

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
CICA (CARING IN CRISIS AFRICA (UK))

**On accounts for the year
ended**

31 March 2021

**Charity no
(if any)**

1166440

Set out on pages

The two pages following the TAR

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 05/01/2022

Name:

Jennifer Copley

**Relevant professional
qualification(s) or body:**

N/A to this post

Contact:

07842 124747

jennifercopley.finance@gmail.com
www.facebook.com/jennifercopleyfinance

Caring in Crisis Africa (UK)

Charitable Incorporated Organisation
Registered Charity Number 1166440

Trustees Annual Report
for the Period ended 31st March 2021



**Everyone needs a
fighting chance!**



Working names of the CIO: CiCA UK, CiCA

Address: 9 Darfield Avenue
Owlthorpe
Sheffield
S20 6SU

Trustees: Trustees who manage the charity

Timothy Butcher Chair
Nicholas Lugg
Susan Butcher
Lorraine Slater
Judith Dillon
Erica Lugg

Bankers: Lloyds Bank Plc

Independent Examiner: Jennifer Copley
jennifercopley.finance@gmail.com
<http://www.facebook.com/jennifercopleyfinance>

Website: www.cicauk.org

Facebook: www.facebook.com/cicacharity

Report of the trustees for the period ended 31st March 2021

The trustees of Caring in Crisis Africa (UK) present their report and financial statements for the period ended 31st March 2021. The report is prepared in line with the template provided by the Charity Commission (October 2016).

This report represents the fifth since registration and reflects the continued growth of the scope and impact of the charity.

Objectives and activities

The objects of the CIO are:

- a. To relieve sickness and financial hardship, and to promote and preserve the good health of persons, especially children and young people, including but not by way of limitation those affected by HIV/AIDS through the provision of support, funds, goods or services of any kind in Zambia and such other parts of Africa as the trustees from time to time may think fit;
- b. To advance the education of persons, especially children and young people, and in particular those who are disadvantaged in Zambia and such parts of Africa and by such charitable means as the trustees may from time to time think fit;
- c. The prevention or relief of poverty in Zambia and such parts of Africa by providing: grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

The main activities in the reporting period were;

- i) Educational sponsorship for primary and secondary students in Zambia, Zimbabwe and Kenya. Provision of financial support for students in higher education and training in Zambia.
- ii) Participation in the 'Big Give Christmas Challenge' match funding scheme, successfully raising funds to secure education coupled with provision of high quality re-usable sanitary wear for girls
- iii) Continued fundraising and support for poor and destitute elderly people. There has been a longstanding plan to construct a residential house to accommodate elderly people, on the outskirts of Mufulira. Construction began during this financial period.
- iv) In response to the COVID-19 pandemic, we launched a rapid response fund, raising money to assist affected by the disease itself or the economic impacts of restrictions.
- v) The construction of two wells in remote communities in Kenya, providing clean water and protection for young girls that would otherwise have had to collect the water by hand, putting themselves in danger.

Statement on public benefit

The trustees confirm they have had regard to the Charity Commission guidance on public benefit.

Contribution made by volunteers

Volunteers play a key role in the ongoing work of the charity. Our fundraising activities and events in the UK are organised and staffed by volunteers, currently trustees. The team that is active in monitoring and administering funds and practical assistance in the countries we work in are mainly volunteers. Our office manager in Zambia is paid a small salary, and others receive basic allowances to cover transport and communication. It is a measure of the success of the charity in its aims and objectives that people are motivated beyond personal gain to ensure the success of our projects.

It has previously been reported that trustees have been minded to remunerate one of their number for administrative services provided to the charity in the form of book-keeping, publicity, fundraising and administration. During this reporting period it was agreed that this should begin on a monthly payroll basis at a low starting level of £150 per month, reviewable at least every 6 months.

Summary of the main achievements of the charity in the reporting period

Child Sponsorship

Zambia

CiCA UK was founded on the basis of a child sponsorship scheme, and many of our long-term supporters are sponsors of individual children. At the end of this reporting period, we had 47 active sponsors, giving on a regular basis to support children in Zambia. This corresponded to 53 children being sponsored. The difference in numbers can be attributed to some sponsors supporting more than one child, and also in rare cases, a sponsor has stopped their support yet for the child's welfare the charity has continued to provide funds.

An analysis of the account shows that income for these children during the reporting period amounted to £12,896.69, an average of just over £243 per child, although the actual amounts vary depending on the amount designated by the sponsor for each child.

These funds are transferred to Zambia on a quarterly basis, where they are administered by our team there. The vast majority of recipients receive their money personally. The express purpose is that the funds should cover all the child's educational needs, including any fees, equipment and uniform. From the outset we have seen that the financial welfare of the family is key to a child's happiness and security in education, and so where there are any surplus funds they can be applied to the needs of the family and home of the child.

Follow ups and regular reviews are made by the team to ensure that the child is settled in school and that the funds are achieving their stated purpose. These reviews are shared with us, and are usually also backed up by field visits from the UK. These have been curtailed during the COVID-19 pandemic, however we have kept close contact with the team, to ensure that reviews continue to be conducted.

Zimbabwe

Zimbabwe sponsorship is a much smaller project. We receive funds on a monthly basis for the sponsorship of one child, and for some time we received sponsorship on a monthly basis to meet the medical costs for one young child suffering severe epilepsy.

Of the funds raised for Zimbabwe in this period £485.80 was used to get a diagnostic MRI scan for the young child, Blessings, and £179.37 was used to provide food security for 2 families.

Funds are gathered monthly but usually transferred annually together with the support for education in Zimbabwe via the 'Big Give Christmas Challenge' campaign.

The Big Give Christmas Challenge 2020

We participated in this match funding scheme for the third time. Our campaign was entitled 'Safe in School – Period (2021)'. The aim was to secure education for the whole of 2021 for children in Zambia, Zimbabwe and Kenya, and where possible to provide high quality re-usable sanitary wear for girl students, to enable them to have uninterrupted attendance at school for the whole year.

We raised £2,000 in pledges from our trustees and supporters, which were then matched by the Coles-Medlock Foundation, to create a 'match pot' of £4,000. During the week of the campaign our target was to secure online donations of £4,000 which would be matched by the funding pot.

In the event we exceeded our target and raised £5,290, which after matching became £9,290. After Gift Aid was applied the total (net of fees) was £9,634.67

We received some donations outside of the online campaign which could not be matched but added to the total made £9,943.47

Of these funds

£1,760.52 was sent to Kenya to cover school fees for 19 children

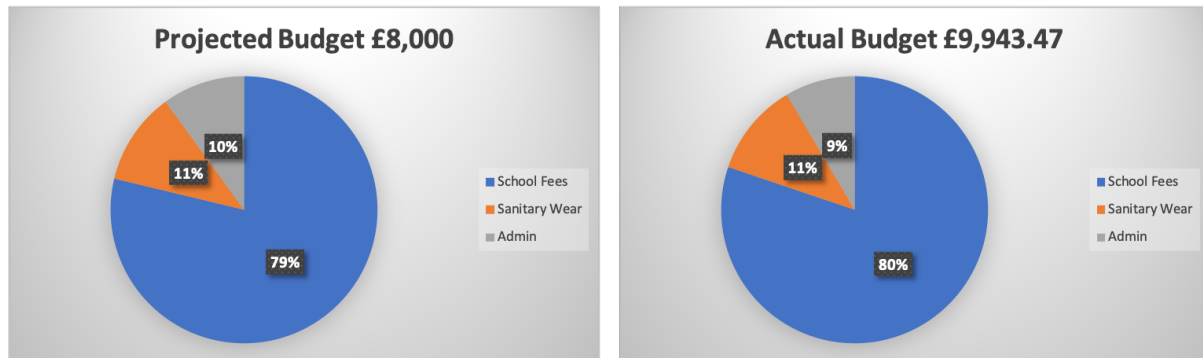
£3,375.19 was sent to Zambia to cover school fees for 132 children

£321.38 was sent to Zimbabwe to cover the essential costs of education for 2 students, including contingencies such as a mobile phone to enable distance learning during the COVID-19 lockdown.

£1,710.54 was used to purchase a large supply of sanitary wear for distribution in Zambia

The balance of funds remains on hand for further purchase of sanitary wear during 2021 and any additional school fees required, as well as the essential costs of administering the projects in each nation.

At the time of writing (December 2021) the budget charts look like this



An impact report on the entire project will be submitted to the match funding organisation, The Coles Medlock Foundation.

Higher Education

Although CiCA UK has always sought to secure education to the completion of secondary level, we have always seen that real employability comes from higher education and training, both academic and vocational. Therefore, where we have sought to sponsor a smaller number of students in college and university. We achieve this sometimes through direct sponsorship and mainly through fundraising.

During this reporting period we supported 6 students in their ongoing higher education. The support included tuition fees, equipment and upkeep and accommodation where necessary.

The support sent to Zambia during this period totalled £3,395.27

The process has evolved and we now have a waiting list system and receive recommendations from our team in Zambia as to how to prioritise support.

Honour the Elderly

Previous reports have explained how the scope of CiCA UK has grown to include care for destitute elderly people. A small-scale sponsorship scheme is run alongside the child sponsorship programme, and is designed to bring subsistence support to elderly people who have no other means to support themselves.

During this reporting period 1 elderly couple and 1 elderly lady were assisted in this way on a regular basis.

The long-term vision has always been to utilise a plot of land on the outskirts of Mufulira in Zambia to construct a multi room house to provide safe and secure accommodation for elderly people within their own community.

Fundraising has been ongoing for 4 years and towards the end of this reporting period we made the first transfer of funds to enable the laying of the foundation slab. Transfers of funds have continued and a fuller report will be included in the next annual report.

COVID-19 Rapid Response

When the COVID-19 pandemic started and the realities of the impact of lockdown became apparent we devised an online fundraising scheme, inviting people who were saving money on fuel, haircuts etc. to invest that amount into helping people thrown into extreme poverty in the countries we work in.

The response was overwhelming, and we managed to raise £3,392.70

During the course of the year we distributed £3,016.22 to people affected adversely by the COVID lockdowns, providing food and other essential assistance in Zambia and Kenya.

Digging Wells – Kenya

We received two donations from a partner charity (Your Kids Around the World), and with these funds we were able to fund the construction of two wells to provide a reliable and safe supply of water to rural communities in Kenya.

The rationale was that in these communities, young girls were having to make lengthy journeys on foot to collect water, which was leaving them vulnerable to assault and rape, as well as severe disruption to their education.

This project had the effect of solving the water crisis for many people and also safeguarding children and young people, helping them towards a sustainable future.

The total cost of the two wells was £1,258.83.

Summary

This is a summary of our major projects during the reporting period. There have been a number of other one-off small projects funded by the charity or by individuals at different times, within the remit of our charitable objectives and these are reflected in our accounts.

Review of the charity's financial position at the end of the period

The accounts show a deficit of unrestricted funds of -£3,808. Trustees are not concerned about this situation, as at the end of the reporting period there was an unclaimed Gift Aid refund due of £2,585.65, and they were minded to review the level of the administrative levy to ensure that free funds were able to cover the ongoing costs of running the charity.

At the time of writing this report (December 2021), the unrestricted funds are in surplus, representing the expected recovery from the position at the end of this reporting period.

Statement on Reserves

Trustees have resolved to build a reserve of £3,000 to cover the essential costs of the charity in the event of an interruption to normal income. This is an aspirational target and funds have been set aside on a monthly basis. At the end of the reporting period the reserve account balance was £2,000. Bearing in mind the deficit of unrestricted funds, the free reserve needs to grow further and this is a standing item for trustee review.

Description of charity's trusts

The charity is governed by constitution and is a CIO (Charitable Incorporated Organisation)

Trustees are appointed by the board according to the provisions of the constitution which state;

"Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO"

Signed on behalf of the charity's trustees

Signature



Full Name (s) Nicholas Lugg

Position Trustee

Date 5th January 2022





CHARITY COMMISSION
FOR ENGLAND AND WALES

CICA (Caring In Crisis Africa)

1166440

Receipts and payments accounts

CC16a

For the period
from

01/04/2020

To

31/03/2021

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Voluntary Income	13,603	34,557	-	48,160	41,587
Activities for Generating Funds	-	-	-	-	573
Trading Activities	166	-	-	166	862
Other (mainly people repaying flights and other costs)	1,701	-	-	1,701	675
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	15,470	34,557	-	50,027	43,697
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	15,470	34,557	-	50,027	43,697
A3 Payments					
Cost of Generating Voluntary Income	1,524	-	-	1,524	755
Charitable Activities	7,964	36,278	-	44,242	36,739
Governance Costs	2,059	-	-	2,059	1,741
Fundraising Trading Costs	-	-	-	-	678
Other (mainly cost of travelling refunded)	648	-	-	648	1,810
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	12,195	36,278	-	48,473	41,723
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	12,195	36,278	-	48,473	41,723
Net of receipts/(payments)	3,275	1,721	-	1,554	1,974
A5 Transfers between funds	1,192	1,192	-	-	-
A6 Cash funds last year end	5,891	12,925	-	7,034	5,060
Cash funds this year end	3,808	12,396	-	8,588	7,034

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	- 4,204	12,396	-
	Petty Cash	374		-
	Wages paid in advance	18		-
	Stripe	-	-	-
	Transfer wise	4		-
	Total cash funds	- 3,808	12,396	-

(agree balances with receipts and payments account(s))

OK

OK

OK


	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Flight of Dare to Dream 2018 attendee is due at 31/3/19, paid May 2019	-		-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	pencil drawing purchased in Ghana for the purpose of sale	general	140	325
	Stock levels - per 31/3/2020 as nothing changed in 2020/21	general	458	

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Izusu Vehicle - in Zambia	General Fund	20,000	
	Land used for building new homes	Rachel's Room	2,000	
	Camera,	General Fund	297	
	Dare2 Dream: video camera August 2018	General Fund	221	
	Laptop - paid 1/2 of total cost March 2017 - since 31/3/18 has been donated to someone in Zambia as part of CICA's charitable objectives	General Fund	195	
	Stock for selling in shop - full cost £220 but some of this was sold at 31/3/18	General Fund	-	
	Dare to Dream: Stove Caretaker House	General Fund	401	
	Caretaker House	General Fund	464	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Nicholas Lugg	11/12/21