

**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 2022

**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:** 08/11/2022

**Name:**

Jennifer Copley

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

N/A to this post

**Contact:**

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[www.facebook.com/jennifercopleyfinance](https://www.facebook.com/jennifercopleyfinance)


CICA (Caring In Crisis Africa)		1166440	
Receipts and payments accounts			
For the period from	01/04/2021	To	31/03/2022

CC16a

## Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year - adj to cash basis
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Voluntary Income	15,247	32,093	-	47,340	47,440
Activities for Generating Funds - including trading	-	255	-	255	-
Trading Activities	52	-	-	52	166
Interest	-	-	-	-	-
Other (mainly people repaying flights and other costs)	210	-	-	210	1,701
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>15,509</b>	<b>32,348</b>	<b>-</b>	<b>47,857</b>	<b>49,307</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>15,509</b>	<b>32,348</b>	<b>-</b>	<b>47,857</b>	<b>49,307</b>
<b>A3 Payments</b>					
Cost of Generating Voluntary Income	891	-	-	891	1,524
Charitable Activities	7,726	43,080	-	50,806	43,809
Governance Costs	2,205	-	-	2,205	2,059
Fundraising Trading Costs	981	-	-	981	-
Other (mainly cost of travelling refunded)	1,440	-	-	1,440	648
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>13,243</b>	<b>43,080</b>	<b>-</b>	<b>56,323</b>	<b>48,040</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>13,243</b>	<b>43,080</b>	<b>-</b>	<b>56,323</b>	<b>48,040</b>
<b>Net of receipts/(payments)</b>	<b>2,266</b>	<b>- 10,732</b>	<b>-</b>	<b>- 8,466</b>	<b>1,267</b>
<b>A5.1 Transfers between funds</b>	<b>674</b>	<b>- 674</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A5.2 -ve restricted balances being funded by the G Fund</b>	<b>- 3,282</b>	<b>3,282</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6.1 Cash funds last year end</b>	<b>- 3,808</b>	<b>12,323</b>	<b>-</b>	<b>8,515</b>	<b>7,248</b>
<b>A6.2 Cash funds relased from last year to be included in CICA R&amp;P</b>		<b>73</b>	<b>-</b>	<b>73</b>	
<b>Cash funds this year end</b>	<b>- 4,150</b>	<b>4,272</b>	<b>-</b>	<b>122</b>	<b>1,267</b>

## 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 £
<b>B1 Cash funds</b>	Bank account	- 3,651	4,272	-
	Paypal	-		-
	Petty cash owed	- 602		-
	Transferwise	18		
	Stripe	-		-
	Stewardship	85	-	-
				-
	<b>Total cash funds</b>	<b>- 4,150</b>	<b>4,272</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		<b>Unrestricted funds to nearest £</b>	<b>Restricted funds to nearest £</b>	<b>Endowment funds to nearest £</b>
<b>B2 Other monetary assets</b>	Gift Aid claimable to the end of March, which was received in April	3,436	-	-
		-	-	-
<b>B3 Investment assets</b>		<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>		<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
	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	-
<b>B5 Liabilities</b>		<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Nicholas Lugg	07/11/22	

**Caring in Crisis Africa (UK)**  
Charitable Incorporated Organisation  
Registered Charity Number 1166440

Trustees Annual Report  
for the Period ended 31<sup>st</sup> March 2022







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](http://www.cicauk.org)

Facebook: [www.facebook.com/cicacharity](http://www.facebook.com/cicacharity)

## **Report of the trustees for the period ended 31<sup>st</sup> March 2022**

The trustees of Caring in Crisis Africa (UK) present their report and financial statements for the period ended 31st March 2022. The report is prepared in line with the template provided by the Charity Commission (October 2016).

This report represents the sixth 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. This was achieved primarily through our foundational child sponsorship programme.
- ii) Sponsorship for fees and expenses for students in higher education and training in Zambia.
- iii) 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.
- iv) The construction of a large, multi-room house on the outskirts of Mufulira, designed to safely house otherwise destitute, elderly people. Providing a place of safety and dignity for people unable to provide for themselves.

## **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 stipend, 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.

A contract of employment had been accepted by Nicholas Lugg, one of the trustees to perform basic bookkeeping and administrative services in the interests of the charity. Remuneration had been set at £1,800 per annum. During this period, it was agreed to increase that to £3,300 per annum, in recognition of the time commitment necessary.

## **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 49 children being sponsored. This is a slight decrease on the number reported in the previous year, attributable to some children successfully completing their secondary education, a stated aim of the project. It has also proved challenging to find people prepared to provide regular monthly sponsorship. However, our finding for annual education through the Big Give and other initiatives has grown and enabled us to support a larger number of children.

An analysis of the account shows that income for these children during the reporting period amounted to £10,895.43, an average of just over £222 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.

This approach has also enabled orphaned children to be cared for in within the families of relatives, by lifting the financial burden that could have led to great hardship for the children.

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.

## **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 £425.82 (\$550) was transferred to cover school fees for two children, extra exam preparation lessons for a third, and transport and food provision for the students.

## **The Big Give Christmas Challenge 2021**

We participated in this match funding scheme for the fourth time. Our campaign was entitled 'Rebuild the Walls – Invest in Education'. 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. The pitch was especially focussed on the recovery from the COVID lockdowns which had a huge impact on the education and welfare of children in the communities we serve.

After the success of previous campaigns, trustees decided to increase our target for pledges and we raised £2,500 in match pot pledges from our trustees and supporters, which were then matched by the Coles-Medlock Foundation, to create a fund of £5,000. During the week of the campaign our target was to secure online donations of £5,000 which would be matched by the funding pot.

In the event we raised £5,061 in donations, of which £5,000 was matched, and after adding Gift Aid and deducting fees the net total raised was £10,712.93.

Of these funds, towards the end of this reporting period and into the financial year 2022-23;

£5,909.61 was sent to Kenya to cover school fees for 21 children. This included fees for an unexpected additional term introduced by the Kenyan government to accelerate the recovery after lockdowns. It was an unexpected expense but within the scope of the campaign remit. £1,545.55 was sent to Zambia to cover school fees for 24 GCE exam class students, and a further £2,273.45 for a larger number of younger age students.

£308.40 was sent to Zimbabwe to cover the essential costs of education for 3 students.

The total sent for these education projects exceeded the £6,500 campaign budget, in large part because of the extra and unforeseen requirements for a fourth term in Kenya. There was originally a £2,000 allocation for sanitary wear provision. However, we found that resulting from the investment last year there was a surplus of the sanitary provision in Zambia, and so we refrained from buying more at the outset.

When the increased education costs became clear we saw that with sanitary provision already in place in Zambia and planned on a smaller scale elsewhere, our stated intention to use surplus funds for similar objectives to the overall campaign would be legitimate and so we invested more in education.

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 continued our support of a small number of students. The support included tuition fees, equipment and upkeep and accommodation where necessary.

The support sent to Zambia during this period totalled £4,649.31

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.

To give a flavour of the impact this project has, this is a profile of one of three recently graduated students.

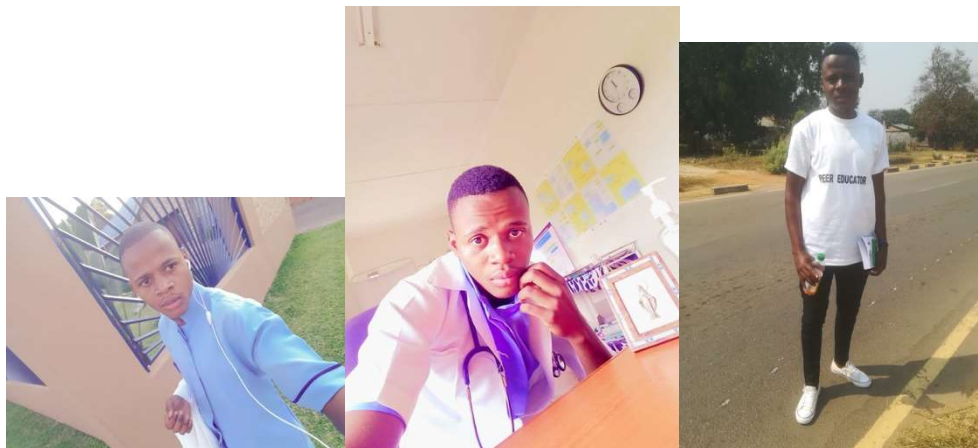
***My names are Edmond Mukosha Musuku, and am the 2nd born in the family of four When I was doing my secondary education I used to ask myself that even if I finish school and obtain a certificate how will I do my tertiary education? Due to my family being financially unstable. My mother has been a family breadwinner, my father is a lame as the result the family has been facing hardship. Now the good part is that when I was doubting whether am going to do my tertiary education or not, little did I know that God is making a way for me, truly God is a way maker.***

***[We were] living in a one room cabin which was used to be a chicken run. One day Pastor Erica and Margie visited. They asked me what I wanted to do in life and I said 'become a***

***doctor. They asked me to bring my results to the office when they came out. When they agreed to sponsor me I enrolled at Mufulira Nursing College in 2019.***

***I wish to inform you that on 28th October 2022 I am going to Lusaka for registration and to collect my practicing licence as a registered nurse this would have not been possible without you, I really appreciate your work and I look forward to do the same for other in future, isn't God Great?***

***Here is my humble request please do not stop this great work on me or the one you are sponsoring currently, there are more out there who have good results but they lack sponsorship continue doing the great work God will reward you handsomely, Thank you.***



## **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.

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.

The last report mentioned the successful laying of a foundation slab. Through some small scale fundraising and some unsolicited giving, during this year we saw a large income to this project and as a result were able to complete construction of the house. All that remains are internal flooring, door fittings and other fixtures and the connection of mains electricity and water.



This is an incredible achievement and we look forward to the first residents being able to move in the near future.

### **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 -£4,150. Trustees are not concerned about this situation, as at the end of the reporting period there was an unclaimed Gift Aid refund due of £3,436. There is an established relationship with a Sheffield based charity shop, 'Your Kids Around the World' (Charity No. 1148956), who donate on a regular basis into our education and other projects related to the welfare of children and young people. In 2022-23 they have already donated £3,000 and have communicated plans to donate more. We do have individual donors who invest on an irregular basis and in September 2022 we received a single unrestricted gift of £4,400. We also receive regular donations from the mission offering of Meadowhead Christian Fellowship.

### **Statement on Reserves**

The aspiration of trustees has been to build a reserve of £3,000 to cover the essential costs of the charity in the event of an interruption to normal income. At the time of writing, trustees have agreed this is disproportionate with the size of the charity's income and contractual obligations and have adjusted the figure to £1,000. This is under constant review as the charity grows.

## 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"*

At the time of writing, we are in the process of appointing new trustees, to continue the work done by the original and founding trustees. The process will be complete by the end of the 2022-23 accounting period.

Signed on behalf of the charity's trustees

Signature



Full Name (s) Nicholas Lugg

Position Trustee

Date 7<sup>th</sup> November 2022