



The Zambia Society Trust

Working today for Zambia's tomorrow



Annual Report and Accounts 2025

Registered charity number: 1008155



Together, we can change lives and build brighter futures for Zambia....

Become a Member

Membership gives you access to our monthly newsletter *News from Zambia*, project updates, and events. Annual subscriptions cover administrative costs, ensuring every penny of donations goes directly to our charitable projects. Membership is just **£30 per year**, with corporate options available.

Join today: ***Become a Member — Zambia Society Trust***

Make a Donation

Your gift can fund university bursaries, provide school meals, or even buy a football for a community school. Donations allow us to plan and sustain support for disadvantaged Zambian children and young people. Every contribution makes a difference.

Donate now: ***Donate Now — Zambia Society Trust***

Fundraise

From sponsored walks to coffee mornings, your efforts help transform lives. With no paid staff and minimal overheads, nearly all funds raised go directly to projects.

Get inspired: ***Fundraise — Zambia Society Trust***

Donate in Memory

Honour a loved one by making a donation in their memory—perhaps on a special anniversary—to support our work in Zambia.

Learn more: ***Donate Now — Zambia Society Trust***

Leave a Legacy

A gift in your Will ensures our work continues. Legacies are exempt from UK inheritance tax, so your entire gift supports our mission. Adding a legacy is simple with a codicil—seek advice from a solicitor for correct wording.

Further details: ***Donate Now — Zambia Society Trust***



www.zambiasocietytrust.org.uk

2025 KEY HIGHLIGHTS



FINANCIAL

- Income of £82,540.
- Charitable expenditure of £73,303.



INCREASING LOCAL ENGAGEMENT

Establishment of a sub-committee of local volunteers.



EDUCATION BURSARIES

Record number of education bursaries provided - 77 which 49 young women and 28 young men. Popular courses: Nursing, Medicine & Surgery. Midwifery, Agri-business, Civil Engineering.



COMMUNITY PROJECTS

£29,000 of grants provided for desks, food, sanitary products and agricultural inputs. One new classroom under construction.



SPORTS AND YOUTH DEVELOPMENT

85 footballs and 85 netballs distributed to schools.



DISABILITY SUPPORT

Over 3,900 devices produced by APTERS with 16%-year-on-year growth.

Contents	Page
Message from our Chair	1
Trustees' Annual Report	2
Income and Expenditure Statement	15
Balance Sheet	16
Notes to the Accounts	17
Independent Examiner's report to the Trustees	19
About Us	20



Delivering reading and text books through our partnership with Book Aid International.

Message from our Chair, Tim Legge

I am pleased to be able to report another successful year for the Zambia Society Trust in achieving our aim of improving the lives of children and young people in Zambia. We have continued our support of the six very worthwhile projects which are described elsewhere in this report, and we have provided bursaries for a record number of Zambian students at college and university. In addition, we agreed to support a football academy, which is an exciting new project to provide purposeful activity for boys and girls in the impoverished Makululu Compound in Kabwe.



Tim meeting school children at Mpunde Mission

I visited Zambia three times during the year, and I had the pleasure of visiting five of our projects, plus the Alive and Kicking workshop which provides balls for our football and netball initiative. It was inspiring to speak to the committed leaders and staff at these projects, as well as to the young people who benefit from them. I am satisfied that our funds

are being used to good effect. I also met our Zambia volunteers who do such a good job in supporting the projects and keeping our trustees informed.

In May at the Zambia High Commission, we held another successful social event for members, friends and people from several other charities and organisations which support projects in Zambia. The programme included an address from the High Commissioner, Her Excellency, Macenje Mazoka. We are most grateful for her support and that of her team.

Our activities are made possible by the encouragement and generous support of our members and friends, through subscriptions, donations, fundraising and legacies. We are most grateful to you all. I also extend my thanks to our trustees for their hard work, enthusiasm and commitment. We have been delighted to welcome two new trustees in Clare Morris, who has become our secretary, and Pat Tembo. Both have strengthened our team with their skills and knowledge of Zambia.

We will continue our work and have already provided a grant for the installation of a water supply at Shingwa School in the Copperbelt. We have launched a Christmas appeal to raise funds to provide more footballs and netballs for schools and community groups throughout Zambia.

Who we are

We are a UK-based charity driven by passion and purpose. Our volunteer trustees share a deep personal connection with Zambia, and together with a dedicated team of five volunteers on the ground in Zambia, we work tirelessly to bring hope and opportunity to children and young people. Every hour, every resource, and every ounce of energy we give is focused on creating real, lasting change - because every child deserves the chance to thrive.

Vision & Mission

The Zambia Society Trust (“the Trust”) is committed to alleviating poverty, disability, and sickness, while promoting good health and advancing education. In allocating funds in accordance with the Trust’s objectives, the Trustees carefully assess the benefits for both the intended beneficiaries and Zambian society as a whole. All supported projects are monitored continuously to ensure accountability and impact.

Our strategy is to serve as a long-term, dependable partner to the community groups we support. This approach enables these groups to carry out their vital work with confidence, knowing that the Trust’s support is sustainable rather than short-lived.

A Year of Achievement

Building Capacity Through Local Engagement.



One of our key achievements this year has been the **successful establishment of a committee of five Zambia-based volunteers**. This initiative has strengthened our engagement with the community groups and students we support, providing valuable insights into the challenges they face. It has also enhanced the Trust’s ability to respond effectively to local needs and to identify additional community groups whom the Trust can support.

Three of our volunteers meeting with Tim and his granddaughter in Lusaka. 2nd left: Tainess Khondowe, 3^d from right: Mwate Nampemba, far right: Bernard Lusale.

Our Education Grants Programme continues to be managed by our dedicated local volunteers, as it has been for many years. Their commitment ensures that the programme remains responsive, impactful, and closely aligned with the realities of life in Zambia.

Supporting students across diverse disciplines.

During the year, we **supported 77 students— 49 young women and 28 young boys** —pursuing a wide range of academic and practical subjects, including health and medicine, engineering, sciences, teaching, environmental studies, agriculture, and business administration.

Record Breaking Grants Driving Real Change.

Thanks to the generous support of our diverse donors and members, we **awarded over £73,000 in grants** —an impressive increase on previous years. The Trustees regard this as a sustainable level of funding for the medium term.

This **additional funding has made a real difference.** It enabled the provision of urgently needed **school desks** at Kwasha Mukwenu, Home of Hope, and Growing Communities schools. It also allowed us to allocate extra resources to **cover rising food costs** and **supply sanitary products**, helping improve school attendance among girls.

Expanding Access to Learning Materials.

To address the shortage of teaching and learning resources in the schools we support, the Trust signed an exciting partnership agreement with **Book Aid International**, a charity with 70 years of experience supplying over one million books worldwide each year.

This exciting collaboration has enabled us to provide **over 1,000 new textbooks and reading books** to:

- Kwasha Mukwenu School, Lusaka.
- Pilgrim School, Serenje District.
- St Lawrence Home of Hope.

We have arranged for teacher training to ensure these books are used to their fullest potential.

Expanding Our Support.

The Trust is funding the development of **Shingwa School** in Copperbelt Province by **providing resources for a water borehole and a solar-powered water supply system.** This will alleviate the challenge of accessing clean, reliable water for 900 students and staff,



improving sanitation and drinking water facilities and creating a healthier learning environment.

In addition, the Trust has agreed to support the establishment of a football academy for boys and girls in Makululu Compound in Kabwe. This a long-term project aimed at promoting sports and youth development within Makululu Compound and is being led by Tainess Khondowe, one of our dedicated local volunteers. As the first step, the Trust is funding the purchase of footballs to kick-start the initiative.

Our work with Community Groups

Kwasha Mukwenu Community School, Lusaka

The Trust is the school's major donor and remains deeply engaged through the efforts of our volunteers in Zambia, Bernard Lusale and Mwate Nampemba. Tim Legge also visited the school and met with the head teacher to strengthen our partnership.

Throughout the year, Bernard has provided invaluable support with school governance, while Mwate has delivered presentations to pupils, including health and safety advice for young girls. To promote career awareness and practical learning for students studying social sciences, sciences, and civic education, Mwate organized and led a school trip for Grade Eight and Nine pupils to the Lusaka National Museum and Chipata Level One Hospital in January 2025. At the hospital, pupils explored departments such as reception, medical surgery, radiology, ENT, and laboratory services.

During the year, the Trust provided a **grant of £11,000**, which included:

- **£3,000** to help offset rising food costs.
- **£1,500** for additional desks.
- **£500** for sanitary products.

As part of our initiative with Book Aid International, we also supplied a significant number of reading and textbooks to enhance learning resources.

We are delighted with the school's progress in governance and facilities, including improvements to the ablution block with water storage tanks and the installation of handwashing basins in toilet blocks.

While we plan future projects to enhance IT learning, our primary focus remains on meeting the basics: ensuring pupils have desks, providing school meals, and supporting teachers' salaries.



“Bernard Lusale is really helping Kwasha Mukwenu a lot. Without Mr Lusale, I believe Kwasha Mukwenu would have died by now.”

Christopher Lwele, Head Teacher

Bernard Lusale (third right, back row) with the teachers and pupils at Kwasha Mukwenu

Mpunde Mission Centre, Central Province

Mpunde Mission is located in a remote area west of Kabwe, accessible only by a poorly maintained road that is often muddy and sometimes submerged. The Mission is led by Father Adam Pergol, who oversees numerous parishes across a large district. Funds allocated by the Trust are used to pay school fees, provide uniforms, and supply equipment for disadvantaged children attending Mpunde Mission's primary and secondary schools or other nearby schools.

During the year, the Trust provided **grant funding of £7,000**, including £3,000 specifically for the purchase of mealie meal, seeds, and fertilisers.

Impact of Our Funding

- **19 children** enabled to attend primary or secondary school.
- **9 students** supported to attend college or university.
- **6 village communities** supplied with mealie meal, 10 kg of seeds, and 250 kg of fertiliser.
- **Mpunde village community** supplied with mealie meal, 150 kg of seeds, and 1,500 kg of fertiliser.

During a visit to Mpunde Mission, Tim Legge and Tainess Khondowe met Father Adam and a group of young people whose education has been made possible through the Trust's grant funding.



Tim and Tainess with Father Adam and students at Mpunde Mission.

Good News Story – Mumba and Emmanuel

Mumba and Emmanuel completed their nursing exams with the support of the Trust. Tainess represented the Trust at Mumba and Emmanuel's recent graduation ceremony.



Emmanuel, Tainess, Father Adam, and Mumba at the graduation ceremony.

St Lawrence Home of Hope, Lusaka

St Lawrence Home of Hope provides care and protection for neglected, traumatised, and abused children who require therapeutic intervention and developmental support. The Home is led by Brother Jacek Rakowski and a dedicated team of ten. Together, they work tirelessly to reunite children with their families through an intensive five-stage tracing model: assessment, welcome and acceptance, family tracing, follow up, and reintegration.

Impact at a Glance – St Lawrence Home of Hope

- **101** children admitted.
- **61** children reintegrated with their families.
- **62** children enrolled in school.
- **4** young men now in college.
- **30,000 miles** travelled across Zambia to trace family links.

During the year, the Trust provided a **grant of £9,500**, including an additional £1,500 to purchase much-needed school desks.



Good News Story - Mishek

This year Mishek graduated with the highest marks possible in all subjects. He is now **attending university to study pharmacy**, with aspirations to progress to medical school in the future.

Pilgrim - Salt in the Community (Growing Communities)

Pilgrim - Salt in the Community was established in 2012 by local Zambians as a 'Resource Village' to bring practical help and encouragement to people living in small, widely dispersed settlements in an impoverished area in Kalilanama, Serenje District.

The Trust provided a **grant of £11,000** during the year, which included an additional £1,500 to purchase much-needed school desks, £500 for sanitary products and £3,000 to help towards the cost of food.

A successful school has been established with over 150 students registered up to Grade Six in three classes plus pre-school. A much needed third classroom is currently being built. This year **fifteen children sat exams for entry to secondary school in Serenje - fourteen girls and one boy.**



Some of the children on their way to Serenje to sit their entry exams.

The farm and vegetable garden raised a good harvest last year, after the previous year's drought. A young man with agriculture training has been recruited to manage Growing Communities farming activities and is already planning several initiatives to build on and extend what has been achieved so far.

The health post continues to provide basic medicine, especially for the treatment of malaria and to give vaccinations to children.

APTERS: Empowering Children with Disabilities

APTERS ('Appropriate Paper Technology') which is led by persons with disabilities, designs and manufactures specialised equipment - such as standing frames, adaptive chairs, walking aids, and physiotherapy wedges - enabling children to develop essential sitting and standing skills, participate in family life, and prevent secondary complications. Each device is custom-made using innovative paper technology and recycled materials, ensuring affordability and sustainability.

Highlights (Jan–Nov 2025):

- **3,633** devices produced.
- **330** average monthly output.
- **3,962** projected devices produced for 2025.
- **16% year-on-year growth** in number of devices produced.

Good News Stories – Grace and Precious



Grace progressed from being unable to sit to walking independently and riding a tricycle.



Precious is now taking her first steps with a walking aid after starting in a special chair.

The Trust provided a **grant of £3,000** this year and, over the years, has helped fund the increasing number of devices produced. It has also contributed to enhancing the physical security and appearance of the APTERS building and supplied appropriate working overalls for staff members.

Footballs and Netballs

For many years, the Zambia Society Trust has donated footballs and netballs to community schools through Zambia Open Community Schools ('ZOCS') and directly to schools and other organisations across Zambia. These balls are manufactured locally by Alive and Kicking in their Lusaka workshop.

This year, the Trust's **grant of £2,500** enabled the purchase and distribution of **85 footballs and 85 netballs**.



About ZOCS

ZOCS provides quality education to vulnerable children across Zambia, **supporting over 240,000 learners in more than 1,285 community schools**. The donated balls are distributed primarily to rural areas in remote parts of the country. The provision of sports equipment such as footballs and netballs continues to transform the lives of children who often resort to making "balls" from old clothes and plastic bags. Receiving a real leather ball improves school attendance, fosters teamwork, builds self-confidence, and enhances social skills.

About Alive and Kicking

Alive and Kicking is a social enterprise employing adults from vulnerable job groups. They produce balls which are durable, designed for hard surfaces, proven to last up to eight times longer than other brands, and can be repaired to extend their lifespan.

Messages of Thanks

"I am very grateful for the balls which I received. They will go a long way in helping the youths in this community to exercise and live a healthy life. Also, when they are busy playing football and netball, they will refrain from drugs and other bad habits since they will be busy."

"I would like to appreciate you all for the donation of 6 footballs you sent to me for Tyankha Boys Academy. It's really a good thing for me and the boys. It's a motivation for us. May the Good Lord keep blessing you always. Whenever you are capable, please remember me with my boys so that the boys are diverted from substance abuse, criminal acts and self-injury. Football keeps these boys busy always. Once again, thanks so much."

Education Grants Programme

The Trust continued its programme of supporting Zambian students in their final years at university or college. We believe we are among the largest international supporters of tertiary education in Zambia, having assisted **over 300 students in the past 10 years at a cost of more than £200,000**. The courses studied by our beneficiaries range widely - from purely academic disciplines to practical, vocational fields.

During the year, we supported **77 students - 49 young women and 28 young men** - studying subjects including health and medicine, engineering, sciences, teaching, environmental studies, agriculture, and business administration.

We are deeply grateful to the Business Council for Africa, a long-standing supporter of our education programme, for providing grant funding once again this year.

Just two messages of appreciation!

Message from Carren Bwalya...



"Dear Zambia Society Trust,

As a proud alumnus of Chilonga School of Nursing and Midwifery in Mpika, Muchinga Province, and a recipient of your sponsorship, I am overwhelmed with joy and gratitude as I express my heartfelt thanks for your life-changing support!

*Your generosity gave me a new lease on life, and I will be forever grateful. Your support came at a time when my dreams seemed impossible, but **you turned the tide and made it possible for me to become a Registered Nurse!***

I am still excited after my graduation, and I could not have achieved this milestone without your kindness. Passing the Nursing Midwifery Council of Zambia exams during June–July was a testament to your investment in my future.

*I am humbled to have had the opportunity to pursue my passion, and **I am proud to be a role model for girls everywhere.** Thank you for believing in me and empowering me to achieve my dreams. Your kindness has not only transformed my life but will also impact the lives of countless individuals I will serve as a nurse.*

With deepest gratitude and appreciation"

Message from Chimuka Moonga...

“Dear Zambia Society Trust,

*I hope this email finds you well. I am writing to express my heartfelt gratitude for the financial support I have received from your esteemed organisation throughout my educational journey. **Your generous assistance has played a pivotal role in enabling me to pursue and successfully complete my studies.***

*I am pleased to inform you that I recently completed my studies and will be **graduating with a degree in Information Technology** later this year. **This achievement would not have been possible without your unwavering support,** which significantly alleviated the financial burden and allowed me to focus on my academic goals.*

The knowledge and skills I have acquired have equipped me with the confidence and competence to pursue my professional aspirations. Beyond the financial assistance, your belief in my potential has been a source of motivation and encouragement throughout my academic journey.

As I embark on the next chapter of my career, I remain committed to upholding the values of dedication and excellence that your support has helped me cultivate. I hope to contribute positively to society and make a meaningful difference, inspired by the generosity and kindness you have shown me.

Once again, thank you for your invaluable support. I look forward to the possibility of contributing to your noble mission in the future.

With heartfelt appreciation”

Communication, Engagement and Events

Engagement with members and supporters

The Trust maintains strong engagement with its members through consistent digital communication. The monthly **News from Zambia email newsletter achieves an impressive average open rate of 76%**, while additional email updates on Trust activities, education grant information, and supported projects maintain a solid 47% open rate.

Beyond email, the Trust effectively leverages **Facebook** and its interactive **website**, which facilitates calendar and card purchases, donations, and membership joining or renewal. Website traffic primarily originates from Zambia, the UK, and the USA, reflecting the Trust’s

international reach. To further support fundraising, the Trust also utilizes **JustGiving** as an additional platform for donations.

Calendar and Cards

The Trust's calendar once again proved to be popular and along with the **sale of cards generated £2,560**. The cost of packing and posting the calendars was kindly paid for by Susan Walker, one of our trustees. Thank you to Susan and all who purchased one of the calendars. **Look out for the 2026 calendar**, which is now on sale.

Social Gathering at the Zambia High Commission

We were delighted to welcome **58 members and friends** to our social event at the Zambia High Commission on Saturday, 31 May. We extend **our sincere thanks to Her Excellency High Commissioner Macenje Mazoka for generously hosting us** and addressing the meeting after returning from an international conference in Costa Rica. Special appreciation also goes to Pat Tembo, Trustee, who flew in from Tanzania that morning and ensured we enjoyed authentic Zambian refreshments, including *chikanda*, *vitumbuwas*, and *munkoyo*.

Following a light buffet lunch, Monica Mulenga and David Gordon delivered an inspiring presentation on The Book Bus project in Kitwe. Their work brings mobile libraries and reading mentors to local schools and communities, fostering a love of reading and improving literacy. Teachers report higher attendance and significant progress in reading levels—clear evidence of the project's impact.

We were also pleased to welcome representatives from other charities working in Zambia, including Future Pillars Zambia, Zambia Orphans Aid, Village Water, and the Diocese of Bath and Wells, strengthening collaboration across shared goals.

Digital Engagement Review and 2026 Strategy

In summer of 2025, the Trust, partnered with Holly Callow from Exeter University, who contributed her expertise free through an internship programme, to review its digital presence and ability to engage younger members and supporters. Based on the outcome of the review the Trust will now begin a **major transformation of its digital engagement** to strengthen connections with supporters worldwide. This ambitious project will focus on five strategic areas:

- **Website Transformation** – Enhancing design and functionality with visual storytelling.
- **Social Media Expansion** – Growing presence on Instagram, exploring TikTok, and increasing video content.
- **Compelling Messaging** – Delivering clear, impactful narratives to showcase ZST's unique value.

- **Community Building** – Deepening relationships with alumni, the Zambian diaspora, and UK-based development supporters.
- **Offline Outreach** – Producing a high-quality brochure to complement digital efforts.

This initiative will enable the Trust to **increase visibility, build lasting relationships, and expand its positive impact for children and young people in Zambia.**

Finance

The financial result for the Trust shows an overall **income of £82,540** (2024: £123,734) and, after deducting **administrative expenses of £4,988** (2024: £3,982) and **charitable expenditure of £73,303** (2024: £49,182), a net surplus of income over expenditure of £4,249 (2024: £70,570).

Sources of Income	£
Income from Trust activities	15,144
Membership subscriptions	7,626
Donations given for general purposes	20,281
Donations given for specific purposes	24,891
Legacies	14,598
	<u>82,540</u>

Income from Trust activities

Income from Trust activities includes the proceeds from the sale of Trust merchandise, contributions to the Social Event in London, income and interest from investments and deposits, and gift aid received.

Membership subscriptions

Membership subscription income is below that of last year and is a matter that the trustees are reviewing as part of their ‘Expanding Impact Through Digital Strategy’ initiative. The vast majority of new members join the Trust online using the website’s ‘Become a Member’ function.

Donations

Donors can request that their donation be allocated to a specific designated project otherwise, donations will be allocated to the General Fund and utilised as determined by the trustees. During the year General, Designated and Restricted donations of £20,281, £15,400 and £9,491 respectively were received.

The generous support of all our donors is greatly appreciated. Many of them are long standing supporters of the Trust.

Legacies

During the year legacy income from the estates of two late members was received. Legacy income is increasingly becoming an important source of income to the Trust.

Expenditure on	£
Charitable Activities	73,303
IT and Website support	1,104
Sundry administration	3,344
Trust merchandise	540
	<u>78,291</u>

As a result of the increase in income last year the Trust was able to significantly increase the overall amount of grant funding during this year. The increase in grant funding is consistent with the approach adopted last year in which a core level of funding was topped up with one-off grants for additional desks, sanitary products, and to help meet the increasing cost of providing school meals.

This is the first full year that the volunteer group in Zambia has been operating. The volunteers are reimbursed for their travel and other incidental expenses incurred in their work on behalf of the Trust. Expenses during the year are in line with an agreed expense budget which is linked to an agreed activity programme. By ending the printing of the Trust's newsletters last year, the volunteer expenses have been incurred without a step increase in overall administrative expenditure.

Management and administration expenditure of £4,988 represents 65% of our membership subscription income. As the Trust is able to fund its management and administration expenditure out of membership subscription income all donation income received is expended entirely on its charitable projects.

During the year none of the trustees received any remuneration or other benefits from the Trust.

Cash Reserves

The Trust's cash reserves at 30th June each year determine how much in total can be awarded in grant and education funding in the subsequent year. At 30th June 2025 the Trusts' **cash reserves were £124,113**. As reported last year the trustees are now reviewing grant funding in three-year cycles to ensure that an uplift in grant funding can be sustained over that period.

The Zambia Society Trust

Income and Expenditure account for the year ended 30 June 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Incoming Resources						
Subscriptions		7,626			7,626	8,318
Donations - General Funds		34,879			34,879	96,460
ZST Merchandise		2,559			2,559	2,655
Contributions to Meetings		624			624	237
Inland Revenue Tax Refunds		5,844			5,844	5,318
Investment Funds & Deposits						
Income from Investments				2,647	2,647	1,927
Interest on COIF Deposit Account		3,470			3,470	829
Specific Donations						
Community Groups			15,200		15,200	400
APTERTS			200		200	4,195
Education Fund				9,216	9,216	2,945
Joy Goodacre Fund				275	275	450
Total Incoming Resources		55,002	15,400	12,138	82,540	123,734
Resources Expended						
<i>Charitable Expenditure</i>						
Grants to Individuals	4			29,171	29,171	19,500
Grants to Community Groups	5		38,500		38,500	21,356
Grant to APTERTS	5	3,000			3,000	6,200
Football & Netballs Purchased	5	2,500			2,500	2,000
Bank charges		132			132	126
<i>Management & Administration</i>						
Sundry Administration		3,344			3,344	2,003
ZST Merchandise		540			540	875
Website and IT support		1,104			1,104	1,104
Total Resources Expended		10,620	38,500	29,171	78,291	53,164
Net Incoming/ (Outgoing) Resources		44,382	(23,100)	(17,033)	4,249	70,570
Fund balances brought forward at 1 July 2024		115,992	400	87,114	203,506	129,076
(Decrease)/increase in investment unit values				2,721	2,721	3,860
Transfers from Unrestricted Funds		(56,128)	38,100	18,028	-	-
Fund Balance as at 30 June 2025		104,246	15,400	90,830	210,476	203,506

The Zambia Society Trust

Balance Sheet as at 30 June 2025

	Notes	2025 £	2024 £
Cash at bank			
NatWest Current Account		49,834	31,700
COIF Deposit Funds	6	74,279	88,163
		124,113	119,863
Investments			
Ridge Hobson Fund	7	47,922	46,412
Joy Goodacre Fund	7	14,652	14,191
Education Fund	7	23,789	23,040
		86,363	83,643
Net current assets		210,476	203,506
Represented by:			
Restricted Funds			
Ridge Hobson Fund	7	49,391	47,481
Joy Goodacre Fund	7	16,921	16,063
Education Fund	7	24,518	23,570
		90,830	87,114
Designated Funds			
Growing Communities		7,500	-
Kwasha Mukwenu		7,700	-
APTERS		200	400
		15,400	400
Unrestricted Funds		104,246	115,992
Total Funds		210,476	203,506

The Accounts were approved by the Trustees on 15th November 2025

Tim Legge
Chair

Andrew Rose
Treasurer

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2025

1. BASIS OF PREPARATION

The Accounts have been prepared on a receipts and expenditure basis in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

2. FUND ACCOUNTING

Unrestricted Funds

Funds which can be used at the discretion of the Trustees in furtherance of the Objects of the Trust.

Designated Funds

Funds which are set aside for specific purposes and include donations to appeals for projects.

Restricted Funds

Funds which have been donated for specific purposes and are held in charity investment and deposit funds. The income raised thereby is used for the award of grants and bursaries.

3. RESERVES POLICY

Unrestricted and Designated Funds raised in the financial year ended 30 June are allocated, at the discretion of the Trustees, to various projects in accordance with the Objects of the Trust and distributed in immediate subsequent financial years.

4. INDIVIDUAL GRANTS: EDUCATION FUND

	2025	2024
Funds transferred to Zambia	£29,191	£19,500
Balance retained in Zambia as at 30 June	ZMW 119,364	ZMW nil

5. GRANTS AWARDED

	2025 £	2024 £
<i>Grants to Community Groups</i>		
Growing Communities	11,000	5,000
Kwasha Mukwenu	11,000	5,500
St Lawrence, Home of Hope	9,500	4,000
Mpunde Mission	7,000	3,000
Shingwa School	-	2,856
St Francis, Katete	-	1,000
	<hr/> 38,500	<hr/> 21,356
<i>Football & Netballs Fund</i>		
Football & Netballs purchased	2,500	2,000
<i>Other Grants</i>		
APTERTS	3,000	6,200
Bank charges	132	126
	<hr/> 44,132	<hr/> 29,682

The Zambia Society Trust

Notes to the accounts for the year ended 30 June 2025 - continued

6. COIF DEPOSIT FUND

	2025 £	2024 £
Represented by:		
Restricted Funds		
Education Fund	729	530
Joy Goodacre Fund	2,269	1,872
Ridge Hobson Fund	1,469	1,069
Designated Funds		
Growing Communities	7,500	-
Kwasha Mukwenu	7,700	400
APTERS	200	
Unrestricted General Fund	54,412	84,292
	<u>74,279</u>	<u>88,163</u>

7. RESTRICTED FUNDS

	Unit Quantity	Unit price £	Unit value £	Deposits £	Total 2025 £	Total 2024 £
Ridge Hobson Fund	37,648.01	1.2729	47,922	1,469	49,391	47,481
Joy Goodacre Fund	11,511.01	1.2729	14,652	2,269	16,921	16,063
Education Fund	18,688.87	1.2729	23,789	729	24,518	23,570
			<u>86,363</u>	<u>4,467</u>	<u>90,830</u>	<u>87,114</u>

INDEPENDENT EXAMINERS REPORT TO MEMBERS OF THE ZAMBIA SOCIETY TRUST

I report on the accounts of The Zambia Society Trust for the year ended 30 June 2025, which are set out on pages 15 to 18.

Respective responsibilities of Trustees and examiner

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Silvernos Chinganga MSc ACMA CGMA
4 Rose Gardens
Willenhall
West Midlands
WV13 3BR

15th November 2025

About Us

The Zambia Society Trust is a UK-based charity devoted to the relief of poverty, disability and sickness, the promotion of good health and the advancement of education in Zambia. Run entirely by volunteers, the Trust has been working for 50 years to improve the lives and prospects of as many people in Zambia as possible, with a particular focus on children and young people. The Trust does not employ any staff. The trustees are all volunteers.

Patrons

Sipho Phiri
Geoffrey de Mornay Davies

Officers

Chair: Tim Legge
Vice Chair: Ken Hamilton
Treasurer: Andrew Rose
Secretary: Jenny Healy (resigned 25th June 2024)
 : Clare Morris (appointed 15th February 2025)

Trustees

John Barnard
Anne Fraenkel
Eileen Hamilton (resigned 15th November 2025)
Gretta Hudson
John Hunter
Mathias Mbewe
David Nicholls
Pat Tembo (appointed 12th April 2025)
Susan Walker
Elisabeth Young,
and the Officers of the Trust.

Bankers

NatWest PLC
25 High Street
Colchester, CO1 1DG

Independent Examiner

Silvernos Chinganga MSc ACMA CGMA