APPENDIX 1

OSCR

Office of the Scottish **Charity Regulator**

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1st	April	2025	To	31st	March	2026

Reference and administration details

Charity name	Scotia Education Trust	
Other names charity is known by	Changed from "Scotia Education Trust for Africa" in October 2020	
Registered charity number	**SC041987**	
Charity's principal address	56, Campsie Drive	
	Milngavie	
	Glasgow	
		Postcode G62 8HP

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Josephine Mary Thorp	Chairperson		Josephine Mary Thorp
2	Alice Morrin Taylor			Person named above in
3	Sylvia Avgherinos			exceptional
4				circumstances.
5				Otherwise approval by
6				majority of Trustees.
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

APPENDIX 1

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document	The Trust was established in November 2010 and was recognised as a Scottish charity with effect from 22nd December 2010. The Trust is administered in accordance with the terms of the Trust Deed.
Trustee recruitment and appointment	Appointment and removal is in accordance with the Trust Deed

Objectives and activities

Charitable purposes	The purpose of the charity is:- Prevention or Relief of Poverty Advancement of Education Advancement of Health Relief of Those in Need By Reason of Age, Ill Health, Disability, Financial Hardship or Other Disadvantage in Africa, mainly but not exclusively, in Malawi.
Summary of the main activities in relation to these objects	Improvement in infrastructure and funding to enhance educational resources in Primary schools or Secondary Schools in rural locations near Blantyre, Malawi and enabling Secondary education for needy children.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

In common with many charities, most funding allocated during the reporting timeframe is capital in nature (e.g. for infrastructure with a lesser amount on revenue expenditure). Capital projects support the expansion of service and quality of education provision.

Mitsidi Community Day Secondary School (CDSS).
Completion of building the porridge kitchen with rocket stove and table either side for serving, funding to give students and Staff a mug of porridge each morning i.e. maize, firewood, honoraria for kitchen ladies. Redo of ramp lab entrance, walkway to Girls' toilet block, electrical work for power supply to porridge kitchen (the ladies start when it is dark), security lights, four door composting toilet, near to planned boys' hostel which we started building. Funding for laboratory materials for exams, honoraria for additional teaching Staff. Seven computers bought from ComputerAid.org, cleared from Customs (import tax free), delivered.

St. Vincent de Paul Secondary School.
Completion of building of another triple classroom block, roof guard painting of school kitchen roof, electrical and solar work for the new classroom block including solar security lighting. Borehole water solar system serviced and copy printer machine repaired. 16 computers from ComputerAid.org. Chairs, dustbins, pails and tarpaulins purchased, funding for lab materials for the exams.

Secondary school sponsorship. In academic year 2025 - 26, fees and support for 81 students in secondary education at four different schools was provided; not all students completed the year. Programme managed locally in Malawi by Joshua Orphan and Community Care (UK Registered Charity 1114727).

Higher education. Fees paid for two ex-sponsored students from needy backgrounds now doing degree courses at Domasi College and an amount equivalent to the cost of fees is being paid each semester to another ex-sponsored student reading for a degree at Mzuzu University.

Achievements and exam results in financial year 2025 – 2026
Exam results were mostly pleasing this year.

Mitsidi Community Day Secondary School.
JCE, 77 entered, 75 sat, 65 passed. Pass rate >86% of those who sat. National pass rate of 77.6%.
MSCE 52 entered, 24 passed. Pass rate 46%. Nat pass rate 58.44%. After having had five teachers taken away, the Staff were pleased with these results

St. Vincent de Paul Secondary School.
JCE 138 entered, 127 sat, 86 students passed giving a pass rate of 67.7% of those sitting (National pass rate 77.6%)
In MSCE, out of 201 entered, 197 sat and 115 passed, giving a pass rate of those sitting of 58.3%. National pass rate (58.44%). About a half of the students at this school did not do well enough in Primary School exams to be offered a place in Secondary education.

Sponsorship.
The exam results of junior sponsored students were excellent again. All 20 students passed JCE, a pass rate of 100%. National pass rate 77.6%. A sponsored student at Mitsidi CDSS had the best exam marks there.
At MSCE, out of nine students, six passed, giving a pass rate of about 66%. National pass rate 58.44%. Two of these sponsored students have since been offered places in Higher Education.

Financial review

Brief statement of the charity's policy on reserves	At 31st March 2026 the Trust held **£5,427.07** cash at bank, all being unrestricted funds.
Details of any deficit	
Donated facilities and services (if any)	

APPENDIX 1

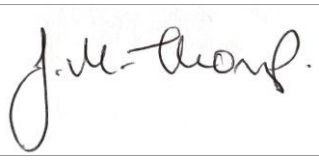
Other optional information

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Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Josephine Mary Thorp	
Position (e.g. Chair)	Chair	
Date	9th November 2026	

APPENDIX 2

Enter charity name below

Enter SC No. below

Scotia Education Trust

SC041987

OSCR Scottish Charity Regulator

Receipts and payments accounts

For the period from	Period start date Day	Month	Year	to	Period end date Day	Month	Year
	01	April	2025		31	March	2026

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	102,740				102,740	94,624
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	102,740	-	-	-	102,740	94,624
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	102,740	-	-	-	102,740	94,624
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	97,193				97,193	120,947
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Bank charges	512				512	645
					-	
A3 Sub total	97,705	-	-	-	97,705	121,592
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	97,705	-	-	-	97,705	121,592
Net receipts / (payments)	5,035	-	-	-	5,035	(26,968)
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	5,035	-	-	-	5,035	(26,968)

APPENDIX 2

Scotia Education Trust SC041987

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	392				392	27,360
	Surplus / (deficit) shown on receipts and payments account	5,035				5,035	(26,968)
						-	
						-	
	Cash and bank balances at end of year	5,427	-	-	-	5,427	392
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval
	J.M. Thorp	J.M. THORP	4th Sept. 2026

Scotia Education Trust **SC041987**

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

Scotia Education Trust SC041987

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
	102,740				102,740	94,624
					-	
					-	
					-	
Total	102,740	-	-	-	102,740	94,624
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-			-	-
	-	-			-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
	97,193				97,193	120,947
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	97,193	-	-	-	97,193	120,947
	-	-	-	-	-	-

SC041987

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	102,740				102,740	94,624
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	102,740	-	-	-	102,740	94,624
					-	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	102,740	-	-	-	102,740	94,624
					-	
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	97,193				97,193	120,947
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Bank charges	512				512	645
					-	
Sub total	97,705	-	-	-	97,705	121,592
					-	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
					-	
Total payments	97,705	-	-	-	97,705	121,592
					-	
Net receipts / (payments)	5,035	-	-	-	5,035	(26,968)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	5,035	-	-	-	5,035	(26,968)
					-	

Nature and purpose of funds

Scotia Education Trust SC041987

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
					-	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
					-	
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	-
					-	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
					-	
Total payments	-	-	-	-	-	-
					-	
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-
					-	

Nature and purpose of funds

APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts V2

Report to the trustees/members of

Scotia Education Trust

Registered charity number

SC041987

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	04	2025	to	31	03	2026

Set out on pages (remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the charity's accounting records and a comparison of the accounts presented with those records. It also considers any unusual items or disclosures in the accounts and seeks explanations from the trustees regarding any such matters. The procedures undertaken do not provide all the evidence required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: **Date:** 4th September 2026

Name: Bryan Mundy

Relevant professional qualification(s) or body (if any): FCCA

Address: 2 Athelstan Road

Hemel Hempstead

HP3 9QE

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose