

ZAMBIA OVERSEAS CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1177269

Details

Status Registered

Legal form CIO

Registered 2018-02-21

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

Contact

Address 167 - 169 Great Portland Street
5th Floor
London
W1W 5PF

Phone 07859893936

Activities

Objects: 1.TO ADVANCE THE CHRISTIAN RELIGION THROUGHOUT THE UNITED KINGDOM AND THE WORLD FOR THE BENEFIT OF THE ZAMBIAN COMMUNITY IN THE UNITED KINGDOM AND ALSO THE PUBLIC.2.THE PROMOTION OF HEALTH THROUGHOUT THE UNITED KINGDOM AND THE WORLD FOR THE BENEFIT OF THE PUBLIC.3.THE PROMOTION OF COMMUNITY DEVELOPMENT AND CAPACITY BUILDING BY DEVELOPING THE SKILLS AND CAPACITY OF THE ZAMBIAN COMMUNITY AND THE PUBLIC IN THE UNITED KINGDOM IN SUCH A WAY THAT THEY ARE BETTER ABLE TO IDENTIFY, AND HELP MEET THEIR NEEDS AND PARTICIPATE FULLY IN SOCIETY.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Religious Activities
- **Who:** The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£42,045	£40,843	-	-
2024-03-31	£61,320	£60,813	-	-
2023-03-31	£54,433	£55,358	-	-
2022-03-31	£12,898	£10,661	-	-
2021-03-31	£20,940	£12,008	-	-

Trustees

Name	Role	Appointed
Dr victor CHILEKWA		2021-12-27
lovely MWAMBAZI		2021-12-27
sophie Chifuwe Mwiinga		2021-12-27

ZAMBIA OVERSEAS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1177269

Accounts

Zambia Overseas Christian Fellowship (ZOCF)



Registered Charity Number 1177269

Annual and Financial Statements

For the year ended 31 March 2025

Annual Report 2025

The Board of Trustees presents its trustees report for the year ended 31st March 2025. Charity Name: The name of the Charitable Incorporated Organisation is the Zambia Overseas Christian Fellowship. The Charitable, hereinafter abbreviated as "ZOCF in abbreviation."

Registered Office:

167-169 Great Portland Street
5th Floor
London
W1W 5PF

Board of Trustees:

Lovely K Mwambazi (Mr)
Sophie Mwiinga (Mrs)
Victor Chilekwa (Dr)

Banking Services:

Barclays Bank
Coventry High Street Branch
25 High Street
Coventry
CV1 5QZ

Governance, Risk and Objectives

Governing Document

The Zambia Overseas Christian Fellowship (ZOCF) is a charitable organisation established on February 21, 2018, and officially registered as such. Its foundation is based on a Memorandum of Association, reinforced by a special resolution that outlines the organisation's objectives and powers in the charitable sector. The charity currently has three Trustees who have served for over two years, each bringing valuable expertise to their respective roles. All Trustees are well-versed in the guidelines set by the Charity Commission, particularly as outlined in their publication "*The Advancement of Religion for Public Benefit*," and consistently apply these principles in ZOCF's governance and operations.

The Trustees of ZOCF dedicate their time voluntarily, without seeking personal gain, to manage and oversee the organisation's various activities and operations. They present regular reports during meetings to address key issues. Supporting their efforts is the National Executive Committee (NEC) and regional leaders, they a specialised subcommittee led by the Chairperson and composed of professionals from diverse fields. The NEC

conducts research, develops recommendations, and provides valuable insights to the Board of Trustees, strengthening their decision-making processes.

Risk Assessment

ZOCF recognises the importance of Risk Assessment and defines risk as any potential action or event that could hinder the organisation's ability to achieve its objectives or implement its strategies effectively. This understanding extends beyond financial risks to include any circumstances that may have negative impacts, whether arising from threats or from missed opportunities.

The organisation prioritises the implementation of a practical Health and Safety Policy across all its premises and during activities in surrounding areas. ZOCF fully complies with the requirements of the Equality Act 2010 and the Data Protection Acts of 1988 and 2003, ensuring adherence to its legal and ethical responsibilities as a charitable entity.

In safeguarding the welfare of children and vulnerable adults, ZOCF has established a dedicated Protection Policy. This includes thorough checks conducted by the Disclosure and Barring Service (formerly CRB) for individuals who regularly work with these groups. Mrs. Sophie Mwiinga has been appointed to oversee and manage safeguarding practices. While the complete elimination of risks is impossible, ZOCF is committed to minimising risks and their potential consequences through proactive measures.

The safeguarding policy was revised and approved by the Trustees in August 2019 and has since been effectively implemented across relevant departments. Trustees remain actively informed about issues affecting the organisation, including updates on health and safety protocols, disability discrimination legislation, and child protection measures.

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In 2018, we secured public liability insurance through Ansvar Insurance Company to cover all organisational events and gatherings. The policy premium totalled £278.18, paid in monthly instalments of £23.02 over ten months, following an initial payment of £30.00.

Key policy features include an indemnity limit of £5 million, Trustees and Directors' indemnity of £100,000, Employer's indemnity of £10 million, and Reputational Risk coverage of £105,000.

We strongly encourage all members to ensure that activities conducted at regional or national levels comply with the provisions of this insurance policy. The funding for this coverage is sourced from membership subscriptions, and policy renewals are managed on a rolling basis.

Objectives and Activities

Purposes and Aims

1. To promote the Christian faith across the United Kingdom and globally for the benefit of the Zambian community in the UK and the wider public.
2. To advocate for and advance health initiatives throughout the United Kingdom and worldwide for the benefit of the public.
3. To support community development and capacity building by enhancing the skills and abilities of the Zambian community and the public in the United Kingdom, empowering them to identify and address their needs and actively contribute to society.

Activities

- 1. Impact Conference:** We hosted a three-day residential conference focused on cultural heritage, domestic abuse awareness, health, and women's empowerment. The event featured counselling sessions, physical activities, networking, and practical workshops. Keynote speakers and experts delivered sessions on leadership, entrepreneurship, and financial literacy, giving attendees valuable skills and insights.
- 2. Independence Day:** This annual event aims to promote community development and capacity building by enhancing the skills and capabilities of the Zambian community and the wider public in the United Kingdom. It empowers participants to better identify and address their needs while fostering active participation in society. The event serves as a valuable source of cultural enrichment, bridging generational gaps and benefiting both younger and older attendees.
- 3. Other Charitable Activities:** In this financial year, we have supported various charity activities in Zambia. World Vision a Charity registered both in Zambia benefitted from our support; our donation went towards to mitigations the effects of drought. In Zambia, our monthly remittances derived from member contributions have supported the operations of Zambia Fellowship of Evangelical Students (ZAFES) and Scripture Union Zambia.

Review of the Year - Achievements and Performance

Financial Performance Report

1. Introduction

This report provides an overview of the organisation's financial performance from **April 2024 to March 2025**. It summarises income sources, monthly surpluses and deficits, and key financial trends over the period.

2. Summary of Financial Position

- Total revenue generated across the year: **£42,045.47**
- Final cumulative surplus at year-end: **£1,202.34**
- Despite several months of negative performance, the organisation ends the financial year in a small but positive surplus.

3. Monthly Performance Overview

Financial performance across the year shows noticeable fluctuation, with periods of steady growth disrupted by a few months of significant deficit.

Highlights

- **Strong performance** in April–July, with consistent surpluses.
- **Significant deficit in August** (–£16,633.46), which had the largest negative impact on the annual balance.
- Recovery through September–November, although December saw another deficit.
- **January 2025** showed a good surplus.
- **February** saw a small deficit, followed by a modest surplus in March.

Monthly Breakdown

- **Apr–Jul 2024:** Regular surpluses built a strong early-year cumulative balance.
- **Aug 2024:** A major one-off deficit substantially reduced reserves.
- **Sep–Nov 2024:** Surpluses resumed, stabilising finances.
- **Dec 2024:** A notable loss reduced gains from previous months.
- **Jan 2025:** Positive rebound with strong surplus.
- **Feb 2025:** Minor deficit.

- **Mar 2025:** Closing surplus contributes to final year-end balance of **£1,202.34**.

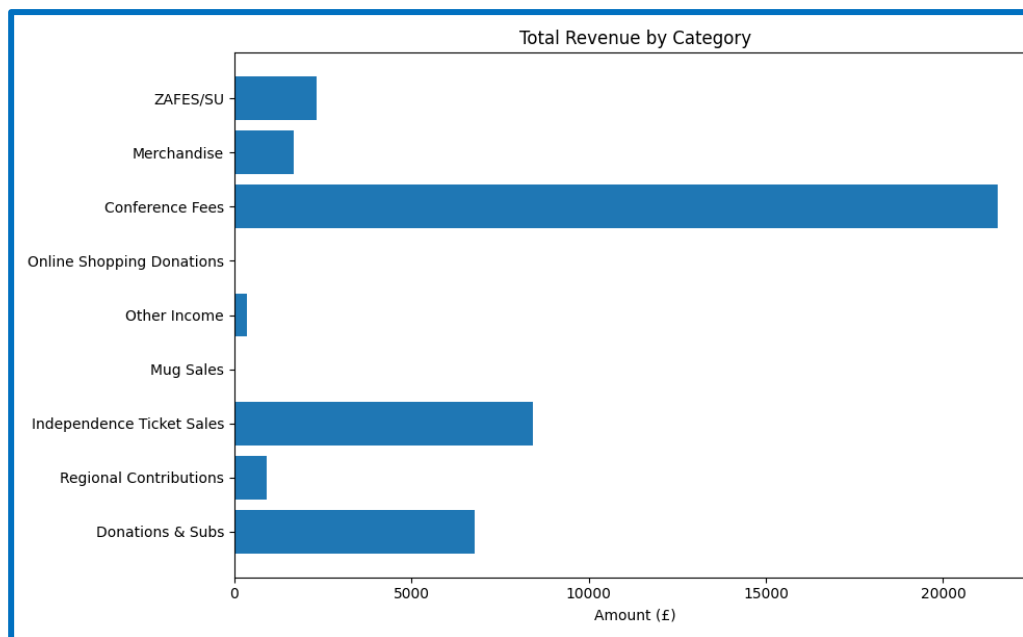
4. Income Analysis

Main Income Streams

The organisation's revenue primarily came from the following sources:

Key Observations

- Income is heavily dependent on **major events** (e.g., conferences and ticketed functions).
- Event-driven income months (e.g., October for Independence ticket sales) show significant positive spikes.
- Regular donations and subscriptions provide a steady but smaller ongoing income base.



5. Key Risks and Considerations

- **High reliance on event income:** A large portion of the year's revenue depends on a small number of high-performing months. This creates financial vulnerability if events underperform.
- **Large one-off costs:** The August deficit significantly affected the annual position and suggests a major expenditure. Understanding the nature of this cost is essential for future planning.
- **Seasonal fluctuations:** Financial performance varies considerably month to month, limiting predictability.

6. Overall Financial Outlook

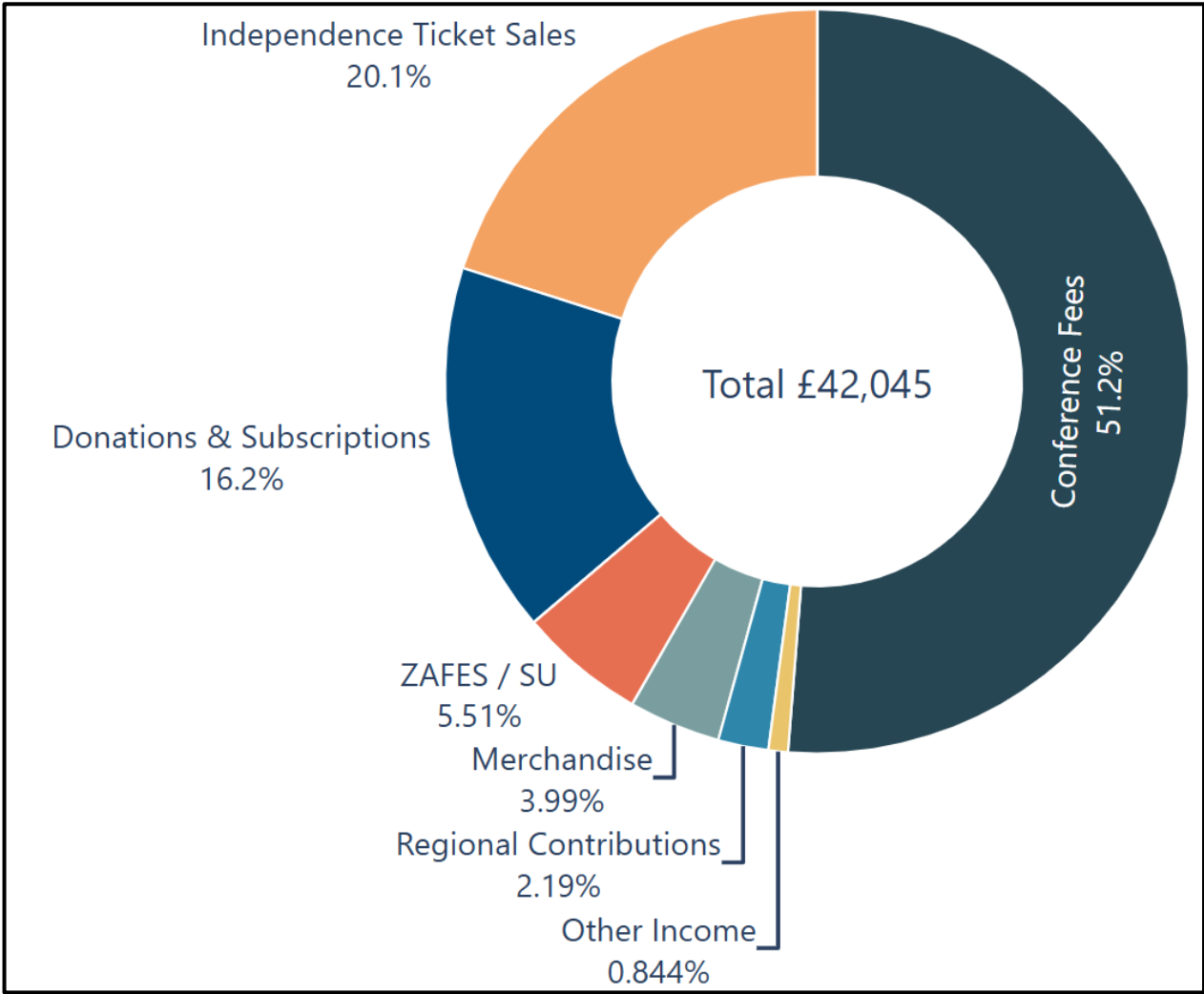
Despite substantial volatility, the organisation concludes the financial year with a **positive surplus**. Steady early-year performance, successful events, and controlled recovery post-August contributed to stabilising the position.

The coming year may benefit from:

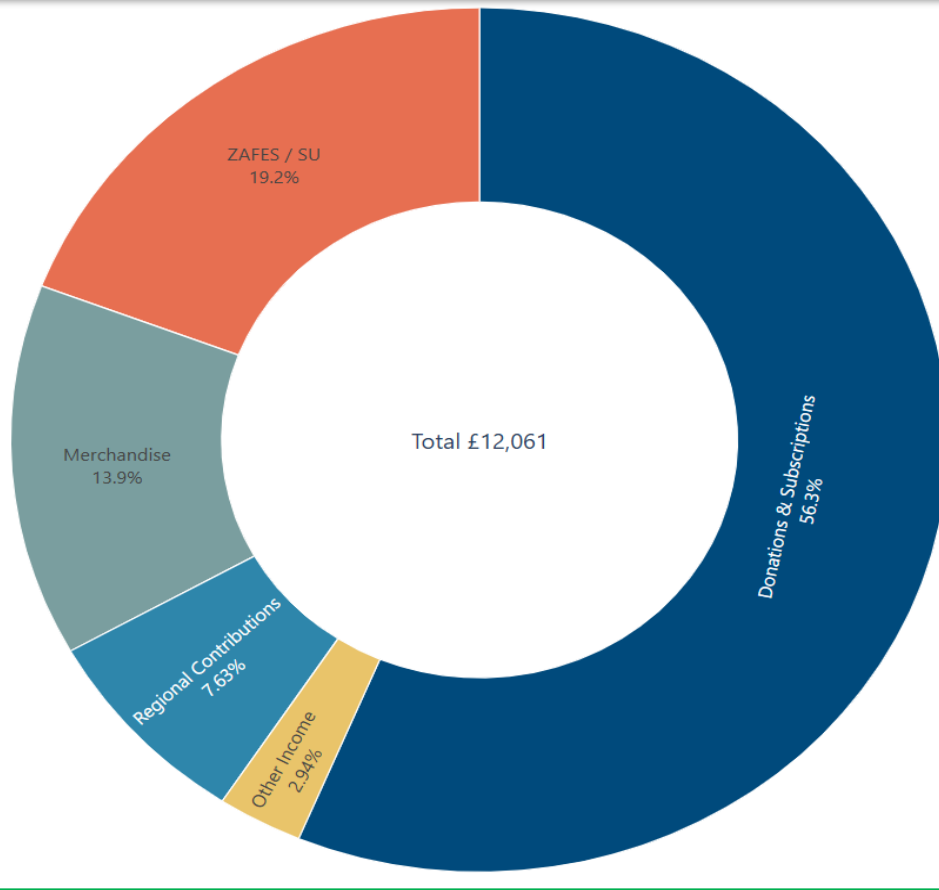
- More diversified income streams,
- Closer scrutiny of major expenditure months,
- Continued focus on high-performing events such as conferences.

7. Recommendations

1. **Review August expenditure** to understand and prevent similar large deficits.
2. **Strengthen regular income streams** (e.g., subscriptions, donations) to reduce reliance on events.
3. **Establish financial forecasting** that models event-based income more conservatively.
4. **Monitor monthly performance** with early intervention when deficits appear likely.



Donations, Subscriptions & Other Income



Traditional income streams—comprising Member Subscriptions and Offerings—generated **£12,061** during the year. This represents a **19.6% decline compared with the previous year** and highlights a concerning downward trend in our core voluntary income.

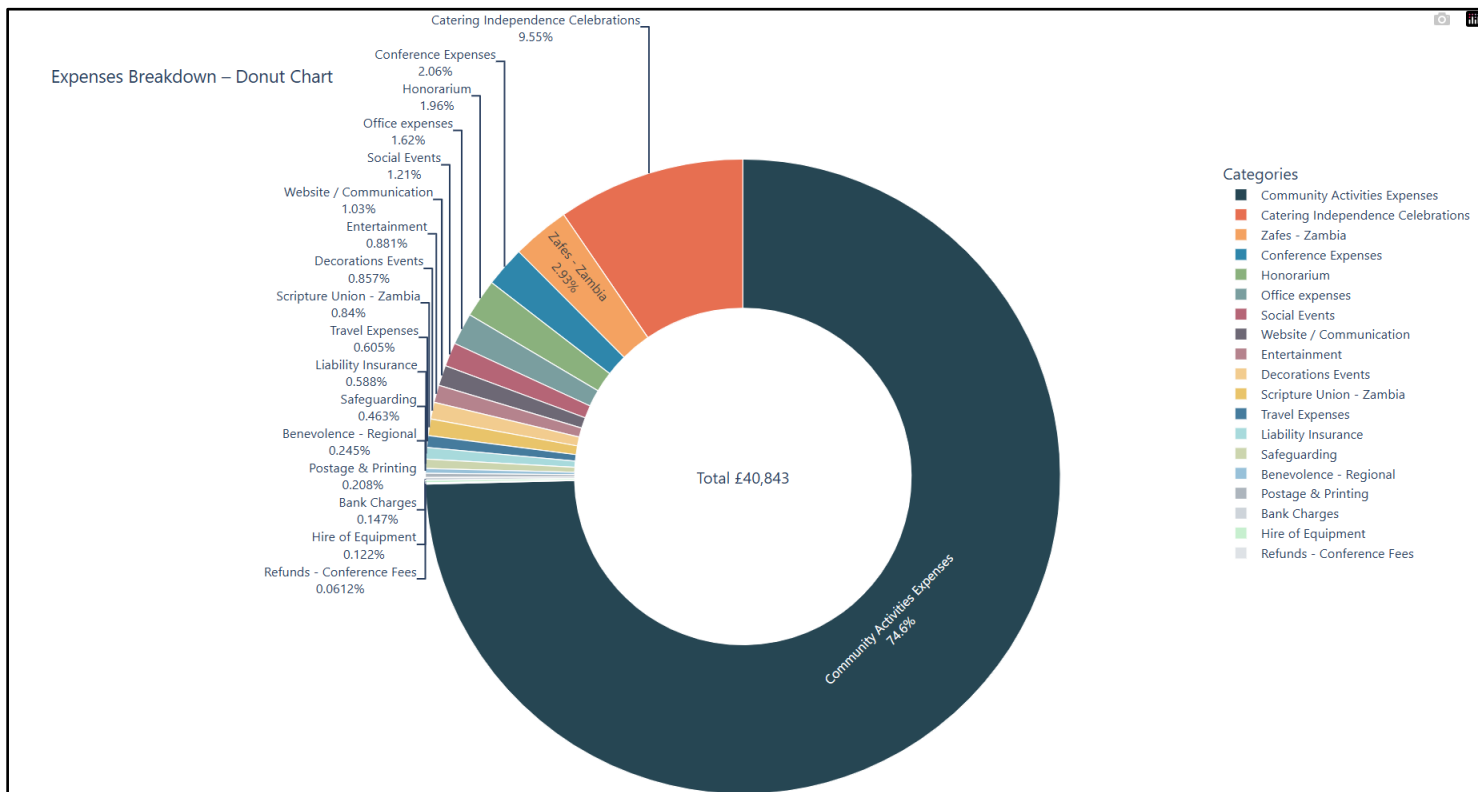
As we work towards delivering the long-term vision of ZOCCF, it is increasingly important that we strengthen and diversify our funding base. At present, the organisation remains heavily reliant on membership subscriptions and voluntary contributions received during major national events, such as conferences and Independence celebrations. Although overall membership has grown, financial contributions have remained inconsistent and do not reflect this growth.

Income patterns show clear peaks during national events, while giving remains largely static for the remainder of the year. Additionally, revenue generated from these large events is often directed towards covering the operational costs of community activities, which limits our ability to build reserves or invest strategically.

These trends underscore the need for a more sustainable funding model. Strengthening regular giving, developing alternative income streams, and improving year-round financial engagement will be essential in supporting ZOCCF's future growth and ensuring financial resilience.

The expenses highlighted in red were substantially higher than anticipated and played a significant role in our overall high expenditure. This was due high expenditure associated with the relaunch of the London region and high entertainment costs for independence celebrations.

Although costs for Hire of Conference venues are fully funded by delegates, associated costs such as honorarium payments and conference expenses are unusually high. The board must put in place more stringent measures to ensure these expenses are properly costed agreed beforehand.



Expenditure Analysis

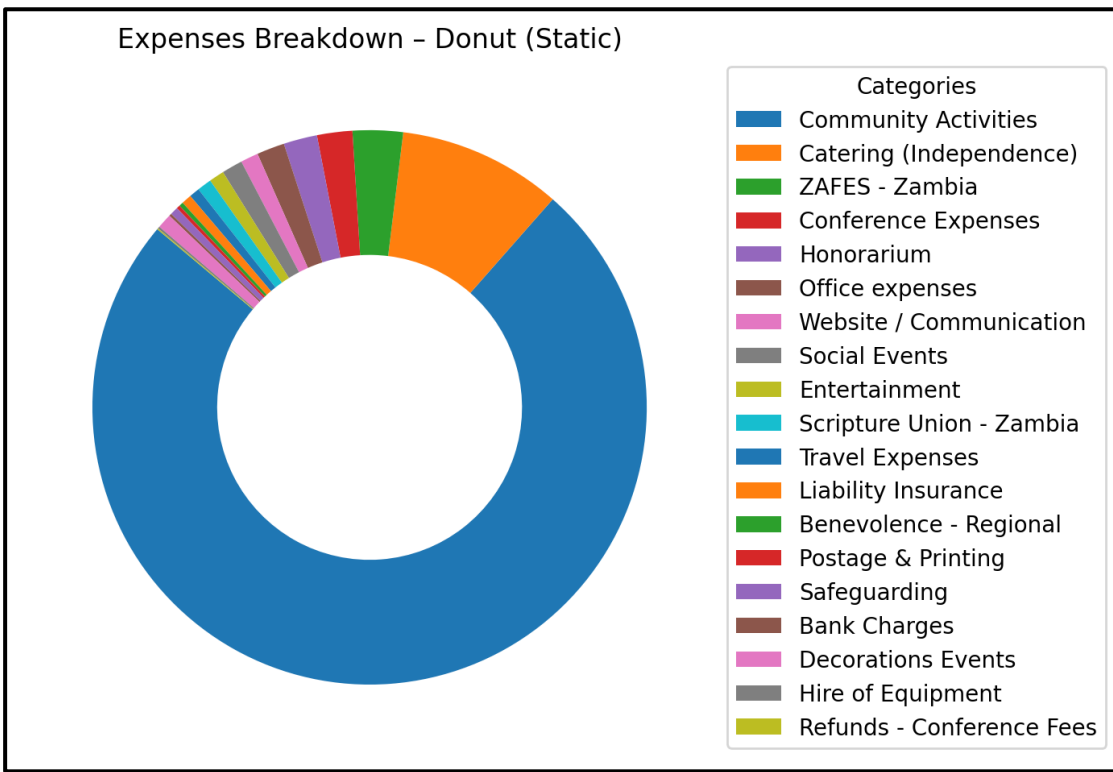
Expenditure totalled £40,843. Spending is highly concentrated: Community Activities (£30,478, 74.6%) and Catering for Independence Celebrations (£3,900, 9.6%) account for 84.2% of total costs. Administrative overheads such as Office Expenses, Website/Communication, Insurance and Bank Charges remain low individually (<2% each).

Monthly Performance

Monthly surpluses in April–July built an early positive balance. A significant deficit in August (–£16,633) reduced reserves, followed by modest recovery through autumn. December saw another loss, before a rebound in January. The year closed with a small surplus in March

Risks and Opportunities

- Event dependency: Reliance on a small number of large events increases revenue volatility and exposes the budget to cost inflation.
- Concentrated programme spend: Community activities dominate costs; without granular controls, budget overruns may occur.
- Opportunity: Strengthen regular giving (subscriptions/donations), seek event sponsorships, and broaden income streams (corporate, grants).



Plans

ZOCF has successfully extended its outreach initiatives to the regions of London, Scotland, and Northern Ireland. To consolidate these efforts and enhance regional capacity for effective community mobilisation—thereby increasing member subscriptions—additional follow-up visits will be required. Furthermore, it is recommended that a comprehensive review be undertaken to establish sustainable funding mechanisms for these outreach activities and to define appropriate scheduling intervals.

Recommendations for Action:

1. Implement a clear event-budgeting process with pre-approved cost caps for all major spending areas (e.g., catering, venue hire, equipment) to ensure financial discipline. Require teams to obtain multiple competitive quotes—ideally three—for catering and venue services to secure value for money and prevent cost inflation. All event budgets should use a simple template showing estimated and actual costs, with defined approval thresholds so trustees can monitor spending and ensure events remain financially sustainable.
2. Launch a structured regular-giving campaign that clearly links supporter contributions to measurable programme outcomes, helping members understand how consistent giving strengthens ZOCF's mission. The campaign should include transparent messaging, target monthly contribution levels, and simple sign-up pathways to encourage sustained participation. By engaging members throughout the year—rather than only during major events—the organisation can build a stable income base that supports planning, delivery, and long-term growth. The aim is to achieve a 10–15% year-on-year increase in regular giving, improving financial resilience and reducing reliance on unpredictable event-driven income.
3. Start a regular-giving campaign that shows people how their monthly support helps our programmes. Make it easy to sign up and encourage steady giving throughout the year. Aim to increase regular donations by 10–15% each year so the organisation has a more reliable and stable income.
4. Break down Community Activities by project/location and report cost per beneficiary to guide investment decisions.
5. Establish a minimum reserves policy (e.g., 1–2 months operating costs).

Statement of the responsibilities of the Board of Vision Protectors

The Board of Trustees is responsible for preparing the Annual report and financial statements in accordance with applicable law and United Kingdom generally accepted accounting practice. Charity law requires the trustees to prepare a statement of financial activities and a statement of assets and liabilities for each financial year, which gives a true and fair view of the situation of the charitable organization and of its financial activities for that year and adequately distinguishes any material special trust or other restricted funds of the charity. In preparing those financial statements the Board of Trustees is required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State, whether the policies adopted, are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to the material departures disclosed and explained in the financial statements
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

We are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure the financial statements comply with the Charities Act 2011.

Trustee Board Member

Approval

Signed:



Date: 30th January 2025

National Treasurer

Approval

Signed:

P. Phiri

Date: 17th January, 2025

Financial Statements

ZOCF STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31st March 2025

Income and Expenses Summary

Revenue	
Donations and Subscriptions	6,791
Regional Contributions - Indep	920
Independence Ticket Sales	8,436
Other Income	355
Conference Fees	21,548
Merchandise	1,679
ZAFES / SU	2,316
Total	42,045
Expenses	
Liability Insurance	240
Benevolence - Regional	100
Postage & Printing	85
Travel Expenses	247
Community Activities Expenses	30,478
Training	-
Software Expenses	-
Scripture Union - Zambia	343
Zafes - Zambia	1,196
Website / Communication	421
Honorarium	800
Safeguarding	189
Office expenses	662
Professional Fees	-
Donations	-
Projects Expenses	-
Entertainment	360
Social Events	496
Hire of Equipment	50
Conference Expenses	841
Bank Charges	60
Decorations Events	350
Catering Independence Celebrations	3,900
Regional Expenses	-
Refunds - Conference Fees	25
Total	40,843
Surplus / (Deficit) - 2024 / 2025	1,202
Retained earnings - 2023 / 24	1,820
Surplus / (Deficit) - 2024 / 2025	3,022

Balance Sheet

	2024/25	2023/24	2022/23	2021/22	2000/21
Current Assets					
Cash Funds-Bank	17,569	18,179	19,226	20,050	18,091
Accounts Receivables	-	-	-	-	-
Prepayments	-	-	-	-	-
Total	17,569	18,179	19,226	20,050	18,091
General / Main Account	6,657	8,301	10,105	7,620	8,007
Men Account	324	1,031	3,240	1,810	1,232
Women Account	3,434	3,071	1,389	5,853	2,044
Projects Account	1,014	202	61	97	188
ZOCF Wales Account	1,336	1,336	1,466	1,808	1,458
ZOCF Midlands Account	984	602	-	-	702
ZOCF Manchester Account	883	463	437	879	3,342
ZOCF Eastern Region Account	2,937	2,567	1,837	1,507	742
ZOCF Leeds Account	-	606	691	476	377
Total	17,569	18,179	19,226	20,050	18,091

Notes to the Accounts

Recommendations for Action

1. Leeds Account Status

- Confirm whether the Leeds account is **closed** or **dormant**; if closed, disclose the date and destination of any transfers to central or other regional accounts.

2. Regional Budget Framework

- Set **annual regional budgets** with quarterly reviews to align balances with planned outreach activities and avoid excessive accumulation or depletion.

3. Standardised Reporting

- Implement a **monthly cash report** from each region (opening balance, inflows, outflows, closing balance) and a **quarterly variance analysis** against budget.

4. Use of Surpluses

- Where regional balances exceed planned needs, consider **reallocating surplus** to priority projects or central reserves, subject to trustee approval.

For the year ended 31 March 2025

1. Accounting Policies

- a) The accounts have been prepared in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice: Accounting by Charities (SORP) 2015 and the FRS102 accounting standard.
 - b) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received including gifts in kind that are capable of valuation. Donations arising under Gift Aid and Deeds of Covenant together with the tax recoverable thereon are accounted for when received and provision made for tax unclaimed at the year end. Resources expended in the accounts in the period in which they are incurred and include attributable VAT which cannot be recovered.
 - c) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets certain criteria is identified in the relevant fund. Designated funds are funds which have been allocated by the trustees for identifiable future expenditure. Unrestricted funds are donations and other income received or generated for the objects of the church without further specified purpose and is available as general funds.
 - d) Undesignated and Designated Funds:
 - General Fund – the principal operating fund covering the cost of the charitable organization as approved by the Board of Trustees.
 - e) Restricted Funds:
 - Vision – donations made towards sponsorship of chosen areas of interest by the donor if it is in line with our set objectives.
- d) Fixed assets - the charitable organization has no fixed assets.

ZAMBIA OVERSEAS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1177269

Accounts

Zambia Overseas Christian Fellowship (ZOCF)



Registered Charity Number 1177269

Annual and Financial Statements

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Activities

1. **Women:** We hosted a three-day residential annual women’s conference focused on promoting cultural heritage, raising awareness about domestic abuse and health, offering counselling sessions, and fostering family values and women’s empowerment. The event included physical activities, networking opportunities, and workshops designed to empower women. Keynote speakers and expert-led sessions covered a range of topics, including leadership, entrepreneurship, and financial literacy, providing attendees with valuable insights and practical skills.
2. **Men:** We hosted a three-day residential annual men’s conference focused on promoting health awareness, fostering mentorship and discipleship, breaking barriers, and empowering participants. The event provided opportunities for networking, personal growth, and the promotion of physical well-being, creating a supportive environment for men to connect and thrive.
3. **Independence Day:** This annual event aims to promote community development and capacity building by enhancing the skills and capabilities of the Zambian community and the wider public in the United Kingdom. It empowers participants to better identify and address their needs while fostering active participation in society. The event serves as a valuable source of cultural enrichment, bridging generational gaps and benefiting both younger and older attendees.
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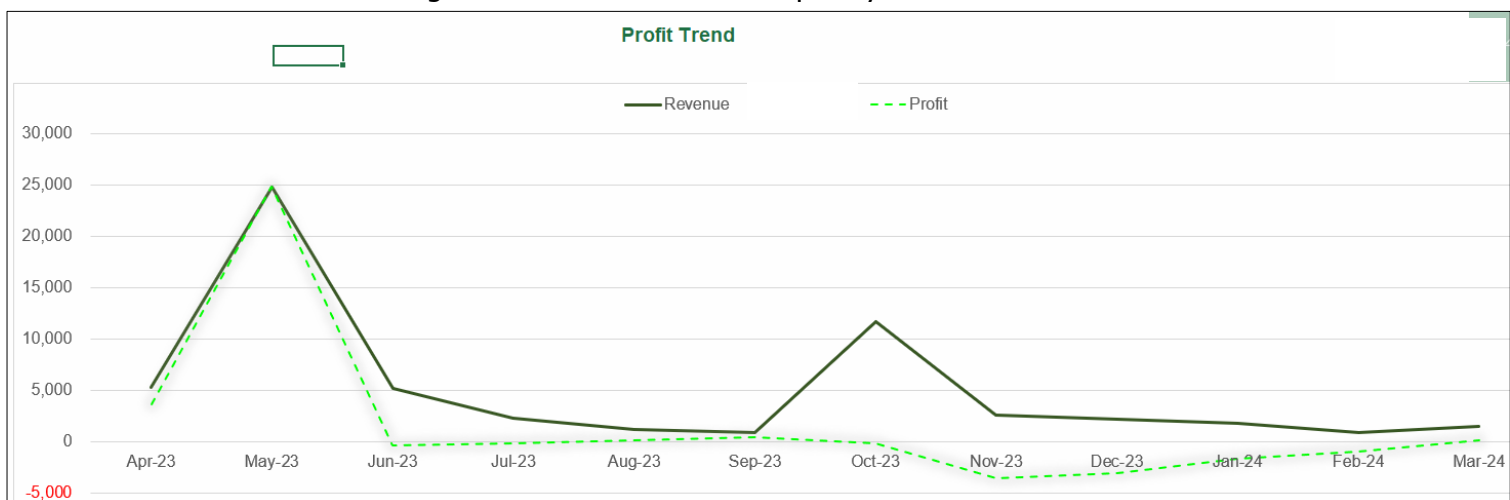
Review of the Year - Achievements and Performance

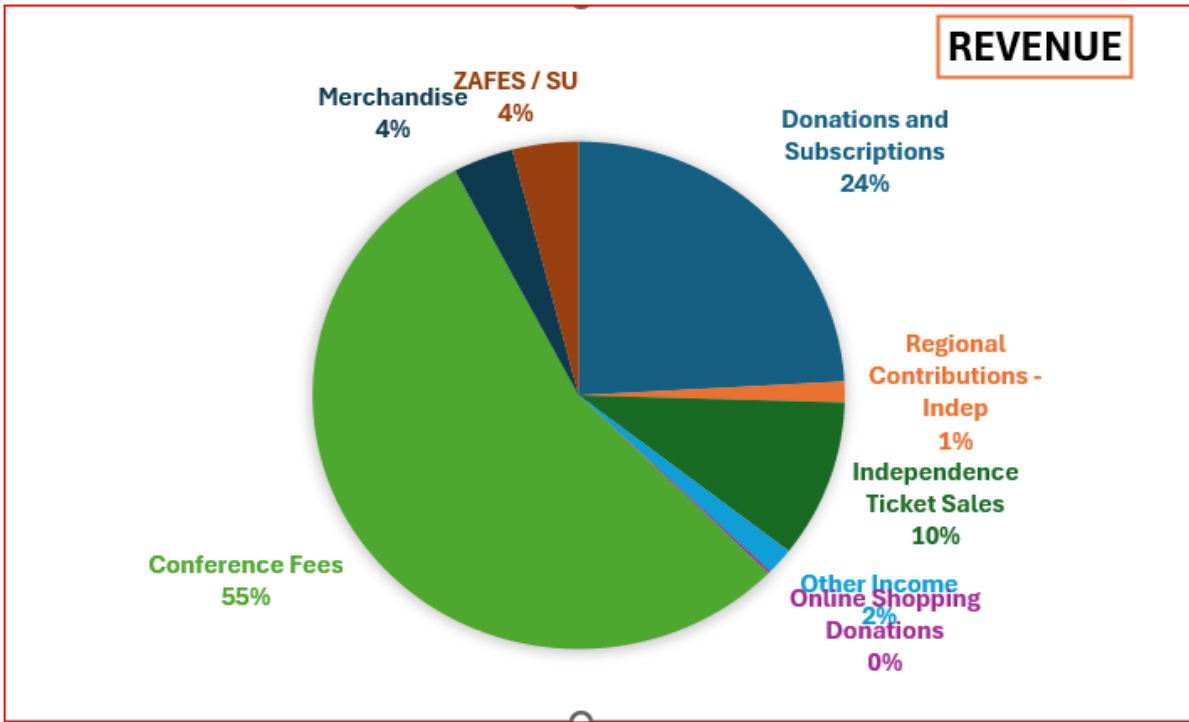
Financial review

Over the past four years, we have proudly operated as a charity, achieving steady financial growth and progress. In the most recent financial year, our total income reached £61,310 driven primarily by member contributions, donations, and conference fees—marking an 12.6% increase in revenue.

The men’s, women’s, and regional initiatives also played a pivotal role in boosting revenue, collectively generating an additional **£3,270** through merchandise sales, further enhancing our financial reserves.

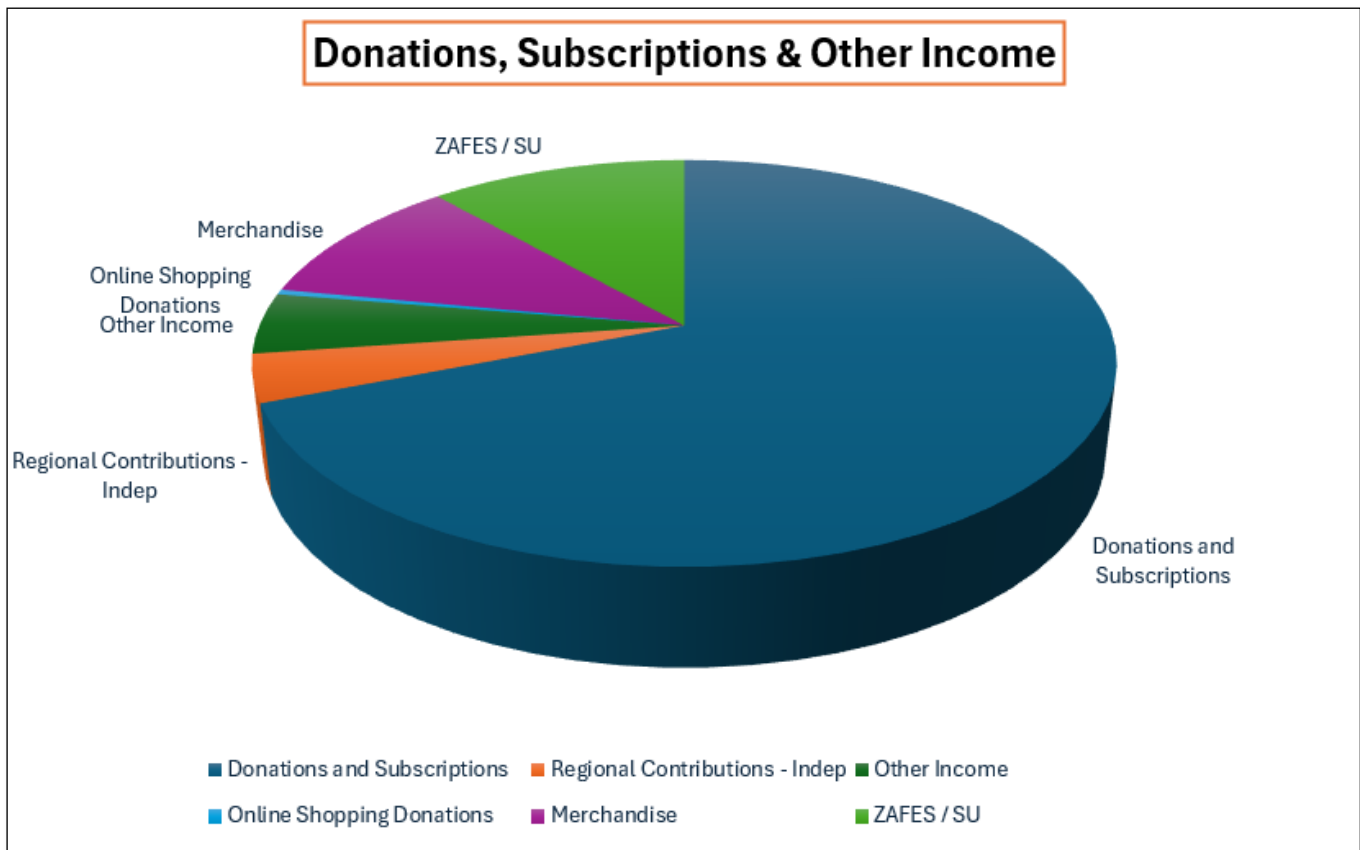
The accompanying diagram provides an overview of ZOCF’s income streams for the financial year under review. Subscriptions and donations experienced a significant increase, rising from **£9,021 to £15,004**—a 63.2% growth compared to the previous year. This positive development was instrumental in reducing the deficit recorded in the prior year’s financial statements.





Member subscriptions and donations were **£15,004**. This figure comprises Member Subscriptions and Offerings. ZAFES/ SU donations contributions were **£2,460**

ZOCF is actively seeking ways to strengthen its funding sources as we work toward realising our vision. Currently, our income primarily comes from membership subscriptions and voluntary contributions collected during events such as conferences. While our membership has grown significantly, subscriptions and donations have remained inconsistent. Income tends to peak during national events like conferences and Independence celebrations but remains largely stagnant throughout the rest of the year.



Description	Amount	%
Liability Insurance	278	0.46%
Benevolence - Regional	250	0.41%
Postage & Printing	703	1.16%
Travel Expenses	454	0.75%
Hire of Conference Venues	37,590	61.81%
Training	-	0.00%
Software Expenses	50	0.08%
Scripture Union - Zambia	982	1.62%
Zafes - Zambia	1,643	2.70%
Website / Communication	288	0.47%
Honorarium	1,400	2.30%
Safeguarding	257	0.42%
Office expenses	415	0.68%
Professional Fees	-	0.00%
Donations	289	0.48%
Projects Expenses	1,840	3.02%
Entertainment	3,730	6.13%
Social Events	1,885	3.10%
Hire of Equipment	945	1.55%
Conference Expenses	3,088	5.08%
Bank Charges	107	0.18%
Decorations Events	437	0.72%
Regional Expenses	4,032	6.63%
Refunds - Conference Fees	150	0.25%

The expenses highlighted in red were substantially higher than anticipated and played a significant role in our overall high expenditure. This was due high expenditure associated with the relaunch of the London region and high entertainment costs for independence celebrations.

Donations to charitable causes have decreased from 6% in 2022 to 4.8% in the current financial year.

Although costs for Hire of Conference venues is fully funded by delegates, associated costs such as honorarium payments and conference expenses are unusually high. The board must put in place more stringent measures to ensure these expenses are properly costed agreed beforehand.

Plans

ZOCF has extended its outreach efforts to London, Scotland and Northern Ireland regions. However, additional follow-up visits will be required to strengthen and solidify regional capacity to effectively mobilise community participation which will increase member

subscriptions. We may need to consider how these outreach trips will be funded and at what intervals.

Recommendations for Action:

1. Plan and execute additional follow-up visits to ensure sustained engagement and on strengthening regional capacity training additional colleagues to enhance their skills and resilience, ensuring sustained progress and continuity in the absence of the primary team leader.
2. Develop a framework to support regional teams in mobilising community participation.
3. Allocate resources for ongoing regional outreach and capacity-strengthening activities.
4. Centralised Accounting System - The Board of Trustees should prioritise the implementation of a centralised accounting system. Currently, most regions—aside from the Midlands—continue to operate independent bank accounts that were established when ZOCF functioned as an association. This decentralised approach can become challenging to manage, especially when there are sudden changes in regional office bearers. We need to bring in line with Charity's financial standards.
 - **Key Benefits of a Centralised System: Improved Risk Management:** Centralised accounting enhances financial risk management by consolidating resources and expertise, making it easier to identify and address potential issues and controls.
 - **Increased Efficiency:** A centralised system streamlines processes, enhances coordination, and boosts overall operational efficiency. The Board should take immediate steps to transition to a centralised system to ensure consistency, accountability, and long-term sustainability.
5. Strategy –The Board of Trustees should continue to offer a platform for young people to be assimilated into the management structures of ZOCF particularly in areas of Treasury and secretariat duties.
6. Systems Training and Engagement – The Board of Trustees should explore the possibility of outsourcing or acquiring full-time equivalent personnel to effectively handle the daily workload demands within the

charity. This individual could also be instrumental in overseeing the seamless integration and transition of accounting systems across the organisation.

Statement of the responsibilities of the Board of Vision Protectors


The Board of Trustees is responsible for preparing the Annual report and financial statements in accordance with applicable law and United Kingdom generally accepted accounting practice. Charity law requires the trustees to prepare a statement of financial activities and a statement of assets and liabilities for each financial year, which gives a true and fair view of the situation of the charitable organization and of its financial activities for that year and adequately distinguishes any material special trust or other restricted funds of the charity. In preparing those financial statements the Board of Trustees is required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State, whether the policies adopted, are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to the material departures disclosed and explained in the financial statements
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

We are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure the financial statements comply with the Charities Act 2011.

Trustee Board Member

Approval

Signed: 

Date: 10th January 2025

National Treasurer

Approval

Signed: 

Date: 29th November, 2024

Financial Statements

ZOCF STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31st March 2024

Income and Expenses Summary

	2023	%
Revenue	61,320	
Donations and Subscriptions	14,722	24.12%
Regional Contributions - Indep	810	1.33%
Independence Ticket Sales	6,141	10.06%
Other Income	1,035	1.70%
Online Shopping Donations	87	0.14%
Conference Fees	33,544	54.97%
Merchandise	2,229	3.65%
ZAFES / SU	2,460	4.03%
Expenses	60,813	
Liability Insurance	278	0.46%
Benevolence - Regional	250	0.41%
Postage & Printing	703	1.16%
Travel Expenses	454	0.75%
Hire of Conference Venues	37,590	61.81%
Software Expenses	50	0.08%
Scripture Union - Zambia	982	1.62%
Zafes - Zambia	1,643	2.70%
Website / Communication	288	0.47%
Honorarium	1,400	2.30%
Safeguarding	257	0.42%
Office expenses	415	0.68%
Donations	289	0.48%
Projects Expenses	1,840	3.02%
Entertainment	3,730	6.13%
Social Events	1,885	3.10%
Hire of Equipment	945	1.55%
Conference Expenses	3,088	5.08%
Bank Charges	107	0.18%
Decorations Events	437	0.72%
Regional Expenses	4,032	6.63%
Refunds - Conference Fees	150	0.25%
Surplus / (Deficit) – 2023/24	507	
Retained earnings – 2022/23	1,313	
Surplus / (Deficit) – 2023/24	1,820	

Balance Sheet

	2023/24	2022/23	2021/22	2000/21
Current Assets				
Cash Funds-Bank	£17,449	£19,226	£20,050	£18,091
Accounts Receivables	£0.00	£0.00	£0.00	£0.00
Prepayments	£0.00	£0.00	£0.00	£0.00
Total	£18,179	£19,226	£20,050	£18,091
General / Main Account	8,300.78	10,104.59	£7,620	£8,007
Men Account	1,031.22	3,240.20	£1,810	£1,232
Women Account	3,070.56	1,388.97	£5,853	£2,044
Projects Account	202.24	60.88	£97	£188
ZOCF Wales Account	1,335.71	1,465.67	£1,808	£1,458
ZOCF Midlands Account	602.17	-	-	£702
ZOCF Manchester Account	463.08	437.40	£879	£3,342
ZOCF Eastern Region Account	2,566.97	1,836.97	£1,507	£742
ZOCF Leeds Account	606.43	691.43	£476	£377
	£18,179	£19,226	£20,050	£18,091

Notes to the Accounts

- Overall ZOCF bank deposits (including accounts held in regions) decreased from £19,226 recorded in the prior year to £18,179 as at 31/03/2024.
- Retained our membership to Thirty-One Eight for policy support and safeguarding guidance at an annual membership fee of £256.91.
- Individuals within ZOCF and friends of ZOCF have committed to making regular donations to meet ZAFES/SU monthly wages by raising an average of £180 per month. With the Zambian Kwacha fluctuating in value, we need to raise more contributions to meet this target.

For the year ended 31 March 2024

1. Accounting Policies

- a) The accounts have been prepared in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice: Accounting by Charities (SORP) 2015 and the FRS102 accounting standard.
- b) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received including gifts in kind that are capable of valuation. Donations arising under Gift Aid and Deeds of Covenant together with the tax recoverable thereon are accounted for when received and provision made for tax unclaimed at the year end. Resources expended in the accounts in the period in which they are incurred and include attributable VAT which cannot be recovered.
- c) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets certain criteria is identified in the relevant fund. Designated funds are funds which have been allocated by the trustees for identifiable future expenditure. Unrestricted funds are donations and other income received or generated for the objects of the church without further specified purpose and is available as general funds.

d) Undesignated and Designated Funds:

- General Fund – the principal operating fund covering the cost of the charitable organization as approved by the Board of Trustees.

e) Restricted Funds:

- Vision – donations made towards sponsorship of chosen areas of interest by the donor if it is in line with our set objectives.

d) Fixed assets - the charitable organization has no fixed assets.

ZAMBIA OVERSEAS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1177269

Accounts

Zambia Overseas Christian Fellowship (ZOCF)



Registered Charity Number 1177269

Annual and Financial Statements

For the year ended 31 March 2023

Annual Report 2023

The Board of Trustees presents its trustees report for the year ended 31 March 2023. Charity Name: The name of the Charitable Incorporated Organization is the Zambia Overseas Christian Fellowship. The Charitable, hereinafter abbreviated as "ZOCF in abbreviation."

Registered Office:

98 Baldwin Road,
Birmingham
West Midlands
B30 3LE

Board of Trustees:

Sam Ngambi (Dr)
Prudence Mwanza (Dr)
Lovely K Mwambazi (Mr)
Sophie Mwiinga (Mrs)
Victor Chilekwa (Dr)

Banking Services:

Barclays Bank
Coventry High Street Branch
25 High Street
Coventry
CV1 5QZ

Governance, Risk and Objectives

Governing Document

The Zambia Overseas Christian Fellowship (ZOCF) is a charitable organization founded on February 21, 2018, and officially registered as such. Its creation was based on a Memorandum of Association, strengthened by a special resolution that defined the organization's objectives and powers in the field of charity work. Over the past two years, four new Trustees have been appointed, each bringing their expertise to their respective positions. All Trustees are well-versed in the guidelines set forth by the Charity Commission, particularly in their publication "The Advancement of Religion for Public Benefit," and they consistently integrate these principles into ZOCF's management and operations.

Working on a voluntary basis, the Trustees devote their time without seeking any personal gain from ZOCF. They bear the responsibility of overseeing the organization's diverse activities and functions, providing regular reports at meetings to address relevant issues. To further support their efforts, a subcommittee known as the National Executive Committee (NEC), composed of skilled professionals from diverse backgrounds, is headed by the Chairperson. This committee conducts research, formulates recommendations, and offers valuable insights to the Board of Trustees, enhancing their decision-making processes.

Risk Assessment

ZOCF acknowledges the concept of 'Risk Assessment' and defines risk as any potential action or event that could negatively impact the organization's ability to achieve its goals and carry out its strategies effectively. This understanding encompasses not only financial concerns but also encompasses any circumstances that may or do lead to adverse effects. 'Risks' cover not just the repercussions of threats but also include the consequences of failing to capitalize on opportunities.

Recognizing the importance of a practical Health and Safety Policy, ZOCF ensures its implementation in all its premises and surrounding areas during its activities. The organization is well-versed with and adheres to the obligations outlined in the Equality Act 2010, the Data Protection Acts of 1988 and 2003, ensuring compliance with the responsibilities of the charitable entity.

In line with safeguarding practices, ZOCF has established a Protection Policy specifically addressing the welfare of children and vulnerable adults. Thorough checks, conducted by the Disclosure and Barring Service (formerly known as the CRB), are carried out for individuals regularly involved with young people and vulnerable adults. Mrs. Sophie Mwiinga serves as the appointed officer for overseeing this aspect. While total elimination of risks and their consequences may be unattainable, continuous efforts are made to minimize such occurrences.

The safeguarding policy underwent revision and received approval from the Trustees in August 2019. It has been effectively implemented in relevant departments within the charitable organization. Trustees remain informed and updated on pertinent matters impacting the organization, including health and safety protocols, legislation concerning disability discrimination, and child protection measures.

Public Liability Insurance

In 2018, we established public liability coverage with Ansvar Insurance Company, encompassing all our organizational events and gatherings. The total premium amounted to £230.29, payable in monthly instalments of £22.14 over ten months following an initial fee of £30.00. The policy features an Indemnity limit of £5 million, Trustees and directors' indemnity set at £100,000, and Employer's indemnity of £10 million. Additionally, there's Reputational Risk coverage of £105,000. We strongly encourage all members to ensure that any activities they participate in at regional or national levels align with the requirements outlined in the insurance policy. The funding for this policy comes from membership subscriptions, and insurance renewals occur on a rolling basis.

Objectives and Activities

Purposes and Aims

1. To advance the Christian Religion throughout the United Kingdom and the World for the benefit of the Zambia Community in the United Kingdom and the public.
2. The promotion of Health throughout the United Kingdom and the World for the benefit of the public.
3. The promotion of Community development and capacity building by developing the skills and capacity of the Zambian Community and the public in the United Kingdom in such a way that they are better able to identify and help meet their needs and participate fully in society.

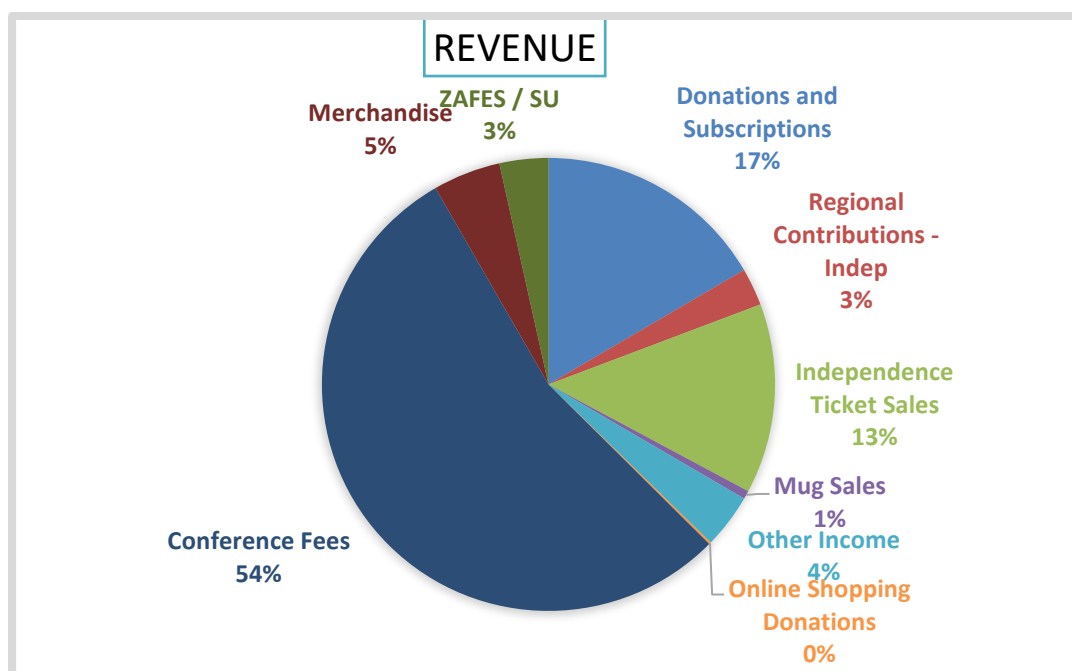
Activities

1. **Women:** Annual 3 days women's conference promoting cultural heritage, domestic abuse awareness, health awareness, counselling sessions, promoting family values, women empowerment, physical activities, and networking. The conference features keynote speakers and workshops on a variety of topics related to women's empowerment, such as leadership, entrepreneurship, and financial literacy.
2. **Men:** Annual 3 days men's conference promoting health awareness, providing a platform for mentorship and discipleship and breaking barriers, networking, and empowerment; promoting health awareness and physical well-being.
3. **Independence Day:** Annual event that seeks to promote Community development and capacity building by developing the skills and capacity of the Zambian Community and the public in the United Kingdom in such a way that they are better able to identify and help meet their needs and participate fully in society.
4. **Other Charitable Activities:** In this financial year, we have supported various charity activities both within the United Kingdom and Zambia. Eye Care for Zambia Charity registered in England benefitted from our support; this charity strives to improve access to eye care services and reduce the incidence of preventable blindness in Zambia. In Zambia, our monthly remittances derived from member contributions have supported the operations of Zambia Fellowship of Evangelical Students (ZAFES) and Scripture Union Zambia. In the same period, we made remittances to Salvation Army Zambia. This organization is based in Zambia and look after the elderly and vulnerable in society.

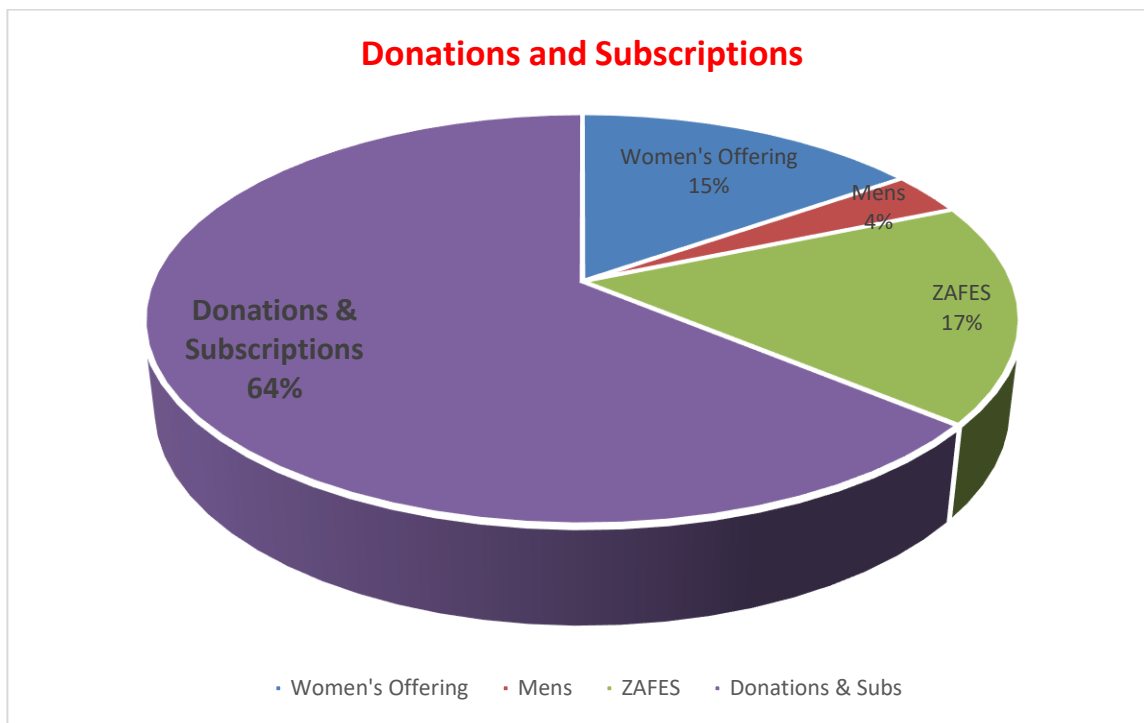
Review of the Year - Achievements and Performance

Financial review

Over the past four years, we have proudly operated as a charity, experiencing remarkable financial growth and advancement. In the last financial year, our total income reached £54,433, primarily generated through member contributions, donations, and conference fees. Additionally, our projects team and regional initiatives made significant contributions by raising an additional £1,895 through merchandise sales, further bolstering our financial reserves. The accompanying diagram illustrates ZOCF's income streams during the reviewed financial year. Notably, subscriptions and donations experienced an encouraging increase from **£8,532 to £9,021**, representing a 6% growth compared to the previous year's income.



Member subscriptions and donations were **£9,021**. This figure comprises Member Subscriptions, Offerings, ZAFES/SU donations, and regional contributions.



We are actively exploring strategies to bolster our funding sources, especially as we progress toward fulfilling ZOCCF's vision. Our income relies significantly on membership subscriptions and voluntary contributions gathered at events like conferences. Despite the substantial growth in membership following the relaunch in London, this surge has not yet translated into increased income for ZOCCF.

Expenses		% of Income	% of Expenses
Liability Insurance	£141	0.26%	0.25%
Benevolence - Regional	£1,050	1.93%	1.90%
Postage & Printing	£192	0.35%	0.35%
Travel Expenses	£884	1.62%	1.60%
Hire of Conference Venues	£34,417	63.23%	62.17%
Training	£345	0.63%	0.62%
Software Expenses	£95	0.17%	0.17%
Scripture Union - Zambia	£622	1.14%	1.12%
Zafes - Zambia	£2,006	3.69%	3.62%
Website / Communication	£873	1.60%	1.58%
Honorarium	£1,801	3.31%	3.25%
Office expenses	£538	0.99%	0.97%
Professional Fees	£852	1.57%	1.54%
Donations	£910	1.67%	1.64%
Projects Expenses	1,576	2.90%	2.85%
Entertainment	£1,454	2.67%	2.63%
Social Events	£849	1.56%	1.53%
Hire of Equipment	£1,820	3.34%	3.29%

The expenses highlighted in green were substantially higher than anticipated and played a significant role in our overall financial deficit.

Moving forward, we should prioritize strategies to increase the proportion of our income allocated to charitable endeavours. Currently, only 6% of our income is directed towards charitable donations in both Zambia and the UK.

Although costs for Hire of Conference venues is fully funded by delegates, associated costs such as hire of equipment or honorarium payments are unusually high and require concerted efforts of delegates to cover these costs.

Plans

In the upcoming year, our aim is to enhance and extend ZOCF's outreach, driven by our overarching vision. We seek to strengthen and magnify our footprint in Scotland and Northern Ireland. Our strategy involves continual maintenance, improvement, evaluation, and progression of our established goals. Over the year, the Chairperson and Vice Chairperson have undertaken multiple regional visits to advance these efforts.

Recommendations for Action

1. Budget - It is essential to establish efficient practices to reduce expenses and achieve financial independence. The Board of Trustees should consider developing a policy on benevolence and honorarium payments to standardize practices across all regions. This policy should clearly define the eligibility criteria, approval process, and disbursement procedures for such payments. By establishing clear guidelines, the organization can ensure that these payments are made in a consistent manner. Additionally, the Board should regularly review and adjust the budget to account for changing circumstances and ensure that the organization is operating within its financial means.
2. We would like the future Treasury to consider financial forecasting which should be reviewed at an agreed period to provide valuable insights for decision-making around investments, and expenses, based on predicted financial scenarios as part of our business-as-usual activities such as independence and conferences.
3. Revenue – Following the relaunch of London branch and mobilization visits to Scotland and Northern Ireland, we anticipate a significant surge in revenue and activities within ZOCF. It is crucial for the Board of Trustees to initiate sensitization programs, encouraging members to actively contribute towards subscriptions during this period of growth.
 - Gift Aid - We have embarked on the process of claiming Gift Aid. Although we are fully subscribed to Church Suite which is compliant with GDPR requirements, most of our donors haven't given us the Gift Aid declaration despite repeated reminders. This has temporally stalled our efforts to claim Gift Aid and is potentially a loss of income. Members need to be sensitized on the advantages of Gift Aid.
4. Strategy –The Board of Trustees should consider developing a sustainable financial strategy with clear medium and long-term plans. These plans should consider the aging population and how to tap resources from the younger generations.
5. Systems Training and Engagement – The Board of Trustees should explore the possibility of outsourcing or acquiring full-time equivalent personnel to effectively handle the daily workload demands within the charity. This individual could also be instrumental in overseeing the seamless integration and transition of accounting systems across the organisation.

Statement of the responsibilities of the Board of Vision Protectors

The Board of Trustees is responsible for preparing the Annual report and financial statements in accordance with applicable law and United Kingdom generally accepted accounting practice. Charity law requires the trustees to prepare a statement of financial activities and a statement of assets and liabilities for each financial year, which gives a true and fair view of the situation of the charitable organization and of its financial activities for that year and adequately distinguishes any material special trust or other restricted funds of the charity. In preparing those financial statements the Board of Trustees is required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State, whether the policies adopted, are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to the material departures disclosed and explained in the financial statements
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

We are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure the financial statements comply with the Charities Act 2011.

Trustee Board Member

Approval

Signed: LKMwambazi

Date: 23rd January 2024

National Treasurer

Approval

Signed: *P. Phiri*

Date: 19th November, 2023

Financial Statements

ZOCF STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31st March, 2023

Income and Expenses Summary

Revenue		% of Income	% of Expenses
Donations and Subscriptions	£9,021	16.6%	16.3%
Regional Contributions - Indep	£1,460	2.7%	2.6%
Independence Ticket Sales	£7,384	13.6%	13.3%
Mug Sales	£320	0.6%	0.6%
Other Income	£2,114	3.9%	3.8%
Online Shopping Donations	£81	0.1%	0.1%
Conference Fees	£29,529	54.2%	53.3%
Merchandise	£2,629	4.8%	4.7%
ZAFES / SU	£1,895	3.5%	3.4%
Total Income	£54,433	100.0%	98.3%
Expenses		% of Income	% of Expenses
Liability Insurance	£141	0.26%	0.25%
Benevolence - Regional	£1,050	1.93%	1.90%
Postage & Printing	£192	0.35%	0.35%
Travel Expenses	£884	1.62%	1.60%
Hire of Conference Venues	£34,417	63.23%	62.17%
Training	£345	0.63%	0.62%
Software Expenses	£95	0.17%	0.17%
Scripture Union - Zambia	£622	1.14%	1.12%
Zafes - Zambia	£2,006	3.69%	3.62%
Website / Communication	£873	1.60%	1.58%
Honorarium	£1,801	3.31%	3.25%
Office expenses	£538	0.99%	0.97%
Professional Fees	£852	1.57%	1.54%
Donations	£910	1.67%	1.64%
Projects Expenses	1,576	2.90%	2.85%
Entertainment	£1,454	2.67%	2.63%
Social Events	£849	1.56%	1.53%
Hire of Equipment	£1,820	3.34%	3.29%
Conference Expenses	£2,012	3.70%	3.63%
Bank Charges	£67	0.12%	0.12%
Decorations Events	£752	1.38%	1.36%
Catering Independence Celebration	£2,101	3.86%	3.80%
Total Expenses	£55,358	101.70%	100.00%
Surplus / (Deficit) -2023	- 925	-1.70%	-1.67%
Retained Earnings 2022	£2,238		
Surplus / (Deficit)	£1,313		

Balance Sheet

	2022/23	2021/22	2000/21
Current Assets			
Cash Funds-Bank	£19,226	£20,050	£18,091
Accounts Receivables	£0.00	£0.00	£0.00
Prepayments	£0.00	£0.00	£0.00
Total	£19,226	£20,050	£18,091
General / Main Account	£10,105	£7,620	£8,007
Men Account	£3,240	£1,810	£1,232
Women Account	£1,389	£5,853	£2,044
Projects Account	£61	£97	£188
ZOCF Wales Account	£1,466	£1,808	£1,458
ZOCF Midlands Account	-	-	£702
ZOCF Manchester Account	£437	£879	£3,342
ZOCF Eastern Region Account	£1,837	£1,507	£742
ZOCF Leeds Account	£691	£476	£377
	£19,226	£20,050	£18,091

Notes to the Accounts

- Overall ZOCF bank deposits (including accounts held in regions) decreased from £20,050 recorded in the prior year to £19,226 as at 31/03/2023.
- Retained our membership to Thirty-One Eight for policy support and safeguarding guidance at an annual membership fee of £129.
- Individuals within ZOCF and outside have committed to making regular donations to meet ZAFES/SU monthly wages by raising an average of £180 per month. With the Zambian Kwacha fluctuating in value, we need to raise more contributions to meet this target.

For the year ended 31 March 2023

1. Accounting Policies

- a) The accounts have been prepared in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice: Accounting by Charities (SORP) 2015 and the FRS102 accounting standard.
- b) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received including gifts in kind that are capable of valuation. Donations arising under Gift Aid and Deeds of Covenant together with the tax recoverable thereon are accounted for when received and provision made for tax unclaimed at the year end. Resources expended in the accounts in the period in which they are incurred and include attributable VAT which cannot be recovered.
- c) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets certain criteria is identified in the relevant fund. Designated funds are funds which have been

allocated by the trustees for identifiable future expenditure. Unrestricted funds are donations and other income received or generated for the objects of the church without further specified purpose and is available as general funds.

d) Undesignated and Designated Funds:

- General Fund – the principal operating fund covering the cost of the charitable organization as approved by the Board of Trustees.

e) Restricted Funds:

- Vision – donations made towards sponsorship of chosen areas of interest by the donor if it is in line with our set objectives.

d) Fixed assets - the charitable organization has no fixed assets.

ZAMBIA OVERSEAS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1177269

Accounts

Zambia Overseas Christian Fellowship (ZOCF)



Registered Charity Number 1177269

Annual and Financial Statements

For the year ended 31 March 2022

Annual Report 2022

The Board of Trustees presents its trustees report for the year ended 31 March 2022. Charity Name: The name of the Charitable Incorporated Organization is the Zambia Overseas Christian Fellowship. The Charitable, hereinafter abbreviated as "ZOCF in abbreviation"

Registered Office:

98 Baldwin Road,
Birmingham
West Midlands
B30 3LE

Board of Trustees:

Sam Ngambi (Dr)
Prudence Mwanza (Dr)
Lovely K Mwambazi (Mr)
Sophie Mwiinga (Mrs)
Victor Chilekwa (Dr)

Banking Services:

Barclays Bank
Coventry High Street Branch
25 High Street
Coventry
CV1 5QZ

Governance, Risk and Objectives

Governing Document

The Zambia Overseas Christian Fellowship is a charitable organization registered as a charity on 21 February 2018. The charity was established under a Memorandum of Association by special resolution which established the objects and powers of the charitable organization. In the last year, 4 new Trustees appointed and have serve in their respective capacities. All Trustees are aware of the Charity Commission's guidance on public benefit in their publication 'The Advancement of Religion for Public Benefit' and have regard to it in their administration and activities of ZOFC.

All the Trustees give their time voluntarily and receive no benefits from ZOFC. The Trustees are responsible for the various activities and operations of ZOFC and make regular reports at the meetings so that issues may be highlighted and discussed. A sub-committee called the National Executive Committee of skilled Members of various professional backgrounds is led by the Chairperson and their research and recommendations inform the Board of Trustees.

Risk Assessment

ZOFC recognizes that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organization's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

ZOFC recognizes it requires a practical Health and Safety Policy for any building and surrounding grounds in pursuit of its activities. The contents and obligations of the Equality Act 2010 and the Data Protection Acts 1988 and 2003 are known and complied with to the best of the charitable organization.

There is a Protection Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service (formerly the CRB) in respect of persons dealing regularly with young people and vulnerable adults. The Trustees appointed officer for this is Mrs Sophie Mwiinga. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimize such occurrences. The safeguarding policy was revised and approved in August 2019 by the Trustees and implemented where applicable in the various departments of the charitable organization. Trustees are kept informed on matters affecting the charitable organization, such as health and safety, disability discrimination legislation, and child protection.

Public Liability Insurance

We set up public liability in 2018 to cover all our Organizational events and gatherings with Ansvar Insurance Company at a total premium of £278.88 in monthly instalments of £27.80 over 10 months after initial fee of £30.00. The Indemnity limit is £5million, Trustees and directors' indemnity is £100,000 and Employer's indemnity is £10 million. Reputational Risk is £105,000. We endeavour to encourage all our members to make sure all activities they engage at regional or national level are compliant with requirements of the insurance policy. This is funded by membership subscription. Insurance renewals are on a rolling basis.

Objectives and Activities

Purposes and Aims

1. To advance the Christian Religion throughout the United Kingdom and the World for the benefit of the Zambia Community in the United Kingdom and the public.
2. The promotion of Health throughout the United Kingdom and the World for the benefit of the public.
3. The promotion of Community development and capacity building by developing the skills and capacity of the Zambian Community and the public in the United Kingdom in such a way that they are better able to identify and help meet their needs and participate fully in society.

Activities

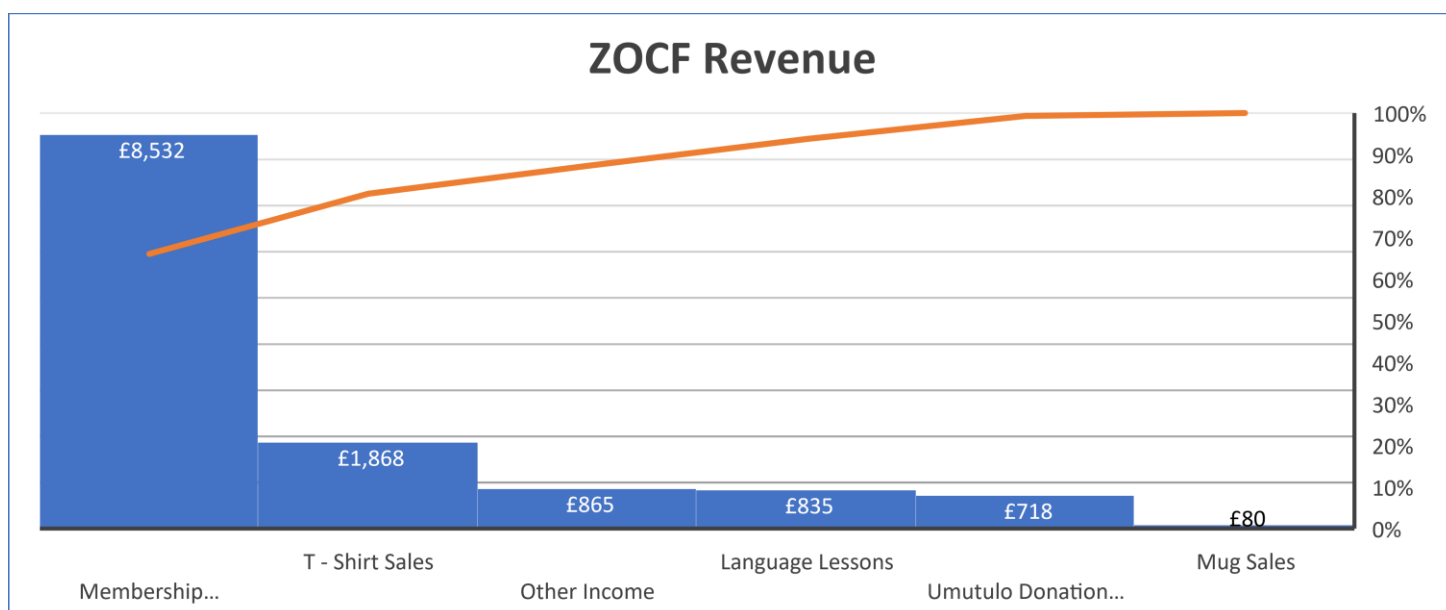
1. **Women:** Annual 3 days women's conference promoting cultural heritage, domestic abuse awareness, health awareness, counselling sessions, promoting family values, women empowerment, physical activities, and networking.
2. **Men:** Annual 3 days' men's conference promoting health awareness, providing a platform for mentorship and discipleship and breaking barriers, networking, and empowerment; promoting health awareness and physical well-being.
3. **Independence Day:** Annual event that seeks to promote the Community development and capacity building by developing the skills and capacity of the Zambian Community and the public in the United Kingdom in such a way that they are better able to identify and help meet their needs and participate fully in society.
4. **Other Charitable Activities:** In this financial year, we have supported various charity activities both within the United Kingdom and Zambia. ZARACH Charity based in England benefitted from our support; ZARACH helps children and families who are living in poverty crisis. In Zambia, our monthly remittances derived from member contributions have supported operations of Zambia Fellowship of Evangelical Students (ZAFES) and Scripture Union Zambia. In the same period, we have made remittances to Masala Village and Brother's Keeper. Both organisations are based in Zambia and look after the elderly and vulnerable in society.

Review of the Year - Achievements and Performance

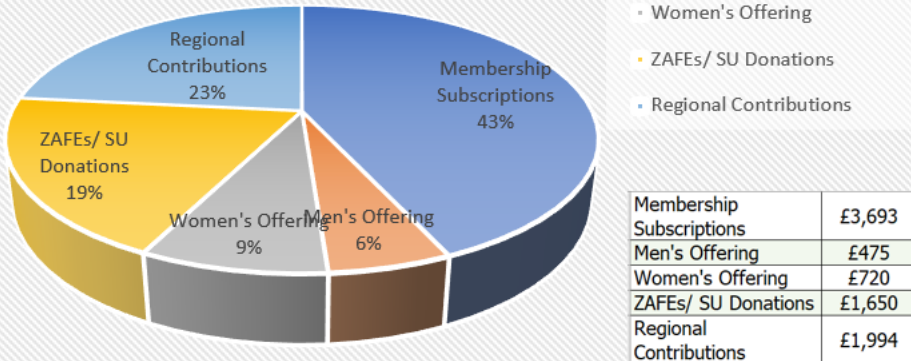
Financial review

We have been operating as a Charity for three years and have seen financial growth and progress. In the year under review, we received total income of £13,777. This has mainly been generated from member contributions/donations. The projects team was instrumental in raising a further £1,868 from T – shirt Sales which boosted our coffers.

The diagram below shows the income streams of ZOCF in the financial year under review. In the past year the subscriptions / donations increased from £7,178.69 to £8,532.00. This represents a 15.86% increase from last year's income.



Donations and Subscriptions



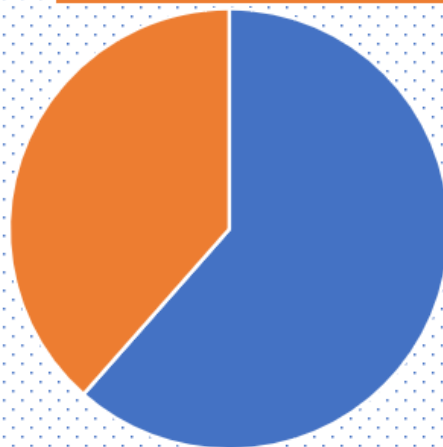
Membership Subscriptions	£3,693
Men's Offering	£475
Women's Offering	£720
ZAFEs/ SU Donations	£1,650
Regional Contributions	£1,994

Member subscriptions and donations were **£8,532**. This figure comprises Member Subscriptions, Offerings, ZAFEs/SU donations and regional contributions.

Research is ongoing into strategies to increase our funding streams, especially as we work towards realizing the vision of ZOFC.

Subscriptions - 2021/22

Total Subscriptions
£3,693



■ Women ■ Men

As 31st March, 2022, the total member subscriptions were £3,693 as shown in the diagram above. 35 members had fully settled their member subscriptions and 16 had partially paid towards the subscriptions. Payments for the current financial year are ongoing; 16 members have so far paid member subscriptions and 13 people continued to pay in monthly instalments.

The largest expense for ZOCF were donations to charitable causes both in Zambia and the United Kingdom. These activities were mainly funded from donations and subscriptions.



To develop collaboration and teamwork within the ZOCF, funds were also spent on team building activities to motivate our teams across the country to work together, develop their strengths, and address any weaknesses.

Plans

In 2022/23 we intend to continue to develop and expand ZOCF through our core vision. We intend to strengthen and expand operations in Scotland and Northern Ireland. The strategy is to maintain, develop, review, and build on our aims and objectives.

Recommendations for Action

1. Budget - it's crucial that we create efficiencies to minimize going over budget and reduce expenses and gain financial independence.
2. Revenue – The increase of revenue/activities within ZOCF is directly proportional to workload. It's recommended that we employ one paid member of staff so that the load is distributed optimally.
 - Gift Aid - We have embarked on the process of claiming Gift Aid. Although we are fully subscribed to Church Suite which is compliant with GDPR requirements, most of our donors haven't given us the Gift Aid declaration despite repeated reminders. This has temporally stalled our efforts to claim Gift Aid and is potentially a loss of income. Members need to be sensitised on the advantages of Gift Aid.
3. Strategy –The Board of Trustees should consider developing a sustainable financial strategy with clear medium and long-term plans. These plans should take into account the aging population and how to tap resources from the younger generations.
5. Systems Training and Engagement – We have relaunched the website, making it more interactive and user friendly. The website will be used to showcase our charitable activities; as a platform to generate income and mobilise more members. To build capacity, we need to identify members we can train to confidently use our website and Church suite facility.

Statement of the responsibilities of the Board of Vision Protectors


The Board of Trustees is responsible for preparing the Annual report and financial statements in accordance with applicable law and United Kingdom generally accepted accounting practice. Charity law requires the trustees to prepare a statement of financial activities and a statement of assets and liabilities for each financial year, which gives a true and fair view of the situation of the charitable organization and of its financial activities for that year and adequately distinguishes any material special trust or other restricted funds of the charity. In preparing those financial statements the Board of Trustees is required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State, whether the policies adopted, are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to the material departures disclosed and explained in the financial statements
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

We are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure the financial statements comply with the Charities Act 2011.

Trustee Board Chairperson

Approval

Signed: 

Date: 20th December, 2022

National Treasurer

Approval

Signed: *P. Phiri*

Date: 19th December, 2022

Financial Statements

ZOCF STATEMENT OF FINANCIAL ACTIVITIES FOR THE FINANCIAL YEAR ENDED 31st March, 2022

Income and Expenses Summary

Revenue	Amount	
Membership Subscriptions / Donations	£ 8,532	
Language Lessons	£ 835	
Umutulo Donation (Men's)	£ 718	
T - Shirt Sales	£ 1,868	
Mug Sales	£ 80	
Other Income	£ 865	
SubTotal: Income		£ 12,898
Less: Charitables Expenses		
Scripture Union - Zambia	£ 515	
ZAFEs - Zambia	£ 1,622	
Donations to Charities - Zambia	£ 1,591	
Donations to Charities - England	£ 608	
Sub Total: Charitable Expenses		-£ 4,336
Less: Operational Expenses		
Liability Insurance	£ 139	
Consumables	£ 16	
Postage	£ 156	
Travel Expenses	£ 603	
Training	£ 739	
Software Expenses	£ 230	
Website / Communication	£ 621	
Honorarium	£ 1,951	
Safeguarding	£ 129	
Office expenses	£ 174	
Professional Fees	£ 150	
T. Shirts Project Expenses	£ 908	
Other Regional Expenses	£ 108	
Social Events	£ 345	
Mugs Project	£ 56	
Sub Total: Operational Expenses		-£6,324.54
Surplus Income		£2,237.76

Balance Sheet

	Current Year	Prior Year
Current Assets		
Cash Funds-Bank	£20,050	£18,091
Accounts Receivables	£0.00	£0.00
Prepayments	£0.00	£0.00
Total	£20,050	£18,091
General / Main Account	£7,620	£8,007
Men Account	£1,810	£1,232
Women Account	£5,853	£2,044
Projects Account	£97	£188
ZOCF Wales Account	£1,808	£1,458
ZOCF Midlands Account	-	£702
ZOCF Manchester Account	£879	£3,342
ZOCF Eastern Region Account	£1,507	£742
ZOCF Leeds Account	£476	£377
	£20,050	£18,091

Notes to the Accounts

- Overall ZOCF bank deposits (including accounts held in regions) increased from £18,091 recorded in the prior year to £20,050 as at 31/03/2022.
- Retained our membership to Thirty-One Eight for policy support and safeguarding guidance at an annual membership fee of £129.
- Individuals within ZOCF and outside have committed to making regular donations to meet ZAFES/SU monthly wages by raising an average of £180 per month. With the Zambian Kwacha appreciating in value, we need to raise more contributions to meet this target.

For the year ended 31 March 2022

1. Accounting Policies

- a) The accounts have been prepared in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice: Accounting by Charities (SORP) 2015 and the FRS102 accounting standard.
- b) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received including gifts in kind that are capable of valuation. Donations arising under Gift Aid and Deeds of Covenant together with the tax recoverable thereon are accounted for when received and provision made for tax unclaimed at the year end. Resources expended in the accounts in the period in which they are incurred and include attributable VAT which cannot be recovered.
- c) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets certain criteria is identified in the relevant fund. Designated funds are funds which have been

allocated by the trustees for identifiable future expenditure. Unrestricted funds are donations and other income received or generated for the objects of the church without further specified purpose and is available as general funds.

d) Undesignated and Designated Funds:

- General Fund – the principal operating fund covering the cost of the charitable organization as approved by the Board of Trustees.

e) Restricted Funds:

- Vision – donations made towards sponsorship of chosen areas of interest by the donor if it is in line with our set objectives.

d) Fixed assets - the charitable organization have no fixed assets.

ZAMBIA OVERSEAS CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1177269

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
ZAMBIA OVERSEA CHRISTIAN FELLOWSHIP

**On accounts for the year
ended**

31 MARCH 2021

**Charity no
(if any)**

1177269

Set out on pages

3

(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 DD / MM / YYYY.

**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 (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

ogerrar

Date:

21/12/2021

Name:

GIFT AID SERVICES LTD

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

Address:

63 WANSFORD ROAD IG8 7AD

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Zambia Oversea Christian Fellowship (ZOCF)	No (if any) 1177269
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CC16a

Receipts and payments accounts

For the period from	01/04/2020	To	31/03/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary Income					
Donations/Subscription	5,439	1,747	-	7,186	6,128
Activities for Generating funds					
Events(Conferences/Workshops)	-	-	-	-	26,628
Fundraising	-	1,491	-	1,491	-
Community Activities					
Covid Response Grants	-	9,160	-	9,160	-
Other Income (Regions etc)	134	2,969	-	3,103	4,232
Sub total (Gross income for AR)	5,573	15,367	-	20,940	36,988
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	5,573	15,367	-	20,940	36,988
A3 Payments					
Charitable Activities/Support	-	8,154	-	8,154	-
Events	-	-	-	-	38,055
Operations	3,372	-	-	3,372	4,102
Other	482	-	-	482	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	3,854	8,154	-	12,008	42,157
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	3,854	8,154	-	12,008	42,157
Net of receipts/(payments)	1,719	7,213	-	8,932	- 5,169
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	9,159	-	-	9,159	14,327
Cash funds this year end	10,878	7,213	-	18,091	9,159

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	12,334	5,757	
	Petty Cash	-	-	-
		-	-	-
	Total cash funds	12,334	5,757	
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK

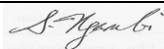
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	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
	Samson Ngambi	18/12/2021