Financial Report for ZMCP

During 2025 the charity completed around 30 projects in Malawi, including using the £15,000 grant received in 2024 to build a 25 seat IT skills Hub designed to provide the community and schools of Ekwendeni (Malawi) an opportunity to learn IT skills to help them find work. We also paid for our 2025 Zambian scholarship budget in February (£17,442) a top up to the 2025 scholarship budget in June (£2,528) and forward paid for our 2026 budget with a £25,212 payment made in December 2025.

During 2025 we paid BananaBox Trust £3,020 (May) and £2,290 (October) to send hundreds of boxes of used sports shoes and school uniforms to beneficiaries in Malawi. We also, paid BananaBox Trust £8,500 to buy a minibus through their Malawi sister organisation (BananaBox Plus) to transport community sports teams to matches throughout Malawi.

We were also delighted to receive a further £15,000 (December 2025) for funding to support the ongoing development of the IT Skills Hub.

Overall, the financial position remains stable and the charity has enough cash to cover its known liabilities in 2026. The charity formally operates with negligible overheads and only needs to carry around one hundred pounds to cover its bank charges in order to remain operational.

The charity receives significant funding from trustees, their friends and their families. Notable amongst this funding has been a donation of £10,000 made by a trustee, with funds allocated to be used at the discretion of trustees. A full register of any donations made by trustees and family members is maintained by the charity.

However, ZMCP has an ongoing commitment to the students on the scholarship scheme and with costs for that scheme running at around £20-25,000 per annum this could be said to be a regular liability. The charity could choose to wind up at the end of any financial year and leave the students to fund themselves, but this is obviously an undesirable outcome.

As a result, the charity endeavours to carry reserves of around £20,000 to cover a one-year period for the scholarship. At the end of this financial year the charities reserves along with commitments from trustees to inject more cash mean we are confident of our financial stability.

The full accounts for the charity, along with the examiners report are attached below:

CHARITY COMMISSION FOR ENGLAND AND WALES

Zambia and Malawi Community Partnership | 1136225

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2025	To	Period end date 31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations via DonorSee	8,989	-	-	8,989	6,892
Tax reclaimed from HMRC	8,905	-	-	8,905	3,245
Grant Awards	15,000	-	-	15,000	17,000
Interest Earned	564			564	249
Payroll Giving Income	8,271	-	-	8,271	4,492
Donations via CAF donate	2,097	-	-	2,097	1,114
Monthly Donors	1,400	-	-	1,400	1,901
Donations via JustGiving	2,374	-	-	2,374	1,611
Other Donations	28,662	-	-	28,662	37,131
	-	-	-	-	
Sub total *(Gross income for AR)*	76,261	-	-	76,261	73,635
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	76,261	-	-	76,261	73,635
A3 Payments					
Payment for Ngoli Projects	45,283	-	-	45,283	9,113
Payments for Tikondane Projects	805	-	-	805	-
Payments for Tafika Projects	59,282	-	-	59,282	13,206
Payments for Bakashana Projects	-	-	-	-	-
Bank Charges	60	-	-	60	60
Foreign Exchange Charges	-	-	-	-	150
Other Expenses	3,858	-	-	3,858	89
	-	-	-	-	-
	-	-	-	-	-
Sub total	109,289	-	-	109,289	22,618
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	109,289	-	-	109,289	22,618
Net of receipts/(payments)	- 33,028	-	-	- 33,028	51,017
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	56,493	-	-	56,493	5,476
Cash funds this year end	23,465	-	-	23,465	56,493

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Cash Account	2,098	-	-
	CAF Gold Account	21,367	-	-
		-	-	-
	Total cash funds	23,465	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

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

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

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

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Michael James	20/04/2026
		Katharine James	20/04/2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Zambia and Malawi Community Partnership		
On accounts for the year ended	2025	**Charity no (if any)**	1136225
Set out on pages	1-2 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income was between £25,0000 and £250,000 and I am suitably capable of undertaking the examination of these accounts.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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 accounts to be reached.

Signed:		**Date:**	20/08/2026
Name:	DEE MCINTOSH		
Relevant professional qualification(s) or body (if any):	FELLOW OF THE INSTITUTE AND FACULTY OF ACTUARIES SINCE 2006		
Address:	27 JUNIPER PARK ROAD EDINBURGH EH14 5DX		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	