REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025 FOR THE SCHOOL CLUB ZAMBIA UK

THE SCHOOL CLUB ZAMBIA UK
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Page
Comments from the Chair	4
Annual Summary	6
Report of the Trustees	19
Independent Examiners Report	20
Statement of Financial Activities	21
Balance Sheet	22
Financial Report	23-27

THE SCHOOL CLUB ZAMBIA UK
FOR THE YEAR ENDED 31 DECEMBER 2025

Charity Name
The School Club Zambia

Charity Number
1182028

Board Members
Besinati Mpepo
Dr John Kirkland OBE
Neelan Santhirarajah
Oluwatosin Omobitan
Alejandro Martinez Naya
Victoria Copeland
Duncan Andrew Rhind

Registered Office
103 Victoria Road
London
N22 7XG

Bankers
Lloyds Bank plc
142 Muswell Hill Broadway
London
N10 3RY

Independent Examiner
Kunal Amin

The trustees present their report with the financial statements of the charity for the year ended 31st December 2025. The trustees confirm that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and 'Accounting and Reporting by Charities: Statement of Recommended Practice 'applicable to charities preparing accounts in the UK and Republic of Ireland (FRS102) as updated through Update Bulletins 1 and 2, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Practice.

COMMENTS FROM THE UK CHAIR

I was honoured to join the UK Board of School Club Zambia as Chair towards the end of 2025, succeeding John Kirkland, whose leadership over the preceding five years has helped strengthen the charity. I am grateful for the foundations he and the Board have established and proud to contribute to our shared commitment to improving the lives and opportunities of children and families in rural Zambia.

The year 2025 served as a powerful reminder of why our work matters. In the aftermath of the severe drought that followed the failed 2024/25 rainy season, communities faced significant challenges in accessing water, securing food and sustaining household incomes. For children already experiencing disadvantage, these pressures can have profound consequences, threatening school attendance and increasing vulnerability to early marriage and other forms of exploitation.

Against this backdrop, School Club Zambia delivered two drought recovery projects across seven schools, reaching more than 8,000 people in 51 communities. We invested in longer-term climate resilience through regenerative agriculture training and drought-resistant crops. Our self-financing schools programme also continued to grow through initiatives reflect our belief that schools can be much more than places of learning: they can become centres of resilience, opportunity and sustainable community development.

Education and children's rights remain at the heart of our mission. During the final year of the Inter-Generational Girls Alliance, we continued working across five schools to help children return to education and remain there. Further, through community savings groups, vocational and entrepreneurship training, families developed new opportunities to generate income and improve their resilience. Encouragingly, these groups continued to operate after formal project support ended. SCZ continued to champion children's protection and health rights through community workshops, outreach and awareness-raising activities, engaging over a thousand people with on issues of gender-based violence, child protection, sexual and reproductive health, and access to formal support services. We recognise that such outcomes are influenced by multiple factors, but are encouraged that official records are showing reduction in cases - showing value of sustained community engagement, prevention and links with local services.

An important principle that underpins our work is that children's opportunities cannot be secured through education alone. Families need the means to provide food and income; schools need the resources and capacity to support their pupils; and communities need the knowledge, confidence and support systems to protect children's rights.

As we look ahead, 2026 marks an important milestone: the fifteenth anniversary of School Club Zambia's founding. It is an opportunity to reflect on what has been achieved, learn from our experience and build on the relationships that have made our work possible. Our priorities include seeking new multi-year funding opportunities and building partnerships that can extend our reach and deepen our impact, recognising the challenging financial environment facing charities and the communities they serve.

As I begin my tenure as Chair, I do so with a strong sense of responsibility and optimism. Our ambitions remain considerable, but so does the potential of the children, families and communities with whom we work.

On behalf of the Board, I would like to thank our dedicated team in Zambia, our staff and volunteers in the UK, our local partners, and the trusts, foundations, corporate supporters and individual donors who make this work possible. Your continued commitment enables us to stand alongside communities facing significant challenges and to help create better opportunities for the next generation.

Thank you for being part of School Club Zambia's journey.

Besinati Mpepo
UK Chair

ANNUAL SUMMARY: YEAR IN REVIEW

Throughout the year, School Club Zambia continued its long-term work to improve the lives and opportunities of children and families living in rural Zambia, with a particular focus on education, girls' rights and livelihoods.

The year began against the backdrop of the severe drought that followed the failed 2024/25 rainy season, which placed unprecedented pressure on food security, household incomes, water supplies and children's ability to remain in school. Our work therefore focused on two inter-connected priorities: helping rural communities recover from the immediate effects of drought while strengthening the skills, economic opportunities and support systems that enable children to remain in education and families to become more resilient in the long term.

Through our two drought recovery programmes, our self-financing schools work, the final year of the Inter-Generational Girls Alliance and our wider school-based activities, we supported communities to improve access to water, strengthen food production, develop livelihoods, protect girls from violence and child marriage, and create stronger pathways back into education.

This reflects the approach that has underpinned School Club Zambia since our establishment in 2011: working alongside rural communities to address the interconnected barriers that prevent children from reaching their potential, while developing locally owned solutions that can continue beyond the life of individual projects.

OBJECTIVES AND ACTIVITIES

School Club Zambia is a small UK charity working in partnership with schools, communities and young people in rural Zambia to provide high-quality, creative and vocational education opportunities. Our work is focused primarily in Sinazongwe District in Southern Province, where children and their families face significant barriers to education and economic opportunity, including poverty, food insecurity, climate-related shocks, child marriage, gender-based violence and limited opportunities for young people to develop sustainable livelihoods.

Our programmes are developed in partnership with communities, schools and the Ministry of Education, with whom we have an official Memorandum of Understanding. We use participatory programme planning techniques, including problem and solution trees, focus groups, community consultations and school networking days, to ensure that our programmes respond to locally identified needs.

As a child rights organisation, we believe that children and young people should be actively involved in the design, implementation and monitoring of programmes that affect them. Our approach therefore combines education with practical skills, family support and community action. This enables us to address some of the interconnected factors that prevent children, particularly girls, from remaining in education and reaching their potential.

Our vision is for a Zambia where every child has access to high-quality, vocational and creative education opportunities in line with the principles of the UN Convention on the Rights of the Child. We believe that education should provide young people not only with knowledge, but with the skills, confidence and opportunities they need to remain in school, secure livelihoods and contribute positively to their communities.

School Club Zambia was founded in 2011 and the UK charity was registered with the Charity Commission in 2014. We are a UK charity and work alongside our partner Zambian NGO, which is registered with the Ministry of Community Development in Zambia. The two organisations are legally separate entities but work towards a shared mission and strategic plan.

ACHIEVEMENTS AND PERFORMANCE

Review of programme activities

Recovering from the 2024/25 drought and building climate resilience

2025 began in the aftermath of the severe drought that followed the failed 2024/25 rainy season, when poor rainfall placed enormous pressure on communities across Southern Zambia. The consequences were particularly severe in the rural communities where School Club Zambia works, affecting water availability, food production, household incomes and children's ability to attend school.
The scale of the crisis was highlighted nationally, with ITV estimating that approximately one in three boreholes had dried up.

It is important to distinguish this drought response from the following rainy season. The November 2025–April 2026 rainy season was much more favourable. Our drought recovery work during 2025 was therefore primarily a response to the significant impacts of the previous year's failed rainy season and the depleted household resources, food supplies and water systems that resulted from it.
The drought reinforced an important lesson for School Club Zambia: education cannot be separated from the wider economic and environmental circumstances in which children live. When families cannot grow enough food, access sufficient water or generate an adequate income, children are more likely to miss school and families face difficult choices about how to cope. Girls can be particularly vulnerable to early marriage where poverty and food insecurity become overwhelming.
During 2025 we therefore implemented two distinct drought recovery projects.

Sianzongwe Drought Recovery Project

Chisyabulungu, Matambo and Sikuteke Schools

The **Sinazongwe Drought Recovery Project** focused on three schools: **Chisyabulungu, Matambo and Sikuteke**.

The project responded directly to the impact of the drought on access to water and the ability of schools and their surrounding communities to maintain essential services. By investing in drought recovery and water infrastructure, the project helped communities recover from the immediate effects of the failed 2024/25 rainy season while strengthening their ability to cope with future periods of water scarcity.

The project demonstrated the importance of schools as community hubs. Improving water access benefits not only pupils and teachers but also families and surrounding communities, helping to create the basic conditions necessary for children to attend and remain in school.

Sinazongwe Drought Recovery Project

Chimenselo, Sinakoba, Siamucaala and Muchekwa Schools

Our larger **Sinazongwe Drought Recovery Project** worked with four schools: **Chimenselo, Sinakoba, Siamucaala and Muchekwa**.

This project took a broader approach to drought recovery, combining water and food security with longer-term climate resilience. Alongside support to the four participating schools and their surrounding communities, the project introduced Chaya trees, provided regenerative agriculture training and established a drought-resistant nursery at School Club Zambia's Climate Resilience Centre.

The introduction of Chaya was particularly important because it provides a highly nutritious and drought-tolerant source of food that can contribute to household food security in increasingly unpredictable climatic conditions. Regenerative agriculture training similarly focused on helping families improve soil health, conserve water and strengthen food production without becoming dependent on high external inputs.

The drought-resistant nursery at the Climate Resilience Centre provides the foundation for taking this work further. Rather than treating drought recovery as a one-off emergency response, we are developing the Centre as a longer-term hub for practical climate resilience training, demonstration and enterprise development.

Together, the two drought recovery projects supported seven schools and 51 surrounding communities, benefiting more than 8,000 people, approximately 60% of whom were women.

The experience has directly informed School Club Zambia's 2026–2028 strategy, in which climate resilience is one of our five strategic priorities. Our aim is increasingly to embed climate-smart agriculture, water security, food production and livelihood development across our education programmes rather than treating them as separate interventions.

Developing self-financing schools through school gardens and orchards

A core part of School Club Zambia's long-term approach is our self-financing schools model, which aims to help schools develop practical income-generating and food-producing activities that can contribute to their long-term sustainability while providing valuable learning opportunities for children.

During 2025, this work continued to develop. We now have eight schools in Sinazongwe with established gardens and orchards, providing pupils with practical experience of growing food and managing productive school land.

The gardens and orchards include a mixture of food crops and longer-term tree crops, including fruit trees and cashew trees, alongside the introduction of new Chaya plants.

School gardens are important not only because they can contribute to food production but because they provide a practical learning environment in which children can develop skills that they can take back to their families and communities. Pupils learn about planting, soil management, water conservation, crop care and the importance of maintaining productive land.

The inclusion of fruit and other perennial trees also means that the investment can continue to benefit schools for many years, rather than being limited to a single growing season. These productive assets provide an opportunity for schools to develop a more sustainable source of food and, over time, potential income.

The introduction of Chaya is particularly relevant to our climate-resilience work. Chaya is a highly nutritious and drought-tolerant plant which can provide a reliable source of food in communities increasingly affected by unpredictable rainfall. Its introduction into school gardens provides an opportunity for pupils to learn about climate-resilient crops and for schools to demonstrate these approaches to families and the wider community.

In Chisamba, we also established a pilot school garden at Nayamba School, growing hibiscus and Chaya. This pilot will allow us to learn how these crops can be incorporated into our self-financing schools model in a different district and to explore their potential for both food production and future income generation.

Our longer-term objective is for school gardens and other school enterprises to become increasingly self-sustaining. By combining food production, tree planting, practical education and income generation, we aim to create school assets that can support schools financially while simultaneously giving children the practical agricultural and enterprise skills they need to build resilient livelihoods.

This work is an important part of our wider vision for self-financing schools. Rather than schools relying solely on external funding for activities and development, we want to help them develop productive assets and enterprises that can generate value locally and continue to benefit future generations of pupils.

Keeping girls and boys in education through the Inter-Generational Girls Alliance

Alongside the drought response and self-financing schools work, 2025 saw us enter the final year of our **Inter-Generational Girls Alliance (IGGA)** project, delivered with the support of the Egmont Trust.

The four-year programme was designed to help girls who were out of school or at high risk of dropping out to return to education and remain there, while strengthening the support available to them within their families and communities.

The programme worked across five schools and deliberately involved different generations. Girls and boys were supported alongside their mothers, fathers, grandmothers and grandfathers through vocational and entrepreneurship training, literacy catch-up lessons, savings groups, IT and agricultural training, SRHR education and community advocacy.

This inter-generational approach recognised that a girl's ability to remain in school is influenced not only by her own motivation but by the circumstances and decisions of the adults around her. By working with families as well as young people, the project sought to address the economic and social pressures that can lead to school dropout, early pregnancy and child marriage.

By the end of the project, 46 of the 50 girls supported across the two final cohorts were still attending school 12 or 24 months after joining the programme – a 92% school retention rate. In the final year alone, 24 of the 25 girls in the cohort returned to school.

The programme also demonstrated the importance of combining education support with economic opportunities. In 2025, 24 girls and their families received start-up grants totaling **K31,875**. Within six months they reported generating **K62,990 in net profit**, with the initial start-up capital excluded from the profit calculation. Across the wider group of girls' and boys' families, reported business profits reached **K105,330** (£4,213) over six months.

These were not simply increases in income. Participants reported using their profits to buy school materials and uniforms, contribute towards school fees, improve household food security, reinvest in their businesses and meet essential household needs.

One of the strongest findings from the project's qualitative work was the improvement in household food security. Eight out of ten savings group participants reported that they could now afford three meals a day. This is particularly significant in Sinazongwe, where chronic hunger is a major barrier to school attendance and retention and can increase the pressure on families to use negative coping strategies, including early marriage.

The project also generated benefits beyond its original participants. Savings groups established through the project continued to operate and attracted people from outside the original target group. Loans were used to expand businesses and pay school fees, contributing to 18 additional children returning to school who were outside the project's original target group.

The final evaluation also showed the importance of practical skills. All of the girls who completed the IT training reported that the skills had helped them reintegrate into school, while several continued to develop home gardens following agricultural training.

The project's qualitative findings showed that these economic benefits were translating into changes within families. One grandmother reported that she was now able to take all six children living in her care to school and feed them without difficulty.

Strengthening protection from gender-based violence

A further important element of IGGA was strengthening links between communities and formal protection services. Community workshops were delivered in partnership with the Victim Support Unit (VSU) at Maamba Police Station, focusing on gender-based violence, child protection and reporting mechanisms.

During the final year, workshops were held in each of the five participating school communities, reaching 1,325 people. The VSU reported improved reporting lines and a reduction in severe cases from the targeted communities.

The VSU subsequently provided School Club Zambia with more detailed comparative information. During the final quarter of 2025, 35 severe GBV cases were reported from the communities targeted by the project. During the first quarter of 2026, following implementation of the community workshops and awareness activities, this fell to 7 reported cases.

The VSU advised that the number of severe GBV cases reported from neighbouring communities that were not targeted by the intervention remained broadly unchanged over the same period, at above 30 cases. Based on its experience and records, the VSU believes that the significant reduction in the target communities was directly linked to the project's community sensitisation and prevention activities.

We recognise that reported GBV cases can be affected by a number of factors and that this comparison does not constitute a controlled evaluation. We therefore regard this as strong supporting evidence from the local statutory protection service, rather than claiming that School Club Zambia alone caused the reduction.

Importantly, increased reporting should not automatically be interpreted as an increase in violence. The VSU reported that more community members from the five target school catchment areas were reporting cases and seeking support than before the project began. This demonstrates increased confidence in accessing formal protection services.

The project also saw encouraging reductions in reported child marriage and pregnancy. Four of the five participating schools reported no cases of child marriage or pregnancy during the final quarter, while Siansowa recorded two cases, representing a 50% reduction compared with the previous year's figure.

Increasing access to health information and services

The inter-generational clubs also provided an important platform for improving access to SRHR and HIV information and services.

Community outreach activities were organised by the clubs and involved parents, grandparents, young people and community leaders. On World AIDS Day alone, the clubs reached **475 people**, of whom **114 people (24%) chose to undertake HIV testing**. Many reported that this was the first time they had done so. The project also strengthened links between communities and local health services. Nurses reported a significant increase in uptake of SRHR services from the participating communities, with one clinic reporting an increase of more than 30%.

These changes are important because the project began from a very low level of engagement with formal health services. At baseline, only 0.02% of young people in the five participating schools were using clinics. The increase in service uptake therefore represents an important change in awareness, confidence and willingness to seek support.

Building stronger community networks

The project established Mother, Grandmother and Daughter Clubs and Father, Grandfather and Son Clubs, alongside community savings groups. These groups provided a mechanism through which families could continue to support one another after the formal project ended.

Savings groups continued to meet after School Club Zambia's formal support ended. Their funds ranged from K960 to K4,500, and the groups demonstrated their ability to support both participating families and other children within the community.

The project also trained 250 community members as advocates for girls' education and health rights and engaged more than 1,000 additional community members through outreach activities.

An important unexpected outcome was the development of peer support among girls. Girls who had returned to school began encouraging other children who had dropped out to return. This created a wider ripple effect beyond the original beneficiaries and helped bring an additional 18 children back into education through the savings groups.

Learning and sharing beyond Sinazongwe

The final year of IGGA also created opportunities to share learning beyond the five participating schools. In March 2026, School Club Zambia brought together NGOs and government representatives at a networking event in Choma to discuss approaches to keeping girls in education.

The event provided an opportunity to share the learning generated by IGGA and strengthen collaboration across Southern Province around girls' education, health and protection. The final project report notes that the project's model was being discussed and adopted by other organisations and schools outside Sinazongwe.

Developing the Atweende Girls Education Project

Although the Atweende Girls Education Project was not an activity of the 2025 financial year, we began developing the project in preparation for 2026 with focus groups and community meetings. Atweende, meaning *"let's get moving"* in Chi Tonga, builds directly on our experience of working with girls, families and schools through IGGA. The project will strengthen opportunities for girls to develop practical vocational skills, including tailoring and the production of reusable menstrual products, while continuing our focus on girls' education, dignity and economic opportunity.

The development of Atweende reflects an important lesson from IGGA: girls are more likely to remain in education when they have practical skills, stronger family support and greater confidence in their own future. We therefore intend to build on the elements of IGGA that worked particularly well while adapting those that were less effective.

OUR YEAR IN NUMBERS

Reach and drought resilience

- **7 schools** supported through two major drought recovery projects
- **51 communities** reached through the drought response
- **8,000+ people** benefited from drought recovery activities
- **60% of beneficiaries were women**
- **2 drought recovery projects** implemented in response to the severe drought following the failed 2024/25 rainy season
- **3 schools** supported through the Sinazongwe Drought Recovery Project: Chisyabulungu, Matambo and Sikuteke
- **4 schools** supported through the larger Sinazongwe Drought Recovery Project: Chimenselo, Sinakoba, Siamucaala and Muchekwa
- **Over 800 Chaya trees** introduced and regenerative agriculture training provided as part of the larger drought resilience project
- **1 drought-resistant nursery** established at the Climate Resilience Centre

Self-financing schools

- **8 schools in Sinazongwe** now have established gardens and orchards
- **1 pilot school garden** established at Nayamba School in Chisamba
- **Hibiscus and Chaya** being grown at the Nayamba pilot garden
- **Fruit and cashew trees** established within school gardens and orchards
- **Chaya plants** introduced through our drought-resilience and school garden work

Education and girls' rights

- **5 schools** involved in the final year of the Inter-Generational Girls Alliance
- **50 girls** supported across the final two cohorts, with **46 (92%) still attending school**
- **24 girls** returned to school in the final cohort
- **25 boys** returned to school in the final cohort
- **18 additional children** returned to school through the wider savings groups
- **24 girls and their families** established income-generating activities following entrepreneurship training
- **K31,875** provided in start-up capital to 24 girls' families
- **K62,990** net profit generated by these businesses in six months, excluding the original start-up capital
- **K105,330** in reported business profits generated across the wider group of girls' and boys' families

Household resilience and food security

- **80% of savings group participants** reported being able to afford three meals a day
- Savings group funds grew to between **K960 and K4,500**
- **35 people from outside the original project group** joined the school savings groups
- Business profits were used for school fees, uniforms and materials, food, household needs and business reinvestment

Protection, health and community action

- **250 community members** trained as advocates for girls' education and health rights
- **1,000+ additional community members** reached through outreach
- **1,325 people** reached through community GBV and child protection workshops
- **475 people** reached through World AIDS Day activities
- **114 people** undertook HIV testing during World AIDS Day activities
- **35 severe GBV cases** were reported in target communities in Q4 2025, falling to **7 in Q1 2026**, according to the Maamba Police Victim Support Unit
- **4 of 5 participating schools** reported no cases of child marriage or pregnancy in the final quarter
- Savings groups continued operating after the end of formal project support

LOOKING FORWARD

The experience of 2025 has strengthened our conviction that education, livelihoods, food security, climate resilience and child protection cannot be addressed in isolation.

The drought showed how quickly a climate shock can undermine household resilience and threaten children's education, while the final year of IGGA demonstrated the positive effect of combining education support with economic opportunities, family engagement and stronger community protection systems.

Our self-financing schools work is another important part of this approach. By helping schools develop productive gardens, orchards and enterprises, we are seeking to create assets that can continue to provide food, practical education and potential income long after individual grants have ended. The introduction of Chaya, fruit and cashew trees and climate-resilient agricultural practices demonstrates how our education and climate-resilience work can reinforce one another.

As we move into the next phase of our work, we will build on this learning through our five strategic priorities: strengthening self-financing schools, expanding vocational education, improving literacy, supporting girls' education and increasing climate resilience.

We are also strengthening our monitoring and evaluation systems so that we can better track the longer-term outcomes of children and families who participate in our programmes. In particular, we recognise the need to collect stronger baseline and endline data on referrals to services such as the Victim Support Unit, and to follow participants over a longer period to understand how education, livelihoods and resilience outcomes are sustained.

As School Club Zambia approaches its 15th anniversary in 2026, we are committed to understanding not only how many children and communities we reach, but what changes in their lives as a result of our work. This will help us demonstrate the longer-term value of locally led development and ensure that future programmes build on what we have learned over our first 15 years.

FINANCIAL REVIEW

Financial overview

This year the total income raised was £79,030. Of our total income 52% was restricted and 48% was unrestricted.

This year our total expenditure was £78,578. Of our total expenditure 52% was restricted and 48% unrestricted.

These accounts which are prepared for the UK Charity Commission only account for income and expenses from the UK charity.

Reserves policy

The reserves policy of the School Club Zambia UK, as decided and voted upon by the trustees is three months of average overhead expenditure. At of the 31st December 2025 there were unrestricted reserves of £6,329 (2024: £6,009). The trustees believe that a higher level of reserves to be more appropriate and will therefore look to increase the unrestricted reserves in future years.

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNANCE

The School Club Zambia UK became a registered Charitable Incorporated Organisation (CIO) in 2019 with the UK Charity Commission. Between January 2015 - January 2019 the organisation operated as a registered charitable association under the charity number 1155829 also registered under the UK Charity Commission as the School Club Zambia UK. The trustees voted to convert the charity to a CIO in 2019 and both charity accounts are still available to view on the UK Charity Commission's website.

The policy and operating decisions of the charity rest with the trustees who meet at least quarterly to monitor the activities of the CIO. During these quarterly meetings the trustees are presented with updates on project activities, budgets vs actuals and 6 month cash flows by the Director of Operations and Zambian Country Manager.

TRUSTEE RECRUITMENT

All trustees are recruited through set, advertised roles which have been drafted and agreed upon during a trustee board meeting. The recruitment process includes an initial skills audit of existing trustees to identify gaps. We advertise new positions online where shortlisted candidates are identified by their CV and thereafter invited to attend two rounds of interviews, one of which must be with the Chair and another one which must be with the Lead Safeguarding Trustee. Induction is by careful explanation of the charity's activities, along with supporting material like our Trustee Welcome Pack, Annual Reports and Accounts. The charity requires all trustees to submit a basic disclosure check certificate and provide two references, in line with our safeguarding policy before their appointment is made. This basic disclosure check is renewed on an annual basis by all trustees.

SAFEGUARDING

As an organisation that works with some of the most remote and vulnerable communities in the world, we understand the importance of having zero tolerance to any safeguarding incidents. We have developed an enhanced safeguarding policy which is overseen by our UK Lead Safeguarding Trustee Alejandro Martinez Naya and implemented by our sister organisation in Zambia in partnership with the Ministry of Education. Our Lead Safeguarding Trustee is responsible for keeping an updated version of our safeguarding incident register and safeguarding reports, which are circulated to board members and donors following the guidelines with our safeguarding policy.

RISK STATEMENT

The Trustees monitor the risks that might prevent a small charity achieving its objectives on a quarterly basis unless during extenuating circumstances where this may change to monthly meetings.

The biggest risks to the charity are currently our fundraising requirements in the backdrop of the COVID-19 pandemic and cost of living crisis, which has seen many Trusts and Foundations narrow their geographic funding area to projects within the UK. Rising food and energy prices within Zambia will mean that our programmes become more expensive to run but the need for our support continues to rise as child marriage rates and hunger become more extreme in the worldwide costs of living crisis.

SPECIAL THANKS

As a small charity operating on less than £100,000 a year, we could not be more thankful for the individuals, partner charities and companies that continue to support us. We know that there are so many wonderful charities offering essential services to communities and we are so grateful to both our long-term and new supporters who continue to see the value of our work in rural Zambia.

RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial period, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently:
- Make judgments and estimates that are prudent and reasonable:
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees

Besinati Mpepo	Neelan Santhirarajah
Chair	Treasurer

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES

I report to the trustees of The School Club Zambia on my examination of the accounts of the charity for the year ended 31 December 2025 set out on pages 11 to 17.

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.

I have completed my examination. I confirm that no 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 2011 Act; or
- the accounts do not accord with those records; or
- the accounts do 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.

_____

Kunal Amin

Date

Statement of Financial Activities

For the year ended 31st December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from					
Donations and legacies	3	36,345	38,190	74,535	67,425
Other trading activities	4	1,411	3,084	4,495	2,244
Total		37,756	41,274	79,030	69,668
Expenditure on					
Charitable activities	5	37,404	41,142	78,546	71,446
Raising funds	6	33	-	33	613
Total		37,437	41,142	78,578	72,059
Net income / expenditure		**320**	**132**	**452**	**-2,390**
Reconciliation of funds					
Total funds brought forward		6,009	5,708	11,717	14,108
Total funds carried forward		6,329	5,840	12,169	11,717

Balance Sheet

As at 31st December 2025

	Note	2025 £	£	2024 £	£
Current assets:					
Cash at bank and in hand		12,169		11,718	
Total current assets		12,169		11,718	
Liabilities:		-		-	
Net current assets			12,169		11,718
Total assets less current liabilities			12,169		11,718
Funds of the charity					
Restricted Income Funds	10		5,840		5,708
Unrestricted Income Funds	10		6,329		6,009
			12,169		**11,717**

The accounts were approved by the trustees on 10/10/26 and signed on their behalf by:

Besinati Mpepo

Trustee

Neelan Santhirarajah

Trustee

Notes to the accounts

1. Accounting policies

In preparing the accounts the following accounting policies have been complied with:

a) The financial statements have been prepared in accordance with 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) - as updated through Update Bulletins 1 and 2, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK generally Accepted Practice on the basis that the charity is a public benefit entity.

b) Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

c) Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

d) Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

e) All income and endowments are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:
   i) Donations and legacies are received by way of grants, donations and gifts and are included in full in the statement of financial activities when receivable. Grants, where entitlement is conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
   ii) Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
   iii) Income and endowments from investments are included when receivable.
   iv) Income and endowments from charitable activities, where related to performance and specific deliverables, are accounted for when the charity earns the right to consideration by its performance.

f) Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
   i) Expenditure on raising funds comprises costs associated with attracting voluntary income, including costs of trading for fundraising purposes and the use of a professional fundraiser.
   ii) Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Also included are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.
   iii) All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the notes.

g) The trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern including the impact of COVID-19. The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing these financial statements.

2. Taxation

The charity is exempt from taxation on its income and gains where they are applied for charitable purposes. Irrecoverable VAT is included in the cost of the goods or services on which it was charged.

3. Income and endowments from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Trusts and foundations	12,637	17,793	30,430	27,700
States of Guernsey	0	20,397	20,397	0
UK Corporate partnerships	16,521	0	16,521	18,997
Regular individual giving	4,333	0	4,333	6,260
One-off individual giving	2,854	0	2,854	6,186
UK Schools	0	0	0	8,282
Totals	**36,345**	**38,190**	**74,535**	**67,425**

4. Income and endowments from other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Events and trade	1,411	3,084	4,495	2,244

5. Expenditure on: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Sinazongwe Drought Recovery Project: Chimenselo, Sinakoba, Siamucaala, Muchekwa	-	23,603	23,603	-
Sinazongwe Drought Recovery Project: Chisyabulungu, Matambo and Sikuteke	-	14,554	14,554	-
Kick Out Illiteracy	-	-	-	5,536
Skills for Life & Climate Justice Centre	-	-	-	3,150
Next Generation Farmers	-	-	-	7,202
True Adventures	-	-	-	8,282
Climate Change & Mitigation Water Project	-	2,985	2,985	3,015
Staff Costs	8,993	-	8,993	19,372
Office Costs	9,131	-	9,131	4,397
Project Costs	19,280	-	19,280	20,492
Totals	**37,404**	**41,142**	**78,546**	**71,446**

6. Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Events	33	-	33	613
Totals	**33**	**-**	**33**	**613**

7. Trustee and employee information

a. Employee Information
There were two UK employees (2024: two)

	Total Funds 2025 £	Total Funds 2024 £
Salaries and wages	13,977	21,945
National Insurance	-	-
Pension	574	378
Total	**14,551**	**22,323**

b. Trustee information
No trustee received remuneration or was reimbursed expenses during the year.

8. Restricted funds

	Opening Balance £	Income £	Expenditure £	Transfers £	Closing Balance £
Sinazongwe Drought Recovery Project: Chimenselo, Sinakoba, Siamucaala, Muchekwa	**0**	22,497	23,603	-	**-1,105**
Sinazongwe Drought Recovery Project: Chisyabulungu, Matambo and Sikuteke	**0**	14,843	14,554	-	**288**
Nayamba Hibiscus Project	**0**	850	-	-	**850**
Farming that Empowers Us	**0**	3,084	-	-	**3,084**
Skills for Life & Climate Justice Centre	**2,723**	-	-	-	**2,723**
Climate Change & Mitigation Water Project	**2,985**	-	2,985	-	**-**
Totals	**5,708**	**41,274**	**41,142**	**0**	**5,840**

9. Comparatives for the Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Income and Endowments from:			
Donations and Legacies	43,843	23,582	67,425
Other trading activities	1,371	873	2,244
Total	**45,213**	**24,455**	**69,668**
Expenditure on:			
Charitable activities	44,261	27,185	71,446
Raising funds	613	-	613
Total	**44,874**	**27,185**	**72,059**
Net Income / Expenditure	**340**	**-2,730**	**-2,390**

10. Analysis of Net Assets between funds

	Total Funds 2025 £	Total Funds 2024 £
Restricted funds		
Current assets	5,840	5,708
Unrestricted funds		
Current assets	6,329	6,009
Total	**12,169**	**11,717**

11. Taxation

The charity does not have any related parties. However, as explained in the Trustees' Report, it works closely with a Zambian registered NGO The School Club Zambia to achieve it objectives.

12. Controlling parties

The charity is controlled by its Trustees.