2025-2026 ANNUAL REPORT

A look at ZOA-UK's work and development throughout 2025–2026, covering our activities, financial performance, partnerships and ongoing efforts to support children, families and communities in Zambia.



@ZOA/HudsonChirwa

In their own words



"I never had hope before the help of ZOA. Now I have hope to help my siblings in their education. This brings joy to my heart. Thank you!"

MICHAEL MUKASHIKA, ACCOUNTS STUDENT

"It's been exciting to be part of a community (ZOA) that cares and wants the best for us. Every day, when I wake up I look forward to taking the next step with my education."

GIFT CHIKELETE, CLINICAL MEDICINE STUDENT





"I have worked hard in my first year and cleared my exams. Having a laptop has helped me do my studies well."

AARON MWALE, SECONDARY TEACHING STUDENT

"Pharmacy is highly marketable as a career. After school, I look forward to expanding my business and running another business."

SHEKAINAH NYENDWA, PHARMACY STUDENT



Zambia Orphans Aid UK (ZOA-UK)

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UK registered charity number: 1145721
UK company number: 07863487

@ZOA/Hudson Chirwa

Welcome

It is with great pleasure that I present Zambia Orphans Aid UK's Annual Report and Accounts for the year ended March 2026. During the year, we remained committed to supporting vulnerable children and strengthening their opportunities for a safer, healthier and more hopeful future. I sincerely thank our staff, volunteers, partners, donors and supporters whose dedication and generosity have made our work possible.



Garnet Mulomo - Co-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.

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In numbers



344

students trained to make reusable sanitary pads in school



20,000

community members reached through roadshows and radio with messages to improve sexual harassment and sexual health



5,088

young people sensitized on sexual health issues and early marriage



499

students participated in mental health focus groups



771

students attending after school clubs



66

young people in tertiary vocational training



2,326

psychosocial counselling sessions conducted (to a total of 721 children)



1,449

students receiving menstrual hygiene management messaging in class



4,547

adolescents and teachers screened/ tested for HIV



364

students with disabilities reached

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. Current partners include:

Angelina Tembo Girls' School - Based in Kabwe, Central Province, an area devastated by mining pollution. The school is run by a Catholic organisation and provides pre-school, primary and secondary education. The school has started menstrual hygiene activities and been taught how to make uniforms and reusable sanitary pads.

Simooya School - A rural community School in Pemba District, Southern Province. An area with high poverty and low literacy rates. We have provided children with desks, solar technology and storage, and are building a new science lab that will allow secondary classes to continue.

St. Clare's Girls' School - New girls' boarding school and training centre developed in Central Province to encourage girls to complete school and provide employment training to local women.

Twavwane School - founded by social workers, this busy community school in a 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.



Lubushi Parish Rural Resettlement Scheme - serving children from the rural communities of Lubushi and Chitamba, Northern Province. We continue to support children and young people to access and complete their education in this area, whilst providing food and uniforms to remove financial barriers.

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.

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.

Our volunteers

In the UK, we are supported by volunteers.

They help with our communications work, especially our social media posts and our campaigns. We are very grateful for their enthusiasm, time and commitment.



"As a Digital & Communications Volunteer, I help tell the stories behind the charity's work and the children and communities it supports. I believe every child deserves the opportunity to learn, thrive, and build a brighter future. I love knowing that even from afar, I can help raise awareness and support opportunities that can change a child's life."

SANA, VOLUNTEER ZOA-UK

"I started volunteering with ZOA because I wanted to use my time and experience to contribute to something meaningful and support the amazing work ZOA does. Being part of the Zambia Diaspora community, I feel connected to the work and the mission deeply and even though I have only been with the organisation a short time, I am already enjoying being a part of it."

MWINJI, VOLUNTEER ZOA-UK





"I help ZOA explore how the charity can present itself more clearly and consistently across its website, social media, and other communications. Volunteering allows me to use my professional skills to help share a message in a way that feels authentic, relevant, and engaging while supporting its mission and the communities it serves."

FRANCESCA, VOLUNTEER ZOA-UK

Sexual Health & Advocacy



Zambia Orphans Aid is partnering with Hope and Faith and Twavwane Schools to deliver our project to improve sexual health and reduce harassment amongst students in Lusaka. As part of this work school hosted a series of local roadshows, to engage community members about HIV/AIDS awareness, early marriage, and sexual harassment.

An interactive event took place on 26 September in N'Gombe, bringing together children, young people and adults through poetry, dance and drama. Peer led drama and music advocacy has been an important part of this project, with students forming drama and music groups in local schools to share knowledge and encourage open conversation around health, education, and safety. This important work has been made possible thanks to the generous support of The Mercury Phoenix Trust.

This year, ZOA removed financial barriers for **352 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 are not guaranteed any government funding.

11% students with no parents alive

35% students with one parent alive

54% with both parents alive but unable to support them

Expanding Sustainable Food Production (Fish Farming)



Fish sampling at Angelina Tembo School | A child enjoys fish & nshima for lunch

Thanks to generous supporters, ZOA-UK has made strong progress expanding small-scale fish farming at schools in Zambia. Two new ponds have been built at St Clare's and Angelina Tembo Girls' Schools. Ponds were stocked with fingerlings (baby fish) and schools were supported with training and mentoring from local aquaculture experts.

While challenges such as drought-related water shortages and rising inflation have affected progress, both schools are gaining valuable skills in fish farming and food production.

Early results have been encouraging, with the fish growing steadily. The first harvest took place in July 2025 and ponds have since been restocked. A new borehole and solar water pump was installed at Angelina Tembo school to secure the water required for future harvests.

This promising initiative will help schools access affordable high protein food for their school kitchens. It also provides new revenue streams for schools and has laid the foundations for a model that can be replicated across rural schools in Zambia.

133
pupils in primary school

219
pupils in secondary school

Life Skills Workshops and Training

"I want to start my own business...to provide for my family."

– Twaambo, 19 years-old



In August 2025, ZOA-Zambia held two one-day Life Skills workshops in Simooya and Twatasha, with 30 participants from our skills-training project. The workshops were designed to build confidence, resilience, and employability through topics such as critical thinking, communication, goal setting, and entrepreneurship.

Participants engaged enthusiastically, sharing experiences and applying lessons to real-life challenges. Many left inspired to pursue career goals or small business ideas, while discussions on resilience and managing failure proved especially valuable.

Since her mother passed away, Twaambo, 19 years old (pictured above), has been raised by her father, a subsistence farmer. Twaambo has a young child and the family does not have enough to eat. She enrolled on a 12-month tailoring and design course in 2025.

ZOA-Z plans to extend future workshops and train peer facilitators, strengthening its mission to empower vulnerable youth to thrive in education, work and life.

570
students receiving life-skills training

29
students supported in skills-training

Support For Tertiary Students



A group of tertiary students with laptops provided by Zambia Orphans Aid

ZOA-supported student, Aaron Mwale, has successfully completed the first year of a three-year secondary school teaching diploma.

Aaron's father is unable to find work and his mother is a cleaner at a school. This means that they are unable to financially support him with his studies. Fortunately, Zambia Orphans Aid has been able to help.

We provided Aaron with financial support for tuition, accommodation and food which have enabled him to study. We also gave him a laptop, so he can complete his college work easily.

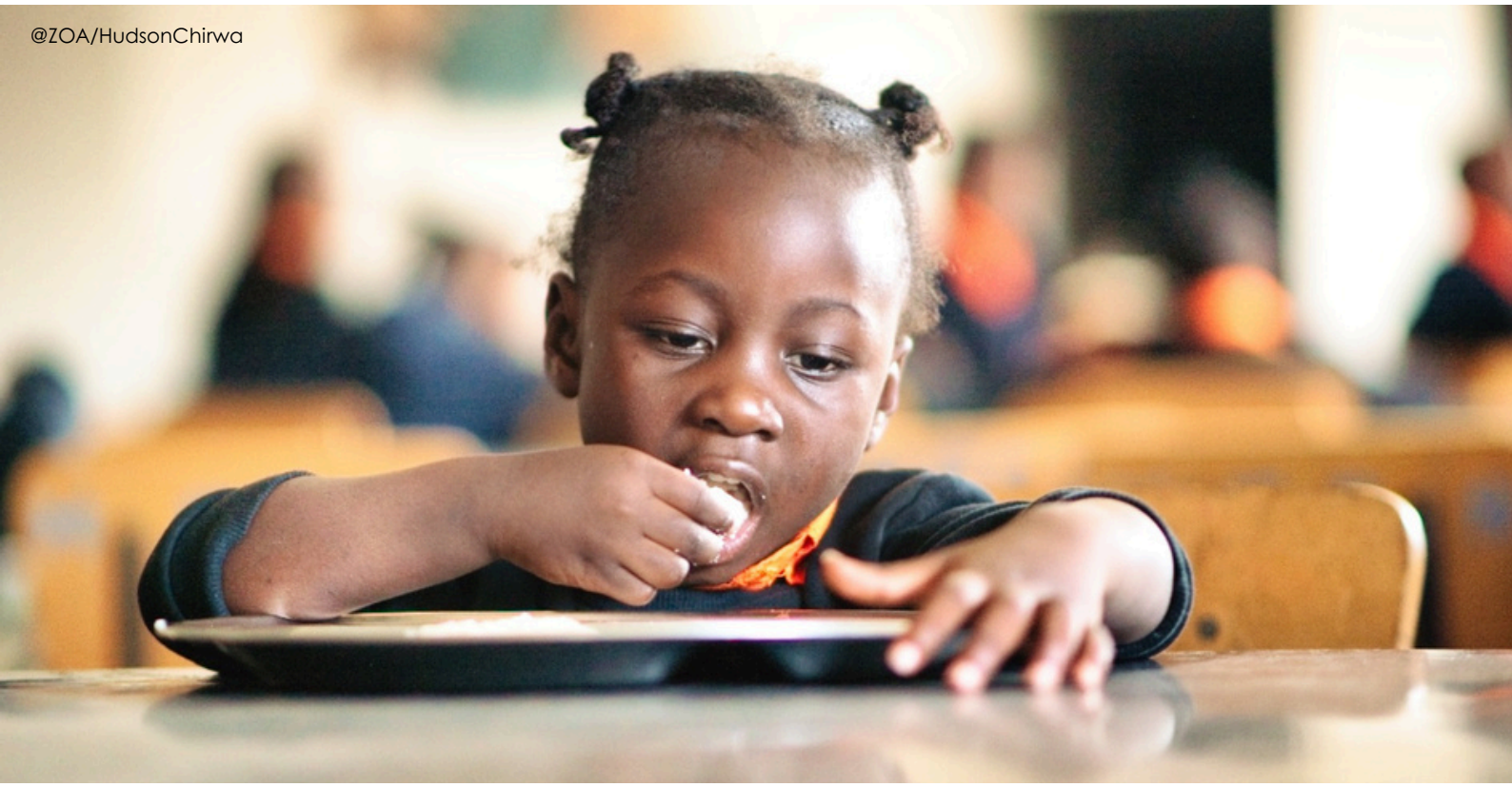
Aaron wants to become a teacher and hopes eventually to help support his five younger siblings. We wish him well.



"My parents would really love me to become a teacher."

- Aaron Mwale, Secondary teaching student

Nutrition at Hope & Faith


@ZOA/HudsonChirwa

This financial year, Zambia Orphans Aid has continued helping schools provide essential nutrition, including supplements during the school holidays, so that children stay healthy and are able to focus on learning. During the year we funded 217,930 school lunches for 2,008 children. Every meal costs ZOA just 5p and included staples such as Nshima, a porridge made from mealie meal, as well as protein like soya, beans, chicken or pork, plus vegetables too.

These small interventions make a vital difference. Many families can only afford to feed their children one or two meals a day, so many children come to school hungry and unable to concentrate. School meals are relied on by families to keep their children well-nourished and healthy. This also helps students' attendance and academic performance.

217,930
school meals provided, with 2,008 children benefiting

22
frontline workers trained as school counsellors

Cholera & Hygiene Response



Children queuing to wash their hands at school

In early 2026 flash flooding overwhelmed sewage systems in Lusaka, spreading contaminated water through communities. Hope & Faith and Twavwane Schools were identified as being at particularly high-risk, putting their children and staff in danger of Cholera. Cholera is an acute bacterial infection, spread through contaminated food and water, causing sudden, severe watery diarrhoea and rapid dehydration that can be fatal within hours if untreated. Zambia faces a high risk of Cholera due to inadequate safe water and sanitation infrastructure, overcrowded informal settlements, and flooding during the rainy season that contaminates water supplies.

When schools are forced to close due to poor hygiene conditions, the consequences go far beyond missed lessons. Vulnerable children will also miss out on the school meals they desperately need, they will be at heightened risk of abuse and there is the risk that they will not return to school at all. ZOA-Zambia identified urgent needs in partner schools, including handwashing stations, chlorine, and basic protective equipment, simple solutions that can prevent the spread of Cholera and keep schools open. Thanks to generous supporters we were able to respond and keep schools open.

198
girls supported with school fees

154
boys supported with school fees

Round Up: More Of Our Work in 2025-2026



St Clare's Opens

The girls' boarding school was completed this year, including sleeping accommodation and shower blocks. St Clare's welcomed its first students in February 2026.

Child Status Index

ZOA's local partners took part in CSI refresher training in June 2025, ensuring schools have a structured way of assessing children's wellbeing through their access to basic needs.

Eye-care at Simooya

Reading glasses and eye drops were supplied to Simooya School's students.

Uniform-making

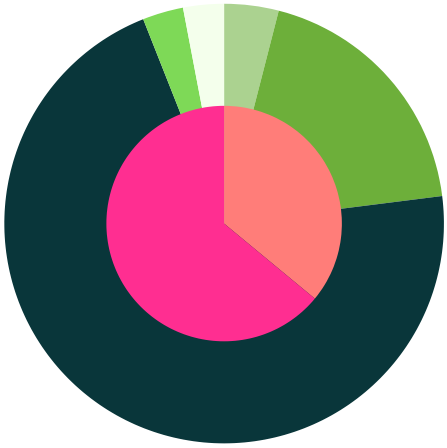
Uniform-making continued across five schools.

Physiotherapy Update

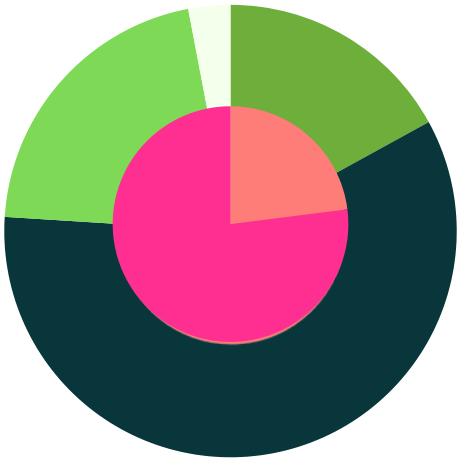
ZOA helped build a physiotherapy centre at Twatasha School that opened in 2024. Since then, the school has negotiated with the Ministry of Health to provide salaried physiotherapists. As well as providing physiotherapy services to the school's 250 disabled students as required, it is now able to accept private patients and workshop hire in order to generate income. Any income goes towards daily running costs.

Our income

This financial year our income dropped by 9% compared to the previous year. This is largely attributed to not having a large infrastructure project during the period. Fundraising in other areas was strong, with £162k received from trusts and foundations and £42k from individuals.



2025–26
Total: £227,583

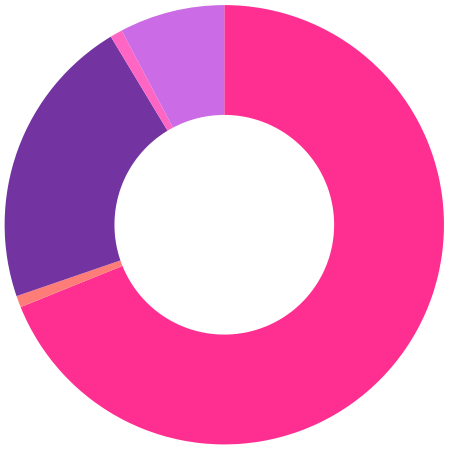


2024–25
Total: £251,268

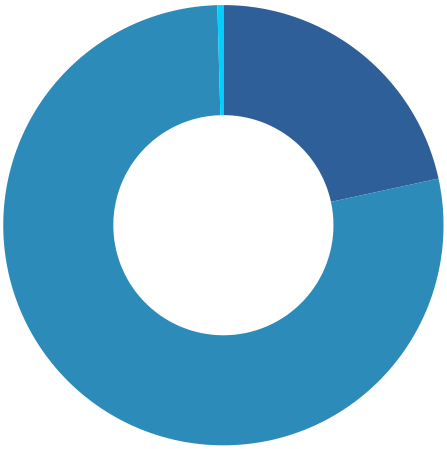
Income	2025-26 £	%	2024-25 £	%
Trusts & Foundations	162,094	71	146,469	59
Individual Donors/ Others	42,868	19	42,144	17
Government Grants	5,500	3	54,995	21
Legacies	10,047	4	0	0
Gift Aid/ Interest/ Compensation	7,074	3	7,660	3
Total	**227,583**		**251,268**	
Restricted Funds	146,141	64	192,464	77
Unrestricted Funds	81,442	36	58,804	23

Our expenditure

Expenditure on charitable activities during the reporting period 2025-2026 decreased by 30% compared with the previous financial year, bringing it back in line with income and to a similar level to what it was in 2023-24.



2025–26
Total: £226,033

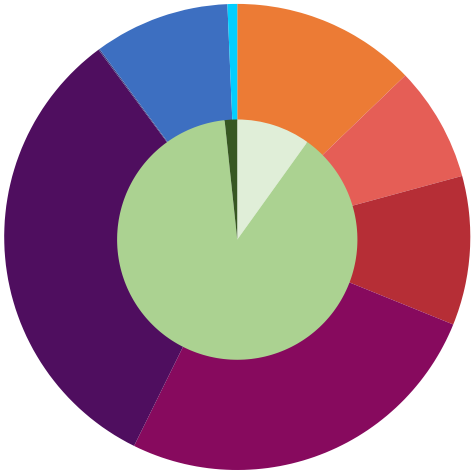


2025–26
Type of Expenditure

Expenditure	Raising funds	Charitable Activities	Other	Totals
Project Grants	0	155,774	0	155,774
Charges & Costs	0	1,441*	481	1,922
Fundraising Costs (Salaries & Expenses)	48,823	0	0	48,823
Book-keeper Costs	0	1,526*	509	2,035
Project Management Costs (Salaries & Expenses)	0	17,479	0	17,479
Total	**£48,823**	**£176,221**	**£989**	**£226,033**

*75% of 'Other' costs made up of support costs for governance, finance and IT have been attributed to charitable activities during the period representing a similar proportion of overall expenditure.

Our charitable activities



2025–26
Total: £176,221

*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	22,154	375	22,529
Nutrition & Food Production	0	13,807	234	14,041
Infrastructure Activities	0	17,942	304	18,246
Vocational & Skills Training	0	45,370	766	46,136
Training, Monitoring, Evaluation & Accountablity	17,479	38,895	1,005	57,378
Children with Disabilities	0	155	3	158
Personal, Social & Health Education **	0	16,281	261	16,542
Emergency Response	0	1,170	20	1,190
	£17,479	**£155,774**	**£2,968**	**£176,221**

Statement of financial activities

Statement of Financial Activities (including income and expenditure account) for the 12 month period 1 April 2025 to 31 March 2026 and 12 month period 1 April 2024 to 31 March 2025.

Income & Endowments From:

	2025/26 Unrestricted Funds	2025/26 Restricted Funds	2025/26 Total Funds	2024/25 Total Funds	Notes
Donations & Legacies	74,368	146,141	220,509	250,695	
Charitable Activities	-	-	-	-	
Other	7,074	-	7,074	573	
Total:	**£81,442**	**£146,141**	**£227,583**	**£251,268**	P21 (2)
Expenditure On:					
Raising Funds	48,823	-	48,823	49,059	P21 (3)
Charitable Activities	20,447	155,774	176,221	268,477	P17
Other	989	-	989	2,217	P21 (1g)
Total:	**£70,259**	**£155,774**	**£226,033**	**£319,753**	
Net Income/ Expenditure					
Net Gains (Losses) on Investments	3,841	-	3,841	4,941	P22 (6)
Net Movement in Funds	**£15,024**	**-£9,633**	**£5,391**	**-£63,544**	
Reconciliation of Funds:					
Total funds brought forward	74,056	139,360	213,416	277,035	
Total Funds Carried Forward	**£89,080**	**£129,727**	**£218,807**	**£213,491**	

Financial Review

ZOA-UK received total income of £227.6k during the financial year, compared to £251.2k in the previous year. This shows a 9% reduction in donations received during the period. This reduction is largely attributed to not being able to secure support for a large infrastructure project during the period. Our fundraising in other areas was strong compared to the previous year.

However, the outlook ahead continues to present challenges for the charity. Current geopolitical shifts and the closure of USAID in early 2025 have intensified competition for limited funding, particularly among charities with similar profiles to ours.

A total of £226k was spent during the financial year. This is 16% less than the £268.5k spent last year, largely due to not having a major capital project this year. The amount spent included £5.6k held in Zambia, 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 £96k in fixed term deposit accounts, this includes £47.7k restricted for the multi-year training costs of students undertaking vocational training, £20.5k restricted for the development of a science laboratory at Simooya School due to be completed by June 2026, £17.7k restricted for the sexual health and harassment project due to be spent over the next financial year, and £10k for solar infrastructure due to be spent by June 2026.

Balance sheet - 31 March 2026

Statement of Financial Activities for the 12 month period 1 April 2025 to 31 March 2026 and 12 month period 1 April 2024 to 31 March 2025.

Balance Sheet £	**2025-26**	**2024-25**	**Notes**
Fixed Assets	**0**	**0**	
Current Assets			
Debtors (Gift Aid)	3,911	4,634	P21 (4)
Debtor (ZOA-Z Unallocated Suspense Account)	5,626	4,229	
Investments	96,034	167,220	P22 (6)
Cash At Bank & In Hand	123,889	37,844	
	229,460	**213,927**	
Current Liabilities			
Creditors	654	436	P22 (8)
Deferred Income	10,000	-	P22 (7)
Net Current Assets / Liabilities	**218,806**	**213,491**	
Of Which: Restricted	**143,476**	**139,360**	
: Unrestricted	**75,330**	**74,056**	

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 £5,626 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 28 September 2026 and signed on their behalf by:



Dr. Thandi Mbulo
Trustee and Treasurer

Financial Statements - Notes

1.Accounting Policies

The principal 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	136,094	26,000	162,094
Government	0	5,500	5,500
Individuals	0	42,868	42,868
Gift Aid	0	7,074	7,074
Legacies	10,047	0	573
Total £	**£146,141**	**£81,442**	**£227,583**

3. Raising Funds

Breakdown of Expenditure	**Raising Funds**	**Notes**
Fundraising Salary Costs	47,962	1 full-time equivalent (FTE)
Fundraising Expenses	861	Marketing, website costs, fees
Total £	**£48,823**	

4. Debtors / Gift Aid

Actual amount includes a gift aid debt of £3,911.

Financial Statements - Notes Continued

5. Trustee Expenses

There were no trustee expenses.

6. Investments

Reserves were invested in two accounts during the period. Interest accrued during the period of £3,825. The investments of £96,034 were held in two Natwest Liquid Manager accounts, 35-day notice Liquid Manager account (£31,739) and 90-day notice Liquid Manager account (£64,295). In addition, £16 in Gift Aid interest was accrued.

7. Deferred Income

A donation of £15,000 was received in 2025/26 as a three-year commitment of £5,000 a year. £10,000 of these funds has been allocated as deferred income to be split over the next two financial years.

8. Creditors

Creditors	31 March 2026	31 March 2025
Tax & National Insurance	£654	£436

9. Trustee Expenses

There were no trustee expenses.

10. Taxation

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

11. Guarantee

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

12. 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 24.

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: 29 September 2026

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. Resigned 19/11/2025.
Mwelwa (Rumbi) Mukwashi		07/12/2021
Lilith Chamberlain		28/09/2024
Jerome Arab		24/10/2025
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	Catherine Mukatuma
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 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. During this year, Florence Bili left the Board and Jerome Arab joined.

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...

ZOA-UK plans to continue the activities outlined above in the forthcoming years subject to securing adequate funding. We are working towards achieving our four-year strategy, covering the period 2024 to 2028. This is available on the ZOA-UK website or by contacting admin@zoa.org.uk. Key activities going into the next financial period include:

ZOA's key priorities for 2026-27 include:

- Strategies to improve personal, social and health education;
- 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 remains 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!

Allan and Nesta Ferguson Trust
Archer Trust
Baillie Gifford
Beatrice Laing Trust
Bryan Guinness Trust
CB & HH Taylor 1984 Trust
Chalk Cliff Trust
Community of the Presentation Trust
De la Rue Trust
Dorfred Trust
Doris Field Trust
Eleanor Rathbone Trust
George Cadbury Trust
Halcrow Foundation
Margaret McEwen Trust
Mercury Phoenix Trust
MJB Trust
Morel Trust
Oak Trust
Rozelle Trust
SMB Trust
Souter Trust
St Marks Overseas Aid Trust
Stella Symonds Trust
Sterry Family Foundation
Thriplow Trust
Tula Trust
Two-Way Trust
Wallace Bell Trust
William Leech Charity

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