



TRUSTEES ANNUAL REPORT



FUTURE PILLARS (ZAMBIA)

For the year ending 30 June 2025

UK Reg. Charity Number 1173534

Registered address: Grovetown Barn, Yeolmbridge, Launceston, Cornwall,
PL15 8NH

Trustees

Trustee Name	Office	Dates acted	Notes
Barry Gransden	Chair	Whole Year	Appointed until April 2027
Peter McAughey	Treasurer	Whole Year	Appointed until June 2026
Anneli Meeder	Trustee	Whole Year	Appointed until November 2026

We are pleased to welcome Isaac Pinnell and Arnie Gransden as Youth Advocates to Future Pillars (Zambia).

About Future Pillars (Zambia)

Future Pillars (Zambia) ('FPZ') is a Charitable Incorporated Organisation (CIO), whose only voting members are its trustees. FPZ was registered with the Charity Commission on 22nd June 2017.

Its objectives are to advance education, relieve poverty and to promote and protect good health for the public benefit of children in Zambia who are economically and socially disadvantaged.

Background to FPZ

Our mission statement: ***To empower the vulnerable children in Zambia.***

The Charity was formed on 22nd June 2017 to support life-changing work going on in one school in Kabwe, Central Province, Zambia. Completing our 8th year of operation, we are encouraged by the continuing progress we have made in relation to the four essential elements of our programme in Zambia:

Feeding – ensuring 1000 children get a nutritious meal 5 days a week.

Education – The Family Futures Community School (FFCS) from Reception to Grade 12.

Skills training – Future Pillars Vocational Skills Training Centre offering courses in 8 trade skills accredited through TEVETA (national accrediting body). As reported in last year's annual report, and below, the Skills Centre now operates independently of FPZ funding.

Shelter – 2 boarding houses for children without any family support.

The trustees of FPZ are fully committed to ensuring that all the vulnerable children who attend Family Futures Community School (FFCS) are properly provided for – feeding their stomachs as well as their minds. To this end, 100% of all money donated to FPZ goes to the projects in Kabwe. All UK expenses, including administrative costs, are met by individual trustees. We ensure that donors' gifts are appropriately used, with regular visits being made to monitor the school's progress and provide training and development opportunities for the staff. All costs for these visits are met by individual trustees.

Throughout all our activity, the FPZ trustees have had regard to the guidance issued by the Charity Commission on public benefit. A review of all policies relating to the governance of FPZ was concluded, and the policies were adopted by the board in March 2025.

Who are these vulnerable children?

The school's programmes take place on the campus of the Church Family Mission (affiliated to the Evangelical Fellowship of Zambia) which was deliberately situated between two of the poorest compounds (shanty towns) in Kabwe in 2004. Whilst it is a pleasant town, Kabwe went into economic decline in the 1980's when both the mines and the railway industry collapsed. The AIDS pandemic in the 1990's decimated the wage-earning sector of the population, and many orphaned children had to be cared for by grandparents or other family members without the resources to provide adequate food or pay for education in the government schools.

In 2024-25, the level of deprivation remains obstinately high with the consequence that thousands of children and families remain in severe and lasting poverty. Employing a carefully constructed Admissions Policy, our children are chosen from among the most disadvantaged from the neighbouring compounds to be fed and educated as the best way to break the cycle.

Reflections on the Year

Internal challenges, developments and opportunities

Separate visits to Kabwe by the trustees fell just outside the reporting window, with one visit in May/June 2024, and another in July 2025. These self-funded trips are an important measure to engage directly with the school staff and the learners, to see the success of the UK funding provided, to ensure that the funds are spent appropriately, and to provide opportunities for teaching and learning in both directions.

The local governing body **FCOB (Family Care & Orphans Board)** is making some progress towards independence from FPZ. A detailed audit report by the FPZ treasurer with recommendations for FCOB has been submitted. FPZ and especially the FPZ Chair expended a significant amount of time towards the development of the governors, it is expected that there will be further progress in 2026.

The **Skills Centre** provides critical workplace training for 100 learners; we are very pleased to report that it has now achieved financial independence from FPZ and is generating a modest income for the campus. We continue to be extremely proud of the team in Kabwe for this achievement.

New Block Completion: the McDermott building is a school block for secondary teaching and has been built with FPZ donations since the 2020-21 year. The final completion of this block has been funded from a local government grant and is nearly complete as of January 2026.

Kitchen extension: FPZ has funded an extension to the existing kitchen building to replace the outdoor cooking fires. The extension improves the cooks' health and safety, reduces the use of fuel to prepare the meals (firewood), and allows for future development of an electric cooking range. This project was started in January 2025 and completed in the autumn.

The Learning Resource Centre (LRC): This extensive project was started in January 2025 after years of planning and is proceeding in stages through the next financial year. Four shipping containers that had been used to transport goods from the UK to the campus in previous years are arranged in a square, creating a central room, with a roof structure over the entire arrangement. This new building will house a staff room, the library and a computer centre. Moving the staff room and the library from their current cramped accommodation will free up valuable space for another classroom.

External challenges, developments and opportunities

In 2023, the Zambian government introduced **free education for all children up to G12**. This change continues to have a profound impact on the school: there is considerable pressure on the school to take more learners than can be taught effectively, and with some concern we have seen individual class sizes increase to more than fifty pupils. In the summer of 2025, the school had 999 children from pre-school to grade 12, 18.75% above the notional admission limit of forty. This impacts learning outcomes, as well as the feeding of so many extra mouths, and we are supporting the headteacher in communicating with the District Education Board to bring these numbers back down to an acceptable level.

Recently, several of the teachers who were on FPZ allowances were recruited away from Kabwe into government-funded positions across the country, and salaried teachers were made available and transferred into the school. While this causes **disruption to teaching**, it is also leading to greater independence of the school from FPZ funding. FPZ still funds the allowances for some teachers in key roles; their numbers contracted from eleven to six in 2024-25.

The **severe drought** experienced in Southern Africa in 2023-24 is still having an impact on the availability of electricity in 2024-25; long power outages ("load shedding") continue every day.

Future Pillars (Zambia) - Financial Report 2024-25

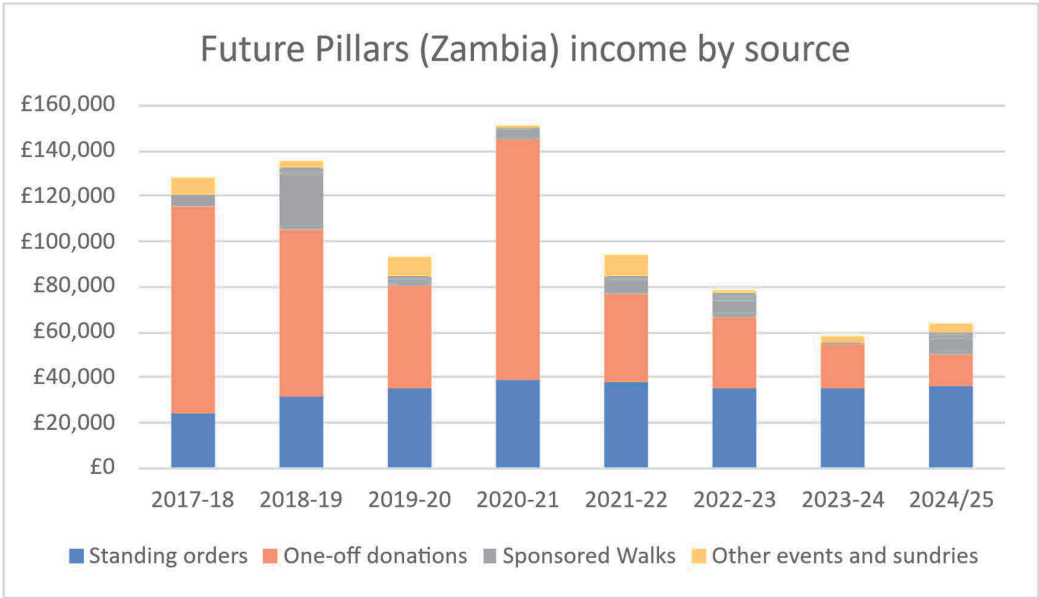
Income

The charity's income is derived entirely from donations by individuals, predominantly living in the UK. The many regular donations form the backbone of the support for the school in Kabwe and allow for long-term sustainability of the project. In addition, they help ensure that fundraising costs can be kept to a minimum.

The funds raised by Future Pillars (Zambia) in 2024-25 were £63,718 (2023-24: £58,429).

Monthly standing orders make up the largest income stream, accounting for more than 57% of the total. The standing orders are augmented by one-off donations, and fundraising efforts by the trustees. The largest fundraising event in the reporting period was The Dart up the Dart, a circular mass walk in Devon on the 7th of June 2025. It raised just shy of £10,000 for FPZ in 2024-25.

FPZ Income 2017-2025



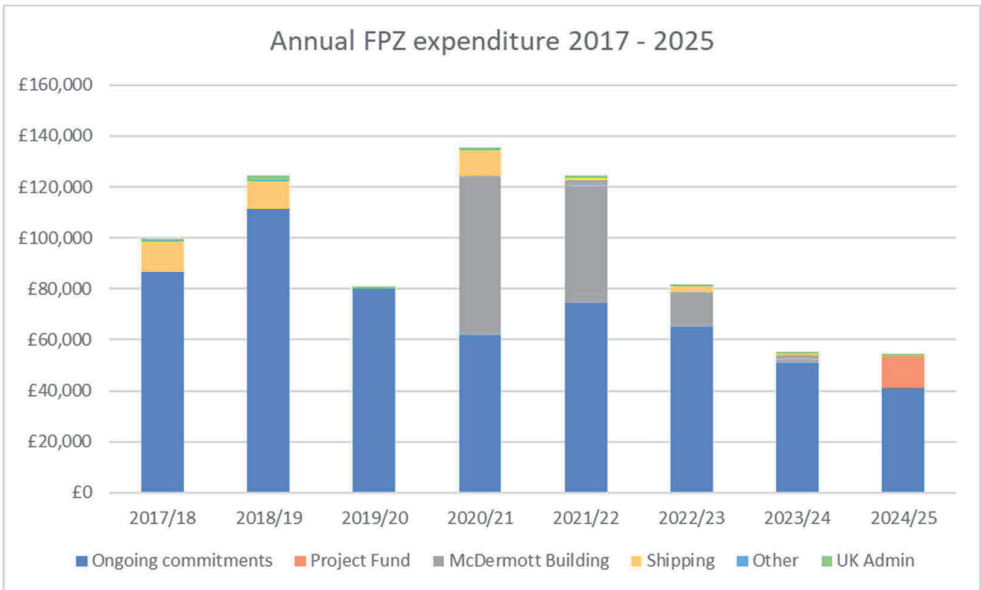
Expenditure

The total expenditure for 2024-25 was £54,579 (2023-24: £55,236).

The current year expenditure is just below the previous year's, which was the lowest in the history of the charity, mirroring the reduction in income generated.

We are seeing the beginning of a dramatic shift in expenditure due to the continued reduction in ongoing commitments.

FPZ Expenditure 2017-2025

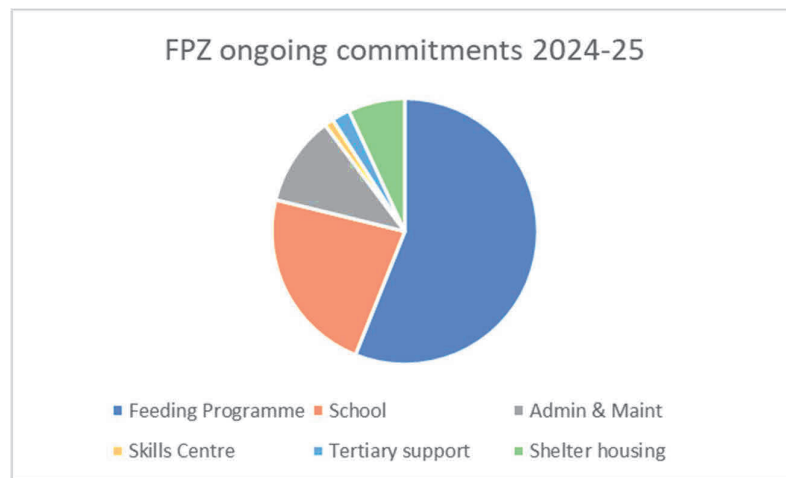


Ongoing Commitments

The monthly support payments to fund ongoing commitments add up to £40,925 in 2024-25, a significant decrease from £50,889 in 2023-24.

For the first time, more than 50% of ongoing funding is spent on the feeding programme:

FPZ ongoing commitments	2023-24	2023-24 %	2024-25	2024-25 %
Feeding Programme	£20,573	40.43%	£22,940	56.05%
School	£12,385	24.34%	£9,318	22.77%
Admin & Maint	£6,266	12.31%	£4,478	10.94%
Skills Centre	£5,527	10.86%	£461	1.13%
Tertiary support	£3,281	6.45%	£897	2.19%
Shelter housing	£2,857	5.61%	£2,831	6.92%
TOTAL	£50,889	100%	£40,925	100%



Project fund

Following the reduction in ongoing commitments, the charity has established a project fund to support infrastructure developments. These projects will benefit the learning and teaching environment and provide better long-term resilience for the school and campus. The project fund ensures that donations received for the ultimate benefit of the learners in Kabwe are used effectively in a timely and unbureaucratic manner.

In 2024-25, FPZ transferred £12,721 from the project fund account to FFCS. These funds enabled the extension of the kitchen, and the first stages of the Learning Resource Centre building.

Reserves Policy

The Trustees agreed a change to the FPZ reserves policy this year: the charity aims to hold between 4 and 7 months of cash reserves for all ongoing commitments in the regular fund (previously: between 5 and 9 months).

All funds exceeding the maximum reserve of 7 months are moved into the project fund. Should the regular reserves fall below 4 months, then funds will be moved out of the project fund into the regular fund to ensure the security of all ongoing commitments.

Reserves held	2023-24	2024-25
Regular Fund	£38,094	£28,648
Project Fund		£18,585
All Reserves	£38,094	£47,233

We continue to hold reserves as a cushion for major repairs and other unplanned expenditure in our programmes, to respond to fluctuations in the exchange rate, and to manage our fluctuating income streams. We consider that this cautious approach is a prudent response to both the general and specific circumstances in which we are operating. The Trustees regularly monitor the appropriateness of the reserves policy.

FPZ does not have any funds that are materially in deficit.

Challenges for 2026 and beyond

The severe and prolonged drought in 2024 brought challenges beyond the financial year and continues to exacerbate the effects of poverty on Zambian society. For FPZ, it highlights the need to **improve the school's resilience to climate change effects** (especially floods and droughts), and we will continue to work with our friends in Kabwe to improve the infrastructure where possible.

The **Learning Resource Centre** building is nearing completion in early 2026. Following on from this project will be the transformation of the previous library and staff room into a classroom, and the refurbishment of the meeting hall.

We hope to be able to assist the campus with the installation of **solar panels** and an **upgrade of the toilet block** in 2026.

It is the desired wish of the charity to remove the reliance of FFCS on regular FPZ funding entirely. To this end, we are planning **the establishment of a farm business** under local control to provide sufficient food for the feeding programme, and to generate surplus income for lean years. This ambitious plan is in its very early stages, and the charity anticipates that considerable fundraising efforts will be needed for a successful outcome.

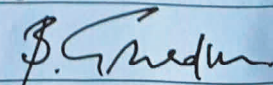
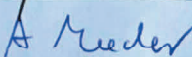
The trustees are planning a **fundraising auction in the summer of 2026** to collect donations for the potential establishment of the farm business.

Recruitment of **further trustees** to ensure the resilience of FPZ is ongoing.

Declaration

The FPZ Board of Trustees declare that they have approved this report.

Signed on behalf of the Board:

Name	Position	Signature
Barry Gransden	Chair of Trustees	
Anneli Meeder	Trustee	

17th January 2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Future Pillars (Zambia)

1173534

Receipts and payments accounts

CC16a

For the period
from

01/07/2024

To

30/06/2025

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary Donations	50,319	0	0	50,319	54,856
Fundraising Events	12,721	0	0	12,721	3,573
Bank Interest	678	0	0	678	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total (Gross income for AR)	63,718	0	0	63,718	58,429
A2 Asset and investment sales, (see table).					
	0	0	0	0	
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	63,718	0	0	63,718	58,429
A3 Payments					
Costs of Charitable Activities	53,822	0	0	53,822	54,327
Costs of Charitable Administration (paid out of Voluntary donations by Trustees)	757	0	0	757	909
Cost of Fundraising Events (paid out of voluntary donations by Trustees)	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total	54,579	0	0	54,579	55,236
A4 Asset and investment purchases. (see table)					
	0	0	0	0	
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	54,579	0	0	54,579	55,236
Net of receipts/(payments)	9,139	0	0	9,139	3,193
A5 Transfers between funds					
			0	0	
A6 Cash funds last year end	38,094	0	0	38,094	34,901
Cash funds this year end	47,233	0	0	47,233	38,094



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank treasurers account	8,016	-	-
	Lloyds Bank 90 day notice account	20,632	-	-
	Lloyds Bank project fund account	18,585	-	-
	Total cash funds	47,233	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

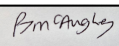
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	PETER MCAUGHEY	16/10/2025



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
FUTURE PILLARS (ZAMBIA)

**On accounts for the year
ended**

30TH JUNE 2025

**Charity no
(if any)**

1173534

Set out on pages

CC16 (PAGES 1&2)

(If 216, please enter to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2025.

**Responsibilities and
basis of report**

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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

09/03/2026

Name:

Mr Andrew Douglas Baker FCA

**Relevant professional
qualification(s) or body
(if any):**

ICAEW

Address:

**Victoria House, St Catherines Hill,
Launceston
Cornwall PL15 7EJ**

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of
any items that the
examiner wishes to
disclose.**