

STARFISH Zambia

Life changing Opportunities...

Financial Statement For the period 1st Jan 2025 to 31 December 2025

Address:

Starfish Zambia
91 Newtown Road
Newbury
Berks
RG14 7DD

Trustees:

Mark Sheircliff
Carolyn Sheircliff
Roger Ryton
Shelley Bowden
Shirley Springer

Bankers

Nat West PLC
Newbury
Berks

Trustees' Report for the 1st Jan 2025 to 31 December 2025

The trustees submit their report together with the financial statements for the year to 31 December.

Trustees' Statement

This Report is to ensure the compliance of Starfish Zambia to the relevant Charity legislation, detailed below.

Charity legislation requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus for that period. In preparing these financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure the financial statements comply with the Charities Act 1993.

Objects of the Charity

Starfish Zambia was created under Deed on 6th October 2008 initially named Starfish UK and registered under the Charities Act 1993, Charity Registration Number 1126909 with the following object:

- To provide vocational college education to young people in the developing world to enable them to fulfil their potential and obtain a career through which they can raise their standard of living and that of their families.

This was expanded in 2018 with:

- To provide financial support to the “Starfish Academy” Pre-school, so that the fees charged to parents are lower than the market rate. Starfish Zambia does not assume responsibility for the day to day running of the Pre-school or for health and safety issues.

Chairman's Report for the period to 31 December 2025

1. Development Activities and Achievements

This is our 17th full year of operation and we now have 132 students having completed or in the process of doing their course, and over 190 pupils in our Pre-School.

a. Starfish Students in Zambia

This year we had a total of 12 Zambia students active. Shown below is the 2025 cohort.

Chakwanda Muyutu	Clinical Science	Levy Mwanawasa Medical University
Charles Mumba	Nursing	Ronald Ross Hospital
Lydia Mtonga	Nursing	Mufulira College of Nursing and Midwifery
Tina Kamukwamba	Nursing	Makeni Apex Medical College
Deborah Kaluwasha	Nursing	Woodlands University College
Dorica Kasambala	Nursing	Blessings University of Excellence
Patrick Silwese	Medicine	CBU
Modreen Falanga	Catering	St Joseph Community Centre
Precious Mushili	Agriculture	UNZA
Mwaba Mubanga	Engineering	UNZA
Taonga Nthala	Public Administration	National Institute of Public Administration
Dorothy Chobela	Doughnut Making/Crackers	Home business

Lives are being transformed, and self respect is being born in some who have never previously had much cause to value themselves.

b. Starfish Academy

In May 2018 we set up a new Pre-School called Starfish Academy with one of our recent graduates, Mirriam Mukaba, a former Starfish student who qualified as an Early Years Teacher. Mirriam wanted to set up a Pre-School in a poor area, and charge just £4 per month. This gives poor children a chance to start Primary School on the same footing as those from better-off areas. This is the first hurdle of inequality faced by someone from a poor background. In 2018 we refurbished and redecorated the School Building and had a class of 35 children with 2 teachers plus Mum as a classroom assistant.

In 2019 we expanded the School with an additional class room and a new loo block.

In 2020 we have funded a new wall and gates to protect the front of the School from the newly resurfaced (and therefore more dangerous) road.

In 2022 there was a major robbery and we chose to make good the damage and loss, and pay for increased security, which together cost in the region of £4,000

In 2023 we have continued to invest in the School and pay towards salaries for staff.

In 2024 we invested further in the School to help address some findings from an inspection. There were primarily the lack of a sick room and the need for more toilets. This involved an additional cash injection of about £3,000 in addition to the usual amounts for Salary support.

By early 2025 we were outgrowing the available space, so in April we took the opportunity to purchase the house and garden next door. This has given up two more classrooms and a extra rooms not currently in use, and a lot more space for the children to play. It also means we now cover from Pre-School age all the way up to end of Primary School age, and have capacity for at least 250 children. We are going to employ 1.5 more teachers and a 0.5 Deputy Head teacher.

We currently have 194 pupils. 70% pay the going rate for a Primary School, about £30 per term. 20% pay about half this amount, and 10% pay nothing at all, because they just can't afford to. We also cease charging for any child who loses a parent while the child is at the School. Sadly, this has happened twice so far, both fathers.

We suffered a cash robbery this year, and we also had to invest a fair amount to get the School through its annual inspection, and then latterly we had a large and unexpected Tax bill. In total we have invested about £16,000 in the School this year, but the project is worth every penny. Many of our children would not be in School otherwise.

c. Civil Engineering in partnership with the Institution of Structural Engineers

2018 saw the graduation of our second Civil Engineering Student, Fanwell Phiri, fully sponsored by the UK Institution of Structural Engineers. In 2021 we had the graduation of our third Student, Lina Dzeka, and last year we had two more graduates Jelly Hantambo (subject to some exam resits) and Mercy Nachilima. One final student, Elijah Mukapu has completed his studies now. Our thanks go to Brian Ayling who helped set this arrangement up back in 2011 and Darren Byrne of the IStructE.

This partnership is now complete, as we have consumed the funds earmarked for us. We have in return trained 6 structural engineers in Zambia.

d. Gambia Projects

During 2024 we have started three projects in The Gambia, as well as the work in Zambia. These are

- Supporting a lady called Mariama Jallow with 4 children to start a small restaurant, and to pay for the three school-age children to go to School while this business is being established. This involved an investment of £2,000 this year.
- Supporting a young farmer called Sang Jatta with a monthly payment of £120 to accelerate the establishment of his farm.
- Supporting a young lady called Fatou Jobe to build a chicken house in order to be able to derive an income from egg production. This cost £883.

During 2025 these projects have met with mixed success.

- Mariama Jallow children still being paid for schooling but restaurant was not successful.
- Sang Jatta has received substantial further investment and the farm has developed significantly this year, including a new Water Tower and funding to raise the height of the exterior wall, after a robbery made it clear that this was needed.
- Fatou Jobe was not able to make a success of the Chicken House due to the economics – cost of feed in particular.

We will seek to increase the work in the Gambia slowly and carefully.

2. Finances

Our income and expenditure are shown in the Statement of Financial Activities below. We will be taking on one or two more students in 2026 and will continue to fund the Pre-School. **We continue to operate on a principle of 100% efficiency with regard to all donations by ensuring that all overheads, as well as some of the student funding, comes from the trustees.**

A special thanks is due to CICA (Children in Crisis Africa) and in particular the Rev Erica Lugg, chairperson of CICA, for their partnership and support since the inception of Starfish Zambia. Also to Margie Ntala who tirelessly administers Starfish in country as well as supporting CICA.

Reserves Policy

The Chair of Trustees commits to making up any shortfall, should one arise, to ensure that all students in the current cohort are funded to completion.

Investment policy

The capital of the charity is invested in a deposit account with Nat West Bank PLC.

Risk management

Risk is minimised by holding all funds with a high street bank, currently Nat West Bank Plc.

Trustees

A full list of the trustees who served during the period is shown above.

- Mark Sheircliff (Chairman)
- Carolyn Sheircliff
- Roger Ryton
- Shelley Bowden
- Shirley Springer
- Kristiina Reed (until September).

Gambia projects payments

Note that payment for these is normally made with Western Union, from a bank account of the Trustees, as this is the most efficient way of transferring funds each month. These amounts are then credited back to the Trustee. Evidence of this is maintained in email folder and in the Western Union App, which shows all transactions.

Statement of Financial Activities for the period ended 31 December 2025

BROUGHT FORWARD	£6,003
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INCOME

Donations by Trustees	£10,350
Other Donations	£14,220
Tax refund	£7,963
Total Income	£32,533

EXPENDITURE

Student and Zambia business funding	£7,202
Starfish Academy funding	£16,803
Gambia Project funding	£4,378
Trustee expenses	£0
CICA administration	£1,273
Total Expenditure	£29,656

CARRIED FORWARD	£8,880
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Cash flow

The accounts do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to produce such a statement under Financial Reporting Standard 1 'Cash flow statements'.

Notes forming part of the financial statements for the year ended 31st December

1. Grants payable

A total of £28,383 was made to beneficiaries for 2025 funding.

A total of £1,273 was made to CICA administration costs of running the office in Mufulira for the support of our work.

2. Trustees' remuneration and expenses

No trustee remuneration this year.

No trustee had any beneficial interest in any contract with the charity during the year.

No donations other than those made by the trustees are used for reimbursement of expenses.

4. Taxation

The charity is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

5. Debtors

None

6. Creditors

None

7. Independent Verification

By Billy Davidson, retired property director of Vodafone Group PLC.



Re: Starfish Accounts 2025



Billy <wodavidson@btinternet.com>
To: sheircliff@googlemail.com

 You replied to this message on 10/07/2026 16:16.

Mark.

Thank you for your responses.

Having examined your accounts and raised appropriate questions I am happy to confirm that I believe these to be an accurate record of transactions for Starfish.

I trust that this is sufficient for your purposes.

Kind Regards

Billy Davidson BSc MRICS MBA
Sent from my iPhone

On 1 Jul 2026, at 19:44, sheircliff@googlemail.com wrote:

Dear both,

Please see attached responses, in blue.

Please see attached screenshots related to the robbery. One of the senior teachers was sent to the bank with about £1500 and disappeared along with the money. We eventually agreed to pay just over £1,000 towards the loss.

Brgds

Mark

From: Billy <wodavidson@btinternet.com>
Sent: 29 June 2026 19:45
To: Mark S <sheircliff@googlemail.com>
Subject: Fwd: Starfish Accounts 2025

Mark. A few questions on your accounts

Chat if you need to.

Billy
Sent from my iPhone

END