

ZamScotEd SCIO

Scotland · Charity number SC038694

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2007-09-12
Register	View on the OSCR register

Contact

Address	13 Balliemor Kilmichael Glassary Lochgilphead Argyll PA31 8QD
Website	www.zamscoted.org.uk

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

Purposes: 'the advancement of education', 'the advancement of the arts, heritage, culture or science', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

What the charity does: Pay secondary school fees and uniforms for former street children who have completed primary school and who live in the Mthunzi orphanage in Lusaka, Zambia. Pay secondary school fees, uniforms and boarding for vulnerable girls in the Mthunzi locality. Payment of fees, accommodation and equipment for a university student who was a former vulnerable girl supported by ZamScotEd through high school. Boarding expenses and fees for vulnerable young people completing secondary education at St Columba's Secondary School and pursuing technical college courses. Payment of equipment for the science laboratory and Home Economics in St Columba's Secondary School which was founded in 2016 by ZamScotEd. Fundraising and addressing period poverty for girls attending St Columba's Secondary School. This is funded by donations from members of the public. Campaigning takes place on social media platforms.

Beneficiaries: 'Children or young people'

Objectives: 4.1 Support all aspects of the educational needs of vulnerable young people in Zambia 4.2 Work towards gender equality in accordance with the UN Sustainable Development Goals 4.3 Enable entrepreneurship in vulnerable communities in Zambia 4.4 Support vocational studies in vulnerable communities in Zambia 4.5 Promote global citizenship and awareness of international issues among the communities of Scotland and Zambia 4.6 Promote and encourage shared expression of traditional cultures of Scotland and Zambia

Geography

- **Main operating location:** Argyll And Bute
- **Geographical spread:** UK and overseas

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£21,305	£23,354	-	0
2024-06-30	£21,684	£16,891	-	0
2023-06-30	£16,090	£21,299	-	0
2022-06-30	£17,118	£17,203	-	0
2021-06-30	£15,817	£13,541	-	0
2020-06-30	£17,092	£11,242	-	0

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Chair's Report, AGM 18.11.2025 by ZOOM

An Overview

Welcome to our 2025 AGM. Throughout the world, nations have experienced challenges. Scotland and Zambia have seen rising prices, climate difficulties, even violence. Zambia has ambitions to become the region's breadbasket, but as we have seen at the COP30 climate conference in Brazil, nowhere on the planet is safe from environmental disasters. Our role as an organisation is a very small piece of the very big and complex jigsaw puzzle that is life as we approach the second quarter of the 21st century.

The progress of St Columba's Community Secondary School

Once again, I visited St Columba's in June, when the Feast of St Columba is celebrated. I was warmly welcomed by Sr Veronica Nyoni, the school's head teacher and so much more.

As always, we had paid school fees, uniforms, reams of paper and school shoes for the children cared for by the Mthunzi Children's Centre in January, which is the start of the Zambian academic year. This enabled 43 children to receive secondary education and amounted to £11,500. They were either resident at the Mthunzi Children's Programme, members of Mthunzi's home-based care programme, or from the Lonjedzani programme for girls in the community. The sum included five children identified by Sr Veronica as vulnerable; and we also paid for five girls supported by Mthunzi to stay in the girls' hostel at St Columba's. This latter addition not only enables girls (who are at exam level) to share in school life more fully, in the school's homework schemes, but also protects them from long walks to and from school which are potentially dangerous.

As you know, the amount we pay fluctuates according to the exchange rate. In January 2025 the rate favoured us. I note as we approach January 2026 that it is not quite so generous – a good sign that Zambia's economic situation has improved; not so good for us!

We continue to support a student who did well at St Columba's and is now studying at the University of Zambia. We feel that this is an encouragement to other pupils at the school, and especially to those who come from challenged families. We continue to have sponsors for other graduates of the school. As I noted last year, this always depends on our own financial situation in the UK – we know that however generous our donors are, we all face challenges. Your generosity is staggering. We thank each one of you.

I must reiterate that ZamScotEd aims to meet the UN Sustainable Development Goals 2, 4 and 5, which are to end poverty (we believe that an educated child is a child who can lift her/himself out of poverty); quality education (St Columba's is now an exam centre for the national Grade 9 and Grade 12 exams and St Columba's pupils achieved the highest merits in Zambian schools); and gender equality. There continues to be a good gender balance but as always, period poverty challenges girls, who may miss lessons. We were able to make provision for period poverty again this year and will campaign for funds again in December. What better Christmas gift could we give a Zambian girl?

We spent £4000 on science equipment when I was at the school in June – more thanks due to generous donors. I joined Sr Veronica and two of the teachers from the science department for a major shopping expedition which wasn't quite as simple as last year's shop for the home economics department, but we have made a difference. Studying science subjects without the equipment just doesn't work. We need more, as the two teachers emphasised, but it was a very satisfying start.

Ongoing responsibilities

No different from previous years - we are committed to paying the school fees, as well as uniforms, paper, textbooks, exam and graduation fees of the most vulnerable in the area, and we will continue supporting girls who need to stay in the hostel. Period poverty is of course on-going; textbooks are expensive and essential; sports equipment is always necessary; equipment and books for the library are always on our wish list; provision of clean water and toilets are a human right.

Our on-going finances

Our treasurer Denise MacLean will give a proper breakdown, but monthly donations continue despite the Chancellor's continuing strains on our individual budgets. Again – I must thank our community here in Argyll and elsewhere. Selfishly, I'm hoping the exchange rate favours us, despite what the means for Zambia..

Major funders are ever more discriminatory in their donations, so we must be frugal. I am sure our partners, the Teresian Sisters, understand that.

A worry

I must report on a development in the area where St Columba's and the Mthunzi project are situated. The Chinese are the neo-colonialists of the 21st century and many Chinese businesses have sprung up in recent year. In 2025, a company opened just half a mile from the school to recycle plastic. When I was there in June, there had been very recent emissions of thick black choking smoke. Complaints were made, and we were invited to inspect the premises. We were told that the processing of the plastic (waste from factories and from the streets to be turned into plastic sacks) was being cleaned up, but there have continued to be poisonous emissions, damaging to health of all in the area, which has previously been agricultural and residential. A further concern that we noted during our visit was that the employees sorting the filthy plastic for processing wore no protective clothing including boots, gloves, masks and goggles. We feel it is our duty to the pupils of St Columba's and the residents at the Mthunzi project to continue to monitor this situation for their health and welfare.

The future

This is all part of our commitment to supporting the most vulnerable children in the neighbourhood of St Columba's, the community secondary school we initiated. Unbelievably, 2026 is our tenth anniversary and from June this year, the pupils at St Columba's are saying a special prayer for that anniversary. The progress – thanks to the admirable efforts of Sr Veronica and her wonderful staff – has been amazing. I will be there in June to celebrate our anniversary, and I'm sure you're welcome to join us. But for the bread-and-butter work of ZamScotEd, without the help of our generous donors, we could do nothing. I can only offer a very simple and heartfelt thank you.

Marian Pallister 18.11.2025

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Chair's Report, AGM 28.11.2024 by ZOOM

An Overview

Welcome to our 2024 AGM. It has been a tough year worldwide, and nowhere more so than in Zambia, where a state of emergency was called because of the severe drought. Prices rocketed, electricity supplies became erratic, and in October, & November there has been no power for several days at a time, leaving people unable to access water from electric-driven deep-bore wells. In Scotland, hydro power is the blessing we receive because of our rainy climate. In Zambia, it has proved to be a major problem as the climate emergency bites ever deeper. St Columba's, however, has continued to grow and to offer the UN sustainable goal of quality education that ZamScotEd aims to support, along with gender equality and poverty elimination.

The progress of St Columba's Community Secondary School

I again visited St Columba's in June of this year. I once more stayed in the convent – a haven of hospitality hosted by Sr Veronica Nyoni (head teacher extraordinaire, fund raiser, contractor and much more).

We had again paid for school fees, uniforms, reams of paper and school shoes for the children cared for by the Mthunzi Children's Centre in January, at the start of the Zambian academic year. This enabled 47 children to receive secondary education. They were either resident at the Mthunzi Children's Programme, members of Mthunzi's home-based care programme, or from the Lonjedzani programme for girls in the community. Sr Veronica also identified 5 children in need of support. We were also asked again by the Mthunzi management to provide school shoes. This totalled £10,955 for 47 children – an enormous difference from last year's bill of £18,650, reflecting not only fewer children being supported (this obviously fluctuates year on year) but the rate of exchange. This is very favourable to us but indicates the perilous economic situation Zambia is currently facing.

We continued to support a student, Violet Banda, who did well at St Columba's and is now studying at the University of Zambia. We feel that this is an encouragement to other pupils at the school, and especially to those like Violet who come from challenged families. We continue to have sponsors for other graduates of the school. This may not always be possible as the financial crisis in the UK affects us all, but the generosity of donors continues to amaze us, and we can't thank them enough.

As you know, ZamScotEd aims to meet the UN Sustainable Development Goals 2, 4 and 5, which are to end poverty (we believe that an educated child is a child who can lift her/himself out of poverty), quality education (St Columba's is now an exam centre for the national Grade 9 and Grade 12 exams), and gender equality. The gender balance at the school remains favourable to girls, but as reported last year, period poverty is a major problem that keeps girls at home, missing vital lessons. We were able to make provision for period poverty this year and will campaign for funds again around Christmas.

We were able to equip the home economics department, which opened last year. Sr Veronica and I went shopping and I would advise anyone looking for the best deal to shop with her!

The climate crisis will continue to affect the provision of water to the school, and we are trying to find funding for this very serious issue. The lengthy power cuts mean no water and possible school closures. More achievable will be provision of funds to equip the science labs. We have £500 already ring fenced and need another £200 to take the sciences away from book lead and turn the labs into active experimental learning spaces.

Ongoing responsibilities

We are committed to paying the school fees, as well as uniforms, paper, textbooks, exam and graduation fees of the most vulnerable in the area. Period poverty means there are still girls who miss school and are disadvantaged; textbooks are expensive and essential; sports equipment is always necessary; equipment and books for the library are always on our wish list; provision of clean water and toilets are a human right. We have agreed to finance 16 girls transferring into the girls' hostel in January, which will be advantageous in many ways (no long walks to school, provision of meals, access to tuition).

Our on-going finances

Our treasurer [REDACTED] will give a proper breakdown, but monthly donations are amazingly in a reasonable state despite our own economic crisis - thanks to the hugely generous support of our community here in Argyll and elsewhere. We can't help but hope that the exchange rate continues to favour us, despite what the means for Zambia..

Major funders are ever more discriminatory in their donations, so we must be frugal. I am sure our partners, the Teresian Sisters, understand that.

The future

We are committed to support the most vulnerable children in the neighbourhood of St Columba's, the community secondary school we initiated. The school opened with one teaching block in 2016. The progress – thanks to the amazing efforts of [REDACTED] – has been nothing short of amazing. Without the help of our generous donors, however, we could do nothing. As always, we acknowledge your support from the bottom of our hearts.

[REDACTED]



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Receipts and Payments Account for the year ended 30 June 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
Receipts						
Donations Received	16,338.42	-	16,338.42	16,089.77	-	16,089.77
Grants	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	-
Bank Interest	-	-	-	-	-	-
Gift Aid	5,345.63	-	5,345.63	-	-	-
Total Receipts	21,684.05	-	21,684.05	16,089.77	-	16,089.77
Payments						
Text Books	-	-	-	-	-	-
Boarding School Fees and Expenses	-	-	-	-	-	-
Further Education	3,322.00	-	3,322.00	1,232.00	-	1,232.00
St Columba's Fees and Expenses	10,993.50	-	10,993.50	18,688.50	-	18,688.50
St Columba's Furniture and Fittings	-	-	-	590.50	-	590.50
Local Authority Planning Fees	588.50	-	588.50	-	-	-
Solar Pump and Sanitation	-	-	-	-	-	-
St Columba's Period Poverty	1,987.00	-	1,987.00	738.50	-	738.50
Total payments for charitable activities	16,891.00	-	16,891.00	21,249.50	-	21,249.50
Payments for Governance costs	0.00	-	0.00	50.00	-	50.00
Total Payments	16,891.00	-	16,891.00	21,299.50	-	21,299.50
Surplus/(Deficit) for Year	£4,793.05	£0.00	£4,793.05	(£5,209.73)	£0.00	(£5,209.73)



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Statement of Balances as at 30 June 2024

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	Unrestricted Funds 23/24 £	Restricted Funds 23/24 £	Total 23/24 £	Unrestricted Funds 22/23 £	Restricted Funds 22/23 £	Total 22/23 £
Bank and cash in hand						
Opening balance at 1 July 2023	6,033.69	-	6,033.69	11,243.42		11,243.42
Surplus/(Deficit) for year	4,793.05	0.00	4,793.05	(5,209.73)		(5,209.73)
Closing balance	10,826.74	-	10,826.74	6,033.69	-	6,033.69

Notes

Trustee of ZamScotEd

Date



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Bank Account for year to 30 June, 2024

Bank Account	Opening Balance £	Total Expenditure to Date £	Total Income to Date £	Closing Balance £
	£ 6,033.69	16,891.00	21,684.05	10,826.74
Total	£ 6,033.69 £	16,891.00 £	21,684.05 £	10,826.74



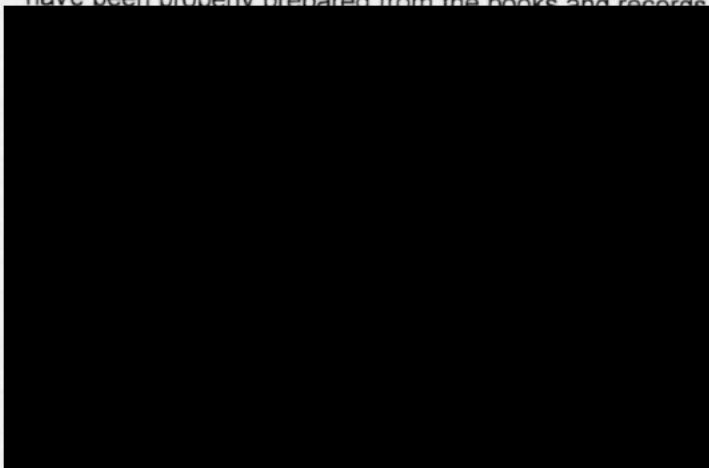
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Independent Examiner's Report

I have examined the financial records and accounts of **ZamScotEd** for the financial year ending 30 June 2023. This examination has been carried out under Section 44(1)© of the Charities and Trustee Investment (Scotland) Act 2005 (as per the Charities Accounts (Scotland) Regulations 2006)

To the best of my knowledge and belief, the Statement of Balances and Receipts and Payments Account have been properly prepared from the books and records of the Treasurer and are in agreement therewith.



Date

14/4/25