LOVE IN ACTION (INTERNATIONAL)

England & Wales · Charity number 1122493

Details

Status	Registered
Legal form	Other
Registered	2008-01-29
Register	View on the Charity Commission register

Contact

Address	106 London Road Stanway Colchester Colchester CO3 9DW
Phone	07506846194
Email	action@loveuganda.com
Website	www.loveuganda.com

Activities

Objects: 3. APPLICATION OF INCOMETHE TRUSTEES MUST APPLY THE INCOME OF THE CHARITY IN FURTHERING THE FOLLOWING OBJECTS ("THE OBJECTS"):1. THE RELIEF OF POVERTY, ADVANCEMENT OF EDUCATION AND PROVIDING EMPLOYMENT OPPORTUNITIES PARTICULARLY BUT NOT EXCLUSIVELY FOR CHILDREN AND YOUNG PEOPLE..2. TO SUPPORT IN PARTICULAR, BUT NOT EXCLUSIVELY, THE CHARITABLE WORK OF 'LOVE IN ACTION' (UGANDA REG NO. S5914/6097) A UGANDAN NGO WHICH PROVIDES EDUCATION, ACCOMMODATION AND EMPLOYMENT OPPORTUNITIES.

Activities: To relieve povertyTo advance educational provisionTo provide employment opportunities, mainly for young peopleTo support Love in Action Uganda, a Ugandan NGO no s5914 6097 which provides education, employment and training opportunities and accommodation

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Economic/community Development/employment
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED EXACTLY. IN PRACTICE: UGANDA.
- Uganda

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£126,317	£136,988	-	-
2024-03-31	£136,004	£129,076	-	-
2023-03-31	£146,217	£144,727	-	-
2022-03-31	£135,152	£150,356	-	-
2021-03-31	£184,769	£168,316	-	-

Trustees

Name	Role	Appointed
ANDREW THOMAS NEILL	Chair	
JACQUELINE CAROLE MANN		2016-05-11
JAMES DAVID WENT		
STEPHANNIE ANNE NEILL		2012-11-20

Accounts

Love in Action

Sponsoring Children's Education in Uganda

LOVE IN ACTION (INTERNATIONAL)

Charity number 1122493

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

LOVE IN ACTION (INTERNATIONAL)

CONTENTS
FOR THE YEAR ENDED 31 MARCH 2025

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025

Charity number	1122493
Registered Office	86 London Road Lexden Colchester Essex CO3 9DW
Trustees	Andrew Neill Susann Lalla-Maharajh (Resigned May 2024) James Went Stephanie Neill Jacqueline Mann
Governing Instrument	Declaration of Trust Dated 13th November 2007

Objects

1. The relief of poverty, advancement of education and providing employment opportunities particularly but not exclusively for children and young people. **2.** To support in particular, but not exclusively, the charitable work of 'Love in Action' (Uganda Reg No. S5914/6097) a Ugandan NGO which provides education, accomodation and employment opportunities.

Bankers	CAF Bank Ltd Kings Hill 26 Kings Hill Avenue West Mailing Kent ME19 4JQ
Independent Examiners	Community360 Winsley's House High Street Colchester Essex, CO1 1UG

Love in Action is a UK-registered charity operating in partnership with a Ugandan non-governmental organisation.

Structure, Governance and Management
Love in Action is governed by a Board of Trustees based in the United Kingdom, working in partnership with a Board of Directors in Uganda. During the year, the Board comprised six Directors, including Ugandan and international members.

The Trustees are responsible for the overall governance, strategic direction and financial oversight of the charity. Day-to-day management is delegated to the Ugandan Directors and senior staff, with appropriate reporting and accountability arrangements in place.

Trustees met regularly during the year and maintained oversight of finance, safeguarding, governance and strategic development. No material governance failures were identified during the year.

Objectives and Activities

Charitable Purpose
Love in Action exists to demonstrate God’s love in practical ways through the provision of education, care and support to vulnerable children and families in Uganda, particularly those affected by poverty and HIV/AIDS.

The charity’s work is guided by its core values: God-centred, education, aspiration, integrity, loving and caring, child-focused, and transformation.

The Trustees continue to affirm the organisation’s guiding principle:

Be Faithful, Be Godly, Be Excellent.

Public Benefit
The Trustees confirm that they have had due regard to the Charity Commission’s guidance on public benefit. The charity’s activities are directed towards the relief of poverty and the advancement of education, health and community wellbeing for children and families who would otherwise lack access to these services.

Principal Activities and Achievements
During the year ended 31st March 2025, Love in Action continued to operate the following programmes in Kasaka, Bukakata, Masaka, Uganda:

- Christ’s Embassy Nursery and Primary School
- Love in Action Christian Secondary School
- A health clinic
- A farm
- A church

Together, these programmes provided integrated educational, health, social and spiritual support to children and the surrounding community.

Education
Primary School
The primary school served 311 pupils during the year. Academic performance remained strong, with two of the 26 Primary Leaving Examination candidates achieving First Grade and the remaining candidates achieving Second Grade. The Trustees commend the leadership and commitment of the teaching staff.

Secondary School
The secondary school enrolled 127 students. All 28 Senior Four candidates successfully passed their national examinations under the new lower secondary curriculum, representing a significant achievement.

During the year, there was a change in leadership at the secondary school. An interim head teacher was appointed, and plans are in place to recruit a permanent head teacher. Outreach activities were undertaken to support future enrolment.

Post-Education Outcomes
The Trustees note that many former beneficiaries completed post-secondary and university education during the year and are now in gainful employment. This demonstrates the longer-term impact of the charity's investment in education.

Health and Community Support
The clinic continued to provide healthcare services to students, staff and members of the local community throughout the year, contributing to improved attendance, wellbeing and community health outcomes.

The church continued to provide spiritual and pastoral support to children, staff and families, contributing to positive behavioural and social outcomes within the community.

Income-Generating Activities
The coffee farm continued to operate despite a prolonged dry season. An improved harvest was achieved compared to the previous year, and income from coffee sales contributed to the funding of educational provision for vulnerable children.

Assets and Infrastructure Development
During the year, the charity completed or progressed several infrastructure improvements:

- Installation of solar lighting along dormitory walkways to enhance student safety
- Installation of a solar power system serving the schools, clinic and church, resulting in reduced reliance on generator fuel
- Progress towards acquiring a replacement minibus to support safe transportation of students

The Trustees consider these developments to be prudent investments in safety, sustainability and cost control.

Staff and Volunteers
During the year, the organisation employed over 60 Ugandan staff, including teachers, administrators, nurses, social workers, farm workers, security staff, dormitory parents and support staff. The Trustees recognise the commitment and contribution of staff in delivering the charity's objectives.

Training was provided for senior leadership staff in areas including financial management, staff appraisal, discipline, governance and time management. Training for all staff reinforced the organisation's values and Way of Life.

Safeguarding and Risk Management
The Trustees recognise safeguarding as a key risk area. During the year, safeguarding policies and procedures were reviewed and strengthened, and safeguarding training was delivered to staff. No safeguarding incidents were reported to the Trustees during the year.

The Trustees regularly review key operational risks, including financial sustainability, staffing, safeguarding and infrastructure, and consider the charity's systems and controls to be appropriate.

Financial Review
The Trustees have reviewed the financial performance of the charity for the year and are satisfied that the charity remains a going concern. The accounts show the impact of increased operational costs and some delays in the collection of school fees, but the organisation has continued to meet its commitments.

The Trustees continue to monitor reserves and cash flow carefully and to pursue measures to strengthen long-term financial sustainability.

Plans for Future Periods
Key priorities for the coming year include:

- Expansion of dormitory accommodation
- Construction of additional learning facilities
- Recruitment of a substantive head teacher for the secondary school
- Continued strengthening of financial sustainability and governance

Statement of Trustees' Responsibilities
The Trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and regulations. They confirm that this report complies with the requirements of the Charities Act 2011 and the Charities SORP (FRS 102).

Conclusion
The Trustees give thanks for the progress made during the year and for the continued ability of Love in Action to serve vulnerable children and communities in Uganda. Despite operational challenges, the charity has continued to pursue its charitable objectives with commitment and care.

The Trustees remain committed to faithful stewardship, strong governance and prudent planning as the organisation looks to the future.

Signed on behalf of the Trustees

Andrew Neill
Chair of Trustees
Love in Action

LOVE IN ACTION

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of Love in Action for the year ended 31 March 2025 which are set out on pages 6 to 11.

Respective responsibilities of trustees and examiner
The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement
In the course of my examination, no material matters have come to my attention 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 the 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 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.

David Courtier FMAAT AATQB for and on behalf of:

Community360
Winsley's House, High Street, Colchester, Essex — Date 30/01/2026

LOVE IN ACTION (INTERNATIONAL)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Incoming resources					
Incoming resources from generating funds:					
Donations and legacies	**2**	115,488	10,700	126,188	135,995
Other income		128	-	128	9
Total incoming resources		115,617	10,700	126,317	136,004
Resources expended					
Cost of generating funds:					
Charitable activities	**3**	126,288	10,700	136,988	129,076
Total resources expended		126,288	10,700	136,988	129,076
Net movement of funds		(10,671)	-	(10,671)	6,928
Total funds brought forward	**5**	28,003	1,317	29,320	22,392
Total funds carried forward		**17,332**	**1,317**	**18,649**	**29,320**

The notes on pages 7 - 10 form an integral part of these financial statements.

LOVE IN ACTION (INTERNATIONAL)

BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025 £	2024 £
Current assets			
Cash at bank and in hand		19,109	29,780
		19,109	29,780
Creditors:			
Amounts falling due within one year	**4**	460	460
Total current assets less current liabilities		18,649	29,320
Total net assets		**18,649**	**29,320**
Funds			
Restricted funds	**5**	1,317	1,317
Unrestricted funds	**5**	17,332	28,003
Total funds		**18,649**	**29,320**

Approved by the Trustees on:

Signed Andrew Neill Date 29/01/2026

Andrew Neill

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). (Charities SORP), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Cash flow statements

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1

1.2 Going concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

1.3 Incoming resources

Recognition of Incoming resources

These are included in the Statement of Financial Activities (SOFA) when:

• the charity becomes entitled to the resources
• the trustees are virtually certain they will receive the resources; and
• the monetary value can be measured with sufficient reliability

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contact income) the incoming resource and realted expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only uncluded in the SOFA once the related goods or services has been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

1.4 Expenditure and Liabilities

Liability recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capital, staff costs by the time spent and other costs by their usage.

Fixed assets
Tangible fixed assets for use by the charity, these are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Change of accounting policies and rules and methods of valuation
There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

2 Donations and legacies

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Donations & gifts	115,488	10,700	126,188	135,995
	115,488	**10,700**	**126,188**	**135,995**

3 Resources expended: charitable activities

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Administrative expenses	1,840	-	1,840	1,792
Bank charges	140	-	140	113
Grants & donations	119,570	10,700	130,270	122,387
Legal & professional fees	460	-	460	460
Volunteer donations	1,350	-	1,350	1,350
Travel & subsistence	2,928	-	2,928	2,974
	126,288	**10,700**	**136,988**	**129,075**

4 Creditors: amounts falling due within one year

	2025 Total £	2024 Total £
Accruals	460	460
	460	**460**

5 Fund balances

<u>Movement in funds</u>	At 31/03/24 £	Incoming resources £	Outgoing resources £	Transfers £	At 31/03/25 £
Restricted funds					
Bwala Fund	1,317	7,200	(7,200)	-	1,317
	-	3,500	(3,500)	-	-
	1,317	**10,700**	**(10,700)**	**-**	**1,317**
Unrestricted funds					
General funds	28,003	115,617	(126,288)	-	17,332
	28,003	**115,617**	**(126,288)**	**-**	**17,332**
Total funds	**29,320**	**126,317**	**(136,988)**	**-**	**18,649**

6 Staff costs and numbers

The charity employed no members of staff in this or the previous financial year.

7 Payments to trustees and other related party transactions

No payments were made to Trustees in this or the previous financial year. Payments were made to one of the Trustee's relations (Alan & Beryl Went) to a total of £4,278 (2024: £0) for reimbursment of air fares to Uganda to carry out charity activities.

8 Previous Year

	Notes	Unrestricted funds £	Restricted funds £	2024 Total £
Incoming resources				
Incoming resources from generating funds:				
Donations and Legacies	**2**	102,093	33,902	135,995
Other income		9	-	7
Total incoming resources		102,102	33,902	136,002
Resources expended				
Cost of generating funds:				
Charitable activities	**5**	76,464	52,612	129,076
Total resources expended		76,464	52,612	129,076
Net income for the year		25,638	(18,710)	6,928
Transfer between funds		-	-	-
Net movement of funds		25,638	(18,710)	6,928
Total funds brought forward		2,365	20,027	22,392
Total funds carried forward		**28,003**	**1,317**	**29,320**

9 Risk assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate risks.

10 Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

11 Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

LOVE IN ACTION (INTERNATIONAL)

England & Wales - Charity number 1122493

Accounts

Love in Action

Sponsoring Children's Education in Uganda

LOVE IN ACTION (INTERNATIONAL)

Charity number 1122493

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024

LOVE IN ACTION (INTERNATIONAL)

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FOR THE YEAR ENDED 31 MARCH 2024

LOVE IN ACTION (INTERNATIONAL)

LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 MARCH 2024

Charity number	1122493
Registered Office	86 London Road Lexden Colchester Essex CO3 9DW
Trustees	Andrew Neill Susann Lalla-Maharajh James Went Stephanie Neill Jacqueline Mann
Governing Instrument	Declaration of Trust Dated 13th November 2007

Objects

1. The relief of poverty, advancement of education and providing employment opportunities particularly but not exclusively for children and young people. **2.** To support in particular, but not exclusively, the charitable work of 'Love in Action' (Uganda Reg No. S5914/6097) a Ugandan NGO which provides education, accomodation and employment opportunities.

Bankers	CAF Bank Ltd Kings Hill 26 Kings Hill Avenue West Mailing Kent ME19 4JQ
Independent Examiners	Community360 Winsley's House High Street Colchester Essex, CO1 1UG

Organisation Overview
Love in Action is a Christian organisation dedicated to demonstrating God's love through practical support for orphans, vulnerable children, and needy families, particularly those affected by HIV/AIDS, in Masaka, Uganda. The organisation's work is underpinned by seven core values: God-centeredness, Education, Aspiration, Integrity, Loving and Caring, Child-focus, and Transformation.
In its 19th year, Love in Action operates two schools, a clinic, a farm, and a community church in Kasaka Bukakata. These projects aim to transform lives through education, healthcare, spiritual growth, and agricultural initiatives.

The UK trustees were deeply saddened by the sudden loss of one of our trustees, **John Pitts**, and the resignation of one of our founding trustees, **Susann Maharajah**. Their contributions were invaluable, and they will both be greatly missed at our meetings.

Throughout the year, the trustees and Friends of Love in Action met regularly to hear updates from Uganda and to discuss fundraising efforts in the UK.

Report of the work in Uganda.

Christ's Embassy Nursery and Primary School
- Increased enrolment from 320 to 344 pupils.
- Academic Performance:
  - Primary Leaving Examinations: 15 pupils; Division 1: 1, Division 2: 10, Division 3: 3, Division 4: 1.
- Sports achievements: Progressed to district and national levels in athletics.
- Introduction of agricultural skills training for pupils, focusing on vegetables, coffee, and bananas.

LIA Christian Secondary School
- Current enrolment: 148 students.
- Academic Performance (S4 National Exams): Division 1: 4, Division 2: 7, Division 3: 4, Division 4: 7, Division 9: 2.
- A temporary classroom tent was purchased, awaiting permanent structures.
- Hosted an old students' reunion, fostering school spirit and environmental initiatives (tree planting).
- Staff training at MST School in Entebbe inspired new farming projects for students.

Kasaka Health Clinic
- Serves as the primary healthcare provider for over 2,500 patients, including children, staff, and the local community.
- Employs two full-time nurses to ensure quality healthcare services.

Farm Project
- Key income-generating activity with over 10 acres of coffee now being harvested.
- Plans for increased yields in the upcoming year.
- Provides agricultural training for students in both schools.

Community Church
- Acts as a spiritual hub for students, staff, and local families.
- Significant improvement in children's behaviour attributed to grounding in Christian values.

Staffing and Leadership
Love in Action employs over 60 staff members across its projects, including administrative personnel, headteachers, teachers, nurses, social workers, farm workers, and support staff.

The founders, Alan and Beryl, remain actively involved, offering guidance and support during their visits to Uganda. The organisation in Uganda is led by Managing Director Noah Mayiga, whose leadership and pastoral care have strengthened the schools and church.

Financial Overview
The organisation has relied on financial support from donors and sponsors to sustain its operations. The farm and other income-generating activities supplement these funds, but Love in Action continues to face financial challenges to meet its growing needs.

Challenges and Future Needs
Key areas requiring immediate attention include:
A kitchen for the secondary school.
Additional classrooms for the secondary school.
Improved staff accommodation at the primary school.
Increased dormitory capacity for the secondary school.
Replacement of the school van.

Acknowledgements
The Directors and Trustees extend their heartfelt gratitude to the staff for their dedication and to the sponsors and donors for their continued financial and prayer support. Special thanks are also given to God for His provision, enabling the organisation to impact many lives positively.

Conclusion
Love in Action continues to strive toward its vision of transforming lives through education, healthcare, and spiritual growth. The Trustees remain committed to addressing the current challenges and ensuring the sustainability and growth of the organisation’s project.

Alan D. Went

Alan Went
Managing Director
Love in Action

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Incoming resources					
Incoming resources from generating funds:					
Donations and legacies	2	102,093	33,902	135,995	146,210
Other income		9	-	9	7
Total incoming resources		102,102	33,902	136,004	146,217
Resources expended					
Cost of generating funds:					
Charitable activities	3	76,464	52,612	129,076	144,727
Total resources expended		76,464	52,612	129,076	144,727
Net movement of funds		25,638	(18,710)	6,928	1,490
Total funds brought forward	5	2,365	20,027	22,392	20,902
Total funds carried forward		**28,003**	**1,317**	**29,320**	**22,392**

The notes on pages 7 - 10 form an integral part of these financial statements.

LOVE IN ACTION (INTERNATIONAL)

BALANCE SHEET
AS AT 31 MARCH 2024

	Notes	2024 £	2023 £
Current assets			
Cash at bank and in hand		29,780	22,852
		29,780	22,852
Creditors:			
Amounts falling due within one year	**4**	460	460
Total current assets less current liabilities		29,320	22,392
Total net assets		**29,320**	**22,392**
Funds			
Restricted funds	**5**	1,317	20,027
Unrestricted funds	**5**	28,003	2,365
Total funds		**29,320**	**22,392**

Approved by the Trustees on:

Signed A Neill Date 3/1/25

Andrew Neill

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). (Charities SORP), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Cash flow statements

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1

1.2 Going concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

1.3 Incoming resources

Recognition of Incoming resources

These are included in the Statement of Financial Activities (SOFA) when:
• the charity becomes entitled to the resources
• the trustees are virtually certain they will receive the resources; and
• the monetary value can be measured with sufficient reliability

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contact income) the incoming resource and realted expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only uncluded in the SOFA once the related goods or services has been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

1.4 Expenditure and Liabilities

Liability recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capital, staff costs by the time spent and other costs by their usage.

Fixed assets
Tangible fixed assets for use by the charity, these are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Change of accounting policies and rules and methods of valuation
There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

2 Donations and legacies

	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Donations & gifts	102,093	33,902	135,995	146,210
	102,093	**33,902**	**135,995**	**146,210**

3 Resources expended: charitable activities

	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Administrative expenses	1,792	-	1,792	4,428
Bank charges	113	-	113	171
Grants & donations	69,775	52,612	122,387	137,917
Legal & professional fees	460	-	460	460
Volunteer donations	1,350	-	1,350	1,350
Travel & subsistence	2,974	-	2,974	401
	76,464	**52,612**	**129,076**	**144,726**

4 **Creditors: amounts falling due within one year**	**2024 Total £**	**2023 Total £**
Accruals	460	460
	460	**460**

5 **Fund balances**

Movement in funds	**At 31/03/23 £**	**Incoming resources £**	**Outgoing resources £**	**Transfers £**	**At 31/03/24 £**
Restricted funds					
Bwala Fund	1,447	8,276	(8,406)	-	1,317
Gifts for Children	55	575	(630)	-	-
Sarah's Children	-	360	(360)	-	-
Noah	125	625	(750)	-	-
Staff Wages Fund	18,400	24,066	(42,466)	-	-
	20,027	**33,902**	**(52,612)**	**-**	**1,317**
Unrestricted funds					
General funds	2,365	102,102	(76,464)	-	28,003
	2,365	**102,102**	**(76,464)**	**-**	**28,003**
Total funds	**22,392**	**136,004**	**(129,076)**	**-**	**29,320**

6 **Staff costs and numbers**
The charity employed no members of staff in this or the previous financial year.

7 **Payments to trustees and other related party transactions**
No payments were made to Trustees in this or the previous financial year. Payments were made to one of the Trustee's relations (Alan & Beryl Went) to a total of £0 (2023: £,100).

8 Previous Year

	Notes	Unrestricted funds £	Restricted funds £	20223 Total £
Incoming resources				
Incoming resources from generating funds:				
Donations and Legacies	**2**	115,420	30,790	146,210
Other income		7	-	7
Total incoming resources		115,427	30,790	146,217
Resources expended				
Cost of generating funds:				
Charitable activities	**5**	125,597	19,130	144,727
Total resources expended		125,597	19,130	144,727
Net income for the year		(10,170)	11,660	1,492
Transfer between funds		-	-	-
Net movement of funds		(10,170)	11,660	1,490
Total funds brought forward		12,535	8,367	20,902
Total funds carried forward		**2,365**	**20,027**	**22,392**

9 Risk assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate risks.

10 Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

11 Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Accounts

Love in Action
Sponsoring Children's Education in Uganda

LOVE IN ACTION (INTERNATIONAL)

Charity number 1122493

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

LOVE IN ACTION (INTERNATIONAL)

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FOR THE YEAR ENDED 31 MARCH 2023

LOVE IN ACTION (INTERNATIONAL)

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2023

Charity number	1122493
Registered Office	86 London Road Lexden Colchester Essex CO3 9DW
Trustees	Andrew Neill Susann Lalla-Maharajh James Went Stephanie Neill Jacqueline Mann John Pitts
Legal Status	Unincorporated Charity
Governing Instrument	Declaration of Trust Dated 13th November 2007

Objects

1. The relief of poverty, advancement of education and providing employment opportunities particularly but not exclusively for children and young people. **2.** To support in particular, but not exclusively, the charitable work of 'Love in Action' (Uganda Reg No. S5914/6097) a Ugandan NGO which provides education, accomodation and employment opportunities.

Bankers	CAF Bank Ltd Kings Hill 26 Kings Hill Avenue West Mailing Kent ME19 4JQ
Independent Examiners	Community360 Winsley's House High Street Colchester Essex, CO1 1UG

Love in Action is a Christian organization that seeks to demonstrate God's love in practical ways, by providing support, education and care for orphans and needy families in Uganda, especially those families affected by HIV/AIDS.

Love in Action (International) in the UK supports the work of Love in Action a registered NGO in Masaka, Uganda. In this year the trustees met 5 times and together with the friends of Love in Action we organised an Art Auction to help raise funds.

At the end of the year one of our founding trustees, Susann Lalla-Maharajh resigned. We are all very grateful for her support and hard work for Love in Action over the past 20 years.

Sadly another of our trustees, John Pitts passed away in June 23, this was unexpected and a great loss to all of us.

Love in Action in Uganda

- Employs over 65 Ugandan staff
- Built and run a Nursery / Primary School and a Secondary School in Kasaka
- A sponsorship scheme for children and young people
- A farm surrounding the school that now grows coffee to provide income for the NGO
- Operates a Health Clinic in Kasaka for the school and surrounding population.
- Runs a church fellowship at the school.

The primary school had 320 pupils, and 15 teachers plus supporting staff. We had excellent results in the national exams with 23 pupils all passing, 6 obtaining first grade. The Secondary School increased to 170 pupils with 15 teachers some of whom are part time. Again all 25 candidates passed the national exams with good grades.

We were able to add a new dormitory to the schools this year.

The farm has been converted to grow coffee for sale to support the schools. This year we constructed a coffee store and drying ground.

Our two nurses continue to provide health care to the school population and the surrounding community.

The church fellowship is transforming the lives of children, staff and community.

We thank God for everything that He has provided and His love that enables us to carry out His work in Kasaka.

We thank all our friends and supporters for their sacrificial giving throughout the year.

Alan D Went

Alan Went
Managing Director
Love in Action

LOVE IN ACTION

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2023

I report on the accounts of Love in Action for the year ended 31 March 2023 which are set out on pages 5 to 10.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no material matters have come to my attention 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 the 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 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.

David Courtier FMAAT AATQB for and on behalf of:
Community360
Winsley's House, High Street, Colchester, Essex

Date 29/01/24

LOVE IN ACTION (INTERNATIONAL)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
Incoming resources					
Incoming resources from generating funds:					
Donations and legacies	2	115,420	30,790	146,210	135,152
Other income		7	-	7	-
Total incoming resources		115,427	30,790	146,217	135,152
Resources expended					
Cost of generating funds:					
Charitable activities	3	125,597	19,130	144,727	150,356
Total resources expended		125,597	19,130	144,727	150,356
Net movement of funds		(10,170)	11,660	1,490	(15,204)
Total funds brought forward	5	12,535	8,367	20,902	36,106
Total funds carried forward		**2,365**	**20,027**	**22,392**	**20,902**

The notes on pages 7 - 10 form an integral part of these financial statements.

LOVE IN ACTION (INTERNATIONAL)

BALANCE SHEET
AS AT 31 MARCH 2023

	Notes	2023 £	2022 £
Current assets			
Cash at bank and in hand		22,852	21,362
		22,852	21,362
Creditors:			
Amounts falling due within one year	4	460	460
Total current assets less current liabilities		22,392	20,902
Total net assets		**22,392**	**20,902**
Funds			
Restricted funds	5	20,027	8,367
Unrestricted funds	5	2,365	12,535
Total funds		**22,392**	**20,902**

Approved by the Trustees on:

Signed **Andrew Neill** Date 25/1/24

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). (Charities SORP), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Cash flow statements

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1

1.2 Going concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

1.3 Incoming resources

Recognition of Incoming resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contact income) the incoming resource and realted expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only uncluded in the SOFA once the related goods or services has been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

1.4 Expenditure and Liabilities

Liability recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capital, staff costs by the time spent and other costs by their usage.

Fixed assets
Tangible fixed assets for use by the charity, these are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Change of accounting policies and rules and methods of valuation
There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

2 Donations and legacies

	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
Donations & gifts	115,420	30,790	146,210	135,152
	115,420	**30,790**	**146,210**	**135,152**

3 Resources expended: charitable activities

	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
Administrative expenses	4,428	-	4,428	1,690
Bank charges	171	-	171	265
Grants & donations	118,787	19,130	137,917	140,133
Legal & professional fees	460	-	460	460
Volunteer donations	1,350	-	1,350	6,676
Travel & subsistence	401	-	401	1,133
	125,597	**19,130**	**144,727**	**150,356**

4 Creditors: amounts falling due within one year

	2023 Total £	2022 Total £
Accruals	460	460
	460	**460**

5 Fund balances

Movement in funds	At 31/03/22 £	Incoming resources £	Outgoing resources £	Transfers £	At 31/03/23 £
Restricted funds					
Bwala Fund	(33)	7,520	(6,040)	-	1,447
Gifts for Children	-	1,535	(1,480)	-	55
Sarah's Children	-	360	(360)	-	-
Noah	-	1,375	(1,250)	-	125
Staff Wages Fund	8,400	20,000	(10,000)	-	18,400
	8,367	**30,790**	**(19,130)**	**-**	**20,027**
Unrestricted funds					
General funds	12,535	115,427	(125,597)	-	2,365
	12,535	**115,427**	**(125,597)**	**-**	**2,365**
Total funds	**20,902**	**146,217**	**(144,727)**	**-**	**22,392**

6 Staff costs and numbers

The charity employed no members of staff in this or the previous financial year.

7 Payments to trustees and other related party transactions

No payments were made to Trustees in this or the previous financial year. Payments were made to one of the Trustee's relations (Alan & Beryl Went) to a total of £3,100.79 (2022: £6,675).

8 Previous Year Statement of Activity

	Notes	Unrestricted funds £	Restricted funds £	2022 Total £
Incoming resources				
Incoming resources from generating funds:				
Donations and Legacies	2	117,928	17,224	135,151
Total incoming resources		117,928	17,224	135,150
Resources expended				
Cost of generating funds:				
Charitable activities	5	142,080	8,276	150,356
Total resources expended		142,080	8,276	150,356
Net income for the year		(24,152)	8,948	(15,204)
Transfer between funds		-	-	-
Net movement of funds		(24,152)	8,948	(15,204)
Total funds brought forward		36,687	(581)	36,106
Total funds carried forward		**12,535**	**8,367**	**20,902**

9 Risk assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate risks.

10 Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

11 Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Accounts

Love in Action

Sponsoring Children's Education in Uganda

LOVE IN ACTION (INTERNATIONAL)

Charity number 1122493

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

LOVE IN ACTION (INTERNATIONAL)

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FOR THE YEAR ENDED 31 MARCH 2022

LOVE IN ACTION (INTERNATIONAL)

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2022

Charity number	1122493
Registered Office	86 London Road Lexden Colchester Essex CO3 9DW
Trustees	Andrew Neill Susann Lalla-Maharajh James Went Stephanie Neill Jacqueline Mann John Pitts
Legal Status	Unincorporated Charity
Governing Instrument	Declaration of Trust Dated 13th November 2007

Objects

1. The relief of poverty, advancement of education and providing employment opportunities particularly but not exclusively for children and young people. **2.** To support in particular, but not exclusively, the charitable work of 'Love in Action' (Uganda Reg No. S5914/6097) a Ugandan NGO which provides education, accomodation and employment opportunities.

Bankers	CAF Bank Ltd Kings Hill 26 Kings Hill Avenue West Mailing Kent ME19 4JQ
Independent Examiners	Community360 Winsley's House High Street Colchester Essex, CO1 1UG

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

We thank God for his provision again this year.

We also thank all our sponsors and donors who have continued to support the work we are doing in Uganda. We also want to thank the team in Uganda for their hard work. May the Lord continue to bless all of you.

This year started in the middle of Covid 19 lock down. Schools and churches here in Uganda were still closed until January 2022.

The Lord has enabled us to do the following: -

Christ's Embassy Primary school. The population in our school has increased this year from 270 to 313 pupils. The school has 14 teachers including the head teacher. The head teacher (Mr. Were Wilson) resigned about 2 years ago and this year our deputy head teacher – Isaiah was promoted and appointed as the head teacher because of his hard working and commitment. He is so happy for that. The primary seven candidates performed very well in their national exams. We had 23 candidates and 2 were in first grade, 16 in second grade, 3 in third grade and 2 in fourth grade. No one failed.

Secondary School: The school population has continued to increase from 80 students to 140 students. This has come because of the S.4 excellent performance in the national exams, mobilization of new students from different areas and the building of the new dormitory which has accommodated about 80 students.

We had 24 students in S.4. 7 students passed in first grade, 12 in second grade, 4 in third grade and 1 in fourth grade.

The clinic is doing well. Nurse Lydia started her own clinic and left us. She was replaced by nurse Rahab. Our Kasaka Fellowship is still going on. It has continued to impact and transform the lives of children and staff.

Hosanna Youth Project has been phased out this year, as the remaining clients are old enough to look after themselves. The accommodation has been allocated to Masaka based staff to rent.
Vehicles: This year we have bought a smaller used car but still in good condition. This will save us money on the fuel and it will also ease the movements of the social workers as they do their field work. Our Pickup is still in perfect condition. The pickup will mainly be used to carry heavy stuff to and from school or elsewhere.

The farm is doing very well. Our main activity is the growing of coffee. We have planted about 6000 plants. We are glad to report that after about 18 months, we have started to pick some coffee berries from the plants we planted first.

The fishing project we had to move the boat to a different fishing site and changed the management also because we were not getting any money from them. We have now started to get some income though it is small.

The office generator was moved to school. This has been a great help in providing power for pumping water for both the school and the farm and power for computers. It has also helped to provide better lights in the classrooms and around the school.

We have been able to buy 9 laptops for secondary school. They have helped greatly though we still need more because the school is growing.

Internet: We installed satellite internet at school which is both faster and reliable. This has enabled the school bursar to do her online and the students to do research. Our whole accounts team can now access the school finance records.

Directors: We are still 5 directors (Alan, Beryl, Noah, Susan and Maggie). Alan and Beryl were able to return to Uganda in March 2022 after spending over 2 years in the UK.

Challenges

In April the Directors and Management Team assessed the current requirements to develop the school and produced the following list of Capital Budget priorities.

1.Small Car for transport of Social Work team to Kasaka (Purchased)
2.Division of Bursars office and addition space in Clinic (completed)
3.Coffee Drying area and Storeroom
4.Kitchen for Secondary school – a requirement from Dept of Education.
5.Classrooms for Secondary School

We also noted the need for an additional teacher for the primary school to relive the head teacher, and an assistant in the Nursery section. This requires extra staff accommodation.

Additionally, we need to provide lighting on the path to the dormitory and to replace our school minibus.

Alan Went
Managing Director
Love in Action

LOVE IN ACTION (INTERNATIONAL)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2022

I report on the accounts of Love in Action (International) for the year ended 31 March 2022 which are set out on pages 5 to 10.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no material matters have come to my attention 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 the 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 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.

Shelley-Marie Rudling FMAAT AATQB for and on behalf of:
Community360
Winsley's House, High Street, Colchester, Essex Date 17th August 2022

LOVE IN ACTION (INTERNATIONAL)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Incoming resources					
Incoming resources from generating funds:					
Donations and Legacies	2	117,928	17,224	135,152	169,769
Other income		-	-	-	15,000
Total incoming resources		117,928	17,224	135,152	184,769
Resources expended					
Cost of generating funds:					
Charitable activities	3	142,080	8,276	150,356	168,316
Total resources expended		142,080	8,276	150,356	168,316
Net movement of funds		(24,152)	8,948	(15,204)	16,453
Total funds brought forward	5	36,687	(581)	36,106	19,653
Total funds carried forward		**12,535**	**8,367**	**20,902**	**36,106**

The notes on pages 7 - 10 form an integral part of these financial statements.

LOVE IN ACTION (INTERNATIONAL)

BALANCE SHEET
AS AT 31 MARCH 2022

	Notes	2022 £	2021 £
Current assets			
Cash at bank and in hand		21,362	36,566
		21,362	36,566
Creditors:			
Amounts falling due within one year	**4**	460	460
Total current assets less current liabilities		20,902	36,106
Total net assets		**20,902**	**36,106**
Funds			
Restricted funds	**5**	8,367	(581)
Unrestricted funds	**5**	12,535	36,687
Total funds		**20,902**	**36,106**

Approved by the Trustees on:

Signed ______________ Andrew Neill

Date 15th July 2022

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). (Charities SORP), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Cash flow statements

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1

1.2 Going concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

1.3 Incoming resources

Recognition of Incoming resources

These are included in the Statement of Financial Activities (SOFA) when:

• the charity becomes entitled to the resources

• the trustees are virtually certain they will receive the resources; and

• the monetary value can be measured with sufficient reliability

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contact income) the incoming resource and realted expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only uncluded in the SOFA once the related goods or services has been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

1.4 Expenditure and Liabilities

Liability recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capital, staff costs by the time spent and other costs by their usage.

Fixed assets
Tangible fixed assets for use by the charity, these are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Change of accounting policies and rules and methods of valuation
There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

2 Donations and legacies

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Donations & gifts	117,928	17,224	135,152	169,769
	117,928	**17,224**	**135,152**	**169,769**

3 Resources expended: charitable activities

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Administrative expenses	1,690	-	1,690	1,135
Bank charges	265	-	265	551
Grants & donations	138,533	1,600	140,133	150,885
Legal & professional fees	460	-	460	460
Volunteer donations	-	6,676	6,676	8,428
Other expenses	-	-	-	6,857
Travel & subsistence	1,133	-	1,133	-
		-	-	-
	142,080	**8,276**	**150,356**	**168,316**

4 Creditors: amounts falling due within one year

	2022 Total £	2021 Total £
Accruals	460	460
Loans	-	-
Sundry Creditors	-	-
	460	**460**

5 Fund balances

Movement in funds	At 01/04/21 £	Incoming resources £	Outgoing resources £	Transfers £	At 31/03/22 £
Restricted funds					
A&B fund	(581)	7,224	(6,676)	-	(33)
Uganda wage fund	-	10,000	(1,600)	-	8,400
	(581)	**17,224**	**(8,276)**	**-**	**8,367**
Unrestricted funds					
General funds	36,687	117,928	(142,080)	-	12,535
	36,687	**117,928**	**(142,080)**	**-**	**12,535**
Total funds	**36,106**	**135,153**	**(150,356)**	**-**	**20,903**

6 Staff costs and numbers

The charity employed no members of staff in this or the previous financial year.

7 Payments to trustees and other related party transactions

No payments were made to Trustees in this or the previous financial year. Payments were made to one of the Trustee's relations (Alan & Beryl Went) to a total of £6,675.65 (2021: £8,428).

8 Previous Year Statement of Activity

	Notes	Unrestricted funds £	Restricted funds £	2021 Total £
Incoming resources				
Incoming resources from generating funds:				
Donations and Legacies	2	177,104	7,665	184,768
Total incoming resources		177,104	7,665	184,767
Resources expended				
Cost of generating funds:				
Charitable activities	5	159,888	8,428	168,316
Total resources expended		159,888	8,428	168,316
Net income for the year		17,216	(763)	16,453
Transfer between funds		11,895	(11,895)	-
Net movement of funds		29,111	(12,658)	16,453
Total funds brought forward		7,576	12,077	19,653
Total funds carried forward		**36,687**	**(581)**	**36,106**

9 Risk assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate risks.

10 Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

11 Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

LOVE IN ACTION (INTERNATIONAL)

England & Wales - Charity number 1122493

Accounts

Love in Action

Sponsoring Children's Education in Uganda

LOVE IN ACTION (INTERNATIONAL)

Charity number 1122493

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

LOVE IN ACTION (INTERNATIONAL)

CONTENTS
FOR THE YEAR ENDED 31 MARCH 2021

LOVE IN ACTION (INTERNATIONAL)

LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2021

Charity number	1122493
Registered Office	86 London Road Lexden Colchester Essex CO3 9DW
Trustees	Andrew Neill Susann Lalla-Maharajh James Went Stephanie Neill Jacqueline Mann John Pitts
Legal Status	Unincorporated Charity
Governing Instrument	Declaration of Trust Dated 13th November 2007

Objects

1. The relief of poverty, advancement of education and providing employment opportunities particularly but not exclusively for children and young people. **2.** To support in particular, but not exclusively, the charitable work of 'Love in Action' (Uganda Reg No. S5914/6097) a Ugandan NGO which provides education, accomodation and employment opportunities.

Bankers	CAF Bank Ltd Kings Hill 26 Kings Hill Avenue West Mailing Kent ME19 4JQ
Independent Examiners	Community360 Winsley's House High Street Colchester Essex, CO1 1UG

LOVE IN ACTION (INTERNATIONAL)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

Love in Action (International) in the UK has continued despite the difficulties caused by Covid. We have about 150 sponsors sponsoring 233 children plus several donors who give regularly. Due to covid restrictions we were unable to hold any fund-raising events during the year, but despite this our overall income increased over the year.

We were given a Toyota Pickup during the year for shipping to Uganda we are very grateful for this generous donation.

The Friends of Love in Action and the Trustees met on Zoom during the year.

I have attached below a report of Noah Mayiga, one of our Uganda Directors on what has been happening in Uganda this year.

Beryl & I were unable to visit Uganda this year due to covid restrictions.

The Trustees and I would like to say a very big thank you to everyone who gave generously during this last year enabling the work to continue.

Alan Went
Managing Director
Love in Action

Uganda Update

This year has been and still is a difficult one because of the pandemic (covid 19) that covered and affected the whole world. But God has been so gracious to all of us and he is taking us through it.

Christ's Embassy Nursery and Primary School. Schools reopened in October 2020 for only candidate classes who had stayed home for 6 months without studying. When they returned, we had all of them (P.7 students) in boarding for 5 months before they did their national exams in March 2021. This enabled the teachers to teach them at any time they wanted. All students passed their exams

P.6 reported back beginning of March and P.1 to P,5 beginning of April – in our school! Nursery children have not yet reported back. The school population at the moment is about 270.

For the last many years, our P.7 candidates have been doing their national exams from another school and we had to transport them for the 2 days which I believe had a negative effect on them. But I am pleased to report that this year the local government gave us a sitting centre and our candidates did their national exams from our school!

Secondary School: The S.4 students also reported back from lockdown at the same time as P.7 and all of them stayed in boarding for 5 months without going back home! They did their national exams in March this year. Again all students passed. The total population (S.1 to S.3) is about 80.

Fence: I am also happy to report that both schools (primary and secondary) are now fenced. Now the children and school properties are very safe. We are so grateful to both God and generous donors.

Water: Since this year began, we had a problem of water at school. This was because the well (borehole) we have been using had almost dried up. It was giving us very little water. We could pump water for only 10 minutes and it dries up! But I am glad to report that now we have a new well.

New Dormitory: This year we have been able to build and equip a bigger dormitory for girls of both schools. It can accommodate 60 students. This has enabled us to have more students in boarding from far places. Glory to God and many blessings to the giving hands.

Vehicles: This year we received a new Pickup double cabin from a friend of Love in Action.

The farm: We planted coffee on a large scale (about 9 acres) and it is doing very well. God has given us rain and in the dry season we can use the water from our new well to irrigate. We still have the pigs, goats and bananas.

The fishing project is still not doing well heavy rains. We just need to pray for favourable weather.

Hosanna Youth Project: This year we have had 4 children finishing primary level and 4 finishing Ordinary level. Those who finished primary will join secondary school and those who finished secondary some will join A - level and some will go for a course. Orikiza finished her medical course. We have had 2 girls from Kyetume joining the project. They are in boarding at Kasaka in P.6. The social workers are doing a great job visiting the families and encouraging the children.

The Clinic is doing well. Our 2 nurses (Lydia and Annet) are working hard giving services to both the children and local people.

Kasaka Fellowship is still going on. It has impacted the students, staff and some community people. Some parents are bringing students to our school because of the fellowship and they grateful for the impact.

We are so grateful to everyone who supports the work we are doing here. May the good Lord keep and bless you all.

Noah Mayiga
Director
Love in Action Uganda

Alan D Went

20/1/2022

LOVE IN ACTION (INTERNATIONAL)

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2021

I report on the accounts of Love in Action (International) for the year ended 31 March 2021 which are set out on pages 5 to 10.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no material matters have come to my attention 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 the 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 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.

Shelley-Marie Rudling FMAAT AATQB for and on behalf of:
Community360
Winsley's House, High Street, Colchester, Essex S Rudling Date 20th January 2022.

LOVE IN ACTION (INTERNATIONAL)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Incoming resources					
Incoming resources from generating funds:					
Donations and Legacies	2	162,104	7,665	169,769	116,367
Other income		15,000	-	15,000	-
Total incoming resources		177,104	7,665	184,769	116,367
Resources expended					
Cost of generating funds:					
Charitable activities	3	159,888	8,428	168,316	102,107
Total resources expended		159,888	8,428	168,316	102,107
Net income for the year		17,216	(763)	16,453	14,260
Transfer between funds	5	11,895	(11,895)	-	-
Net movement of funds		17,216	(763)	16,453	14,260
Total funds brought forward	5	7,576	12,077	19,653	5,393
Total funds carried forward		**36,687**	**(581)**	**36,106**	**19,653**

The notes on pages 7 - 10 form an integral part of these financial statements.

LOVE IN ACTION (INTERNATIONAL)

BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Current assets			
Cash at bank and in hand		36,566	28,136
		36,566	28,136
Debtors		-	-
Creditors:			
Amounts falling due within one year	4	460	8,482
Total current assets less current liabilities		36,106	19,653
Total net assets		**36,106**	**19,653**
Funds			
Restricted funds	5	(581)	7,576
Unrestricted funds	5	36,687	12,077
Total funds		**36,106**	**19,653**

Approved by the Trustees on:

Signed Andrew Neill   Date 17/1/2022

Andrew Neill

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1 Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). (Charities SORP), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Cash flow statements

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1

1.2 Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

1.3 Incoming resources

Recognition of Incoming resources

These are included in the Statement of Financial Activities (SOFA) when:
• the charity becomes entitled to the resources
• the trustees are virtually certain they will receive the resources; and
• the monetary value can be measured with sufficient reliability

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contact income) the incoming resource and realted expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only uncluded in the SOFA once the related goods or services has been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income
This is included in the accounts when receivable.

Investment gains and losses
This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

1.4 Expenditure and Liabilities

Liability recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capital, staff costs by the time spent and other costs by their usage.

Fixed assets
Tangible fixed assets for use by the charity, these are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Investments
Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Change of accounting policies and rules and methods of valuation
There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

2 Donations and legacies

	Unrestricted funds	Restricted funds	2021 Total	2020 Total
	£	£	£	£
Donations & gifts	162,104	7,665	169,769	116,367
	162,104	**7,665**	**169,769**	**116,367**

3 Resources expended: charitable activities

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Administrative expenses	1,135	-	1,135	549
Advertising & publicity	-	-	-	36
Bank charges	551	-	551	797
Grants & donations	150,885	-	150,885	97,382
Legal & Professional Fees	460	-	460	1,128
Volunteer Donations	-	8,428	8,428	-
Other expenses	6,857	-	6,857	-
Travel & subsistence	-	-	-	2,215
	159,888	**8,428**	**168,316**	**102,107**

4 Creditors: amounts falling due within one year

	2021 Total £	2020 Total £
Accruals	460	840
Loans	-	3,500
Sundry Creditors	-	4,142
	460	**8,482**

5 Fund balances

Movement in funds	At 01/04/20 £	Incoming resources £	Outgoing resources £	Transfers £	At 31/03/21 £
Restricted funds					
A&B Fund	183	7,665	(8,428)	-	(581)
Sponsorship Fund	15,208	-	-	(15,208)	-
Uganda Projects	(3,313)	-	-	3,313	-
	12,078	**7,665**	**(8,428)**	**(11,895)**	**(581)**
Unrestricted funds					
General Funds	7,576	177,104	(159,888)	11,895	36,687
	7,576	**177,104**	**(159,888)**	**11,895**	**36,687**
Total funds	**19,654**	**184,769**	**(168,317)**	**-**	**36,106**

6 Staff costs and numbers

The charity employed no members of staff in this or the previous financial year.

7 Payments to trustees and other related party transactions

No payments were made to Trustees in this or the previous financial year. Payments were made to one of the Trustee's relations (Alan & Beryl Went) to a total of £8,428.

8 Previous Year Statement of Activity

	Notes	Unrestricted funds £	Restricted funds £	2020 Total £
Incoming resources				
Incoming resources from generating funds:				
Donations and Legacies	2	62,663	53,705	116,367
Total incoming resources		62,663	53,705	116,366
Resources expended				
Cost of generating funds:				
Charitable activities	5	57,059	45,049	102,107
Total resources expended		57,059	45,049	102,107
Net income for the year		5,604	8,656	14,260
Total funds brought forward		1,972	3,421	5,393
Total funds carried forward		**7,576**	**12,077**	**19,653**

9 Risk assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate risks.

10 Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

11 Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.