

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 2024

**Charity no
(if any)**

1166440

Set out on pages

The three pages following the TAR – signed and dated 16/01/2025
(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 31/03/2025.

**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: 22/01/2025

Name:

Jennifer Copley

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

N/A to this post

Contact:

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Caring in Crisis Africa (UK)

Charitable Incorporated Organisation
Registered Charity Number 1166440

Trustees Annual Report
for the Period ended 31st March 2024





Working names of the CIO: CiCA UK, CiCA

Address: 9 Darfield Avenue
Owlthorpe
Sheffield
S20 6SU

Trustees: Trustees who manage the charity

Daniel Richardson
Nicholas Lugg
Olivia Butters
Erica Greaves Chair
Erica Lugg

Bankers: Lloyds Bank Plc

Independent Examiner: Jennifer Copley
JC@jennifercopleyfinance.co.uk
<http://www.facebook.com/jennifercopleyfinance>

Website: www.cicauk.org

Facebook: www.facebook.com/cicacharity

Report of the trustees for the period ended 31st March 2024

The trustees of Caring in Crisis Africa (UK) present their report and financial statements for the period ended 31st March 2024. The report is prepared in line with the template provided by the Charity Commission (October 2016). This report represents the eighth 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 through our foundational child sponsorship programme, and through significant fundraising projects in the year.
- ii) Sponsorship for fees and expenses for students in higher education and training in Zambia and Kenya.
- iii) Participation in the 'Big Give Christmas Challenge' match funding scheme, successfully raising funds to secure both primary and secondary education, for children and young people in Zambia, Zimbabwe and Kenya.
- iv) The completion 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.
- v) Provision of subsistence support for elderly people, and crisis support for families and individuals.
- vi) Smaller funded projects, including the digging of a well in one of the communities in Kenya, to provide safe drinking water, and protection and preservation of education of young girls who would otherwise be collecting water on a daily basis.

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 by volunteers, currently trustees. As we grow the number and breadth of fundraising activities, we will look to increase the number of volunteers working to grow the charity. 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. The legal basis for this employment is clause 6.2 of the constitution. Remuneration had been set at £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 41 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. Sadly it also reflects the death of one child. It has also proved challenging to find people prepared to provide regular monthly sponsorship. However, our annual spend on education has continued to grow, thanks to campaigns such as The Big Give Christmas Challenge match funding campaign, and support from partner charities such as 'Your Kids Around the World' (1148956).

An analysis of the account shows that income for these children during the reporting period amounted to £10,870.04.

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.

Higher Education

Higher education support is an area of growth that marks the success of our original projects. The desire to see children access education and succeed in their studies. The possibility of seeing young people achieve success and employability through further, higher and vocational education is a delight.

We have seen engineer, nurses, teachers, drivers all gain their skills through the committed investment of CiCA UK resources.

In this reporting year our specific income for Higher Education sponsorship was £1,724.91 and our expenditure was £6,151.55, indicating that the level of investment from the general education and unrestricted general funds is very high. This will only grow and so trustees are keen to find additional streams of income to resource this vital investment.

Honour the Elderly

Our support for destitute elderly people has continued. Notably with ongoing financial support on a monthly basis for individuals, and the completion of the house we have previously reported on. This is designed to provide safe, secure and dignified accommodation for elderly people.

We aimed to house our first resident in this reporting period but for personal and practical reasons this was not possible. As of May 2024, two residents are in place.



The Big Give Christmas Challenge 2023

We participated in this match funding scheme for the sixth time. The aim was to provide safe, secure access to school education, unhindered by lack of financial resources, and to provide opportunity for students to access higher education and training on completion of their school career.

We increased our target to £12,000, with £6,000 being provided as a match funding pot from our own pledgers, and a 'champion funder', The Coles Medlock Foundation .

In the event we raised a total of £9432.83, which was below our target, but still a significant investment in the education of young people. The money was invested primarily in Zambia and Kenya.

An impact report on the entire project will be submitted to the match funding organisation, The Coles Medlock Foundation, by 31st December 2024.

What are you worth?

This is an education and training programme aimed at young people which we launched in Zambia this year. It was designed by Debbie Thomas who visited Zambia with us in 2022. The aim is to build understanding and respect between genders and to tackle sexual harassment, abuse and the incidence of teenage pregnancy. At the same time it serves to build our vision for a world transformed through education and opportunity.

The programme was trialed in November 2023 with great success. It was coupled with the distribution of sanitary pads and underwear for girls, and also underwear for boys. Simple yet desperately needed items that make an enormous difference to life.

Kenya

In November 2023, Nick & Erica Lugg, made the second trustee visit to Kimilili in Kenya, to follow up the work and investment of CiCA UK. They were able to personally meet most of the 29 children and young people supported by CiCA UK since 2019. 3 students are now in university and 3 in technical college. One has successfully completed a tailoring course and is launching out in business. There are now 17 young people waiting for the possibility of taking up university places.

CiCA UK has also been able to dig 3 wells in local communities, providing safe clean water, and also freedom for girls who would spend most of their days collecting water at great risk to themselves and to the detriment of their education.

Zimbabwe

Zimbabwe is the smallest of our projects, and we continue to raise a small amount of funds to help a few children with basic educational and health needs. In March 2023, Erica Lugg and Erica Greaves, two of our trustees, visited Zimbabwe.

Erica Greaves is a Zimbabwean by birth and has family in Chipinge, a rural area. Arising from this trip were a number of ideas and initiatives we would like to put in place, to develop the work in Zimbabwe.

Fundraising

We are grateful to Megan Lugg and Daniel Richardson (Trustee) for their efforts in running the London Marathon, and performing a sponsored sky dive (respectively). Both raised funds for our educational projects.

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. As an appendix we include our latest newsletter which gives an overview of our recent work and forecasts on current projects.

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

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.

At the end of this period the general fund reserve balance was -£2,565. This situation was improved by a donation from a regular donor organisation on 1st April 2024 of £3,500.

The fact remains that the challenges for trustees of maintaining a reserve against the outflows towards the charitable objectives are significant.

Trustees are mindful of these challenges and have planned a number of fund-raising initiatives and events for 2024-2025. In addition, a professional standard video introducing the work of the charity was filmed pro-bono in November 2023, and finally produced in the year 2024-2025. It is the intention of trustees to use this as a basis for a fundraising launch and drive in early 2025.

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 16th January 2025



CiCA (Caring in Crisis Africa)	1166440
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Receipts and payments accounts

CC16a

For the period from	01/04/2023	To	31/03/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Designated funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary Income	11,011	31,750	2,813	45,574	63,666
Activities for Generating Funds - including trading	-	-	-	-	-
Trading Activities	-	-	-	-	20
Interest	12	-	-	12	-
Other (mainly people repaying flights and other costs)	-	6,084	-	6,084	4,450
Bank made payment to Zambia account twice - and allowed us to keep it	3,887			3,887	
Sub total (Gross income for AR)	14,910	37,834	2,813	55,557	68,136
A2 Asset and investment sales, (see table).					
		-	-	-	-
Sub total	-	-	-	-	-
Total receipts	14,910	37,834	2,813	55,557	68,136
A3 Payments					
Cost of Generating Voluntary Income	1,313	1,665	-	2,978	1,041
Charitable Activities	11,174	36,304	395	47,873	48,294
Governance Costs	2,310	-	-	2,310	2,253
Fundraising Trading Costs (stopped buying and selling on goods)	192	-	-	192	889
Other (mainly cost of travelling, restricted = refunded)	4,954	6,084	-	11,038	4,795
				-	-
Sub total	19,943	44,053	395	64,391	57,272
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	19,943	44,053	395	64,391	57,272

Section A Receipts and payments - continued

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Designated funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
Net of receipts/(payments)	- 5,033	- 6,219	2,418	- 8,834	10,864
A5.1 Transfers between funds	4,013	1,228	- 5,241	-	-
A6.1 Cash funds last year's accounts	- 2,135	10,169	2,952	10,986	122
A6.1 Last year expenditure that was LW included in CICA accounts, that should be in LW balance in section B1	590	192		782	
A6.1 Cash funds - transferred into delegated	-	-	-	-	
Cash funds this year end	- 2,565	5,370	129	2,934	10,986

Restricted balance is reduced by the -ve balances awaiting known funds to arrive, so left in as -ve. Total -ves is £950, so +ve restricted stands at £6,320 for cashflow purposes

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Designated funds to nearest £
B1 Cash funds	Bank account	- 2,410	5,370	129
	Paypal	-		-
	Petty cash in hand/(owed)	- 643		-
	cash in hand for banking	125		
	Stripe	-		-
	Transferwise	3		-
	Stewardship	85	-	-
	Facebook	-	-	
	Owed (to)/by Lordsway - transferring over month end	275		-
	Total cash funds	- 2,565	5,370	129
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets	Gift Aid claimable to the end of March,	3,436	-	-
		-	-	-


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

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-

	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	16/01/25