ZIMBABWE NATIONAL ANGLICAN FELLOWSHIP UK

A Charitable Incorporated Organisation
Registered charity number 1187883

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

For the year ended 31 December 2025

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Reference and administrative details

For the year ended 31 December 2025

Charity name	Zimbabwe National Anglican Fellowship UK
Registered charity number	1187883
Legal form	Charitable incorporated organisation, Association model constitution with voting members other than the charity trustees
Governing document	Constitution approved by the trustees on 23 April 2019
Date of registration	11 February 2020
Principal office	105 Godwin Road, Hove, East Sussex, BN3 7FS
Trustees	Dr Tinozivashe Zhou, appointed 11 February 2020 Mrs Tandiwe Naom Mwamuka, appointed 19 June 2021 Mrs Grace Hunting, appointed 20 May 2024 Mr Solomon Chipo Musiwacho, appointed 20 May 2024 Rev Canon Martha Tsungai Zivito Mutikani, appointed 20 May 2024 Rev Petros Hamutendi Nyatsanza, Chairperson of the Board of Trustees, appointed 20 May 2024 Mr Lawrence Sarudzai Kututwa, appointed 24 May 2024
Bankers	Lloyds Bank plc
Independent examiner	Stanley Dururu ACA Accounting Doctors Ltd 27 Crathie Road, London SE12 8BT

Trustees' annual report

For the year ended 31 December 2025

The trustees present their annual report and the accounts of the charity for the year ended 31 December 2025. The accounts have been prepared on the receipts and payments basis permitted by section 133 of the Charities Act 2011 and in accordance with the charity's constitution. Accounts prepared on this basis do not fall within the Charities SORP.

Objects of the charity

The charity exists to advance the Christian faith for the public benefit in the United Kingdom. The charity's constitution provides that this purpose is to be furthered mainly, though not exclusively, by:

(a) providing a place of worship
(b) providing pastoral care and outreach
(c) providing religious education
(d) providing a strong link with the practice of the faith in Zimbabwe
(e) promoting an awareness of social responsibilities through interpersonal relationships
(f) promoting and developing individuals or branches and guilds talent in the church
(g) supporting and promoting local and Zimbabwean charity organisations.

Public benefit

In planning and carrying out the charity's activities, the trustees have had due regard to the Charity Commission's guidance on public benefit. During the year the charity advanced the Christian faith through regular worship at each branch, pastoral care under the direction of the Priest in Charge, religious education, national and guild conferences, and community outreach. These activities were available both to the Zimbabwean Anglican community and to the wider public in the areas served by the branches.

Summary of main activities

The structure of the charity remained unchanged during 2025, comprising twelve branches and four guilds. Developments within the guilds are described under Branches and guilds below. The regional arrangement introduced in 2023 also continued throughout the year, with the branches grouped into three regions so that events previously organised nationally could be held closer to the communities they serve.

The charity's principal activity remained the advancement of the Christian faith through monthly services at each branch. Services were held mainly in person, with occasional services conducted online, while the Fellowship and its guilds also held their conferences in person. The trustees observed increased attendance at a number of services and events during the year.

As part of its wider outreach, the charity continues to participate in Racial Justice services in several dioceses and took part in Black History Month activities.

Achievements and performance

Throughout the period membership continued to grow as newly arrived Zimbabwean individuals and families joined branches across the country. Members of the clergy who had joined their families in the United Kingdom also became involved in the Fellowship.

Choir competitions continued during the year and remain part of the charity's annual calendar.

The guilds continued to hold their annual conferences, although the Youth Conference did not take place during the year under review.

Work with the National Racial Justice Unit continued among both clergy and lay members. Clergy also continued to participate in the Church of England Mentor Directory Ministry and the Minority Ethnic Vocations Ministry.

The Bernard Mizeki conference was held at Wyboston Lakes from 13 to 15 June 2025 with over 185 delegates attending.

Financial review

Total receipts for the year were £66,359, compared with £66,684 in 2024. Of that total, £32,840 related to unrestricted funds and £33,519 to restricted funds. Total payments rose from £62,735 to £71,663, comprising £27,054 from unrestricted funds and £44,609 from restricted funds.

Overall, payments exceeded receipts by £5,304 during the year, compared with 2024, when receipts exceeded payments by £3,949. Consequently, cash funds decreased by 11.4%, from £46,360 at 1 January 2025 to £41,056 at 31 December 2025. The comparative figures for 2024 are those filed with the Commission.

Collections and subscriptions remained the charity's principal sources of unrestricted income, together contributing £32,390 (98.6%) of unrestricted receipts. Restricted receipts comprised conference fees of £29,015, clergy welfare donations of £2,500, fundraising receipts of £1,709 and choir receipts of £295.

Conference expenditure amounted to £43,010, representing 60% of all payments made during the year. Of that amount, £39,180 related to the Bernard Mizeki conference and £3,830 to the Easter and All Souls events. Employment costs of £14,733 accounted for a further 20.6% of all payments.

The fall in funds is accounted for by the Bernard Mizeki conference, where fee receipts of £29,015 were £10,165 below the direct costs of £39,180. Although the trustees had expected the conference to break even, the shortfall has led to a change in booking arrangements, with places in future being confirmed only upon receipt of a deposit.

Transfers totalling £20,902 were made from unrestricted to restricted funds during the year. The transfers eliminated the deficits brought forward on the Conference and Clergy Welfare funds and met the excess of restricted expenditure over restricted receipts during 2025. The movement on each fund is set out in note 2.

At 31 December 2025, the charity's total cash funds were £41,056, comprising unrestricted funds of £25,778 and restricted funds of £15,278. The charity had liabilities of £1,626 as presented in the statement of assets and liabilities.

Reserves policy

The charity aims to hold reserves equal to 25% of total annual expenditure. The policy is intended to enable the charity to continue operating if it experiences an unforeseen fall in income or increase in expenditure. It also provides the trustees with time to bring spending back into line with income while minimising disruption to the work of the Fellowship. For the purposes of the policy, general reserves comprise unrestricted funds that have not been designated or otherwise set aside for a particular purpose.

Total expenditure during the year was £71,663, giving a reserves target of £17,916. Unrestricted cash funds at 31 December 2025 were £25,778, equivalent to 35.9% of total annual expenditure and £7,862 above the target.

Financial position

The charity had no borrowings at 31 December 2025 and held cash of £41,056, of which £25,778 was unrestricted. Having considered expected receipts and planned expenditure, the trustees are satisfied that the charity has sufficient resources to continue its activities for at least 12 months from the date on which this report is approved. The trustees nevertheless recognise that budgeting, record keeping and the controls governing conference commitments require further strengthening.

Plans for future periods

The trustees intend to continue the programme of monthly branch services, the regional organisation of events and the annual conferences. The revised booking control described above will be applied to the 2026 conference. A proposal was raised at the 2026 annual general meeting to use the dormant Bereavement, ZINAFE House and Lambeth funds to acquire equipment for the charity. That proposal has not yet been ratified. For so long as those balances are presented as restricted funds, they may be applied only to the purposes for which they were given, unless the donors agree to a change or the Charity Commission grants the necessary authority.

Structure, governance and management

Governing document

Zimbabwe National Anglican Fellowship UK is a charitable incorporated organisation with voting members. It was registered with the Charity Commission under number 1187883 on 11 February 2020 and is governed by an Association model constitution approved by the trustees on 23 April 2019. The Fellowship also operates under a set of Rules and Regulations, last amended at the 2023 annual general meeting, which support the administration of the charity but do not override its constitution. The charity's members are individuals who pay annual subscriptions through the branches. The branches and guilds are not themselves members, but they pay an annual affiliation fee.

Under clause 17 of the constitution, the trustees may take decisions either at a meeting of the charity trustees or by a resolution in writing or electronic form agreed by all of the charity trustees. Clause 12(3) requires the charity to have at least three charity trustees. Under clause 19(3), the quorum for a trustee meeting is three trustees or the number nearest to one-third of the total number of trustees, whichever is greater. Clause 24 requires minutes to be kept of all trustee decisions, including decisions taken otherwise than at a meeting.

Recruitment and appointment of trustees

Any eligible person aged sixteen years or over may be appointed as a charity trustee. Vacancies may be filled by a decision of the members at the annual general meeting. Where a vacancy is not filled at that meeting, either the members or the charity trustees may at any time appoint a new charity trustee, whether in place of a trustee who has retired or been removed in accordance with the constitution or as an additional trustee. Any trustee appointed outside an annual general meeting, whether by the members or by the existing trustees, retires at the conclusion of the following annual general meeting.

In accordance with clause 14 of the constitution, each new trustee is provided, on or before appointment, with a copy of the constitution and the charity's latest trustees' annual report and accounts.

Organisational structure

The day-to-day affairs of the charity are administered by a National Executive Council elected from among the membership. As a Christian organisation, pastoral care is led by ordained members of the clergy under the direction of the Priest in Charge. Clergy in active service within the Fellowship are required to satisfy the relevant Church of England diocesan requirements concerning licences or permissions to officiate and safeguarding.

The charity operates through twelve branches situated in different parts of England, each of which pays an annual affiliation fee. Reflecting the practice of the faith in Zimbabwe, it is also organised into guilds, which likewise pay an annual affiliation fee. Day-to-day financial administration is undertaken by the National Treasurer, who maintains the charity's accounting records and receives remittances from the branch and guild treasurers.

Branches and guilds

The twelve affiliated branches during the year were South East, South Coast, South West, LENO (Leicestershire and Northamptonshire), London, Luton and Aylesbury, Sheffield, The North, North West, ZAB (Zimbabwe Anglicans in Birmingham), North East and Leeds.

The four affiliated guilds during the year were the Zimbabwe Mothers Union Fellowship, the Zimbabwe Anglican Men's Fellowship, Vabvuwi and the Anglican Youth of Zimbabwe.

The Anglican Young Adults, formerly a fifth guild, was dissolved following a review of the Youth and Children's Ministry and did not operate during the year.

Funds held as custodian trustee on behalf of others

None.

Exemptions from disclosure

None.

Statement of trustees' responsibilities

The trustees are responsible for preparing the trustees' annual report and the accounts in accordance with applicable law and the requirements of the Charities Act 2011.

Section 130 of the Act requires the trustees to keep accounting records sufficient to show and explain the charity's transactions, disclose its financial position with reasonable accuracy at any time, and record its assets and liabilities. The trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

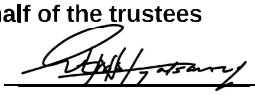
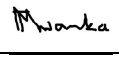
Because the charity is not a company and its gross income does not exceed £250,000, the trustees have elected to prepare the accounts on the receipts and payments basis permitted by section 133 of the Act.

Independent examiner

Stanley Dururu ACA of Accounting Doctors Ltd was appointed as the charity's independent examiner. The independent examiner's report is set out on pages 8 and 9.

Approval

This report is to be approved by the trustees and, in accordance with clause 21(2) of the constitution, signed on their behalf by two charity trustees.

Signed on behalf of the trustees		**Signed on behalf of the trustees**	
Signature		Signature	
Name in full	Rev Petros H Nyatsanza	Name in full	Tandiwe N Mwamuka
Position	Trustee Chairman	Position	Trustee Secretary
Date	30 October 2026	Date	30 October 2026

Independent examiner's report on the accounts

Section A Independent examiner's report

Report to the trustees/members of	Zimbabwe National Anglican Fellowship UK
Charity no	1187883
On accounts for the year ended	31 December 2025
Set out on pages	10 to 13

Responsibilities and basis of report

I report to the charity trustees on my examination of the accounts of Zimbabwe National Anglican Fellowship UK for the year ended 31 December 2025.

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act). You consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act. 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

Your attention is drawn to the matters set out in Section B below.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination, other than those disclosed below, giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Zimbabwe National Anglican Fellowship UK as required by section 130 of the Act; or
2. the accounts do not accord with those records.

Other than the matters disclosed in Section B, I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed



Date	30 October 2026
Name	Stanley Dururu
Relevant professional qualification(s) or body	Member of the Institute of Chartered Accountants in England and Wales (ICAEW)
Address	Accounting Doctors Ltd 27 Crathie Road, London SE12 8BT

Accounting records, section 130 of the Charities Act 2011

My examination has given me cause to believe that, in a material respect, accounting records were not kept as section 130 of the Act requires. I set out the two matters below.

The form in which the charity keeps its records is not in question. Section 130 does not prescribe any particular system, and records kept on a spreadsheet are capable of satisfying it for a charity of this size. The transaction listing maintained by the National Treasurer is orderly and it agrees to the bank statements in every month of the year. The two matters below concern records that were not kept at all, in any form.

1. **No record of assets and liabilities**

   Section 130(2)(b) requires the accounting records to contain a record of the assets and liabilities of the charity. No such record was kept during the year ended 31 December 2025, and none was kept for the two preceding years. The statement of assets and liabilities that accompanies these accounts was constructed during the examination from the charity's bank statements, payroll records and correspondence, and it identifies liabilities of £1,626 that were owed at the reporting date and had not previously been recorded.

2. **Records supporting cash and cheque receipts**

   Section 130(1) requires the accounting records to be sufficient to show and explain all the charity's transactions, and section 130(2)(a) requires entries showing the matters in respect of which receipts take place.

   Receipts of £9,085, being 13.7% of the receipts of the charity for the year, arise from cash and cheque deposits made by branches and guilds. Collection and remittance returns and counting sheets were not consistently obtained from the branches and guilds during the year, and the trustees have confirmed that a complete set for 2025 cannot now be obtained. A handwritten record of ten cheque deposits totalling £7,321 was produced on 18 October 2026 and each amount and date on it agrees to the bank account. That record is taken into account in the figure above, which is the balance for which no record exists. There is therefore no record, beyond the bank statement itself, of what these receipts represent, or of whether everything collected was remitted to the charity.

Accounts and accounting records

Nothing has come to my attention giving me cause to believe that the accounts do not accord with the accounting records that were kept. The receipts and payments recorded in the accounts have been agreed in full to the charity's bank statements for every month of the year, on opening balance, closing balance, money received, money paid and number of items. The balance held by the payment platform at the reporting date, which is included in cash funds, has been agreed to the platform's settlement report.

Receipts and payments account

For the year ended 31 December 2025

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
A1 Receipts				
Collections	23,845	–	23,845	25,916
Conference fees	–	29,015	29,015	26,455
Subscriptions	8,545	–	8,545	8,637
Clergy welfare	–	2,500	2,500	–
Fundraising	–	1,709	1,709	3,324
Affiliation fees	450	–	450	600
Choir receipts	–	295	295	850
Conference fees, Mothers' Union	–	–	–	70
Bank interest	–	–	–	132
Repayment received	–	–	–	700
Total receipts	**32,840**	**33,519**	**66,359**	**66,684**
A2 Asset and investment sales				
Receipts from sale of fixed assets	–	–	–	–
Receipts from sale of investments	–	–	–	–
Loan repayments received	–	–	–	–
Loans received from an external funder	–	–	–	–
Total asset and investment sales	**–**	**–**	**–**	**–**
A3 Payments				
Conference expenses	(5,576)	(37,434)	(43,010)	(37,327)
Employment costs	(14,733)	–	(14,733)	(16,983)
Travelling expenses	(4,699)	–	(4,699)	(2,962)
Clergy welfare costs	–	(4,547)	(4,547)	(550)
Fundraising expenses	–	(2,018)	(2,018)	(322)
Digital and web costs	(1,049)	–	(1,049)	(1,223)
Choir expenses	–	(540)	(540)	(200)
Insurance	(438)	–	(438)	(399)
Governance and safeguarding	(402)	–	(402)	(800)
Training	(157)	–	(157)	(1,969)
Conference fees, Mothers' Union	–	(70)	(70)	–
Total payments	**(27,054)**	**(44,609)**	**(71,663)**	**(62,735)**
A4 Asset and investment purchases				
Purchase of fixed assets	–	–	–	–
Purchase of investments	–	–	–	–
Loans made	–	–	–	–
Loans repaid to an external funder	–	–	–	–
Total asset and investment purchases	**–**	**–**	**–**	**–**
A5 Transfers between funds				
Transfers between funds	(20,902)	20,902	–	–
A6 Cash funds				
Net of receipts and payments for the year	**5,786**	**(11,090)**	**(5,304)**	**3,949**
Cash funds at the start of the year	**40,894**	**5,466**	**46,360**	**42,411**
Cash funds at the end of the year	**25,778**	**15,278**	**41,056**	**46,360**

The charity's accounting policies and the explanation of the figures above are set out in the notes to the accounts.

Statement of assets and liabilities

At 31 December 2025

	Unrestricted £	Restricted £	Total 2025 £
B1 Cash funds			
Cash at bank and held by the payment platform	25,778	15,278	41,056
Cash held by branches or guilds	–	–	–
Cash in hand	–	–	–
Total cash funds	**25,778**	**15,278**	**41,056**
B2 Other monetary assets			
Gift aid recoverable from HMRC	–	–	–
Other debts due to the charity	–	–	–
Total other monetary assets	**–**	**–**	**–**
B3 Investment assets			
Investments and quoted securities	–	–	–
Total investment assets	**–**	**–**	**–**
B4 Assets retained for the charity's own use			
Land and buildings	–	–	–
Computers, equipment and furniture	–	–	–
Other assets used in delivering the objects	–	–	–
Total assets retained for own use	**–**	**–**	**–**
B5 Liabilities			
Amounts due immediately			
PAYE and national insurance due to HMRC	444	–	444
Net pay due to the employee	693	–	693
Pension contributions due to NEST	89	–	89
Fee due to the previous independent examiner	400	–	400
Unpaid supplier invoices	–	–	–
Total liabilities	**1,626**	**–**	**1,626**
Amounts payable later or contingent			
Loans, hire purchase and leasing	–	–	–
Guarantees given and secured debts	–	–	–
Total payable later or contingent	**–**	**–**	**–**
Net assets	**24,152**	**15,278**	**39,430**

To be approved by the trustees and, in accordance with clause 21(2) of the constitution, signed on their behalf by two charity trustees.

Signed on behalf of the trustees

Signature

Name in full Rev Petros H Nyatsanza

Position Trustee Chairman

Date 30 October 2026

Signed on behalf of the trustees

Signature

Name in full Tandiwe N Mwamuka

Position Secretary

Date 30/12/2026

Notes to the accounts

1 Basis of preparation

These accounts are prepared on the receipts and payments basis under section 133 of the Charities Act 2011. They record money actually received and actually paid during the year. They are not prepared under the Charities SORP and no accruals have been made. The charity is entitled to prepare accounts on this basis because its gross income does not exceed £250,000 and it is not a company.

The form of the account follows the Charity Commission's receipts and payments accounts pack, CC16a, using the charity's own receipt and payment captions as the Commission's completion notes permit.

These accounts are presented in whole pounds, rounded so that every caption, fund and total casts. The 2024 comparatives are the figures as filed with the Commission.

No comparative is shown in the statement of assets and liabilities, because no such statement was prepared for 2024 or for 2023, although one is required by law alongside a receipts and payments account. The cash figure at 31 December 2024 was £46,360 as filed, but what the charity owed at that date was never established.

2 Restricted funds, fund by fund

	At 1 Jan 2025 £	Receipts £	Payments £	Transfer in £	At 31 Dec 2025 £
Bereavement Fund	5,420	–	–	–	5,420
ZINAFE House Fund	5,425	1,709	(2,018)	–	5,116
ZINAFE Choir	1,150	295	(540)	–	905
Donation from Lambeth Conference	3,000	–	–	–	3,000
Conference	(9,886)	29,015	(37,434)	18,305	–
Conference fees, Mothers' Union	70	–	(70)	–	–
Sponsorships	837	–	–	–	837
Clergy Welfare	(550)	2,500	(4,547)	2,597	–
Total restricted funds	**5,466**	**33,519**	**(44,609)**	**20,902**	**15,278**

Two funds were brought forward in deficit, the Conference fund by £9,886 and the Clergy Welfare fund by £550, as shown in the 2024 accounts. The deficits arose because expenditure on those purposes had been met from unrestricted resources without the corresponding transfer being recognised at the time. Both are cleared by transfer in these accounts.

3 Cash funds

Cash funds comprise the balance on the charity's Lloyds account of £40,916 and £140 collected through the charity's website and held by its payment platform at the reporting date. Both were agreed during the examination, the first to the twelve monthly bank statements and the second to the platform's settlement report.

4 Liabilities at 31 December 2025

A receipts and payments account records cash only. Section 133 of the Charities Act 2011 nevertheless requires a statement of assets and liabilities, and that statement has to show what the charity owed at the reporting date. The amounts shown were settled in January 2026, but the liabilities that existed at 31 December 2025 are still disclosed.

5 Trustee remuneration, expenses and connected persons

No charity trustee received remuneration during the year.

The charity reimbursed expenses totalling £2,004 to a charity trustee, an officer of the charity and a person connected with a trustee. This comprised £1,434 reimbursed to an officer for conference purchases made personally, against which £199 was refunded to the charity, and £570 for travel expenses, including £200 reimbursed to a charity trustee. The charity also received £100 from a trustee and an officer during the year.

6 Employee

The charity employed one person during the year, the Priest in Charge, under a contract of employment issued on 29 December 2022.