Zoe Freedom & Prophetic Resources

Annual Report - 1st July 2025 to 30th June 2026

Scottish Charity Number: SC053446

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1. Our Purpose

Zoe Freedom & Prophetic Resources (Zoe) is a Christian charity based in South Lanarkshire, Scotland. Governed by our constitution, we communicate and demonstrate the heart of God, while providing training, mentoring, support and equipping for those seeking to grow in their own life purpose, call, mission, and spiritual leadership abilities, so that they in turn can benefit their own communities.

Zoe supports people to gain tools that will help them to overcome life issues and barriers to wellbeing, such as anxiety, depression, trauma, and addiction, so that they can live the life they were created to live.

Zoe makes non-cash grants to people in Scotland (and at times beyond) who need items that are essential for wellbeing, where they may be experiencing issues such as poverty, destitution, and ill health, disability, or any other disadvantage.

Our name *Zoe* reflects our purpose, in that our goal is to support people to experience fullness of life and wellbeing, and know their own purpose. Zoe is an ancient Greek word that means ‘life’. It is the fullness of life that God intended us to have, and as God

Himself has it. The word Zoe is found in the book of John 10:10 (Amplified Bible), where Jesus states: *"The thief comes only in order to steal and kill and destroy. I came that they may have and enjoy life (Zoe), and have it in abundance to the full, till it overflows."*

2. Trustees

Zoe is currently overseen by a Board of four Trustees who are passionate about what we do, and who have a diverse mix of skills and backgrounds, including social work, addictions rehabilitation, counselling, health and wellbeing, administration, and spiritual/ministry, organisational, and workplace leadership.

Where the Board may identify a need to recruit new board members, our recruitment processes enable us to do this using a variety of means, e.g., through advertisements, social/professional networking channels, and recommendations. The Board seeks to establish suitability of prospective trustees through processes such as conducting formal interviews, undertaking relevant background checks, and requiring formal declarations to ensure we maintain safety, integrity, and good governance in all we do.

Trustees:
Kerry McGoldrick
Ali Davis
Nicola Robson
Jenni Homewood

3. Second-year milestones:

Our second year has been one of continued focus on ensuring Trustees maintain good governance of the charity, its funds and ensuring Zoe is working to its charitable purposes.

We've celebrated the success of Zoe activies such as Prophetic Prayer Appointments, through which attendees receive prayer and support to understand and take steps toward their life purposes. Freedom Appointments have continued support attendees to overcome barriers and deal with a range of life issues.

Zoe's mission and purpose has continued to be maintained as these areas have developed, and we've strengthened our operations by developing ways of working such as ministry leader check-ins, and mechanisms to enable wellbeing conversations and actions that support team and organisational health.

We continue to be grateful for the work of each volunteers and what they bring to Zoe in terms of their time, energy, experience and expertise in maintaining our activities.

4. Zoe Aid

We have been encouraged to see an increase in grant applications to Zoe, many of which have been referred by community agency workers.

Each application has successfully met the criteria for grants, which have been made available by Zoe to people experience destitution, disability, illness, financial hardship or any other kind of disadvantage, in line with Zoe's charitable purposes.

The grants are provided on a non-cash basis and are in the form of essential items vital for wellbeing, which are purchased and delivered to the beneficiary by Zoe, or delivered via their allocated social worker where this applies.

Essential items granted this year have included:
Mobile phones
Vacuum cleaners
Microwaves
Bedding
Curtains
Kitchenware/cutlery
Sets of clothing and footwear
Short-term emergency accommodation to provide safeguarding of a vulnerable adult
Care hampers and retreat time for a family affected by health crisis

5. Freedom Appointments

Freedom Appointments provide one-to-one sessions for people to receive coaching, support, and prayer to gain skills and tools in order to overcome life issues such as depression, anxiety, trauma, and addiction, so they can maintain wellbeing and achieve the goals and life purposes for which they were created.

These appointments are run by Kerry McGoldrick, who is a qualified social worker with a background in counselling, addictions recovery and ministry leadership. The service is offered free of charge with the option of making a voluntary donation, which has been taken up by those attending the appointments.

The feedback received from attendees has been positive, who report a noticeable difference and having greater clarity in their goals.

6. Prophetic Appointments

These appointments are opportunities for people to attend a single session in which they can receive prayer and prophetic input from a team of trained ministers, in order to support attendees to overcome personal barriers and move ahead in their life, call, and ministry.

Appointments have been offered generally on a monthly basis, with several attending each time. The appointments are advertised on Zoe website and social media channels, and are offered free of charge, with the option of making a voluntary donation if the attendee wishes.

The teams have consisted of several committed volunteers who have given of their time and expertise. The success of the appointments has also been achieved through volunteer commitment to developing highly functioning administrative systems.

7. Other achievements

Administration

This year, administration has been given voluntarily to manage and maintain operating systems, manage correspondence, maintain our appointment booking system, and keeping our general administration running smoothly.

Networking

Kerry McGoldrick continued to maintain connections with and raise awareness of Zoe's non-cash grants among local council social work teams in South Lanarkshire, which has enabled a greater uptake in grant applications and approvals this year.

8. Finance

Donations have continued steadily, and we are appreciative of the generosity of donors which has maintained a constant level of funds while grants have increased. Many have donated when attending our various appointments, some are regular donors, and donations have also come from among our own volunteers.

Zoe's accounting systems have been reviewed this year and have been upgraded to ensure they remain fit for purpose for the long term.

Zoe has no paid staff, and all work to maintain the running of Zoe is undertaken voluntarily. Zoe's activities have taken place online this year, with no requirement to fund vehicles, office space or other commitments at this time.

Zoe has no donated facilities or services.

Analysis of Income		
	Current Year	Previous Year
Donations	2081.99	2696.65
Sales		133.20
Restricted & unrestricted grants		Nil
Total	2081.99	*2829.85*

Analysis of Expenditure		
	Current Year	Previous Year
Grants	1501.14	157.49
Webhosting	242.90	
Domain	17.96	
Accounting software	11.52	
Transaction fees	7.12	2.00
Travel expense claims	95.40	nil
Total	*1,876.04*	*159.49*

Funds as at 30th June 2026
Reserves: 500.00
Restricted – nil
Unrestricted – 2376.31
Total – 2876.31

9. Reserves Policy

We maintain a general reserve of unrestricted funds so that we can meet our financial, legal and moral obligations to service users, employees, volunteers and to all relevant authorities.

Our general reserve allows us to deal with any issues such as shortfalls, unexpected reductions in income, or large items of expenditure that were not budgeted for.

This reserve can also enable us, in the event of charity closure, to ensure there will be sufficient funds to meet all of our obligations and liabilities, and all closure costs.

Our general reserve can comprise of assets which are either cash, or in a form that can be converted to cash when required.

The reserves policy assists the Trustees to asess what a sufficient level of reserves should be, which will change over time as the charity grows, as services change, and as the risk profile of its income and expenditure changes.

In assessing this, trustees have a duty not to maintain excessive levels of reserves, and will monitor and review the level of our reserves at trustee meetings.

Trustees will agree a target level for the general reserve, which will be reviewed and reassessed regularly. The actual level of reserves will be measured against this target, and action will be taken to make up for any shortfall, or to utilise any surplus.

The target level will be assessed by considering the following: income risk (including the robustness of current income funding streams, impacts of any partial or complete withdrawal of any particular funding source, timing of any potential replacement or new funding); the Expenditure risk (the level of confidence in the expenditure budgeted for the current period, and the likelihood and magnitude of unbudgeted costs arising); and the ability to manage spending appropriately in the short to medium term in response to unexpected events. The general operating environment will also be considered, including potential external risks, and developments or changes that could impact our operating position (e.g. changes in legislation, activity by other charities, loss of staff members). Also, the cost of closure will be considered, and how this would be managed and funded.

Reserves and the reserves policy will be reviewed by the trustees and financial officer, as part of the preparaton of the trustees annual report and accounts, and will also be reviewed at trustee meetings. This will include a formal assessment of the target general reserve and of actual reserves.

Reserves and the reserves policy is reported in our annual report and accounts.

10. Learning and Forward Actions

During this year, we've learned the value of linking with community social work teams and having systems that can process and agree non-cash grant applications, with the Board working closely to ensure approved grants are available quickly. Zoe will continue this going forward, as this has resulted in supporting the safeguarding and improving the wellbeing of the beneficiaries, who have included a range of vulnerable adults and others in need and crisis. Going forward, we plan to continue in developing these operations to support individual needs as these are further identified through our community connections.

The Board has benefited from maintaining intentionality in creating opportunites that enable close, connected working while functioning remotely. This has included creating regular (and ad-hoc) meetings and forums, using dedicated channels and video calls. This has enabled us to connect as a Board (and wider team) in order to maintain effective governance and identify and address any potential issues timely. We

are continuing to developing these opportunities further to include in-person meetings to strengthen Board and team functioning.

11. Our future plans

We are in anticipation of the year ahead as we look forward to continued ministry activities provided by Zoe, along with the continued development of our grants and opportunities for community connections to enable access to these.

We plan to continue running and developing Zoe's range of services that support people to grow and go beyond barriers, and live the lives for which they were created. This includes plans for the development of a standing, rolling programme to support and equip participants to learn and maintain tools which will enable them to overcome life issues such as addiction by addressing root causes including shame, rejection, abandonment, and trauma.

12. Declaration

This report was approved by the trustees on 29th July 2026 and is signed on their behalf by:



Kerry McGoldrick

Chair, Zoe Freedom & Prophetic Resources