2025 ANNUAL REPORT

ZAMBIA ORPHANS AID ZAMBIA

Contents

Executive Summary

In 2025, through innovation, collaboration, and dedicated efforts, Zambia Orphans Aid Zambia (ZOA-Z) successfully contributed to local partners and stakeholders' efforts in providing access to quality education for orphans and vulnerable children and youths.

Some of the noteworthy issues included;

<u>Opening of schools and Closing of Schools in 2025-</u> Schools and colleges opened and closed as scheduled. No material incidences recorded or reported from ZOA partner community schools.

<u>Rationing of Electricity</u>- the load-shading situation significantly improved by December 2025. Most of the areas, if not all, started receiving electricity 24/7. However, most ZOA beneficiaries remain in areas off the Zambia Electricity Corporation Grid, so still depend on alternative power sources.

<u>High cost of living</u>- this remained a challenge throughout the year despite the macroeconomic indicators showing a positive trend, the Kwacha strengthening and inflation rate reducing to a single digit. The cost of commodities remain high. As of 31st December 2025, the Basic needs and nutrition basket (BNNB) for a family of five in Lusaka was K 11,327.98 (Jesuit Centre for Theological Reflection)

<u>Effect of the USA government support to the Zambian Health sector</u>- This issue remains a concern. The media reports as at end of December 2025 indicated that the Zambian government was still in talks with the USA government. So far, there has been no reports of shortages of Anti-Retroviral Therapy drugs (ART) and other essential drugs in the country. This is concerning to ZOA because shortage of drugs will negatively affects ZOA's efforts made under the reduced HIV/AIDS and nutrition project among our local partners participating in these projects.

<u>Outreach statistics</u>
ZOA reached out to 664 (280 M /384 F) on education support, 2,226 (984 M/1242 F) on nutrition support, 341 (177 F/164 M) learners living with disabilities and 8,086 (3,808 M, 4,278 F) beneficiaries on short-term projects. The short-term projects included; reduced HIV/AIDS, Sexual abuse, early marriages, menstrual hygiene management, eye care, psychosocial counselling, uniform sewing, Life skill and solar project.

<u>Financial statistics</u>
During the year under review, ZOA-Z received gross Income of ***K 8,951, 154.00*** *(2024: K 7,465,422.00). Programme Incomes amounted to* ***K 8,741, 88.00*** *of which* ***K 7,588, 652.00*** *was from ZOA-UK (2024: K 6,179,371),* ***K 1,089,129*** *from ZOA-US (2024: K 1,244,100) and* ***K 209,273*** *(2024: K 41,951) from Operations including membership subscriptions and other sources.*

ZOA-Z spent ***K 6,580,338.00*** *(2024: K5, 566,200) on programs, K 813,483.00 (2024: K796,410.) on staff costs and K376,962.00 (2024: 290,786) on administration costs.*

1. Introduction

This report covers Zambia Orphans Aid (ZOA) activates implemented between January and December 2025 with financial support from international partner Zambia Orphans Aid United States (ZOA-US), Zambia Orphans Aid United Kingdom (ZOA-UK), Douglas Gray Scholarship Trust Fund (DGSTF) and locally mobilized financial resources. ZOA worked with 12 implementing partners namely; Angelina Tembo, Cardinal Mazombwe, CEHOZ, CHIBOZU, Hope and Faith, Mulele Mwana, Lubushi, Twavwane, Twatasha, St Clare Girls Secondary School, St Anthony and Chipembi Girls Secondary school.

2. Program Strategy

ZOA-Z's principal programming strategies focused on:

1. Financial support for access to quality education from pre-school to grade 12, tertiary education and skills training.
2. Nutrition support initiatives at household level and school feeding program.
3. Short-term projects to support access and retention in schools and colleges for orphans and vulnerable children (OVC) and youths.
4. Capacity building for local partner organizations through some organized trainings.
5. Monitoring and support for partners and beneficiaries.

The four pillars were used to implement program strategy:

1. Early Childhood Development and Education (ECDE)
2. Quality Education from a Child's Perspective
3. Youth Empowerment
4. ZOA-Z Sustainability

3. Outcomes and Key Achievements

Pillar 1: Early Childhood Development and Education (ECDE)

Outcome: Early learners in selected areas have the opportunity to develop emotional, social, and cognitive skills, laying a strong foundation for child development.

Achievements:

1. Continued collaboration with local partners to support Early Childhood Education (ECE), aligning with government policies. Partners included St Anthony, Hope and Faith, Twavwane, Twatasha and Simooya who run this level of education and learners at this level indirectly benefited from ZOA support.
2. Provided school fees and essential school requirements such as books and uniforms to 52 leaners.
3. 52 learners participated in the school feeding program to support school retention.

Pillar 2: Quality of Education from a Child's Perspective

Outcome: A conducive Grade 1 to 12 learning environment that attracts, retains, and facilitates progress for every learner in targeted schools.

Achievements:

1. Worked with 10 partners at this level namely; Angelina Tembo, CEHOZ, Lubushi, Hope and Faith, Twatasha, Twavwane, CHIBOZU-Simooya

2. Covered school fees for learners from Grade 1 to 12 for partners CEHOZ, Hope and Faith, Twavwane, Twatasha, Lubushi, Angelina Tembo and St Anthony
3. Supported more than 3,000 learners through the feeding program for partners CEHOZ, Hope and Faith, Twavwane, Twatasha, Lubushi, Angelina Tembo and St Anthony.
4. Achieved an enrollment target of 500 students.
5. Reached more than 12,000 beneficiaries through short-term projects.
6. Ensured timely disbursement of funds with minimal delays to all local partners.
7. Capital projects- Completed St Clare Girls secondary dormitories and ablution blocks to accommodate a maximum of 210 girls.

Pillar 3: Youth Empowerment

Outcome: Youth have increased opportunities to advance in life through access to tertiary education and skills training.

Achievements:

1. Enrolled over 30 new students in tertiary education, meeting the target for the year 2025.
2. Enrolled 60 students in skills training, exceeding the target. Of 50 per year
3. Strengthened monitoring through the Child Status Index matrix.

Pillar 4: ZOA-Z Sustainability

Expected outcome **–** ZOA-Z builds its resilience, capacity and relevance in changing circumstances

The objective of this pillar is to enable the organisation continue operating and meeting its objectives.

Brief: During the year under review ZOA –Z continued to strategize how to reduce the high financial dependence on its International partners. Also continued to develop its operational systems to continuously meet the growing activities of the organisation.

Update for the year ended 31st December 2025

1. **Table 1 : Pillar 4 ZOA-Z Sistainability Updates**

Activity in 2025	Target	Progress to date	Remarks
Engaging with Private Sectors to support ZOA-Z objectives	At least 2 Private Sector partners engaged	Engaged and submitted proposals to CZECH republic Engaged and submitted a proposal to Embasy of Japan	Embassy of Japan responded and encouraged ZOA to continue responding to their calls for proposals. There was not feeback from the CZECH embassy. ZOA approached Child fund, World Vision and ABSA bank for strategic partnership, still work in progress
Increase financial contribution to overall ZOA budgets	Achieve a 1.5 % contribution by end of 2025.	Based on the total funds received ZMK 8,951,154.00 (operational funds K209,275.00) and total expenditure of ZMK 7,794,754.00, locally mobilised funds contributed	The SP target of 1.5 % was metr

		2,7 was achieved aginst the target of 1,5% by end of 2025	
Increase frequency of monitoring local partners	Minimum of 3 visits to UK partners (12 visit), and 1 visit to US partner from January to December 2025, a visit each was achieved	15 out 27 planned visits physical visits were achieved during the year under review	This represents 56% achievement.
Introduce alternative methods of monitoring to reduce costs	Phone calls, Virtual meetings, working with consultants	Phone calls were used more during the period under review	Could do better, need to explore use of Artificial Intelligence (AI)
ZOA-Z running a Social Enterprise	Investment on the Chisamba Land	Sighting for borehole was done Sighting for a Workers House was done WARM borehole report done, facilitated by Sky Drilling	Did not implement the planned activities to drill the bore hole and construct a Caretakers house. The works were on hold waiting for Makeni Ecumenical Title Deeds and other papers,
Increased ZOA-Z Visibility	Set up social media pages Hire a Social Markerter	Activate ZOA-Z social pages-Facebook, Instagram and WhatsApp Hired a Social Marketer for a period of 6 months Raised more that K13,000.00 from members to support the Social Marketeer position	ZOA-Z visibility increased though most inquiries were for support instead of donations

4. Stakeholder Engagement

In 2025, ZOA-Z conducted various training programs to enhance sustainability plans for partners, these included:

1. Training in Menstrual Hygiene Management (MHM) and sewing reusable pads.
2. Capacity building plans in sewing uniforms, as ZOA plans to phase out purchase of school uniform from 2026 onward except for partners like Lubushi who were not included in the uniform sewing project because ZOA is pulling out of Northern Province.
3. Eye Care training for teachers from the schools that participated in this project.

4. Governance and Strategic issues

5.1 ZOA-Z Membership, Board and Secretariat

- Board membership stood at nine (9) as at 31st December 2025. Two (2) members resigned from the Board and 1 member was appointed to the Board during the year under
- The ZOA-Z membership was 21 during the period under review.
- Secretariat Staff compliment was three (CEO, Program Coordinator and Finance Officer) at the start of the year but remained two by end of year because the Finance Officer separated from ZOA-Z.

5.2 *Board and Committee meetings*

- Two regular and 5 special Board meetings were held during the year under review.
- Each of the 3 committees held a minimum of 2 meetings in 2025.

5.3 External Auditors

Thewo and Company was appointed 2025 External auditors.

5.4 Meetings with ZOA-UK and ZOA-US

- The 3 ZOA Chairpersons and Treasurers held 1 meeting during the year under review
- ZOA-Z and ZOA-UK Secretariat continued holding weekly catch meetings during the year under review to update each other on financials, programs and project activities.
- ZOA-Z, ZOA UK and Local partners continued holding monthly communications meeting led by ZOA-UK Communication Lead as a way of capacity building local partners and ZOA-Z in various communication related areas.

6.0 Financial Updates

Table 1: STATEMENT OF COMPREHENSIVE INCOME

	Note	2025 K	2024 K
INCOME			
Programme Income	4	8,741,881	7,423,471
Operational Income	5	209,273	41,951
		8,951,154	7,465,422
EXPENSES			
Programme Expenses	6	6,580,438	5,566,200
Staffing Costs	7	813,483	796,410
Depreciation	9	23,871	23,871
Administrative & Operational Expenses	8	376,962	290,786
		7,794,754	6,677,267
OPERATING SURPLUS		1,156,400	788,155
Other Comprehensive Income		-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		1,156,400	788,155

TABLE 1: STATEMENT OF FINANCIAL POSITION

31 ECEMBER 2025

	Note	2025 K	2024 K
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	**9**	**434,741**	177,112
		434,741	177,112
Current Assets			
Trade and Other Receivables	**10**	**355,527**	112,210
Cash and Bank Balances	**11**	**809,781**	1,674,455
Held to Maturity Investments	**12**	**1,500,000**	-
		2,665,308	1,786,665
TOTAL ASSETS		**3,100,049**	1,963,777
FUNDS AND LIABILITIES			
Funds			
Accumulated Funds		**3,070,831**	1,914,431
		3,070,831	1,914,431
Current Liabilities			
Trade and Other Payables	**13**	**29,218**	49,346
		29,218	49,346
TOTAL FUNDS AND LIABILITIES		**3,100,049**	1,963,777

7 Successes

1. Provided school fees and other school requirements to 664 learners.
2. Ensured more than 2,226 OVC/Youths received at least one nutritious meal per day.
3. Implemented short term projects on MHM, psychosocial counselling, sexual abuse prevention, early marriages, HIV/AIDS awareness, eye care and uniform making.
4. Expanded support for children living with disabilities, benefiting over 341individuals
5. Provided grants and monitoring services in five provinces, 11 districts in Zambia.
6. The Board continued to provide effective oversight.
7. ZOA visibility improved through the strategy of using social media.
8. Local financial resource mobilisation increased through earning extra income of funds in the bank –interest income.
9. Achieved most of the target set in the ZOA-Z strategic plan except a few under pillar 4.

8. Challenges and Lessons Learned

1. Dependency on ZOA Support: Local partners continue to depend heavily on ZOA support, such that without ZOA support, most activities do not continue.
2. Delays in submitting Reports**:** Late submission of reports by partners highlights the need for enhanced capacity-building efforts for example, understanding the excel reporting template.
3. Failure to breakthrough in the local financial resources mobilisation to compliment ZOA-UK and ZOA-US fundraising efforts.

9. Looking Ahead in 2026

1. Craft a new ZOA-Z Strategic Plan-
2. Review the ZOA-Z Constitution and Policies
3. Continue to strengthen local resource mobilization
4. Enhance networking with like-minded NGOs.
5. Strengthen the identification process of local partners.
6. Collaborate closely with stakeholders to achieve strategic outcomes.
7. Continued support for all targeted OVCs under ZOA in their progressive educational levels working under the current strategic Plan 2024 to 2026-
8. Enhance OVC support by additional value services such as Psychosocial counselling, improved menstrual hygiene management, eye care, reduced HIV/AIDS, sexual abuse and early marriages, sustainable projects such as Fish farming, Uniform making among others related support activities.
9. Continue monitoring activity implementation by partner community based organisations (Local Partners).
10. Conduct Child Status Index (CSI) and Means Testing training for community organisations to improve identification of deserving vulnerable children, data capturing and quality of reporting during monitoring visits.
11. Facilitate direct payment to Universities/Colleges and suppliers of goods and services for all local partners, continue skills training support for progressing students in 2026, then Secondary and Primary schools direct payment from ZOA-Z account to community based local partners while Community Schools will receive funds directly into their accounts.
12. Reinforce child protection by having all Community Based Partners review their Child Protection Policy (Safe guarding policies) on an annual basis and share with ZOA-Z.
13. Include and increase advocacy activities for OVCs in ZOA-Z programming.
14. Continue implementing the 2024 to 2026 ZOA-Z 3 years Strategic Plan with 4 Pillars namely Early Childhood development Education (ECDE), Quality of education from a Child's perspective, Youth Empowerment, and ZOA-Z Sustainability

10. Conclusion

ZOA managed a diversified portfolio while still focused on its vision and mission. And continued to compliment government efforts in access to education, and youth empowerment while advancing sustainability of ZOA-Z and local partners. With stronger partnerships and improved visibility, ZOA-Z will achieve its objectives under the 2024–2026 Strategic Plan.

Acknowledgments

We extend our gratitude to our local partners and stakeholders whose dedication and collaboration have been instrumental in achieving ZOA strategic outcomes.

DASH BOARD ANNEX

Annex 1 : Education Support

Education support statistics: Pre, Primary, Secondary and Tertiary							
No.	**Parner name**	**Total**	**Male**	**Female**	**Tertiary and Ski**	**Grade 1 to 1**	**Pre School**
1	Angelina Tembo	43		43	19	24	0
2	Cardinal Mazombwe	15	10	5	15	1	0
3	CEHOZ	160	50	110	10	138	12
4	CHIBUZO	18	7	11	18	0	0
5	Hope and Faith	101	45	56	9	84	8
6	Mulele Mwana	46	27	19	43	3	0
7	Lubushi incl Nevers	45	24	21	11	34	0
8	St Anthony Village	79	30	49	1	46	32
9	St Clare Girls Sec Sch	0	0	0	0	0	0
10	Twatasha	4	1	3	5	0	0
11	Twavwane HBCI	145	81	64	12	133	0
12	Chipembi Girls	2	0	2	2	0	0
13	ZOA-Z HEVF	6	5	1	6	0	0
13		**664**	**280**	**384**	**151**	**463**	**52**

Annex 2: Nutrition support

NUTRITION - SCHOOL FEEDING AND HH PACKS PROGRAM				
No.	**Parner name**	**Total**	**Male**	**Female**
1	Angelina Tembo	190		190
2	Cardinal Mazombwe	0	0	0
3	CEHOZ	800	395	405
4	CHIBUZO	0	0	0
5	Hope and Faith	587	280	307
6	Mulele Mwana	0	0	0
7	Lubushi incl Nevers	45	24	21
8	St Anthony Village	79	30	49
9	St Clare Girls Sec Scho	0	0	0
10	Twatasha	41	20	21
11	Twavwane HBCI	484	235	249
12	ZOA-Z HEVF	0	0	0
		2226	**984**	**1242**

Annex 3: **Statistics on Short term projects**

Activities	Males	Females	Totals
Mental Health	933	596	1529
MHM workshop	115	183	298
MHM focal group discussion	339	371	710
MHM messages	1027	1401	2428
MHM kits	292	146	146
MHM clubs	193	277	470
Life skills	342	249	591
HIV tests	157	248	405
Sexual harassment	418	441	859
Capital Projects	284	366	650
	3808	**4278**	**8086**

Annex 4: Children Living with Disabilities

Partner	2025	Female	Male	
CEHOZ	8	5	3	Phyiscally challenged mostly using clutches
Hope and Faith	0	0	0	
Lubushi/Lubishi	4	1	3	Albinism and blindness
Twavwane	0	0	0	
Angelina Tembo	0	0		
Cardinal Mazombwe	0	0	0	Physical disability
Mulele Mwana	0	0		
Steven Luwisha	0	0		
St Anthony	79	35	44	Different disabilities, ranging from cerebral palsy to mental disorder, as well as physical disability.
TWATASHA	250	136	114	Various disabilities. Physical, slow learners and Deaf
	341	**177**	**164**	