

Classrooms for Malawi Trustees'
Annual Report 2025 and Financial
Statement



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Our Strategy

Our Vision

Every child in Malawi will have access to a quality education in a safe and secure environment.

Our Mission

To provide a sustainable route out of poverty for the children of Malawi by creating a sustainable learning environment conducive to improved attendance, academic performance and aspiration – ultimately offering a sustainable route out of poverty.

Our Values

Our guiding principle is that our work should be led by the expressed needs and aspirations of people and communities and the national priorities of Malawi. That work should be sustainable, innovative and be aware of and mitigate the impact on the environment.

Our Purpose

To help children in Malawi find a sustainable route out of poverty through education.

Keys to Achieve Our Purpose

- Build and renovate classrooms in Malawi.
- Improve the learning environment for the education communities in Malawi via our 9 Pillars Strategic Plan.
- Raise targeted revenue to deliver our purpose.
- Support local initiatives that improve educational attainment and have a positive impact on children in poverty.
- Develop effective partnerships in Malawi that deliver improved education outcomes.
- Raise our profile and leverage our good work to enable us to do more.



A Letter from Our Chair

Dear Colleagues and Friends,

As we come to the end of another busy and fruitful accounting year for our charity, I am happy to report that the charity has been able to maintain and strengthen our activities both in the UK and Malawi. In particular, we have been able to increase our presence in Malawi by taking steps to finalise our registration as a charity there, as well as welcoming a number of Malawians who are now active within the charity. I very much have the sense that we are now one charity in two locations: Malawi and the UK.

Throughout our operations in Malawi and the UK, we have navigated a complex landscape of logistical and economic challenges. By facing these head-on, we have ensured that our primary mission remains uncompromised: delivering a transformative learning environment for Malawian children. Our resolve has not only sustained our programmes but strengthened our commitment to the communities we serve.

As we enter the final year of our current Strategic Plan we have carried out a detailed Monitoring and Evaluation review to help improve the way we operate as well as to inform how we develop our activities in the most effective way going forward.

Again, we could not do what we do without the help and support of many people, schools and organisations who give of their time, energy and donations to help us fulfil our vision of providing a conducive learning environment for the children in some of the poorest areas in Malawi.

I am very grateful to all our Board members who have given freely of their time and expertise to support our vision of giving every child in Malawi an opportunity of reaching their full potential.

In particular, I would like to thank our Board office holders, Patricia, Mike and Michael for helping me deal with and deliver the day to day activities of our charity. I would also like to highlight the input from our Malawian Board members, Precious, Lucky and Ethel. Their contributions, input and guidance to assist our decision making is invaluable.

I want to pay tribute to the work of our wonderful volunteers, office based and remote, both in the UK and Malawi. Their contributions continue to be an integral

part of CfM and keep the CfM machine running. I am pleased to see that the hard work and expertise of the Grants Team: Patricia, Andrea and Margaret, has led to more success this year, which is a fitting reward for all the research and effort in finding and applying for grants.

Many thanks to everyone who took part in sponsored events for Classrooms for Malawi and to those who supported them. I'd also like to thank those who make regular monthly payments and to all who take part in our Lottery. Our Afternoon Tea events once more proved a huge success and made a major contribution towards supplying new bunk beds and mattresses for the newly refurbished dormitory at Ngumbe Community Day Secondary School and in supporting girls' education at Nansomba Secondary. We are grateful to our many supporters who attended or donated in kind.

I would like to thank all the donors, supporters and grant givers who have contributed so generously this year, during what we all know are still difficult times financially. Literally, we would not be able to carry out our projects or run our charity without this valuable support.

Lastly, I would like to highlight and express our thanks for the work of our dear friend and Country Facilitator, Dezie Trigu. In the nicest possible way, Dezie has been described to me as the "glue" that keeps CfM together. His contribution in country cannot be understated. His many years of experience with CfM, complemented by his skills, knowledge and passion for our work, have once again proved invaluable this year. Thank you Dezie.

Our Strategic Plan's 9 Pillars approach is informed by the Malawi Ministry of Education's own plans for the development of schools. Therefore, our interventions range across a number of essential improvement areas.

As a volunteer led charity the vast majority of the funds we receive go directly to bring about improvements in many of our 50 partner schools. This year alone, we have carried out various supporting activities in 11 of the schools. We engaged 242 local builders, workers and community members to carry out this work. The interventions were varied, from supplying soap to renovating storm damaged roofs.

Specifically, this year we have been able to provide the following:

- 21 renovated classrooms: 4 at Chilangoma Primary School, 4 at Michiru Primary School, 4 at Nansato CDSS, 2 at Namulenga Girls' Primary School, 7 at Nansomba Secondary School which included a conversion of one room into a Textile and Design classroom.
- 6 fitted for electricity: 4 at Chilangoma Primary School and 2 at Nansato CDSS.
- 3 storm damaged roof repairs: Ngumbe Community Day Secondary School, Matchuwana Nursery and Wee Buddies Nursery.

- 1 Special Education Needs Block consisting of 3 rooms renovated (at Namulenga Girls' Primary School)
- 60 desks provided at Mang'omba Primary School
- 16 tables and 32 chairs supplied for the textile and design classroom at Ngumbe CDSS
- 30 new bunk beds and 60 mattresses for the newly refurbished dormitory at Ngumbe CDSS
- Nansato and Pasani Primary Schools were provided with soap.
- 1483 books were provided to stock 2 libraries at Chilangoma Primary and Masalani CDSS.
- 1004 textbooks were purchased for Mang'omba Primary School.

We are very pleased to have been able to continue to work with key partners both in Malawi and here in the UK. These include Orbis Africa, Bananabox Trust, Days for Girls, Mary's Meals, Rotary UK, Celtic FC Foundation, Malawi District and Education Division managers.

Thank you to the following for their donations: Wallace Primary School, Renfrew Building Services Malawi Team, the Hamlett Family, PQS Ltd, Lenzie Academy, Casey Family, Kirkintilloch High School, Gleniffer High School, St Bernadette's Malawi Partnership, Karen Anderson, Stuart Fraser, Ruth Walker, Maeve Mulgrew and Gloria Kunje.

In addition, a number of grant givers have kindly supported our work this year including The Souter Charitable Trust, Australia Aid, The Harbison Charitable Trust, The Columba Trust, St James's Place Trust and The Hilden Charitable Fund.

We have supported and benefitted from our membership of the Scotland Malawi Partnership, the Malawi Scotland Partnership and the Scotland's International Development Alliance.

I thank each one of these for their cooperative work with us for the benefit of the children of Malawi.

As always, we have benefitted from the direct support of teams traveling to Malawi to engage and support partners there for the mutual benefit of both partners. As always our traveling teams were varied:

School Groups

Renfrew High School: Partner School, Michiru Primary

14 students and 2 teachers travelled to their partner school Michiru Primary. They funded and assisted with the renovation of 4 classrooms.

Hillpark Secondary: Partner School, Chilangoma Primary

29 students and 4 teachers travelled to returned to their partner school Chilangoma Primary. They funded and assisted with the renovation of 4 classrooms. The four classrooms were fitted with wiring to provide electricity. We were also able to provide 881 reading books to help stock the new library room the team had created during their previous visit.

General Groups

Dunblane Boys Brigade: Partner Schools Nansato and Pasani Primaries

19 boys and 2 leaders visited their 2 long standing partner schools at Nansato and Pisani. At Nansato Primary they provided the funds to renovate 4 classrooms as well as installing 2 with electricity. They also provided a 3-month supply of soap for all students in both schools.

St Andrew's Foundation for Catholic Teachers, Glasgow University: Partner School, Namulenga Girls Primary School

10 students and 2 leaders travelled to their new partner school, Namulenga Girls Primary School. There they developed their understanding of the Malawi education system and also assisted with the renovation of 2 classrooms and the three-class roomed additional support needs block.

In total, 82 individuals travelled to Malawi this year as part of our partner teams. I want to express our thanks for everything they did both in raising funds for Classrooms for Malawi projects and in their interactions with the school communities in Malawi.

I finish by recognising the very significant impact of the support given by the local education departments and school communities in Malawi to both our visiting partner teams and our Country Facilitator, Dezie Trigu. I am very grateful, and appreciative of that support.

I too, am very grateful to everyone who has contributed in any way, big or small, as we continue to deliver our vision. Through our work we will continue to tackle the many challenges each child faces in Malawi and provide an opportunity for every child to reach their full potential through education.

James Kelly

Chair Classrooms for Malawi 30 September 2025.

Trustees Annual Report

We look back at our achievements. Real progress has been made thanks to the hard work and dedication of our team in Malawi, our loyal supporters in the UK and the commitment of our office volunteers in Scotland.

2025 Projects Overview

A summary of our projects over the year are as shown below.

Project	District	Partner	Work completed
Chilangoma PS	Blantyre Rural	Hillpark Secondary	4 classrooms renovated and wired for power
Chilangoms PS	Blantyre Rural	Gloria Kunje (USA)	881 reading books
Michiru PS	Blantyre Rural	Renfrew High	4 classrooms renovated
Nansato PS	Mulanje	Dunblane Boys Brigade	4 classrooms and Headteacher's office renovated; two fitted with power; soap distribution
Pisani PS	Mulanje	Dunblane Boys Brigade	Soap distribution
Matchuwana Nursery	Thylo	The Hamlett Family	Roof repair.
Namulenga Girls PS	Mulanje	St Andrew's Foundation Glasgow University and St Bernadette's Malawi Partnership	2 classroom renovation and Additional Support Needs block refurbishment (3 rooms)
Ngumbe CDSS	Blantyre Rural	The Souter Charitable Trust	16 tables and 32 chairs for Textile and Design classroom.
Ngumbe CDSS	Blantyre Rural	Various	Rebuild kitchen
Ngumbe CDSS	Blantyre Rural	Various	3 cooking pots
Ngumbe CDSS	Blantyre Rural	Renfrew Building Services Team/CfM Afternoon Tea event	30 bunk beds and 60 mattresses
Nansomba Secondary	Mulanje	St James's Place	Set up 1 new textile and design classroom and renovated 2 science laboratory classrooms
Kanyateza Nursery School	Blantyre Rural	Various	Roof repair
Masalani CDSS	Chiradzulu	Gloria Kunje (USA)/Celtic FC Foundation	602 reading books
Mang'omba PS	Blantyre Rural	The Columba Trust	60 double desks/1004 textbooks

Fundraising

We extend our deepest gratitude to everyone who supported our fundraising efforts this year. We remain steadfast in our commitment to financial stewardship, ensuring every pound raised is deployed effectively to maximise our impact.

We hosted 2 Afternoon Teas within this period, raising funds to allow us to supply new bunk beds and mattresses for the newly refurbished dormitory at Ngumbe Secondary and to support girls' education at Nansomba Secondary.

Through our Christmas Raffle and thanks to our friends at The Croft, North Berwick, we were able to rebuild the kitchen at Ngumbe Secondary which had been destroyed during storms.

Many thanks to our outstanding Kiltwalkers this year and to our fabulous runners. You really have made a difference!

We remain deeply indebted to our dedicated volunteer grant writers and to the Trusts whose support empowers us to diligently pursue our mission and create lasting change.

Our Governance

During the period, there have been no changes to our governance.

Reserves Policy

As a dynamic organisation relying almost entirely on individual giving, we need to hold adequate reserves so that we can react to challenging economic times and unexpected opportunities in Malawi.

The Trustees consider it prudent for Classrooms for Malawi SCIO to maintain operational unrestricted reserves (defined as unrestricted net current assets) so that in the event of a substantial reduction in income, then UK office expenditure may be covered for a period of at least 3 months. Based on the year ended 30 September 2025, three month's ordinary expenditure amounts to £27,276 (2024: £27,789). At 30 September 2025, the charity held unrestricted reserves of £65,187 (2024: £34,156). The Trustees are therefore satisfied that this policy is being met.

It is our aim to grow our reserves substantially in the next three to five years as will be required from the year-on-year growth that Classrooms for Malawi SCIO has experienced since its inception. At the same time, we always aim to maximise the money we can spend now to provide a sustainable route out of poverty.

Financial Review

The charity generated a net surplus of £19,796 for the year ended 30 September 2025 (2024: deficit of £5,639). Reserves stood at £65,187 as at 30 September 2025 (2024: £45,391) with all of these being unrestricted (2024: £34,156).

Investment Policy

The Charity's cash reserves are very modest and in view of the importance of having immediate access to liquid working capital, we utilise an interest-bearing current account. In view of the modest level of reserves, the Trustees take a very conservative view on investing liquid assets outside of the established banking system.

Ethical Policy

The Trustees have a duty under charity law to maximise Classrooms for Malawi's income and thereby maximise expenditure on our charitable objectives. However, it is essential we do not allow any third party to bring our name into disrepute. We have an ethics policy which makes sure ethical considerations are considered when deliberating opportunities, for example when deciding whether to accept or refuse a donation or participate in partnerships with other organisations.

Environmental Policy

We recognise we have a responsibility to minimise our impact on the planet and use resources wisely. We are currently developing a corporate social responsibility policy, which, when ready, will incorporate an environmental policy and help to embed green initiatives across Classrooms for Malawi SCIO in a more consistent and accountable way.

Going Concern

The Trustees have reviewed the Charity's financial position. As a result of its review, the Trustees believe that the Charity is well placed to manage operational and financial risks successfully.

Accordingly, Classrooms for Malawi SCIO has a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus, Classrooms for Malawi SCIO continues to adopt the going concern basis of accounting in preparing the annual accounts.

Structure, Governance and Management

Governing Document

The charity is controlled by its Constitution and constitutes an incorporated charity.

Classrooms for Malawi SCIO operates as a registered charitable incorporated organisation with the Office of Scottish Charity Regulator (OSCR) and does not consist of subsidiaries or other connected organisations.

Board of Trustees

The governing body of Classrooms for Malawi is a Board of Trustees. Trustees serve an initial term of three years and are eligible for reappointment.

The Board's principal responsibilities include determining and implementing the overall strategy, policies, direction and goals of Classroom for Malawi SCIO; protecting and promoting the identity and values of the charity; and fulfilling our statutory responsibilities. Where necessary, the Board delegates certain functions to employees, contractors and volunteers.

Trustees' Responsibilities

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the rules methods and principles in the Charities Statement of Recommended Practice;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

Financial statements are published on the organisation's website (www.classroomsformalawi.co.uk) in accordance with legislation in the UK governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The Trustees' responsibilities also extend to the ongoing integrity of the financial statements.

Recruitment and Appointment of New Trustees

When recruiting new Trustees, the Board gives regard to the skills, knowledge and experience required for the effective administration and direction of the SCIO with a particular focus on financial management, international development, compliance, income generation and communications. We regularly review the skills, expertise and contribution of our Trustees to identify gaps and development needs.

Classrooms for Malawi SCIO operates an equal opportunities and diversity policy and encourages applications from diverse backgrounds to reflect the nature of our work and our primary beneficiaries. Trustees are appointed following open promotion of vacancies. Interviews are conducted by the Chair and other Trustees as required. New Trustees are required to sign the Trustee Handbook containing a declaration of

interests, anti-bribery policy, fit and proper person's declaration, and our Code of Conduct and Safeguarding policy.

All new Trustees receive a structured induction programme that covers all aspects of the role, and an overview of the organisation. Trustees receive a comprehensive induction pack prior to commencement.

Key Management Remuneration

The charity is managed by its Trustees, who work on a voluntary basis and receive no salary or remuneration.

Classrooms for Malawi has one paid representative. Level of payments are reviewed annually by the Board of Trustees who decide on the level of remuneration/expenses to be awarded.

Gender Pay Reporting

During the year ended 30 September 2025, Classrooms for Malawi SCIO did not employ any full-time or part-time members of staff.

Classrooms for Malawi is a proud supporter of the Living Wage. As such, there is no disparity between gender pay within our organisation.

Risks

Principal Risks and Uncertainties

Responding to the educational needs of the children of Malawi involves financial and operational risk taking. Classrooms for Malawi take the management of risks very seriously and have a clear organisational policy and associated framework and procedures in place to ensure risks are anticipated and mitigated effectively and consistently.

From a financial perspective, the Charity manages its risk by keeping a prudent level of reserves in place and ensuring that expenditure is always matched by income. This is monitored very closely, and projects are not started unless there is every reasonable expectation that money will be in place throughout the lifespan of the project. Our cash reserves are held with a reputable bank and controls are in place to reduce the possibility of theft or fraud.

Health and safety are of paramount concern. Whilst in the UK this risk is easily managed, the nature of the work we undertake in Malawi by our employees, volunteers and visitors means that our policies and safeguards are more challenging to implement. We continue to follow a risk assessment framework with a constant focus on monitoring this area annually in a bid to improve our processes.

Risk Framework and Controls

Our wider assurance framework includes our in-depth policies on risks, incident reporting, anti-fraud, bribery and corruption, management of complaints and grievances, safeguarding and raising concerns (whistleblowing). These policies ensure that, where incidents give rise to risks, these are identified, acted on swiftly and reported according to our regulatory responsibilities.

Roles and Responsibilities

Our Board of Trustees is responsible for ensuring that Classrooms for Malawi has robust and effective risk management processes and assurance functions in place.

Safeguarding and Code of Conduct

Classrooms for Malawi works to uphold the fundamental rights of all children – and we are committed to keeping children safe from harm and abuse. Children and young people are at the centre of everything we do. We take our responsibility to safeguard all people who come into contact with Classrooms for Malawi, including our own staff and volunteers, extremely seriously. Classrooms for Malawi has a zero-tolerance approach to child abuse. Non-compliance with our child safeguarding policy is subject to disciplinary action, including dismissal.

As an organisation with both a UK and an international purpose, Classrooms for Malawi will not tolerate any sexual harassment or misconduct. We are committed to promoting an organisational culture in which all staff and volunteers feel safe to speak up and we address all cases of sexual harassment and misconduct in line with our policies and commitments.

Moving forward, we will have a comprehensive range of checks in place to safeguard staff, volunteers and the people we help. Our safeguarding policies can be found on our website. Our policies clearly state that all safeguarding concerns are logged, investigated and escalated as appropriate.

Our practice is to report incidents to the relevant authorities at the time these occur, including to OSCR. This includes referrals made to the police and other statutory authorities. To date, we have received no such reports and no referrals have been made. Our safeguarding procedures have been reviewed and updated in the past 12 months.

Charities (Protection and Social Investment) Act 2016 Statement

The charity is not required to report under this Act, as Classrooms for Malawi is a Scottish Charitable Incorporated Organisation. We do so for the sake of readers of these accounts from England and Wales, and since we believe this represents best practice with regard to disclosing our approach to fundraising, since this is such a significant source of income.

Fundraising Approach

We rely on a number of different fundraising approaches in order to raise funds cost-effectively from a range of sources, raising awareness of our work and allowing supporters to contribute in ways that are most appropriate for them. This includes fundraising face-to-face; through letters, emails, and online; from events and community fundraising; from philanthropists, trusts, foundations and corporate partners.

Fundraising on our Behalf

We engage supporters of Classrooms for Malawi to be advocates of the charity, and to speak to potential supporters. As a result of these conversations, many are inspired to start a regular gift, generating significant income that we direct to providing a suitable learning environment for the children of Malawi.

Whilst we encourage fundraisers to act on our behalf and operate with the integrity and accountability that a charity such as Classrooms for Malawi deserves, we are not responsible for any actions that may bring the Charity's name into disrepute. To this end, we ask that all fundraisers act in a transparent manner and seek advice from official personnel when required.

Monitoring of Fundraising Activities and Protecting People in Vulnerable Circumstances

We have policies in place, endorsed by our Board of Trustees which govern our fundraising activities, whether they are carried out internally or through our funders. We have a comprehensive quality control framework in place to monitor the behaviour of our fundraisers, as well as the conversations they have on our behalf with both supporters and members of the public. This includes the monitoring of outcomes, complaints and remedial actions. Our aim is to ensure that potential supporters feel informed, genuinely thanked and inspired by their conversation, regardless of its outcome.

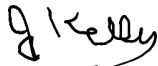
We are committed to ensuring that we always treat the public sensitively and respectfully, taking special care to protect people who may find themselves in vulnerable circumstances. Our fundraising policy, signed by all Classrooms for Malawi volunteers, contains a section dedicated to making fundraisers aware of the signs of potential vulnerability in anyone they speak to on our behalf, as well as the steps we expect them to take on the rare occasions when they do have concerns.

This approach has been developed in consultation with safeguarding staff and is in line with the requirements of the Charities (Protection and Social Investment) Act 2016, Treating Donors Fairly Guidance, and the Direct Marketing Association's Guidelines for Dealing with Vulnerable Consumers.

Complaints

We have a robust and well-established complaints procedure. During the last financial year, we received no complaints from members of the public about our fundraising activities.

This report was approved by the trustees on 22/06/2026 and is signed on their behalf by:



E9A50000-F957-2212-839B-080ED1F55364

James Kelly, Chair

Independent Examiner's Report to the Trustees of Classrooms for Malawi

I report on the accounts for the year ended 30 September 2025 set out on pages fifteen to twenty-four.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be 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 connection with my examination, no matter has come to my attention:

(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 to comply with Regulation 8 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.



David Nicholls FCCA
The Association of Chartered Certified Accountants
Brett Nicholls Associates
Herbert House
24 Herbert Street
Glasgow
G20 6NB
Date: 24/06/2026

Accounts for the Year Ending 30 September 2025

Statement of Financial Activities

		Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £
	Notes						
INCOME FROM							
Donations and legacies	2	112,349	13,750	126,099	15,735	67,914	83,649
Other trading activities	3	2,492	-	2,492	21,414	-	21,414
Investment income	4	310	-	310	454	-	454
Total		115,151	13,750	128,901	37,603	67,914	105,517
EXPENDITURE ON							
Raising funds	5	2,102	-	2,102	8,508	-	8,508
Charitable activities:	6						
Building projects in Malawi		93,253	13,750	107,003	31,075	71,573	102,648
Total		95,355	13,750	109,105	39,583	71,573	111,156
Net income/(expenditure)		19,796	-	19,796	(1,980)	(3,659)	(5,639)
Transfers between funds		11,235	(11,235)	-	7,837	(7,837)	-
Net movement in funds		31,031	(11,235)	19,796	5,857	(11,496)	(5,639)
RECONCILIATION OF FUNDS							
Total funds brought forward		34,156	11,235	45,391	28,299	22,731	51,030
Total funds carried forward		65,187	-	65,187	34,156	11,235	45,391

This statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities in both years.

The notes on pages 17 – 24 form an integral part of these accounts

Accounts for the Year Ending 30 September 2025

Balance Sheet

	Notes	Unrestricted Funds £	Restricted £	2025 Total Funds £	2024 Total Funds £
FIXED ASSETS					
Tangible assets	8	-	-	-	298
CURRENT ASSETS					
Debtors	9	1,752	-	1,752	1,112
Cash at bank and in hand		65,393	-	65,393	46,974
Total current assets		67,145	-	67,145	48,086
CREDITORS					
Amounts falling due within one year	10	(1,958)	-	(1,958)	(2,993)
Net current assets		65,187	-	65,187	45,093
Total assets less current liabilities		65,187	-	65,187	45,391
Net assets		65,187	-	65,187	45,391
FUNDS	11				
Unrestricted funds:					
General reserves				16,365	33,857
Designated reserves				48,822	298
Restricted funds				-	11,235
Total funds				65,187	45,391

24/06/2026

The financial statements were approved by the Board of Trustees on
and were signed on its behalf by:



Michael Cunningham

Trustee

The notes on pages 17 – 24 form an integral part of these accounts

CLASSROOMS FOR MALAWI

ACCOUNTS TO 30 SEPTEMBER 2025

NOTES TO THE ACCOUNTS

1. ACCOUNTING POLICIES

a) Scope and basis for the financial statements

The financial statements have been prepared under the historical cost convention, and are in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (the SORP), FRS 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and UK Generally Accepted Accounting Practice.

The functional currency of Classrooms for Malawi SCIO is GBP because that is the currency of the primary economic environment in which the organisation operates. After reviewing the charity's forecast and projections, the trustees have 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 of preparation of the financial statements as discussed in the Trustees' Report at page 8. Classrooms for Malawi SCIO constitute a public benefit entity as defined by FRS 102. In the application of the charity's accounting policies, which are described in this note, trustees are required to make judgements, estimates and assumptions that affect the application of policies and reported amounts in the financial statements. The areas involving a higher degree of judgement, or areas where assumptions or estimates were significant to the financial statements are described at (j) below.

b) Fund Accounting

General funds are unrestricted funds that are available for use at the discretion of the Trustees in furtherance of the general charitable objectives, and that have not been designated for other purposes. Designated funds comprise unrestricted funds that have been set aside for a particular purpose by the Trustees. Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors or that have been raised by the charity for a particular purpose. Such donations are principally for international building and renovation purposes. Costs are charged against the specific fund in line with donor wishes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

c) Incoming resources

All income is accounted for when Classrooms for Malawi SCIO has entitlement to the funds, the amount can be quantified, and receipt of the funds is probable. Where income is received in advance of providing goods and/or services, it is deferred until Classrooms for Malawi SCIO becomes entitled to that income. Donations include all income received by the charity that is made on a voluntary basis and is not conditional on delivery of certain levels or volumes of service or supply of charitable goods. The Classrooms for Malawi Trustees' annual report and financial statement includes grants from institutions, corporates and major donors that provide core funding, or are of a general nature. Gifts for onward distribution are included at fair value and are recognized as income and stock when they are received from donors and in expenditure when they are distributed to beneficiaries. Gifts in kind include educational materials. Our volunteers play a vital role in the activities of the charity, including as community fundraisers and ambassadors. However, in accordance with the SORP, no monetary value has been attributed to their contribution and been included in these accounts. Grants from agencies and foundations, corporates and trusts have been included as 'Income from charitable activities' where these grants specifically outline the goods and services to be provided to beneficiaries. For these performance related grants, in the absence of specific milestones to determine entitlement, income is recognized to the extent that resources have been committed to the specific programme, as this is deemed to be a reliable estimate of the right to receive payment for the work performed. In this case, cash received in excess of expenditure is included as a creditor (as deferred income) and expenditure in excess of cash included as a debtor (as accrued income). All restricted project funds are held in separate bank accounts, and any interest income arising on such funds held is treated as unrestricted to offset international bank charges.

d) Resources expended and basis of allocation of cost

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure on raising funds is that incurred in seeking voluntary income and does not include the costs of disseminating information in support of the charitable activities. Expenditure on charitable activities are costs incurred directly and specifically in the furtherance of Classrooms for Malawi's charitable objectives, along with associated support costs. Support costs are those which provide indirect support to front-line output provision; examples include, but are not limited to, staff and governance costs. Support costs not attributable to single activity have been allocated on basis consistent with identified cost drivers for that cost category such as staff time and expenditure. Classrooms for Malawi– trustees' annual report and financial statement

e) Tangible fixed assets and depreciation

All expenditure of a capital nature on project development overseas is expensed as incurred, as are tangible items of expenditure in the UK more than £100. Depreciation is provided from the time assets are available for use at rates calculated to write off

the costs on a straight-line basis over their useful economic lives as follows: – Computer equipment and software – 4 years.

f) Financial instruments

Financial assets and financial liabilities are recognized when Classrooms for Malawi SCIO becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are initially measured at transaction price (including transaction costs). Classrooms for Malawi SCIO only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognized at transaction value and subsequently measure at their settlement value. Trade and other debtors are recognized at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Creditors and provisions are recognized where Classrooms for Malawi SCIO has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognized at their settlement amount after allowing for any trade discounts due.

g) Provisions

Provisions for liabilities are recognized when Classrooms for Malawi SCIO has a legal or constructive financial obligation, for which a measurable future outflow of funds is probable.

h) Foreign currencies

Monetary assets and liabilities are translated into sterling at the exchange rate ruling on the balance sheet date. Foreign exchange gains are recognized as other income and foreign exchange losses are recognized in the consolidated statement of financial activities within the relevant charitable activity expenditure for the period in which they are incurred.

i) Taxation

Reidvale Adventure Play Association Limited is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

j) Accounting estimates and judgments

In the application of the charity's accounting policies described above, the Trustees are required to make estimates, judgements and assumptions about the carrying

amounts of assets and liabilities that are not readily apparent from other sources. These estimates, judgements and assumptions are made based on a combination of past experience, professional expert advice, and other evidence that is relevant to the particular circumstance. The following areas are considered to involve the critical judgements and sources of estimation uncertainty when applying the charity's accounting policies:

Cost allocation Costs not attributable to a single activity are allocated or apportioned to activities on a basis consistent with identified cost drivers for that cost category. This methodology requires a judgement as to what are the most appropriate bases to use to apportion support costs; these are reviewed annually for reasonableness.

2. DONATIONS AND GRANTS

	Unrestricted £	Restricted £	2025 £	Unrestricted £	Restricted £	2024 £
Donations	112,349		112,349	15,735	31,664	47,399
Grants	-	13,750	13,750	-	36,250	36,250
	112,349	13,750	126,099	15,735	67,914	83,649

Grants received, included in the above, are as follows:

	Unrestricted £	Restricted £	2025 £	Unrestricted £	Restricted £	2024 £
Grant - Celtic Foundation	-	500	500	-	10,000	10,000
Grant – Harbison Charitable Trust	-	1,250	1,250	-	1,250	1,250
Grant - Ferguson Trust	-	-	-	-	20,000	20,000
Grant - St Thomas Aquinas	-	-	-	-	5,000	5,000
Grant - The Hilden Foundation	-	4,500	4,500	-	-	-
Grant – St James' Place Found'n	-	2,500	2,500	-	-	-
Grant - Columba Trust	-	5,000	5,000	-	-	-
	-	13,750	13,750	-	36,250	36,250

3. OTHER TRADING ACTIVITIES

	Unrestricted £	Restricted £	2025 £	Unrestricted £	Restricted £	2024 £
Fundraising events	2,492	-	2,492	22,414	-	22,414

4. INVESTMENT INCOME

	Unrestricted £	Restricted £	2025 £	Unrestricted £	Restricted £	2024 £
Bank interest	310	-	310	454	-	454

Classrooms for Malawi

Notes to the Accounts (continued)

5. RAISING FUNDS

	Unrestricted	Restricted	2025	Unrestricted	Restricted	2024
	£	£	£	£	£	£
Events	447	-	447	7,215	-	7,215
Marketing and advertising	1,200	-	1,200	-	-	-
Subscriptions	210	-	210	286	-	286
Other fundraising activities	245	-	245	1,007	-	1,007
	<u>2,102</u>	<u>-</u>	<u>2,102</u>	<u>8,508</u>	<u>-</u>	<u>8,508</u>

6. COST OF CHARITABLE ACTIVITIES

	Direct costs		
	Unrestricted	Restricted	Total
	£	£	£
Building projects in Malawi	93,253	13,750	107,003
	<u>93,253</u>	<u>13,750</u>	<u>107,003</u>

	Unrestricted	Restricted	2025	Unrestricted	Restricted	2024
Notes	£	£	£	£	£	£
Project costs	59,777	13,750	73,527	-	71,573	71,573
Project support costs	24,741	-	24,741	21,247	-	21,247
Governance	1,950	-	1,950	2,111	-	2,111
Premises and facilities	4,404	-	4,404	4,916	-	4,916
Information technology	2,381	-	2,381	2,801	-	2,801
	<u>93,253</u>	<u>13,750</u>	<u>107,003</u>	<u>31,075</u>	<u>71,573</u>	<u>102,648</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustee's remuneration or other benefits for the year ended 30 September 2025 (2024: nil).

Trustee's expenses for the year ended 30 September 2025 were £nil (2024: £195).

Classrooms for Malawi

Notes to the Accounts (continued)

8. TANGIBLE FIXED ASSETS

	Information Technology	
	2025	2024
Cost	£	£
At 01 October 2024	2,916	2,916
Additions	-	-
	2,916	2,916
Depreciation		
At 01 October 2024	2,619	2,287
Charge for the year	298	331
	2,916	2,618
Net book value		
At 30 September 2025	-	298

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Prepayments	116	112
Accrued income	1,636	1,000
	1,752	1,112

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	698	1,733
Accrued expenses	1,260	1,260
	1,958	2,993

Classrooms for Malawi

Notes to the Accounts (continued)

11. MOVEMENT IN FUNDS

	<i>Opening Balance 1 Oct 2024</i>	<i>Incoming</i>	<i>Outgoing</i>	<i>Transfers</i>	<i>Closing Balance 30 Sep 2025</i>
<u>Unrestricted Funds</u>					
General Funds	33,858	66,634	35,280	(48,847)	16,365
Designated Funds- Fixed Assets	298	-	298	-	-
Designated Funds- Building Fund	-	48,517	59,777	60,082	48,822
	<u>34,156</u>	<u>115,151</u>	<u>95,355</u>	<u>11,235</u>	<u>65,187</u>
<u>Restricted Funds</u>					
Building Fund	<u>11,235</u>	<u>13,750</u>	<u>13,750</u>	<u>(11,235)</u>	<u>-</u>
	<u>45,391</u>	<u>128,901</u>	<u>109,105</u>	<u>-</u>	<u>65,187</u>

12. RELATED PARTY DISCLOSURE

There were no related party transactions for the year ended 30 September 2025 (2024: nil).

13. INDEPENDENT EXAMINER'S REMUNERATION

	2025	2024
	£	£
Preparation & Independent examination of accounts	<u>1,260</u>	<u>1,260</u>
	<u>1,260</u>	<u>1,260</u>

Classrooms for Malawi

Legal and Administration

Board of Trustees

James Kelly (Chair)
Mike Casey (Vice Chair)
Michael Cunningham (Treasurer)
Patricia Duffy (Secretary)
David Morley
Precious Mbale
Lucky Katundu
Maureen Casey
Julie Minal
Ethel Mkandawire (appointed 10 February 2025)

Andrew Vincent (Associate Trustee) (Appointed 10/02/2025)

Registered Office and Principal Address

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G73 2SL

Contact Details

Telephone: 0141 571 8505
Email: info@classroomsformalawi.org
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Registered Charity Number

SC048091

Independent Examiner

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Brett Nicholls Associates
Herbert House, 24 Herbert Street
Glasgow
G20 6NB

Bankers

Barclays Plc.
12 Churchill Place Canary Wharf London
EH14 5HP

Thank You

A huge thank you to our volunteers and supporters who dedicate their time, energy and resources to the advancement of Classrooms for Malawi's cause - that every child in Malawi has access to a suitable learning environment.