

# 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

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## 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.

**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**

<b>ACTS OF LOVE INTERNATIONAL</b>		
<b>INCOME</b>		
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 (Saving A/C)	300.00	
Grants/Donations & Fund Raising	7,010.00	
<b>TOTAL ASSESSABLE INCOME</b>	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	
<b>TOTAL NON-ASSESSABLE INCOME</b>	14,494.32	
<b>TOTAL CHURCH INCOME</b>	31,200.03	

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

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

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

<b>ACTS OF LOVE INTERNATIONAL</b>	<b>0.00</b>	
<b>NOTES</b>		
<b>1. NON- CHURCH STAFF</b>		
<i>Please give details of ALL staff employed within the church</i>		
<b>Name</b>	<b>On central payroll</b>	<b>Gross cost</b>
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	
<b>TOTAL SALARY COSTS page 2</b>		-
<i>Revenue reference number and address of office handling the</i>		
<b>2. MISCELLANEOUS EXPENDITURE</b>		
<i>Please analyse any individual items over £100</i>		
Subsistence		
		-
Other items below £100		
<b>TOTAL MISCELLANEOUS PAGE 2</b>		-

**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

<u>Add uncleared credits listed below</u>	0.00
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<u>Deduct uncleared cheques listed below</u>	£0.00
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Closing Balance at 31 March 2024	5,137.59
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**Uncleared Credits**

Date	Amount
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<b>Total uncleared credits</b>	<b>£0.00</b>
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**Uncleared cheques**

Date	Payee/Purpose	Amount
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<b>Total uncleared cheques</b>	<b>£0.00</b>
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