

**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 2025

**Charity no  
(if any)**

1166440

**Set out on pages**

The three pages following the TAR – signed and dated 21/01/2026  
(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.

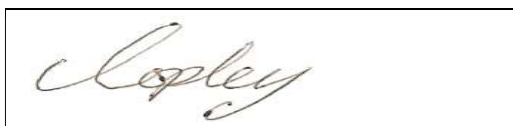
**Independent  
examiner's statement**

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:** 21/01/2026

**Name:**

Jennifer Copley

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

N/A to this post

**Contact:**

07842 124747

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# **Caring in Crisis Africa (UK)**

Charitable Incorporated Organisation  
Registered Charity Number 1166440

Trustees Annual Report  
for the Period ended 31<sup>st</sup> March 2025





# Trustees' Annual Report

for the period ended 31 March 2025

## Reference and administrative details

**Charity name:** Caring in Crisis Africa (UK)

**Working names:** CiCA UK, CiCA

**Registered charity number:** 1166440

**Legal status:** Charitable Incorporated Organisation (CIO)

**Registered address:** 9 Darfield Avenue, Owlthorpe, Sheffield, S20 6SU

**Trustees serving during the period:** Daniel Richardson Nicholas Lugg Olivia Butters Erica Greaves Erica Lugg

**Independent Examiner:** Jennifer Copley

**Bankers:** Lloyds Bank Plc

## Structure, governance and management

The trustees present their annual report and financial statements for the year ended 31 March 2025. This is the ninth Trustees' Annual Report since the charity's registration and reflects a year of consolidation, learning, and measured growth across the charity's core areas of work.

The charity is governed by its constitution as a Charitable Incorporated Organisation. Trustees are appointed for three-year terms in accordance with the constitution and are selected to ensure an appropriate balance of skills, experience, and understanding of the charity's mission and overseas context.

Trustees meet regularly to review strategy, financial position, safeguarding, and risk, and to maintain oversight of overseas partners and projects. Day-to-day administration is supported by a part-time administrator, employed in accordance with the constitution.

## Objectives and charitable activities

The charity's objects remain unchanged and focus on:

- the relief of sickness, hardship, and poverty, particularly among children, young people, and elderly people;
- the advancement of education through access to primary, secondary,

vocational, and higher education; • the provision of practical support to improve wellbeing and opportunity, primarily in Zambia, Kenya, and Zimbabwe.

Trustees review activities annually to ensure that resources are applied effectively and in line with these purposes.

## **Public benefit**

The trustees have had due regard to the Charity Commission's guidance on public benefit and are satisfied that the charity's activities deliver clear and demonstrable benefit to individuals and communities experiencing poverty-related disadvantage.

## **Volunteers and staffing**

Volunteers continue to play a central role in the charity's work. Trustees remain actively involved in fundraising, governance, and project oversight. During the year, an increasing number of supporters have volunteered time and skills through fundraising initiatives and overseas visits, strengthening relationships with local partners and enhancing trustees' understanding of project impact.

In-country partners and project teams are predominantly volunteers, with modest stipends or allowances paid where necessary to cover essential costs such as transport and communication. The trustees believe this model remains appropriate for the scale and nature of the charity's work.

One trustee continues in part-time paid employment with the charity, providing bookkeeping and administrative support. This arrangement is permitted under the constitution and remuneration remained £3,300 for the year.

## **Risk management**

The trustees actively manage risk to ensure that the charity can deliver its objectives safely, lawfully, and sustainably. Key risks identified during the year include financial sustainability, safeguarding of children and vulnerable adults, dependency on a small number of volunteers and trustees, and risks associated with operating through overseas partners.

Trustees mitigate these risks through regular financial review, and careful control of commitments. Oversight of overseas work is maintained through long-term trusted partners, regular communication, monitoring reports, and periodic trustee visits. The trustees also ensure that appropriate policies are in place and reviewed regularly, including safeguarding, financial controls, and data protection.

Risk is a standing consideration within trustee decision-making, and the trustees are satisfied that the current level of risk is appropriate to the scale and nature of the charity's activities.

## **Safeguarding**

The trustees recognise their responsibility to safeguard children and vulnerable adults who come into contact with the charity's work, particularly given the charity's overseas activities. The charity has safeguarding policies and procedures in place which reflect Charity Commission guidance and good practice.

Safeguarding expectations are communicated to overseas partners, and trustees work to ensure that concerns can be raised safely and acted upon appropriately. Where trustees or volunteers visit projects, safeguarding awareness forms part of preparation and conduct.

The trustees keep safeguarding arrangements under regular review and are committed to continuous improvement as the charity grows and develops its work.

## **Review of activities and achievements**

### **Education support – child sponsorship**

Education sponsorship remains the foundation of the charity's work. At the end of the reporting period, 43 children were supported through regular sponsorship arrangements, representing a modest increase on the previous year. Numbers rose further shortly after the year end following a volunteer visit to Zambia, which brought additional needs to trustees' attention.

Income received for child sponsorship during the year totalled £10,115.26. Funds are transferred quarterly to local teams, who administer support directly to families. Trustees remain satisfied that this approach ensures education-related costs are met while also strengthening family stability, which is critical to sustained school attendance.

Regular monitoring, reviews, and field visits provide assurance that funds are used as intended. Trustees are also conscious of safeguarding dignity and privacy, and policies are in place to minimise any unintended social consequences for recipient families.

### **Higher and vocational education**

Support for higher and vocational education continues to demonstrate the long-term impact of earlier investment in schooling. Formerly sponsored children are now progressing into professional and vocational pathways including nursing, teaching, engineering, driving, and tailoring.

During the year, trustees noted emerging challenges in graduate employment markets, particularly in Zambia. As a result, a strategic review of higher education support is underway, focusing on ensuring that limited resources are targeted where they offer the greatest likelihood of sustainable outcomes.

## **Honour the Elderly**

The charity's work with destitute elderly people has continued through regular subsistence support and the development of a dedicated residential property near Mufulira. While initial plans to house residents during the reporting period were delayed, two residents moved in shortly after the year end.

Towards the end of the year, trustees were notified of a £3,000 legacy gift. This will be used to complete remaining development work on the property and grounds, with full reporting planned for the next period.

## **Big Give Christmas Challenge 2024**

The charity participated in the Big Give Christmas Challenge for the seventh time. With secured pledges and Champion funding of £5,000, the campaign successfully raised £10,000, plus £700 in Gift Aid.

The project supported 174 direct beneficiaries across Zambia and Kenya, enabling children and young people to remain in education by covering essential non-tuition costs such as uniforms, books, equipment, boarding fees, and examination expenses. Trustees consider this targeted intervention to be highly effective in addressing the primary causes of educational exclusion in the communities served.

## **Country-specific highlights**

**Kenya:** The charity continues to focus on a defined cohort of students, many supported since early secondary education. Several have now completed school and are awaiting opportunities for further study or vocational training. Trustees remain committed to supporting students through to employability rather than expanding numbers prematurely.

**Zimbabwe:** Activities in Zimbabwe remain limited in scale. Earlier beneficiaries are no longer in need of direct sponsorship, and current work focuses on small, targeted interventions in the Chipinge area.

## **Fundraising and awareness**

Fundraising during the year included community-based initiatives, notably 'Board Game Cafes'. These activities not only generated income but also raised awareness of the charity's work among new supporters.

## Financial review and reserves

At the end of the reporting period, the charity recorded a small unrestricted fund deficit of £617. Trustees note that this position is offset by expected Gift Aid receipts and regular post-year-end donations.

Trustees recognise the importance of maintaining reserves but acknowledge the constraints faced by a small, donation-funded charity. An aspirational reserves target equivalent to three to six months of core operating costs has been identified. Trustees accept that this level is not achievable in the short term without significantly reducing charitable activity.

Accordingly, trustees adopt a cautious and risk-aware approach, including close cashflow monitoring, tight expenditure control, and avoidance of long-term financial commitments. Reserves policy remains under regular review.

## Plans for the future

In the coming year, trustees will focus on:

- strengthening unrestricted income streams;
- completing and embedding the elderly housing project;
- refining higher education strategy;
- using newly produced promotional materials to broaden supporter engagement;
- maintaining strong safeguarding and governance practices across all partner relationships.

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## Declaration

The trustees confirm that this report has been prepared in accordance with the Charities Act 2011 and Charity Commission guidance.

Signed on behalf of the trustees



Name: Nicholas Lugg

Position: Trustee

Date: 22/01/2026 ,





CICA (Caring In Crisis Africa)	1166440
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## Receipts and payments accounts

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For the period from	01/04/2024	To	31/03/2025
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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 £	Previous Year to the nearest £
<b>A1 Receipts</b>					
Voluntary Income	12,522	36,343	1,331	50,196	45,574
Activities for Generating Funds - including trading	-	-	-	-	-
Trading Activities	1,359	-	-	1,359	-
Interest	-	-	-	-	12
Other (mainly people repaying flights and other costs)	2,068	-	-	2,068	6,084
Bank made payment to Zambia account twice and allowed us to keep it	2023/24 one-off item			-	3,887
<b>Sub total (Gross income for AR)</b>	<b>15,949</b>	<b>36,343</b>	<b>1,331</b>	<b>53,623</b>	<b>55,557</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>15,949</b>	<b>36,343</b>	<b>1,331</b>	<b>53,623</b>	<b>55,557</b>
<b>A3 Payments</b>					
Cost of Generating Voluntary Income	93	1	-	94	2,978
Charitable Activities	6,155	37,933	1,233	45,321	47,873
Governance Costs	4,919	-	-	4,919	2,310
Fundraising Trading Costs	278	-	-	278	192
Other (mainly cost of travelling refunded)	2,657	177	100	2,934	11,038
				-	-
				-	-
<b>Sub total</b>	<b>14,102</b>	<b>38,111</b>	<b>1,333</b>	<b>53,546</b>	<b>64,391</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>14,102</b>	<b>38,111</b>	<b>1,333</b>	<b>53,546</b>	<b>64,391</b>
<b>Net of receipts/(payments)</b>	<b>1,847</b>	<b>- 1,768</b>	<b>- 2</b>	<b>77</b>	<b>- 8,834</b>

<i>Net of receipts/(payments) - from overleaf</i>	1,847	- 1,768	- 2	77	- 8,834
A5.1 Transfers between funds	116	11	- 127	-	-
A5.2 -ve restricted balances being funded by the G Fund in year	-	-	-	-	-
A6.1 Cash funds last year's accounts	- 2,565	5,370	129	2,934	10,986
A6.1 Minor previous year adjustments - sorted this year	- 15	-	-	- 15	782
				-	
<b>Cash funds this year end</b>	<b>- 617</b>	<b>3,613</b>	<b>-</b>	<b>2,996</b>	<b>2,934</b>

Restricted balance is reduced by the -ve balances awaiting known funds to arrive, so left in as -ve. The total -ves is £5,658 (2023/24 £920) so +ve restricted stands at £9,271. These funds were all balanced in 2025/26 from money that came in.

## 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 £
<b>B1 Cash funds</b>	Bank account	- 869	3,613	-
	Paypal	88	-	
	Petty cash in hand/(owed)	- 285	-	
	Transferwise	23	-	
	Stripe	-	-	
	Stewardship	97	-	
	Other income collection accounts - usually next or same day into bank	-	-	
	Owed (to)/by Lordsway	329	-	
	<b>Total cash funds</b>	<b>- 617</b>	<b>3,613</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>	Details			
	Gift Aid claimable to the end of March, which was received in April	1,009	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-


**B4 Assets retained for the charity's own use**

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

**B5 Liabilities**

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

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

Signature	Print Name	Date of approval
	N. LUGG	23/1/26