

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

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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

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**

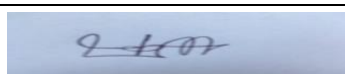
[The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of Chartered Management Accountants.

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.

**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>	<hr/> 2,210.00
Gift Aid/ Tax Refund	<hr/> 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>	<hr/> 46,466.25
Board & Lodging	<hr/> 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>	<hr/> 6.40
<i>TOTAL CHURCH INCOME</i>	<hr/> 46,472.65
ACTS OF LOVE INTERNATIONAL	<hr/> 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

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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**

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Loan to be repaid by (date)

OTHER LOANS RECEIVED BY CHURCH

Details

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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	
TOTAL SALARY COSTS		

page 2

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

[illegible]

