

ACTS OF LOVE INTERNATIONAL

England & Wales · Charity number 1119687

Details

Status Registered

Legal form Trust

Registered 2007-06-18

Register [View on the Charity Commission register](#)

Contact

Address Rhema House
2 Portrack Lane
Stockton-On-Tees
TS18 2HG

Phone 07497519502

Email actsof_love@yahoo.co.uk

Website actsofloveinternational.co.uk

Activities

Objects: 3.2.1 TO ADVANCE THE CHRISTIAN FAITH [IN ACCORDANCE WITH THE STATEMENT OF BELIEFS] IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT;3.2.2 TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; AND3.2.3 TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: WorshippingCounsellingCommunity Charity work

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** WORLDWIDE
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£58,068	£39,597	-	-
2024-03-31	£31,200	£30,549	-	-
2023-03-31	£46,472	£45,295	-	-
2022-03-31	£133,619	£141,867	-	-
2021-03-31	£35,700	£33,200	-	-

Trustees

Name	Role	Appointed
Fortunate Masocha	Chair	2017-09-15
Damilola Olorunfemi		2026-01-25
LOVEMORE MAGUTA		2006-10-12
Nyaradzai Mugangavari		2020-09-26

ACTS OF LOVE INTERNATIONAL

England & Wales - Charity number 1119687

Accounts

ACTS OF LOVE

INTERNATIONAL



Charity Registration No: 1119687

**Trustees' Report and audited Financial Statements for the
Year Ended 31 March 2025**

Acts Of Love International was created by constitution dated 01 October 2006

Trustees are elected by the membership at the AGM. During the year, new trustees can be co-opted by the existing trustees and subsequently voted on at the AGM. Trustees during the year were:

Trustee

Fortunate Masocha (Chairperson)
Pastor Freddie Kawuma Ssimbwa
Nyaradzai Mugangavari
Lovemore Maguta

Charity number

1119687

Registered Office

Rhema House
2 Portrack Lane
TS18 2HG

OPERATING ADDRESS

RHEMA HOUSE
2 PORTRACK LANE
TS18 2HG.

Independent examiner

Joe Goredema (ACMA, CGMA, MSc Fin & Acct, MiP)
JG Accounting Ltd
26 Cowley Close
Wootton, Northampton
NN4 6JL

Bankers

Barclays Bank
49 High Street
Stockton- On- Tees
TS18 1AG

NatWest Bank
135 Bishopsgate
London
EC2M 3UR

Content

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025	4
Organisation Overview	4
Vision	4
Risk Management	4
Charity Activities	4
Funding	6
Fundraising and Compliance	6
Financial Review	6
Statement of Trustees' Responsibilities	6
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL	7
Independent examiner's report on the accounts	7
Independent examiner's statement	7
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31MARCH 2025	9

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their Annual Report together with the financial statements of Acts of Love International (the Charity) for the year ended 31 March 2025. This report has been prepared in accordance with the requirements of the Charities Act 2011, which sets out the obligations relating to accounting records, independent examination or audit, and the preparation of annual reports and returns. The Trustees have also adopted the recommendations of Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts under the Financial Reporting Standard (FRS) applicable in the United Kingdom.

The Trustees confirm that the Annual Report and financial statements will be submitted to the Charity Commission for England and Wales within ten months of the financial year-end, in compliance with statutory requirements.

Organisation Overview

Acts of Love International (AOLI) was established in 2006 and registered with the Charity Commission of England and Wales in 2007. The Charity operates on Christian principles and works in close partnership with its associated church, AOL International Christian Church. Together, they seek to address social exclusion, health inequalities, and deprivation affecting ethnic minority communities and disadvantaged white communities within Stockton-on-Tees.

The Charity operates in an area experiencing significant socio-economic challenges, including high levels of deprivation, social exclusion, and poor mental and physical health outcomes. These issues have received national attention through media coverage such as ITV's Benefits Street. In response to these challenges, AOLI was founded to support marginalised individuals by encouraging positive social engagement and delivering programmes that promote skills development, wellbeing, and improved life opportunities.

Vision

Vision: To transform lives through the unconditional love (agape) and inspire hope for a brighter future.

Risk Management

The Trustees acknowledge their responsibility for identifying, evaluating, and managing risks that may affect the Charity's ability to achieve its charitable objectives.

All charitable activities are subject to appropriate risk assessment procedures. The Finance and Risk Sub-Committee maintains and regularly reviews the Charity's Risk Register, identifying both existing and emerging risks and implementing mitigating actions where necessary. The Trustees ensure that strategic, operational, and financial decisions are informed by a clear understanding of the Charity's risk profile.

External funding risks are mitigated through efforts to diversify income streams. Internal risks are managed through established financial controls, regular monitoring of transactions, and ongoing performance oversight. These systems and procedures are reviewed periodically to ensure they remain effective, proportionate, and aligned with best practice. The Charity operates within a defined risk appetite supported by a robust risk management framework.

Charity Activities

What We Do

The Charity undertakes activities to further its charitable purposes, including:

- Sporting and physical activities
- Foodbank provision and hot meal services
- Education and training programmes
- Advancement of health and life-saving initiatives
- Support for people with disabilities
- Prevention and relief of poverty
- Promotion of arts, culture, and heritage
- Environmental conservation and heritage protection
- Economic and community development
- Other charitable activities consistent with the Charity's objectives

How We Help

- Delivery of sporting and physical activity programmes
- Distribution of food parcels and provision of hot meals
- Provision of advice, advocacy, and information services
- Delivery of community-based charitable initiatives

Where We Operate

- Stockton-on-Tees, with activities primarily based in the Portrack area
- Middlesbrough
- Hartlepool

Successes and Achievement

During the reporting period, Acts of Love International continued to carry out its charitable purposes for the public benefit by delivering a range of activities from its base at Rhema House, 2 Portrack Lane, Stockton-on-Tees, TS18 2HG. The Charity's activities were directed towards meeting both immediate needs and longer-term challenges within the local community.

The Charity provided sporting programmes aimed at promoting physical wellbeing, social inclusion, and positive engagement. These sessions took place on Fridays from 5:00 pm to 7:00 pm and on Saturdays from 12:00 noon to 4:00 pm. In addition, the Charity continued to provide hot meals and operated a foodbank to support individuals and families experiencing financial hardship and food insecurity. The foodbank operated weekly on Wednesdays from 9:00 am to 1:00 pm and on Fridays from 9:00 am to 11:40 am.

To further advance its charitable objectives, the Charity delivered a range of community support activities, including a breakfast drop-in service for individuals experiencing homelessness and substance misuse every Monday (9:30 am to 11:45 am), a men's breakfast held on the second Saturday of each month, and youth meetings delivered on Fridays from 7:00 pm to 8:30 pm. The Charity also facilitated community events and outreach initiatives designed to reduce social isolation, strengthen community cohesion, and provide emotional and spiritual support.

The Trustees have had due regard to the Charity Commission's guidance on public benefit and are satisfied that the Charity's activities have provided clear public benefit. The Charity's services are open to individuals and families within the local community who are in need, particularly those experiencing poverty, homelessness, social isolation, or other forms of disadvantage. By addressing both immediate practical needs and wider social and emotional challenges, the Charity's work contributes to improved wellbeing, community safety, and social inclusion.

During the year, the Charity expanded its service delivery to include both in-person and virtual activities. This enhanced the Charity's ability to respond flexibly and effectively to changing community needs while ensuring that its services continued to align with its charitable aims.

Funding

The Trustees express their sincere appreciation to all funders, donors, and supporters for their continued generosity throughout the year.

In particular, the Trustees wish to thank The Moses Project for providing weekly food support, and members of the local community for their ongoing donations. The Trustees also acknowledge the valuable support of Sport England and Awards for All, whose funding enabled the delivery of sporting programmes that have contributed positively to community wellbeing.

Fundraising and Compliance

The Charity is committed to maintaining the trust and confidence of its supporters. All fundraising activities are conducted in accordance with applicable charity legislation, regulatory guidance, and recognised best practice.

The Trustees ensure that all funds raised are applied responsibly and solely in furtherance of the Charity's objectives. The Charity complies with relevant data protection legislation and charity governance requirements, promoting transparency, accountability, and legal compliance across all operations.

Financial Review

The Charity's funds have been applied in support of its charitable activities and strategic priorities. Financial resources received during the year enabled the continuation and development of services addressing identified community needs.

The Trustees remain focused on the effective stewardship of resources to ensure the Charity's financial sustainability and its ability to continue fulfilling its mission.

Statement of Trustees' Responsibilities

The Trustees are responsible for ensuring that appropriate policies, procedures, and governance arrangements are in place for the effective management of the Charity, in accordance with its constitution. Copies of the Charity's governing documents are available upon request.

In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently
- Prepare the accounts on a going concern basis, unless it is inappropriate to do so
- Maintain adequate accounting records in accordance with the Charities Act 2011
- Safeguard the assets of the Charity
- Take reasonable steps to prevent and detect fraud and other irregularities

This Trustees' Report was approved by the Board of Trustees on: 26/01/2026



Fortunate Masocha
Chair of Trustees

Date: 26 January 2026

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL**

Independent examiner's report on the accounts

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Acts of Love International

**On accounts for the year
ended**

31/03/2025	Charity no (if any)	
------------	--------------------------------	--

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2025**.

**Responsibilities and basis
of report**

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").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

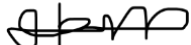
Independent examiner's
statement

[The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of Chartered Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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: 26/01/2025

Name: Joe Goredema

LEGAL AND ADMINISTRATIVE INFORMATION

Relevant professional qualification(s) or body (if any):

Chartered Institute of Management Accountants

Address:

26 Cowley Close

Wootton

Northampton, NN4 6JL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR
ENDED 31 MARCH 2025**



**FINANCIAL RETURN FOR THE
YEAR ENDED 31 MARCH 2025**

**We declare that the enclosed accounts represent a true statement
of the Church finances**

Finance cttee chairman (or other lay members)

Mr. Fortunate Masocha

Mrs . Anna Mugangavari

31/3/2025

ACTS OF LOVE INTERNATIONAL	
INCOME	
Giving/ Others	53.00
Tithes & Offering	17,570.98
Offering	1,973.22
Total Giving	19,597.20
Gift Aid/ Tax Refund	0.00
Projects Activities	33,144.00
Rents from Investment Properties (Note 5)	0.00
Trustees' Subscriptions (Saving A/C)	300.00
Grants/Donations & Fund Raising	0.00
TOTAL ASSESSABLE INCOME	53,041.20
Board & Lodging	0.00
Church Centre Revenue	0.00
Rents from Functional Properties	0.00
Church Activities	0.00
Bank Repayments	0.00
Missions	0.00
Sales of Assets (Note 6)	0.00
Insurance Claims	0.00
Sundry Income/Bank Error/Movements btw Accounts	224.00
Third Party Receipts (Note 3)	4,800.00
Loans Received	0.00
Bank Interest	3.04
TOTAL NON-ASSESSABLE INCOME	5,027.04
TOTAL CHURCH INCOME	58,068.24
ACTS OF LOVE INTERNATIONAL	0.00
EXPENDITURE	
	0.00
Minister Salaries	0.00
Non- Minister Salaries (Note 1)	11,370.00
Travel Expenses	0.00
Supply Minister	0.00
Training & Workshop	0.00
Rent/ Hall Hiring	0.00

Equipment	333.69
Property Repairs and Renewals (Note 7)	0.00
Heat, Light & Water	8,768.54
Telephone & Postage	1,727.10
Council Tax, Insurance & Rates	262.36
Church Refreshments	3,291.96
Admin Expenses	2,257.78
Publication & Stationery	2,345.40
Projects/Rhema House Renovations	3,780.00
Donations/Grants (Note 4)	0.00
Miscellaneous Expenses (Note 2)	0.00
Purchase of Fixed Assets (Note 6)	0.00
Subscriptions	80.00
Missions	5,380.10
Third Party Payments (Note 3)	0.00
Loans Repaid	0.00
Bank Interest/Movement btwn Accounts/Bank Error	0.00
<i>TOTAL PARISH EXPENDITURE</i>	39,596.93

BANK AND CASH RECONCILIATION	
Opening reconciled balances at 01 April 2024	5,137.69
Cash in hand	
Bank accounts <i>Please list account numbers</i>	
11549955	3,032.64
11549963	59.27
93274934	2,045.78
Total opening balances	5,137.69
Total Church income from page 1	58,068.24
Total Church expenditure from page 2	39,596.93
Surplus/deficit for the year	18,471.31
Total closing balances at 31st March 2025	23,609.00
<i>Represented by</i>	
Closing reconciled balances at 31st March 2025	23,609.00
Cash in hand	
Bank accounts <i>Please list account numbers</i>	
11549963	362.30
11549955	4,026.22
93274934	19,220.48
Total closing balances	23,609.00
Number of reconciliations attached	
NB ONE FOR EACH ACCOUNT	
ACTS OF LOVE INTERNATIONAL	23,609.00

ACTS OF LOVE INTERNATIONAL

England & Wales - Charity number 1119687

Accounts

ACTS OF LOVE

INTERNATIONAL



Charity Registration No: 1119687

**Trustees' Report and audited Financial Statements for the
Year Ended 31 March 2024**

Acts Of Love International was created by constitution dated 01 October 2006

Trustees are elected by the membership at the AGM. During the year, new trustees can be co-opted by the existing trustees and subsequently voted on at the AGM. Trustees during the year were:

Trustee

Fortunate Masocha (Chairperson)
Pastor Freddie Kawuma Ssimbwa
Nyaradzai Mugangavari
Lovemore Maguta

Charity number

1119687

Registered Office

Rhema House
2 Portrack Lane
TS18 2HG

OPERATING ADDRESS

RHEMA HOUSE
2 PORTRACK LANE
TS18 2HG.

Independent examiner

Joe Goredema (ACMA, CGMA, MSc Fin & Acct, MiP)
JG Accounting Ltd
26 Cowley Close
Wootton, Northampton
NN4 6JL

Bankers

Barclays Bank
49 High Street
Stockton- On- Tees
TS18 1AG

NatWest Bank
135 Bishopsgate
London
EC2M 3UR

Content

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024	4
Organisation Overview	4
Vision	4
Risk Management	4
Charity Activities	4
Successes and Achievements	5
Funding	5
Fundraising and Compliance	5
Financial Review	5
Plans for the Future	6
Statement of Trustees' Responsibilities	6
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL	7
Independent examiner's report on the accounts	7
Independent examiner's statement	8
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31MARCH 2024	10

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

The Trustees are pleased to present their report, along with the charity's financial statements, for the year ended 31 March 2024.

In accordance with the Charities Act 1993, which governs the charity's financial record-keeping, independent audit, and preparation of annual reports and returns, the Trustees present their report and financial statements for the period. The Trustees have adopted the guidelines provided in the Accounting and Reporting by Charities: Statement of Recommended Practice, in line with the Financial Reporting Standard applicable in the United Kingdom. These reports will be submitted to the Charity Commission within 10 months of the financial year-end, as required.

Organisation Overview

Acts Of Love International (AOLI) was founded in 2006 and registered with the Charity Commission in 2007. Based on Christian principles, AOLI is composed of two branches: the Christian church, *AOL International Christian Church*, and the charity itself. Together, they aim to address the marginalisation and health challenges of ethnic minorities and disadvantaged white communities in Stockton-on-Tees. Our area, featured in ITV's, "*Benefits Street*" programme, and we face a variety of issues such as exclusion, deprivation, and poor mental and physical health.

Founded with the aim of supporting marginalized community members, AOLI encourages positive social connections and provides opportunities for individuals to engage in programs and activities that promote skill development, talents, and improved lifestyles.

Vision

Vision: To transform lives through the unconditional love of God (agape) and inspire hope for a brighter future.

Risk Management

Each activity undertaken by the charity is subjected to a thorough risk assessment. The Trustees, through the Finance & Risk Sub-Committee, regularly review the Risk Register to identify and address both current and emerging risks. The Trustees ensure that decisions on policy, strategy, and finances are made with consideration of these risks.

To minimise external risks to funding, the charity diversifies its sources of income. Internally, risks are mitigated by implementing protocols to monitor transactions and ensure consistent performance across all operations. These processes are reviewed periodically to ensure they meet the evolving needs of the charity. A robust risk management framework, along with a clearly defined risk appetite, guides the charity's operations.

Charity Activities

What We Do:

- Sporting activities
- Foodbank provision
- Education and training
- Advancement of health and life-saving initiatives

- Support for people with disabilities
- Poverty prevention and relief
- Promotion of arts, culture, and heritage
- Environmental conservation and heritage protection
- Economic and community development
- Other charitable purposes

How We Help:

- Providing sporting activities
- Distributing food, hot meals, Foodbank
- Providing services, advocacy, and information
- Engaging in other charitable activities

Where We Operate:

- Stockton on Tees in Portrack

Successes and Achievements

Acts of Love International based at Rhema House 2 Portrack Lane Stockton on Tees TS18 2HG has made significant strides in supporting our community through both church initiatives and charitable activities, like Sporting, Hot Meals, Foodbank. Our foodbank, operating every Wednesday (9 am to 1 pm) and Friday (9 am to 11:40 am), serves those in need.

In addition to meeting immediate needs, we engage in community events and outreach programs that foster social cohesion and provide spiritual support. We are deeply committed to preventing issues such as crime, homelessness, and family breakdown, while also improving mental health and well-being.

The growth of our church fellowship and worship services, which are now offered both in-person and virtually, is another testament to our success in meeting the spiritual needs of our community.

Funding

We would like to express our sincere gratitude to our funders for their generous support. We thank the Moses Project for providing weekly food assistance, and the Tees Valley communities for their ongoing donations. A special thanks to Harbour Light Church for sponsoring our FareShare subscription. Additionally, we are grateful to Sported and Sport England for funding our sporting programs, which have had a positive impact on the lives of individuals in our community.

Fundraising and Compliance

We remain dedicated to building trust with our supporters and ensuring that their donations are used effectively. We adhere to the latest charity regulations and data protection guidelines to maintain transparency and legal compliance.

Financial Review

Funds have been utilised to support the charity's operational activities and to further its objectives. The financial resources received have been instrumental in achieving our goals, and we continue to prioritise their effective use to meet community needs.

Plans for the Future

Our ongoing renovation of the community centre is a key focus. We are currently working on the first-floor rooms, using our own funds and the partnership we have with One Community Link to expand our services and impact. We also aim to implement fundraising initiatives to sustain and grow our activities and programs.

Statement of Trustees' Responsibilities

The charity Trustees are responsible for ensuring that proper rules and byelaws are in place for the effective conduct and management of the charity. These must be consistent with the charity's constitution, and copies are available upon request.

In preparing these financial statements, the Trustees are required to ensure that they are prepared on the going concern basis, unless it is inappropriate to do so. The Trustees are also responsible for maintaining adequate accounting records to ensure compliance with the Charities Act 2011, safeguarding the charity's assets, and taking steps to prevent fraud or other irregularities.

The Trustees' report was approved by the board of trustees on:



Fortunate Masocha
Chair of Trustees

Date: 27 December 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL

Independent examiner's report on the
accounts

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Acts of Love International

**On accounts for the year
ended**

31/03/2024

**Charity
no (if any)**

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2024**.

**Responsibilities and basis
of report**

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").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

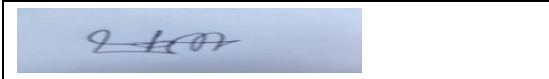
LEGAL AND ADMINISTRATIVE INFORMATION

[The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of Chartered Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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:	14/12/2024
Name:	Joe Goredema		
Relevant professional qualification(s) or body (if any):	Chartered Institute of Management Accountants		
Address:	26 Cowley Close		
	Wootton		
	Northampton, NN4 6JL		

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

LEGAL AND ADMINISTRATIVE INFORMATION

Give here brief details of any items that the examiner wishes to disclose.

- The procedures undertaken provided all the evidence that would be required in an audit, and consequently all seems correct.

LEGAL AND ADMINISTRATIVE INFORMATION

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR
ENDED 31 MARCH 2024**

**FINANCIAL RETURN FOR THE
YEAR ENDED 31 MARCH 2024**

**We declare that the enclosed accounts represent a true statement
of the Church finances**

Finance cttee chairman (or other lay members)

Mr. Fortunate Masocha

Mrs . Anna Mugangavari

31/3/2024

ACTS OF LOVE INTERNATIONAL		
INCOME		
Giving/ Others	0.00	
Tithes & Offering	6,064.93	
Offering	20.00	
<i>Total Giving</i>	6,084.93	
Gift Aid/ Tax Refund	1,310.78	
Projects Activities	2,000.00	
Rents from Investment Properties (<i>Note 5</i>)	0.00	
Trustees' Subscriptions (<i>Saving A/C</i>)	300.00	
Grants/Donations & Fund Raising	7,010.00	
TOTAL ASSESSABLE INCOME	16,705.71	
Board & Lodging	0.00	
Church Centre Revenue	0.00	
Rents from Functional Properties	0.00	
Church Activities	0.00	
Bank Repayments	0.00	
Missions	0.00	
Sales of Assets (<i>Note 6</i>)	0.00	
Insurance Claims	0.00	
Sundry Income/Bank Error/Movements btw Accounts	14,481.73	
Third Party Receipts (<i>Note 3</i>)	0.00	
Loans Received	0.00	
Bank Interest	12.59	
TOTAL NON-ASSESSABLE INCOME	14,494.32	
TOTAL CHURCH INCOME	31,200.03	

ACTS OF LOVE INTERNATIONAL EXPENDITURE	0.00	
	0.00	
Minister Salaries	0.00	
Non- Minister Salaries <i>(Note 1)</i>	0.00	
Travel Expenses	0.00	
Supply Minister	0.00	
Training & Workshop	0.00	
Rent/ Hall Hiring	0.00	
Equipment	0.00	
Property Repairs and Renewals <i>(Note 7)</i>	20,019.90	
Heat, Light & Water	0.00	
Telephone & Postage	1,398.73	
Council Tax, Insurance & Rates	0.00	
Church Refreshments	0.00	
Admin Expenses	0.00	
Publication & Stationery	0.00	
Projects/Rhema House Renovations	7,200.00	
Donations/Grants <i>(Note 4)</i>	0.00	
Miscellaneous Expenses <i>(Note 2)</i>	0.00	
Purchase of Fixed Assets <i>(Note 6)</i>	0.00	
Subscriptions	0.00	
Missions	80.00	
Third Party Payments <i>(Note 3)</i>	0.00	
Loans Repaid	0.00	
Bank Interest/Movement btwn Accounts/Bank Error	1,850.00	
TOTAL PARISH EXPENDITURE	30,548.63	

BANK AND CASH RECONCILIATION	
Opening reconciled balances at 01 April 2022	4,486.19
Cash in hand	
Bank accounts <i>Please list account numbers</i>	
11549955	2,653.73
11549963	1,596.68
93274934	235.78
Total opening balances	4,486.19
Total Church income from page 1	31,200.03
Total Church expenditure from page 2	30,548.63
Surplus/deficit for the year	651.40
Total closing balances at 31st March 2024	5,137.59
<i>Represented by</i>	
Closing reconciled balances at 31st March 2024	5,137.59
Cash in hand	
Bank accounts <i>Please list account numbers</i>	
11549963	59.27
11549955	3,032.64
93274934	2,045.78
Total closing balances	5,137.69
Number of reconciliations attached	
NB ONE FOR EACH ACCOUNT	

ACTS OF LOVE INTERNATIONAL	5,137.69	
LOANS MADE BY CHURCH		
<i>Details</i>		
LOANS FROM CENTRALISED BANKING		
Amount of loan at 31 March 2016		
Additional loan during the year (Page 1)		
<i>Less</i> capital repaid during the year (Page 2)		-
2018		
Loan to be repaid by (date)		
OTHER LOANS RECEIVED BY CHURCH		
<i>Details</i>		
		-

ACTS OF LOVE INTERNATIONAL	0.00	
NOTES		
1. NON- CHURCH STAFF		
<i>Please give details of ALL staff employed within the church</i>		
Name	On central payroll	Gross cost
Session Worker	Yes/No	
Volunteer Cost	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
TOTAL SALARY COSTS page 2		-
<i>Revenue reference number and address of office handling the</i>		
2. MISCELLANEOUS EXPENDITURE		
<i>Please analyse any individual items over £100</i>		
Subsistence		
Other items below £100		
TOTAL MISCELLANEOUS PAGE 2		-

Account Number

11549963 Bank statement 31 March 2024	2,045.78
11549955 Bank statement 31 March 2024	£3,032.54
93274934 Bank statement 31 March 2024	59.27

Add uncleared credits listed below 0.00

Deduct uncleared cheques listed below £0.00

Closing Balance at 31 March 2024 5,137.59

Uncleared Credits

Date Amount

Total uncleared credits £0.00

Uncleared cheques

Date Payee/Purpose Amount

Total uncleared cheques £0.00

ACTS OF LOVE INTERNATIONAL

England & Wales - Charity number 1119687

Accounts

ACTS OF LOVE

INTERNATIONAL



Charity Registration No: 1119687

**Trustees' Report and audited Financial Statements for the
Year Ended 31 March 2023**

Acts Of Love International was created by constitution dated 01 October 2006

Trustees are elected by the membership at the AGM. During the year, new trustees can be co-opted by the existing trustees and subsequently voted on at the AGM. Trustees during the year were:

Trustee

Fortunate Masocha (Chairperson)
Pastor Freddie Kawuma Ssimbwa
Nyaradzai Mugangavari
Lovemore Maguta

Charity number

1119687

Registered Office

Rhema House
2 Portrack Lane
TS18 2HG

OPERATING ADDRESS

RHEMA HOUSE
2 PORTRACK LANE
TS18 2HG.

Independent examiner

Joe Goredema (ACMA, CGMA, MSc Fin & Acct, MiP)
JG Accounting Ltd
26 Cowley Close
Wootton, Northampton
NN4 6JL

Bankers

Barclays Bank
49 High Street
Stockton- On- Tees
TS18 1AG

NatWest Bank
135 Bishopsgate
London
EC2M 3UR

Content

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023.....4

Our Vision4

Objectives4

CHARITY ACTIVITIES.....5

Successes and accomplishment.....6

Fundraising.....6

Financial review6

Plans for future periods.....7

Statement of Trustees' responsibilities7

Responsibilities and basis of report7

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL.....8

Independent examiner's report on the accounts8

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31MARCH 2023.....10

INCOME.....11

EXPENDITURE.....12

BANK AND CASH RECONCILIATION.....13

LOANS MADE BY CHURCH.....14

NOTES.....15

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

The trustees are glad to deliver their report, as well as the charity's financial statements for the fiscal year ended 31 March 2023.

The Trustees of the charity for the purposes of the Charities Act 1993 relating to the keeping of financial accounting records, the audit (independent) and the preparation, scrutiny of statements of account, and to the preparation of annual reports and returns, here present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom. The statements of account, reports and returns must be sent to the Charity Commission, regardless of the income of the Charity, within 10 months of the financial year end.

Organisation

Acts Of Love International was founded in the year 2006 and registered in 2007 with the charity commission. The organisation is based on Christian principles and ideals. Acts Of Love International (AOLI) has two arms, a Christian church (AOL International Christian Church), and a Charity, that both seek to address marginalisation by promoting the integration, health and wellbeing of ethnic minorities and marginalized white communities in Stockton on Tees. Our neighbourhood has the dubious honour of being featured on ITV's Benefits Street, which showed many of the problems our community faces of multiple forms of exclusion, deprivation, and physical and mental ill health.

Prayer, God's word, and faith in our work are all things we believe in. We welcome all faiths and denominations, as staff, volunteers, supporters, and service users. At Acts of Love International, we don't demand someone to be a Christian, but we do expect them to understand and accept our ideals. We do not expect all staff and volunteers to be Christians, but we do want them to appreciate and accept the Christian ideals that are central to Acts of Love International's mission

Our charitable arm was founded in 2006 with the purpose of engaging the marginalized members of the community that we were based in, to develop positive social connections and become actively involved in programs and sporting activities that help develop their skills, talents and improve lifestyles.

Our Vision

Our vision is touching lives through the love of God (agape), and giving hope.

Objectives

The Objects of the Church and charity are for the benefit of the public:

1. to advance the Christian faith [in accordance with the Statement of Beliefs] in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit;
2. to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods, or services of any kind, including through the provision of

LEGAL AND ADMINISTRATIVE INFORMATION

counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit; and

3. to advance education in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.

3b. The Trustees must use the income and may use the capital of the Church in promoting the Objects.

Risk Management

Every activity in which each of the project areas is involved is subjected to a risk assessment. On a regular basis, trustees examine the organization's Risk Register through the Finance & Risk Sub-Committee, with Senior Management examining present and developing risks, as well as those whose rating has changed. Trustees think about risk while making decisions on policy, strategy, and money. Allowing for variety of funds and activities is the only way to reduce external risks to funding. Internal risks are reduced by implementing protocols to review and monitor all transactions and initiatives, as well as to maintain uniform quality of performance across the charity's operational aspects. These procedures are evaluated on a regular basis to ensure that they continue to satisfy the charity's needs. A strong risk management policy and structure, as well as a risk appetite for the organisation, have been agreed upon. The entire board will examine those risks and controls that are above the risk appetite, as well as new and emerging risks and those that require rating changes, on a quarterly basis.

CHARITY ACTIVITIES

What the charity does:

- General Charitable Purposes
- Education/training
- The Advancement of Health or Saving of Lives
- Disability
- The Prevention or Relief of Poverty
- Overseas Aid/famine Relief
- Accommodation/housing
- Religious Activities
- Arts/culture/heritage/science
- Amateur Sport
- Environment/conservation/heritage
- Economic/community Development/employment
- Other Charitable Purposes

Who the charity helps:

- Children/young People
- Elderly/old People
- People With Disabilities
- People Of A Particular Ethnic Or Racial Origin
- Other Charities Or Voluntary Bodies
- Other Defined Groups

- The General Public/mankind

How the charity helps:

- Makes Grants to Individuals
- Makes Grants to Organisations
- Provides Other Finance
- Provides Human Resources
- Provides Buildings/facilities/open Space
- Provides Services
- Provides Advocacy/advice/information
- Sponsors Or Undertakes Research
- Acts as an Umbrella or Resource Body
- Other Charitable Activities

Where the charity operates:

- Throughout England and Wales

Successes and accomplishment

Acts of Love International received a funding to renovate their centre, Rhema House's main halls, which were completed this year 2023 and now waiting for the inspection by the council. The centre (Rhema House) is home to the Acts of Love Foodbank and other activities we do. The event takes place every, Sunday, Wednesday, and Friday from 8 a.m. to 2 p.m. In the United Kingdom, 14 million people are poor. People in the UK go hungry every day for a variety of reasons, including redundancy or an unexpected cost on a low salary. FareShare Northeast, The Moses Project, friends, and the Stockton community are our main food providers. Harbour Light Church paid for our FareShare Northeast subscription. Our food banks help to avoid crime, homelessness, family disintegration, and mental health issues. A modest bag of food can make a huge difference and make our people happy. When serving Food at our foodbank we make time to chat and to signpost clients to other helpful services. We are now preparing to start doing different sporting activities.

Our church fellowship and worship services are growing steadily and now we are meeting face to face and virtual. We do Sunday service and Friday Bible studies.

The typical model of neighbourhood daytime and evening outreach is been modified to, allowing the team to continue engaging with clients.

Fundraising

We want to Inspire trust in our supporters and ensure that all supporters have an excellent experience when donating to Acts of Love International.

We are staying up to date with developments in charity regulation, data protection and to make sure we are legally compliant and adhering to all guidelines.

Financial review

The finances were used for the achievement for the operational activities and meeting the objectives of the charity.

Plans for future periods.

We are still in a process of renovating our community centre, now working on the rooms on the first floor. The funding we received has enabled us to fulfil most of our objectives, but we aim to create fundraising activities to sustain and expand.

Statement of Trustees' responsibilities

The charity trustees may from time to time make such reasonable and proper rules or byelaws as they may deem necessary or expedient for the proper conduct and management of the Charity, but such rules or bye laws must not be inconsistent with any provision of this constitution. Copies of any such rules or bye laws currently in force must be made available to any member of the Charity on request.

Responsibilities and basis of report

In preparing these financial statements, the Trustees are required to prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' report was approved by the board of trustees



Fortunate Masocha

Chair of Trustee

Dated: 15 January 2024

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL**

Independent examiner's report on the accounts

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Acts of Love International

**On accounts for the year
ended**

31/03/2023	Charity no (if any)
------------	--------------------------------

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 March 2023**.

**Responsibilities and basis of
report**

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").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

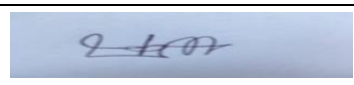
**Independent examiner's
statement**

[The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of Chartered Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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: 08/01/2024

Name: Joe Goredema

LEGAL AND ADMINISTRATIVE INFORMATION

Relevant professional qualification(s) or body (if any):

Chartered Institute of Management Accountants

Address:

26 Cowley Close
Wootton
Northampton, NN4 6JL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

- The procedures undertaken provided all the evidence that would be required in an audit, and consequently all seems correct.

LEGAL AND ADMINISTRATIVE INFORMATION

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR
ENDED 31 MARCH 2023.**

**FINANCIAL RETURN FOR THE
YEAR ENDED 31 MARCH 2023**

**We declare that the enclosed accounts represent a true statement
of the Charity and Church finances**

Finance committee chairman (or other lay members)

Mr. Fortunate Masocha

Mrs. Anna Mugangavari

31/3/2023

ACTS OF LOVE INTERNATIONAL

INCOME

Giving/ Others	0.00
Tithes & Offering	2,210.00
Offering	0.00
<i>Total Giving</i>	2,210.00
Gift Aid/ Tax Refund	2,539.25
Rents from Investment Properties (<i>Note 5</i>)	0.00
Trustees' Subscriptions (Saving A/C)	430.00
Grants/Donations & Fund Raising	41,287.00
<i>TOTAL ASSESSABLE INCOME</i>	46,466.25
Board & Lodging	0.00
Church Centre Revenue	0.00
Rents from Functional Properties	0.00
Church Activities	0.00
Bank Repayments	0.00
Missions	0.00
Sales of Assets (<i>Note 6</i>)	0.00
Insurance Claims	0.00
Sundry Income/Bank Error/Movements btw Accounts	0.00
Third Party Receipts (<i>Note 3</i>)	0.00
Loans Received	0.00
Bank Interest	6.40
<i>TOTAL NON-ASSESSABLE INCOME</i>	6.40
<i>TOTAL CHURCH INCOME</i>	46,472.65
ACTS OF LOVE INTERNATIONAL	0.00

EXPENDITURE	0.00
Minister Salaries	0.00
Non- Minister Salaries (<i>Note 1</i>)	0.00
Travel Expenses	0.00
Supply Minister	0.00
Training & Workshop	0.00
Rent/ Hall Hiring	0.00
Equipment	0.00
Property Repairs and Renewals (<i>Note 7</i>)	4,220.00
Heat, Light & Water	1,250.00
Telephone & Postage	980.23
Council Tax, Insurance & Rates	0.00
Church Refreshments	0.00
Admin Expenses	69.78
Publication & Stationery	0.00
Projects/Rhema House Renovations	38,695.00
Donations/Grants (<i>Note 4</i>)	0.00
Miscellaneous Expenses (<i>Note 2</i>)	0.00
Purchase of Fixed Assets (<i>Note 6</i>)	0.00
Subscriptions	0.00
Missions	80.00
Third Party Payments (<i>Note 3</i>)	0.00
Loans Repaid	0.00
Bank Interest/Movement btwn Accounts/Bank Error	0.00
TOTAL PARISH EXPENDITURE	45,295.01

BANK AND CASH RECONCILIATION

Opening reconciled balances at 01 April 2022	3,308.55
Cash in hand	0.00
Bank accounts <i>Please list account numbers</i>	
11549955	1,912.49
11549963	1,160.28
93274934	235.78
Total opening balances	3,308.55
Total Church income from page 1	46,472.65
Total Church expenditure from page 2	45,295.01
Surplus/deficit for the year	1,177.64
Total closing balances at 31st March 2023	4,486.19
<i>Represented by</i>	
Closing reconciled balances at 31st March 2023	4,486.19
Cash in hand	
Bank accounts <i>Please list account numbers</i>	
11549963	1,596.68
11549955	2,653.73
93274934	235.78
Total closing balances	4,486.19
Number of reconciliations attached	
NB ONE FOR EACH ACCOUNT	
ACTS OF LOVE INTERNATIONAL	

LOANS MADE BY CHURCH

Details

=====

LOANS FROM CENTRALISED BANKING

Amount of loan at 31 March 2022

Additional loan during the year (Page 1)

Less capital repaid during the year (Page 2)

CLOSING BALANCE ON LOAN ACCOUNT at 31 March 2023

=====

-

Loan to be repaid by (date)

OTHER LOANS RECEIVED BY CHURCH

Details

=====

-

ACTS OF LOVE INTERNATIONAL

0.00

NOTES

1. NON- CHURCH STAFF

Please give details of ALL staff employed within the church

Name	On central payroll	Gross cost
Session Worker	Yes/No	
Volunteer Cost	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	
	Yes/No	_____

TOTAL SALARY COSTS page 2

If staff are not paid through central payroll, please give Inland Revenue reference number and address of office handling the matter

-
=====

2. MISCELLANEOUS EXPENDITURE

Please analyse any individual items over £100

Subsistence

-

Other items below £100

TOTAL MISCELLANEOUS PAGE 2

-
=====

ACTS OF LOVE INTERNATIONAL

England & Wales - Charity number 1119687

Accounts



Charity Registration No: 1119687

**Trustees' Report and audited Financial Statements for the
Year Ended 31 March 2022**

Acts Of Love International was created by constitution dated 01 October 2006

Trustees are elected by the membership at the AGM. During the year, new trustees can be co-opted by the existing trustees and subsequently voted on at the AGM. Trustees during the year were:

Trustee

Fortunate Masocha (Chairperson)
Pastor Freddie Kawuma Ssimbwa
Nyaradzai Mugangavari
Lovemore Maguta

Charity number

1119687

Registered Office

Rhema House
2 Portrack Lane
TS18 2HG

OPERATING ADDRESS

RHEMA HOUSE
2 PORTRACK LANE
TS18 2HG.

Independent examiner

Cuthbert Chivasa (MSc Acct & Finance, ACCA)

100 Roworth Road
Middlesbrough
TS3 9PJ

Bankers

Barclays Bank
49 High Street
Stockton- On- Tees
TS18 1AG

NatWest Bank
135 Bishopsgate
London
EC2M 3UR

Contents

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021	4
<i>Our Vision</i>	5
<i>Objectives</i>	5
CHARITY ACTIVITIES	6
<i>Successes and accomplishment</i>	7
<i>Fundraising</i>	7
Financial review.....	7
Plans for future periods.....	8
<i>Statement of Trustees' responsibilities</i>	8
Responsibilities and basis of report.....	8
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL	9
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31MARCH 2021	11

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The trustees are glad to deliver their report, as well as the charity's financial statements for the fiscal year ended 31 March, 2022.

The Trustees of the charity for the purposes of the Charities Act 1993 relating to the keeping of financial accounting records, the audit (independent) and the preparation, scrutiny of statements of account, and to the preparation of annual reports and returns, here present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK. The statements of account, reports and returns must be sent to the Charity Commission, regardless of the income of the Charity, within 10 months of the financial year end.

Organisation

Acts Of Love International was founded in the year 2006 and registered in 2007 with the Charity Commission. The organisation is based on Christian principles and ideals. Acts Of Love International (AOLI) has two arms, a Christian church (AOL International Christian Church), and a Charity, that both seek to address marginalisation by promoting the integration, health and wellbeing of ethnic minorities and marginalized white communities in Stockton on Tees. Our neighbourhood has the dubious honour of being featured on ITV's Benefits Street, which showed many of the problems our community faces of multiple forms of exclusion, deprivation, and physical and mental ill health.

Prayer, God's word, and faith in our work are all things we believe in. We welcome all faiths and denominations, as staff, volunteers, supporters, and service users. At Acts of Love International, we don't demand someone to be a Christian, but we do expect them to understand and accept our ideals. We do not expect all staff and volunteers to be Christians, but we do want them to appreciate and accept the Christian ideals that are central to Acts of Love International's mission.

Our charitable arm was founded in 2006 with the purpose of engaging the marginalized members of the community that we were based in, to develop positive social connections and become actively involved in programs and sporting activities that help develop their skills, talents and improve lifestyles.

Our Vision

Our vision is touching lives through the love (agape) of God.

Objectives

The Objectives of the Church are for the benefit of the public and listed as follows:

1. to advance the Christian faith [in accordance with the Statement of Beliefs] in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit;
 2. to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods, or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit; and
 3. to advance education in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit;
- 3b. The Trustees must use the income and may use the capital of the Church in promoting the objectives.

Risk Management

Every activity or project areas in which we are involved is subjected to a risk assessment. On a regular basis, trustees examine the organization's Risk Register through the Finance & Risk Sub-Committee, with Senior Management examining present and developing risks, as well as those whose rating has changed. Trustees think about risk while making decisions on policy, strategy, and money. Allowing for variety of funds and activities is the only way to reduce external risks to funding. Internal risks are reduced by implementing protocols to review and monitor all transactions and initiatives, as well as to maintain uniform quality of performance across the charity's operational aspects. These procedures are evaluated on a regular basis to ensure that they continue to satisfy the charity's needs. A strong risk management policy and structure, as well as a risk appetite for the organisation, have been agreed upon. The entire board will examine those risks and controls that are above the risk appetite, as well as new and emerging risks and those that require rating changes, on a quarterly basis.

CHARITY ACTIVITIES

What the charity does:

- General Charitable Purposes
- Education/training
- The Advancement of Health or Saving of Lives
- Disability
- The Prevention or Relief of Poverty
- Overseas Aid/famine Relief
- Accommodation/housing
- Religious Activities
- Arts/culture/heritage/science
- Amateur Sport
- Environment/conservation/heritage
- Economic/community Development/employment
- Other Charitable Purposes

Who the charity helps:

- Children/young People
- Elderly/old People
- People With Disabilities
- People Of A Particular Ethnic Or Racial Origin
- Other Charities Or Voluntary Bodies
- Other Defined Groups
- The General Public/mankind

How the charity helps:

- Makes Grants to Individuals
- Makes Grants to Organisations
- Provides Other Finance
- Provides Human Resources
- Provides Buildings/facilities/open Space
- Provides Services
- Provides Advocacy/advice/information
- Sponsors Or Undertakes Research
- Acts As An Umbrella Or Resource Body
- Other Charitable Activities

Where the charity operates:

- Throughout England and Wales

Successes and accomplishment

Acts of Love International received funding to renovate Rhema House which was expected to be complete in December 2021, but due to COVID and the rise in prices of building materials, the project is now expected to be completed in October 2022.

Rhema House is also home to the Acts of Love Foodbank. This event takes place every Wednesday and Friday from 9 a.m. to 4:30 p.m. In the United Kingdom (UK), 14 million people are poor. People in the UK go hungry every day for a variety of reasons, including redundancy or an unexpected cost on a low salary. FareShare Northeast, The Moses Project and friends, and the Stockton community are our main food providers. Harbour Light Church paid for our FareShare Northeast subscription and keeps on supporting us financially to run the foodbank. Our food bank helps to avoid crime, homelessness, family disintegration, and mental health issues. A modest bag of food can make a huge difference and make our people happy. When serving food at our foodbank we make time to chat to our clients, and to signpost them to other services depending on their needs.

Our church fellowship and worship services have grown steadily although our meetings remain virtual due to the renovation works currently being undertaken at Rhema House. We hold weekly Sunday services and bible studies every Friday.

The typical model of neighbourhood daytime and evening outreach has been modified because of COVID-19, allowing the team to continue engaging with clients. Although lockdown ended, we remain doing one-on-one support through phone and virtual meetings due to the ongoing renovation work. We have given out hundreds of food packs, thereby assisting our neighbourhood in dealing with hunger problem as food prices have gone up.

Fundraising

We want to inspire trust in our supporters and ensure that all supporters have an excellent experience when donating to Acts of Love International.

We are staying up to date with developments in charity regulation, data protection and to make sure we are legally compliant and adhering to all guidelines.

Financial review

The finances were used for the achievement of the operational activities and meeting the objectives of the charity.

Plans for future periods

We are in the process of renovating our community centre after securing funding. We are working together with All in Youth and One Community Link on this project. The funding we received has enabled us to fulfil most of our objectives, but we aim to create fundraising activities to sustain and expand.

Statement of Trustees' responsibilities

The charity trustees may from time to time make such reasonable and proper rules or by-laws as they may deem necessary or expedient for the proper conduct and management of the Charity, but such rules or by-laws must not be inconsistent with any provision of this constitution. Copies of any such rules or bye laws currently in force must be made available to any member of the charity on request.

Responsibilities and basis of report

In preparing these financial statements, the Trustees are required to prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' report was approved by the board of trustees



.....
Fortunate Masocha

Chair of Trustee

Dated: 08 July 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name Acts of Love International
--

**On accounts for the year
ended**

31/03/2022	Charity no (if any)	
------------	--------------------------------	--

Set out on pages

1 to 3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2022**.

**Responsibilities and basis
of report**

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").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's
statement**

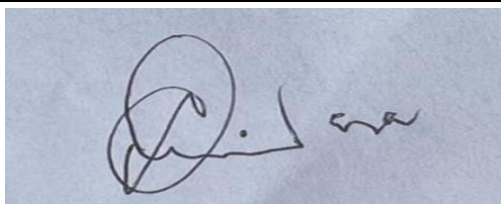
[The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of Master of Accounting and Finance and member of the ACCA.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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: 16-07-2022

LEGAL AND ADMINISTRATIVE INFORMATION

Name: Cuthbert Chivasa

Relevant professional qualification(s) or body (if any): Master of Accounting and Finance and member of ACCA

Address: 100 Roworth Road
Middlesbrough
TS3 9PJ

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

None

LEGAL AND ADMINISTRATIVE INFORMATION

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR
ENDED 31 MARCH 2021**



**ACTS OF
LOVE**
INTERNATIONAL

FINANCIAL RETURN FOR THE

YEAR ENDED 31 MARCH 2022

We declare that the enclosed accounts represent a true statement of the Church finances

Finance committee chairman (or other lay members)

**Mr. Fortunate Masocha
Mr. Lovemore Maguta**

ACTS OF LOVE INTERNATIONAL	Total
INCOME	
Giving/ Others	
Tithes & offering	5,176.00
Offering	16.00
<i>Total Giving</i>	5,192.00
Gift Aid/ Tax Refund	2,892.18
Rents from Investment Properties (<i>Note 5</i>)	
Trustees' Subscriptions (Saving A/C)	500.00
Grants/Donations & Fund Raising	120,485.00
TOTAL ASSESSABLE INCOME	129,069.18
Board & Lodging	
Church Centre Revenue	
Rents from Functional Properties	
Church Activities	
Bank Repayments	
Missions	
Sales of Assets (<i>Note 6</i>)	
Insurance Claims	
Sundry Income/Bank Error/Movements btw Accounts	4,550.00
Third Party Receipts (<i>Note 3</i>)	
Loans Received	
Bank Interest	0.17
TOTAL NON-ASSESSABLE INCOME	4,550.17
FINAL TOTAL OF THE CHARITY INCOME	133,619.35

LEGAL AND ADMINISTRATIVE INFORMATION

ACTS OF LOVE INTERNATIONAL	
EXPENDITURE	
Minister Salaries	
Non- Minister Salaries (<i>Note 1</i>)	
Travel Expenses	
Supply Minister	
Training & Workshop	
Rent/ Hall Hiring	
Equipment	
Property Repairs and Renewals (<i>Note 7</i>)	
Heat, Light & Water	6,830.71
Telephone & Postage	785.26
Council Tax, Insurance & Rates	
Church Refreshments	
Admin Expenses	4,681.60
Publication & Stationery	392.21
Projects/Rhema House Renovations	126,598.00
Donations/Grants (<i>Note 4</i>)	
Miscellaneous Expenses (<i>Note 2</i>)	
Purchase of Fixed Assets (<i>Note 6</i>)	
Subscriptions	80.00
Missions	
Third Party Payments (<i>Note 3</i>)	
Loans Repaid	
Bank Interest/Movement btwn Accounts/Bank Error	2,500.00
TOTAL CHARITY EXPENDITURE	141,867.78
ACTS OF LOVE INTERNATIONAL	
BANK AND CASH RECONCILIATION	
Opening reconciled balances on 01 April 2021	11,537.73
Cash in hand	
Bank accounts	
11549955	1,641.84
11549963	3,160.11
93274934	6,735.78
Total opening balances	11,537.73
Total Charity income from page 12	133,619.35

LEGAL AND ADMINISTRATIVE INFORMATION

Total Charity expenditure from page 13	141,867.78
Surplus/deficit for the year	-8,248.43
Total closing balances on 31st March 2022	3,289.30
Closing reconciled balances on 31st March 2022	3,308.55
Cash in hand	
Bank accounts	
11549963	1,912.49
11549955	1,160.28
93274934	235.78
Total closing balances	3,308.55
Number of reconciliations attached	
NB ONE FOR EACH ACCOUNT	
ACTS OF LOVE INTERNATIONAL	
LOANS MADE BY CHURCH	0

ACTS OF LOVE INTERNATIONAL

England & Wales - Charity number 1119687

Accounts



Charity Registration No: 1119687

**Trustees' Report and audited Financial Statements for the
Year Ended 31 March 2021**

Acts Of Love International was created by constitution dated 01 October 2006

Trustees are elected by the membership at the AGM. During the year, new trustees can be co-opted by the existing trustees and subsequently appointed at the AGM.

Trustees during the year were:

Trustee

Fortunate Masocha (Chairperson)
Pastor Freddie Kawuma Ssimbwa
Eliphanos Moyo
Nyaradzai Mugangavari
Lovemore Maguta

Charity number

1119687

Registered Office

Rhema House
2 Portrack Lane
TS18 2HG

Operating Address

RHEMA HOUSE
2 PORTRACK LANE
TS18 2HG.

Independent examiner

Joe Goredema (ACMA, CGMA, MSc Fin & Acct, MiP)
JG Accounting Ltd
26 Cowley Close
Wootton, Northampton
NN4 6JL

Bankers

Barclays Bank
49 High Street
Stockton- On- Tees
TS18 1AG

NatWest Bank
135 Bishopsgate
London
EC2M 3UR

Contents

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021	4
<i>Our Vision</i>	5
<i>Objectives</i>	5
CHARITY ACTIVITIES	6
<i>Successes and accomplishment</i>	8
<i>Fundraising</i>	9
Financial review	9
Plans for future periods	9
<i>Statement of Trustees' responsibilities</i>	9
Responsibilities and basis of report	9
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACTS OF LOVE	
INTERNATIONAL	11
Independent examiner's report on the accounts	11
Section A Independent Examiner's Report.....	11
Independent examiner's statement.....	11
Section B Disclosure.....	12
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE	
ACCOUNT FOR THE YEAR ENDED 31MARCH 2021	13

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The trustees are glad to deliver their report, as well as the charity's financial statements for the fiscal year ended 31st March 2021.

The Trustees of the charity for the purposes of the Charities Act 1993 relating to the keeping of financial accounting records, the audit (independent) and the preparation, scrutiny of statements of account, and to the preparation of annual reports and returns, here present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK. The statements of account, reports and returns must be sent to the Charity Commission, regardless of the income of the Charity, within 10 months of the financial year end.

Organisation

Acts Of Love International was founded in the year 2006 and registered in 2007 with the charity commission. The organisation is based on Christian principles and ideals. Acts Of Love International (AOLI) has two arms, a Christian church (AOL Christian Church), and a Charity. Both arms of the charity seek to address marginalisation by promoting the integration, health and wellbeing of ethnic minorities and marginalized white communities in Stockton on Tees. Our neighbourhood has the dubious honour of being featured on ITV's Benefits Street, which showed many of the problems our community faces of multiple forms of exclusion, deprivation, and physical and mental ill health.

We believe in prayer, God's word, and faith; and these are the guiding principles for the work we do. We welcome all faiths and denominations, as staff, volunteers, supporters, and service users. At Acts of Love International, we don't demand

someone to be a Christian, but we do expect them to understand and accept our ideals. We do not expect all staff and volunteers to be Christians, but we do want them to appreciate and accept the Christian ideals that are central to Acts of Love International's mission

Our charitable arm was founded in 2006 with the purpose of engaging the marginalized members of the community where we were based, to develop positive social connections and become actively involved in programs and sporting activities that help develop their skills, talents and improve lifestyles.

Our Vision

Our vision is touching lives through the love of God (agape).

Objectives

The Objectives of the Church are for the benefit of the public:

1. to advance the Christian faith [in accordance with the Statement of Beliefs] in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit;
2. to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods, or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit; and
3. to advance education in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.

3b. The Trustees must use the income and may use the capital of the Church in promoting the objects

Risk Management

Every activity in which each of the project areas is involved is subjected to a risk assessment. On a regular basis, trustees examine the organization's Risk Register through the Finance & Risk Sub-Committee, with Senior Management examining present and developing risks, as well as those whose rating has changed. Trustees think about risk while making decisions on policy, strategy, and money. Allowing for variety of funds and activities is the only way to reduce external risks to funding. Internal risks are reduced by implementing protocols to review and monitor all transactions and initiatives, as well as to maintain uniform quality of performance across the charity's operational aspects. These procedures are evaluated on a regular basis to ensure that they continue to satisfy the charity's needs. A strong risk management policy and structure, as well as a risk appetite for the organisation, have been agreed upon. The entire board will examine those risks and controls that are above the risk appetite, as well as new and emerging risks and those that require rating changes, on a quarterly basis.

CHARITY ACTIVITIES

What the charity does:

- General Charitable Purposes
- Education/training
- The Advancement of Health or Saving of Lives
- Disability
- The Prevention or Relief of Poverty
- Overseas Aid/famine Relief
- Accommodation/housing

- Religious Activities
- Arts/culture/heritage/science
- Amateur Sport
- Environment/conservation/heritage
- Economic/community Development/employment
- Other Charitable Purposes

Who the charity helps:

- Children/young People
- Elderly/old People
- People With Disabilities
- People Of A Particular Ethnic Or Racial Origin
- Other Charities Or Voluntary Bodies
- Other Defined Groups
- The General Public/mankind

How the charity helps:

- Makes Grants To Individuals
- Makes Grants To Organisations
- Provides Other Finance
- Provides Human Resources
- Provides Buildings/facilities/open Space
- Provides Services
- Provides Advocacy/advice/information
- Sponsors Or Undertakes Research
- Acts As An Umbrella Or Resource Body
- Other Charitable Activities

Where the charity operates:

- Throughout England and Wales

Successes and accomplishment

Acts of Love International received funding to renovate the Rhema House which is expected to be completed by the end of 2021. Rhema House is home to the Acts of Love Foodbank. The Foodbank is open every Wednesday and Friday from 8 a.m. to 5 p.m. In the United Kingdom, 14 million people are poor. People in the UK go hungry every day for a variety of reasons, including redundancy or an unexpected cost on a low salary. FareShare Northeast, The Moses Project, Food Share partner Coop Eaglescliffe and friends, and the Stockton community are our main food providers. Harbour Light Church paid for our FareShare Northeast subscription. Our food banks help to avoid crime, homelessness, family disintegration, and mental health issues. A modest bag of food can make a huge difference and contribute to the happiness of recipients. When serving Food at our foodbank we make time to chat and to signpost clients to other helpful services.

Our church fellowship and worship services has been growing steadily although most of our meetings are still virtual meeting. We have Sunday service and Friday Bible studies.

The typical model of neighbourhood daytime and evening outreach has been modified because of COVID-19, allowing the team to continue engaging with clients. During the initial lockdown in March 2020, one-on-one support was maintained through phone and virtual meetings, and food was delivered to residents on their doorsteps. Hundreds of food packs were given, and we assisted our neighbourhood in dealing with the pandemic.

Fundraising

We want to Inspire trust in our supporters and ensure that all supporters have an excellent experience when donating to One Community Link.

We are staying up to date with developments in charity regulation, data protection and to make sure we are legally compliant and adhering to all guidelines.

Financial review

The finances were used for the achievement for the operational activities and meeting the objectives of the charity.

Plans for future periods

We are in a process of renovating our community centre after securing funds. We are working together with All in Youth and One Community Link in this project. The funding we received has enabled us to fulfil most of our objectives, but we plan more fundraising activities to sustain and expand.

Statement of Trustees' responsibilities

The charity trustees may from time to time make such reasonable and proper rules or bylaws as they may deem necessary or expedient for the proper conduct and management of the CIO, but such rules or by laws must not be inconsistent with any provision of this constitution. Copies of any such rules or by laws currently in force must be made available to any member of the CIO on request.

Responsibilities and basis of report

In preparing these financial statements, the Trustees are required to prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. The Trustees are responsible for keeping

LEGAL AND ADMINISTRATIVE INFORMATION

adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' report was approved by the board of trustees



.....

Fortunate Masocha

Chair of Trustee

Dated: 08 September 2021

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ACTS OF LOVE INTERNATIONAL**

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name
Acts of Love International

On accounts for the year ended

31/03/2021	Charity no (if any)	
------------	----------------------------	--

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2021**.

Responsibilities and basis of report

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").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

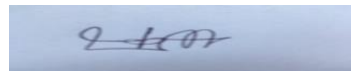
[The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of Chartered Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

LEGAL AND ADMINISTRATIVE INFORMATION

Signed:		Date:	10/08/2021
Name:	Joe Goredema		
Relevant professional qualification(s) or body (if any):	Chartered Institute of Management Accountants		
Address:	26 Cowley Close		
	Wootton		
	Northampton, NN4 6JL		

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

LEGAL AND ADMINISTRATIVE INFORMATION

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR
ENDED 31 MARCH 2021**



**ACTS OF
LOVE**
INTERNATIONAL

FINANCIAL RETURN FOR THE

YEAR ENDED 31 MARCH 2021

We declare that the enclosed accounts represent a true statement of the Church finances

Finance committee chairman (or other lay members)

**Mr. Fortunate Masocha
Mr. Lovemore Maguta**

Acts of Love International Income

Giving/ Others	
Tithes & Offering	8,070.93
Offering	3,496.62
Total Giving	11,567.55
Gift Aid/ Tax Refund	934.77
Rents from Investment Properties (Note 5)	
Trustees' Subscriptions (Saving A/C)	300.00
Grants/Donations & Fund Raising	21,976.77
TOTAL ASSESSABLE INCOME	34,779.09
Board & Lodging	
Church Centre Revenue	
Rents from Functional Properties	
Church Activities	
Bank Repayments	
Missions	
Sales of Assets (Note 6)	
Insurance Claims	
Sundry Income/Bank Error/Movements btw Accounts	900.00
Third Party Receipts (Note 3)	
Loans Received	
Bank Interest	0.85
TOTAL NON-ASSESSABLE INCOME	900.85
TOTAL CHURCH INCOME	35,679.94
ACTS OF LOVE INTERNATIONAL	
EXPENDITURE	
Minister Salaries	
Non- Minister Salaries (Note 1)	10,541.00

Travel Expenses	571.97
Supply Minister	
Training & Workshop	916.00
Rent/ Hall Hiring	6,432.00
Equipment	922.63
Property Repairs and Renewals (Note 7)	
Heat, Light & Water	4,421.53
Telephone & Postage	629.86
Council Tax, Insurance & Rates	
Church Refreshments	518.90
Admin Expenses	2,842.57
Publication & Stationery	1,552.76
Projects	3,155.00
Donations/Grants (Note 4)	
Miscellaneous Expenses (Note 2)	
Purchase of Fixed Assets (Note 6)	
Subscriptions	680.00
Missions	
Third Party Payments (Note 3)	
Loans Repaid	
Bank Interest/Movement btwn Accounts/Bank Error	
TOTAL PARISH EXPENDITURE	33,184.22

ACTS OF LOVE INTERNATIONAL

BANK AND CASH RECONCILIATION

Opening reconciled balances at 01 April 2020	9,016.96
Cash in hand	
Bank accounts <i>Please list account numbers</i>	
11549955	1,070.64
11549963	1,959.23
93274934	5,987.09
Total opening balances	9,016.96

Total Church income from page 1	35,679.94
Total Church expenditure from page 2	33,184.22
Surplus/deficit for the year	2,495.72
Total closing balances at 31st March 2020	11,512.68
<i>Represented by</i>	
Closing reconciled balances at 31st March 2020	11,512.68
Cash in hand	
Bank accounts <i>Please list account numbers</i>	
11549963	3,135.06
11549955	1,641.84
93274934	6,735.78
Total closing balances	11,512.68
Number of reconciliations attached	
NB ONE FOR EACH ACCOUNT	
ACTS OF LOVE INTERNATIONAL	

LOANS MADE BY CHURCH

Details

LOANS FROM CENTRALISED BANKING

Amount of loan at 31 March 2016	
Additional loan during the year (Page 1)	
<i>Less</i> capital repaid during the year (Page 2)	
CLOSING BALANCE ON LOAN ACCOUNT on 31 March 2018	
Loan to be repaid by (date)	