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Letter from Chair of Trustees

2024 marked a period of renewal and transformation for On Call Africa. We deepened our partnership with the Ministry of Health (MOH) and laid the foundation for a more locally driven, sustainable model for rural health system strengthening. At the heart of this work is the Community Health Improvement Programme (CHIPs), a strategic framework built to reinforce health outcomes through a systematic, community-led approach.

Building on reflective learning from 2023, we sharpened our programme focus around three pillars: Facility-Based Quality Improvement, Community Health Training, and Infrastructure Improvement. Together, these pillars form the foundation of the CHIPs model—not as standalone interventions, but as complementary components that work in combination to drive systemic change. In 2024, we transitioned from design to implementation, bringing CHIPs to life across three districts—Kazungula, Zimba, and Livingstone—through six partner health facilities, including three newly onboarded sites.

A key milestone during the year was our expanding role within national health coordination structures. On Call Africa proudly served as co-chair of the National Community Health Technical Working Group, where we shared insights from delivering the first pilot of Zambia's new integrated Community Health Worker (CHW) training, aligned to the national community health service package. This platform enabled us to lead critical discussions that shaped adaptations to CHW training, supervision, and community structure models, contributing directly to improvements in national policy and practice.

In tandem with programme innovation models, 2024 also brought significant leadership transitions. I had the honour of succeeding [REDACTED] as Chair of Trustees. We remain grateful for her exceptional service and are pleased she continues to support the organisation in a new capacity. The Board also appointed [REDACTED] as our new Chief Executive Officer. With over 15 years of experience across the public and private sectors in Zambia and the wider African region, [REDACTED] brings an in-depth understanding of health systems and a vision that aligns with our goals. He takes over from [REDACTED] whose remarkable five-year tenure saw OCA emerge as a respected and strategic partner to the Ministry of Health.

As we move forward, our commitment to strengthening Zambia's rural health systems remains steadfast. We aim to generate robust evidence from the implementation of CHIPs, working closely with MOH and our partners to inform a potential pathway for national scale-up.

I extend my sincere thanks to the Ministry of Health, our partners, supporters, and the dedicated OCA team—both staff and board members. Your commitment and shared vision have been instrumental in our growth and impact. Together, we look ahead with optimism to a future where rural communities across Zambia access the quality healthcare they deserve.

Who We Are

On Call Africa (OCA) works in Zambia in partnership with the Ministry of Health (MoH), rural health facilities, health workers, communities, and delivery partners to support the development of strong and effective rural health systems. This is achieved by improving access to and the quality of healthcare services at rural facilities, while strengthening community health programmes that operate close to people's homes. We strive to build evidence on highly effective interventions that can be adopted and scaled by the Ministry of Health to improve access to quality healthcare in a cost-effective and sustainable way.

Founded in 2010 by doctors and international development experts, OCA was created in response to the extreme barriers to healthcare access in rural Zambia. Since inception, we have remained committed to community-driven

development and the principles of Universal Health Coverage (UHC). We work closely with government and local stakeholders and align our efforts with Zambia's national strategic objectives. As a learning organisation, we openly share evidence and insights to influence health policy and practice within Zambia and globally.

Zambia currently ranks 156 out of 192 countries on the Human Development Index. With a large, dispersed rural population and limited infrastructure, only half of rural Zambians live within 5 km of a health facility. Poor roads and prolonged rainy seasons further limit access to these critical services. Based on guidance from the Ministry of Health, OCA began work in Southern Province and has since expanded its reach across three districts; Zimba, Kazungula and Livingstone.



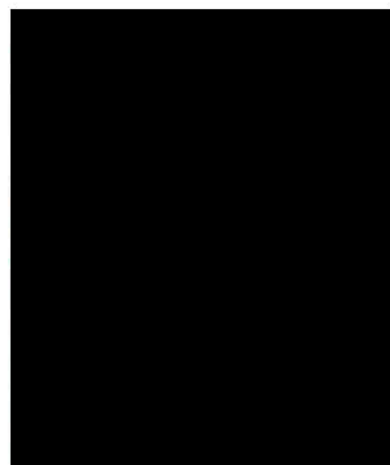
Our Mission

To improve health outcomes for marginalised rural communities in Zambia by improving access to quality healthcare.

Our Core Programmatic Areas

On Call Africa refined its programme focus around three core and interconnected components: the Facility-Based Quality Improvement Programme (FQIP), the Community Health Worker (CHW) Training and Equipping Programme, the Facility Infrastructure Improvement Programme (FIIP), and a growing Research and Learning component. These pillars collectively underpin the CHIPs model—an integrated, systems-oriented approach where each element complements the others to drive meaningful and sustainable change. The Research

and Learning component also includes efforts to digitise community health information management tools and other implementation resources, contributing to improved data use and real-time decision-making for community health. Together, these programmes align with the National Community Health Strategy, as well as the World Health Organization (WHO) health systems building blocks, particularly in service delivery, health workforce development, infrastructure, and health information systems within Zambia's rural health context.



Community Health Improvement Programme (CHIPs)

In 2024, OCA, in partnership with MoH and other key stakeholders, kicked-off a comprehensive Community Health Improvement Programme (CHIPs) to strengthen rural health systems.

Drawing from over 15 years of experience and international best practices, CHIPs is designed to:

- Facility-based Quality Improvement Programme (FQIP): Enhance facility-based service quality.
- Community-Based Volunteer Training and Equipping Programme: Strengthen human resources for health, with a focus on training and equipping Community Health Workers (CHWs).

- Facility Infrastructure Improvement Programme (FIIP): Improve facility infrastructure.
- Research and Learning: Improve community health information management, research, learning and digitalisation.

CHIPs will be implemented across all OCA-supported sites in 2025. Evidence from its rollout, through the Research and Learning pillar will inform policy, guide programme design, and support the scale-up of community health systems nationwide over the coming years.

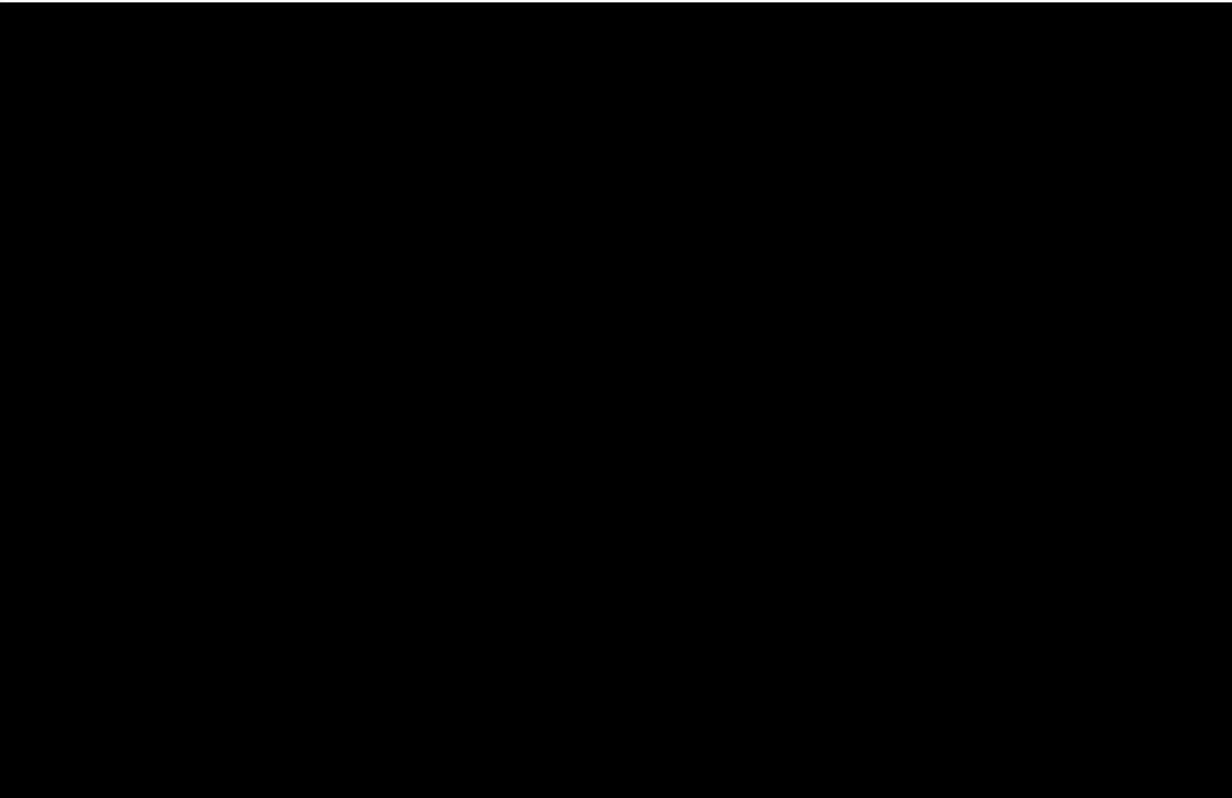
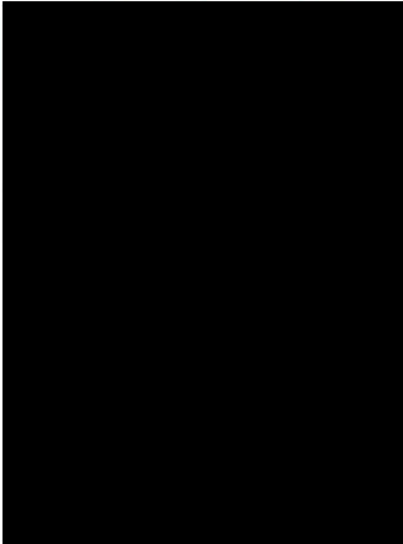
“We appreciate Government partners such as On Call Africa who support us to address longstanding challenges and ultimately improve health outcomes in rural communities”

Facility-Based Quality Improvement Programme (FQIP)

The Facility Quality Improvement Programme (FQIP) is a three-year initiative (2023–2025) led by On Call Africa (OCA), designed to improve the quality and consistency of health service delivery in rural Zambia.

It employs a community-driven, standardised model anchored in a government-approved, facility-based quality assessment tool. The programme places communities at the centre of health system improvement efforts, ensuring that health workers, community members, and local leadership work collaboratively to raise service standards and health outcomes.

Throughout 2024, OCA significantly strengthened its collaboration with the Ministry of Health (MoH) at national, provincial, and district levels. This partnership was instrumental in scaling the programme's reach and effectiveness at three key health facilities—Chidi, Mapatizya, and Simalundu—with plans already underway to expand to Simoonga and Siamafumba in 2025.



Key Achievements in 2024



Clinical Governance and Audit Improvements: At Chidi Health Facility, OCA supported structured clinical audits, leading to measurable improvements in prescribing practices. This contributed to a 28% reduction in antibiotic prescription errors, reflecting stronger adherence to clinical guidelines.



Enhanced Maternal and Child Health Services: Increased community outreach and facility-level quality efforts led to higher uptake of antenatal and postnatal care services, improving early detection of complications and promoting safe deliveries.



Strengthened Supply Chain and Cold Chain Management: Targeted support helped ensure better availability of essential medicines and vaccines, with marked improvements in cold chain management, particularly in remote sites.



Volunteer Engagement and Capacity Building: Thirteen volunteers, including placements from partner organisations, played an active role in adolescent health outreach, staff training, safeguarding initiatives, and data monitoring. Their involvement not only filled human resource gaps but also enhanced knowledge transfer and innovation within the facilities.



Youth Empowerment: Following targeted youth engagement activities, two young people from Simonga were hired by a partner organisation, underscoring the programme's broader impact on livelihoods and capacity development.



Clinical Practice Improvements:

- Malnutrition screening coverage increased dramatically, rising from just 3% to 50% across supported facilities.
- Vital signs recording improved significantly from 20% to 80%, boosting early detection of clinical deterioration.

Plans for 2025



Geographic Expansion: The FQIP will be introduced in two additional health facilities—Simoonga and Siamafumba—extending the reach of the programme and its integrated approach to quality care.



Facility Assessments: OCA will conduct nine additional facility quality assessments, both at existing and newly added sites, to inform tailored improvement plans and monitor progress.



Sustainability and Community-Led Innovation: The programme will scale up income-generating activities to enhance sustainability and reduce reliance on external funding. This includes exploring locally viable options to support ongoing community participation in service delivery.



Volunteer Programme and Strategic Partnerships: Continued placements of health and systems volunteers from Touro University and NHS England will enrich learning and technical assistance at facility level. Efforts will also be made to deepen partnerships with other local and international collaborators.



System Integration and Sustainability Model: A district-led sustainability model—co-designed and officially approved by the Ministry of Health—will guide the transition of facility-level quality improvements to full ownership by the District Health Office, embedding FQIP within the routine operations of the local health system.

Community Capacity Building

Recognising that sustained quality improvement must be community-led, OCA placed strong emphasis on local empowerment. In 2024:

- 88 Neighbourhood Health Committee (NHC) members were trained in health data use, monitoring, and quality improvement (QI) methodologies, equipping them to take an active role in driving change.
- The programme rolled out community scorecards, a participatory tool that gives communities a structured platform to provide feedback on service quality.
- Jointly developed community action plans were implemented to respond to identified gaps.
- 15 polyvalent CBVs were supported and supervised to expand their role in community engagement, health promotion, and follow-up.

“Through the NHC training, we have gained valuable knowledge and skills to improve sanitation and health for everyone in our zone [community], we have done this by increasing the number of toilets (latrines) in our community with support from traditional leaders.”



Community-Health Workers (CHWs) Programme

Over the past four years, OCA and partners have supported the MoH to develop and roll out the standardised Community Health Service Package, including the CBV training programme. This effort seeks to formalise and equip a skilled community health workforce.

In 2024, the Ministry of Health (MoH) officially launched the national Community-Based Volunteer (CBV) training package as part of its broader efforts to strengthen community health systems. However, due to inadequate funding, the MoH requested On Call Africa (OCA) to lead the piloting of the package to assess its feasibility, effectiveness, and operational requirements before potential scale-up.

OCA initiated the pilot in November 2023 across three selected rural health facilities: Simonga, Chalimongela, and Chidi. A total of 44 CBVs were recruited

and underwent training based on the new national curriculum. By October 2024, 29 CBVs had been successfully deployed in their respective communities, fully equipped with tools necessary for their work, supported through regular supervision by health facility staff, and provided with monthly stipends to facilitate their operations.

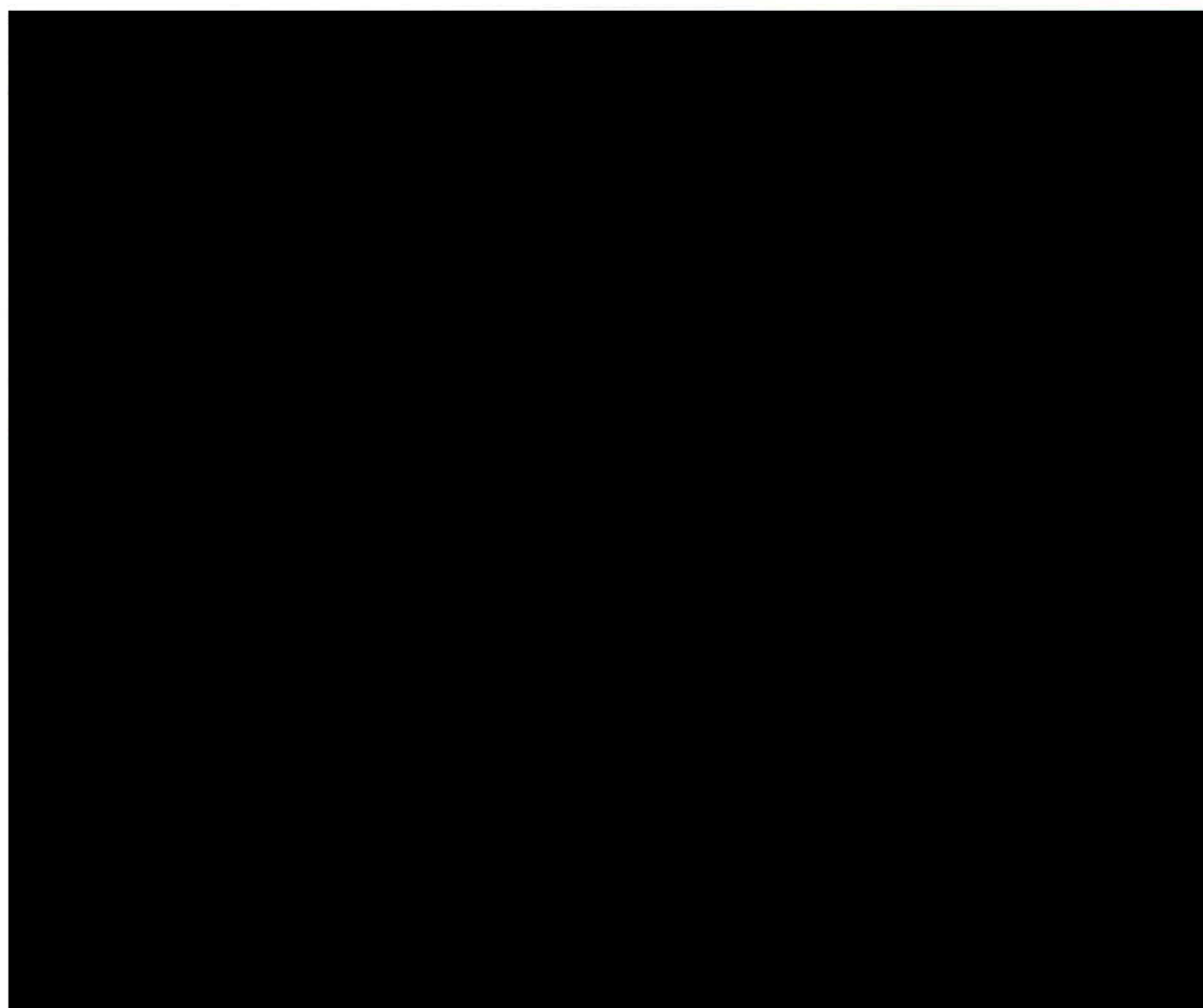
Several key milestones were achieved over the course of 2024:

- Baseline data collection was completed across both pilot sites (Simonga, Chalimongela, and Chidi) and comparison (control) sites (Natebe and Mopatizya),

providing a foundation for ongoing monitoring and evaluation of impact CBVs on health outcomes.

- Essential tools and equipment were distributed to CBVs at Simonga and Chalimongela to support household visits, health education, referrals, and basic data collection.
- Partnerships with the Zimba District Health Office were significantly strengthened, with joint planning, supervision, and reporting mechanisms contributing to better alignment with district-level priorities and improved oversight of CBV activities.
- Positive health outcomes began to emerge, particularly in maternal and child health, where community mobilisation and early referrals by CBVs contributed to increased facility-based deliveries and antenatal care attendance.
- CBV engagement in preventive and promotive health significantly improved, with CBVs playing a more visible and active role in conducting household visits, delivering health talks, and linking communities to formal health services.

Looking ahead to 2025-26, OCA plans to scale the CHIPs programme to new areas, including Siamafumba, Simalundu, and Mopatizya, building on the lessons and infrastructure established through the 2024 pilot. This next phase will further reinforce community-level health delivery and strengthen the integration between CBVs and primary healthcare services in rural Zambia.



Facility Infrastructure Improvement Programme (FIIP)

The Facility Infrastructure Improvement Programme (FIIP) is a cornerstone of On Call Africa's commitment to improving access to quality healthcare in rural Zambia.

By focusing on the physical infrastructure of health facilities, FIIP ensures that communities receive care in safe, dignified, and functional environments. The programme also contributes to the

resilience and sustainability of rural health systems by aligning with national infrastructure standards and integrating community input into the design and implementation processes.

In 2024, On Call Africa deepened its collaboration with key government partners—including the Ministry of Health, the Ministry of Infrastructure, Housing and Urban Development, and local community leaders—to deliver vital infrastructure upgrades across four rural health facilities: Simoonga, Kanyanga, Chidi, and Siakasipa.

Key 2024 Infrastructure Achievements



Simoonga

- Comprehensive facility upgrade, improving patient flow and service delivery.
- Construction of a dedicated maternal ward, enhancing privacy and quality of care for pregnant women.
- Establishment of a youth-friendly space, promoting adolescent access to tailored health services.
- New staff housing, helping to retain skilled healthcare workers in rural postings.



Chidi

- Expansion of maternal health services through a new maternity annex.
- Clinic renovations to enhance space utilization and infection prevention.
- Installation of a full internal water network to ensure consistent water supply.
- Deployment of solar electrification, improving facility operations and emergency care provision.



Kanyanga

- Construction of a modern ablution block, significantly improving sanitation and hygiene.
- Installation of a solar-powered water supply system, ensuring access to clean water for over 20,000 community members.



Siakasipa

- Construction of an entirely new clinic, replacing an old structure that was no longer fit for purpose.
- A mothers' shelter was added to support women waiting for delivery, especially those traveling long distances.
- Ablution block and solar power systems installed to ensure functionality and sustainability.

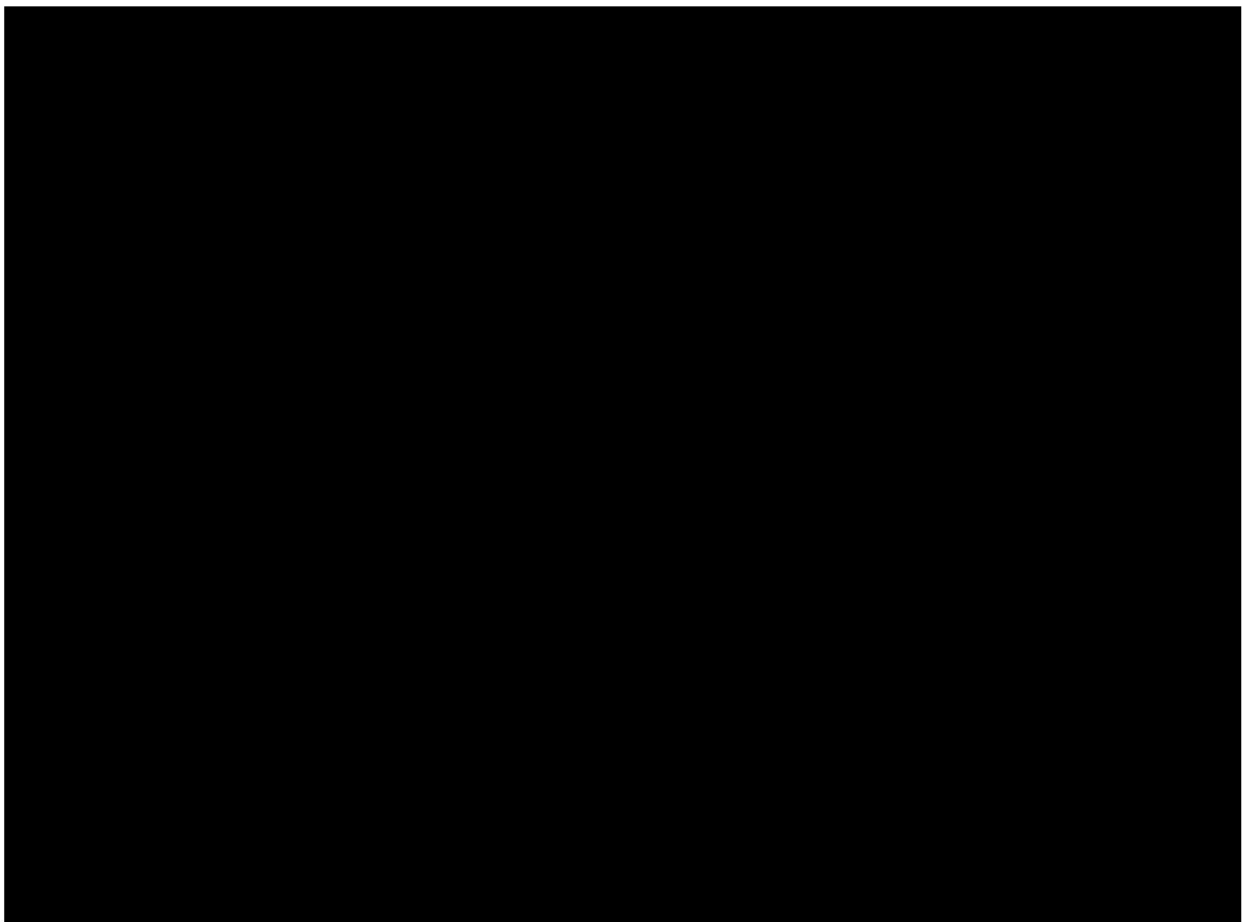
Building Capacity for Infrastructure Sustainability

Recognising that infrastructure investment alone is not sufficient for long-term impact, OCA delivered Operations and Maintenance (O&M) training to over 100 health facility staff and community members at Simoonga, Kanyanga, and Chalimongela.

These trainings were aimed at equipping local teams with the skills to manage, maintain, and troubleshoot infrastructure

components, reinforcing ownership and extending the life of these critical assets.

“On Call Africa’s incredible support has transformed the Simoonga Health Post into a beacon of hope. With expanded infrastructure, including a spacious maternity ward and proper sterilization areas, we can now provide safe and dignified care for mothers and their newborns.”



Looking Ahead to 2025: Scaling and Strengthening Impact

In 2025, FIIP will expand to three additional rural sites: Mapatizya, Simalundu, and Siamafumba, further broadening the programme's reach and impact.

These investments will be informed by facility assessments, community engagement, and coordination with district and provincial health offices to ensure alignment with local needs and service delivery plans.

At the same time, FIIP will remain an integral part of the broader CHIPs (Community Health Improvement Programmes) model, which brings together infrastructure, workforce, and quality improvement into a cohesive and locally driven approach.

OCA's 2025 priorities include:

- Scaling CHIPs to additional sites—Simoonga, Siamafumba, Mapatizya, and Simalundu—to ensure integration of facility and community-level health improvement efforts.
- Expanding CBV training and support, further building a skilled and well-equipped community health workforce.
- Deepening health system integration, ensuring that infrastructure and service delivery reforms are embedded within district and provincial health planning.
- Continuing partnerships with the Ministry of Health and academic institutions to generate evidence, build health workforce capacity, and support policy advocacy at national and sub-national levels.
- Strengthening sustainability by investing in community ownership, local capacity development, and ongoing infrastructure support mechanisms that enable facilities to function efficiently and independently.

OCA Plans for 2025 and beyond

As On Call Africa enters the 2025–2026 period, it does so with a sharpened strategic focus, deepened partnerships, and a commitment to expanding impact and learning across Zambia’s rural health landscape.

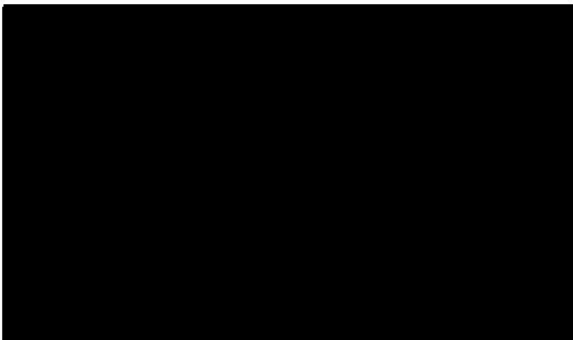
Building on the strong foundation laid in previous years, OCA will continue to scale its CHIPs (Community Health Improvement Programmes) model—anchored in four integrated pillars: the Facility-

Based Quality Improvement Programme (FQIP), the Facility Infrastructure Improvement Programme (FIIP), the Community Health Worker (CHW) Training and Equipping Programme, and a

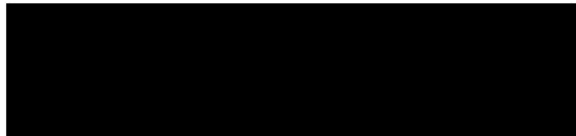
growing Research and Learning component. These interconnected programmes are designed not as standalone interventions, but as mutually reinforcing mechanisms that strengthen the building blocks of the health system, improving service quality, enhancing workforce capacity, modernising infrastructure, and embedding data-driven decision-making in rural communities.

**ON CALL AFRICA SCIO
TRUSTEES REPORT
FOR YEAR TO 31ST DECEMBER 2024**

TRUSTEES



ON CALL AFRICA LTD TRUSTEES



COMPANY REGISTRATION NO. SC041546 (Scotland)

CHARITY NO. CS000394

KEY MANAGEMENT PERSONNEL



PRINCIPAL ADDRESS:	(to 1 st June 2025) 272 Bath Street Glasgow G2 4JR	(from 2 nd June 2025) 5 South Charlotte Street Edinburgh EH2 4AN
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REGISTERED OFFICE	(to 1 st June 2025) 272 Bath Street Glasgow G2 4JR	(from 2 nd June 2025) 5 South Charlotte Street Edinburgh EH2 4AN
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AUDITOR SRG (Audit) LLP
Turnberry House
175 West George Street
Glasgow
G2 2LB

BANKERS Cooperative Bank
PO Box 205
Delf House
Southway
Skelmersdale
WN8 6WT

Governing Document

The Charity is a Scottish Charitable Incorporated Organisation (SCIO), charity registration number SC041546 and is governed by its Constitution.

ON CALL AFRICA SCIO

TRUSTEES REPORT

FOR YEAR TO 31ST DECEMBER 2024

Risk management

On Call Africa has grown significantly over the last four years and we have made concerted efforts to strengthen our governance and risk management during this period to ensure that they remain fit for purpose.

In 2021 we established new governance arrangements, including committee arrangements and clear schemes of delegation. We also updated our constitution to ensure it was fit for purpose for our size and new ways of working. In 2022 we embedded these approaches and worked to ensure that new policies and practices were understood at all levels of the organisation.

In 2024 we continued to strengthen governance and risk management with further recruitment to our board of trustees, with further representation of Zambians on our board and greater governance and risk experience.

We have established risk and governance, finance, HR and programmes committees, which meet quarterly, in advance of full board meetings. Our committees make delegated decisions and ensure that emerging and high-level risks are flagged to the board of trustees for swift action and mitigation.

Appointment of Trustees

New trustees are recruited and appointed by a process of voting among the current trustees. Following a review of skills and experience required for oversight of the charity's strategy the trustees have begun to expand the Board.

Organisational Structure

All major strategic decisions are taken by the Board of Trustees. The charity's schedule of delegation passes day-to-day operational decisions to the CEO who is responsible for the oversight and management of the staff.

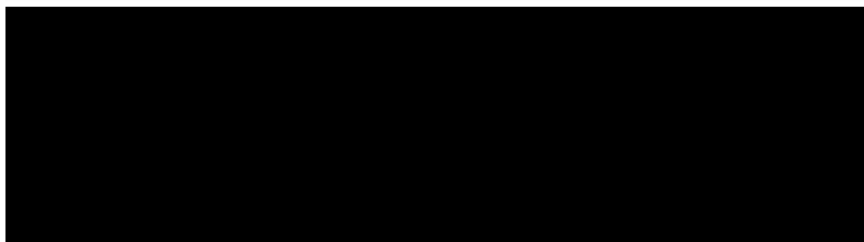
Auditor

A resolution proposing that SRG (AUDIT) LLP be reappointed as auditors of the charity will be put to a General Meeting.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The Trustees' report was approved by the Board of Trustees.



ON CALL AFRICA SCIO

STATEMENT OF TRUSTEES RESPONSIBILITIES FOR THE YEAR ENDED 31ST DECEMBER 2024

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ON CALL AFRICA SCIO

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF ON CALL AFRICA SCIO

Opinion

We have audited the financial statements of the On Call Africa SCIO (the parent charity) and its subsidiary (the Group) for the year ended 31 December 2024 which comprise the Parent and Group Statement of Financial Activities, the Parent and Group Balance Sheets, the Parent and Group Statement of Cashflows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Parent and Group charity's affairs as at 31 December 2024, and of the Parent and Group charity's incoming resources and application of resources, for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Parent and Group charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Parent or the Group charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other

ON CALL AFRICA SCIO

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF ON CALL AFRICA SCIO

information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement set out on page 18, the trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Parent and Group charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Parent or the Group charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

We gained an understanding of the legal and regulatory framework applicable to the Parent and Group charity and considered the risk of acts by the Parent and Group charity which were contrary to the applicable laws and regulations, including fraud. We considered the extent to which non-compliance might have a material impact on the financial statements. We also considered those laws and regulations which have a direct impact on the preparation of the financial statements, such as the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). We evaluated management and trustees' incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of management override of controls).

We reviewed the control procedures implemented by management and the trustees and

ON CALL AFRICA SCIO

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF ON CALL AFRICA SCIO

enquired of management and trustees regarding their identification and assessment of the risks of irregularities. Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion.

We focused on laws and regulations that could give rise to a material misstatement in the charity's financial statements.

Our tests included, but were not limited to:

- obtaining an understanding of the control environment in monitoring compliance with laws and regulations;
- agreement of the financial statement disclosures to underlying supporting documentation;
- enquires of the senior management and trustees;
- review of the board meetings throughout the period;
- review of legal correspondence and invoices; and
- review of manual adjustments made in coming to the financial statements to identify any unusual adjustments.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members, and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

SRG (Audit) LLP

SRG (AUDIT) LLP

1/9/25

Chartered Accountants and Statutory Auditor
Turnberry House
175 West George Street
Glasgow
G2 2LB

ON CALL AFRICA SCIO

STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR TO 31ST DECEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations & Legacies	3	373,027	187,113	560,140	371,579	278,158	649,737
Other Income	4	10,833	-	10,833	30,080	-	30,080
Total Income		383,860	187,113	570,973	401,659	278,158	679,817
Expenditure on:							
Raising Funds	5	48,009	-	48,009	27,170	-	27,170
Charitable Activities	6, 7, 8, 9	134,751	183,796	318,547	360,145	282,676	642,821
Total Resources Expended		182,760	183,796	366,556	387,315	282,676	669,991
Net Income for the Year		201,100	3,317	204,417	14,344	(4,518)	9,826
Other (Losses)	10	-	-	-	(60,744)	-	(60,744)
Fixed Assets for OCA Ltd		16,854	(16,854)	-			
Net Movement in Funds		217,954	(13,537)	204,417	(46,400)	(4,518)	(50,918)
Fund Balances brought forward		(3,602)	89,741	86,139	42,798	94,259	137,057
Fund Balances at 31st December		214,352	76,204	290,556	(3,602)	89,741	86,139

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

ON CALL AFRICA GROUP

STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR TO 31ST DECEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Notes							
Income from:							
Donations & Legacies	17	548,601	523,504	1,072,105	569,287	389,500	958,787
Other trading activities	18	10,833	-	10,833	31,233	-	31,233
Investment Income	19	1,445	-	1,445	-	-	-
Total Income		560,879	523,504	1,084,383	600,520	389,500	990,020
Expenditure on:							
Raising Funds	20	62,310	-	62,310	54,641	-	54,641
Charitable Activities	21 & 22	368,523	378,633	747,156	364,079	456,207	820,286
Other Expenditure	23	16,258	-	16,258	16,872	8,317	25,189
Total Resources Expended		447,091	378,633	825,724	435,592	464,524	900,116
Net Income for the Year		113,788	144,871	258,659	164,928	(75,024)	89,904
Fixed Assets for OCA Ltd	25	16,854	(16,854)	-	-	-	-
Other (Losses)	26	-	-	-	(60,744)	-	(60,744)
Net movement in funds		130,642	128,017	258,659	104,184	(75,024)	29,160
Fund Balances brought forward		410,719	88,835	499,554	306,535	163,859	470,394
Fund Balances at 31st December		541,361	216,852	758,213	410,719	88,835	499,554

The statement of financial activities includes all gains and losses recognised in the year

All income and expenditure derive from continuing activities

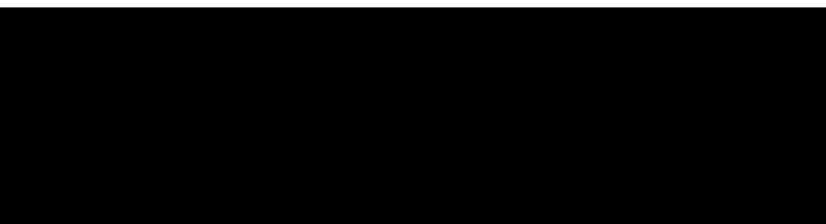
ON CALL AFRICA SCIO

BALANCE SHEET

AS AT 31ST DECEMBER 2024

	Notes	<u>2024</u>		<u>2023</u>	
		£	£	£	£
Current Assets					
Debtors	11	10,288		3,307	
Cash at bank and in hand		<u>301,779</u>		<u>163,504</u>	
		312,067		166,811	
 Creditors : amounts falling due within one year	12	<u>(21,511)</u>		<u>(80,672)</u>	
 Net Current Assets			290,556		86,139
 Total Assets less Current Liabilities			<u>290,556</u>		<u>86,139</u>
 Income Funds					
Restricted Funds	13		76,204		89,741
Unrestricted Funds			<u>214,352</u>		<u>(3,602)</u>
			<u>290,556</u>		<u>86,139</u>

The financial statements were approved by the Trustees on 21/08/2025

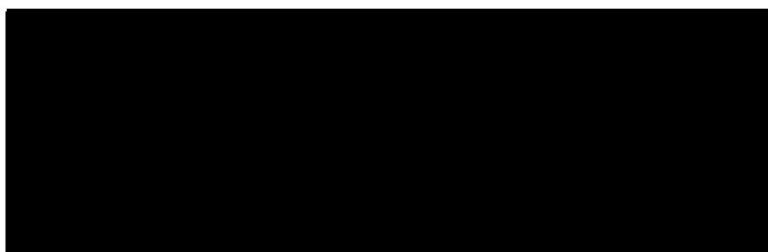


Company Registration Number CS000394

ON CALL AFRICA GROUP
BALANCE SHEET
AS AT 31ST DECEMBER 2024

	Notes	<u>2024</u>		<u>2023</u>	
		£	£	£	£
Fixed assets					
Tangible assets	25		240,659		228,103
Current Assets					
Stock	27	4,306		3,329	
Debtors	28	13,604		5,100	
Cash at bank and in hand		<u>566,657</u>		<u>352,832</u>	
		584,567		361,261	
Creditors : amounts falling due within one year	29	<u>(67,013)</u>		<u>(89,810)</u>	
Net Current Assets			517,554		271,451
Total Assets less Current Liabilities			<u>758,213</u>		<u>499,554</u>
Income Funds					
Restricted Funds	30		216,852		88,835
Unrestricted Funds			<u>541,361</u>		<u>410,719</u>
			<u>758,213</u>		<u>499,554</u>

The financial statements were approved by the Trustees on 21/08/2025



ON CALL AFRICA SCIO

STATEMENT OF CASHFLOWS

AS AT 31ST DECEMBER 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash generated from operations	16		138,275		16,917
Net cash used in investing activities			-		-
Financing activities					
Purchase of derivatives	10	-		60,744	
Net cash generated from/(used in) financing activities			-		60,744
Net increase in cash and cash equivalents			138,275		77,661
Cash and cash equivalents at beginning of period			163,504		146,586
Effect of foreign exchange rates			-		(60,744)
Cash and cash equivalents at end of period			301,779		163,504

ON CALL AFRICA GROUP
STATEMENT OF CASHFLOWS
AS AT 31ST DECEMBER 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cashflows from operating activities					
Cash generated from operations	32		241,338		160,062
Investing activities					
Purchase of tangible fixed assets		(27,513)		(17,354)	
Proceeds from disposal of tangible fixed assets		-		11265	
Net cash generated from (used in) investing activities			(27,513)		(6,089)
Financing activities					
Purchase of derivatives	26	-		60,744	
Net cash generated from/(used in) financing activities			-		60,744
Net increase in cash and cash equivalents			213,825		214,717
Effect of foreign exchange rates			-		(60,744)
Cash and cash equivalents at beginning of period			352,832		198,859
Cash and cash equivalents at end of period			566,657		352,832

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR TO 31ST DECEMBER 2024

Accounting policies

Charity Information

On Call Africa SCIO is a Charitable Incorporated Organisation, charity registration number SC041546 (Scotland) and is governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019.) The charity is a Public Benefit Entity as defined by FRS 102.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

The financial statements are prepared in GBP, which is the functional currency of On Call Africa SCIO. Monetary amounts in these financial statements are rounded to the nearest GBP.

These financial statements relate to a consolidation of the deemed subsidiary On Call Africa Ltd, a company incorporated in Zambia.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and for at least a period of 12 months. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount.

Assets for distribution are recognised only when distributed. Assets given for use by the Charity are recognised when receivable. Stocks of undistributed donated goods are not valued for balance sheet purposes.

Income from Government and other grants are recognised when the Charity has unconditional entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably. Unconditional entitlement will be achieved once any

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR TO 31ST DECEMBER 2024

performance or other conditions attached to the grants have been met, or fulfilment of those conditions is wholly within the control of the Charity.

Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

The value for gifts in kind, donated services and donated facilities are recognised as income when the Charity has control over the item or received the service, any conditions associated with the donation has been met, the receipt of economic benefit from the use by the Charity is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), general volunteer time is not recognised. More information about their contribution is explained in the Trustees' Annual Report on page 16.

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party. It is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. Expenditure is recognised on an accruals basis as a liability is incurred.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include those related to constitutional and statutory requirements, external scrutiny and other legal and professional fees.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Amortisation is currently applied to the Land & Buildings to reduce in line with the years left upon the lease and Improvements to Property over 4 years straight line basis.

Depreciation is provided on a reducing balance basis where assets may have a residual value after their estimated useful lives at the following annual rate:

- Motor Vehicles 25% Reducing Balance

1.7 Impairment of fixed assets

At each reporting end date, On Call Africa reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are held to support the charitable activities of the charity. Stocks are stated at cost and periodically reviewed to ensure any shelf life (for stock of limited life span) has not expired. Any stock dated beyond the dates for recommended use are disposed of safely.

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR TO 31ST DECEMBER 2024

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial Instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial Assets and Liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when On Call Africa's contractual obligations expire or are discharged or cancelled.

Financial Assets Impairment

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR TO 31ST DECEMBER 2024

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

1.11. Other Financial Liabilities

Derivatives, including interest rate swaps and forward foreign exchange contracts, are not basic financial instruments. Derivatives are initially recognised at fair value on the date a derivative contract is entered into and are subsequently re-measured at their fair value. Changes in the fair value of derivatives are recognised in income/(expenditure) for the year, unless hedge accounting is applied, and the hedge is a cash flow hedge.

1.12 Employee Benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Retirement Benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.14 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight-line basis over the term of the relevant lease.

1.15 Foreign Exchange

Transactions in currencies other than pounds sterling are recorded at the rates prevailing at the dates of the transactions. At each reporting end date, monetary assets and liabilities that are denominated in foreign currencies are translated at the rates prevailing on the reporting end date. Gains and losses arising on translation in the period are included in profit or loss.

2. Critical accounting estimates and judgements

In the application of On Call Africa's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key sources of estimation uncertainty - Group Useful life of fixed assets

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

To write off the cost of the fixed assets over the course of their economic useful life, the trustees must estimate the length of that useful life. Although the trustees have used estimates which are consistent with similar assets and entities, the actual length that assets are in use by the trustees may be different from estimates.

Note 3 Donations and Legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and Gifts	206,173	2,301	208,474	158,872	197,783	356,655
Donations by OCA Ltd	-	-	-	-	12,014	12,014
Grants Receivable	166,854	184,812	351,666	212,707	68,361	281,068
	373,027	187,113	560,140	371,579	278,158	649,737
Grants Receivable						
Anonymous	116,081	-	116,081	124,761	-	124,761
BMA	-	7,000	7,000	-	-	-
Bower Trust	-	-	-	1,000	-	1,000
Coles Medlock	-	10,000	10,000	-	-	-
CRI Foundation	36,773	-	36,773	80,746	-	80,746
EKFS	-	44,690	44,690	-	-	-
FAB Inc	4,500	-	4,500	-	-	-
Fidelity Risk Pool Fund	-	20,067	20,067	-	-	-
Fulmer Charitable Trust	1,500	-	1,500	1,200	-	1,200
Gibbs Trust	3,000	-	3,000	-	-	-
GIZ	-	-	-	-	23,213	23,213
Guernsey Overseas Aid Commission	-	23,403	23,403	-	19,148	19,148
Innovate	-	27,057	27,057	-	-	-
Infrantry	-	32,595	32,595	-	-	-
James Tudor Foundation	-	-	-	-	10,000	10,000
MPM Charitable Trust	-	15,000	15,000	-	6,000	6,000
Peter Stebbings Charitable Trust	-	-	-	-	10,000	10,000
Souter Charitable Trust	5,000	-	5,000	5,000	-	5,000
Stafford Trust	-	5,000	5,000	-	-	-
	166,854	184,812	351,666	212,707	68,361	281,068

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS

FOR YEAR TO 31ST DECEMBER 2024

Note 4 Other Profitable Activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising Events	40	3,241
Volunteer Contributions	<u>10,793</u>	<u>26,839</u>
	10,833	30,080

Note 5 Costs for Raising Funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	TOTAL 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	TOTAL 2023 £
Event and Fundraising Costs	3,033	-	3,033	578	-	578
Consultancy	44,976	-	44,976	26,592	-	26,592
	<u>48,009</u>	<u>-</u>	<u>48,009</u>	<u>27,170</u>	<u>-</u>	<u>27,170</u>

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

Note 6	FQIP Programme	FQIP Programme	2024	2024	CBV Programme	General Stakeholder Engagement	Funds to OCA Ltd	2024	2024	2023	Total	Total
Cost of charitable activities												
Staff costs	2024	£	23,154	12,348	£	0	£	0	£	£	£	£
			417	0		356		126,206			35,502	29,744
			23,571	12,348		0	-	126,206			126,979	476,938
Share of support costs (see note 7)			53,317	43,672	38,628	20,450	0				156,066	136,139
			76,887	56,020	38,628	20,450	126,206				318,547	642,821
Analysis by fund												
Unrestricted funds			46,412	34,115	33,952	20,450	-178				134,751	360,145
Restricted funds			30,475	21,905	4,676	356	126,384				183,796	282,676
			76,887	56,020	38,628	20,806	126,206				318,547	642,821

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

Note 7 Support & Governance Costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Staff Costs	108,418	-	108,418	103,526	-	103,526
Amortisation	-	-	-	-	-	-
Exchange Rate (gains)/losses	4,132	-	4,132	14	-	14
UK Office Support	5,336	-	5,336	3,449	-	3,449
Zambia Office Support	39	-	39	2,632	-	2,632
IT hardware, software & support	10,324	-	10,324	5,450	-	5,450
Professional fees	2,442	-	2,442	2,222	-	2,222
Audit fees	-	19,800	19,800	-	13,300	13,300
Localisation Consultant	-	5,575	5,575	-	4,337	4,337
Trustee Training & Venue Expenses	-	-	-	-	1,209	1,209
	<u>130,691</u>	<u>25,375</u>	<u>156,066</u>	<u>117,293</u>	<u>18,846</u>	<u>136,139</u>

Note 8 Trustees

No Trustees of On Call Africa were remunerated through On Call Africa SCIO. Trustees were not reimbursed for training and venue expenses.

The total amount of donations made to On Call Africa SCIO in the year by Trustees which held no conditions amounted to £196,395 (2023: £116,786).

Note 9 Employees

The average monthly number of employees during the period was:

	2024	2023
	Number	Number
UK	2	2
Total	<u>2</u>	<u>2</u>
	Total	Total
Employment Costs	£	£
Wages & Salaries	112,396	108,671
Social Security costs	8,105	7,486
Other pension costs	<u>3,372</u>	<u>3,260</u>
	123,873	119,417

There was one employee whose annual remuneration was more than £60,000 but less than £75,000 (2023: One employee).

The remuneration of key management personnel is detailed in note 8.

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

Note 10 Financial Instruments

	2024 £	2023 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	-	-
Carrying amount of financial liabilities		
Measured at fair value through profit or loss		
- Other financial liabilities		60,744
Measured at amortised cost	20,226	15,645

On Call Africa SCIO entered into a forward foreign currency exchange contract to purchase Zambian Kwacha, which matured during the year ended 31 December 2024. The derivative was measured at fair value in 2023, resulting in an unrealised foreign exchange loss of £60,744 for 2023. The liability was cleared in 2024.

Note 11 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Gift Aid Recoverable	183	104
Prepayments and accrued income	10,105	3,203
	10,288	3,307

Note 12 Creditors

	2024 £	2023 £
Amounts falling due within one year:		
Creditors	4,622	2,674
Other taxation and social security	1,285	4,283
Accruals	15,604	11,400
Prepaid Placements	-	1,571
Derivative financial instruments	-	60,744
	21,511	80,672

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024**13 Restricted Funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				
	Balance 1 January 2024	Incoming resources	Resources expended	Movement between funds	Balance 31 December 2024
	£	£	£		£
Programme					
Facility-Based Quality Improvement	86,538	49,057	35,795	(86,536)	13,264
Facility Infrastructure Improvements	3,203	68,299	134,818	81,566	18,249
Community Based Volunteers	-	49,690	5,000		44,690
General Stakeholder Engagement	-	-	4,970	4,970	-
	89,741	167,046	180,584	0	76,203
Other Restricted Fund					
Solar Installation for the Office	-	20,067	3,213	(16,854)	-
	89,741	187,113	183,797	(16,854)	76,203

	Balance 1 January 2023	Incoming resources	Resources expended	Balance 31 December 2023
	£	£	£	£
Programme				
Facility-Based Quality Improvement	15,439	242,931	171,832	86,538
Solar For Improved Rural Health Systems	78,820	23,213	98,830	3,203
R2R: WASH in HCF (WaterAid Zambia)	-	12,014	12,014	-
	94,259	278,158	282,676	89,741

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR TO 31ST DECEMBER 2024

13. Restricted Funds (continued)

2024

Facility-Based Quality Improvement (FQIP)

Through this programme we are supporting the Zambian Ministry of Health to develop a standardised tool for assessing the functionality of rural health facilities, and processes for co-designing tailored quality improvement plans that address identified needs and support the achievement of national standards. Additionally, it seeks to foster stronger collaboration between RHF and district health structures, ensuring a more integrated and effective healthcare system.

Facility Infrastructure Improvements (FIIP)

The Facility Infrastructure Improvement Programme is dedicated to enhancing healthcare delivery in rural communities through strategic infrastructure development. Our initiative prioritizes improving access to essential health services, with a particular focus on Water, Sanitation, and Hygiene (WASH), maternal and child health, and overall community well-being, we also construct staff housing to ensure that healthcare workers have safe and reliable accommodations. This programme takes forward work started under the 2023 programme 'Solar for Improved Rural Health Systems.

Community Based Volunteers

In collaboration with the Ministry of Health (MOH), the programme aims to standardize CBV training, incentives, and support to ensure competency and consistency across volunteer efforts. This includes the development of a standardized Community Health Service Package, a 6-week training curriculum, and clear guidelines for CBV deployment per population, alongside a legal framework for volunteer protection. By improving healthcare accessibility and quality, the CBV Programme supports the MOH's strategic goal of strengthening community-based healthcare and advancing Universal Health Coverage in Zambia.

General Stakeholder Engagement

On Call Africa strengthens its networks and visibility with government and community health partners in Zambia through meetings, annual Community Health Symposium, and facility launches.

2023

Facility-Based Quality Improvement (FQIP)

Through this programme we are supporting the Zambian Ministry of Health to develop a standardised tool for assessing the functionality of rural health facilities, and processes for co-designing tailored quality improvement plans that address identified needs and support the achievement of national standards. We are also working with the highest need facilities to support the delivery of their quality improvement plans, with a focus on facility infrastructure and the training and capacity building of health workers and community based volunteers.

Solar For Improved Rural Health Systems

The Solar Programme's focus is to improve the functionality, quality of care and hygiene in rural health facilities, through the provision of solar power, alongside complementary health interventions that utilise power.

WASH in Healthcare Facilities

On Call Africa improve the quality of WASH in rural healthcare facilities in Zambia, helping to bring them up to the national standards. We also work with the Ministry of Health and local councils to enhance existing community WASH programmes to improve WASH in rural communities.

ON CALL AFRICA SCIO

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR TO 31ST DECEMBER 2024

Note 14 Analysis of net assets between funds

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £
Fund balances at 31st December are represented by:						
Tangible Assets	-	-	-	-	-	-
Current (Liabilities)/ Assets	214,353	76,203	290,556	(3,602)	89,741	86,139
	<u>214,353</u>	<u>76,203</u>	<u>290,556</u>	<u>(3,602)</u>	<u>89,741</u>	<u>86,139</u>

Note 15 Related Party Transactions & ultimate controlling party

On Call Africa Ltd, a company limited by guarantee duly incorporated under the Companies Ad, Chapter 388 of the laws of Zambia is a deemed subsidiary of On Call Africa SCIO. The company was registered in Zambia as a public benefit organisation, registration number 102326, to allow the Charity to meet local regulatory requirements, which included the employment of staff and the respective payment of tax and began operation on 01 January 2021. The company's registered office address is 80s Chipembe, PO Box 60005, Livingstone, Zambia.

During the period On Call Africa SCIO donated cash, £126,206 (2023: £472,905) for the purpose of contracting staff and supporting charitable activities which is disclosed in note 6.). As at 31 December 2024 on Call Africa Ltd had gross assets of £513,159 (2023 £422,553) and liabilities of £45,116 (2023 £9,137). The total fund balance is £468,043 (2023 £413,416) of which £131,426 (2023 £0) is for restricted purposes.

On Call Africa Ltd had total income of £639,616 (2023 £748,938), and expenditure of £567,504 (2023 £636,413), prior to any consolidation adjustments.

Note 16 Cash generated from operations	2024 £	2023 £
Surplus for the period	204,417	9,826
Movements in working capital (Increase)/Decrease in debtors	(6,981)	(57)
Increase in creditors	(59,161)	7,148
	<u>138,275</u>	<u>16,917</u>
Cash generated from operations	138,275	16,917

ON CALL AFRICA GROUP

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

Note 17 Donations and Legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and Gifts	381,747	332,872	714,619	356,580	204,089	560,669
Grants Receivable	166,854	190,632	357,486	212,707	185,411	398,118
	548,601	523,504	1,072,105	569,287	389,500	958,787
Grants Receivable						
Anonymous	116,081	-	116,081	124,761	-	124,761
BMA	-	7,000	7,000	-	-	-
Bower Trust	-	-	-	1,000	-	1,000
Coles Medlock	-	10,000	10,000	-	-	-
CRI Foundation	36,773	-	36,773	80,746	-	80,746
EKFS	-	44,690	44,690	-	-	-
FAB Inc	4,500	-	4,500	-	-	-
Fidelity Risk Pool Fund	-	20,067	20,067	-	-	-
Fulmer Charitable Trust	1,500	-	1,500	1,200	-	1,200
GHC	-	-	-	-	5,347	5,347
Gibbs Trust	3,000	-	3,000	-	-	-
GIZ	-	-	-	-	23,213	23,213
Guernsey Overseas Aid Commission	-	23,403	23,403	-	19,148	19,148
Innovate	-	27,058	27,058	-	-	-
Infranity	-	32,595	32,595	-	-	-
James Tudor Foundation	-	-	-	-	10,000	10,000
MPM Charitable Trust	-	15,000	15,000	-	6,000	6,000
Peter Stebbings Charitable Trust	-	-	-	-	10,000	10,000
Souter Charitable Trust	5,000	-	5,000	5,000	-	5,000
Stafford Trust	-	5,000	5,000	-	-	-
Tonga Teen Corners	-	5,820	5,820	-	-	-
Water Aid	-	-	-	-	111,703	111,703
	166,854	190,632	357,486	212,707	185,411	398,118

ON CALL AFRICA GROUP

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

Note 18 Other Trading Activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fundraising Events	40	-	40	3,241	-	3,241
Recharged Admin Costs	-	-	-	-	-	-
Gain on Sale of Fixed Assets	-	-	-	225	-	225
Sale of Tenders	-	-	-	677	-	677
Office Space & Accommodation	-	-	-	251	-	251
Volunteer Contributions	10,793	-	10,793	26,839	-	26,839
	10,833	-	10,833	31,233	-	31,233

Note 19 Investment Income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Bank Interest	1,445	-

Note 20 Costs for Raising Funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising Consultant	44,976	26,592
Event and Fundraising Costs	3,034	578
Staff Costs	12,835	25,630
Share of Office Costs	1,465	1,841
	62,310	54,641

ON CALL AFRICA GROUP
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

Note 21

Cost of charitable activities

	FQIP Programme	FIP Programme	CBV Programme	General Stakeholder	Total	Total
	2024 £	2024 £	2024 £	2024 £	2024 £	2023 £
Staff costs	70,678	46,976	34,912	0	152,566	147,563
Direct costs	10,420	233,933	29,822	10,835	285,010	361,561
	81,098	280,909	64,734	10,835	437,576	509,124
Share of support costs (see note 22)	96,813	87,168	82,123	43,476	309,580	311,162
	177,911	368,077	146,857	54,311	747,156	820,286

Analysis by fund

Unrestricted funds

Restricted funds

	108,736	93,891	117,038	48,858	368,523	364,079
	36,706	306,655	29,820	5,452	378,633	456,207
	145,442	400,546	146,858	54,310	747,156	820,286

ON CALL AFRICA GROUP

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

Note 22 Support Costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Staff Costs	199,036	-	199,036	184,895	-	184,895
Depreciation & Amortisation	14,957	-	14,957	14,880	-	14,880
Exchange Rate (gains)/losses	4,052	-	4,052	46,173	-	46,173
Property & Office Costs	32,821	-	32,821	28,267	-	28,267
IT hardware, software & support	10,325	-	10,325	5,771	-	5,771
Vehicle running costs	10,773	-	10,773	7,705	-	7,705
Professional fees	7,134	-	7,134	3,543	-	3,543
Audit fees		20,610	20,610		14,155	14,155
Localisation Consultancy		5,574	5,574		4,337	4,337
Training & Venue Expenses		4,298	4,298		1,436	1,436
Analysed between charitable activities	279,098	30,482	309,580	291,234	19,928	311,162

Support costs are allocated to the charitable activities based upon an estimate of the number of weeks spent supporting projects.

Note 23 Other Expenditure

	Unrestricted funds	Restricted funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
Currency exchange losses	16,258	-	16,258	25,189

ON CALL AFRICA GROUP

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024

Note 24 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	21	21
		Total
Employment Costs		£
Wages & Salaries	285,087	296,492
Gratuities	24,926	23,690
Other pension costs & social security	18,307	18,557
	<u>328,320</u>	<u>338,739</u>

There was one employee whose annual remuneration was more than £60,000 but less than £75,000. (2023: One employee).

Note 25 Tangible Fixed Assets

	Freehold Land & Buildings 2024 £	Improvements to Property 2024 £	Motor Vehicles 2024 £	Total 2024 £
Cost				
At 1st January	197,432	-	78,378	275,810
Additions	-	27,513	-	27,513
	<u>197,432</u>	<u>27,513</u>	<u>78,378</u>	<u>303,323</u>
Depreciation				
At 1st January	3,725	-	43,982	47,707
Amortisation/Depreciation charged in the period	3,725	2,633	8,599	14,957
	<u>7,450</u>	<u>2,633</u>	<u>52,581</u>	<u>62,664</u>
Carrying amount				
At 31st December 2024	<u>189,982</u>	<u>24,880</u>	<u>25,797</u>	<u>240,659</u>
Carrying amount				
At 31st December 2023	<u>193,707</u>	<u>-</u>	<u>34,396</u>	<u>228,103</u>

ON CALL AFRICA GROUP

NOTES TO THE FINANCIAL STATEMENTS

FOR YEAR TO 31ST DECEMBER 2024

Note 26 Financial Instruments	2024	2023
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	956	326
Carrying amount of financial liabilities		
Measured at fair value through profit or loss		
- Other financial liabilities	-	60,744
Measured at amortised cost	47,692	18,381

On Call Africa SCIO entered into a forward foreign currency exchange contract to purchase Zambian Kwacha, which matured on 31 December 2024. The derivative was measured at fair value in 2023, resulting in an unrealised foreign exchange loss of £60,744 for 2023. The liability was cleared in 2024.

Note 27 Stock	2024	2023
	£	£
As at 1st January	3,329	-
Additions	4,307	3,329
Disposals	(3,329)	-
As at 31st December	4,307	3,329

Note 28 Debtors	2024	2023
Amounts falling due within one year:	£	£
Other debtors	956	693
Gift Aid Recoverable	183	104
Prepayments and accrued income	12,465	4,303
	13,604	5,100

Note 29 Creditors	2024	2023
Amounts falling due within one year:	£	£
Other taxation and social security	18,935	9,114
Trade creditors	4,622	2,674
Prepaid Placements	386	1,571
Accruals & deferred income	43,070	15,707
Derivative financial instruments	-	60,744
	67,013	89,810

ON CALL AFRICA GROUP

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR TO 31ST DECEMBER 2024**30 Restricted Funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

Programme	Movement in funds				Balance 31 December 2024
	Balance 1 January 2024	Incoming resources	Resources expended	Movement between Funds	
	£	£	£	£	
FQIP Programme	88,835	49,057	35,795	(88,833)	13,264
FIIP Programme	-	340,937	305,746	83,863	119,054
CBV Programme	-	113,443	28,909	-	84,534
Stakeholder Engagement		-	4,970	4,970	-
	88,835	503,437	375,420	-	216,852
Other Restricted Fund					
Solar Installation for the Office	-	20,067	3,213	(16,854)	-
	88,835	523,504	378,633	(16,854)	216,852

Programme	Balance 1 January 2023	Incoming resources	Resources expended	Revaluations, gains & losses	Balance 31 December 2023
	£	£	£	£	£
FQIP Programme	15,437	254,584	182,070	884	88,835
SOLAR For Improved Rural Health Systems	78,821	23,213	98,830	(3,204)	-
WASH in Healthcare Facilities	69,601	111,703	175,307	(5,997)	-
	163,859	389,500	456,207	(8,317)	88,835

ON CALL AFRICA GROUP

NOTES TO THE FINANCIAL STATEMENTS

FOR YEAR TO 31ST DECEMBER 2024

Note 31 Analysis of net assets between funds

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Fund balances at 31st December are represented by:						
Tangible Assets	240,659	-	240,659	228,103	-	228,103
Current Assets (Liabilities)	301,089	216,852	517,941	182,616	88,835	271,451
	<u>541,748</u>	<u>216,852</u>	<u>758,600</u>	<u>410,719</u>	<u>88,835</u>	<u>499,554</u>

Note 32 Cash generated from operations

	2024	2023
	£	£
Surplus for the period	258,659	89,904
Adjustments for:		
Gain on disposal of tangible fixed assets	-	(225)
Depreciation & impairment of tangible fixed assets	11,232	11,155
Amortisation of Property	3,725	3,725
Movements in working capital		
(Increase) in stock	(978)	(3,329)
(Increase)/decrease in debtors	(8,504)	61,478
(Decrease) in creditors	(22,797)	(2,646)
	<u>241,337</u>	<u>160,062</u>
Cash generated from operations		

