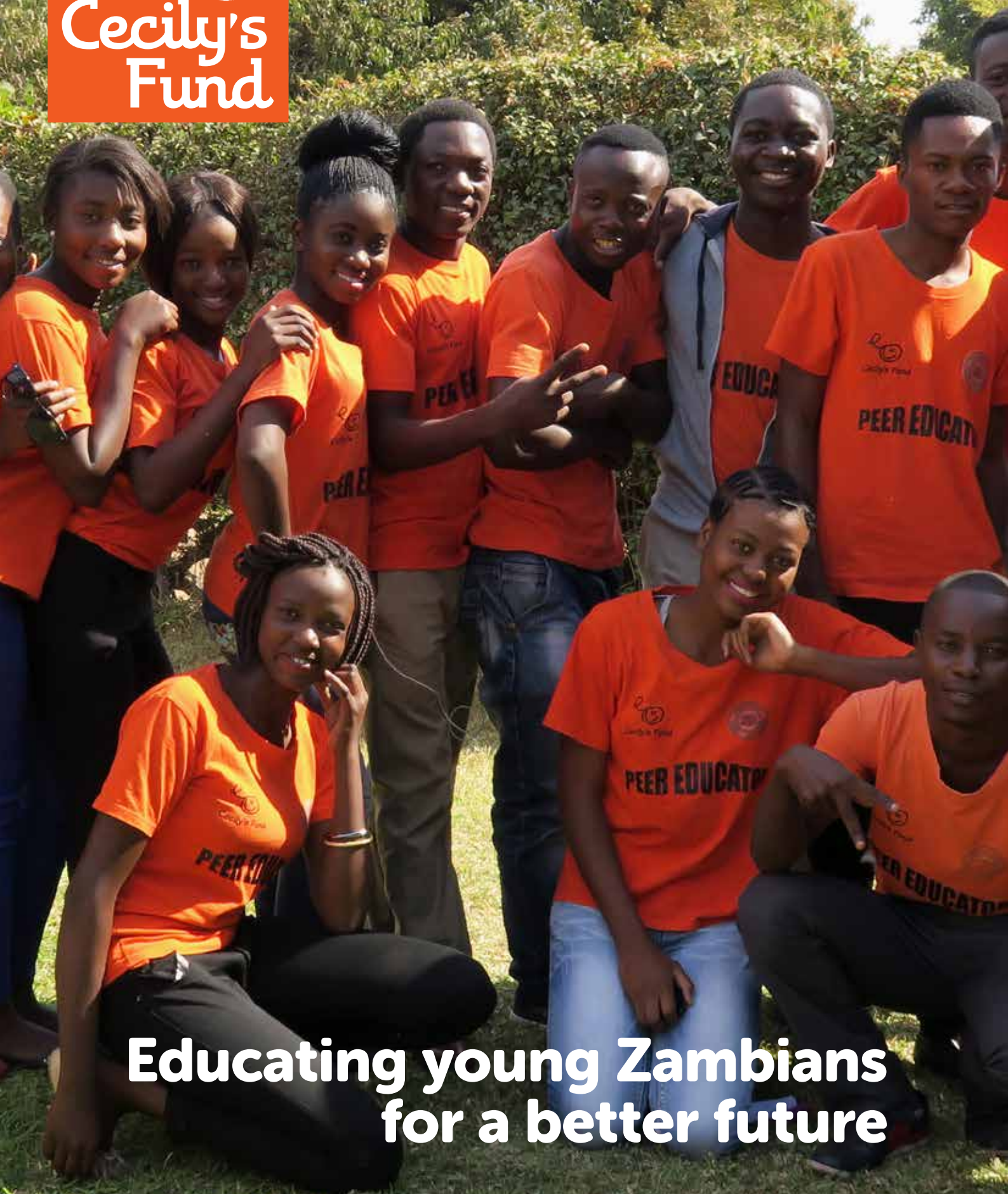




Annual Review 2017



**Educating young Zambians
for a better future**

About Cecily's Fund

Cecily's Fund supports orphans and vulnerable children affected by HIV/AIDS in Zambia. We approach our work with:



Passion

Believing in the power of education to change lives and enable self-reliance



Commitment

Focusing on the most vulnerable children affected by HIV/AIDS



Integrity

Working to the highest standards of governance and accountability in the UK and with our Zambian partners to achieve our long-term vision



A view to the future

Developing programmes that lessen dependence, build community responsibility and cohesion and create lasting change

Cecily's Fund's mission

Enabling orphans and vulnerable children to go to school

Strengthening community support for children's education

Supporting children to succeed at school

Preparing for life beyond school



Thank you ...

Throughout the year Cecily's Fund relies on the support and generosity of our donors large and small, who make our work possible. We would like to say a big thank you to everybody who has supported us through grants, individual donations, legacies, fundraising events and personal challenges. Your support for in our work enables us to invest in young lives in Zambia to help improve their future outcomes. This past year we have been able to help 4,072 children improve their life chances by going to school whilst empowering parents and guardians by teaching them how to bring income to their families and save for school fees. Thank you to all those who believe in our work, old and new, together we **are** making a difference to individuals' lives and the communities in which they live.



Welcome

Cecily's Fund 2017 Annual Review

Societies around the world have made great strides towards gender equality. While Zambia is no exception, women only received the right to vote in 1962. Women and girls continue to experience hardship, poverty and lack reliable health information. Often basic personal needs are not met so that many adolescent girls drop out of school when they begin menstruating and succumb to family pressure to carry out chores at home. These challenges increase their chances of exploitation, coercion, pregnancy and early marriage. All too often, barriers like these stand in the way of a girl's education, blocking her best path out of poverty.

Cecily's Fund recognises that adolescence is a critical time for formative thinking, communication, and self-belief during the transition to adulthood for both boys and girls. In this past year we have tried to address these challenges by helping girls to not only go to school, but also stay at school and succeed. Through our Connecting Communities programme we involve girls and boys together through Sunshine Clubs. These are supportive and enabling safe spaces for girls and boys to learn new skills, develop income generating activities, and explore their creative sides through music and sport. This builds confidence and helps create positive role models and responsible adults. Our DREAMS programme in Chingola has enabled 900 vulnerable girls to go to school whilst teaching them and their mothers about entrepreneurship and savings groups to enable them to save for school fees.

Community transformation takes place through long-term, consistent and dedicated focus. Twenty years of working in Zambia has enabled us to have the depth and understanding of the specific challenges orphans and vulnerable children living there face. We learn from each programme we develop and apply that learning to improve impact and efficacy so that funders are confident in gaining value for money on their investment, and have confidence in our ability to deliver the impact we seek. We sincerely thank all our supporters and funders big and small, who have contributed towards our work this past year and make our work possible.

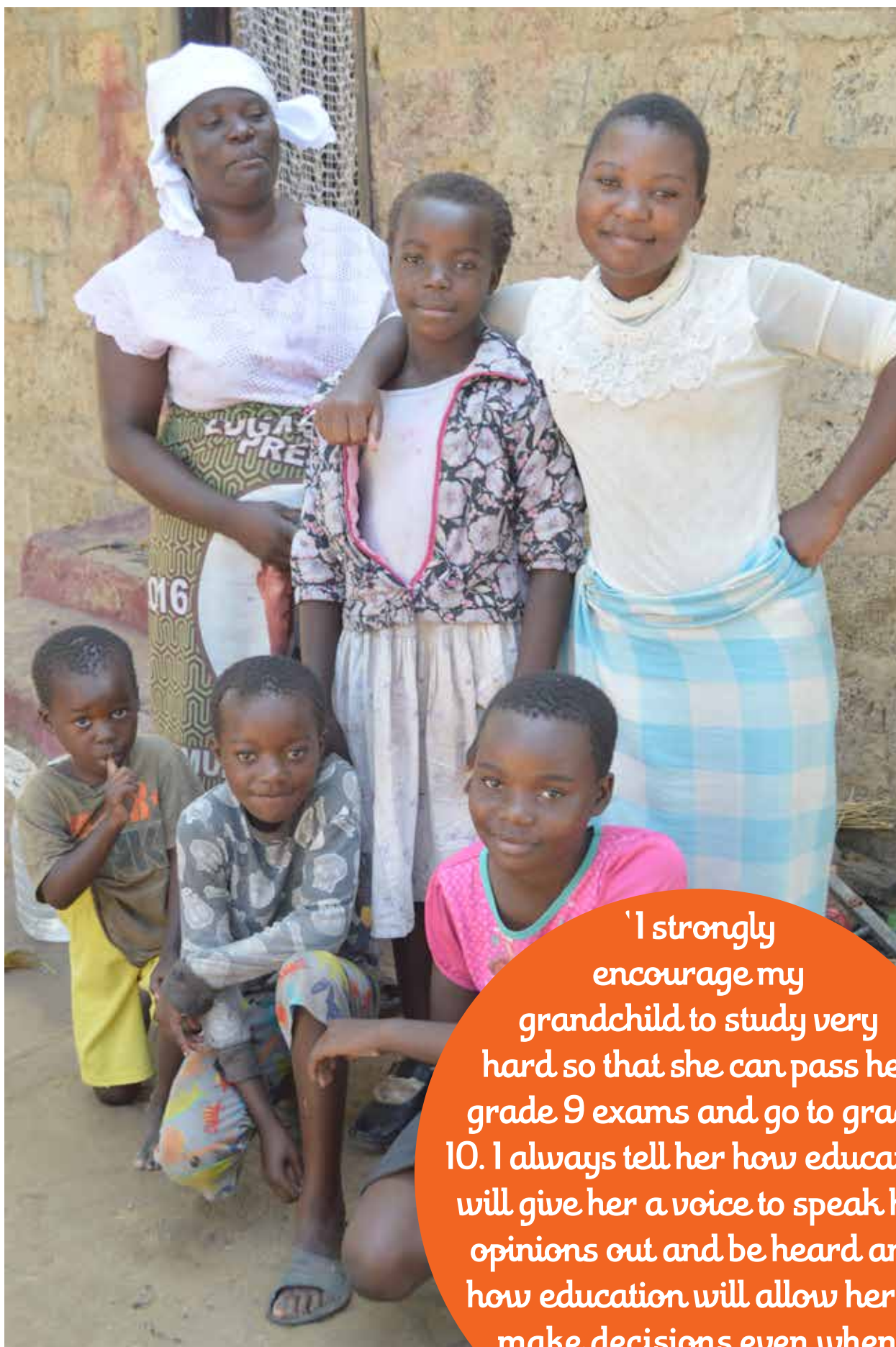


Steph Harland

Chair of Trustees

Cheryl Hooper

Director



'I strongly encourage my grandchild to study very hard so that she can pass her grade 9 exams and go to grade 10. I always tell her how education will give her a voice to speak her opinions out and be heard and how education will allow her to make decisions even when she gets married.'

Fanny

Education as a right and not a privilege

Across Zambia and particularly in Lusaka and the Copperbelt, adolescents represent a major demographic and socio-economic force and are a major factor in influencing health trends. Cecily's Fund is addressing recurring challenges faced by younger adolescent girls in sexual reproductive health which most often influence their future development and ability to continue with education.

Women and girls in Zambia continue to experience hardship and poverty due to unequal access to education, health information and welfare services that prevent them from growing as individuals and leading healthy, productive lives. The biggest challenge for adolescent girls in our target communities is transitioning to secondary school and being resilient and sufficiently motivated to complete their education. This is underpinned by a lack of accurate and reliable age appropriate information regarding sexual reproductive health matters.

This severely limits their life trajectory because of personal and social challenges that lead to school drop-out caused by early sexual debut, pregnancy, and young marriage.

Keeping girls in school positively affects their life chances and benefits future generations. Girls' attendance in school during adolescence is correlated with delayed sexual debut, later marriage and childbirth, lower risk of domestic violence and lower incidences of HIV/AIDS.





Rebecca is one of 900 girls in Chingola who progressed to secondary school in 2017

REBECCA'S STORY ...

Seventeen year old Rebecca is in grade 8 at Kasala Primary School in Chingola District. She is the fifth born in the family of 9 and when she is not at school, helps her family sell tomatoes and vegetables in the local market.

Rebecca was born in Kitwe but went to live with her Aunty in Chingola after both her parents died when she was five years old. She started basic primary school at Grade 1 but shortly after, Rebecca's Uncle also died which left her Aunty struggling financially so that she was forced to stop school at Grade 4 because of the financial burden to provide books and uniform.

After two years of staying at home, she re-entered education at Grade 6 at a local community school called GYC, and through hard work and perseverance, was able to pass her exams at Grade 7. However because of financial hardship she was not able to progress to secondary school until she was identified by our local partner Afya Mzuri and sponsored to return to education through Cecily's Fund's DREAMS Innovation Challenge project, which is funded by the US President's Emergency Plan for AIDS Relief (PEPFAR) and managed by JSI Research & Training Institute, Inc.

'After my uncle passed away, I had to stop school for two years because there was no money for my school requirements.'

Rebecca is eager to continue school despite all the problems she has gone through. What keeps her moving forward is the thought that education will help her family and herself to live a better



life. Through The DREAMS project at her school, Rebecca has taken part in sessions on sexual reproductive health and learned how to start a family business with her Aunty. She now hopes to start her own business of selling ladies' shoes so that she can help her family move on to a better life.

Being better informed of how to stay healthy and avoid HIV combined with training in entrepreneurship and business development, has helped bring more income to the family and enabled Rebecca to avoid HIV and continue with her education.



Financial summary

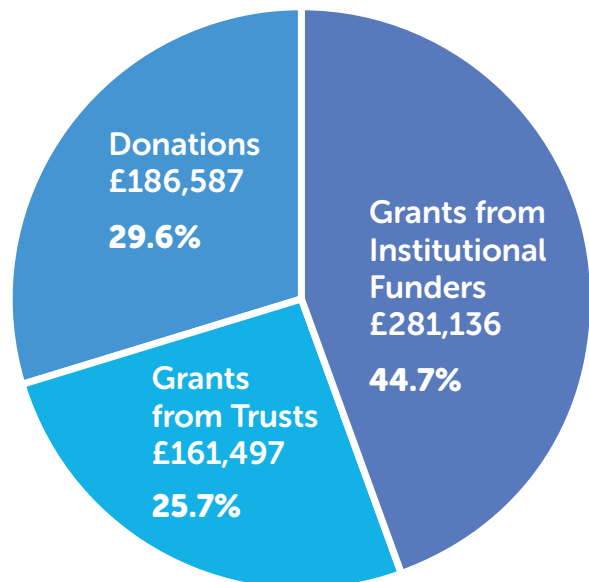
2017 income increased by 11% to £629,220 of which almost one half came from the US government's Department of State for the Learning for Life: Reducing HIV and Increasing Life Chances for Girls by Keeping Girls in School programme.

During the year, we continued to strengthen the strategic alliances with our three long established Zambian partners, Afya Mzuri, BISO and CHEP, to whom a total of £517,918 was remitted directly to them, an increase of 47% over the preceding year. Within a framework of transparent accounting policies and internal controls, monthly financial reporting by our Zambian partners provides the main measure for monitoring progress towards agreed objectives.

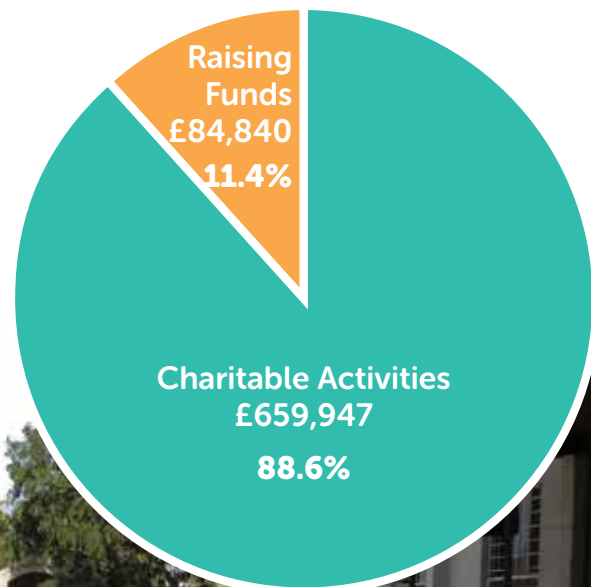
Despite these increases in income and expenditure, we managed to maintain the staffing level at six employees of which two were full time at the end of the year compared with one at the end of the previous year.

Restricted reserves fell by 60% due to two major grant programmes coming to an end and the timing of restricted receipts. We continue to meet our prudent financial target of holding a minimum of six months' operating expenditure in unrestricted reserves which increased by 10% in 2017 to £183,706 at year end.

Income 2017 £629,220



Expenditure 2017 £744,787



Statement of financial activities for the year ended 31 December 2017 (incorporating an income and expenditure account)

	Unrestricted income funds	Restricted income funds	Total funds	Unrestricted income funds	Restricted Income funds	Total funds
	2017	2017	2017	2016	2016	2016
	£	£	£	£	£	£
Income and endowments from:						
Donations and legacies						
Gift aid and covenants	90,113	-	90,113	74,782	-	74,782
Tax reclaimable	5,915	-	5,915	18,472	-	18,472
Grants from trusts	155,365	6,132	161,497	27,751	85,585	113,336
Grants from statutory bodies	-	281,136	281,136	-	283,198	283,198
Other donations	74,209		74,209	54,429	1,182	55,611
Total donations & legacies	325,602	287,268	612,870	175,434	369,965	545,399
Other trading activities	15,501	-	15,501	18,860	-	18,860
Investment income	849	-	849	981	-	981
Total income and endowments	341,952	287,268	629,220	195,275	369,965	565,240
Expenditure on:						
Raising funds	84,840	-	84,840	72,436	-	72,436
Charitable activities	240,346	419,601	659,947	107,644	380,364	488,008
Total expenditure	325,186	419,601	744,787	180,080	380,364	560,444
Net income / (expenditure)	16,766	-132,333	-115,567	15,195	-10,399	4,796
Reconciliation of funds:						
Total funds brought forward	166,940	218,833	385,773	151,745	229,232	380,977
Total funds carried forward	183,706	86,500	270,206	166,940	218,833	385,773

2017 highlights



Enabling orphans and vulnerable children to go to School

900 highly vulnerable adolescent girls living in Chingola and at risk of dropping out of school at primary level, were helped to transition to secondary school and motivated to continue learning and develop self-belief and resilience.

'I'm grateful for the help with school fees. Had it not been for this help, my daughter might have started thinking about marriage, or may have been involved in illicit activities just to fill her time.' Maureen



Supporting children to succeed at school

2,500 children voluntarily attended Peer Health Education sessions to gain greater understanding of issues around sexual reproductive health, gender based violence and how to avoid HIV. In addition, 112 vulnerable children gained confidence and self-esteem through motivation and life skills sessions.

'After the training I was attached to Mitanto Secondary School as a Peer Health Educator. It exposed me to a lot of things and information on HIV/AIDS, and psycho-social skills. I was more motivated, could make decisions, had higher self-esteem, and became knowledgeable about sexual reproductive health.' Zacharia



Preparing for life beyond school

Our community based Sunshine Clubs supported 313 out of school youth of which 288 completed a full course of training in entrepreneurship to help lift themselves out of poverty and open up opportunities for personal development.

'The training gave me an opportunity to identify my own business and contribute to my family's income. Right now, I am running a tuition centre where I charge a small fee to those students from well-off families needing extra tuition.' Michael



Strengthening community support for children's education

13 GROW (Grass Roots Owning our Wealth) groups were formed to enable families to save and lend money to each other for income generating activities. For women in the scheme, living standards have improved and they are now able to save money to pay for their children's school fees.

The valuable and vast knowledge beneficiaries have learned are already bearing fruit. People are able to do their businesses more skilfully and improving profitability and management because of entrepreneurship training and GROW. This gives me hope that more parents will be able to sponsor their children's education.' Felistus

Enabling
orphans and
vulnerable children
to go to school

Education as a route out of poverty

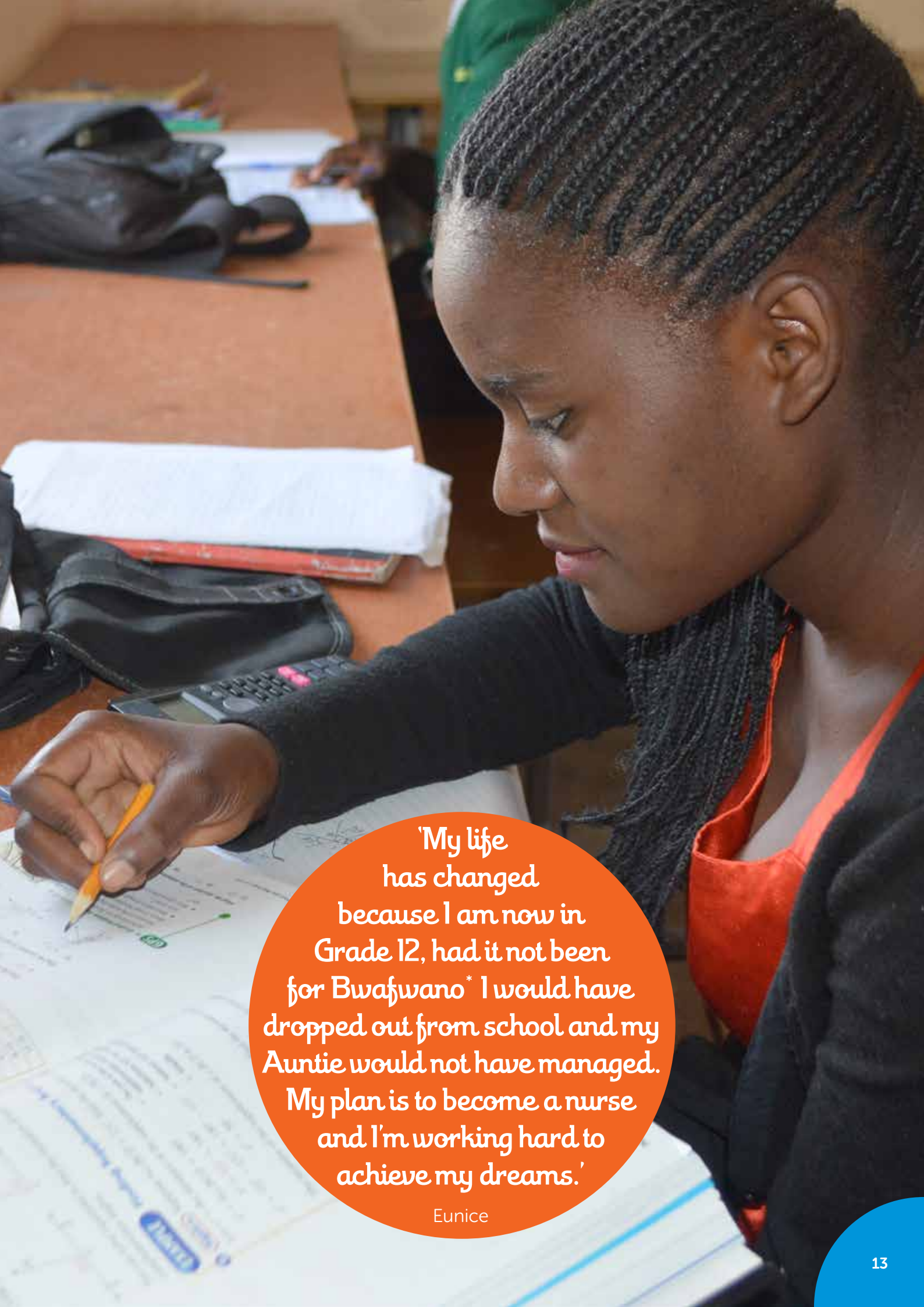
In Zambia, low numbers of children progressing to secondary school is linked to inability to pay school fees caused by poverty, lack of food, housing, education, adequate welfare provision and basic infrastructure services. As a result, many families place a low value on education as survival takes over without heed of the long term consequences.

Low educational attainment in poor families impedes employment opportunities and income generation which increases the likelihood of risky behaviours and school drop-out, especially in young girls.

To keep girls in school and improve their life chances, and protect their futures, Cecily's Fund has adopted a holistic, targeted approach in Chingola that empowers mothers and daughters together so that they can be mutually supportive. This is achieved through a series of interventions that combine economic empowerment with sexual reproductive health information to enable girls and their mothers make informed decisions about their health and lead more productive and fulfilling lives.

Throughout 2017 local implementing partner Afya Mzuri conducted weekend sessions for girls under the title 'Empowering Minds to Enhance Success' to help girls have higher self-esteem and encourage them to improve their academic performance and self-belief. The sessions build resilience, help them to remain positive and learn how to overcome challenges. Regular motivation talks take place to complement the sessions and help improve academic results.





'My life
has changed
because I am now in
Grade 12, had it not been
for Bwafwano* I would have
dropped out from school and my
Auntie would not have managed.
My plan is to become a nurse
and I'm working hard to
achieve my dreams.'

Eunice

Enabling children to go to school

Access to education improves life chances and protects futures.

In 2017 we aimed to ...

- Support 3,000 children directly by paying fees to enable them to go to school.
- Work with local partners to ensure that girls are prioritized when vulnerability assessments are carried out so that we always have a 60% intake of girls.
- Work closely with schools to help undertake gender assessment audits so that they adopt equal opportunities for girls across school, the curriculum and after school activities.
- Include an education fund into parent savings groups to embed saving for school fees for long term sustainability.
- Work with local partners and District Education Boards to ensure that exam results for orphans are released on time regardless of the status of school fee payments.
- Run our first programme in Chingola to reach 900 disadvantaged girls.



How did we do?

LOCAL PARTNER

Afya Mzuri

Afya Mzuri (meaning 'Good Health') implements our Access to Education programme in Kitwe District which supported 2132 vulnerable children during 2017.

LOCAL PARTNER

Bwafwano Intergrated Services Organisation (BISO)

Bwafwano means 'Helping One Another' BISO supported 1040 vulnerable children during 2017 through our Access to Education programme in Lusaka.

- 2,997 vulnerable children had school fees paid across all our programmes operating in Lusaka, Kitwe district and Chingola.
- Girls continue to be a priority for support with focused initiatives such as remedial teaching, home-work clubs and 'Girl's Circles' which create safe spaces for them to develop and learn.
- We have worked closely with schools to achieve greater gender equality and introduced a 'Best School Performance supporting OVC girl's Award' launched at an annual teacher conference.
- Through close links with schools, guidance teachers regularly attend GROW group meetings to teach mothers the importance of education for their children. As a result participants are actively saving for school fees to keep their children in school.
- We received support from the District Education Board Secretary in Kitwe to introduce the concept of using trained Peer Educators into classrooms to support teachers as teaching assistants. Cecily's Fund 'Para Teachers' supported in-school activities which included exam boosting sessions, career talks, motivational sessions and psycho-social life skills. A total of 16 teaching assistants were involved in supporting teachers in 22 schools.
- Local partners continued to strengthen ties with District Education Boards and schools to release exam results for Cecily Fund students regardless of their ability to settle outstanding school fees.

'I spend all my days working hard in my garden with my husband fighting for our children's better future. I know if I work hard enough my daughter will have a better life than we had. She will become financially independent and have a better stand in society unlike many girls in the village who end up in early marriages which are usually just abusive.'

- Through funding from the DREAMS Innovation Challenge, we identified 900 vulnerable girls at risk of dropping out of school and helped them to transition to secondary school, stay motivated and continue with their education.



Motivation and learning through Peer Education

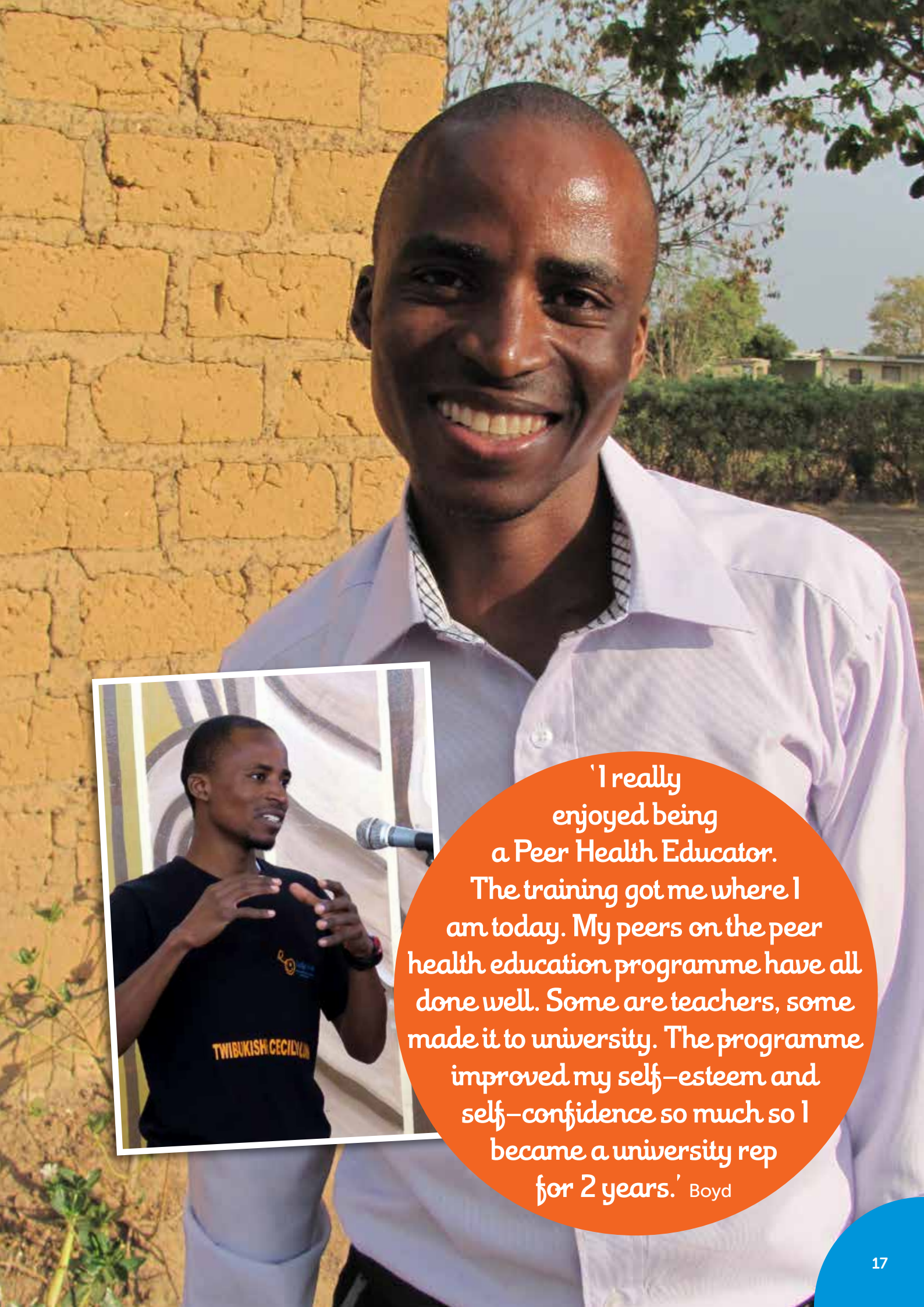
Zambia is a nation of young people with 48% of the population under the age of eighteen years due to the legacy of HIV/AIDS.

Against a background of poverty, gender inequality and under-development in social welfare and education, the young and most vulnerable are left without a voice or mechanism to be heard. This leaves highly vulnerable adolescents without the knowledge, confidence and ability to become change-makers and leaders, and contribute towards Zambia's wider development.

Through twenty years' experience in peer health education Cecily's Fund has recognised the importance and strength of peer to peer learning as a model for long-term social change. As our programmes have grown and evolved, we have adopted a cross-cutting youth led approach across our programming that builds the skills and confidence in Peer Educators themselves, whilst creating positive and inspirational role models for younger children to emulate.

- During 2017 our local partner CHEP strengthened ties with Kitwe Vocational College and secured bursaries for 22 older adolescents to undertake vocational training courses.
- Five Peer Educators became employed on three-year contracts to act as professional mentors on a social development programme funded by USAID.
- 181 older orphans were trained in entrepreneurship skills to enable them to start their own businesses.
- Continuous engagement with the Ministry of Education which supported the introduction of remedial lessons resulted in many beneficiaries achieving high success rates in Grade 12 exams.
- Wider community benefits and citizenship are evident as young people use the skills they have learned to support others. For example, a charcoal and fritter business operated by a girl in a Cecily's Fund Sunshine Club is using some of the profit to give a meal to two children in the community on the days they go to school.





'I really enjoyed being a Peer Health Educator. The training got me where I am today. My peers on the peer health education programme have all done well. Some are teachers, some made it to university. The programme improved my self-esteem and self-confidence so much so I became a university rep for 2 years.' Boyd

Helping children to succeed at school

Improving learning outcomes and retention at school.

In 2017 we aimed to ...

- Review our core programme and deepen our engagement with schools to influence the quality and learning of students to ensure children reach their potential and get the best possible exam results.
- Strengthen our in-school support activities to reflect an equal effort for in-school children and out of school children's Sunshine Clubs.
- Improve basic skills in literacy and numeracy in Kitwe schools by supporting teachers and teaching assistant to deliver additional homework support for orphans and vulnerable children who are falling behind.
- Strengthen our Peer Educator training to include gender awareness and constructive male engagement.

LOCAL PARTNER

Copperbelt Health Education Project (CHEP)

CHEP has been instrumental in changing attitude and behaviours relating to HIV in young people across Zambia's Copperbelt. Together we have been able to contribute to Zambia's development through citizenship and positive role models for younger children to emulate.



How did we do?



- Deepening engagement with schools and Kitwe District Education Board has resulted in district level policy changes that support the implementation of remedial lessons and a repeat policy for children who have failed with additional tests to assess suitability for progression into the next grades.
- With cooperation from the District Education Board Cecily's Fund local partners successfully lobbied for time allocation with headteachers to allow Peer Health Educators to work in their schools as teaching support assistants.
- Cecily's Fund Sunshine Clubs operate in local communities and in school across eight wards in Kitwe district. For children in school they provide a safe space for adolescents to stay motivated, gain psycho-social support and persevere with their education.
- Basic skills in literacy and numeracy were strengthened through the introduction of 60 remedial sessions in 22 schools given jointly by trained guidance teachers and Cecily's Fund Peer Educators who provided additional support in the classroom acting as para teachers.
- 258 (118 male and 140 female) orphans and vulnerable children received safeguarding information through Child Rights Clubs which informed them on their rights as children, including learning about issues of abuse based on the United Nations Convention on the Rights of Children.



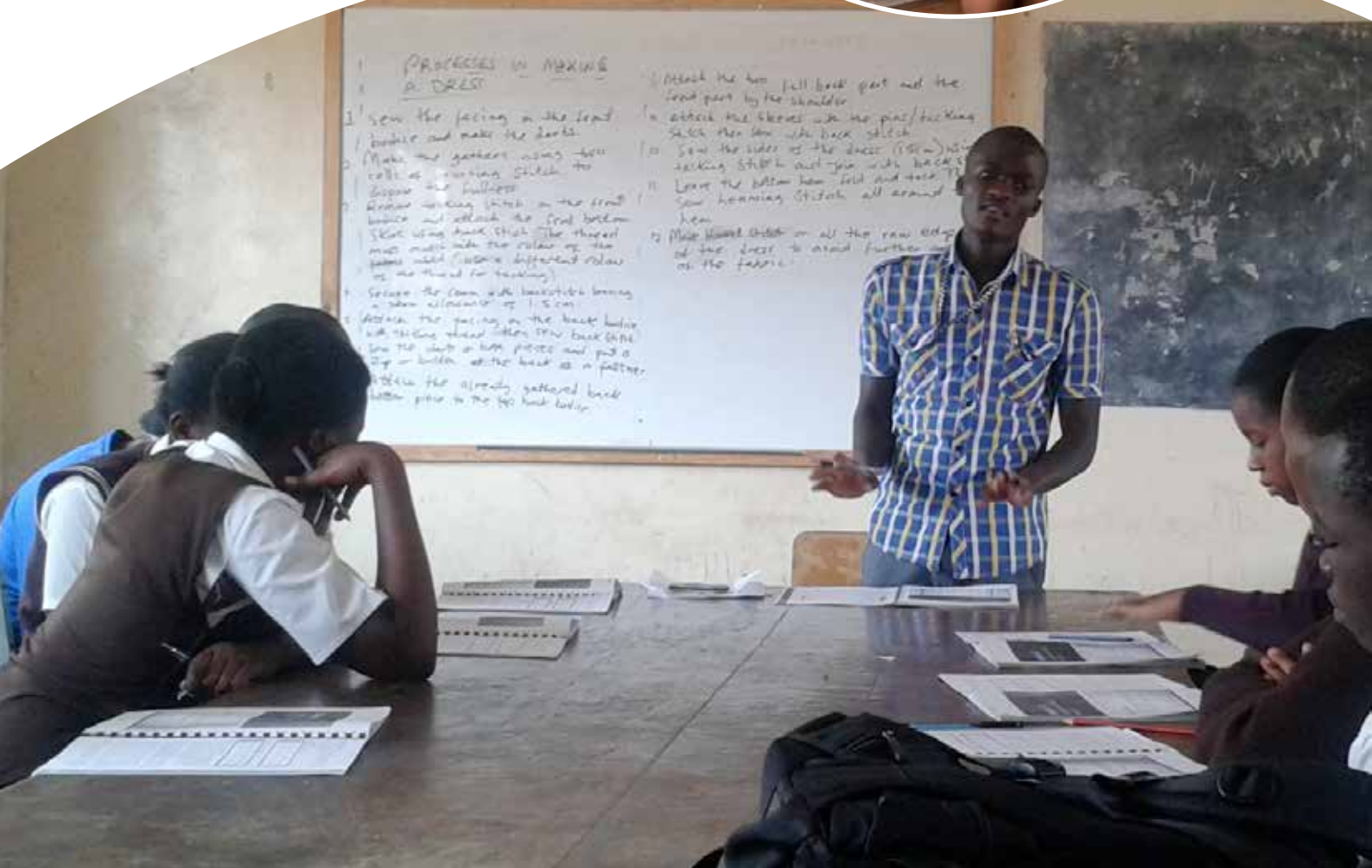
'I got pregnant when I was in Grade 9 at a time when I was about to write my exams last year. I was disturbed and in the process I lost the baby due to some pregnancy complications and failed to sit my final exams. I didn't have anybody to support me emotionally and wanted to stop school. Through the help of one of the Peer Educators who I shared my story with, I gained courage and with her encouragement and assurance that I can make it, I repeated Grade 9.'

(Mary after a Peer Health Education Session)

Preparing for life
beyond school

Building self-reliance and empowering future generations

The ongoing challenge of chronic unemployment amongst the most vulnerable youth, and consultation with Peer Educators and other youth attending Sunshine Clubs, led to the introduction of financial literacy and entrepreneurship training sessions directed at orphans and vulnerable children who leave school but remain unemployed. Peer Educators who had completed a year in their role were trained further to educate their peers on how to start income generating activities and micro-business development. This added to the skills and prospects of Peer Educators themselves and is part of a longer term strategy to develop citizenship and leadership amongst Zambia's youth.





MWANDWA'S STORY

Creating leaders for Zambia's future development

Mwandwa is twenty five years old and is employed by the Government of Zambia. He has a position of responsibility and has prospects to become a future leader and influencer in Zambia's development.

The oldest in a family of five children living in Kitwe district, Mwandwa's father died of AIDS when he was eleven, leaving the family in severe hardship and struggling to pay school fees.

'It was very difficult for many to find school fees, we tried all we could to find money selling brooms, that's how I started going to school.'

In 2007 Mwandwa was not allowed to attend school because his mother failed to pay his fees and he stayed at home for two weeks until he was identified by a local teacher and put under the sponsorship of Cecily's Fund.

In 2010 he completed his Grade 12 exams and was recruited and trained to be a Cecily's Fund Peer Educator.

'It was nice to be a Peer Educator because we were learning real life situations and also teaching others specifically on HIV and peer pressure among youth.'

This grounding gave Mwandwa important life skills and excellent academic results which enabled him to continue studying at Mufulira College of Education through the continued support of Cecily's Fund.

In 2012 Mwandwa's mother also died of AIDS but he is now employed and able to look after his four brothers and sisters and be a positive role model.

'I completed my course and in 2015 I was employed by the government of the republic of Zambia' and thanks to Cecily's Fund for their sponsorship because without them I would have been a street kid.'

'Being a Peer Educator wasn't just about volunteering. It was a life-changing process which made me focused, live a healthy life-style and be determined to realise my potential in my own abilities.'

David

Preparing for life beyond school

Developing citizenship and future leaders.

In 2017 we aimed to ...

- Develop a strategy for scale up and expansion of our entrepreneurship training package for in-school and out of school orphans.
- Expand our community based Sunshine Club activities to reach greater numbers of girls.
- Support Cecily's Fund alumni group to promote its activities and expand its membership.

How did we do?

- Our entrepreneurship training is developing to expand and focus on creating social businesses that have wider social benefits such as provision of menstrual hygiene kits that enable girls to continue with their education and not drop out.
- During 2017 62% of participants participating in Sunshine Club activities were girls as we introduced 'Girls' Circles' into Sunshine Clubs. These provide safe spaces for girls to share information, learn and support each other.
- We have introduced Junior Peer Health Educators into schools so that peer learning begins at an earlier age and is integrated into after school club activities.
- Cecily's Fund alumni continued to meet and provide support to orphans and vulnerable children by giving motivational talks at school and by organising fundraising events which raise funds to support their activities.
- During 2017 151 vulnerable children attended extra motivational sessions in seven schools visited by Cecily's Fund alumni.

LOCAL PARTNER

Junior Achievement Zambia (JAZ)

JAZ is a valuable partner of Cecily's Fund and works alongside our other local partners by helping to train young people in business development and entrepreneurship. This training helps young people to become self-reliant and helps motivate them to take control of their lives as well as contributing towards stronger, stable communities.



'Motivation sessions help and encourage orphans and vulnerable children supported by Cecily's Fund in primary and secondary schools in Kitwe in many areas of life be it socially, spiritually or academically.'

'We highlight how education is a key that opens doors to a variety of opportunities and closes a gap between the rich and the poor.'



'We share our life experiences, how we managed time between home and school activities even through hardships and challenges in life.'

'We show these vulnerable children how to improve their academic performance through high self-esteem, positive attitude towards education, hard work, and discipline.'





EVANS' STORY ...

From paying school fees to a sustainable youth-led approach

Evans' parents died when he was just eight months old so that he grew up in the care of his Grandmother. The youngest in a family of five children, he has had to endure much hardship and challenges including the death of two siblings. Evans started school when he was six and had to endure a daily 15 kilometre walk without shoes to the only primary school in Mansa district where he lived. Like many children in similar circumstances, Evans, from a young age, had to juggle attending school, with helping his grandmother farm the land in order to bring food to the table each day. This resulted in intermittent education for several years. Describing the time he moved to live with his aunt, he says:

'My aunt picked me up from the village to Kitwe town after I did my grade seven examinations hoping that she could help me start school again, unfortunately, I ended up selling doughnuts for her all year.'

Evans' tenacity drove him to seek help to return to school and he finally received support with school fees by Cecily's Fund through our local partner in Kitwe.

'I started school with a ripped uniform and shoes which I borrowed from a neighbour's son who used to be at the same school, in the third term I received new shoes, uniform and all the school requirements from Cecily's Fund. It felt like heaven on earth!. In term three of my eighth grade I was chosen to be prefect and in Grade 9 I became Head Boy of the school.'

Evans passed his Grade 12 exams and was selected and trained by Cecily's Fund local partner CHEP to be a Peer Health Educator. Using the skills and self-belief he had gained, he successfully applied for a paid internship at Afya Mzuri, another Cecily's Fund local partner organisation where he supported programme staff with a range of duties.

'Sometimes I could walk 10km from home to work instead of boarding a bus to save money and I managed to save KW1500 in three months. This was in preparation for my future plans to go to college. I continued to be offered training by Cecily's Fund local partners and trained as a Sunshine Radio Programme Producer and Peer Educator.'

While at Afya Mzuri, Evans was accepted by The Copperbelt University to undertake a BSc degree in Wildlife Management in the School of Natural Resources but his struggles continued because of financial hardship. He faced continuous personal and economic challenges with determination, a desire to succeed, and self-belief. This was eventually rewarded with casual work in photography, cleaning, and in the university library which enabled him to pay his debts. He is now reaching the end of his studies and in the final year of his degree. Cecily's Fund and its local partners will continue to try and support Evans through this critical phase to help him move into paid employment and a career in wildlife conservation management.

'I am currently serving as Vice President in the Twibukishe Cecily Alumni Association with a hope to build a team that will become a pillar of help for orphans and vulnerable children in Zambia and beyond. My biggest thanks goes to Cecily's Fund, all its partners and members of staff who work to ensure the livelihoods of Zambian orphans be improved. I am living testimony. You have played a role of mother and father in my life.'

Evans Mwape Chinika



Sustainability through community ownership and self-reliance

GROW groups change people's perspective of being poor

Often perception of poverty is based on lack of capital. However the lack of capital does not mean that the poor have nothing but rather they have 'little'. By seeing the problem as lack of capital we tend to focus on what is lacking or what is not there. This results in a handout approach to addressing the problem which leads to dependency. GROW sees the problem as 'having little' and focuses and builds on what is already there. This empowers local people and leads to self-reliance.

GROW stands for Grass Roots Owning our Wealth and is based on a model of teaching people how to save small amounts of money on a weekly basis, accumulating sufficient funds to lend out small amounts to start small businesses with interest paid back, and then sharing the profits from the pot between the Group as a whole after a six month cycle of saving and lending.

During 2017 five GROW groups in Kitwe communities dispersed their funds to members. Savings and interest generated ranged from KW9,335 to KW35,546.

'It was impossible for me to access KWL1,000 or more before. There was nowhere to borrow money from but now it has helped to buy more fertilizers and seeds.' Felistus





GIFT'S STORY

The birth of Sunrise Community School

Gift Chama is the Founder and headteacher of Sunrise Community School in Ipusukilo Ward in Zambia's Copperbelt. The school was set up through the support of the local GROW group.

Ipusukilo's name means Saviour. The area is densely populated with 20% of residents under the age of 18 years. The community faces a lot of challenges that include insufficient government school places with only one government school in a population of 43,000 people.

Seeing an urgent need to address the situation, Gift approached a local farmer to ask if she might use one of his buildings to teach the many children she saw on a daily basis.

'I have one boy he didn't have parents, and I didn't have any money to take him to school so I decided to start a school at my place teaching him with my children. I was committed to

starting the school because of children just running up and down begging or picking cabbages.'

Enlisting the help of volunteer teachers, the school opened its doors with help from the Ipusukilo GROW group. Never turning a child away, the school has a current in-take of two hundred and eighty four children and five teachers operating from 7.40am-3.15pm each week day. Classes are full and lessons are taught across all grades in the one room. Ipusukilo GROW group continues to support the school by helping to pay for Grade 7 exam fees.

Mrs Chama is dedicated to supporting the children in her community and sees the school as a necessary lifeline for children and families.

'The GROW group has helped a lot in the community. Many of the children especially those who are at school get to do good things after having an education and we are free from getting money with big interest from banks.'



Strengthening community support for children's education

Building stronger communities.

In 2017 we aimed to ...

- Evaluate the wider social impact of introducing entrepreneurship training to mothers and guardians.
- Measure and evaluate the wider social impact of GROW savings groups and supporting children into school.

How did we do?

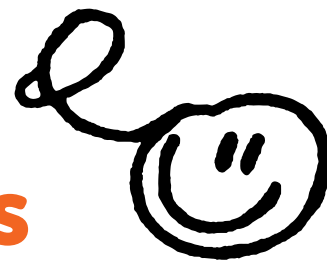
- Our local implementing partner Afya Mzuri carried out an impact assessment on the effectiveness of the GROW model. This assessed the efficacy of the intervention and confirmed the GROW methodology translates into improved household welfare and living standards.
- 12 GROW groups were formed during 2017 across Kitwe and Chingola benefiting over 300 people. The intervention has enabled them to be self-reliant and take greater control over their futures.
- Our findings show that the majority of GROW group members are women who have a high number of dependents. GROW has helped reduce poverty levels, lessens dependency and makes them less vulnerable to exploitation. With a start-up weekly saving equating to £1 per week and no capital, many groups now have individual savings ranging from £100-£700.





'GROW
is more than
just about saving,
it has stopped us from
borrowing from others with
high interest. Our children
go to school with food in
their stomachs.'

Thanks and acknowledgements



Our work would not be possible without the commitment and generosity of our many individual supporters, grant making trusts and foundations, schools, universities and companies who have donated throughout the year. We sincerely thank each and every one of you.

Grant Making Organisations

Comic Relief
US Department of State / PEPFAR
Brian Murtagh Charitable Trust
Eureka Charitable Trust
Symphysis Foundation
Fresh Leaf Foundation
DLM Charitable Trust
Meeting Industry Meeting Needs
Doris Field Charitable Trust
Mercury Phoenix Trust
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The Peter Stebbings Memorial Charity
Sir Ernest Cassell Educational Trust
The Bryan Guinness Charitable Trust
The Catriona Hargreaves Charitable Trust
Austin Bailey Charitable Trust
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The Aylesford Family Charitable Trust
The Nigel Bruce Charitable Trust
The N.Smith Charitable Settlement
The Clark Charitable Trust

The James Tudor Foundation

Gilchrist Educational Trust

Coles Medlock Foundation

Marsh Charitable Trust

Schools

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Bedales School

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International School of Lausanne

Carterton Primary School

King Edward VI Camp Hill School for Girls

Southborough High School

Wood Green School

Churches

St Mary's Church North Leigh

St Mary of the Virgin Church Charlbury

St James the Great Church Stonesfield

Briercliffe Road Church, Burnley

St Paul's Church West Bridgeford

Rotary Clubs

Rotary Club of Windsor & Eton

Rotary Club of Witney

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Tom Childs
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International Advisory Panel


Basil Eastwood – Co-Founder and Chair





Cecily's Fund was formed in memory of Cecily Eastwood who was tragically killed in a road accident in Zambia during her gap year. She had been volunteering in a local organisation supporting orphans. Since its formation in 1997 the charity has remitted £5 million towards educational programmes delivered by our local partners in Lusaka and Kitwe



Cecily xxx 



Tel: 01993 358089
www.cecilysfund.org

 /cecilysfund  @cecilysfund

Cecily's Fund, Ground Floor,
6 Church Green, Witney OX28 4AW

UK registered charity number: 1071660.