ON CALL AFRICA SCIO

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Scottish Charity Number SC041546

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ON CALL AFRICA LTD TRUSTEES	Mr Chibweka Kavindele Mr McLean Kabwe Dr Arnold Bhebhe
CHARITY NO.	SC041546 (Scotland)
COMPANY REGISTRATION NO.	CS000394
KEY MANAGEMENT PERSONNEL	Mr Nkandu Chikonde
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AUDITOR	SRG (Audit) LLP Turnberry House 175 West George Street Glasgow G2 2LB
BANKERS	The Co-operative Bank PO Box 205 Delf House Southway Skelmersdale WN8 6WT

Governing Document

The Charity is a Scottish Charitable Incorporated Organisation (SCIO), charity registration number SC041546 and is governed by its Constitution.

LETTER FROM CHAIR OF TRUSTEES

2025 represented an important year in On Call Africa's continued evolution as a partner in strengthening rural health systems in Zambia. The progress achieved during the year reflects not only the implementation of activities in 2025, but the cumulative experience of more than a decade of working alongside rural communities, health facilities, the Government of the Republic of Zambia and the Ministry of Health.

Over these years, On Call Africa has continued to learn from implementation, refine its programme approaches and strengthen the systems that support sustainable improvements in healthcare delivery. This experience has increasingly shaped our transition from standalone interventions towards a more integrated health systems strengthening model.

The development of the Community Health Improvement Programme (CHIPS) in 2024 was an important milestone in this journey. CHIPS brought together the organisation's experience across community health, facility-based quality improvement and essential health infrastructure within a single integrated framework. In 2025, the programme was implemented across all sites supported by On Call Africa, providing an important opportunity to consolidate this approach, test it in practice and generate further evidence to inform future programming.

At community level, our work continued to strengthen the connection between households and the formal health system. During the year, 84 Community-Based Volunteers were trained and equipped to deliver health promotion, identify health needs and facilitate referrals. Together, they delivered 873 health promotion interventions, reached more than 8,500 people and facilitated 352 different referrals to health facilities for individuals seeking health care. These results build on OCA's longstanding commitment to strengthening community participation in health and supporting the Ministry of Health's efforts to extend essential services closer to rural communities.

We also continued to invest in the physical and operational capacity of rural health facilities. Seven facilities benefited from infrastructure improvements during 2025, including maternity facilities, mothers' waiting shelters, water and sanitation systems, boreholes, infection prevention infrastructure, solar power and staff accommodation. These investments were undertaken in response to priorities identified with government, health workers and communities and are intended to strengthen the safety, resilience and long-term functionality of rural health services.

Alongside this, the Facility-Based Quality Improvement Programme continued to strengthen local capacity for identifying and addressing service delivery challenges. Through the training of Neighbourhood Health Committee members, Community Scorecards, facility assessments, mentorship and quality improvement initiatives, health workers and communities were supported to jointly identify gaps and implement practical solutions. Encouraging improvements in areas such as the prescribing practice demonstrate the value of combining community accountability, clinical mentorship and continuous quality improvement.

Innovation also remained an important component of our work. During the year, OCA continued to strengthen approaches such as the electric-cart mobile outreach and decentralised ultrasound services, with the aim of improving access to care, supporting earlier diagnosis and strengthening referral pathways for people living in hard-to-reach communities.

What is increasingly significant is the way in which these different areas of work are being brought together. CHIPS is not designed as a collection of separate projects. Rather, it provides an integrated platform through which community systems, quality of care, infrastructure and innovation can reinforce one another. Our close partnership with the Ministry of Health, district health teams, rural health facilities, community structures and other partners remains fundamental to this approach.

As On Call Africa enters its next phase of development, we will begin the process of developing a new organisational strategy. This strategy will build on the lessons and evidence generated through our years of implementation, while ensuring that our future plans remain closely aligned with the evolving priorities of the Government of Zambia and the Ministry of Health. CHIPS will sit at the heart of this strategy as the principal platform through which OCA will translate these priorities and lessons into practical, integrated health systems strengthening interventions.

Our ambition is therefore not simply to expand the scale of our work, but to deepen our understanding of what works, strengthen the evidence base for our approach and contribute to sustainable improvements within Zambia's health system. As our programmes extend to additional facilities in 2026, we will continue to prioritise learning, partnership, government alignment and the strengthening of systems that can endure beyond individual projects.

On behalf of the Board of Trustees, I would like to express my sincere appreciation to the Government of the Republic of Zambia and the Ministry of Health, our donors and development partners, the communities with whom we work, our volunteers and the dedicated On Call Africa team. The progress achieved in 2025 reflects the contribution and commitment of all those who share our ambition of improving access to safe, effective and quality healthcare for people living in rural Zambia.

We enter the next chapter of On Call Africa's development with confidence in the foundations that have been built, a commitment to continued learning, and a clear determination to work alongside government and communities in strengthening rural health systems for the long term.

Mr Chibweka Kavindele

Chair of Trustees

On Call Africa

OBJECTIVES AND ACTIVITIES

Our Mission

To improve health outcomes for marginalised rural communities in Zambia by improving access to quality healthcare.

Who We Are

On Call Africa was founded in 2010 by a group of doctors and international development experts with a mission to improve access to quality healthcare in remote rural communities in Zambia. Since then, the organisation has evolved into a health systems strengthening partner, working closely with government and local stakeholders to improve healthcare delivery and contribute to progress towards Universal Health Coverage.

On Call Africa is guided by a skilled Board and supported by a growing team of staff and volunteers. Our work is aligned with Zambia's national health priorities, ensuring that our programmes are locally grounded and nationally relevant. At the heart of our approach is a commitment to community-driven development: we listen to the communities we serve, work alongside local stakeholders and adapt our interventions in response to changing needs. As a learning organisation, we also document and share evidence and lessons from our work to inform policy, strengthen practice and contribute to wider learning.

Building on more than 15 years of experience, On Call Africa, in partnership with the Ministry of Health and other key stakeholders, developed the Community Health Improvement Programme (CHIPS) in 2024. CHIPS brings together the organisation's experience and learning with local and global good practice in health systems strengthening to provide an integrated approach to improving rural healthcare.

CHIPS is built around three complementary programmes:

- Community Health Workers (CHW) Programme, which strengthens community-level health service delivery and links households with health facilities.
- Facility Infrastructure Improvement Programme (FIIP), which addresses critical infrastructure gaps affecting the safety, accessibility and quality of healthcare.
- Facility-Based Quality Improvement Programme (FQIP), which strengthens the quality, accountability and responsiveness of services delivered at rural health facilities.

In 2025, CHIPS was implemented across all On Call Africa sites, providing an integrated platform for strengthening communities, health facilities and the systems that connect them. The first year of implementation generated important evidence and practical lessons that are informing programme refinement, organisational learning and the future scale-up of community health approaches in rural Zambia.

Community Health Workers (CHW) Programme

The Community-Based Volunteer (CBV) Programme continued to strengthen community-level health service delivery by supporting the Ministry of Health (MoH) to implement the standardised Community Health Service Package. Building on experience from the programme's earlier pilot, implementation in 2025 focused on strengthening the capacity of community-based volunteers to provide essential health information, promote early health-seeking behaviour and establish stronger links between households and rural health facilities.

As a core component of CHIPS, the programme was implemented across three rural health facility catchment areas. CBVs were trained and supported to deliver community-based health promotion, conduct household visits, identify individuals requiring health services and facilitate referrals to health facilities. This approach extended the reach of the formal health system into communities that may face geographic and other barriers to accessing facility-based services.

Expanding community-level access to health information

During 2025, 84 Community-Based Volunteers were trained to support the delivery of community health services. Across supported communities, CBVs conducted 873 health promotion sessions covering key maternal, child and preventive health messages.

These activities enabled health information to reach 8,504 community members, expanding access to health education beyond the health facility. Particular emphasis was placed on messages that encourage timely use

of essential services, including maternal and child health, immunisation, pregnancy care and other preventive health services.

By bringing health information closer to households, CBVs helped strengthen community understanding of available services and the importance of seeking care early.

Strengthening the community-to-facility referral pathway

A central role of the CBV Programme was to strengthen the link between households and the formal health system. CBVs identified community members requiring further assessment or care and supported them to access appropriate services at health facilities.

In 2025, CBVs facilitated 352 referrals, helping connect individuals and households with formal healthcare services. This community-based referral function is particularly important in rural settings, where delays in recognising health needs or navigating the health system can contribute to delayed access to care.

Through regular interaction with households, CBVs also served as an important link between communities and health facility staff, helping facilities better understand community health needs and supporting continuity between community-level activities and facility-based services.

Supporting maternal, child and preventive health

CBVs played an important role in promoting the uptake of essential maternal, child and preventive health services. Their responsibilities included early identification of pregnancies, promotion of antenatal care, immunisation mobilisation, maternal and child health education, health promotion and referral of individuals requiring facility-based care.

The programme's community-based model enabled these messages and services to reach households directly, supporting earlier engagement with the health system and strengthening awareness of available maternal, child and preventive health services.

Rather than relying solely on communities to initiate contact with health facilities, the CBV model provides a proactive mechanism through which trained community members can identify needs, provide appropriate information and facilitate timely connections to care.

Strengthening community health systems

The deployment of trained volunteers increased the capacity of supported health facilities to undertake community outreach and maintain regular engagement with households in their catchment areas. It also provided a practical mechanism for extending the reach of the Ministry of Health's Community Health Service Package.

Key 2025 achievements

Area	Achievement
Community-Based Volunteers trained	84
Rural health facilities supported	3
Health promotion sessions delivered	873
People reached with health information	8,504
Referrals completed	352

Facility Infrastructure Improvement Programme (FIIP)

The Facility Infrastructure Improvement Programme (FIIP) continued to address critical infrastructure barriers affecting the delivery of quality healthcare in rural communities. Implemented as part of CHIPS, FIIP focuses on strengthening the physical environment in which healthcare is delivered through improvements in Water, Sanitation and Hygiene (WASH), maternal and newborn health infrastructure, reliable energy, infection prevention and control facilities, and staff accommodation.

In 2025, FIIP supported infrastructure improvements across seven rural health facilities. Investments were designed to improve service readiness, strengthen infection prevention and control, create safer environments for patients and healthcare workers, and enhance the capacity of rural facilities to provide essential health services.

Strengthening maternal and newborn health infrastructure

A major area of investment was the improvement of infrastructure for maternal and newborn health services. During 2025, the programme supported the construction of four maternity annexes and four mothers' waiting shelters.

The maternity annexes provide improved spaces for the delivery of maternal health services, enabling facilities to better accommodate women requiring maternity care. Mothers' waiting shelters provide dedicated spaces for expectant mothers who need to remain closer to health facilities before delivery, particularly those who may otherwise face significant challenges travelling to a facility when labour begins.

Together, these investments strengthened the physical capacity of rural health facilities to provide safer and more accessible maternal and newborn health services.

Improving access to water, sanitation and hygiene

FIIP continued to address critical WASH gaps that can affect both the quality and safety of healthcare delivery. In 2025, the programme installed six water reticulation systems and drilled four boreholes, improving access to reliable water supplies at supported facilities.

The programme also constructed or upgraded six ablution blocks, strengthening sanitation infrastructure for patients, caregivers and health facility staff. These investments are particularly important for maintaining hygienic healthcare environments and supporting infection prevention and control practices.

By improving the availability of water and sanitation infrastructure, FIIP strengthened the enabling environment required for safe and dignified healthcare delivery.

Strengthening infection prevention and control

The programme invested in infrastructure specifically designed to support Infection Prevention and Control (IPC). A total of five IPC facilities were constructed during the year.

These improvements provide health facilities with infrastructure that supports safer clinical environments and strengthens their ability to implement appropriate infection prevention and control practices. Together with investments in water and sanitation, they help reduce environmental barriers to safe healthcare delivery.

Expanding access to reliable energy

Reliable electricity remains an important enabler of quality healthcare, particularly for facilities providing services that require lighting, equipment and other essential electrical systems. The programme's investment in solar power also supports government efforts to increase access to reliable energy across health facilities.

In 2025, FIIP installed four solar power systems at supported facilities. These systems improved access to reliable energy and strengthened facility resilience in settings where grid electricity may be unavailable or unreliable.

Reliable power supports essential facility functions, including lighting for clinical care and maternity services, as well as the operation of health equipment such as mobile ultrasound devices. The investment therefore contributes not only to infrastructure improvement but also to greater continuity and reliability of healthcare services.

Improving working conditions for healthcare workers

Recognising that adequate staff accommodation is an important component of rural health system capacity, FIIP also invested in improving accommodation for healthcare workers. During 2025, eight staff houses were constructed or rehabilitated.

Improved staff accommodation provides healthcare workers with safer and more suitable living conditions close to their places of work. This can support the ability of rural facilities to attract and retain health workers while creating a more supportive working environment for staff serving remote communities.

Key 2025 achievements

Area	Achievement
Health facilities upgraded/rehabilitated	7
Solar power systems installed	4
Water reticulation systems installed	6
Boreholes drilled	4
Maternity annexes constructed	4
Mothers' waiting shelters built	4
Ablution blocks constructed/upgraded	6
IPC facilities constructed	5
Staff houses constructed/rehabilitated	8

Facility-Based Quality Improvement Programme (FQIP)

The Facility-Based Quality Improvement Programme (FQIP) continued to support the Ministry of Health in strengthening the quality, responsiveness and accountability of healthcare services in rural health facilities. The programme applies a standardised, community-led quality improvement approach that brings together healthcare workers, Neighbourhood Health Committees (NHCs) and community representatives to identify service delivery gaps, develop locally appropriate solutions and monitor improvements.

In 2025, FQIP was implemented across Chidi, Mapatizya, Simalundu, Siamafumba and Muzya Health Facilities. The programme strengthened the capacity of communities and health facility teams to identify and address service delivery challenges through structured assessments, quality improvement planning, mentorship and community feedback mechanisms, including Community Scorecards.

Strengthening community participation in quality improvement

A key focus during the year was strengthening the capacity of communities to participate meaningfully in the planning, monitoring and improvement of health services. A total of 169 Neighbourhood Health Committee members were trained, strengthening community-level capacity to engage with health facilities and support local health priorities. Through these structures, the programme reached 41 community zones, creating broader opportunities for communities to participate in health service improvement.

The programme also conducted 13 Community Scorecard sessions, providing a structured platform for communities to give feedback and engage with healthcare providers in jointly agreeing actions for improvement. These engagements strengthened accountability between health facilities and the communities they serve and promoted greater community ownership of local health services.

Translating identified gaps into action

The programme completed nine facility and community self-assessments using the standardised Quality Improvement Tool. Findings from these assessments informed the development of nine Quality Improvement Roadmaps, providing facilities with structured plans for addressing identified gaps and tracking progress. District, facility and community action plans were subsequently used to guide implementation and follow-up.

FQIP also supported facilities and communities to move beyond identifying service delivery challenges towards implementing practical solutions. During 2025, 87 quality improvement initiatives were implemented across supported facilities. These initiatives were informed by facility and community assessments and targeted identified gaps across the World Health Organization (WHO) health system building blocks: service delivery, health workforce, health information systems, essential medicines and technologies, health financing, and leadership and governance.

This approach helped embed quality improvement within routine facility processes rather than treating it as a one-off intervention. It also strengthened joint problem-solving among healthcare workers, district health teams and communities.

Improving quality of clinical care

FQIP combined quality assessments with mentorship, coaching, clinical support and monitoring to address identified gaps in healthcare delivery. Support to frontline healthcare workers focused on areas including prescribing practices, patient assessment, clinical documentation and adherence to appropriate service delivery processes.

For example, prescribing accuracy at Chidi Health Facility improved from 30% to 80% following targeted mentorship and clinical audits. This demonstrates how the programme's cycle of identifying performance gaps, providing targeted support and monitoring progress can translate into measurable improvements in clinical practice.

Innovation in diagnostic and referral services

FQIP also introduced and strengthened innovative approaches to improve access to diagnostic and referral services in rural areas. Nineteen health facility staff were trained on community outreach tools and equipment through the electronic-cart model, strengthening their capacity to support mobile outreach and service delivery to hard-to-reach communities.

The programme further supported access to ultrasound services, with 28 ultrasound scans conducted during the year. Earlier access to diagnostic services enabled health workers to identify conditions requiring further management and referral. This contributed to four emergency referrals following early diagnosis, demonstrating the potential of decentralised diagnostic capacity to support timely clinical decision-making and referral in rural settings.

The combination of community engagement, quality improvement, mobile outreach and enhanced diagnostic capacity helped address both quality-of-care gaps within facilities and access barriers faced by remote communities.

Targeted Technical and Volunteer Support

In 2025, FQIP at Chidi Health Facility was strengthened through a volunteer partnership involving seven volunteers from three countries, including doctors and public health professionals. Despite the withdrawal of NHS England funding, the partnership expanded through the addition of the University of Utrecht in the Netherlands.

Volunteers provided targeted support in maternal health, antimicrobial stewardship, adolescent health and non-communicable disease management. Key contributions included refresher training for community-based volunteers, development of clinical protocols and health promotion materials, and two clinical audits on antibiotic use and non-communicable disease management.

The partnership also strengthened adolescent health services through the establishment of a functional Youth-Friendly Space, training of more than 20 adolescent peer educators, and development of a Peer Educators' Manual to support continued engagement. These interventions helped translate identified quality gaps into practical improvements in clinical practice, community capacity and youth-friendly service delivery.

Key 2025 achievements

Area	Achievement
NHC members trained	169
Community zones reached	41
Quality improvement initiatives implemented	87
Community Scorecard sessions	13
Staff trained on electronic-cart (e-cart) model	19
Peer educators trained	20+
Ultrasound scans conducted	28
Emergency referrals through early diagnosis	4
Volunteers engaged	7
Clinical audits conducted	2
Facility and community self-assessments	9
Quality Improvement Roadmaps developed	9

Looking Ahead to 2026

In 2026, On Call Africa will focus on consolidating and expanding CHIPS, building on lessons from the 2025 implementation. Priorities will include strengthening community health systems, expanding community-led quality improvement, improving essential health infrastructure and increasing access to innovative services for hard-to-reach communities.

Alongside this programme expansion, 2026 will be an important year for the development of On Call Africa's next organisational strategy. The strategy will build on the lessons and evidence generated through our years of implementation, while ensuring that future priorities remain closely aligned with the evolving priorities of the Government of Zambia and the Ministry of Health. CHIPS will sit at the heart of this strategy as the principal platform through which OCA will translate these priorities and lessons into practical, integrated health systems strengthening interventions.

CHIPS will expand to additional health facilities in Kalomo and Choma Districts, including Batoka and Mubuyu, bringing integrated health systems strengthening interventions to more rural communities.

The organisation will also continue to scale innovations such as mobile outreach, decentralised ultrasound services and youth-friendly health initiatives, while strengthening partnerships with government, academic institutions, volunteers and development partners to generate evidence, share learning and support the scale-up of effective approaches.

Financial Review

The financial performance and position of the SCIO and the Group for the year, together with comparative figures, are fully detailed in the SCIO and Group Statements of Financial Activities and Balance Sheets, and the accompanying notes to the financial statements.

The trustees continue to monitor the financial performance, funding arrangements and financial position of the SCIO and the Group to ensure that resources are managed effectively and applied in furtherance of the charity's objectives.

Funding Arrangements

The charity receives a significant proportion of its funding from a major donor, with whom the trustees maintain ongoing discussions regarding future funding requirements. The donor has confirmed their commitment to providing continued financial support, and the trustees have taken this into consideration when assessing the future financial requirements and sustainability of the SCIO and the Group.

The trustees remain satisfied that appropriate funding arrangements are in place to support the continued activities of the SCIO and the Group for the foreseeable future.

Reserves Policy

The trustees recognise the importance of maintaining an appropriate level of reserves to support the ongoing activities of the SCIO and Group and to provide financial resilience against unforeseen expenditure or fluctuations in funding.

The trustees regularly review the level of reserves held, taking into consideration the financial position of the SCIO and Group, anticipated expenditure, future funding requirements and the risks associated with their activities.

In determining the appropriate level of reserves, the trustees also consider the availability of future funding, including the continued financial support of the charity's principal donor.

The trustees are satisfied that the reserves held, together with anticipated future funding, provide an appropriate basis for the continued operation and development of the SCIO and Group.

At the year end, the SCIO held reserves of Unrestricted £71,746 and Restricted £209,670 and the Group Unrestricted £398,142 and Restricted £325,613.

Risk management

On Call Africa has grown significantly over the last five years and we have made concerted efforts to strengthen our governance and risk management during this period to ensure that they remain fit for purpose.

In 2021 we established new governance arrangements, including committee arrangements and clear schemes of delegation. We also updated our constitution to ensure it was fit for purpose for our size and new ways of working. In 2022 we embedded these approaches and worked to ensure that new policies and practices were understood at all levels of the organisation.

In 2024 we continued to strengthen governance and risk management with further recruitment to our board of trustees, with further representation of Zambians on our board and greater governance and risk experience.

We have established risk and governance, finance and fundraising, HR and programmes committees, which meet in advance of full board meetings. Our committees make delegated decisions and ensure that emerging and high-level risks are flagged to the board of trustees for swift action and mitigation.

Appointment of Trustees

New trustees are recruited and appointed by a process of voting among the current trustees. Following a review of skills and experience required for oversight of the charity's strategy the trustees have begun to expand the Board.

Organisational Structure

All major strategic decisions are taken by the Board of Trustees. The charity's schedule of delegation passes day-to-day operational decisions to the CEO who is responsible for the oversight and management of the staff.

Auditor

A resolution proposing that SRG (Audit) LLP be reappointed as auditors of the charity will be put to a General Meeting.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees' report was approved by the Board of Trustees.

Mr Chibweka Kavindele

Trustee

Dated: 26/10/26

Mr Alexander Kamp

Treasurer

Dated: 26/10/2026

Signed by:

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The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material 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 operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. 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.

Opinion

We have audited the financial statements of the On Call Africa SCIO (the parent charity) and its subsidiary (the Group) for the year ended 31 December 2025 which comprise the Parent and Group Statement of Financial Activities, the Parent and Group Balance Sheets, the Parent and Group Statement of Cashflows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Parent and Group charity's affairs as at 31 December 2025, and of the Parent and Group charity's incoming resources and application of resources, for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Parent and Group charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Parent or the Group charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement set out on page 14, the trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Parent and Group charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Parent or the Group charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

We gained an understanding of the legal and regulatory framework applicable to the Parent and Group charity and considered the risk of acts by the Parent and Group charity which were contrary to the applicable laws and regulations, including fraud. We considered the extent to which non-compliance might have a material impact on the financial statements. We also considered those laws and regulations which have a direct impact on the preparation of the financial statements, such as the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). We evaluated management and trustees' incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of management override of controls).

We reviewed the control procedures implemented by management and the trustees and enquired of management and trustees regarding their identification and assessment of the risks of irregularities. Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion.

We focused on laws and regulations that could give rise to a material misstatement in the charity's financial statements.

Our tests included, but were not limited to:

- obtaining an understanding of the control environment in monitoring compliance with laws and regulations;
- agreement of the financial statement disclosures to underlying supporting documentation;
- enquiries of the senior management and trustees;
- review of the board meetings throughout the period;
- review of legal correspondence and invoices; and
- review of manual adjustments made in coming to the financial statements to identify any unusual adjustments.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members, and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

SRG (Audit) LLP

SRG (Audit) LLP,
Chartered Accountant and Statutory Auditor
Turnberry House
175 West George Street
Glasgow
G2 2LB
Date: 30th October 2026

SRG (Audit) LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

ON CALL AFRICA SCIO
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations & Legacies	3	26,774	297,225	323,999	373,027	187,113	560,140
Other trading activities	4	5,970	-	5,970	10,833	-	10,833
Total Income		**32,744**	**297,225**	**329,969**	**383,860**	**187,113**	**570,973**
Expenditure on:							
Raising Funds	5	1,760	-	1,760	48,009	-	48,009
Charitable Activities	6, 7, 8, 9	171,143	166,206	337,349	134,751	183,796	318,547
Total Resources Expended		**172,903**	**166,206**	**339,109**	**182,760**	**183,796**	**366,556**
Net (expenditure)/income for the year		**(140,159)**	**131,019**	**(9,140)**	**201,100**	**3,317**	**204,417**
Other gains and losses		-	-	-	-	-	-
Transfers between funds		(2,447)	2,447	-	16,854	(16,854)	-
Net movement in funds		**(142,606)**	**133,466**	**(9,140)**	**217,954**	**(13,537)**	**204,417**
Fund balances at 1 Jan 2025		214,352	76,204	290,556	(3,602)	89,741	86,139
Fund balances at 31 Dec 2025		**71,746**	**209,670**	**281,416**	**214,352**	**76,204**	**290,556**

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

All income and expenditure derive from continuing activities

The notes on pages 24 to 45 form part of these financial statements.

ON CALL AFRICA GROUP
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations & Legacies	17	737,278	330,271	1,067,549	548,601	523,504	1,072,105
Other trading activities	18	6,847	-	6,847	10,833	-	10,833
Investment Income	19	15,317	-	15,317	1,445	-	1,445
Total Income		**759,442**	**330,271**	**1,089,713**	**560,879**	**523,504**	**1,084,383**
Expenditure on:							
Raising Funds	20	2,196	-	2,196	62,310	-	62,310
Charitable Activities	21, 22	928,540	221,510	1,150,050	368,523	378,633	747,156
Other Expenditure	23	16,719	-	16,719	16,258	-	16,258
Total Resources Expended		**947,455**	**221,510**	**1,168,965**	**447,091**	**378,633**	**825,724**
Net (expenditure)/income for the year		**(188,013)**	**108,761**	**(79,252)**	**113,788**	**144,871**	**258,659**
Other gains and losses		44,793	-	44,793	-	-	-
Transfers between funds		-	-	-	16,854	(16,854)	-
Net movement in funds		**(143,220)**	**108,761**	**(34,459)**	**130,642**	**128,017**	**258,659**
Fund balances at 1 Jan 2025		541,362	216,852	758,214	410,720	88,835	499,555
Fund balances at 31 Dec 2025		**398,142**	**325,613**	**723,755**	**541,362**	**216,852**	**758,214**

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

All income and expenditure derive from continuing activities

The notes on pages 24 to 45 form part of these financial statements.

ON CALL AFRICA SCIO
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Current Assets					
Debtors	11	20,300		10,288	
Cash at bank and in hand		387,165		301,779	
		407,465		**312,067**	
Creditors : amounts falling due within one year	12	(126,049)		(21,511)	
Net Current Assets			**281,416**		**290,556**
Total Assets less Current Liabilities			**281,416**		**290,556**
Income Funds					
Restricted Funds	13		209,670		76,204
Unrestricted Funds			71,746		214,352
			281,416		**290,556**

The financial statements were approved by the Trustees on 26.10.26 and signed on their behalf by:

Signed by:
B13585ACEF38418...

Mr Chibweka Kavindele
Trustee

Mr Alexander Kamp
Trustee

Company Registration Number CS000394

The notes on pages 24 to 45 form part of these financial statements.

ON CALL AFRICA GROUP
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	25		231,204		240,659
Current Assets					
Stock	27	-		4,307	
Debtors	28	27,800		13,604	
Cash at bank and in hand		561,782		566,657	
		589,582		**584,568**	
Creditors : amounts falling due within one year	29	(97,031)		(67,013)	
Net Current Assets			**492,551**		**517,555**
Total Assets less Current Liabilities			**723,755**		**758,214**
Income Funds					
Restricted Funds	30		325,613		216,852
Unrestricted Funds			398,142		541,362
			723,755		**758,214**

The financial statements were approved by the Trustees on 26.10.26 and signed on their behalf by:

Signed by:
B13585ACEF38418...

Mr Chibweka Kavindele
Trustee

Mr Alexander Kamp
Trustee

The notes on pages 24 to 45 form part of these financial statements.

ON CALL AFRICA SCIO
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cashflows from operating activities					
Cash generated from/(absorbed by) operations	**16**		85,386		138,275
Net increase/(decrease) in cash and cash equivalents			**85,386**		**138,275**
Cash and cash equivalents at 1 Jan 2025			301,779		163,504
Cash and cash equivalents at 31 Dec 2025			**387,165**		**301,779**

The notes on pages 24 to 45 form part of these financial statements.

ON CALL AFRICA GROUP
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cashflows from operating activities					
Cash generated from/(absorbed by) operations	**32**		(38,126)		241,338
Investing activities					
Purchase of tangible fixed assets		(594)		(27,513)	
Net cash used in investing activities			**(594)**		**(27,513)**
Net increase/(decrease) in cash and cash equivalents			**(38,720)**		**213,825**
Effect of foreign exchange rates			33,845		-
Cash and cash equivalents at 1 Jan 2025			566,657		352,832
Cash and cash equivalents at 31 Dec 2025			**561,782**		**566,657**

The notes on pages 24 to 45 form part of these financial statements.

1 Accounting policies

Charity Information

On Call Africa SCIO is a Charitable Incorporated Organisation, charity registration number SC041546 (Scotland) and is governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

The financial statements are prepared in pounds sterling (£), which is the functional currency of On Call Africa SCIO. Monetary amounts in these financial statements are rounded to the nearest pound.

These financial statements relate to a consolidation of the deemed subsidiary On Call Africa Ltd, a company incorporated in Zambia.

1.2 Going concern

The trustees have assessed the charity's ability to continue as a going concern and consider that it has adequate resources to continue in operational existence for the foreseeable future.

In reaching this conclusion, the trustees have considered the charity's financial position, forecast income and expenditure, and the continued financial support of a major donor, who has confirmed their commitment to providing ongoing funding.

Accordingly, the trustees consider it appropriate to prepare the financial statements on a going concern basis.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount.

Assets for distribution are recognised only when distributed. Assets given for use by the Charity are recognised when receivable. Stocks of undistributed donated goods are not valued for balance sheet purposes.

1 Accounting policies (continued)

Income from government and other grants is recognised when the Charity has unconditional entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably. Unconditional entitlement will be achieved once any performance or other conditions attached to the grants have been met, or fulfilment of those conditions is wholly within the control of the Charity.

Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

The value for gifts in kind, donated services and donated facilities are recognised as income when the Charity has control over the item or received the service, any conditions associated with the donation has been met, the receipt of economic benefit from the use by the Charity is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), general volunteer time is not recognised. More information about their contribution is explained in the Trustees' Report.

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is recognised on an accruals basis as a liability is incurred.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include those related to constitutional and statutory requirements, external scrutiny and other legal and professional fees.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Amortisation is currently to be applied to the Land & Buildings to reduce in line with the years left upon the lease, and to Improvements to Property over 4 years on a straight line basis.

Depreciation is provided on a reducing balance basis where assets may have a residual value after their estimated useful lives at the following annual rate:

Motor Vehicles 25% Reducing Balance

1.7 Impairment of fixed assets

At each reporting end date, On Call Africa reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are held to support the charitable activities of the charity. Stocks are stated at cost and periodically reviewed to ensure any shelf life (for stock of limited life span) has not expired. Any stock dated beyond the dates for recommended use are disposed of safely.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1 Accounting policies (continued)

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial Instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial Assets and Liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the group's contractual obligations expire or are discharged or cancelled.

1.11 Employee Benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement Benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The charity operates a workplace pension scheme for its UK staff and the subsidiary makes statutory contributions to the National Pension Scheme Authority in Zambia. Neither entity operates a defined benefit scheme.

1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.14 Foreign Exchange

Transactions in currencies other than pounds sterling are recorded at the rates prevailing at the dates of the transactions. At each reporting end date, monetary assets and liabilities denominated in foreign currencies are translated at the rate prevailing on that date, and gains and losses arising are included in net income.

On consolidation, the assets and liabilities of the Zambian subsidiary, including non-monetary assets, are translated at the closing rate; its income and expenditure are translated at the average rate for the month in which they arose; and opening

funds are translated at the prior year closing rate. The exchange differences arising are recognised in other gains and losses in the statement of financial activities.

2 Critical accounting estimates and judgements

In the application of On Call Africa's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key sources of estimation uncertainty - Group Useful life of fixed assets

In order to write off the cost of the fixed assets over the course of their economic useful life, the trustees must estimate the length of that useful life. Although the trustees have used estimates which are consistent with similar assets and entities, the actual length that assets are in use by the trustees may be different from estimates.

Note 3 Donations and Legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and Gifts	13,774	9,317	23,091	206,173	2,301	208,474
Grants Receivable	13,000	287,908	300,908	166,854	184,812	351,666
	26,774	**297,225**	**323,999**	**373,027**	**187,113**	**560,140**
Grants Receivable						
Else Kroner	-	98,002	98,002	-	44,690	44,690
Fidelity	-	31,489	31,489	-	20,067	20,067
Guernsey Overseas Aid (GOAC)	-	53,967	53,967	-	23,403	23,403
Innovate UK	-	50,450	50,450	-	27,057	27,057
STEMA	-	19,000	19,000	-	-	-
James Tudor Foundation	-	15,000	15,000	-	-	-
Peter Stebbings	-	10,000	10,000	-	-	-
Coles-Medlock	-	10,000	10,000	-	10,000	10,000
Allan & Nesta Ferguson Trust	7,500	-	7,500	-	-	-
The Gibbs Trust	2,000	-	2,000	3,000	-	3,000
Cumber Family	2,000	-	2,000	-	-	-
Fulmer	1,500	-	1,500	1,500	-	1,500
Anonymous	-	-	-	116,081	-	116,081
BMA	-	-	-	-	7,000	7,000
CRI Foundation	-	-	-	36,773	-	36,773
FAB Inc	-	-	-	4,500	-	4,500
Infranity	-	-	-	-	32,595	32,595
MPM Charitable Trust	-	-	-	-	15,000	15,000
Souter Charitable Trust	-	-	-	5,000	-	5,000
Stafford Trust	-	-	-	-	5,000	5,000
	13,000	**287,908**	**300,908**	**166,854**	**184,812**	**351,666**

Note 4 Other Trading Activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Volunteer Placements	5,939	40
Sundry income	31	10,793
	5,970	**10,833**

Note 5 Costs for Raising Funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Event and fundraising costs	1,760	-	1,760	3,033	-	3,033
Consultancy	-	-	-	44,976	-	44,976
	1,760	**-**	**1,760**	**48,009**	**-**	**48,009**

Note 6 **Cost of charitable activities**

	FQIP Programme	FIIP Programme	CBV Programme	General Stakeholder Engagement	Funds to OCA Ltd	Total	Total
	2025	2025	2025	2025	2025	2025	2024
	£	£	£	£	£	£	£
Staff Costs	-	-	-	-	-	-	35,502
Direct Costs	1,364	-	-	-	152,391	153,755	126,979
	1,364	**-**	**-**	**-**	**152,391**	**153,755**	**162,481**
Share of support costs (see note 7)	52,018	52,018	52,018	27,540	-	183,594	156,066
	53,382	**52,018**	**52,018**	**27,540**	**152,391**	**337,349**	**318,547**
Analysis by fund							
Unrestricted funds	40,620	51,187	51,796	27,540	-	171,143	134,751
Restricted funds	12,762	831	222	-	152,391	166,206	183,796
	53,382	**52,018**	**52,018**	**27,540**	**152,391**	**337,349**	**318,547**

Note 7 Support & Governance Costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Staff Costs	151,309		151,309	108,418		108,418
Exchange Rate (gains)/losses	552		552	4,132		4,132
UK Office Support	6		6	5,336		5,336
Zambia Office Support	-		-	39		39
IT hardware, software & support	5,576		5,576	10,324		10,324
Communications & Marketing	2,199		2,199	-		-
Travel, Health & Subsistence	2,377		2,377	-		-
Professional fees	2,795		2,795	2,442		2,442
Audit fees		18,780	18,780		19,800	19,800
Localisation Consultancy		-	-		5,575	5,575
	164,814	**18,780**	**183,594**	**130,691**	**25,375**	**156,066**

Support costs are allocated to the charitable activities based upon an estimate of the number of weeks spent supporting projects.

Note 8 Trustees

No Trustee of On Call Africa SCIO was remunerated during the year (2024: none).

No Trustee was reimbursed for expenses during the year (2024: none).

No donations were received by the SCIO from Trustees or persons connected with them during the year (2024: £196,395). During the year a Trustee made unconditional donations directly to the subsidiary, On Call Africa Ltd, totalling £727,447, being K24,307,840 translated at the monthly average rates (2024: £506,145, K16,718,133); these are included in donations and gifts in note 17.

Note 9 Employees

The average monthly number of employees during the period was:

	2025	2024
	Number	Number
UK	3	2
Zambia	-	-
Total	**3**	**2**

	2025	2024
Employment Costs	£	£
Wages and salaries	139,698	112,396
Social security costs	17,919	8,105
Pension costs	4,191	3,372
	161,808	**123,873**

There was one employee whose annual remuneration (excluding employer pension and national insurance contributions) was in the band £60,000 to £70,000 (2024: one employee).

Social security costs are shown before the Employment Allowance of £10,500 claimed against employer National Insurance for 2025-26. The staff costs in note 7 (£151,309) are stated after the allowance, which is why they are £10,500 lower than the employment costs above.

Note 10 Financial Instruments	2025	2024
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	-	183
Carrying amount of financial liabilities		
Measured at amortised cost	119,425	20,226

Note 11 Debtors	2025	2024
Amounts falling due within one year:	£	£
Gift Aid Recoverable	-	183
Prepayments and accrued income	20,300	10,105
	20,300	**10,288**

Note 12 Creditors	2025	2024
Amounts falling due within one year:	£	£
Creditors	124	4,622
Other taxation and social security	6,624	1,285
Accruals	18,000	15,604
Amount due to subsidiary undertaking (note 15)	101,301	-
	126,049	**21,511**

Note 13 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			
Programme	**Balance 1 Jan 2025**	**Incoming resources**	**Resources expended**	**Transfers**	**Balance 31 Dec 2025**
	£	£	£	£	£
Facility-Based Quality Improvement Programme (FQIP)	13,265	65,450	(53,866)	-	24,849
Facility Infrastructure Improvements Programme (FIIP)	18,249	83,284	(49,964)	2,447	54,016
Community-Based Volunteers Programme (CBV)	44,690	148,491	(62,376)	-	130,805
Total restricted funds	**76,204**	**297,225**	**(166,206)**	**2,447**	**209,670**

		Movement in funds			
Programme	**Balance 1 Jan 2024**	**Incoming resources**	**Resources expended**	**Transfers**	**Balance 31 Dec 2024**
	£	£	£	£	£
Facility-Based Quality Improvement Programme (FQIP)	86,538	49,057	(35,795)	(86,535)	13,265
Facility Infrastructure Improvements Programme (FIIP)	3,203	68,299	(134,818)	81,565	18,249
Community-Based Volunteers Programme (CBV)	-	49,690	(5,000)	-	44,690
General Stakeholder Engagement	-	-	(4,970)	4,970	-
Solar installation (office)	-	20,067	(3,213)	(16,854)	-
Total restricted funds	**89,741**	**187,113**	**(183,796)**	**(16,854)**	**76,204**

Note 13 Restricted Funds (continued)

Programmes

Facility-Based Quality Improvement (FQIP)
Through this programme we are supporting the Zambian Ministry of Health to develop a standardised tool for assessing the functionality of rural health facilities, and processes for co-designing tailored quality improvement plans that address identified needs and support the achievement of national standards. Additionally, it seeks to foster stronger collaboration between RHFs and district health structures, ensuring a more integrated and effective healthcare system.

Facility Infrastructure Improvements (FIIP)
The Facility Infrastructure Improvement Programme is dedicated to enhancing healthcare delivery in rural communities through strategic infrastructure development. Our initiative prioritises improving access to essential health services, with a particular focus on Water, Sanitation, and Hygiene (WASH), maternal and child health, and overall community well-being. We also construct staff housing to ensure that healthcare workers have safe and reliable accommodation.

Community-Based Volunteers (CBV)
In collaboration with the Ministry of Health (MOH), the programme aims to standardise CBV training, incentives, and support to ensure competency and consistency across volunteer efforts. This includes the development of a standardised Community Health Service Package, a 6-week training curriculum, and clear guidelines for CBV deployment per population, alongside a legal framework for volunteer protection. By improving healthcare accessibility and quality, the CBV Programme supports the MOH's strategic goal of strengthening community-based healthcare and advancing Universal Health Coverage in Zambia.

General Stakeholder Engagement
This programme covers our engagement with the Ministry of Health and other partners at district, provincial and national level to share learning from the programmes above and to support the adoption of the approaches they develop into national health systems and policy.

Note 14 Analysis of net assets between funds

	Unrestricted 2025	Restricted 2025	Total 2025	Unrestricted 2024	Restricted 2024	Total 2024
	£	£	£	£	£	£
Represented by:						
Net current assets	71,746	209,670	281,416	214,352	76,204	290,556
	71,746	**209,670**	**281,416**	**214,352**	**76,204**	**290,556**

Note 15 Related Party Transactions & ultimate controlling party

On Call Africa Ltd, a company limited by guarantee duly incorporated under the Companies Act, Chapter 388 of the laws of Zambia, is a deemed subsidiary of On Call Africa SCIO. The company is registered in Zambia as a public benefit organisation, registration number 102326, to allow the Charity to meet local regulatory requirements, which include the employment of staff and the payment of local taxes.

During the period On Call Africa SCIO covered programme costs incurred by the subsidiary on its behalf of £152,391 (2024: £126,206), disclosed in note 6. Of this, £51,090 was provided in cash and staff equipment during the year and £101,301 remained due to the subsidiary at 31 December 2025 and is included in creditors (note 12). The subsidiary recognises the kwacha equivalents recorded in its own ledger, £152,056 at the monthly rates; the £334 difference, and the exchange loss arising in the subsidiary on retranslating the sterling balance due to it, are disclosed in note 23.

As at 31 December 2025 On Call Africa Ltd had gross assets of £514,623 (2024: £513,159) and liabilities of £72,284 (2024: £45,116), giving total funds of £442,339 (2024: £468,043). The restricted element of group funds is set out in note 30. Before consolidation adjustments, On Call Africa Ltd had total income of £911,800 (2024: £640,006) and expenditure of £981,912 (2024: £581,544). The difference between its net expenditure of £70,112 and the decrease in its funds of £25,704 arises mainly from the exchange gain on translating its net assets into sterling, which is included in other gains and losses in the consolidated statement of financial activities.

Note 16 Cash generated from operations	**2025**	**2024**
	£	£
Net (expenditure)/income for the year	(9,140)	204,417
Movements in working capital		
(Increase)/decrease in debtors	(10,012)	(6,981)
Increase/(decrease) in creditors	104,538	(59,161)
Cash generated from operations	**85,386**	**138,275**

Note 17 Donations and Legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and Gifts	724,278	33,712	757,990	381,747	332,872	714,619
Grants Receivable	13,000	296,559	309,559	166,854	190,632	357,486
	737,278	**330,271**	**1,067,549**	**548,601**	**523,504**	**1,072,105**
Grants Receivable						
Else Kroner	-	98,002	98,002	-	44,690	44,690
Fidelity	-	31,489	31,489	-	20,067	20,067
Guernsey Overseas Aid (GOAC)	-	53,967	53,967	-	23,403	23,403
Innovate UK	-	50,450	50,450	-	27,057	27,057
STEMA	-	19,000	19,000	-	-	-
James Tudor Foundation	-	15,000	15,000	-	-	-
Peter Stebbings	-	10,000	10,000	-	-	-
Coles-Medlock	-	10,000	10,000	-	10,000	10,000
Allan & Nesta Ferguson Trust	7,500	-	7,500	-	-	-
The Gibbs Trust	2,000	-	2,000	3,000	-	3,000
Cumber Family	2,000	-	2,000	-	-	-
Fulmer	1,500	-	1,500	1,500	-	1,500
Tonga Teen Corners	-	8,651	8,651	-	5,820	5,820
Anonymous	-	-	-	116,081	-	116,081
BMA	-	-	-	-	7,000	7,000
CRI Foundation	-	-	-	36,773	-	36,773
FAB Inc	-	-	-	4,500	-	4,500
Infranity	-	-	-	-	32,595	32,595
MPM Charitable Trust	-	-	-	-	15,000	15,000
Souter Charitable Trust	-	-	-	5,000	-	5,000
Stafford Trust	-	-	-	-	5,000	5,000
	13,000	**296,559**	**309,559**	**166,854**	**190,632**	**357,486**

Note 18 Other Trading Activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Volunteer Placements	6,816	40
Sundry income	31	10,793
	6,847	**10,833**

Note 19 Investment Income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Bank Interest	15,317	1,445

Note 20 Costs for Raising Funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising Resources and Consultancy	2,196	44,976
Event and fundraising costs	-	3,034
Staff costs	-	12,835
Share of office costs	-	1,465
	2,196	**62,310**

Note 21	FQIP Programme	FIIP Programme	CBV Programme	General Stakeholder Engagement	Total	Total
Cost of charitable activities	**2025**	**2025**	**2025**	**2025**	**2025**	**2024**
	£	**£**	**£**	**£**	**£**	**£**
Staff Costs	-	-	-	-	-	152,566
Direct Costs	71,280	353,789	72,850	11,517	509,436	285,010
	71,280	**353,789**	**72,850**	**11,517**	**509,436**	**437,576**
Share of support costs (see note 22)	181,507	181,507	181,507	96,093	640,614	309,580
	252,787	**535,296**	**254,357**	**107,610**	**1,150,050**	**747,156**
Analysis by fund						
Unrestricted funds	195,758	443,924	181,248	107,610	928,540	368,523
Restricted funds	57,029	91,372	73,109	-	221,510	378,633
	252,787	**535,296**	**254,357**	**107,610**	**1,150,050**	**747,156**

Note 22 Support Costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Staff Costs	489,755		489,755	199,036		199,036
Depreciation & Amortisation	15,804		15,804	14,957		14,957
Exchange Rate (gains)/losses	1,240		1,240	4,052		4,052
UK Office Support	6		6	5,336		5,336
Zambia Office Support	45,847		45,847	27,485		27,485
IT hardware, software & support	9,858		9,858	10,325		10,325
Vehicle running costs	14,956		14,956	10,773		10,773
Communications & Marketing	3,634		3,634	7,134		7,134
Travel, Health & Subsistence	34,089		34,089	-		-
Professional fees	4,395		4,395	-		-
Audit fees		19,888	19,888		20,610	20,610
Localisation Consultancy		-	-		5,574	5,574
Trustee Training & Board Expenses		1,142	1,142		4,298	4,298
Analysed between charitable activities	**619,584**	**21,030**	**640,614**	**279,098**	**30,482**	**309,580**

Support costs are allocated to the charitable activities based upon an estimate of the number of weeks spent supporting projects.

Note 23 Other Expenditure

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Total 2024
	£	£	£	£
Exchange difference on intra-group funding (kwacha recognised by the subsidiary against the sterling amounts covered)	334	-	334	-
Exchange differences, including the retranslation of the sterling balance due from the charity to the subsidiary, and ledger adjustments	16,385	-	16,385	16,258
Total other expenditure	**16,719**	**-**	**16,719**	**16,258**

Note 24 Employees

The average monthly number of employees during the period was:

	2025 Number	2024 Number
	28	21

	2025	2024
Employment Costs	£	£
Wages & Salaries	392,148	285,087
Other pension costs & social security	46,029	18,307
Gratuities	51,578	24,926
	489,755	**328,320**

Note 25 Tangible Fixed Assets

	Freehold Land & Buildings	Improvements to Property	Motor Vehicles	Total
	2025	2025	2025	2025
	£	£	£	£
Cost				
At 1 Jan 2025	197,432	27,513	78,378	303,323
Additions	-	594	-	594
Exchange rate movements	6,314	3,676	(4,029)	5,961
	203,746	**31,783**	**74,349**	**309,878**
Depreciation				
At 1 Jan 2025	7,450	2,633	52,581	62,664
Amortisation/Depreciation charged in the period	3,408	7,049	5,347	15,804
Exchange rate movements	601	1,161	(1,556)	206
	11,459	**10,843**	**56,372**	**78,674**
Carrying amount				
At 31 Dec 2025	**192,287**	**20,940**	**17,977**	**231,204**
At 31 Dec 2024	189,982	24,880	25,797	240,659

Assets and liabilities of the subsidiary are translated at the closing rate of ZMW 29.8176 to the pound. Opening balances are shown as previously stated; their retranslation to the closing rate is included in exchange rate movements and recognised in other gains and losses in the statement of financial activities (note 1.14).

Exchange rate movements on cost and depreciation arise on the retranslation of the subsidiary's assets, which are held in Zambian Kwacha, at the closing rate of ZMW 29.8176 to the pound (2024: ZMW 30.77). The strengthening of the Kwacha against sterling increases the sterling cost of the property and improvements; the movement is not an addition or revaluation.

Note 26 Financial Instruments	2025	2024
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	908	1,139
Carrying amount of financial liabilities		
Measured at amortised cost	50,087	47,692

On Call Africa SCIO entered into a forward foreign currency exchange contract to purchase Zambian kwacha which matured on 31 December 2024; the liability of £60,744 recognised at 31 December 2023 was settled in 2024. No derivative contracts were held during 2025.

Note 27 Stock	2025	2024
	£	£
At 1 January	4,307	3,329
Additions	-	4,307
Disposals	(4,307)	(3,329)
At 31 December	-	4,307

Note 28 Debtors	2025	2024
Amounts falling due within one year:	**£**	**£**
Other debtors	908	956
Gift Aid Recoverable	-	183
Prepayments and accrued income	26,892	12,465
	27,800	**13,604**

Note 29 Creditors	2025	2024
Amounts falling due within one year:	**£**	**£**
Other taxation and social security	18,454	8,499
Employee gratuities	28,490	10,436
Trade creditors	124	4,622
Prepaid Placements	-	386
Accruals & deferred income	49,963	43,070
	97,031	**67,013**

Note 30 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds			
Programme	Balance 1 Jan 2025	Incoming resources	Resources expended	Transfers	Balance 31 Dec 2025
	£	£	£	£	£
FQIP Programme	13,264	72,822	(57,029)	-	29,057
FIIP Programme	119,054	147,276	(91,372)	-	174,958
CBV Programme	84,534	110,173	(73,109)	-	121,598
Total restricted funds	**216,852**	**330,271**	**(221,510)**	**-**	**325,613**

		Movement in funds			
Programme	Balance 1 Jan 2024	Incoming resources	Resources expended	Transfers	Balance 31 Dec 2024
	£	£	£	£	£
FQIP Programme	88,835	49,058	(35,795)	(88,834)	13,264
FIIP Programme	-	340,936	(305,746)	83,864	119,054
CBV Programme	-	113,443	(28,909)	-	84,534
General Stakeholder Engagement	-	-	(4,970)	4,970	-
Solar installation (office)	-	20,067	(3,213)	(16,854)	-
Total restricted funds	**88,835**	**523,504**	**(378,633)**	**(16,854)**	**216,852**

Note 31 Analysis of net assets between funds

	Unrestricted 2025	Restricted 2025	Total 2025	Unrestricted 2024	Restricted 2024	Total 2024
	£	£	£	£	£	£
Represented by:						
Tangible Assets	231,204	-	231,204	240,659	-	240,659
Net current assets	166,938	325,613	492,551	300,703	216,852	517,555
	398,142	**325,613**	**723,755**	**541,362**	**216,852**	**758,214**

Note 32 Cash generated from operations

	2025	2024
	£	£
Net (expenditure)/income for the year	(79,252)	258,659
Adjustments for:		
Exchange differences on translation of the subsidiary's net assets other than cash (non-cash)	5,193	-
Depreciation and amortisation	15,804	14,957
Movements in working capital		
Decrease/(increase) in stock	4,307	(978)
(Increase)/decrease in debtors	(14,196)	(8,504)
Increase/(decrease) in creditors	30,018	(22,796)
Cash generated from operations	**(38,126)**	**241,338**