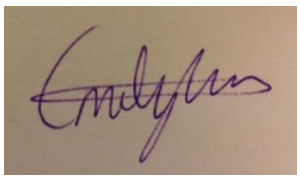
Zoe Sarojini Education Trust

Annual Report for 2025

September 2026

This report was written by the trustees of the Zoe Sarojini Education Trust and approved by them.

Signed:



Emily Young
Chair of the Trustees

Table of Contents

1. Reference and Administrative Details
2. Structure Governance and management
3. Financial Review
    Unrestricted Fund and policy on Reserves
4. Public benefit Statement
5. Objectives and activities
    a. Charity Objectives (governing document)
    b. Charity Aims
6. Achievement and performance
    Aim 1: Support the education of individual children in need
        1. Supporting children to go to good schools
        2. Ensure basic needs in shelter and food are met
        3. Contributing to the enrichment of our children's education
        4. Enabling access to the internet and IT learning
        5. Communication between sponsors and children
    AIM 2 : Support and strengthen innovative education models
7. Raising Funds in 2025
    Regular donors
    One-off events and donations
8. Conclusion

1. Reference and Administrative Details

a) Name of the Charity: Zoe Sarojini Education Trust

b) Charity registration number: 1135609

c) Address: 88 Hamilton Road, Reading RG1 5RD

d) Trustees:

Tanya Murphy (since February 2010)
Laura Burch Schwarz (since September 2011)
Emily Young (formerly Hogge) (since September 2011) - **Chair**

NB Dorothy Schwarz resigned as trustee in 2025

2. Structure Governance and management

a. Nature of the governing document

We have a Trust Deed, dated the 1st February 2010.

b. Recruitment of trustees

Trustees are recruited because of their interest in the work and mission of the charity and their specific skills.

c. Training of trustees

Trustees are invited to read the relevant documents pertaining to the role of trustees that the Charity Commission publishes. They are also inducted in the operations and requirements of the charity.

d. Organisational structure

Decisions are taken by consensus by the trustees. Strategic decisions are made during meetings (face to face or over Skype) and operational decisions are taken by sub-groups of trustees during phone conversations and conference calls.

3. Financial Review

The year 2025 has been another successful year for the Trust. We raised £47’372 and donated £37’081. Our costs for the year were £47 for ICO Data Registration.

The Table below shows how our money was spent:

Fund names	Fund balances 1st January 2025	Incoming resources	Outgoing resources	Fund balances 31st December 2025	transfer from unrestricted funds	Adjusted balances 31st Dec 2025
	£	£	£	£	£	£
Khethani	0	3'827	-250	3'577		3'577
Enrichment	0	7'070		7'070		7'070
Cape Town	1'754	4'190	-8'448	-2'504	2'504	0
Misty Meadows	-8	11'555	-28'383	-16'836	16'836	0
Special Projects Fund	39'407	746		40'153		40'153
Total Restricted	***41'153***	***27'388***	***-37'081***	**31'460**		**50'800**
Endowment	1'000			1'000		1'000
Unrestricted	0	19'984	-47	19'937	-19'340	597
Total Funds	**42'153**	**47'372**	**-37'128**	**52'397**		**52'397**

Unrestricted Fund and policy on Reserves

The unrestricted fund was nearly completely used up in 2025, including our reserves. Trustees have plans in place to replenish reserves during 2026.

Designated as reserves: 0

Available for spending: £597

Total: £ 597

Please see our Financial Accounts, available on the Charity Commission’s website for further details of the Trust’s finances in 2025.

4. Public benefit Statement

The trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission.

We benefit the public through our objective of promoting the education of children in South Africa and elsewhere. Specifically, we support children to attend quality schools and fund the associated costs as required, such as school fees, uniforms, stationery and transport to school. We also enhance the education of the children we sponsor by ensuring as far as possible adequate living conditions for them.

5. Objectives and activities

a. Charity Objectives (governing document)

The Objectives of our charity, as set out in the Governing Document are:

For the public benefit to promote the education of people under the age of 30 years worldwide in such ways as the charity trustees think fit, including by:

1. Awarding to such persons scholarships, maintenance allowances or grants tenable at any school, university, college or institution of education;

2. Providing their education (including the study of music or other arts), to undertake travel in furtherance of that education or to prepare for entry to any occupation, trade or profession on leaving any educational establishment.

b. Charity Aims

The Zoë Sarojini Education Trust's purpose is to help children, particularly girls, living in poverty to go to school. The Trust was set up in memory of Zoë Sarojini Schwarz, a loved and loving young woman who suffered from bipolar depression and took her own life in August 2000.

Overall Aim One: Support the education of individual children in need

The Trust enables donors, singly or in small groups, to fund the education of individual youngsters. We work through trusted and experienced volunteers in the Cape Town and Kwazulu-Natal regions of South Africa who help us select the most suitable youngsters to be funded, channel the funds directly to the relevant schools and colleges, and act as mentors to the youngsters. The children and young people we help are chosen according

to local need and opportunity, with no preconceived criteria.

In addition to covering school fees, the Trust aims to ensure its sponsored children have their basic needs for shelter and food met.

The Trust also aims to fund enrichment extra-curricular activities for its sponsored children.

Finally, the Trust aims to facilitate communication between children and sponsors. If sponsors wish to, they and their families can maintain on-going personal contact with the young people they are sponsoring in order to encourage them, monitor their progress, mentor them and form long-term relationships.

Overall Aim Two: Support and strengthen innovative education models

The Zoe Sarojini Education Trust aims to work closely with a small number of education partners that it deems provide powerful innovative education models to enable quality education for disadvantaged young people.

6. Achievement and performance

2025 was a busy year for the trust. We continued to support our children in their educational journey which at times meant stepping in to support when they faced difficult personal challenges. We also continued to work closely with Misty Meadows, continuing to support their long standing make space and computer space. Overall, it was another successful year for the trust.

Our sponsors remained supportive; however, amidst the difficult financial times we have lost some which has stretched our finances.

We set out below our achievements in 2025 against the aims stated above.

Aim 1: Support the education of individual children in need

1. Supporting children to go to good schools

In 2025, we supported 12 individual children and young adults to access quality education.

Ingwavuma, Kwazulu Natal

Two children went to local schools in Ingwavuma, in Kwazulu Natal. They were selected by a local charity Zisize (see www.zisize.org). One child attended Richards Bay Christian School staying in a hostel with other children from Ingwavuma

All three of these children are children whose parents cannot afford school fees due to a lack of work or poorly paid work.

Cape Town

Four children went to school in Cape Town. These children live in Cape Town townships. Their families are hard-working but cannot afford the school fees of schools that provide a vastly superior education to the township education they received previously.

Howick, Kwazulu Natal

This year we continued to support five children at Misty Meadows School, Howick. These children come from loving families however they cannot afford to send their children to Misty Meadows. They live either on the farm or in the local township.

2. Ensure basic needs in shelter and food are met

Whilst the majority of our families were self-sufficient in terms of shelter and food this year, we were again able to pay for one of our children who is at university with food costs when her NSFAS government loan was delayed.

3. Contributing to the enrichment of our children's education

The money for enrichment is raised through monthly donations and one-off fundraising events throughout the year. The money is spent on projects that are put forward to the trust by our mentors in South Africa who work alongside our children.

This extra level of care is what makes the Zoe Trust unique as it allows us to provide all round care for our children giving them the best possible chance to succeed.

We have continued to provide stationery, transport, uniforms and textbooks for our children. This takes the pressure off parents who are struggling to feed their children. It also allows us to make sure that they have what they need to be successful at school.

This year we have also continued to support a workshop space at Misty Meadows. The aim of the space is to provide the children with practical experience in woodwork, electrical engineering and elements of mechanical engineering.

We have also paid for trips and outings so that our children can have their enrichment opportunities in line with their peers.

In 2025, this fund also allowed us to pay for one of our children to retake exams which she had previously failed due to a traumatic event. With extra tuition and support, she passed and was able to gain an end of school qualification.

4. Enabling access to the internet and IT learning

This year we continued to support computer programmes at Misty Meadows providing continued internet access.

5. Communication between sponsors and children

Child sponsor correspondence continued in 2025. Some of our sponsors and children wrote to each other this year whether via text, voice notes, photos or email. In addition, we received termly updates from our children via our mentors. As trustees, we are in constant communication with our mentors which allows us to keep up to date with our children's progress and react to emergencies as and when they arise.

Our children love this communication and it allows them to feel connected and accountable.

AIM 2 : Support and strengthen innovative education models

The trust continued our work with Misty Meadows, a carefully-vetted and trusted education provider that provides an innovative learning ecosystem education model in South Africa. .

Misty Meadows School (South Africa)

We are now in our tenth year of partnership with Misty Meadows School. As always we have maintained constant communication with Cassie, the head teacher of the school, so that we can support her with her continued work. As well as our financial contributions, we continue to provide support through discussion and leadership conversations.

7. Raising Funds in 2025

Regular donors

In 2025, we maintained regular contact with our regular donors. We sent out regular updates via email and updated Facebook and our website. In addition, each sponsor received updates on their child's progress.

Our Facebook page is updated with pictures and messages from trustees, mentors, sponsors and our children directly. It has provided a fast and visual way for our sponsors and children to connect.

One-off events and donations

This year we received an unrestricted generous grant of £19,750 from The Oak Foundation, Geneva.

8. Conclusion

2025 has been another successful year for the trust. We saw two of our children sit their final exams completing their secondary education and we wish them all the best as they head out into the world of work.

Whilst we didn't undertake any large scale fundraising projects this year, we continued to support all of our children to successfully access their education. The grant from the Oak Foundation made a huge difference in strengthening our work this year. We continued to support the projects at Misty Meadows which enhance our children's learning through the Make Space and computer project.

Charity Number 1135609

ZOE SAROJINI EDUCATION TRUST

YEAR ENDED 31ST DECEMBER 2025

FINANCIAL STATEMENTS

Charity Number 1135609

ZOE SAROJINI EDUCATION TRUST

YEAR ENDED 31ST DECEMBER 2025

CONTENTS OF FINANCIAL STATEMENTS

2	Contents
3	Receipts and Payments Account
4	Statement of Assets and Liabilities
5-6	Notes
7	Independent Examiner's Report

Charity Number 1135609

ZOE SAROJINI EDUCATION TRUST

YEAR ENDED 31ST DECEMBER 2025

STATEMENT OF RECEIPTS AND PAYMENTS ACCOUNT

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
		£	£	£	£	£
INCOMING RESOURCES						
Voluntary Income		19'984	26'642		46'626	57'474
Interest income			746		746	408
TOTAL		**19'984**	**27'388**	**-**	**47'372**	**57'882**
RESOURCES EXPENSED						
Charitable Activities			37'081		37'081	67'689
Costs of Generating Voluntary Income	3	47			47	35
Governance	4	-			-	-
TOTAL		**47**	**37'081**	**-**	**37'128**	**67'724**
NET MOVEMENT IN FUNDS		**19'937**	**- 9'693**	**-**	**10'244**	**- 49'250**
BALANCES B/FWD 1 JANUARY		-	41'153	1'000	**42'153**	51'995
transfer from unrestricted to restricted funds		-19'340	19'340			
BALANCES C/FWD 31 DECEMBER	6.2	597	50'800	1'000	52'397	**42'153**

The notes on pages 5 to 6 form part of this account

VERIFICATION

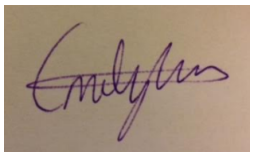
£	
11'725	tor fx balance 31 dec 2025
30'118	balance special funds 31 dec 2025
10'035	balance other saving 31 dec 2025
519	balance main account
52'397	**cash in bank dec 2025**

ZOE SAROJINI EDUCATION TRUST

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Dec 2025 £	Total Dec 2024 £
CURRENT ASSETS						
Cash at bank		597	50'800	1'000	52'397	42'153
FUNDS OF THE CHARITY	6					
Unrestricted		597			597	
Restricted			50'800		50'800	41'153
Endowment				1'000	1'000	1'000
TOTAL FUNDS		597	50'800	1'000	52'397	42'153

Approved by the Trustees on and signed on its behalf by



Emily Young, Chair of the Trust

The notes on pages 5 to 6 form part of this account

ZOE SAROJINI EDUCATION TRUST

YEAR ENDED 31ST DECEMBER 2025

NOTES TO THE FINANCIAL ACCOUNTS

Note 1 **Basis of preparation**

1.1 Basis of accounting
The accounts have been prepared on a receipts and payments basis.

1.2 Change in basis of accounting
There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 Changes to previous accounts
No changes have been made to the accounts for the previous year .

2. Accounting policies

2.1 Incoming resources
Donations are recognised when received. Gift Aid refunds are recognised on receipt from the tax office. Gift aid for 2025 will be requested on total donations of £13,936

2.2 Resources expended
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the Trust. All other expenditure is generally recognised when it is incurred and is accounted for gross.

2.3 Funds
Endowment Fund is a fund, the capital of which must be maintained.

Restricted Funds represent grants and donations received for a specific object of the Trust. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

Unrestricted Fund is a general fund which can be used for Trust ordinary purposes.

	2025	2024
3. Cost of Generating Voluntary Income		
data registration	**£47**	**£35**
4. Governance		
Independent examiner's fees	**£0**	**£0**
	£0	**£0**
5 Details of certain items of expenditure		
5.1 Trustee fees		
Number of trustees who were paid fees	**none**	**none**
5.2 Trustee expenses	**none**	**none**

continued.....

ZOE SAROJINI EDUCATION TRUST

YEAR ENDED 31ST DECEMBER 2025

NOTES TO THE FINANCIAL ACCOUNTS

6 Funds

6.1 Funds Held

Fund Name	Purpose and Restrictions
Cape Town	This fund pays for the education costs of the children that we sponsor in Cape Town.
Enrichment	This fund covers extracurricular activities for our sponsored children, one-off education necessities such as uniforms and text books, and homework clubs.
Khethani	This fund covers the fees of our scholarship children who attend the Khethani School and schools which Khethani School alumni attend.
Special projects	We have created a new fund for a special project within the Trust's mission.This fund covers special projects that unites education and environment and social sustainability.
Misty Meadows	This fund is to support the education of children at Misty Meadows in KwaZulu-Natal.

6.2 Movements of funds

Fund names	Fund balances 1st January 2025	Incoming resources	Outgoing resources	Fund balances 31st Dec 2025	transfer between funds	Adjusted balances 31st Dec 2025
Khethani	0	3'827	-250	3'577		3'577
Enrichment	0	7'070		7'070		7'070
Cape Town	1'754	4'190	-8'448	-2'504	2'504	0
Misty Meadows	-8	11'555	-28'383	-16'836	16'836	0
Special Projects Fund	39'407	746		40'153		40'153
Total Restricted	***41'153***	***27'388***	***-37'081***	31'460		50'800
Endowment	1'000			1'000		1'000
Unrestricted	0	19'984	-47	19'937	-19'340	597
Total Funds (£)	**42'153**	**47'372**	**-37'128**	**52'397**		52'397

6.3 Transfer of Funds

This represents transfer of funds from unrestricted and enrichment funds to cover expenditure in specific locations.

6.4 Endowment Fund

This sum is provided by the first trustees on the trusts declared in the trust deed.

INDEPENDENT EXAMINER'S REPORT ON THE FINANCIAL STATEMENTS

To the Trustees of Zoe Sarojini Education Trust

I report on the accounts of the Trust for the year ended 31 December 2025,
which are set out on pages 1 to 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts.
The charity's trustees consider that an audit is not required for this year under section 144
of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the Charities Act;
to follow the procedures laid down in the general Directions given by the Charity Commission
under section 145(5)(b) of the Charities Act; and
to state whether any particular matters have come to my attention.

Basis of independent examiner's statement

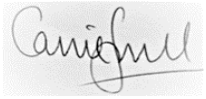
My examination was carried out in accordance with the general Directions given by the Charity Commission.
An examination includes a review of the accounting records kept by the charity and a comparison of the
accounts presented with those records. It also includes consideration of any unusual items or disclosures
in the accounts, and seeking explanations from the trustees concerning any such matters.
The procedures undertaken do not provide all the evidence that would be required in an audit, and
consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report
is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention: which gives me cause to
believe that in any material respect:

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

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



Name: Carrie Sewell

Address Channel Court, Hill Road, Clevedon, England, BS21 7NE

Dated 17.09.2026