ZIMBABWE PENSIONERS SUPPORT FUND
CONSOLIDATION OF INCOME AND EXPENDIT

Barclays opening balance	£1,287.02
Wise Opening Balance	£0.00
Income Barclays	£108,896.48
Income Wise	£109,425.50
	£219,609.00

URE APRIL 2025 TO MARCH 2026

Bank charges	£740.91
Expenses	£685.31
Transfer ex Barclays to Wise	£108,600.00
Transfer ex Wise to SA	£108,684.59
Closing balance Barclays	£898.19
Closing Balance Wise	£0.00
	£219,609.00

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Zimbabwe Pensioners Support Fund		
On accounts for the year ended	31/3/2026	**Charity no (if any)**	1161646
Set out on pages	1-2 (remember to include the page numbers of additional sheets)		

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*

Signed:	P B P	**Date:**	9 October 2026
Name:	Peter B Phillips		
Relevant professional qualification(s) or body (if any):	M.I.A.S., F.P.C.		

Address:	28 Cemmaes Court Road
	Hemel Hempstead
	Hertfordshire HP1 1SU

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

1) The anticipated income and expenditure of the Charity show it to be effectively considered as a "going concern" for all its purposes and objectives.
2) The convenience of such arrangements is appreciated but, are the Treasurer and Trustees comfortable with the Charging Structure on Wise accounts? Generally the transfer charges are i.r.o 5%-8%which is acceptable. In some cases, particularly on the "Foreign" accounts, the charge can be as much as 50% on small donations.

   Suggest that Trustees meeting discuss this and support as appropriate, to confirm they have considered the problem.

