of our hearts.

[REDACTED]



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Receipts and Payments Account for the year ended 30 June 2024

	Unrestricted			Unrestricted		
	Funds	Restricted Funds	Total	Funds	Restricted Funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Receipts						
Donations Received	16,338.42	-	16,338.42	16,089.77	-	16,089.77
Grants	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	-
Bank Interest	-	-	-	-	-	-
Gift Aid	5,345.63	-	5,345.63	-	-	-
Total Receipts	21,684.05	-	21,684.05	16,089.77	-	16,089.77
Payments						
Text Books	-	-	-	-	-	-
Boarding School Fees and Expenses	-	-	-	-	-	-
Further Education	3,322.00	-	3,322.00	1,232.00	-	1,232.00
St Columba's Fees and Expenses	10,993.50	-	10,993.50	18,688.50	-	18,688.50
St Columba's Furniture and Fittings	-	-	-	590.50	-	590.50
Local Authority Planning Fees	588.50	-	588.50	-	-	-
Solar Pump and Sanitation	-	-	-	-	-	-
St Columba's Period Poverty	1,987.00	-	1,987.00	738.50	-	738.50
Total payments for charitable activities	16,891.00	-	16,891.00	21,249.50	-	21,249.50
Payments for Governance costs	0.00	-	0.00	50.00	-	50.00
Total Payments	16,891.00	-	16,891.00	21,299.50	-	21,299.50
Surplus/(Deficit) for Year	£4,793.05	£0.00	£4,793.05	(£5,209.73)	£0.00	(£5,209.73)



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Statement of Balances as at 30 June 2024

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	Unrestricted Funds 23/24 £	Restricted Funds 23/24 £	Total 23/24 £	Unrestricted Funds 22/23 £	Restricted Funds 22/23 £	Total 22/23 £
Bank and cash in hand						
Opening balance at 1 July 2023	6,033.69	-	6,033.69	11,243.42		11,243.42
Surplus/(Deficit) for year	4,793.05	0.00	4,793.05	(5,209.73)		(5,209.73)
Closing balance	10,826.74	-	10,826.74	6,033.69	-	6,033.69

Notes

Trustee of ZamScotEd

Date



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Bank Account for year to 30 June, 2024

Bank Account	Opening Balance	Total Expenditure to Date	Total Income to Date	Closing Balance
	£	£	£	£
[REDACTED]	£ 6,033.69	16,891.00	21,684.05	10,826.74
Total	£ 6,033.69	£ 16,891.00	£ 21,684.05	£ 10,826.74



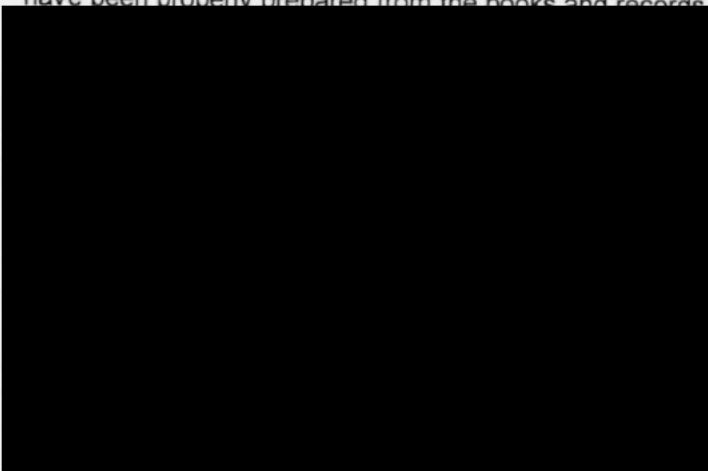
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Independent Examiner's Report

I have examined the financial records and accounts of **ZamScotEd** for the financial year ending 30 June 2023. This examination has been carried out under Section 44(1)© of the Charities and Trustee Investment (Scotland) Act 2005 (as per the Charities Accounts (Scotland) Regulations 2006)

To the best of my knowledge and belief, the Statement of Balances an Receipts and Payments Account have been properly prepared from the books and records of the Treasurer and are in agreement therewith.



Date

14/4/23