

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*

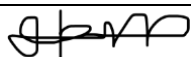
[The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of Chartered Management Accountants.

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.

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**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
<i>Total Giving</i>	19,597.20
Gift Aid/ Tax Refund	0.00
Projects Activities	33,144.00
Rents from Investment Properties (<i>Note 5</i>)	0.00
Trustees' Subscriptions (Saving A/C)	300.00
Grants/Donations & Fund Raising	0.00
<i>TOTAL ASSESSABLE INCOME</i>	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 (<i>Note 6</i>)	0.00
Insurance Claims	0.00
Sundry Income/Bank Error/Movements btw Accounts	224.00
Third Party Receipts (<i>Note 3</i>)	4,800.00
Loans Received	0.00
Bank Interest	3.04
<i>TOTAL NON-ASSESSABLE INCOME</i>	5,027.04
<i>TOTAL CHURCH INCOME</i>	58,068.24
ACTS OF LOVE INTERNATIONAL	0.00
EXPENDITURE	
	0.00
Minister Salaries	0.00
Non- Minister Salaries (<i>Note 1</i>)	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
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