

ZAMBIAN GEMS

England & Wales · Charity number 1136811

Details

Status Registered

Legal form Trust

Registered 2010-07-12

Register [View on the Charity Commission register](#)

Contact

Address Lynton Fields
Oxford Road
Woodstock
OX20 1QW

Phone 01993813444

Email zambiangems@gmail.com

Website www.zambiangems.com

Activities

Objects: TO ADVANCE THE EDUCATION AND HEALTH OF THE CHILDREN AND ADULTS OF AFRICA.

Activities: Founded in 2010, **Zambian Gems Foundation (ZGF)** is a non-religious and non-political organisation. It provides education for socioeconomic justice. ZGF maximises its impact through partnership with local governments and organisations for selected projects in developing communities around the globe.

Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** AFRICA.
- Afghanistan
- Brunei
- Ethiopia
- Georgia
- Guatemala
- Guyana
- Honduras
- India
- Kenya
- Lesotho
- Nicaragua
- Pakistan
- Romania
- Rwanda
- South Africa
- The Gambia
- Uganda
- Ukraine
- United States
- Zambia
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£30,108	£40,797	-	-
2024-06-30	£64,677	£55,657	-	-
2023-06-30	£65,249	£76,530	-	-
2022-06-30	£77,284	£57,872	-	-
2021-06-30	£32,256	£20,976	-	-

Trustees

Name	Role	Appointed
Dr FARZIN RAHMANI-SHIRAZI	Chair	
DR Edward Michael Richards		2015-07-01
Diana Rameshni		2020-01-25
Niaz Quatan		2022-04-11
Shaun Quatan		2022-04-11
Shida Rahmani		2020-01-25

ZAMBIAN GEMS

England & Wales - Charity number 1136811

Accounts

Zambian Gems

Reports of the board of trustees for the year ended 30th June 2025

The trustees are pleased to present their report together with the financial statement of the charity for the year ending 30th June 2025

Reference and Administrative details:

Charity registration number 01136811

Registered Address: Lyntonfield
Oxford Road, Woodstock,
OX20 1QW

Bankers NatWest Bank
43 Cornmarket Street
Oxford
OX1 3HA

Independent Examiner: Ardeshir Laloui FAIA
20, Roe Green Close,
Hatfield, Hertfordshire,

AL10 9PE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZAMBIAN GEMS

I report to the trustees on my examination of the accounts of the *Zambian Gems* for the year ended 30th June 2025.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1. accounting records were not kept in respect as required by section 130 of the Act; or
- 2. the accounts do not accord with those records; or
- 3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Ardeshir Laloui FAIA
Independent Examiner
20, Roe Green Close
Hatfield Hertfordshire
AL10 9PE

Zambian Gems

Annual Report for the year ended 30th June 2025

Statement of Financial activities for the period 1st July 2024 to 30th June 2025

Note	Unrestricted Fund £	Restricted Fund £	Total £	Year to 30/6/2024 £
<u>Incoming Resources</u>				
School fees (Virtual Persian)	-	17,298	17,298	16,145
Donations	1,623	8,192	9,815	45,608
Other income	-	2,995	2,995	2,924
Total Incoming Resources	<u>1,623</u>	<u>28,485</u>	<u>30,108</u>	<u>64,677</u>
<u>Resources Expended</u>				
Admin Expenditure	-	788	788	1,756
Educational support Persian Language	-	18,661	18,661	19,436
Educational support (Afghanistan)	-	3,216	3,216	14,198
Schools support (Zambia)	-	1,469	1,469	409
Gifts, prize, and donations	-	536	536	744
Purchase of books	-	3,722	3,722	2,028
School construction cost (Malave)	-	2,423	2,423	3,901
Public relation activities (Africa)	-	-	-	2,169
Young entrepreneur project (Uganda)	-	2,236	2,236	2,304
Starfish International (Gambia)	-	-	-	415
Home Care Certificate ABMA	-	1,280	1,280	-
Centre for the deaf (Zambia)	-	1,185	1,185	925
Based UK (donation)	-	-	-	1,100
Consultancy and professional fees	3,535	-	3,535	4,100
Computer Software & Mobile phone	1,746	-	1,746	2,172
Total Resources Expenses	<u>5,281</u>	<u>35,516</u>	<u>40,797</u>	<u>55,657</u>
Net movement in funds	<u>(3,658)</u>	<u>(7,031)</u>	<u>(10,689)</u>	<u>9,020</u>
Total funds brought forward	<u>24,207</u>	<u>13,744</u>	<u>37,951</u>	<u>28,931</u>
Total funds carried forward	<u>20,549</u>	<u>6,713</u>	<u>27,262</u>	<u>37,951</u>

Zambian Gems

Annual Report for the year ended 30th June 2025

Balance Sheet as at 30th June 2025

<u>Note</u>	30/06/2025	30/06/2024
	£	£
<u>Fixed Assets</u>		
Tangible Assets	-	-
<u>Current Assets</u>		
Cash at Bank & in hand	25,741	35,000
Cash at bank (Victual Persian)	1,521	2,951
Total Current Assets	----- 27,262	----- 37,951
 Liabilities:		
<u>Amounts falling due within one year</u>		
Total Assets less liability	- 27,262 =====	- 37,951 =====
 <u>Represented by:</u>		
Surplus from previous years	37,951	28,931
Surplus (Deficit) for the year	(10,689)	9,020
Total	----- 27,262 =====	----- 37,951 =====



Signed (on behalf of all the trustees)

Name DR. FARZIN RAHMANI

Date 4 August 2025

Zambian Gems

Annual Report for the year ended 30st June 2025

Notes to the accounts

Accounting Policies

Accounting convention

The accounts are prepared under the historical cost convention on a going concern basis and include the results of the charities' operation as indicated in the financial report, all of which are continuing.

Basis of accounting

The accounts have been prepared in accordance with the applicable accounting standards, the Statement of Recommended Practice- "Accounting and Reporting by Charities" (SORP 2005)

The principal source of income

Fundraising and donations from individual and institutions

Incoming Resources

All incoming sources accounted for when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Outgoing resources

Expenditure is accounted for on an accruals basis and is allocated to the appropriate heading in the financial statement.

ZAMBIAN GEMS

England & Wales - Charity number 1136811

Accounts

ZAMBIAN GEMS

England & Wales - Charity number 1136811

Accounts

Zambian Gems

Reports of the board of trustees for the year ended 30th June 2023

The trustees are pleased to present their report together with the financial statement of the charity for the year ending 30th June 2023

Reference and Administrative details:

Charity registration number 01136811

Registered Address: Lyntonfield
Oxford Road
Woodstock
OX20 1QW

Bankers NatWest
Address:
17 Oxford Road
Kidlington
OX5 2QP

Independent Examiner: Ardeshir Laloui FAIA
20, Roe Green Close
Hatfield Hertfordshire
AL10 9PE

Zambian Gems

Annual Report for the year ended 30th June 2023

Statement of Financial activities for the period 1st July 2022 to 30th June 2023

	Note	Unrestricted <u>Fund</u> £	Restricted <u>Fund</u> £	<u>Total</u> £	Year to 30/6/2022 £
<u>Incoming Resources</u>					
School fees (Virtual Persian)		-	17,791	17,791	11,353
Donations		22,243	23,320	45,563	44,907
Other income		1,895	-	1,895	21,024
Total Incoming Resources		24,138	41,111	65,249	77,284
		=====	=====	=====	=====
<u>Resources Expended</u>					
Admin Expenditure		355	232	587	2,847
Educational fees Persian			14,145	14,145	17,641
Educational support (Afghanistan)		24,863	14,100	38,963	13,595
School of nursing (Gambia)		815	1,500	2,315	-
Schools support (Zambia)		1,425	1,500	2,925	-
Gifts, prize, and donations		-	-	-	3,185
Purchase of books		-	598	598	239
School construction cost (Malave)		1,320	-	1,320	13,537
Public relation activities (Africa)		200	2,400	2,600	-
Music academy		-	-	-	1,930
Young entrepreneur project (Uganda)		1,886	2,320	4,206	2,090
Home Care Certificate ABMA		1,873	-	1,873	-
Starfish International (Gambia)		-	1,500	1,500	-
Centre for the deaf (Zambia)		818	-	818	-
Computer Software & Mobile phone		3,004	-	3,004	1,710
Office Equipment		1,676	-	1,676	1,098
Total Resources Expenses		38,235	38,295	76,530	57,872
		=====	=====	=====	=====
Net movement in funds		(14,097)	2,816	(11,281)	19,412
		-----	-----	-----	-----
Total funds brought forward		37,690	2,522	40,212	20,800
		-----	-----	-----	-----
Total funds carried forward		23,593	5,338	28,931	40,212
		=====	=====	=====	=====

Zambian Gems

Annual Report for the year ended 30st June 2023

Notes to the accounts

Accounting Policies

Accounting convention

The accounts are prepared under the historical cost convention on a going concern basis and include the results of the charities' operation as indicated in the financial report, all of which are continuing.

Basis of accounting

The accounts have been prepared in accordance with the applicable accounting standards, the Statement of Recommended Practice- "Accounting and Reporting by Charities" (SORP 2005)

The principal source of income

Fundraising and donations from individual and institutions

Incoming Resources

All incoming sources accounted for when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Outgoing resources

Expenditure is accounted for on an accruals basis and is allocated to the appropriate heading in

Zambian Gems

Annual Report for the year ended 30th June 2023

Balance Sheet as at 30th June 2023

<u>Note</u>	30/06/2023	30/06/2022
	£	£
<u>Fixed Assets</u>		
Tangible Assets	-	-
<u>Current Assets</u>		
Cash at Bank & in hand	23,593	37,690
Cash at bank (Victual Persian)	5,338	2,522
Total Current Assets	28,931	40,212
	-----	-----
<u>Liabilities:</u>		
<u>Amounts falling due within one year</u>	-	-
Total Assets less liability	28,931	40,212
	=====	=====
<u>Represented by:</u>		
Surplus from previous years	40,212	20,800
Surplus (Deficit) for the year	(11,281)	19,412
Total	28,931	40,212
	=====	=====

Signed (on behalf of all the trustees)

Name Rahni

Date 10.10.2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZAMBIAN GEMS

I report to the trustees on my examination of the accounts of the Zambian Gems for the year ended 30th June 2023.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

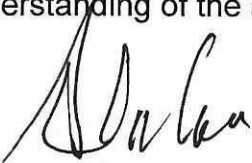
I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1. accounting records were not kept in respect as required by section 130 of the Act; or
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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Ardeshir Laloui FAIA
Independent Examiner
20, Roe Green Close
Hatfield Hertfordshire
AL10 9PE

ZAMBIAN GEMS

England & Wales - Charity number 1136811

Accounts

Zambian Gems

Reports of the board of trustees for the year ended 30th June 2022

The trustees are pleased to present their report together with the financial statement of the charity for the year ending 30th June 2022

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Address:
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Independent Examiner: Ardeshir Laloui AFA
20, Roe Green Close
Hatfield
Herts, AL10 9PE

Zambian Gems

Annual Report for the year ended 30th June 2022

Statement of Financial activities for the period 1st July 2021 to 30th June 2022

	Note	Unrestricted Fund £	Restricted Fund £	Total £	Year to 30/6/2021 £
<u>Incoming resources</u>					
School fees (Virtual Persian)		-	11,353	11,353	15,095
Donations		44,907	-	44,907	6,350
Fundraising		21,024		21,024	10,811
Total Incoming Resources		65,931	11,353	77,284	32,256
<u>Resources Expended</u>					
Admin Expenditure		2,407	440	2,847	635
Educational fees and sponsorship		4,176	13,465	17,641	9,700
School fees (Afghanistan)		13,595		13,595	
Gifts, prize, and donations		1,934	1,251	3,185	2,313
Purchase of books		-	239	239	1,400
Hire hall for school		-	-	-	1,620
School construction cost		13,537	-	13,537	1,627
Artwork and printing		-	-	-	1,000
Computer/ Mobile phone		1,710	-	1,710	1,200
Office equipment		1,098	-	1,098	-
Music academy		1,930	-	1,930	600
Young entrepreneur project		2,090	-	2,090	-
Organic Farming		-	-	-	200
Shipping		-	-	-	681
Total Resources Expenses		42,477	15,395	57,872	20,976
Net movement in funds		23,454	(4,042)	19,412	11,280
Total funds brought forward		14,236	6,564	20,800	9,520
Total funds carried forward		37,690	2,522	40,212	20,800

Zambian Gems

Annual Report for the year ended 30th June 2022

Balance Sheet as at 30th June 2022

<u>Note</u>	30/06/2022	30/06/2021
	£	£
<u>Fixed Assets</u>		
Tangible Assets	-	-
<u>Current Assets</u>		
Cash at Bank & in hand	37,690	14,236
Cash at bank (Victual Persian)	2,522	6,564
Total Current Assets	40,212	20,800
	-----	-----
Liabilities:		
<u>Amounts falling due within one year</u>	-	-
Total Assets less liability	40,212	20,800
	=====	=====
<u>Represented by:</u>		
Surplus from previous years	20,800	9,520
Surplus (Deficit) for the year	19,412	11,280
Total	40,212	20,800
	=====	=====

Signed (on behalf of all the trustees)

Name

Rahmi

Date.....

27 July 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZAMBIAN GEMS

I report to the trustees on my examination of the accounts of the Zambian Gems for the year ended 30th June 2022.

Responsibilities and basis of report

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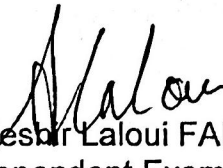
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Independent examiner's statement

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Ardeshr Laloui FAIA
Independent Examiner
20, Roe Green Close
Hatfield
Herts, AL10 9PE

Zambian Gems

Annual Report for the year ended 30st June 2022

Notes to the accounts

Accounting Policies

Accounting convention

The accounts are prepared under the historical cost convention on a going concern basis and include the results of the charities' operation as indicated in the financial report, all of which are continuing.

Basis of accounting

The accounts have been prepared in accordance with the applicable accounting standards, the Statement of Recommended Practice- "Accounting and Reporting by Charities" (SORP 2005)

The principal source of income

Fundraising and donations from individual and institutions

Incoming Resources

All incoming sources accounted for when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Outgoing resources

Expenditure is accounted for on an accruals basis and is allocated to the appropriate heading in the financial statement.

ZAMBIAN GEMS

England & Wales - Charity number 1136811

Accounts

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZAMBIAN GEMS

I report to the trustees on my examination of the accounts of the Zambian Gems for the year ended 30th June 2021.

Responsibilities and basis of report

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Ardeshir Laloui FAIA
Independent Examiner
20, Roe Green Close
Hatfield
Herts, AL10 9PE

Zambian Gems

Annual Report for the year ended 30th June 2021

Statement of Financial activities for the period 1st July 2020 to 30th June 2021

Note	Unrestricted Fund £	Restricted Fund £	Total £	Year to 30/6/2020 £	
<u>Incoming resources</u>					
School fees (Tarbiyat)	-	-	15,095	15,095	-
Donations	6,350	-	6,350	7,230	-
Fundraising	10,811	-	-	10,811	930
Total Incoming Resources	17,161	-	15,095	32,256	8,160
	=====		=====	=====	
<u>Resources Expended</u>					
Admin Expenditure	457	-	178	635	140
Educational fees and sponsorship	6,156	-	3,544	9,700	4,117
Gifts, prize, and donations	1,092	-	1,221	2,313	-
Purchase of books	-	1,400	1,400	-	-
Hire hall for school	-	1,620	1,620	-	-
School construction cost	1,627	-	1,627	-	-
Artwork and printing	1,000	-	-	1,000	326
Computer/ Mobile phone	1,200	-	1,200	900	-
Music academy	600	-	-	600	-
Organic Farming	200	-	200	-	-
Shipping	113	568	681	375	-
Total Resources Expenses	12,445	-	8,531	20,976	5,858
	=====	=====	=====	=====	=====
Net movement in funds	4,716	6,564	11,280	2,302	-
Total funds brought forward	9,520	-	-	9,520	7,218
	-----	-----	-----	-----	-----
Total funds carried forward	14,236	-	6,564	20,800	-
9,520	=====	=====	=====	=====	=====

Zambian Gems

Annual Report for the year ended 30th June 2021

Balance Sheet as at 30th June 2021

<u>Note</u>	30/06/2021 <u>£</u>	30/06/2020 <u>£</u>
<u>Fixed Assets</u>		
Tangible Assets	-	-
<u>Current Assets</u>		
Cash at Bank & in hand	14,236	9,520
Cash at bank (Tarbiyat School)	6,564	-
 Total Current Assets	 20,800 -----	 9,520 -----
<u>Liabilities:</u>		
<u>Amounts falling due within one year</u>	-	-
Total Assets less liability	20,800 =====	9,520 =====
<u>Represented by:</u>		
Surplus from previous years	9,520	7,218
Surplus (Deficit) for the year	11,280	2,302
 Total	 20,800 =====	 9,520 =====

Zambian Gems

Annual Report for the year ended 30st June 2021

Notes to the accounts

Accounting Policies

Accounting convention

The accounts are prepared under the historical cost convention on a going concern basis and include the results of the charities' operation as indicated in the financial report, all of which are continuing.

Basis of accounting

The accounts have been prepared in accordance with the applicable accounting standards, the Statement of Recommended Practice-“Accounting and Reporting by Charities” (SORP 2005)

The principal source of income

Fundraising and donations from individual and institutions

Incoming Resources

All incoming sources accounted for when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Outgoing resources

Expenditure is accounted for on an accruals basis and is allocated to the appropriate heading in the financial statement.

Zambian Gems

Account report for the year ended 30th June 2021

Statement of Financial activities for the period 1st July 2020 to 30th June 2021

Note	Unrestricted Fund £	Restricted Fund £	Total £	Year to 30/6/2020 £	
<u>Incoming resources</u>					
School fees (Tarbiyat)	-	-	15,095	15,095	-
Donations	6,350	-	6,350	7,230	-
Fundraising	10,811	-	-	10,811	930
Total Incoming Resources	17,161	-	15,095	32,256	8,160
	=====		=====	=====	
	=====				
<u>Resources Expended</u>					
Admin Expenditure	457	-	178	635	140
Educational fees and sponsorship	6,156	-	3,544	9,700	4,117
Gifts, prize, and donations	1,092	-	1,221	2,313	-
Purchase of books	-	1,400	1,400	-	-
Hire hall for school	-	1,620	1,620	-	-
School construction cost	1,627	-	1,627	-	-
Artwork and printing	1,000	-	-	1,000	326
Computer/ Mobile phone	1,200	-	1,200	900	-
Music academy	600	-	-	600	-
Organic Farming	200	-	200	-	-
Shipping	113	568	681	375	-
Total Resources Expenses	12,445	-	8,531	20,976	5,858
	=====	=====	=====	=====	=====
Net movement in funds	4,716	6,564	11,280	2,302	-
Total funds brought forward	9,520	-	-	9,520	7,218
	-----	-----	-----	-----	-----
Total funds carried forward 9,520	14,236	6,564	20,800		
	=====	=====	=====	=====	=====

Zambian Gems

Account Report for the year ended 30th June 2021

Balance Sheet as at 30th June 2021

<u>Note</u>	30/06/2021	30/06/2020
	<u>£</u>	<u>£</u>
<u>Fixed Assets</u>		
Tangible Assets	-	-
<u>Current Assets</u>		
Cash at Bank & in hand	14,236	9,520
Cash at bank (Tarbiyat School)	6,564	-
 Total Current Assets	 20,800 -----	 9,520 -----
 <u>Liabilities:</u>		
<u>Amounts falling due within one year</u>	-	-
Total Assets less liability	20,800 =====	9,520 =====
 <u>Represented by:</u>		
Surplus from previous years	9,520	7,218
Surplus (Deficit) for the year	11,280	2,302
 Total	 20,800 =====	 9,520 =====

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZAMBIAN GEMS

I report to the trustees on my examination of the accounts of the Zambian Gems for the year ended 30th June 2021.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

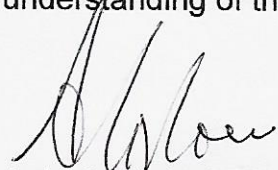
I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1. accounting records were not kept in respect as required by section 130 of the Act; or
- 2. the accounts do not accord with those records; or
- 3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Ardeshir Laloui FAIA
Independent Examiner
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