



# 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)

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# LOVE IN ACTION (INTERNATIONAL)

## LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025

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**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 (INTERNATIONAL)

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

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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 31<sup>st</sup> 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.

# LOVE IN ACTION (INTERNATIONAL)

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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### 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.

# LOVE IN ACTION (INTERNATIONAL)

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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### 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

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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**

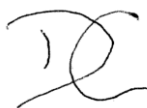
In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

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

Approved by the Trustees on:

Signed

Andrew Neill  
Andrew Neill

Date

29/01/2026

# LOVE IN ACTION (INTERNATIONAL)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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### 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 related 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 included 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.

# LOVE IN ACTION (INTERNATIONAL)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 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**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2025 Total</b>	<b>2024 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations & gifts	115,488	10,700	126,188	135,995
	<b>115,488</b>	<b>10,700</b>	<b>126,188</b>	<b>135,995</b>

### **3 Resources expended: charitable activities**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2025 Total</b>	<b>2024 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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
	<b>126,288</b>	<b>10,700</b>	<b>136,988</b>	<b>129,075</b>

# LOVE IN ACTION (INTERNATIONAL)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

<b>4 Creditors: amounts falling due within one year</b>	<b>2025 Total £</b>	<b>2024 Total £</b>
Accruals	460	460
	<b>460</b>	<b>460</b>

### 5 Fund balances

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

### 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 reimbursement of air fares to Uganda to carry out charity activities.

# LOVE IN ACTION (INTERNATIONAL)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 8 Previous Year

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

### 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.