Charity No. 1170717

MASAMBIRO UK

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ravina Bijlani Anstance Fometu Samuel Greene Jason Strelitz Hannah Weisfeld Mandy Wilkins (Chair)
Charity Number	1170717
Principal Address	28 Queens Avenue, London N3 2NP
Independent Examiner	Angela Wimborne

CONTENTS

Page

4-9 Trustees' Report

10 Independent Examiners Report

11 Receipts and Payments

12 Statement of Assets and Liabilities

ANNUAL REPORT

The trustees present their report for the year ended 31 December 2025.

Objectives and Activities

Masambiro UK's objectives are:

The advancement of education for the people of Malawi for the public benefit, including, although not exclusively by:

- supporting the building of educational facilities such as classrooms
- supporting bursaries to school and university students based on need
- supporting teacher training - supporting vocational training for school graduates
- supporting adult education
- providing educational resources such as text books, science equipment
- supporting facilities and staff required for income generation projects for schools

The relief of poverty for the people of Malawi for the public benefit including, although not exclusively by:

- supporting vocational training for school graduates
- the creation of feeding programmes in educational establishments
- providing school fees and other resources for those that are otherwise unable to access education as a result of poverty

The advancement of health for the people of Malawi for the public benefit, including, although not exclusively by:

- supporting health programmes in the local community
- supporting health education within educational establishments
- providing assistance to individuals in need of life-saving healthcare which is otherwise unavailable to them
- raising funds for the provision of medical equipment for local clinics and hospitals

Achievements and Performance

2025 was a year of significant progress for Masambiro UK, marked in particular by real momentum on the Teacher Training College (TTC), the successful completion and opening of the new girls' dormitory, and the continued growth of the Kunyanja Community Clinic, alongside our ongoing core support for Kunyanja Secondary School.

General school support

Throughout 2025, Masambiro UK continued to provide Kunyanja Secondary School with core budget support, including bursaries for students to attend the school and additional bursaries for girls to live at the girls' dormitory. Masambiro also continued to fund the PhD of Feston Singoyi, Director of Kunyanja Education Trust, and continued its support for Ruth Simumba, sister of the late Sydney Simumba, co-founder of Kunyanja Education Trust, who is expected to return to the school as a teacher on completion of her studies.

Enrolment and examination results

Enrolment continued to grow throughout the year, from 664 students in Term 3 of the 2024/25 academic year to 727 students enrolled at the start of the 2025/26 academic year, up significantly on the previous year. For the first time in the school's history, Form 1 required two form entry, reflecting both the school's strong academic reputation and the additional capacity created by the new girls' dormitory.

National examination results for 2025 were positive: at JCE level the overall pass rate was 81%, and at MSCE level the overall pass rate was 75%, an improvement on the previous year, with the best-performing student achieving 13 points. The trustees were pleased to note continued improvement in the sciences, supported by ongoing science laboratory restocking funded by Masambiro, which the directors of Kunyanja reported had significantly contributed towards these good results.

University bursaries and placements

Masambiro also continued to provide grants to Kunyanja graduates who have been successful in obtaining university places. A record 33 students were selected for university places in the 2024/25 academic year, the largest number to date, and Kunyanja Private Secondary School was ranked 26th out of 314 secondary schools in the Northern Education Division (NED), and 1st out of private secondary schools in Nkhata Bay district.

Supporting education in Cape Maclear

Masambiro continued to provide assistance to education projects in Cape Maclear, passing on ringfenced funds raised specifically for this purpose. We continue to receive regular updates about these projects alongside proof of payments made.

Health clinic

The Kunyanja Community Clinic marked its first anniversary in July 2025 and continued to grow through the year, becoming increasingly well-known and used by the wider community as well as students. Under-five clinic services are now held monthly. The clinic now employs two paid staff, with the long-term aim remaining for the clinic to become fully self-sustaining including the future growth of the staff team.

During the year, it was decided that there would be a particular focus on expanding women's health services, including family planning and gynaecological services. There was also a decision to explore the purchase of an ultrasound machine from South Africa, alongside further staff training. Austin Mwafulirwa, the clinic's trustee-appointed lead clinician, is working with Dr Dan Brook, a Masambiro

supporter who raised the majority of the funds for the clinic, on developing further services alongside the planned purchase of the scanning machine. There is potential for closer collaboration with Nkhata Bay District Hospital, including on public health initiatives such as a mother and baby clinic and HIV treatment. Masmabiro trustee Jason Strelitz was able to see the clinic in operation, alongside Dr Dan Brook, during a visit in May 2025.

Girls' Dormitory

The second girls' dormitory, co-funded by the Beit Trust and Masambiro UK, was completed in early 2025 and officially opened on 13 May 2025 by Zamiwe Nkhoma, School Health Nutrition Officer for the Northern Education Division, with Masambiro trustee Jason Strelitz in attendance. The opening was also attended by a number of local community leaders. The dormitory was full to capacity from the day it opened. The trustees are aware that Masmabiro may need to support the provision of further catering capacity given the increased number of boarders as there are now two full 52 person dormitories.

Teacher Training College (TTC)

2025 saw substantial progress on the Teacher Training College, which remains a major priority for Masambiro UK.

First classroom block and site visit

The first classroom block, begun in 2024, was completed in April 2025. Jason Strelitz and Dr Dan Brook visited the site in May 2025 and met with the architect and with Professor John Saka, former Vice Chancellor of Mzuzu University, who has agreed to advise on the project.

Project management

Following the visit, the trustees of Masambiro agreed to fund a full-time project manager to lead the TTC development, who has since been appointed and is now in post, working alongside the school management.

TTC Board of Governors

A Board of Governors has been established to provide oversight of TTC activities, chaired by Manuel Z. S. Kondowe, a retired secondary school headteacher. Other members include Feston Singoyi (Director of Kunyanja Education Trust), Austin Kaera Mwafulirwa (the clinic's lead clinician), and Professor Kalenga John Saka, former Vice Chancellor of both the University of Malawi and Mzuzu University, alongside members with backgrounds in human resources, water resource governance and teacher education.

Funding and construction progress

By September 2025, Kunyanja's Director, Feston Singoyi, had confirmed that a further 75 million Malawian Kwacha was needed to fund an additional classroom block and offices. The trustees agreed to transfer this amount, pending further information on the remaining requirements. Construction of four buildings, one classroom block and three hostels, was underway by the end of the year, with completion expected by May 2026, and a further phase of building planned to run from June to November 2026.

Timescale to opening

The goal everyone is working to is to open the TTC in September 2027, with a Director of the TTC to be appointed around September 2026 to allow a year's lead-in time, subject to construction remaining on track. The trustees recognise this timescale is tight and are continuing to work closely with the Kunyanja team to progress the project as quickly as possible. This includes finding further sources of funding to ensure the building work can be completed to timescale.

Community outreach and other activities

Masambiro continued to fund the school's community outreach programme, which in February 2025 reached 190 households across 19 villages with maize and support towards milling costs, as well as providing support to a local school for the visually impaired and to Nkhata Bay prison. A further outreach programme is planned for early 2026, targeting some of the most vulnerable households in the area identified by the district welfare office.

In 2025, memorial prayers were held in the home village for the late Sydney Simumba, co-founder of Kunyanja Education Trust, attended by the local community and traditional leaders. The trustees also agreed to support an alumni "where are they now?" project to reconnect with former students, and discussed with the Kunyanja team how best to honour Sydney's legacy over the longer term.

Income-generating activities

The school's own income-generating activities, including goat and pig keeping and the hire of school halls, particularly to local churches for conferences, continued to make a useful contribution to the annual budget. The school's ambition remains to diversify further into activities such as banana, maize and rice production, both to generate income and to help offset the rising cost of feeding boarders in the dormitories.

Challenges and priorities for the year ahead

The trustees are conscious of a number of operational challenges facing the school as it grows, including overcrowding in the library and laboratory, rising food costs affecting the boarding houses, and a shortage of examination space; form 1 and form 3 classes were suspended for part of Term 3 2025 so that the hall and all classrooms could be used for Form 4 national examinations. The leadership of the school has recommended a number of priorities for consideration, including building a larger library (freeing the current library to become a computer lab), extending the kitchen and dining facilities to serve the growing number of boarders, and carrying out repairs to prevent further rain damage to classroom blocks. The trustees will consider these alongside other funding priorities during 2026.

Financial Review

In the year to 31 December 2025, we raised £58,529 from donations, grants and fundraising events. We made transfers to Kunyanja School and other project totalling £83,342 and we were left with reserves of £85,897.

Use of funds in 2025

In 2025 the trustees continued to direct significant funds towards the Teacher Training College, including a major transfer agreed in September 2025 to fund the next phase of construction, alongside continued core support for Kunyanja Secondary School and the Kunyanja Community Clinic.

Reserves and savings

Following the strong income received in 2024, the trustees opened both an instant access account and a fixed-term deposit account in order to make efficient use of reserves ahead of their deployment on the TTC.

Financial processes and oversight

Our financial processes remain the same as previous years. The trustees maintain regular contact with the directors of the project and approve a budget at the beginning of each academic year. Funds are transferred to Malawi three times a year on receipt of a report of expenditure and performance for the previous term. We are aware that significant inflation remains an ongoing financial risk as currency can become quickly devalued. Through the regular reports we are sent we are kept up to date with any impact currency fluctuations have on the budgets for the projects we are supporting, and this remains under constant monitoring.

The trustees aim to visit Malawi every 12-18 months to meet with project directors face-to-face and review the progress in person against financial and performance reports. This provides additional oversight over delivery of our charitable objectives and helps to maintain our working relationships with the team delivering on the ground in Malawi.

Reserves policy

Trustees maintain a policy that we will make a regular commitment to fund a certain number of students to attend school and university on an annual basis, and when additional funds are available, we will work with the project directors in Malawi to ascertain what spending priorities are. Our reserves policy dictates that additional items are not funded unless Masambiro UK is already in receipt of the required funds for the upcoming transfer for our regular commitments to the project, alongside there being a clear idea of how any additional funds will be raised. Trustee Ravina Bijlani, who is a qualified accountant, acts as the Treasurer.

Structure, Governance and Management

Masambiro UK is established pursuant to its Trust Deed dated 1 November 2016 and is registered under the Charities Act 2011, charity number 1170717. The charity commenced its activities in January 2017.

Trustees that served throughout 2025 were:

- Ravina Bijlani
- Anstance Fometu
- Sam Greene
- Jason Strelitz

- Hannah Weisfeld
- Mandy Wilkins (Chair)

All decisions are taken by the board of trustees as listed above, and Masambiro UK does not pay any staff to administer its activities. The trustees maintain regular contact with the project directors in Malawi and funds are transferred on receipt of regular reports from the trustees and directors in Malawi.

Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees. Mandy Wilkins, the Chair of Trustees, is responsible for the induction of any new trustee which involves awareness of a trustee's responsibilities, the history and the administrative procedures of the charity.

The trustees annually review the risks that the charity faces. The best ways to mitigate these risks are then put into place. The trustees are satisfied that the charity faces minimal or no risk in the upcoming year.

The trustees report was approved by the Board of Trustees.

INDEPENDENT EXAMINER'S REPORT

Charity: Masambiro UK

Charity Number: 1170717

Accounting Period: 1 January 2025 to 31 December 2025

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed as the income for the period exceeded £25,000.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act
- to state whether particular matters have come to my attention

My examination was carried out in accordance with 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.

In connection with my examination, no material matters have come to my attention 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
- the accounts did not accord with the accounting records
- 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: Angelawimborne

Name: Angela Wimborne

Date: 29 October 2026

Address: 47 Coniston Rd London N10 2BL

CHARITY COMMISSION FOR ENGLAND AND WALES

Masambiro UK	1170717

Receipts and payments accounts

CC16a

For the period from	01/01/2025	To	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 £	Year ended 31 Dec 2024 to the nearest £
Receipts					
Donations and grants	22,118	25,249	-	**47,367**	114,079
Fundraising events	9,212		-	**9,212**	9,733
Bank interest received	1,950	-	-	**1,950**	-
	-	-	-	**-**	-
	-	-	-	**-**	-
	-	-	-	**-**	-
	-	-	-	**-**	-
	-	-	-	**-**	-
Sub total *(Gross income for AR)*	**33,280**	**25,249**	**-**	**58,529**	123,812
Asset and investment sales					
	-	-	-	**-**	-
	-	-	-	**-**	-
Sub total	**-**	**-**	**-**	**-**	**-**
Total receipts	**33,280**	**25,249**	**-**	**58,529**	123,812
Payments					
Charitiable activities	14,822	68,520	-	**83,342**	37,835
Bank charges			-	**-**	25
Fundraising events	2,340		-	**2,340**	2,120
Travel		1,591	-	**1,591**	-
Subscriptions	-	-	-	**-**	-
	-	-	-	**-**	-
	-	-	-	**-**	-
	-	-	-	**-**	-
	-	-	-	**-**	-
Sub total	**17,162**	**70,111**	**-**	**87,273**	**39,980**
Asset and investment purchases					
	-	-	-	**-**	-
	-	-	-	**-**	-
Sub total	**-**	**-**	**-**	**-**	**-**
Total payments	**17,162**	**70,111**	**-**	**87,273**	**39,980**
Net of receipts/(payments)	**16,118**	**-44,862**	**-**	**-28,744**	**83,832**
Transfers between funds	**-47,866**	**47,866**	**-**	**-**	**-**
Cash funds last year end	**81,039**	**33,601**	**-**	**114,640**	**30,808**
Cash funds this year end	**49,291**	**36,606**	**-**	**85,897**	**114,640**

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 £
Cash funds		49,291	36,605	-
			-	-
		-	-	-
	Total cash funds	**49,291**	**36,605**	**-**

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

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

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

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

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name
Ravina Bijlani

Date of approval
29/10/26