Ziva Global CIC Financial Consolidation Report December 2025 to March 2026

ZIVA

GLOBAL CIC

company number 17002394

"More Hands, Less Weight"

Date: 14 March 2026

Reporting Period: December 2025 – March 2026

This report provides a verified accounting of Ziva's transition from a funeral-only collection model to a modernized Community Interest Company (CIC). It accounts for the software transition, regulatory registrations, and current liquidity.

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1. Operational Modernization & Regulatory Costs

The following fixed costs were required to establish Ziva as a legal entity and implement the 2026 digital infrastructure.

Expense Item	Description	Amount
Legal Fees	CIC Registration Consultation (MT Benton)	£450.00
CIC Registration	Companies House Fees (£35.00 + £30.00 top-up)	£65.00
Data Protection	ICO Registration (GDPR Compliance)	£52.00
Digital Infrastructure	Website Domain & Email (Zivaglobal.co.uk)	£123.00
Software Implementation	Software Initial Payment to Join-It	£1,655.30
Software Adjustment	Software Final Balance to Join-It	£45.52
TOTAL MODERNIZATION		**£2,390.82**
Available Cash In Hand	Excess Funds From Software Payments and New Member	**1028.21**

2. Community Payouts & Adjustments (Dec 2025 - March 2026)

Outside of the modernization fund, the following community-specific transactions were processed:

- **Bereavement Support (Judith Sithole):** £4,210.00
- **Bereavement Support (Melody Dangare):** £1,500.00
- **Bereavement Support (Andrula Tinorwa):** £1135.00
- **Member Overpayment Refunds:** £122.00 (Includes £93.00 , £10.00, and £19.00 individual corrections).
- **Bank Service Fees:** £4.25

Total Expenditure (Combined Sections 1 & 2): £9562.07

PART II: Stripe Activity Report (Jan – March 2026)

1. Mutual Aid Appeal: Total Contributions

Between January 28 and February 5, 2026, the ZIVA community utilized Stripe to respond to a funeral appeal.

- **Total Transactions: 370** individual contributions.
- **Contribution Breakdown: 353 members** at £2.00 and **17 members** at £8.00.
- **Total Collected - Net: £716.62**. (19 transactions of £2 were declined, Stripe fees were deducted)

2. Payout Reconciliation

- **Total Payouts to Lloyds: £716.62** was transferred from Stripe to the Lloyds account.
- **Final Balance:** Following all payouts the current Stripe balance is **£0.00**.

3. Integrity & Fee Management

As noted in the cover letter, ZIVA Global CIC absorbed the transaction fees for this collection to protect the family's benefit. Moving forward, Stripe will only be used for items **£10 and above** to maintain financial efficiency.

3. Income & Software Levy Analysis

During the period starting 18 December 2025, Ziva collected software levies alongside traditional funeral contributions.

- **Total Software Funds Raised:** Based on the modernization spend (£2,390.82) and the current remaining surplus, approximately **485 members** (£3398.96) have successfully contributed their software levy to date.
- **Andrula Funeral Collections:** All Stripe-originating income during this period was designated for the Andrula funeral and transferred accordingly.

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4. Current Financial Position (as of 9 March 2026)

- **Total Cash in Bank: £1,028.21**
- **Available Surplus: £1,018.21** (Excluding the £10.00 minimum account maintenance balance).

Accountant's Summary to the Community

Achievements Dec 2025 – March 2026:

1. **Legal Incorporation:** Ziva is now a formally registered Community Interest Company (CIC).
2. **Regulatory Compliance:** Full compliance achieved with the ICO (Data Protection/GDPR) and Companies House.
3. **Digital Infrastructure:** Established a professional web presence and secure email communication system.
4. **Software Automation:** Transitioned to a robust membership management system (**Joinit**) to handle the 750+ transaction volume that previously restricted our banking.

5. **Bank Statements:** As we are migrating to a new bank, we are also attaching a ful record of every transaction since this Lloyds Community Account was opened back in 2023.

Future Allocation:

The current cash-in-hand balance of **£1,028.21** is earmarked for **2026 operational renewals**, including software licensing, domain hosting, and email maintenance. The leadership welcomes community ideas on the strategic management of this surplus to ensure Ziva's long-term sustainability. To protect this balance without it getting depleted by monthly bank charges, the entire balance will be transferred (before closure of the lloyds account) into the ZIVA Barclays account under the quadruple oversight of William Gandanga (Chairman) Richard Tapomwa (Founder) Patience Oyeniran (Treasurer) and Sacha Robinson (CEO).

Barclays Bank Account Details:

ZIVA Global CIC

Sort Code: 20-49-17

Account Number: 90439266

Signed as a true and accurate report:

Richard Tapomwa

William Gandanga

Zvichauya Mhaka

Blessing Nhandara

Patience Oyeniran

Sifela Chawatama

Rejoice Jakopo

Sacha Robinson

Date: 14 March 2026