Company registration number 07184854 (England and Wales)

Charity registration number 1136086 (England and Wales)

ZAMCOG

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

ZAMCOG

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	T Farquhar-Beck L Healy H Rana J Uggla	
Secretary	T Farquhar-Beck	
Country of incorporation	United Kingdom (England and Wales)	07184854
Charity registration	England and Wales	1136086
Registered office	Wayside Orchard Way, Berry Hill Coleford Gloucestershire GL16 7AQ	
Independent examiner	Grunberg & Co Limited 5 Technology Park Colindeep Lane Colindale London United Kingdom NW9 6BX	

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ZAMCOG

TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

Zamcog is an educational non-profit charity based in Kabwe supporting the vulnerable children of Makululu compound. Zamcog is committed to empowering the most at risk children and working with local community partners to break down barriers and increase access to learning across three areas:

1. Primary and Secondary Schooling
2. Holistic Welfare
3. Tertiary Education

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Goal 1: Improve and Expand Educational Outcomes
- Increase exam success rate
- Improve tenure and access for girls in school
- Expand the number of support students in schools

Goal 2: Increase School leaver Opportunity
- Assist students in developing career streams
- Improve arrangements for skills training
- Expand the transition programme
- Offer a scholarship programme for sponsored students

Goal 3: Develop Community Well-being
- Develop local partnerships
- Develop a sustainable living program
- Community school engagements

ZAMCOG's objectives are set in accordance with our charitable objects. Each year the trustees evaluate our objectives and activities to ensure that they reflect our charitable object. In setting the charity's objectives and planning its activities the trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard for the Charity Commission's general guidance for the public benefit.

Zamcog's vision is rooted in the belief that every child deserves the right to an education. As a charity, we work with other like-minded charities and initiatives to help students access education and remain in school, one child at a time.

Our mission is to empower students to reach their full potential and enable them to build more sustainable futures. We provide access to education, housing and welfare support to the most vulnerable children and young people in Makululu, Kabwe, Zambia.

Achievements

Partnerships

During the period under review, Zamcog Zambia received a routine inspection from government officials responsible for monitoring registered non-profit organisations. The inspection was completed successfully with all compliance requirements being met, including board meeting minutes, audit reports, annual programme reports and board registers.

As part of our commitment to partnership working, Zamcog engaged with a number of organisations including SAFAIDS, Restless Development, JSI and Plan International. These engagements were focused on collaboration, strengthening stakeholder relationships and exploring future funding opportunities.

The organisation continued to work closely with the Zambia Police Victim Support Unit, the Ministry of Education and the Department of Social Welfare. Particular attention was given to monitoring and supporting children who had previously been reintegrated into their communities following the closure of the residential homes. Joint home assessments and follow-up visits were undertaken to ensure children continued to thrive in their family environments.

The Government Constituency Development Fund (CDF) scholarship programme was also accessed during the year, with one Zamcog student successfully securing a scholarship. Relationships with government departments continue to strengthen and further engagement is planned during 2026 to increase access to scholarship opportunities for our students.

Further Education

Zamcog has been supporting students in further education since inception through the generous support of the Uggls Family. Every year, Zamcog scholarships cover tuition fees, academic supplies, laptops, accommodation, transport, personal costs and starter packs for new students.

During 2025, Zamcog supported 31 students undertaking studies in a wide range of disciplines including purchasing and supply, environmental health, fashion and design, business development studies, physiotherapy, animal science, computer science, clinical medicine, secretarial studies, teaching, pharmacy, business administration, human resources, engineering, nursing, biomedicine, medicine, laboratory technology, agriculture and information and communication technology.

A further eight students were enrolled into tertiary education programmes during the year and commenced studies at various institutions across Zambia.

During the same period, Zamcog hosted a career guidance and counselling workshop for ten students who will enter tertiary education in 2026. The workshop was facilitated by the Supervising Social Welfare Officer with support from administrative staff. Students explored career options, discussed their chosen fields of study and gained a greater understanding of the expectations and challenges associated with further education. The workshop also provided an opportunity for Zamcog staff to guide students through their future educational pathways and reinforce the importance of commitment and responsibility throughout their studies.

The trustees are delighted to report that a number of students successfully graduated during 2025, including:

- Rabson Lukonsolo – Diploma in Computer Science
- Jessy Namonje – Degree in Special Education
- Golden Chola – Diploma in Clinical Medicine
- Gift Nanganga – Bachelor of Biology
- Christine Kapindo – Diploma in Hospitality

Several graduates have already secured employment opportunities, demonstrating the long-term impact of Zamcog's investment in further education.

Education
The education department comprises both the primary and secondary sections and supported a total of 334 students during the year.

Students received books, pens, shoes, bags and school uniforms according to need. Zamcog remains committed to ensuring that financial hardship does not prevent children from accessing education.

During the year, students sat national examinations across Grades 7, 9 and 12. A total of 38 Grade 12 students sat their examinations, while 32 Grade 9 students sat internal examinations and 10 students sat external Grade 9 examinations. In addition, 29 Grade 7 students completed their examinations.

The organisation was pleased to welcome representatives from St Columba's College during their annual visit. The visitors spent time at Mulumbo Community School where children shared poetry and cultural performances. Former Zamcog beneficiaries were also invited to join the celebrations, providing an opportunity for current and former students to connect and share experiences.

As part of Zamcog's commitment to safeguarding and girls' education, a Girls' Workshop was held at Mulumbo Community School on 8 May 2025. The workshop was attended by 19 girls and focused on child protection, early pregnancy prevention and safeguarding issues. The session was facilitated by Inspector Orina Hamanyama, Head of the Child Protection Unit, Central Division Headquarters. The workshop provided valuable information on reporting abuse, personal safety and protecting young girls from exploitation and early marriage.

Homes
Following the closure of the residential homes programme during 2024 due to funding constraints, 2025 focused on supporting the successful reintegration of children into their communities.

Working closely with the Department of Social Welfare and other government stakeholders, Zamcog continued monitoring and supporting former residents through home visits and welfare assessments. Follow-up activities were undertaken to ensure children remained safe, enrolled in education and supported within their family environments.

The trustees are encouraged by the positive outcomes achieved through the reintegration process and remain committed to supporting vulnerable children through community-based interventions.

Saturday school
The Saturday School Programme continued to operate successfully throughout 2025 with strong attendance from children within the Makululu community.

Building on the success of the programme, a further 15 children were enrolled into Mulumbo Community School during the year, bringing the total number of children who have transitioned from Saturday School into formal education to 30.

The programme continues to provide an important pathway into education for children who may otherwise have limited access to learning opportunities and remains a key component of Zamcog's community outreach work.

Funding and Future Sustainability
The trustees recognise that fundraising remains one of the greatest challenges facing the charity. The economic climate in both the UK and internationally continues to place pressure on charitable giving, grant funding and corporate sponsorship.

A particular challenge during the year has been the need to secure replacement funding for the charity's principal long-term sponsor. While the charity continues to receive generous support from individual donors and partners, replacing a major funding stream remains difficult in the current environment.

Trustees have therefore focused significant effort on identifying new grant opportunities, strengthening partnerships with organisations in Zambia and internationally, and developing a broader and more sustainable funding base. Securing long-term funding remains a key strategic priority for 2026 and beyond.

Despite these challenges, the trustees remain confident that Zamcog's programmes continue to deliver significant impact for vulnerable children and young people and are grateful for the continued support of all donors, sponsors, volunteers and partners.

Financial review
In the financial year to 31 December 2025, the charity received income of £178,532 (2024: £74,873) being £63,616 for Unrestricted Funds and £114,916 for Restricted Funds (£26,554 and £48,319 respectively in 2024) and total expenditure was £138,132 (2024: £141,841). For the year ended 31 December 2025 the charity had received net income on Unrestricted Funds of £4,111, which increased the carried forward sum to £44,031 (2024: £39,920).

In 2025, a total of £137,582 (2024: £141,241) was disbursed in support of Zamcog Zambia comprising £58,955 of Unrestricted Funds and £78,627 of Restricted Funds.

We thank all our donors for their kindness and generosity.

Restricted Funds are £41,745 at 31 December 2025 (2024: £5,456) and will be utilised for the restricted purposes for which they were given.

Reserve policy
The trustees' policy in regard to reserves is to hold specific reserves to meet obligations imposed by donors and general reserves equivalent to six months' operational expenses to support the current services.

Plans for future periods
We will continue our care home service for students shelter and support; whilst also providing support to students in transition houses (from secondary to tertiary)

Our fundraising team continues to make applications for costs of an early learning centre, an in-house training centre and for operational costs.

Structure, governance and management
This charitable company is controlled by its articles of association and constitutes a private limited company, limited by guarantee, as defined by the Companies Act 2006.

TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

T Farquhar-Beck

L Healy

H Rana

J Uggla

Recruitment and appointment of trustees

New trustees are appointed by the company's members assembled in the Annual General Meeting. Co-opted trustees may also be appointed by serving trustees for a term of office ending at the next A.G.M.

Information is cascaded to a full trusteeship body in its regular meetings by the Company Secretary.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have in place a risk register, which is reviewed at most Board of Trustees' meetings. The principal risks relate to the need always to maintain effective financial management of the charity's assets and resources for its charitable purposes. To this end, the charity ensures at least one, appropriately qualified trustee, who fulfils on a voluntary basis the role of Treasurer.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07184854 (England and Wales)

Registered Charity number

1136086

Bankers

HSBC
31 Cheque St
St Albans,
Hertfordshire
AL1 3YN

Registered office

20 Jasmine Way
Locking Castle
Weston-Super-Mare
Somerset
BS24 7JW

Company Secretary

Ms T Farquhar-Beck

Independent Examiner

Grunberg & Co Limited
Chartered Accountants
5 Technology Park
Colindeep Lane
Colindale
London
NW9 6BX

TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees (who are also the directors of Zamcog for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which gave a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustee's report was approved by the Board of Trustees.

T Farquhar-Beck

30 July 2026

ZAMCOG

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ZAMCOG

Independent examiner's report to the trustees of Zamcog ('the Company')
I report to the Trustees on my examination of the financial statements of Zamcog for the year ended 31 December 2025.

Responsibilities and basis of report
As the Trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 .

Having satisfied myself that the financial statements of the are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the ’s financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the as required by section 386 of the Companies Act 2006.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Alexander Krase FCA
Independent examiner
The Institute of Chartered Accountants in England and Wales
Grunberg & Co Limited
Chartered Accountants
5 Technology Park
Colindeep Lane
Colindale
London
NW9 6BX

Dated: 30 July 2026

ZAMCOG

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**2**	63,616	114,916	178,532	26,554	48,319	74,873
Total income		63,616	114,916	178,532	26,554	48,319	74,873
Expenditure on:							
Raising funds	**3**	550	-	550	600	-	600
Charitable activities							
Education, homes and feeding programmes	**4**	58,955	78,627	137,582	84,242	56,999	141,241
Total expenditure		59,505	78,627	138,132	84,842	56,999	141,841
Net income/(expenditure) and movement in funds		4,111	36,289	40,400	(58,288)	(8,680)	(66,968)
Reconciliation of funds:							
Fund balances at 1 January 2025		39,920	5,456	45,376	98,208	14,136	112,344
Fund balances at 31 December 2025		44,031	41,745	85,776	39,920	5,456	45,376

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

ZAMCOG

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		88,776		48,376	
Creditors: amounts falling due within one year					
Other creditors	**10**	3,000		3,000	
Net current assets			85,776		45,376
The funds of the					
Restricted income funds	**11**		41,745		5,456
Unrestricted funds	**12**		44,031		39,920
			85,776		45,376

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025.

The directors acknowledge their responsibilities for:

a) complying with the requirements of the Companies Act 2006, Sections 386 and 387, with respect to accounting records and the preparation of financial statements.

b) preparing financial statements which give a true and fair view of the state of the affairs of the charitable company at the end of each financial year. And of its surplus or deficit for each financial year, in accordance the the requirements of Sections 394 and 395 of the Companies Act 2006, relating to financial statements, so far as applicable to the charitable company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 30 July 2026

T Farquhar-Beck

1 Accounting policies

Charity information

Zamcog is a private company limited by guarantee incorporated in England and Wales. The registered office is Wayside, Orchard Way, Berry Hill, Coleford, Gloucestershire, GL16 7AQ.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and use of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it, after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant are recognised at the time of the donation.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset’s use.

1 Accounting policies **(Continued)**

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2 Income from donations and legacies

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Donations and gifts	63,616	114,916	178,532	26,554	48,319	74,873

3 Expenditure on raising funds

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Fundraising and publicity		
Other fundraising costs	550	600

4 Expenditure on charitable activities

	Education, homes and feeding programmes 2025	Education, homes and feeding programmes 2024
	£	£
Direct costs		
Grant funding of activities (see note 5)	133,034	136,651
Share of support and governance costs (see note 6)		
Support	511	864
Governance	4,037	3,726
	137,582	141,241
Analysis by fund		
Unrestricted funds	58,955	84,242
Restricted funds	78,627	56,999
	137,582	141,241

5 Grants payable

	Education, homes and feeding programmes 2025	Education, homes and feeding programmes 2024
	£	£
Grants to institutions:		
Other	133,034	136,651

6 Support costs allocated to activities

	2025	2024
	£	£
Bank charges	511	864
Governance costs	4,037	3,726
	4,548	4,590
Analysed between:		
Education, homes and feeding programmes	4,548	4,590

Governance costs includes payments to the independent examiner of £4,037 (2024: £3,726) for independent examination fees.

7 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits during the year, nor for the year ended 31 December 2025 (2024: £nil).

8 Employees

	2025 Number	2024 Number
Total	-	-

There were no employees in the entity during the year under review, nor for the prior year.

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10 Other creditors falling due within one year

	2025	2024
	£	£
Accruals and deferred income	3,000	3,000

11 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
	5,456	114,916	(78,627)	41,745

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
	14,136	48,319	(56,999)	5,456

12 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	39,920	63,616	(59,505)	44,031

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	98,208	26,554	(84,842)	39,920

13 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Current assets/(liabilities)	44,031	41,745	85,776
	44,031	41,745	85,776

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Current assets/(liabilities)	39,920	5,456	45,376
	39,920	5,456	45,376

14 Related party transactions

During the year, the charity received unrestricted donations totalling £55,000 (2024: £4,250) and restricted donations of £114,916 (2024: £43,586)

There are no other related party transactions (2024: nil).

15 Limited Liability

The company is limited by guarantee, every member promises that if the Charity is dissolved while he or she remains a member, or within twelve months afterwards to contribute up to £1 towards the cost of dissolution of the liabilities incurred by the Charity.

Document Activity Report

Document Sent	Thu, 30 Jul 2026 15:52:48 GMT
Document Approval Status	Approved

Approval Activity Summary

Tracey Farquhar-Beck	Approved	Tue, 11 Aug 2026 13:16:50 GMT

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