

RGA: Building Futures Program

This document provides a deeper dive into how the Zambia and Malawi Community Partnership propose to use the RGA Charity Budget.

1. Background to the charity and why they have been nominated

“Education is the most powerful weapon which you can use to change the world” ... Nelson Mandela

Former RGA employee Mick James has been running the Zambia and Malawi Community Partnership <https://www.zmcpcharity.com> for over 10 years.

The trustees work on a voluntary basis. The only UK expenses are bank charges and web hosting fees of around £200 a year, so almost all of your money will be spent in Zambia where it is needed.

We work with Ngoli village, a rural community of 10,000 people, in Northern Zambia.

The community tell us the most important thing they want is a better future for their children, so this is what we work to achieve.

We support the local school and also run a scholarship program taking bright but vulnerable students (i.e. those who have lost one or both of their parents) and give them a chance to go to high school and then tertiary education to qualify as doctors, nurses and teachers. These are valuable skills that not only help move their society forward but which create an essential base of tax payers.

Students who go on to get a job pay back 5% of their salary, every year, to help fund future cohorts. This will create a self-sustaining program for the community.

A number of RGA employees are already actively sponsoring students through the program and RGA has been generous in re-purposing laptops to directly support scholarship students.

Ngoli is a typical village, people live in mud and stick huts, almost everyone is a subsistence farmer and average income is, perhaps, \$300 a year. The school has over 1,000 pupils and the 10 to 15 teachers teach in shifts as there are too many pupils. It has electricity but only a handful of computers. While results from the Lower School are reasonably good, the Secondary School struggles through lack of teachers and resources. For example, they do not have a qualified Math's teacher.

Ngoli Key Facts

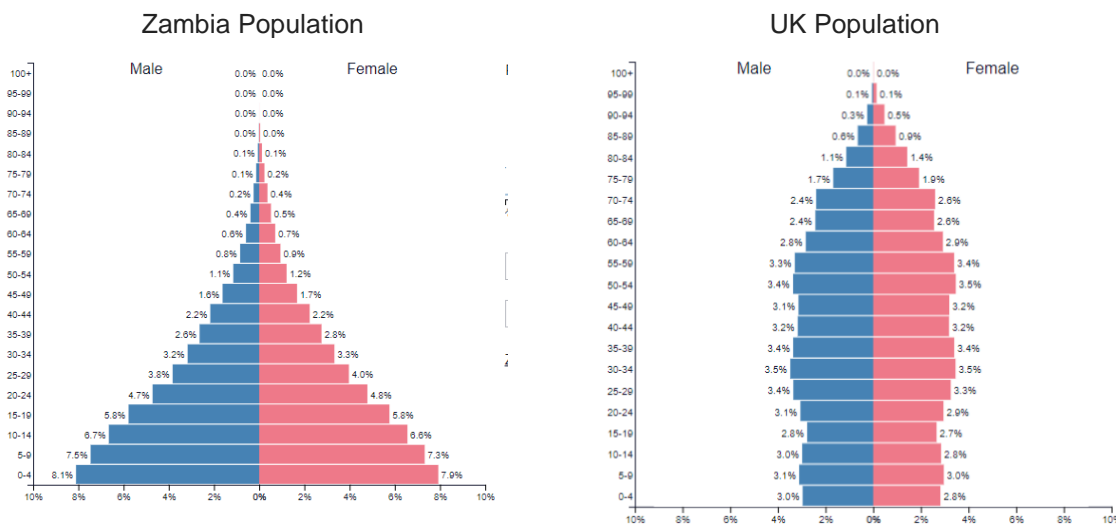
There are approximately 10,400 people in the community (2018 figures)

2155	under 5 years old (20%)
560	pregnancies expected annually
540	deliveries expected annually
475	live births expected annually
20	pregnancies will not run to full term annually
75	babies will not survive birth annually (14%)

Zambia Covid-19 Impact

Covid-19 is not as pressing an issue in Zambia as it is in the UK. There are a number of factors at play, with the most significant being the age profile, along with perhaps lower obesity, an outdoor style of living and sunshine all year. The schools have been shut for part of the time but now most students have returned to class.

- Population - 18.4m (2020 - <https://www.populationpyramid.net/zambia/2020/16>)
- Under 20 years old - 42.4% (<https://www.populationpyramid.net/zambia/2020/>)
- **UK population over 60 = 24.3%, Zambian population over 60 = 3.3%**
- **Life Expectancy - 60/64 years men/women** (2016 <https://www.who.int/countries/zmb/>)
- Leading causes of death = HIV (23.7%) and TB (5%) (<http://znphi.co.zm/thehealthpress/mortality-and-cause-of-death-profile-for-deaths-from-the-civil-registration-system-2017-facts-and-figures/>)

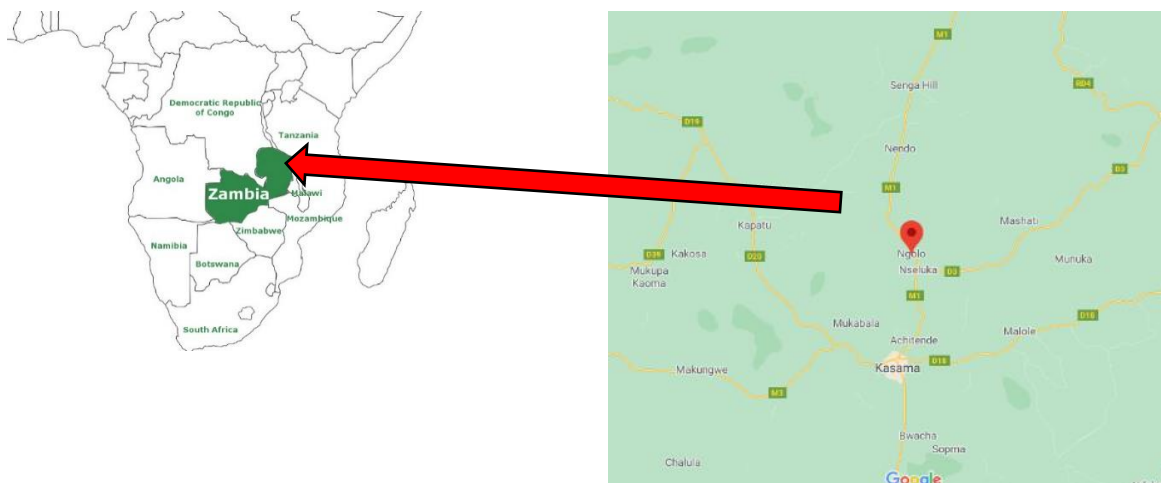


Zambia known Covid-19 Stats

- 17,466 - COVID-19 Cases (25-11-2020 <https://www.who.int/countries/zmb/>)
- 357 - COVID-19 Deaths (25-11-2020 <https://www.who.int/countries/zmb/>)
- Compared to UK where we have had 1.539m cases of COVID-19 and 55,838 deaths in a country of 65.789m people (25-11-20 <https://www.who.int/countries/gbr/>)

Location of Ngoli

So, just exactly where is this village?



2. How ZMCP envisage using the funds

Your money will go a long way in Africa. We want to do four things:

1. We want to run an RGA scholarship program selecting four students to be funded through Secondary School and Tertiary education.
2. We want to fund five startup businesses in the community.
3. We want to equip the Lower School with 25 reconditioned computers, providing students not only with the hardware needed to learn but a full set of digital lessons covering the entire lower school curriculum. This will ensure students can start to learn about technology and gain valuable skills that will help them get jobs.
4. In partnership with IT Schools Africa (ITSA) [<https://www.itschoolsafrica.org/>] and Computers for Zambian Schools (<https://cfzs.org.zm/>) we want to send one RGA IT support person to Zambia on a 2-week secondment to mend hardware and directly transfer valuable IT support skills.

We can do all of this for £25,000; changing the lives of four students, helping five businesses to get off the ground, equipping an IT lab and helping build a skills-base for maintaining valuable computers within schools across the region.

3. How RGA employees could get involved with the charity through ad hoc or regular volunteering and how ZMCP will update RGA throughout the year as to how they are using RGA funds

Scholarships

Working with two of the teachers at Ngoli school, we will run a selection process over a number of months for the 100 Grade 9 Lower School students. Each month the class will send a short video of school and village life allowing RGA staff to gain an understanding of the day to day reality of the way more than one billion people in the world live.

After several months, the Class teacher will select 10 students as potential scholarship candidates and partner them with 10 RGA coaches. The teachers will work with these students to make a short monthly video diary talking about themselves and their lives, their hopes and their ideas for their community. Each month the students will be set a task for the video diary and each month they will deliver this via WhatsApp to their RGA coach. In this way the RGA coach can learn more about the students and the reality of their lives. The final task will be for the students to present a two to three-minute presentation on an idea they have to improve the life of their community. RGA will then decide which four of the 10 students they wish to sponsor through High School and Tertiary education.

Start Ups

Education helps people out of the poverty trap, but so does commerce. Credit is crippling expensive in Zambia. We will therefore create a £2,500 fund and offer loans of up to £500 each for applicants from the community who come up with a business idea. We will ask RGA to set up an investment committee to sift ideas and decide on which ventures to fund. We will ask RGA employees to mentor individual businesses, passing on valuable skills such as simple cash flow modelling, as they monitor the progress of the businesses.

Loans will be targeted to be repaid with installments starting after an agreed number of months. RGA can maintain its involvement by revolving the credit and helping more businesses to start up.

4. How we will use RGA's money:

1) Fund 25 reconditioned computers, plus maintenance and educational content	£2,000
2) Fund 10 reconditioned smartphones and 10 data allowances for documentary video feedback	£1,000
3) One RGA IT team member to go to Zambia on a 2-week skills transfer mission. They will seek to both repair machines and to up-skill School Computer Science Teachers in how to maintain their stock (summer 2021)	£3,500
4) RGA to run a selection program for Grade 9 students choosing 4 to go to Secondary School and on to Tertiary education. At current exchange rates, to deliver three years of quality secondary education, plus the required tertiary training would cost £3,100 to train a nurse, £5,000 for a teacher and £9,000 for a doctor. N.B. If the particular cohort chosen require a higher amount than the estimate here, the difference will be covered by ZMCP	£14,000
5) Fund five startup businesses to provide local employment	£2,500
6) Project Management to set up and run the above four projects: <ul style="list-style-type: none"> • Paying teachers to run the communication part of the scholarship program • Paying Zambian based staff of our partners Zambia Scholarship Fund for project management, purchasing and transport of equipment, maintaining the day to day running of the program, distribution of funds, organization of the small loans program and communication of progress back to RGA. 	£2,000
Total	£25,000