



2024 - 2025 annual report

“School makes me happy in life”
Beauty Mzunda, 16 years old

zoa uk

In **their** own words



"I'm grateful for this opportunity...I believe this knowledge will help bring clean water to rural areas."

DAVIA, WATER ENGINEERING STUDENT



"I will be able to help my family financially and be able to support my young sisters."

CYNTHIA, SOCIAL WORK STUDENT



"My favourite subject is maths and I would like to work in a bank when I have finished my studies. "

PETER, CHARTERED ACCOUNTANCY STUDENT

"I never thought I'd be able to learn a skill like this. Now I dream of opening a small eatery in Choma town and supporting my siblings."

FEMIA MUNSAKA, CATERING STUDENT



Zambia Orphans Aid UK (ZOA-UK)

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UK registered charity number: 1145721

UK company number: 07863487

Welcome

Thank you for your continued support this year. Zambia faced a particularly tough period, with low water levels leading to shortages of water, food, and power—making life even harder for many already struggling. During my visit in November, I saw both the challenges firsthand and the meaningful progress ZOA and our partners have made despite the difficulties. I hope you find this report insightful.



Garnet Mulomo, Chair of Trustees



Our Purpose

At the heart of everything ZOA does is our commitment to collaborate with local partners to relieve poverty, sickness and distress whilst advancing the education of orphans and other vulnerable young people in Zambia

Our Mission

To break the cycle of poverty for orphans and vulnerable young people by empowering communities, improving access to quality education and providing social and economic support.

Our Vision

A Zambia in which all orphans and vulnerable young people can achieve their potential.

Contents:

| | |
|----------|--------------------|
| 2 | In Their Own Words |
| 3 | Welcome From Chair |
| 4 | Contents |

OUR IMPACT

| | |
|------------|-------------------------------------|
| 5 | Our partners |
| 6-7 | Team news |
| 8 | New school |
| 9 | Making uniforms |
| 10 | Eye health |
| 11 | Menstrual hygiene workshops |
| 12 | Returning to school after pregnancy |
| 13 | Inclusion at Twatasha |
| 14 | Simooya's children |
| 15 | In numbers |

FINANCIAL REVIEW

| | |
|--------------|--|
| 16 | Income |
| 17 | Expenditure |
| 18 | Charitable activities |
| 19-21 | Statement of financial activities & balance sheet |
| 22-24 | Financial notes, examiner's report & accounting policies |
| 25 | Administrative details |
| 26 | Structure, Governance & Management |
| 27 | Looking ahead & thanks |

Our partners

We continue to pride ourselves on being a small, nimble charity that can adapt our approach as necessary to continue to meet the needs of vulnerable children and their communities. To accomplish this, we collaborate with grassroots partners and government across Zambia. Partners include:

Angelina Tembo School - Based in Kabwe's Bwacha township, Central Province. A grant-aided Catholic organisation providing pre-school, primary and secondary education. Participates in ZOA's workshops to train schools how to make uniforms and reusable sanitary pads as well as solar projects.

Simooya School - Community School with 540 students in Pemba District, Southern Province, a rural area with high poverty and low literacy rates. We have provided children with desks and are fundraising for new science labs which must be built to secure Ministry of Education approval for secondary classes to continue.

St. Clare's School - New girls' Boarding School and women's training centre being developed in Central Province to encourage girls to complete school and provide employment training to young women. Funds for new buildings secured in summer 2024.

Hope and Faith School - a remarkable community school of almost 700 pupils based in N'gombe, Lusaka. 40% of pupils are either orphaned or vulnerable. Work began in 2004, when a retired government school inspector took two homeless children into her home and started teaching them with donated books.



@ZOA/HudsonChirwa

Chibolya Education and Health

Organisation - a local organisation on the outskirts of Mazabuka, Southern Province, which established a community school in 2012. Chibolya now supports 800+ pupils from Grade 1 to Grade 12.

Lubushi Parish Rural Resettlement Scheme -

serving children from Lubushi and Chitamba, Northern Province. As part of our commitment to keeping girls in school we have built boarding houses and toilets for students at Lubushi School and help children access school and tertiary vocational training.

Twatasha School - Twatasha Disabled, Orphan and Vulnerable Child Organisation, founded in 2008, is an inclusive education pioneer based in Kafue District of Lusaka Province, Zambia. Providing education to children with disabilities and other highly vulnerable children.

Twavwane School - founded by social workers, this busy community in a very disadvantaged area of Lusaka educates and feeds pupils from Grade 1 to 9 and supports older children to complete their education at local schools and colleges.

Team news

ZOA welcomes



Liliith (Lily) Chamberlain left her role as ZOA's Digital & Communications Lead in April 2024, but we are delighted to announce that she returned as a new Trustee in November, supporting ZOA's digital & communications work.

Rachel Veal who has taken on Lily's role as ZOA's part-time Digital & Communications Lead. Rachel has been volunteering with the team since 2023, organising our social media and managing our volunteers.



Bethan Gratrix who joined us as part-time Finance Officer in August 2024, managing our donor income and payroll and helping to streamline our financial systems.



Team news

The saddest of farewells



We are sad to announce the passing of **Cynthia Zukas** (19 February 1931 – 23 November 2024).

Cynthia was a founding member of Zambia Orphans Aid Zambia and a staunch supporter of the charity throughout her life.

A visionary South African-born British artist, Cynthia was an influential advocate for the visual arts. She co-founded the Lechwe Trust, which houses Zambia's largest collection of artwork and played a significant role in the Zambia National Visual Arts Council.

In recognition of her contribution to the arts, Cynthia received the Ngoma award, an MBE and the PIMA (President's Insignia for Meritorious Achievement).

We send our heartfelt condolences and best wishes to her family and friends.

We also want to share the very sad loss of Trustee and former ZOA-UK Treasurer and Secretary, **Freedom Mpande**.

Freedom was born in Zambia, but came to the UK on a mining scholarship to study at Leeds University. Following the privatisation of the mining sector, Freedom returned to the UK becoming a Chartered Accountant and had a successful career in the Civil Service. He joined the ZOA board in 2020.

The ZOA team extends its deepest sympathy to his wife Lesley and children, Sula and Isla.



New school at St Clare's



ZOA has built dormitories and toilets to allow a new girls' secondary school to open in Chibombo District, 25 km from Lusaka. Girls in Zambia often drop out of school to marry or have babies. To encourage girls to focus on learning a safe, boarding environment is being created where they can complete their secondary education from Form 1 to Form 5 (using the new curriculum secondary Form system rolled out from 2025).

A generous local donor gave St Clare's (ZOA's partner) 24 hectares where they were able to build classrooms and toilets. ZOA's support will ensure the school can admit students from 2026, with 108 boarders giving the school an income stream from those who can afford to pay. Girls from the local community will also be able to attend as day pupils. In addition, sewing machines have been provided to support women's training activities.

This year, ZOA removed financial barriers for **422 vulnerable children**, enabling them to study at local schools. While the government introduced free education in state schools in 2022, this does not apply to community schools that ZOA supports. These schools, founded by volunteers in areas with few school places and high numbers of vulnerable students, must charge fees to stay open as they don't receive government funding.

10% students with no parents alive

31% students with one parent alive

59% with both parents alive but unable to support them

School **uniform-making** workshops



@ZOA/HudsonChirwa

Mike is in Grade 9 at Simooya School. There are six people in his family at home. Mike lives with his uncle, as both his parents have died.

“I am very grateful for the uniform because it makes me feel part of the school and accepted by my friends. Before I came to school in my own clothes. Now I feel very smart.”

Mike Mwiinga

School uniforms promote equality and can enhance a sense of belonging. Buying uniforms is not only expensive but unsustainable, so in 2024 ZOA launched a pilot to help schools transition to producing and selling uniforms within their communities.

The pilot target is to produce uniforms for 2,200 students, which would reduce uniform costs to £5 per child - a reduction of **75%** on the cost of ZOA purchasing them. Free uniforms continue to be provided to those children who cannot afford to purchase them.

- Workshops took place to teach community members how to use sewing, knitting and overlocking machines;
- Machines were supplied to schools;
- Fabric and other materials made available from local haberdasheries;
- Ongoing mentoring is taking place to support the schools to produce high-quality products and sell them to those who can afford to purchase them.



165

pupils in primary school



257

pupils in secondary school

Eye health

In 2023 ZOA's student survey found that only 1% of students had access to glasses or contact lenses.



The International Agency for the Prevention of Blindness estimates that 20% of Zambian students have unmet eye care needs. This leaves many children unable to learn effectively in the classroom.

ZOA has been piloting a project to improve students' eye health and train teachers to identify and address visual problems. This work has proved popular with schools who have reported that children are more engaged in the classroom since receiving their new glasses.

- Teachers at Twavwane and Hope & Faith Schools were trained to conduct basic eye screenings and referrals;
- Professional eye screenings were provided to 1,134 students and teachers at the schools;
- Glasses and eye drops were provided and cataract cases referred to local health clinics;
- Twavwane has strengthened referral systems with local clinics and is using magnifiers to help reduce eye strain caused by the dusty environment.



243

girls supported
with school fees



179

boys supported
with school fees

Menstrual hygiene management



ZOA continues to roll out Menstrual Hygiene sanitary-pad-making.

In November 2024, 32 teachers and other frontline workers from 10 schools learnt how to make reusable sanitary pads so they can teach girls to make them in home-economics classes. This sustainable approach is helping to reduce the amount of school girls miss during their menstruation.

Samson, pictured above, is a voluntary caregiver who received training on how to make pads and uniforms. Along with others, he helps girls make pads and bags for storing them. This work is helping to reduce 'period poverty' when girls miss school because they do not have access to sanitary products.



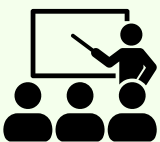
1,244

students trained to make reusable sanitary pads in school



1,746

students receiving menstrual hygiene management messaging in class



576

students receiving life-skills training



49

frontline workers trained as school counsellors

Returning to school after pregnancy



In Zambia, 29% of girls are married by the age of 18 – often to older men – at a time when they should be in school learning and making friends. Early pregnancy takes girls out of school, many of whom never manage to return.

Enestildha is in Grade 9 at Simooya School and is 15 years old. She has a baby who is five months old.

She likes school but feels that life has been very hard. She came back to school because she knows that it is important to get an education so that she can help her child.

She would discourage her friends from having a baby as it is very tough. She missed terms one and two - starting the school year late.

Her mother takes care of the baby when Enestildha is at school. She has received counselling at the school before and after having the baby, which has helped her to return.

“I think that school is important because I want to teach my child.
From my experience I can deter others from doing the same thing.
Maybe I could set up a girls club”

- Enestildha Mataka (15)

Inclusive **education** at Twatasha: meet Gift and Joe

Gift (right) is 16 years old. He is in Grade 9 at Twatasha Community School. Gift lives in the accessible boarding house that ZOA helped to build. He lost his hands and lower arms in an electricity accident in 2022.

Gift started at Twatasha in Grade 7 and is now Head Boy. The new boarding house has made it much easier for Gift and his friends to access school.

“We really appreciate your help and we are happy because it has changed a lot for us now with the new boarding house. Thank you very much to ZOA for the support”.

- Gift Dinda



@ZOA/HudsonChirwa

Joe (left) is 18 years old and is in Grade 9. He attends Twatasha School. Joe doesn't have a disability but learns alongside his disabled friends, helping to create understanding and acceptance of disability in the community.

Joe benefitted from the recent eye screening programme. He would like to be a teacher like his mother.

“The message for ZOA is that you are doing a good job in helping the children with disabilities.”

- Joe Farral



@ZOA/HudsonChirwa

Simooya's children

Gift and Beauty are 16 years old and in Grade 9 at Simooya Community School. They have benefitted from a range of ZOA-supported activities, including new desks, uniforms, eye screening and solar lights. Solar lights are a simple intervention that can extend the time that children can study, allowing them to complete homework and improve their results.

Gift (right) likes Science and wants to become a doctor.

“I enjoy reading and feel very good to be sitting on a desk. We also benefitted from the solar lamps.

I thank ZOA very much because before it was hard for us to study during the night whereas now I can study all the time.”



@ZOA/HudsonChirwa

Beauty's (left) favourite subject is Maths. She wants to become a nurse when she is older.



@ZOA/HudsonChirwa

“I like mathematics because I use it in everything. School is important to get the Grade 9 and 12 exams.

(Re early marriages for girls) It is important to make sure they come back to school. If the girl child gets married, who is going to support her children?”

In numbers



26

young people in
skills-training



307

students and teachers
provided with glasses



3,729

young people
sensitized on sexual
health issues and
early marriage



1

New school
developed



676

students attending
after school clubs



88

young people
in tertiary
vocational training



3,020

psychosocial
counselling sessions
conducted (a total of
645 children)



1,802

recipients of
nutritious
school meals



3,191

adolescents and
teachers
screened/tested
for HIV

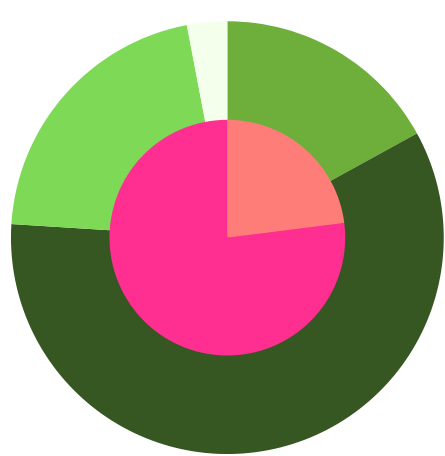


244

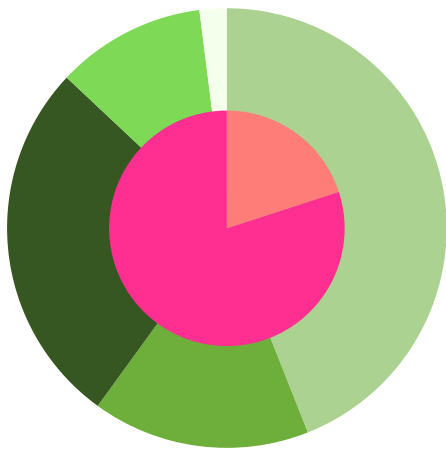
students with
disabilities
reached

Our income








This year our income dropped. This was anticipated because 2023-24 income was inflated due to a generous legacy of £200k. Significant income in 2024-25 included £55k from Guernsey Overseas Aid & Development Commission and £149k from trusts and foundations.



2024-25
Total: £251,268

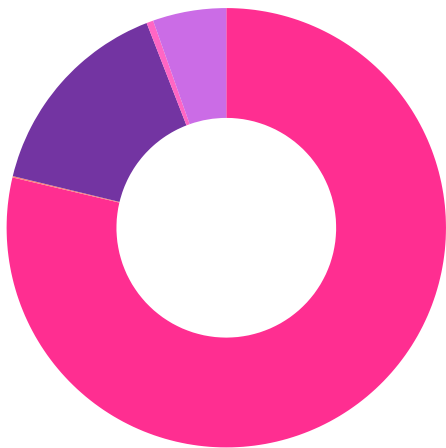


2023-24
Total: £449,664

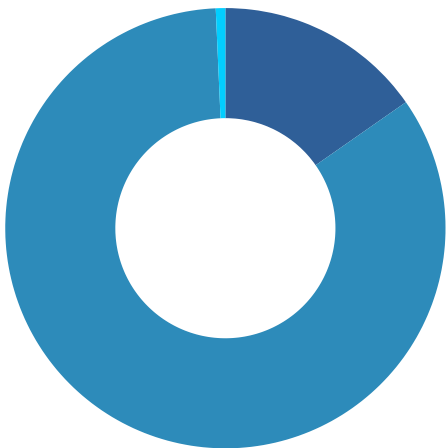
| Income | 2024-25 £ | % | 2023-24 £ | % |
|--|----------------|----|-----------|----|
|  Trusts & Foundations | 146,469 | 59 | 119,060 | 27 |
|  Individual donors/ others | 42,144 | 17 | 72,441 | 16 |
|  Government grants | 54,995 | 21 | 49,453 | 11 |
|  Legacies | 0 | 0 | 200,000 | 44 |
|  Gift aid/ Interest/ Compensation | 7,660 | 3 | 8,710 | 2 |
| Total | 251,268 | | | |
|  Restricted funds | 192,464 | 77 | 358,849 | 80 |
|  Unrestricted funds | 58,804 | 23 | 90,815 | 20 |

Our expenditure

Expenditure on charitable activities during the reporting period 2024-2025 increased by 30% compared with the previous financial year. This increased expenditure was carefully planned due to the large legacy received in 2023-24 that has been restricted to be spent over a multi-year period with new tertiary students enrolled on three-to-four year courses commencing from January 2024.



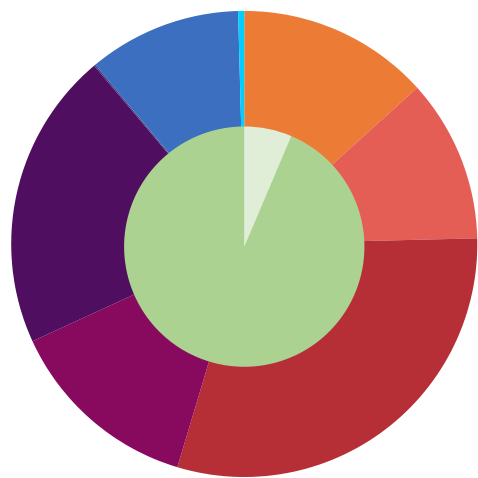
2024-25
Total: £319,753



2024-25
Type of expenditure

| Expenditure | Raising funds | Charitable Activities | Other | Totals |
|--|---------------|-----------------------|-------------|-----------------|
| <div></div> Project grants | 0 | 251,277 | 0 | 251,277 |
| <div></div> Charges & costs | 0 | 0 | 559 | 559 |
| <div></div> Fundraising costs (Salaries & expenses) | 49,059 | 0 | 0 | 49,059 |
| <div></div> Book-keeper costs | 0 | 0 | 1,658 | 1,658 |
| <div></div> Project management costs (salaries & expenses) | 0 | 17,200 | 0 | 17,200 |
| Total | 49,059 | £268,477 | £2,217 | £319,753 |
| | <div></div> | <div></div> | <div></div> | |

Our charitable activities



2024-25
Total: £268,477

*ZOA uses the Washington Group set of questions to survey the number of children and adults reached who are living with disabilities. This averages 8% of our total beneficiaries but their support is included under other activities unless a specific intervention is targeted at disabled students.

**Psychosocial Counselling, Menstrual Hygiene Management, Sexual Health & Harassment, but training aspects of these activities is recorded under training, monitoring, evaluation & accountability.

| Activity | Undertaken directly | Grant funded | Support** costs | Total |
|---|---------------------|--------------|-----------------|---------|
| Education - schools | 0 | 35,802 | 0 | 35,802 |
| Nutrition & food production | 0 | 30,434 | 0 | 30,434 |
| Infrastructure activities | 0 | 80,454 | 0 | 80,454 |
| Vocational & skills training | 0 | 36,217 | 0 | 36,217 |
| Training, monitoring, evaluation & accountability | 17,200 | 38,334 | 0 | 55,534 |
| Children with disabilities | 0 | 296 | 0 | 296 |
| Personal, social & health education ** | 0 | 28,591 | 0 | 28,591 |
| Emergency response | 0 | 1,149 | 0 | 1,149 |
| | 17,200 | 251,277 | 0 | 268,477 |

Statement of financial activities

Statement of Financial Activities (including income and expenditure account) for the 12 month period 1 April 2024 to 31 March 2025 and 12 month period 1 April 2023 to 31 March 2024.

Income & endowments from:

| | 2024/25 Unrestricted funds | 2024/25 Restricted funds | 2024/25 Total funds | 2023/24 Total funds | Notes |
|--|----------------------------------|--------------------------------|---------------------------|---------------------------|---------|
| Donations & legacies | 58,231 | 192,464 | 250,695 | 449,664 | |
| Charitable activities | - | - | - | - | |
| Other | 573 | - | 573 | - | |
| Total: | £58,804 | £192,464 | £251,268 | £449,664 | P22 (2) |
| Expenditure On: | | | | | |
| Raising funds | 45,777 | 3,282 | 49,059 | 39,013 | |
| Charitable activities | 17,200 | 251,277 | 268,477 | 201,386 | |
| Other | 2,217 | - | 2,217 | 4,654 | |
| Total: | £65,194 | £254,559 | £319,753 | £245,053 | P17 |
| Net Income/ expenditure | - | 4,941 | 4,941 | 4,733 | P23 (8) |
| Net gains (losses) on investments | | | | | |
| Net movement in funds | -£6,390 | -£57,154 | -£63,544 | £209,344 | |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | 89,521 | 187,514 | 277,035 | 67,691 | |
| Total funds carried forward | £83,131 | £130,360 | £213,491 | £277,035 | |

Financial Review

ZOA-UK received total income of £251.2k during the financial year, compared to £449.7k in the previous year. This shows a marked reduction in donations received during the period. This reduction is attributed to a one-off legacy donation received in the prior year, which boosted income temporarily during that reporting period.

Our fundraising capacity remained broadly consistent across both years. However, the outlook ahead presents considerable challenges for the charity. Current geopolitical shifts have intensified competition for limited funding, particularly among charities with similar profiles to ours.

A total of £268.5k was spent on charitable activities that were approved during the financial year. This is significantly more than the £201.6k spent last year, due to the requirements to use the legacy received in the previous financial year the bulk of which has been restricted for vocational training students who are studying three or four year courses.

The amount spent included £4.2k, which had not yet been allocated to specific activities at the close of the financial period.

On the balance sheet, ZOA-UK retains a total of £167k in fixed term deposit accounts, the majority of which comprises restricted legacy funds earmarked for multi-year expenditure.

Balance sheet - 31 March 2025

Statement of Financial Activities for the 12 month period 1 April 2024 to 31 March 2025 and 12 month period 1 April 2023 to 31 March 2024.

| Balance sheet £ | 2024-25 | 2023-24 | Notes |
|--|----------------|----------------|---------|
| Fixed Assets | 0 | 0 | |
| Current Assets | | | |
| Debtors (Gift Aid) | 4,634 | 4,746 | |
| Debtor (ZOA-Z unallocated suspense account) | 4,229 | 12,351 | |
| Investments | 167,220 | 154,733 | P23 (8) |
| Cash At Bank & In Hand | 37,844 | 109,789 | |
| | 213,927 | 281,619 | |
| Current Liabilities | | | |
| Creditors | 436 | 4,584 | P23 (6) |
| Net Current Assets / Liabilities | 213,491 | 277,035 | |
| Of Which: Restricted | 139,360 | 187,514 | |
| : Unrestricted | 74,056 | 89,521 | |

To avoid issues which arise from day to day fluctuations in the exchange rate, cash transferred to our sister charity, Zambia Orphans Aid Zambia (ZOA-Z), is allocated to a suspense account. When grants are due to community partners, they are authorised by ZOA-UK and then paid from the suspense account. The balance of £4,229 on that account is treated as a debtor.

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees on 20 August 2025 and signed on their behalf by:



Dr. Thandi Mbulo

Trustee and Treasurer/Secretary

Financial Statements - Notes

1.Accounting Policies

The principle accounting policies are summarized below. The accounting policies have been applied consistently throughout the year and in the preceding year.

Basis of Accounting

a) The financial statements have been prepared in accordance with the Companies Act 2006 and the Statement of Recommended Practice (FRS 102) issued in October 2019.

b) The Charity has opted not to produce a cash flow statement, in line with the small company exemption in the Companies Act 2006.

c) Voluntary income received by way of donations and legacies for the support of orphans and vulnerable children in Zambia is included in full in the statement of financial activities.

d) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the relevant fund.

e) Expenditure, including attributable VAT which cannot be recovered, is recognised in the period in which it is incurred.

f) The Charity employs four part-time staff including the Executive Director.

g) 'Other' costs associated with governance arrangements of ZOA-UK, including financial management, insurance and regulatory memberships. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of ZOA-UK's activities.

2. Income & Endowments - Breakdown of Restrictions

| Source | Restricted | Unrestricted | Total |
|----------------------|-----------------|----------------|-----------------|
| Trusts & Foundations | 137,469 | 9,000 | 146,469 |
| Government | 54,995 | 0 | 54,995 |
| Individuals | 0 | 42,144 | 42,144 |
| Gift Aid | 0 | 7,087 | 7,087 |
| Legacies | 0 | 573 | 573 |
| Total £ | £192,464 | £58,804 | £251,268 |

3. Debtors / Gift Aid

Actual amount includes an adjustment of £74 from prior year.

4. Trustee Expenses

There were no trustee expenses.

Financial Statements - Notes

Continued

5. Taxation

ZOA-UK is exempt from corporation tax. All its income is charitable and applied for charitable purposes.

6. Creditors

| Creditors | 31 March 2025 | 31 March 2024 |
|-------------------|---------------|---------------|
| Salary & Expenses | £436 | £4,584 |

7. Guarantee

The Company is limited by guarantee. the guarantee of each Trustee/Director is limited to a maximum of £1.

8. Investment Policy

In the previous financial year, 2023-24, ZOA-UK invested some of the reserves into secure long-term fixed deposits that suited the current charity requirements. The funds were allocated between two accounts. The first was a high-interest account with the funds being available within a day's notice. The second was an 18-months fixed-term deposit with interest payable at the end of the term. The investments were reviewed during the financial year under review and as the fixed term came to an end ZOA-UK moved our remaining reserves into two easy access savings accounts. The investments of £167,220 were held in two Natwest Liquid Manager accounts, 35-day notice Liquid Manager account (£65,931) and 95-day notice Liquid Manager account (£101,289). Interest accrued during the period was £4,941. Some of these funds are part of the multi-year legacy restricted funds that were bequeathed to ZOA-UK. A review of the investments is scheduled to take place later this year, along with the formalisation of the investment policy, due to the changing economic environment.

9. Reserves Policy

The Finance Committee has examined ZOA-UK's requirements for reserves considering the main activities. An approach has been established whereby ZOA-UK maintains free reserves of between three and six months of running costs. Our reserves include funds held in the UK, as well as those held by our sister charity, ZOA-Z, that are awaiting disbursement.

Independent examiner's report

ZOA-UK's Trustees are responsible for the preparation of the accounts. ZOA-UK's Trustees consider that an audit is not required for this year under section 144(1) and (2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is needed under section 145 of the Act.

The Trustees, for the purpose of company law and the purposes of charity law, who served during the financial year and up to the date of this report are set out on page 19.

In accordance with company law, as The Trustees, we certify that:

- So far as we are aware, there is no relevant audit information of which ZOA-UK's independent examiner are unaware; and
- As The Trustees of ZOA-UK, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that ZOA-UK's independent examiner is aware of that information.

Gibson Mutale (FCCA) continues to be ZOA-UK's independent examiner of the Accounts and has expressed willingness to continue in this capacity. This report has been prepared in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities (issued in October 2019) and in accordance with the special provisions of the Companies Act 2006, relating to small entities.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met.

Signed:



Name: Gibson A Mutale

Relevant professional qualification of body: Fellow of the Association of Chartered Certified Accountants

Address: 8 Norton Lees Road, Sheffield S8 9BW

Date: 20 August 2025

Administrative details

Trustees & Directors

| Name | Position | Date of appointment |
|------------------------|---------------------|---------------------|
| Garnet Mulomo | Chair | 19/03/2018 |
| Dr. Shimwaayi Muntemba | Vice Chair | 16/09/2006 |
| Dr. Thandi Mbulo | Secretary/Treasurer | 05/03/2024 |
| Rachel Quine | | 24/10/2011 |
| Dr. Peter Brooke | | 06/10/2020 |
| Venansio Kabwe | | 08/12/2020 |
| Florence Bili | | 08/03/2022 |
| Mwelwa Mukwashi | | 07/12/2021 |
| Lilith Chamberlain | | 28/09/2024 |
| Katy Dore | Executive Director | |
| Danielle Harris | Fundraising Lead | |

Legal & Administrative Information

| | |
|------------------------------------|---|
| Charity Registration Number | 1145721 |
| Company Registration Number | 7863487 |
| Registered & Administrative Office | Lytchett House 13 Freeland Park Wareham Road Poole Dorset BH16 6FA |
| Bankers | NatWest Bank plc, 23 Market Street, Cambridge CB2 3PA |
| Legal Advisor | Thomas Murdoch |
| Independent Examiner | Gibson Mutale FCCA (appointed 12/2019) |

Structure, Governance & Management

Governing Document

ZOA-UK is a registered company limited by guarantee, incorporated on 28 November 2011 and registered as a charity on 1 February 2012 with a Memorandum, with our name and charitable objectives revised on 6 December 2017. In the event of ZOA-UK being dissolved, any assets remaining after providing for all its liabilities must be transferred to one or more other charitable bodies that share the same objectives as ZOA-UK.

Organisational Structure

ZOA-UK is currently overseen by nine Trustees who convene quarterly to guide the strategic direction and establish policies and procedures. The Trustees come from diverse professional backgrounds, which enable ZOA-UK to meet its set objectives. Currently six are of Zambian heritage and the gender split is 56% are female. ZOA-UK employs an Executive Director to ensure its objectives are met, who works closely with the Fundraising Lead. Additionally, ZOA-UK benefits from an accounting support role that supports day-to-day financial recording, as well as a Communications & Digital Lead. All employees are home-based and part-time.

Related Parties

ZOA-UK has a Memorandum of Understanding with its sister charities, ZOA-Z and ZOA-US. This covers the shared brand and objectives, with ZOA-US working in a similar way to ZOA-UK, with the funding they raise managed by ZOA-Z. ZOA-Z also lead on programme development, monitoring and evaluation (audited accounts are available).

Recruitment & Appointment of Trustees

Under the requirements of the Memorandum and Articles of Association, The Trustees have control over ZOA-UK and its property and funds. The subscribers of the memorandum, who were the first members, were also the first Trustees. Subsequently, new Trustees are proposed and are elected by the existing Trustees. The board of Trustees, when complete consist of at least three and no more than 12 individuals, all of whom must support the objectives of ZOA-UK. All Trustees give their time voluntarily and receive no benefits from ZOA-UK. Sadly, during this year, our Trustee and former Treasurer, Freedom Mpande, also sadly passed away. A new Trustee, Lilith Chamberlain, joined the Board in September 2024, who will be responsible for board oversight of digital and communications activities.

Risk Management

ZOA-UK maintains a live risk register that is reviewed by Trustees on a quarterly basis. The register includes measures taken to manage activities that are nominated to receive funding via ZOA-Z. Internal Controls, including authorisation and disbursement of funding, are documented in the register, as well as due diligence procedures required for any recipients receiving funding through ZOA-Z.

Looking ahead...

The Zambian currency reached a low of K37 to £1 in March 2025, with inflation of 16.5%. Despite strong economic forecasts, too many Zambians are unable to meet their basic needs as wealth is not filtering down to those who need it most.

According to The World Bank's 2025 Poverty & Equity Assessment, Zambia's index of 51.5 places it well above the high-inequality threshold of 40, ranking it the 6th most unequal country.

ZOA's key priorities for 2025-26 include:

- Strategies to improve personal, social and health education;
- Training and support for teachers;
- Development of safe and inspiring school facilities;
- Solar infrastructure for schools ensuring they can continue operating during power cuts;
- Vocational and skills training opportunities for school leavers.

The UK fundraising environment is challenging and it has become increasingly difficult to raise the funds needed to support vulnerable children. We can only continue our work with your kind and generous support. You make ZOA-UK what it is, and enable us to help lift so many Zambian young people out of poverty. Thank you for reading our Annual Report, and thank you for the donations that make our work possible.



Find us on Facebook:

facebook.com/ZOAUK1



Find us on X:

x.com/ZambiaUK



Find us on LinkedIn:

linkedin.com/company/zambiaorphansaid



Thank You!

Alexis Trust
 Archer Trust
 Bryan Guinness Trust
 Charles Hayward Foundation
 Christadelphian Samaritan Fund
 Chrysalis Trust
 Coles Medlock Foundation
 Dorfred Trust
 Doris Field Trust
 Fielden Trust
 Fresh Leaf Foundation
 Fulmer Trust
 Greendale Foundation
 Guernsey Overseas Aid & Development Commission
 Halcrow Foundation
 J P T Trust
 Jephcott Charitable Trust
 Kate Farrer Foundation
 Mac Bevan Trust
 Mercury Phoenix Trust
 MJB Trust
 MPM Trust
 N. Smith Charitable Settlement
 Oak Trust
 Rozelle Trust
 Savannah Charitable Trust
 Seedfield Trust
 Souter Trust
 Sterry Family Foundation
 The Big Give
 Tula Trust
 William Leech Trust
 World Day of Prayer

...and all our individual donors and other supporters.