



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

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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

LEGAL AND ADMINISTRATIVE INFORMATION

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**

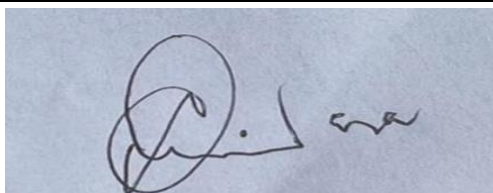
[The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of Master of Accounting and Finance and member of the ACCA.

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

**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

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