

Love Light Romania Aid.

Registered Charity No 1117981

Trustee's Report 2022.

There were no changes to trustees during 2022. The need to strengthen our Board of Trustees was recognised in 2018, but due to the pandemic and subsequent 'catching up' this has not been possible to date.

The trustees continue to believe that due to the sums involved and the limited number of transactions made, neither an independent examination of the accounts nor an audit is required.

All records are available for inspection by interested parties.

Activities.

In 2022 the outbreak of war in Ukraine caused a huge number of refugees to arrive in Romania, Love Light Romania, with agreement from Love Light Romania Aid felt bound to assist in the alleviation of the distress they witnessed. An appeal was made for funds to assist in the housing of the refugees, the provision of aid to the Ukraine border and the transport of the refugees to towns and villages close to Sibiu. The actions helped to significantly reduce the hardship suffered by many of the displaced persons.

At the Sanctuary, the home of young people suffering from HIV, things have now returned to the pre-pandemic state. A significant amount of refurbishment has been carried out and the residents are assisting in many of the tasks of maintaining a happy home.

In Jacodu there has been continued progress made on all projects. The Education Centre continued to play an important role in the community. The agricultural project proceeds but without the involvement of the Roma community that it was primarily intended to benefit. The work of distributing food-parcels to the poverty stricken families in the Roma community of Albesti also continued, but the funds for this were sent directly to Love Light in Romania and thus did not impact on Love Light Romania Aid this year.

The majority of fund-raising activities continue to be instigated by Love Light Romania utilising the Internet..

Other matters.

Love Light Romania Aid now, and for the foreseeable future is operated solely and exclusively to support Love Light Romania in their work to alleviate poverty and the effects of sickness in Romania. As such all trustees give their time freely. There are no employees. We are committed to the principal that all monies donated go directly to the benefit of the children and young persons we seek to aid.

The Trustees.

Love Light Romania Aid.

Love Light Romania Aid
Statement of Financial Activities
for the year ending 31st December, 2022

31/12/2022

Income

Donations and Legacies

General and Sanctuary	£11,498.15
Donations via CTT (Just Giving, Everyclick	£2,153.65
Jacodu Projects	£3,371.08
Moti Employment fund	£180.00
Ukraine Refugee Assistance	£33,371.46

From Specific Donors

Supporting Churches	£1,556.26
For Education	£17,037.92
For Back to School	£1,187.00
For Jims House (Share)	£24,000.00
For Other Specified Projects	£700.00

£95,055.52

Gift Aid Claimed

£3,808.85

Bank Interest

£0.27

Total Income

£98,864.64

Expenditure

Charitable Expenditure

Support of work in Romania £100,150.00

Freight Costs incurred £575.00

Management and Administration

Bank Charges and costs of transfer £375.00

Total Expenditure

£101,100.00

Surplus/(Deficit) for Year

-£2,235.36

Cash Flow Statement

Bank Balance at Start of Year £2,555.76

Building Society Balance at Start of Year £583.45

£3,139.21

Net Income (Deficit) for Year

-£2,235.36

Bank Balance at end of Year

£903.85

Building Society Balance at end of Year

£903.85

31/12/2021

£15,303.59
£885.62
£3,176.65
£1,400.00

£1,630.00
£5,706.22
£900.00
£24,000.00

£53,002.08

£0.29

£53,002.37

£51,000.00
£475.00

£379.00

£51,854.00

£1,148.37

£1,807.68
£183.16

£1,990.84

£1,148.37

£2,555.76
£583.45

£3,139.21



Date: 24/10/2023

Broker Reference: PRIN271727PC

Mr Terence Welti
F A W Training Associates Holly Tree House, Church Hill
Shepherdswell
Dover
CT15 7LQ

Dear Mr Welti

Your renewal is due on 15/11/2023

Thank you for choosing to insure your Motorhome through Principal Insurance for the last year, it's now time to renew your policy.

We have searched our panel of insurers and found a policy that meets your requirements based on the latest information you provided in the attached statement of fact. Your new quote for the next 12 months is £ 317.39 including any optional extras, taxes and admin fees.

Demands and Needs Statement

This policy suits the demands and needs of those who wish to ensure that the insurance cover for their vehicle meets their requirements now and in the future, as such it is important to check that the policy meets your requirements.

Your premium last year, including any optional extras but excluding our fees and charges was £259.01. For comparison, your equivalent premium this year is £327.39.

What Happens Next?

Your policy expiry date is 15/11/2023. For your convenience, your policy will be automatically renewed using the bank or card details you provided us with last year. Auto renewal means there will be no gap in cover when your current policy expires. This is useful in the event that you forget to renew or are unable to do so for any reason. You can opt out of this service at any time by contacting us on the phone, by email or by post. It is important to remember that if you choose to opt out, cover will not automatically continue when your policy expires. If there is a gap in cover, any claims occurring during this period will not be paid.

Please take a few moments to:

- Read through the attached documents
- Check all your details are correct
- Check that the cover still meets your needs
- Maybe do a little shopping around, to check this is the best deal for you

Opening hours: 8:30am - 6:30pm Monday to Friday and 9am to 1pm Saturday
Principal Insurance Limited is authorised and regulated by the Financial Conduct Authority (FCA). Firm Reference Number: 551900
Registered address: Principal Insurance Limited, Citygate 2, Cross Street, Sale, Manchester, M33 7JR
Principal Insurance Limited, company no. 07623634 registered in England and Wales.
Calls may be recorded or monitored for training purposes.

www.principalinsurance.co.uk

Motorhome Insurance Automatic Renewal

Renewal Price

£ 317.39

Principal Motor & Home

CityGate 2
Cross Street,
Sale
Manchester
M33 7JR

Renewal Hotline

03300539578^

Policy Summary

Policy Holder Name

Mr Terence Welti

Named Additional Drivers

Mrs Ann Welti

Policy Number

PRIN271727PC

Registration of vehicle insured

X585 KUY

Usage

Social, Domestic And Pleasure

Insurer

KGM

Compulsory Excess £100

Voluntary Excess

Please see statement of fact for further details

Years no claims

4

Cover Start Date

15/11/2023

Cover End Date

14/11/2024

Cover Type

Comprehensive

Benefits Included

No additional products selected

If you have made any changes to your policy since inception the premium displayed for 'last year' is the revised annual premium based on most recent information provided.

^Calls to this number cost no more than a national rate call to an 01 or 02 number and must count towards any inclusive minutes in the same way as 01 and 02 calls.

Should you wish to amend the way that you receive your documents whether that is receiving them via email or post (**free of charge**) please contact our customer service team.

- Call us on 03300539578^ or email: personallinesenquiries@principalinsurance.co.uk to discuss your premium, any change in your details and your payment options.

If you choose to renew your policy with us, you can opt in/out of automatic renewal service at any time by contacting us by phone, email or in writing.

We'll simply collect your premium 7 days before your renewal date using the last credit or debit card details you provided.

You have been with us for a number of years. You may be able to get the insurance cover you want at a better price if you shop around

If your circumstances have changed and you no longer require the policy, please call our renewals team before your renewal date, **15/11/2023**, and let us know. If you contact us on or after your renewal date to cancel the policy an administration charge will apply.

Premium Details	Fees
<p>The elements that make up your insurance charge are:</p> <p>Premium excluding Insurance Premium Tax £292.31</p> <p>Insurance Premium Tax Amount £35.08</p> <p>Admin Fee £ 45</p> <p>Discount £ 55</p> <p>Total £ 317.39</p>	<p>In addition to premiums charged by the insurer, we may apply administration fees to new business, renewals, mid-term adjustments and cancellations. Further details of these fees can be found in our Terms of Business Agreement.</p>
<p>Optional Products Available</p> <ul style="list-style-type: none"> • Legal Protection Cover • UK and EU Breakdown Recovery including Home Start • Licence Defence • Helmet & Leather including Personal Accident • Excess Protection to cover £300, £500 or £1,000 • Key Care <p>If you would like to take advantage of all or some of these additional benefits, please contact us before your renewal date.</p>	
Selected Products Included	
No additional products selected	

Important Information

You are required to take reasonable care that all information is accurate and complete at the point of renewal and throughout your policy term as failure to do so could invalidate your policy or result in a claim being rejected or reduced. Changes we need to know about include change in address details,

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Calls may be recorded or monitored for training purposes.



occupation, vehicle use, medical conditions, accidents, claims, losses, convictions, vehicle modifications etc. This list is not exhaustive, if any information is incorrect, incomplete, your circumstances have changed or you are unsure if you need to tell us about any changes please contact us.

Continuous Insurance Cover

Please note that from January 2011 a Motor Insurance Law was introduced that applies to everyone in the UK. The law states that all vehicles must have continuous insurance cover. If a vehicle is not insured for any length of time the registered keeper could face one or more penalties ranging from a fixed penalty of £100, a court fine of up to £1000 and the clamping and seizing and disposal of their vehicle. Full details can be found at www.direct.gov.uk/stayinsured.

If you have any queries, please contact the Renewals Team on **03300539578^**.



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www.principalinsurance.co.uk

Making a Claim

If you need to contact us to make a claim, please call our 24 hours claims team on **03300241376^** OR Email: claims@principalinsurance.co.uk

On receipt of your email, a member of our team will call you back to discuss your claim

Important: To ensure we can provide the best possible claims service to you, please provide as much background information in relation to the claim as possible. The more information we have at notification of a claim, the better informed we are to determine the right next step.

When registering any claims with Principal please ensure you have:

- Policy reference number / documents
- Your vehicle registration
- Crime reference number (where applicable i.e. if your vehicle has been stolen)

Breakdown Recovery (if purchased as optional cover on your policy)

UK - 0345 872 5502

EU - 01737 815 898

Customer Service Team -03300539577^

Email: customerservice@principalinsurance.co.uk

Renewal Team -03300539578^

Email: personallinesenquiries@principalinsurance.co.uk

Sales -03300240093^

Email: customerservice@principalinsurance.co.uk

Your policy wording is available to view at:

<http://www.principalinsurance.co.uk/policy-documents/>

OPTIONAL BENEFIT CONTACTS

Breakdown UK – 0845 872 5502

Breakdown EU – 01737 815 898

If you have any queries, please contact the Renewals Team on **03300539578^** or alternatively email us at personallinesenquiries@principalinsurance.co.uk.

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We can also provide MOTORBIKE, VAN, HOUSE, CAR PLUS OTHER TYPES OF INSURANCE. Give our friendly staff a call on ^ if you would like a quote or visit www.principalinsurance.co.uk.