CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 January 2025 To 31 December 2025

Charity name: Brighter Futures Zambia

Charity registration number: 1162851

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Brighter Futures Zambia's charitable objects are: **1. Prevention or Relief of Poverty for the Public Benefit** The prevention or relief of poverty of orphaned and/or otherwise vulnerable children in Zambia (especially those affected by HIV/AIDS) by providing or assisting in the provision of education and training. **2. Advancement of Education** For the public benefit to promote the education (including social and physical training) of orphaned and/or otherwise vulnerable children in Zambia (especially those affected by HIV/AIDS) in such ways as the charity trustees think fit, including by: i. awarding to such persons scholarships, maintenance allowances or grants tenable at any institution of education; and ii. providing education (including social and physical training and pastoral support) to children not yet accessing primary education through assistance to community pre-schools. **3. Relief of Those in Need** iii. To relieve the mental sickness of orphaned and/or otherwise vulnerable children in Zambia

		(especially those affected by HIV/AIDS) and/or their carers suffering from bereavement or loss, by the provision of counselling and support for such persons. iv.To assist in the provision of education and training and/or relevant support with a view to enabling these children and their carers to generate sustainable incomes.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	BFZ achieved their charitable objects through the following main programme areas: -School sponsorship (including provision of school fees (where required), uniform and equipment. -Tertiary Education sponsorship (including provision of university/college fees, equipment and grants towards living costs.) -Weekly Wellbeing and youth group programme for children and young people. -Provision of child counselling services. -Provision of sexual, mental and physical health training for children and adolescents. -Support for pre-school and primary school education and meals. -Community building initiatives (including skills/knowledge training in children's rights, gender-based violence, child counselling and child protection/safeguarding.) -Income generating programmes for caregivers (including the Good Goat, tailoring/ craft making, group farming, village banking initiatives.)
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	BFZ trustees have had regard to guidance issued by the Charity Commission on public benefit as they carried out the work of the charity and provided governance for this work.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	BFZ's UK operations are delivered by volunteers, whose contribution allows us to meet our charitable objectives and ensures our programmes achieve maximum impact. In addition to our nine trustees BFZ benefits from the support of regular volunteers who support with bookkeeping, GiftAid claims, website development and management and fundraising initiatives. We are grateful to all our volunteers for donating their time, energy and expertise in pursuit of our charitable goals. In addition, our main partner organisation in Zambia is run largely by volunteers.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Enabling orphaned and vulnerable children to fully access education remains the core of the charity's work. BFZ provided school fees (where applicable), equipment and uniform grants enabling 72 children to attend primary or secondary school in 2025. Tuition was provided for pupils in grades 7, 9 and 12 to support them with exam preparation. Support was provided for a small number of pupils who needed to retake some grade 12 subjects to achieve a full leaving certificate. BFZ aim to reach the most vulnerable children and ensure that no child is denied access to education. We support a number of children with disabilities and in 2025 ensured a child who has never accessed education received full support to attend a school that can meet his needs, we enabled another child to travel to the capital to be fitted with hearing aids, and two young people with disabilities who have received support through primary education are now accessing tertiary and secondary education. BFZ provided financial support to four young people to attend higher education, including two students at universities studying medicine and finance and two students at Nursing college. The four students are due to complete their studies in 2026. BFZ ran weekly Wellbeing programmes across seven community groups throughout 2025. Up to thirteen children in each group attended the

		sessions on a Saturday. Wellbeing sessions educate children with knowledge on children's rights, early marriage, sexual health, the importance of education and to promote resilience and positive coping strategies. Wellbeing sessions provide a space for 1:1 counselling and monitoring by caregivers trained in child counselling. Children were provided with a hot, protein rich meal at each session and leaders organised games and cultural activities such as sports, tug of war, singing, dancing, drama, chess and other traditional games (such as nsolo). BFZ provided funding to supply additional sports and games materials (such as draught/ chess boards, nsolo boards and footballs/netballs). Recent alumni and those sponsored in Higher Education by BFZ volunteered at Wellbeing sessions to pass on their positive experience and support leaders. Caregivers report a great sense of community amongst the children and young people within the groups, with younger children looking up to, and being mentored by older youth. This sense of belonging supports vulnerable young people to make positive choices and maintain healthy habits. Caregivers report that children's behaviour, attitude and engagement with education increases through regular attendance at the Wellbeing sessions. Furthermore, session leaders have been able to identify additional needs from contact with children at Wellbeing sessions and support children and their families with additional support, signposting or reporting to relevant authorities as appropriate. Our end of year evaluation demonstrated that young people taking part in our Wellbeing programme reported: -increased awareness and understanding of issues such as teenage pregnancy, early marriage, gender-based violence and STDs. - increased awareness of self-care strategies and support options. And they demonstrated more confidence and reduced stigma in talking about sexual health and wellbeing issues. A BFZ caregiver who excels in provision of counselling education is designated as 'Wellbeing Champion' for the course of the year. The BFZ Wellbeing Champion was supported to visit each of the seven groups in 2025 to share effective practices and support excellent leadership of the Wellbeing groups. BFZ funded a full-day training in sexual health and wellbeing for all adolescents supported by our programmes across 4 sites on 4

		consecutive Saturdays. Trainers from the Zambian Ministry of Health and the Planned Parenthood Association of Zambia delivered the workshops, which imparted knowledge and guidance on sexual and menstrual health, early marriage, abuse, gender-based violence and substance misuse. The training educated children on developing healthy habits and how to recognise and report abuse. Children and caregivers report that they feel confident identifying and understanding how to report abuse and how to stay healthy and safe. The sessions were a success; the young people were fully engaged, they practised role-plays, poems and dances after the training to show their commitment. BFZ delivered a two-day Youth Day for 84 children and young beneficiaries of the education and Wellbeing programmes. Ahead of the day children and young people prepared dance, drama and music performances in their Wellbeing groups, which they then performed on the day. The day also included games, motivational speakers, sports and meals. Prizes were awarded to children and young people who had excelled in their education and engagement across the year. The aim of the day is to encourage and reward the children's engagement with education. Alumni from the programme who have gone on to achieve success (this year in nursing) attended as volunteers to motivate current young beneficiaries. Zambia has very high rates of 'early marriage' and teenage pregnancy. The Zambia Demographic and Health Survey 2024 estimated that almost 30% of Zambian girls experience pregnancy in their teenage years. The Zambian government reported in 2022 that 31% of girls marry before the age of 18. Our Wellbeing and Education programmes and initiatives aim to prevent early marriage and pregnancy, and we have seen a significant decrease in rates amongst girls who access our programmes. In 2025 we were delighted to confirm that none of the 50+ girls who access our Wellbeing and Education programmes became pregnant or entered early marriage. Furthermore, boys in our programme report strong awareness of the negative impact of early marriage and pregnancy on both them and the girls in their communities. No boys engaged in our programmes became fathers or entered early marriage. At the beginning of 2025 BFZ commissioned

		trainers from a local CBO (Zambia Women and Girls) and from an ex Primary Head Teacher, trained in child counselling, to facilitate a three-day to 20 volunteers from 6 communities. The training focused on activities/games and methodology to aid teaching of the wellbeing principles as well as introducing a new monitoring and evaluation framework. Engagement in the training was excellent, and caregivers reported high levels of confidence to deliver Wellbeing sessions and track attendance and impact. The BFZ Coordinator conducted weekly monitoring visits to Wellbeing sessions throughout 2025 to monitor delivery and impact and to support group leaders. From May to August BFZ funded an expanded community sensitisation initiative to which community leaders and elders were invited. This consisted of four 5-day workshops held in four of the communities which host Wellbeing sessions. This initiative responded to a concern amongst the volunteers that customs and traditional attitudes in individual households and the wider communities may limit or undermine the young people's learning of key messages and access to sexual health and children's rights. This despite recent changes in Zambian law aimed at protecting children. The training workshops were delivered by respected local trainers and attended by local leaders. The workshops raised awareness across the community, particularly amongst respected elders who lacked up-to-date knowledge of topics and statutory laws. Community members reported an increased understanding of children's rights and child protection pathways after attending. The BFZ Good Goat income generation scheme continued to run in 2025. The scheme provides income and sustenance for low-income families across seven vulnerable communities. Families receive goats via the scheme according to a 'pass it down' methodology, in which kids born through the scheme are passed on to new households identified. New beneficiaries continue to receive goats, though the number of goats passed on slowed down in 2025 due to effects from the drought, including goat theft and goats being sold. The Village Banking scheme continued to be a success across all seven groups. The scheme allows members to draw down funds for emergencies, or to kick-start businesses. BFZ provided ongoing monitoring and support for the scheme throughout 2025. Many members

		reported that they needed to use funds saved through the scheme for emergency food supplies during the drought, however, they have started to save again in 2025 and expect to be able to pay out business loans again in 2026. BFZ continued to support community caregivers through a handicraft and tailoring programme in which women make and sell handmade star decorations and school uniforms. Women report that funds from these initiatives are critical in helping them meet the basic needs of their families. Some groups are experimenting in new group income generating activities, such as reed mat making to sell to local markets. BFZ's Makangala preschool is now a Community Primary School, recognised by the Zambian department of Education. The school delivered education for 148 children between the ages of 3 and 8 years old in 2025. BFZ provided funding for 2 pre-school teachers, a caretaker and a night watchman. BFZ provided free school meals every school day to all pupils. The fruit trees and edible plants that were planted with funding from BFZ bear fruit, which supplements the children's diets. The Zambian government assigned a government teacher to head the school in 2024 and have provided an additional teacher in 2025, which has enabled the school to open a grade two class to accommodate local demand. BFZ continue to provide two teachers so that each class has a teacher. The school now receives a small government budget which covers some essential cleaning and stationary items. In 2025 BFZ provided funding for additional learning materials and books, including teaching guides and pupil books following the new Zambian education curriculum. This has enhanced pupil's learning, as evidenced by their strong performance in national standards. Play continues to be a focus for the school, and in 2025 BFZ funded the installation of a new school playground. The playground was designed for durability and to encourage collaborative play and includes various swings, see-saws and balancing equipment. The children love playing in the playground and teachers report that it is helping children's physical development and ability to play with others. Attendance is excellent, aided by the school

		meal programme. Families are very grateful for the feeding programme in addition to the learning that children receive. In December 2025 BFZ funded a two-week holiday programme of lessons for the preschool children who attend the school. School meals were provided during the holiday programme. This initiative helped the smallest children from vulnerable homes to maintain their nutrition and provided enriching play opportunities.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We started the year with a total balance in our current accounts of £22,784.65 and ended the year with a balance of £26,361.51 We spent £35,955.50 during 2025 on projects that furthered our charitable objectives and on essential running costs. In 2025 we raised a total of £39,532.36 through regular and one-off donations, Gift Aid and community fundraising. Meaning that we had a surplus of £3,576.85 over 2025.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	BFZ has a policy of holding reserves which would cover our essential programme running costs for one school term (4 months).
Amount of reserves held	Para 1.22	£4125
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	Trustees will monitor our financial position and ensure that future additional projects are funded in line with our financial position.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are currently no uncertainties about the charity's ability to continue as a going concern.

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	In 2025 we raised a total of £39,532.36 through regular and one-off donations, Gift Aid community fundraising and a very generous grant from the Brian Murtagh Charitable trust. For example, we continued to run 'The Big BFZ Trustee Challenge', where our trustees set themselves sponsored challenges. We also ran a highly successful quiz night and wine tasting fundraiser.
Investment policy and objectives including any social investment policy adopted	Para 1.46	

A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed dated 29 July 2012 as amended from time to time.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	BFZ is a Trust, with individual trustees.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by a resolution of the existing trustees. In selecting individuals for appointment, the Trustees have regard to the skills, knowledge and experience needed for the effective administration of the charity and the Charity Commission requirements on the selection of fit and proper persons as trustees.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	The BFZ Chairperson and Secretary conduct a full induction and training for new trustees to make clear their statutory obligations and requirements in the role of trustee and to support their understanding of the mission and work of BFZ and the context and culture within which we work.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	BFZ continued to benefit in 2025 from pro-bono services from Travers Smith LLP, who support BFZ on legal and administrative matters and provide office space for our meetings. BFZ also benefitted from support from the Ninety Niners agency, who supported us with brand guidance and marketing. We thank them for their support.
Other		

Reference and Administrative details

Charity name	Brighter Futures Zambia
Other name the charity uses	
Registered charity number	**1162851**

Charity’s principal address	21 Hawthorn Gardens, Whitley Bay, NE26 3PQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Katie Lavender	Chairperson		
2	Jennie Smith			
3	Anthony Hopper			
4	Christopher Widdison			
5	Ciara Devlin			
6	Alice Watson			
7	Kevin Chadelle			
9	Thomas Lavender			
10	Tosan Tuoyo	Secretary		
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Katie Anne Lavender	
Position (eg Secretary, Chair, etc)	Chairperson	
Date	05.08.26	