

# TIME FOR TAX: A SIXTH FORM WORKSHOP ON TAX JUSTICE

Activity sheets and case studies

# TIME FOR TAX – ACTIVITY SHEET 1

## Healthy, happy lives

What do people need to live a healthy and fulfilled life?



Name

Age

Gender

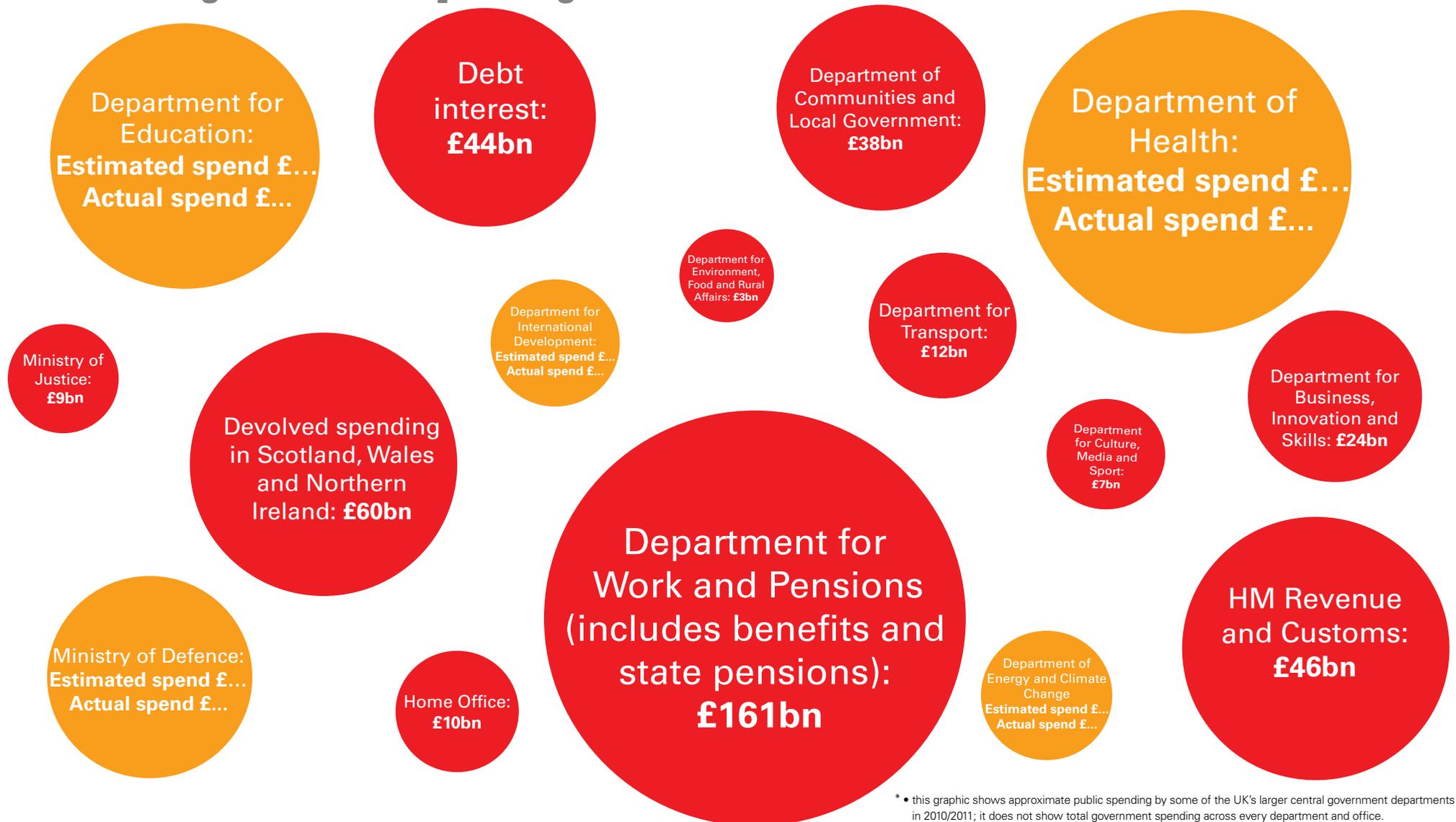
Country



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TIME FOR TAX – ACTIVITY SHEET 2  
**Spend, spend, spend**  
**UK central government spending\***



\* this graphic shows approximate public spending by some of the UK's larger central government departments in 2010/2011; it does not show total government spending across every department and office.  
 • figures are approximate and have been rounded to the nearest billion.  
 • the information provided here is based on a detailed infographic published in *The Guardian*:  
[http://image.guardian.co.uk/sys-files/Guardian/documents/2011/11/08/Public\\_spending\\_2710.pdf](http://image.guardian.co.uk/sys-files/Guardian/documents/2011/11/08/Public_spending_2710.pdf)

# TIME FOR TAX – ACTIVITY SHEET 3

## Match the fact!

Life expectancy in this country is 70 years.

Life expectancy in this country is 49 years.

45 per cent of the total population of this country are undernourished.

Approximately 99 per cent of the adult population in this country are literate.

Literacy rates amongst adults in this country are 74 per cent.

This is ranked as a middle-income country.

This country's main exports are mineral fuels and machinery, including parts for nuclear reactors.

This country is the world's fifth-largest exporter of coffee and sugar.



Life expectancy in this country is 79 years.

Almost 50 per cent of children in this country are severely affected by chronic malnutrition.

The adult literacy rate in this country is 70 per cent.

Three million people in this country, less than 5 per cent of the total population, are malnourished.

This country has vast natural resources; it is the seventh-largest producer of copper globally and is also rich in cobalt (the mineral used to make mobile phones).

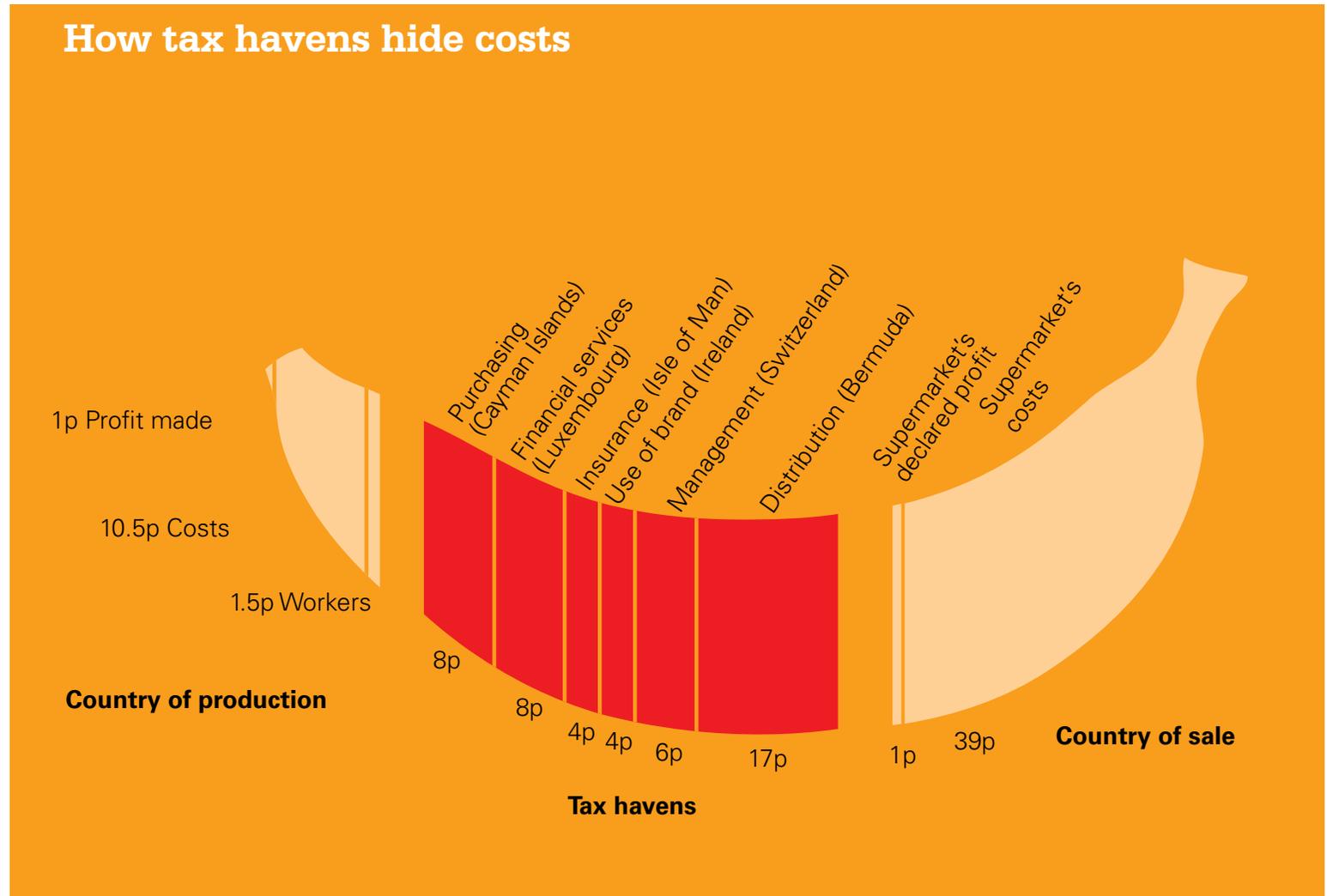
In recent years, this country has enjoyed a sustained period of economic growth.

This country's economy was in recession twice between 2008 and 2012.

# TIME FOR TAX – ACTIVITY SHEET 4

## Tax rules are bananas

Some unscrupulous companies exploit the financial secrecy provided by tax havens. Costs are artificially created in a tax haven in order to hide the profits made and dodge the taxes owed. This enables companies to dodge taxes in both the country of production and the country of sale. Here is an example of how a banana can travel through a tax haven on paper, but this can happen to any commodity or service



# TIME FOR TAX CASE STUDY 1



## Case study: Crescencia Hernandez

### **Crescencia Hernandez, 50, Guatemala**

Crescencia has nine children aged between 11 and 32. Her house is made of adobe (mud) bricks with a roof of palm leaves. There are two rooms. One is a kitchen with walls that are black from the smoke of the open wood fire, the other is a bedroom she shares with her children. She has a small amount of land on which to grow her own food and she has planted fruit trees and a kitchen garden to provide for herself and her family.

### **Crescencia's story:**

My daughter Elena was in the local clinic for 35 days for malnutrition, she was all swollen up. She was pure skin and bones. I knew she was bad. The doctor said she had to stay there, so I left her but I went back to visit her. She was seven years old. I didn't want her to die.

My younger daughter came with me to take Elena to the clinic. I was very scared, I thought she was going to die. We had to cross through the river to get to the clinic, there's no bridge. I carried Elena and held her sister by the hand and the water nearly

took her away, I thought they would both die.

The thing we need most here is sugar. It's difficult to get enough for the family. This is my small home, and the little amount of land you can see. I have this. I have five tareas [less than an acre] of maize. It is never enough.

There is a huge problem with people not having enough to eat. There isn't enough money. Everyone finds it hard. The government should help the children, they need sugar, soap. They give them vaccines when they come but it's not enough.

We have poor nutrition. At the meetings [organised by a local charity], they tell us about medicinal plants so we can save on medicines. If there is an emergency we have the plants here. I want to learn it all, to make sure that the children have all the nutrition they need to be healthy.

Right now we have food. The difficult times are July and August. The children suffer. They eat twice a day during those months. They have half a portion in the morning to keep them going. Believe me, you find whatever food you have to give that child. Having a starving child is the worst kind of poverty.

We're adults so we can bear eating twice a day, but your child cries, so you have to give whatever there is to him. It helps when the crops start to mature at the start of the harvest.

December, January, February it's hard to eat any vegetables because the water is scarce.

Every day we go to get water, three trips a day. I'm worried there won't be enough water for the plants. If they take root they don't need as much water.

I am learning more and more about what children need to be properly nourished. I tell my children which plants can help them, and which they should feed their kids.

### **Discuss:**

- What are Crescencia's main needs?
- Which of these are being addressed and which are not being met?

# TIME FOR TAX CASE STUDY 2



## Case study: Jaqueline Vicente

### Jaqueline Vicente, 12, Guatemala

Jaqueline's mum, Blanca Gonzalez Vicente (29), says:

My oldest daughter is going to finish primary school, but there is no secondary school nearby that she can go to. We have no way of sending her to school any more; we can't afford the travel costs, nor can we afford for her to live away. She is clever, she has never had to stay back a year.

### Jaqueline's story

We have three beds in our house. I sleep with my sister, and my brothers all share another bed.

I get up at 5am. I help my mum to clean up. We don't have electric light, so we wake up when there is some light. We get up and sweep and grind the maize. Then I get washed. There is a tap. The water comes from a mountain stream. I get dressed and I go to school from 7.30am to 12pm or 12.30pm, then I go to collect wood for the stove. Sometimes I go to pick some maize. I do my homework, then I grind more maize for our dinner.

Sometimes for breakfast we have eggs. I drink coffee if there is any and eat beans and tortillas. We don't really have any toys.

We eat dinner at 6pm.

Sometimes my mother brings chorizo. My brother goes to town sometimes to sell food.

We go to the nurse if we get sick and they look after us. People get sick with headaches, flu and coughs.

The kitchen garden is fun. It is fenced in so our chickens can't get in and eat it. We made little holes to plant the seeds, you cover them with soil and then they sprout. It only takes eight days for mora to grow before you can eat it.

Mora is quite bitter; my mum says it's full of vitamins. We don't eat meat, we don't really have any milk or cheese, and we only eat chicken every couple of months, so it is very important for us to eat these vegetables.

We used to only have vegetables when my mum had been to town, two or three times a month.

We would eat oranges, grapefruit, mango, limes and zapote – any foods we could get hold of.

Bethania [a local charity] brings us food and helped us with the kitchen garden – how to do it – and they gave us seeds. It is great when the food bag arrives. I want to eat it all at once, but mum is good at making it last.

### Discuss:

- What are Jaqueline's main needs?
- Which of these are being addressed and which are not being met?

# TIME FOR TAX CASE STUDY 3



## Case study: Golden Kainda

**Golden Kainda, 38, Musangezhi village,  
near Solwezi in north-western Zambia.**

Golden's entire village is being relocated to make way for a new uranium mining site, owned by Kalumbila Minerals Limited. On the surface it looks good for the farmers in this village, most of whom harvest cassava. They are being offered relocation, new lands and homes, and compensation for their crops – but farmers here are sceptical, and are currently refusing to leave their lands. It takes two years for cassava to mature, and the compensation they have been offered does not match the price they can get for their crops at market.

### Golden's story:

I'm married with two children, but also have a lot of dependants as I'm the eldest in the family. Before even telling us where they would relocate us, the Kalumbila mine asked us to harvest and uproot our cassava. This has affected our livelihood, as we rely on cassava growing in this village. We have refused to do this.

The mine then offered to compensate us for the uprooted cassava based on international prices. To our surprise, government officials in Solwezi gave them

the prices without even consulting us. The prices are way below those at which we can sell our cassava. And now we are not going to be able to grow cassava for three years, so what do they think we will be eating during this time? Even when they relocate us, cassava takes one-and-a-half to two years to mature. This means that we are not going to have anything to eat or sell for the next five years or so. We eat every day, so how do they expect us to survive? They should give us food during this period, because they are the ones who made us uproot our cassava. Is this honestly fair? We've never had to beg for food but most people will now be food insecure.

We are also worried now because the area they are relocating us to is part of their land, and they have limited the traditional farming land. Even if they give me 10 hectares it is not enough. Here I am able to expand by at least three hectares each year, but this will not be possible when we are relocated. They should compensate us accordingly. Land is also valuable where we are now, so they should compensate us accordingly. They will get a lot of stones from my ancestral land and make money. Therefore, it's only right that they give me the right compensation.

We also need them to build us good schools and hospitals, with modern buildings. Their argument is that these

things are not here currently – but they have to pay for inconveniencing us and making a lot of money from our minerals. The investment they are talking about should translate into tangible things.

We have also discussed the issue of housing. If you have four houses, they will only build one for you in the new area and they say that they will give us money for the other houses according to a rate determined by the government. This will surely be unfair given the type of housing that we have.

We feel neglected by the government. They do not even attend the meetings that we have with the mines, and when making decisions they do not consult us.

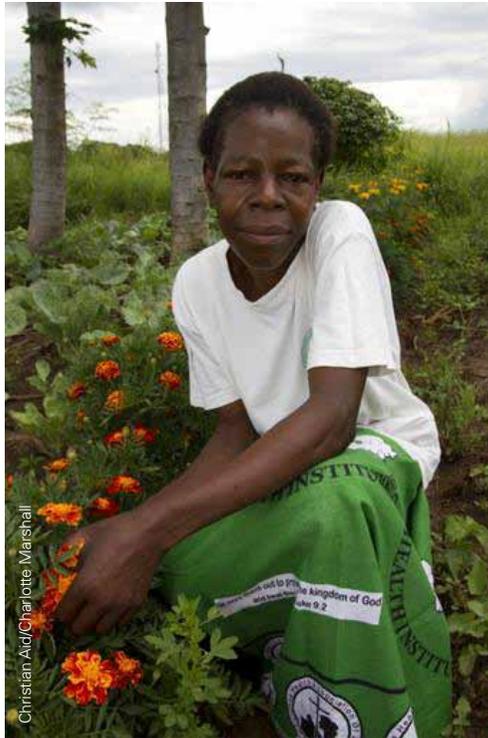
There are bigger problems to address than the issue of relocation. We should be asking why the companies are allowed to do this. Why is there not an agreement between the government and the company on royalties and tax that means we get a fair deal in the community?

### Discuss

- What are Golden's main needs?
- Which of these are being addressed and which are not being met?

# TIME FOR TAX

## CASE STUDY 4



### Case study 4: Anna Banda

**Anna Banda, 34, Chipembi village, Zambia**

Anna was continuously ill for several years, and suspected that she was HIV positive, but she refused to seek help out of fear. 'People stay at home out of fear and don't want to test. They end up dying in their homes,' says Anna. 'The stigma in our communities is associated with becoming an invalid – you are no longer useful to the community. They also associate it with the sex trade.'

Finally, after she could bear it no longer, Anna went for voluntary testing and counselling at a clinic in Chipembi, run by Churches Health Association of Zambia (CHAZ). In 2003 she was diagnosed as HIV positive. 'Contrary to what I thought I would be told, they said to be open with my family, and to be positive, and to eat well,' says Anna. 'I told my older brother straight away – he told me not to be worried, that these things happen, and that he would help me. Actually, I had a positive response from all of my family and friends, I didn't expect that.'

Anna acknowledges now that hiding her status, or not being tested, would

have been disastrous for her, as she wouldn't have got the essential support that she needed. Anna joined a support group organised by CHAZ as soon as she discovered her status and, following the doctor's advice, CHAZ's nutrition programme, which teaches people living with HIV how to farm organically. Anna and several other participants in the programme have set up their own organic garden in their community.

'Before I joined, my food intake was very poor – I had to buy everything and I couldn't afford vegetables and fruits. Now I grow them,' says Anna. 'I was very dependent on relatives. Now I'm much more independent – I have a garden with fruits, sugar cane and bananas, and I can do things on my own.'

Anna has had a difficult life, losing her two children to illness, and separating from her (then) husband because of the tragedy. Thankfully she met her current husband at the centre, and now looks after his three children, who she calls her own. Her husband is also HIV positive and they support each other.

'I'm very happy now,' says Anna. 'I look back and see friends that have died. I think God has helped me a lot.'

### Discuss

- What are Anna's main needs?
- Which of these are being addressed and which are not being met?