

# LOVE INTO ACTION

England & Wales · Charity number 1148630

## Details

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Other names	LIA
Status	Registered
Legal form	Trust
Registered	2012-08-17
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Penquit House Farm Penquit Ivybridge PL21 0LU
Phone	01752546725
Email	<a href="mailto:office@loveintoaction.org">office@loveintoaction.org</a>
Website	<a href="http://www.loveintoaction.org">www.loveintoaction.org</a>

## Activities

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**Objects:** THE RELIEF OF THOSE IN NEED, BY REASON OF YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE and to advance such other charitable purposes which may be charitable according to the law of England and Wales) as the trustees see fit from time to time.

**Activities:** Love Into Action provides support to families in the Middle East affected by intellectual disabilities through providing respite care; community outreach; training & support; and through sharing learning & best practice in these areas; plus supporting the leadership of other small charities. LIA also provides support to other people and communities, where it operates, as the opportunity arises.

## Classification

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- **How:** Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Disability
- **Who:** People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- Israel
- Jordan
- Occupied Palestinian Territories

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£137,834	£144,434	-	-
2023-12-31	£121,396	£130,656	-	-
2022-12-31	£89,743	£76,259	-	-
2021-12-31	£47,212	£62,109	-	-
2020-12-31	£62,849	£61,208	-	-

## Trustees

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Name	Role	Appointed
<b>Sara Wadsworth</b>	Chair	2020-08-25
DAN VILLARS		2012-07-17
Janet Villars		2014-09-24
LAURENCE GARNETT		2012-04-07
SHARON GARNETT BAQTS HONS		2012-04-07

**LOVE INTO ACTION**

England & Wales - Charity number 1148630

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# Accounts

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# **Love Into Action**

*Registered Charity in England and Wales number 1148630*

## **Trustees' Annual Report & Accounts for Year Ending 31 December 2024**

***[www.loveintoaction.org](http://www.loveintoaction.org)***

## **Introduction**

Five years on from the difficult decision to close our Bethlehem centre, Love Into Action has taken root in Jordan and found a renewed, confident calling. 2024 was a year of rebuilding and steady growth in Mafraq: commissioning our centre, restoring family outreach, and piloting short-break day sessions that give caregivers precious respite while their children receive safe, meaningful stimulation. We remain in touch, where possible, with families in Bethlehem and the wider region. The ongoing instability and conflict that constrain their daily lives continue to grieve us and to sharpen our resolve.

Our focus is unchanged: to stand with families caring for children and adults with profound and complex intellectual disabilities—especially those in the most overlooked places. In Jordan this has meant sustained work with Syrian refugee families and Bedouin communities, alongside others who have little access to support. Although we set out to concentrate on the north of the country, need has led us further afield, including to remote desert areas. We have chosen to follow that need, carefully and responsibly, even when it has stretched our small team.

The centre in Mafraq now serves as our operational hub for assessments, caregiver coaching, 1:1 support, and small-group sessions. Volunteers—screened and trained—have added capacity under close staff supervision. We have deepened links with local NGOs and relevant government bodies, sharing good practice and improving referral pathways. These foundations are beginning to deliver quiet but significant change: safer routines at home, reduced caregiver exhaustion and moments of joy and progress for children who live with complex challenges.

Looking ahead, our priorities are clear: to strengthen core delivery in Mafraq; extend family outreach where travel is feasible and safe; develop carefully risk-managed overnight respite; and formalise partnerships that improve access to services and entitlements. This will require wise stewardship, additional local hires as funding allows, and new long-term volunteers who share our values and commitment.

On behalf of the Board of Trustees, I commend this report to you and pay tribute to our staff, volunteers, and supporters—and, above all, to the remarkable families we serve. Thank you for standing with us.

**Sara Wadsworth**

Chair, Board of Trustees

24 October 2025

## Trustees Report for the year ended 31 December 2024

### 1) Reference & administrative details

Love Into Action (LIA) is a registered charity in England & Wales (no. 1148630).

Principal Address:

Penquit House Farm, Ivybridge, PL21 0LU

Trustees for the Year 2024:

- Sara Wadsworth – Chair & Safeguarding Lead
- Daniel Villars – Treasurer
- Janet Villars
- Sharon Garnett
- Laurence Garnett

### 2) Charitable objects & public benefit

LIA relieves the needs of people with profound intellectual disabilities and their families by providing short breaks (respite), family outreach and support, day activities, and by sharing good practice with partners. The trustees confirm that activities during 2024 advanced these objects and delivered clear public benefit in line with Charity Commission guidance. The charity undertakes other activities for the public benefit, in accordance with the charity's objects.

### 3) Activities, achievements & performance (2024)

**Mafraq (Jordan) centre commissioned:** Safety adaptations completed, essential equipment installed, and operating procedures implemented. The site now functions as LIA's operational hub.

**Family outreach restarted:** Home assessments and follow-ups resumed, prioritising families with the highest needs (complex behaviours, lifting/positioning, limited access to services).

**Short-break day sessions piloted:** Structured small-group sessions with 1:1 support provided stimulation for children and routine respite for caregivers.

**Volunteers deployed:** Screened and trained volunteers supported 1:1 delivery under staff supervision.

**Partnerships:** Working links initiated with relevant Jordanian disability bodies and local NGOs for referrals and signposting.

Impact was monitored through session records, supervision notes, and feedback from caregivers; learning from these pilots is informing service design for 2025.

### 4) Financial review (narrative)

The Statement of Financial Activities and notes for 2024 set out the detailed position. Income continued to be primarily donations and grants, with minimal trading income. Expenditure focused on direct programme

delivery in Jordan (staff, premises, transport, programme consumables), commissioning of the centre, and core governance/administration.

#### **5) Reserves policy & year-end position**

The charity aims to hold around three months of unrestricted operating expenditure to manage timing and volatility risks. In 2024, the trustees intentionally used part of unrestricted reserves to complete the Jordan restart and commission services. Rebuilding unrestricted reserves is a 2025 priority, alongside protecting programme continuity.

#### **6) Risk management**

The Board continue in their efforts to ensure due diligence is undertaken to consider risks to the charity and to minimise these as possible.

#### **7) Safeguarding**

Safeguarding remained a non-negotiable priority. During 2024 LIA refreshed the safeguarding policy and code of conduct, completed appropriate background checks, delivered induction and scenario-based training, maintained 1:1 ratio in day sessions, and ensured clear reporting/escalation routes. No safeguarding concerns were substantiated or escalated during the year.

#### **8) Serious incidents**

No reportable serious incidents occurred in 2024 under Charity Commission guidance.

#### **9) Structure, governance & management**

LIA is an unincorporated charity registered in England & Wales. The trustees are responsible for strategy, oversight, and compliance. The Board met regularly with standing items on programme, safeguarding, finance, risk, and compliance. Day-to-day operations were delivered by a small local team in Jordan, supported by time-limited international volunteers, with clear role descriptions, supervision, and objectives in place. No trustee received remuneration. No employee received total benefits of £60,000 or more.

## **10) Volunteers**

Screened volunteers supported centre sessions and outreach under staff supervision. Induction covered safeguarding, professional boundaries, first aid, and cultural awareness. Volunteer contributions added capacity for safe 1:1 support and family engagement.

## **11) Fundraising**

The charity did not engage professional fundraisers or commercial participators during the year. Public fundraising followed internal standards and relevant codes.

## **12) Plans for 2025**

Overnight respite (pilot): Launch carefully risk-managed 2–3 night stays for children with the highest needs followed by evaluating and scale responsibly.

Wider family reach: Increase assessments and those receiving regular support in Mafraq and nearby communities; strengthen referral pathways.

Team capacity: Selective local hires as funding allows; ongoing training in behaviour support, safe moving/handling, and caregiver coaching.

Partnerships & advocacy: Deepen cooperation with Jordanian disability bodies and NGOs to improve access to entitlements and specialist services.

## **13) Trustees' responsibilities**

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and UK Accounting Standards, keeping adequate accounting records, safeguarding the assets of the charity, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Declaration

The trustees of Love Into Action declare that they have approved the trustees' report above.

Signed on behalf of the charity:

S Wadsworth  
Sara Wadsworth  
Chair, Board of Trustees

## **Independent Examiner's Report to the Trustees of Love Into Action**

I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on the following 2 pages of the annual report.

### **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 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 consideration 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
- have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Ms C Pittas

Date: 04 October 2025

Address: Endeavour Court, Stoke, Plymouth, PL1 5AX

## Receipt and Payments Account for the Year Ending 31 December 2024

### Section A

#### Receipts and Payments

Receipts	2023			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Donations	65,990	38,978	104,968	100,612	34,019	134,632
Olive Wood Sales	1,256	0	1,256	3,177	0	3,177
Other	15,173	0	15,173	23	0	23
<b>Total Income</b>	<b><u>82,418</u></b>	<b><u>38,978</u></b>	<b><u>121,396</u></b>	<b><u>103,814</u></b>	<b><u>34,019</u></b>	<b><u>137,834</u></b>
Payments	2023			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
<i>Charitable Activities</i>						
Administration	12,264	0	12,264	11,896	0	11,896
Staff Costs	26,674	0	26,674	38,722	6,500	45,222
Premises	24,134	0	24,134	18,090	3,500	21,590
Project Activities	10,428	1,135	11,563	1,136	5,013	6,149
Transport	2,730	0	2,730	18,575	0	18,575
Grants	6,367	16,043	22,410	11,585	0	11,585
Capital Expenses	20,880	10,000	30,880	10,318	10,000	20,318
<b>Sub Total</b>	<b><u>103,478</u></b>	<b><u>27,178</u></b>	<b><u>130,656</u></b>	<b><u>110,325</u></b>	<b><u>25,013</u></b>	<b><u>135,338</u></b>
<i>Promotion</i>						
<b>Sub Total</b>	<b><u>1,144</u></b>	<b><u>0</u></b>	<b><u>1,144</u></b>	<b><u>6,899</u></b>	<b><u>0</u></b>	<b><u>6,899</u></b>
<b>Total Payments</b>	<b><u>104,622</u></b>	<b><u>27,178</u></b>	<b><u>131,800</u></b>	<b><u>117,225</u></b>	<b><u>25,013</u></b>	<b><u>142,238</u></b>
<b>Exchange Gain / (Loss)</b>			(4,899)			(2,196)
<b>Net of Receipts / Payments</b>			<b><u>-15,302</u></b>			<b><u>-6,599</u></b>

### Section B

#### Statement of Assets and Liabilities at Year End

Cash funds held at year end	2023	2024
Unrestricted	21,779	5,873
Restricted	21,800	30,806
<b>Total</b>	<b><u>43,579</u></b>	<b><u>36,979</u></b>

These accounts are accepted on behalf of the charity by:

**Dan Villars**  
Treasurer

## Notes:

### Receipts & Payments Accounts

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

### Audit Requirements

In addition to the Independent Examination of the accounts included in this annual report, the accounts of Love Into Action are subject to audits in the Palestinian Territories and Jordan for the financial activities that take place in those jurisdictions. No fee was paid for the Independent Examination.

### Administration

This heading includes legal and banking fees plus the day-to-day administration of the charity and projects, plus governance costs.

### Staff Costs

Staff costs include salaries and equivalent payments for self-employed workers, along with staff expenses for paid and volunteer workers.

### Project Costs

Project costs include costs associated with the day to day running of activities.

### Promotion

Our model of operating relies on promoting the work of the charity to encourage support in a diverse range of ways and includes, but is not primarily, fundraising.

### Trustee Remuneration

No trustees were remunerated for their work on behalf of the charity.

### Grants

Grants were made to support partner organisations in Jordan and Palestine. Grants are ordinarily made because of instructions from donors. All grants are made to organisations already known by the Trustees and application for financial support from other individuals or entities are not accepted by the board.

### Restricted Funds

Carried Forward:	£1,800	Books
	£10,000	Relocating equipment from Palestine
	£10,000	Development of adapted room at the centre and salary support
Received 2024:	£8,500	To make use of equipment relocated from Palestine
	£5,960	Creating Kitchen
	£19,059	Support for families affected by regional conflicts
	£500	For specific project at Director’s discretion
Used during 2024:	£10,000	Relocating equipment from Palestine
	£10,000	Development of adapted room at the centre and salary support
	£5,012	To make use of equipment relocated from Palestine
Remaining:	£1,800	Books
	£5,960	Creating Kitchen
	£19,059	Support for families affected by regional conflicts
	£500	For specific project at Director’s discretion
	£3,487	To make use of equipment relocated from Palestine

**LOVE INTO ACTION**

England & Wales - Charity number 1148630

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# Accounts

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# **Love Into Action**

*Registered Charity in England and Wales number 1148630*

## **Trustees Annual Report and Accounts for Year Ending 31 December 2023**

### **Reference and Administration**

Principle Address: Penquit House Farm, Ivybridge, PL21 0LU

Trustees for the Year 2023:

Sara Wadsworth	Chair & Safeguarding Lead
Daniel Villars	Treasurer
Esther Renja	
Janet Villars	
Sharon Garnett	
Laurence Garnett	

The activities of the charity in Jordan, where the charity primarily operates, are overseen on a day to day basis by Laurence and Sharon Garnett.

### **Structure, Governance and Management**

The charity is governed by a Trust Deed and is constituted as an unincorporated trust.

Trustees are appointed for a term of three years by a majority vote of the current trustees.

The charity operates in Jordan, Palestine and Israel, with its primary work in Jordan. In addition to registration in the UK, it is registered as a branch of a foreign NGO in Jordan and Palestine. Registration in Israel remains pending since 2012 due to the freezing of all new registrations.

The trustees consider the strategic risks to the charity and works to mitigate these risks as far as reasonably practical.

### **Objectives and Activities**

The objects of the charity are: “the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage.” And, “to advance such other charitable purposes which may be charitable according to the law of England and Wales as the trustees see fit from time to time.”

The charity primarily undertakes its objects, and provides public benefit (having taken into account the guidance issued by the Charity Commission) by offering support and respite care to individuals with profound intellectual disabilities, and their families, in the communities where we operate.

From the inception of the charity through to June 2020 we operated primarily in Palestine with a diverse staff team operating out of a centre based in Bethlehem. Since 2020 our efforts have been focused on

establishing a centre based in Mafraq, Jordan, to serve as a hub for our outreach and our respite care program in the north of Jordan alongside occasional visits to Palestine and Israel.

During 2023 the work of registering our charity in Jordan, obtaining a local bank account, and renovating our outreach hub in Mafraq were all largely completed and formally opened the hub in September to begin our outreach operations. This centre requires finishing touches and equipping before being able to host visitors and provide respite care, but our engagement with friends with disabilities, and their families, started after a long investment in providing the foundations for this work.

The charity carries out its work with a diverse team of paid and volunteer staff, both national and international, in the locations where we operate. This blend of experience and capability increases our impact and is reliant on the generosity of donors to cover the cost of our paid staff, and the hard work and self-sacrifice of our volunteers who give freely of their time, energy and expertise. Without this blend of generosity, we could not operate. Our team in Jordan has grown through local employment, secondment and volunteers all combining to provide a workforce willing to take the challenge of supporting families facing the challenges of caring for relatives with profound disabilities in the most demanding of circumstances.

### **Achievements and Performance**

Following the selection, renovation and opening of our centre in Mafraq we have undertaken in excess of 50 assessments in a short period of time and offered support to many of these families. We have begun identifying individuals who meet our criteria for long term support and continue to invest in the facilities and people who will enable this to take place.

### **Financial Review**

After several years of working on the administrative and bureaucratic requirements to establish operations in Jordan, with a need to have suitable premises and to begin outreach work, the trustees have taken the unusual decision to use the full reserves of the charity to complete the renovations and employ the necessary number of staff to use the facilities, in addition to importing equipment owned by the charity but held at our Palestinian centre which is now closed. Further delays to importing the equipment meant that using the full charity reserves was not in fact necessary, but it is again anticipated that 2024 will continue to be a year of financial challenge as we continue to undertake essential work and continue the momentum of the charity. The income has continued to grow for the charity, at a time when costs are also growing substantially both with investment in our facilities and as we begin outreach services. This growth is needed to continue to be able to take hold of the opportunities ahead for supporting families in significant need.

The charity has sufficient funds in place to cover all current liabilities.

### **Declaration**

The trustees of Love Into Action declare that they have approved the trustees' report above.

Signed on behalf of the charity:

### **S Wadsworth**

Sara Wadsworth  
*Chair of Trustees*

25-10-2024

## **Independent Examiner's Report to the Trustees of Love Into Action**

I report to the trustees on my examination of the accounts of the Love Into Action (the Trust) for the year ended 31 December 2023.

### **Responsibilities and Basis of Report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent Examiner's Statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: **C Pittas**

Name: C Pittas

Address: Endeavour Court, Plymouth, PL1 5AX

Date: 19-10-2024

## Receipt and Payments Account for the Year Ending 31 December 2023

### Section A

#### Receipts and Payments

Receipts	2022			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Donations	63,654	16,000	79,654	65,990	38,978	104,968
Olive Wood Sales	3,160	0	0	1,256	0	1,256
Other	6,929	0	6,929	15,173	0	15,173
<b><u>Total Income</u></b>	<b><u>73,743</u></b>	<b><u>16,000</u></b>	<b><u>89,743</u></b>	<b><u>82,418</u></b>	<b><u>38,978</u></b>	<b><u>121,396</u></b>
Payments	2022			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
<i>Charitable Activities</i>						
Administration	8,710	0	8,710	12,264	0	12,264
Staff Costs	18,775	0	18,775	26,674	0	26,674
Premises	11,533	0	11,533	24,134	0	24,134
Project Activities	8,172	0	8,172	10,428	1,135	11,563
Transport	12,862	0	12,862	2,730	0	2,730
Grants	1,050	0	1,050	6,367	16,043	22,410
Capital Expenses	4,771	6,000	10,771	20,880	10,000	30,880
<b><u>Sub Total</u></b>	<b><u>65,872</u></b>	<b><u>6,000</u></b>	<b><u>71,872</u></b>	<b><u>103,478</u></b>	<b><u>27,178</u></b>	<b><u>130,656</u></b>
<i>Promotion</i>						
<b><u>Sub Total</u></b>	<b><u>4387</u></b>	<b><u>0</u></b>	<b><u>4,387</u></b>	<b><u>1,144</u></b>	<b><u>0</u></b>	<b><u>1,144</u></b>
<b><u>Total Payments</u></b>	<b><u>70,259</u></b>	<b><u>6,000</u></b>	<b><u>76,259</u></b>	<b><u>104,622</u></b>	<b><u>27,178</u></b>	<b><u>131,800</u></b>
Exchange Gain / (Loss)			(2,351)			(4,899)
<b><u>Net of Receipts / Payments</u></b>			<b><u>11,134</u></b>			<b><u>-15,302</u></b>

### Section B

#### Statement of Assets and Liabilities at Year End

Cash funds held at year end	2022	2023
Unrestricted	48,881	21,779
Restricted	10,000	21,800
<b><u>Total</u></b>	<b><u>58,881</u></b>	<b><u>43,579</u></b>

These accounts are accepted on behalf of the charity by:

**Dan Villars**  
Treasurer

## Notes:

### Receipts & Payments Accounts

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

### Audit Requirements

In addition to the Independent Examination of the accounts included in this annual report, the accounts of Love Into Action are subject to audits in the Palestinian Territories and Jordan for the financial activities that take place in those jurisdictions. No fee was paid for the Independent Examination.

### Administration

This heading includes legal and banking fees plus the day-to-day administration of the charity and projects, plus governance costs.

### Staff Costs

Staff costs include salaries and equivalent payments for self-employed workers, along with staff expenses for paid and volunteer workers.

### Project Costs

Project costs includes costs associated with the day to day running of activities.

### Promotion

Our model of operating relies on promoting the work of the charity to encourage support in a diverse range of ways and includes, but is not primarily, fundraising.

### Trustee Remuneration

No trustees were remunerated for their work on behalf of the charity.

### Grants

Grants were made to support disability organisations in Jordan and Palestine, along with a single grant made to support families affected by regional conflicts. Grants are ordinarily made as a consequence of instructions from donors. All grants are made to organisations already known by the Trustees and application for financial support from other individuals or entities are not accepted by the board.

### Restricted Funds

Carried forward:	£10,000	Relocating equipment from Palestine
Received 2023:	£10,000	Renovations
	£1,800	Books
	£6,740	Partner organisations in Jordan
	£9,068	Families affected by regional conflicts
	£235	Support disability visits in Palestine
	£10,000	Development of adapted room at the centre and salary support
	£1,135	Disability outreach
Used during 2023:	£10,000	Renovations
	£6,740	Partner organisations in Jordan
	£9,068	Families affected by regional conflicts
	£235	Support disability visits in Palestine
	£1,135	Disability outreach
Remaining:	£1,800	Books
	£10,000	Relocating equipment from Palestine
	£10,000	Development of adapted room at the centre and salary support

**LOVE INTO ACTION**

England & Wales - Charity number 1148630

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# Accounts

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# **Love Into Action**

*Registered Charity in England and Wales number 1148630*

## **Trustees Annual Report and Accounts for year ending 31 December 2022**

### **Reference and Administration**

Principle Address: Penquit House Farm, Ivybridge, PL21 0LU

Trustees for the Year 2022:

Phil Lawson	Chair
Daniel Villars	Treasurer
Esther Renja	
Janet Villars	
Sara Wadsworth	Safeguarding Lead
Sharon Garnett	
Laurence Garnett	

The activities of the charity in Jordan, where the charity primarily operates, are overseen on a day to day basis by Laurence and Sharon Garnett.

### **Structure, Governance and Management**

The charity is governed by a Trust Deed and is constituted as an unincorporated trust.

Trustees are appointed for a term of three years by a majority vote of the current trustees.

The charity operates in Jordan, Palestine and Israel, with its primary work in Jordan. In addition to registration in the UK, it is registered as a branch of a foreign NGO in Jordan and Palestine. Registration in Israel remains pending since 2012 due to the freezing of all new registrations.

The trustees consider the strategic risks to the charity and works to mitigate these risks as far as reasonably practical.

### **Objectives and Activities**

The objects of the charity are: ‘the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage.’ And, ‘to advance such other charitable purposes which may be charitable according to the law of England and Wales as the trustees see fit from time to time.’

The charity primarily undertakes its objects, and provides public benefit (having taken into account the guidance issued by the Charity Commission) by offering family support and respite care to those impacted by the most severe intellectual disabilities in the communities where we operate.

From the inception of the charity through to June 2020 we operated primarily in Palestine with a diverse staff team operating out of a centre based in Bethlehem. Since 2020 our efforts have been focused on establishing a centre based in Mafraq, Jordan, to serve as a hub for our outreach and respite care program in the north of Jordan alongside occasional visits to Palestine and Israel.

During 2022 the work continued to establish the registration necessary to legally operate in Jordan as well as building the connections and relationships to foster good working relationships in our area of operation. This continues to take significant time and resources due to the legal operating environment in Jordan. It is now anticipated that we will begin our outreach program in Jordan during the summer of 2023 based out of a functioning centre in Mafraq, Jordan.

The charity carries out its work with a diverse team of paid and volunteer staff, both national and international, in the locations where we operate. This blend of experience and capability increases our impact and is reliant on the generosity of donors to cover the cost of our paid staff, and the hard work and self-sacrifice of our volunteers who give freely of their time, energy and expertise. Without this blend of generosity, we could not operate.

### **Achievements and Performance**

During 2022 the work continued of establishing the work legally and viably within Jordan. A suitable location for a centre has been identified and has been leased long term, with renovations being undertaken to ensure its suitability for the complex needs of the families that we support with our work. It has been a goal of our Trustees to ensure that the charity has robust foundations in place for the project in Jordan with outreach work only to commence when we are confident that we have the necessary resources, people and practices (e.g. safeguarding) in place so that we can manage the unusual workload that we undertake. We are on track to open our centre during 2023 subject to the recruitment of suitable and sufficient staff.

### **Financial Review**

The charity intends to hold in reserve equivalent to the running costs of the charity for three months. The charity continues to hold sufficient reserves to meet this requirement, but anticipates during 2023 for these reserves to be significantly reduced due to the period of significant expansion and expenditure on the equipping of a centre in Jordan.

The charity has sufficient funds in place to cover all current liabilities.

### **Declaration**

The trustees of Love Into Action declare that they have approved the trustees' report above.

Signed on behalf of the charity:

### **S Wadsworth**

Sara Wadsworth  
*Chair of Trustees*  
20-10-2023

## **Independent examiner's report to the trustees of Love Into Action**

I report to the trustees on my examination of the accounts of the Love Into Action (the Trust) for the year ended 31 December 2022.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: **C Pittas**

Name: C Pittas

Address: Endeavour Court, Plymouth, PL1 5AX

Date: 22-10-2023

## Receipt and Payments Account for the year ending 31 December 2022

### Section A

#### Receipts and Payments

*All amounts are to the nearest £*

Receipts	2021			2022		
	Unrestricted	Restrict	Total	Unrestricted	Restrict	Total
Gifts & Donations	44,392	0	44,392	63,654	16,000	79,654
Olive Wood Sales	2,817	0	2,817	3,160	0	3,160
Other	4	0	4	6,929	0	6,929
<b>Total Income</b>	<b><u>47,212</u></b>	<b><u>0</u></b>	<b><u>47,212</u></b>	<b><u>73,743</u></b>	<b><u>16,000</u></b>	<b><u>89,743</u></b>

Payments	2021			2022		
	Unrestricted	Restrict	Total	Unrestricted	Restrict	Total
Charitable Activities						
Administration	8,821	0	8,821	8,710	0	8,710
Staff Costs	8,928	0	8,928	18,775	0	18,775
Premises	6,540	0	6,540	11,533	0	11,533
Project Activities	1,684	0	1,684	8,172	0	8,172
Transport	5,345	0	5,345	12,862	0	12,862
Grants	0	0	0	1,050	0	1,050
Capital Costs	0	0	0	4,771	6,000	10,771
<b>Sub Total</b>	<b><u>31,317</u></b>	<b><u>0</u></b>	<b><u>31,317</u></b>	<b><u>65,872</u></b>	<b><u>6,000</u></b>	<b><u>71,872</u></b>
Promotion						
<b>Sub Total</b>	<b><u>521</u></b>	<b><u>0</u></b>	<b><u>521</u></b>	<b><u>4387</u></b>	<b><u>0</u></b>	<b><u>4,387</u></b>
<b>Total Payments</b>	<b><u>31,838</u></b>	<b><u>0</u></b>	<b><u>31,838</u></b>	<b><u>70,259</u></b>	<b><u>6,000</u></b>	<b><u>76,259</u></b>

Exchange Gain / (Loss) 28 (2,351)

**Net of Receipts / (Payments) 15,401 11,134**

### Section B

#### Statement of Assets and Liabilities at Year End

*All amounts are to the nearest £*

Cash funds held at year end	2021	2022
Unrestricted	47,747	48,881
Restricted	0	10,000
<b>Total</b>	<b><u>47,747</u></b>	<b><u>58,881</u></b>

These accounts are accepted on behalf of the charity by:

**Dan Villars**

Daniel Villars  
Treasurer  
20-10-2023

## *Notes*

### **Receipts & payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

### **Audit requirements**

In addition to the Independent Examination of the accounts included in this annual report, the accounts of Love Into Action are subject to audits in the Palestinian Territories and Jordan for the financial activities that take place in those jurisdictions.

No fee was paid for the Independent Examination.

### **Restricted Funds**

During 2021, no restricted funds were held by the charity.

During 2022, two gifts were received of £6,000 towards renovations and £10,000 towards equipment transportation from Palestine.

### **Administration**

This heading includes legal and banking fees plus the day to day administration of the charity and projects, plus governance costs.

### **Staff Costs**

Staff costs include salaries and equivalent payments for self employed workers, along with staff expenses for paid and volunteer workers.

### **Project Costs**

Project costs includes costs associated with the day to day running of activities.

### **Promotion**

Our model of operating relies on promoting the work of the charity to encourage support in a diverse range of ways and includes, but is not primarily, fundraising.

### **Trustee Remuneration**

No trustees were remunerated for their work on behalf of the charity.

**LOVE INTO ACTION**

England & Wales - Charity number 1148630

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# Accounts

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# **Love Into Action**

*Registered Charity in England and Wales number 1148630*

## **Trustees Annual Report and Accounts for year ending 31 December 2021**

### **Reference and Administration**

Principle Address: Penquit House Farm, Ivybridge, PL21 0LU

Trustees for the Year 2021:

Phil Lawson		Chair
Daniel Villars		Treasurer
Esther Renja		
Janet Villars		
Sara Wadsworth	Started: 25-8-2021	Safeguarding Lead
Sharon Garnett		
Laurence Garnett		

The activities of the charity in Jordan, where the charity primarily operates, are overseen on a day to day basis by Laurence and Sharon Garnett.

### **Structure, Governance and Management**

The charity is governed by a Trust Deed and is constituted as an unincorporated trust.

Trustees are appointed for a term of three years by a majority vote of the current trustees.

The charity operates in Jordan, Palestine and Israel, with its primary work in Jordan. In addition to registration in the UK, it is registered as a branch of a foreign NGO in Jordan and Palestine. Registration in Israel remains pending since 2012 due to the freezing of all new registrations.

The trustees consider the strategic risks to the charity and works to mitigate these risks as far as reasonably practical. The primary risks include the vulnerability of income from charitable giving mitigated by attempts to diversify the sources of income, the variance of the exchange rates for overseas operations mitigated by greater consistency in income and from multiple jurisdictions, the risk of civil unrest in the locations where we operate which is mitigated by accessing advice on security preparations, training for staff alongside preparations onsite. We regularly undertake resilience planning, for the work to be less reliant on international leadership and financing related to personal relationships (encouraging giving based on the work undertaken rather than friendship to specific people involved in the work).

### **Objectives and Activities**

The objects of the charity are: 'the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage.' And, since 25 August 2021, 'to advance such

other charitable purposes which may be charitable according to the law of England and Wales as the trustees see fit from time to time.'

The trustees of the charity have decided to support families in the Middle East, whose relatives have profound intellectual disabilities, as the primary beneficiaries of the charity, and provide public benefit by providing family support and respite care to those impacted by the most severe disability in the communities where we operate.

From the inception of the charity through to June 2020 we operated primarily in Palestine with a diverse staff team operating out of a centre based in Bethlehem. Since 2020 our efforts have been focused on establishing a centre based in Mafraq, Jordan, to serve as a hub for our outreach and respite care program in the north of Jordan alongside occasional visits to Palestine and Israel.

During 2021 the work continued to establish the registration necessary to legally operate in Jordan as well as building the connections and relationships to foster good working relationships in our area of operation. It is anticipated that we will begin our outreach program in Jordan during the fourth quarter of 2022 based out of a functioning centre in Mafraq, Jordan.

Throughout 2021 we have considered the guidance issued by the Charity Commission of England and Wales regarding public benefit and ensured that our activities and operations are focused on providing significant impact despite our small size.

The charity carries out its work with a diverse team of paid and volunteer staff, both national and international in the locations where we operate. This blend of experience and capability increases our impact and is reliant on the generosity of donors to cover the cost of our paid staff, and the hard work and self-sacrifice of our volunteers who give freely of their time, energy and expertise. Without this blend of generosity, we could not operate.

### **Achievements and Performance**

During 2021 we made significant progress towards being operational in Jordan, including obtaining registration in Jordan. Our efforts are intended to ensure that we have the strongest possible foundations for the work in Jordan that enable the greatest long-term outcomes. In order to achieve this, it is necessary to invest in this developmental stage, but with a clear focus on becoming operational and impactful.

In addition to the efforts to become established in Jordan, visits were made by our leadership team to Palestine and Israel to oversee the activities there, albeit limited, and to undertake 40+ visits to families we have supported there. It is anticipated as the final infrastructure in Palestine is dismantled, future visits will be focused solely on outreach visits to encourage and support the families there.

### **Financial Review**

The charity intends to hold in reserve equivalent to the running costs of the charity for three months. Due to the charity being in a period of limited outreach, our reserves are significantly greater than this at the end of 2021, with the intention that much of these funds will be used to begin the operations of the charity in Jordan when we are in a position to begin our outreach operations once more.

During 2021 the primary source of funding has been the generosity of individuals, small groups and churches who have given to support our development and outreach work. At a time when a majority of our time is spent in administration and development, we are especially appreciative of those who have chosen to support us when the impact of their giving is still several years from being evident. Yet from our vantage point we can see that the generous support now is having a disproportionate impact on the future of the work of the charity.

**Declaration**

The trustees of Love Into Action declare that they have approved the trustees' report above.

Signed on behalf of the charity:

**Laurence Garnett**

Laurence Garnett  
Trustee  
30-10-2022

## **Independent examiner's report to the trustees of Love Into Action**

I report to the trustees on my examination of the accounts of the Love Into Action (the Trust) for the year ended 31 December 2021.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:           **C Pittas**  
Name:             C Pittas  
Address:          58 Endeavour Court, Plymouth, PL1 5AX  
Date:              30-10-2022

## Receipt and Payments Account for the year ending 31 December 2021

### Section A

#### Receipts and Payments

*All amounts are to the nearest £*

<b>Receipts</b>	<b>2021</b>	<b>2020</b>
Unrestricted Donations	44,392	59,764
Olive Wood Sales	2,817	3,063
Other	4	21
<b>Total Income</b>	<b><u>47,212</u></b>	<b><u>62,849</u></b>

#### **Payments**

Charitable Activities		
Administration	8,821	1,712
Staff Costs	8,928	42,143
Premises	6,540	1,121
Project Activities	1,684	12,483
Transport	5,345	4,012
<b>Sub Total</b>	<b><u>31,317</u></b>	<b><u>61,471</u></b>
Raising Awareness	521	638
<b>Sub Total</b>	<b><u>521</u></b>	<b><u>638</u></b>
<b>Total Payments</b>	<b><u>31,838</u></b>	<b><u>62,109</u></b>

Exchange Gain / (Loss) 28 903

**Net of Receipts / (Payments) 15,401 1,642**

### Section B

#### Statement of Assets and Liabilities at Year End

	<b>2021</b>	<b>2020</b>
<b>Cash funds held at year end</b>	<b><u>47,747</u></b>	<b><u>32,346</u></b>

These accounts are accepted on behalf of the charity by:

**Dan Villars**

Daniel Villars  
Treasurer  
30-10-2022

## *Notes*

### **Receipts & payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

### **Audit requirements**

In addition to the Independent Examination of the accounts included in this annual report, the accounts of Love Into Action are subject to a separate and full audit in the Palestinian Territories.

No fee was paid for the Independent Examination.

### **Restricted Funds**

During 2020 and 2021 no restricted funds were donated to, or held by, the charity.

### **Administration**

Administration includes some costs previously included under the heading of project costs and all governance costs. This heading includes legal and banking fees plus the day to day administration of the charity and projects.

### **Staff Costs**

Staff costs include salaries and equivalent payments for self employed workers, along with staff expenses for paid and volunteer workers. The significant decrease in costs between 2020 and 2021 is due to the closure of our operations in Palestine in July 2020.

### **Project Costs**

Project costs includes costs associated with the day to day running of activities. In previous accounts some elements of administration were included, and costs associated with manufacturing olive wood ornaments were recognised separately but were primarily used for meaningful activities at our day centre rather than for generating funds and have therefore now been incorporated into project costs. During 2021 no such costs associated with olive wood were incurred, but this change has been made to simplify the understanding of the accounts.

### **Raising Awareness**

Raising Awareness includes costs associated with fundraising, but our model of operating relies on promoting the work of the charity to encourage support in a diverse range of ways, and not primarily fundraising.

### **Trustee Remuneration**

No trustees were remunerated for their work on behalf of the charity.

**LOVE INTO ACTION**

England & Wales - Charity number 1148630

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# Accounts

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# Love Into Action (LIA)

*Helping families in the Middle East care well for their profoundly disabled children*

## **Annual Trustees Report and Financial Statements for the year ended 31 December 2020**

**Registered charity in England and Wales number**

*1148630*

**Head office address**

*Penquit House Farm, Ivybridge, Devon, PL21 0LU, ENGLAND.*

**Trustees**

*Sharon + Laurence Garnett; Dan + Janet Villars; Phil Lawson; Esther Renja.*



# Introduction

It will be no surprise that this past year has been incredibly challenging and disruptive to the charity's work due to the COVID-19 pandemic. However, despite this, Love Into Action has continued supporting individuals with intellectual disabilities, their families and communities in Bethlehem and surrounding areas.

At the end of 2019, it became clear that visa applications for our team of international workers and leadership were not progressing. Therefore, the trustees are considering expanding our focus into Jordan, where our international leadership team has relocated. Planning began to close the respite care centre and olive wood workshop located at Beit Yusef and transport equipment and resources to Jordan before the surrender of the property lease in July.

In March, local curfews and movement restrictions were enforced in Palestine to slow down and limit the spread of the COVID-19 virus, and the resulting difficulties in transportation resulted in a rationalisation of the work of LIA; however, the small local team continued working, supporting our families with food and medical parcels. Later in the year, volunteers resumed home visits, ensuring contacts and relationships were maintained, support provided and welfare maintained for our disabled friends despite the challenging circumstances faced by all. Likewise, with the closure of the olive wood project, local volunteers carried out home visits with the lads involved in this training and support.

In September, the trustees were delighted to welcome Esther Renja to the trust board.

It is currently too early to be clear on the charity's future direction in 2021, as many uncertainties need to be fully assessed before trustees decide on the future direction and work of the charity. Opportunities for serving and supporting individuals, families, and communities affected by intellectual and physical disabilities can be seen in Palestine and Jordan.

The suffering and hardship endured by our current and future friends will have only increased due to the pandemic. Therefore, the need for urgent and practical help is more significant than ever. Spurred on by this and the generosity of our supporters, it is the vision of the trustees of Love Into Action that we continue to work to ensure that intellectually disabled children and adults are an honoured part of family and community life across the Middle East region and that they can enjoy life in all its fullness.



**Phil Lawson**  
Chair of Trustees

## Projects of Love Into Action

In January 2020 we received confirmation from the Israeli authorities that there was no planned change to their visa policies meaning no internationals could be based in Bethlehem – neither old faces nor new team members. In light of this, in discussion with the Bethlehem team, it was recognised that we could no longer maintain the highest standards of care for the families we were supporting and therefore we took the painful decision to close the facilities in Bethlehem by the end of July.

It seems remarkable now how the world changed in just a few months. All our plans to end strongly in Bethlehem were swept away with the tidal waves of chaos brought on by the pandemic. But because we were already in the process of closing we have the possibility of re-emerging in Jordan, and still able to revisit our families in Bethlehem, once a calm is restored and international travel becomes possible once again. We have been battered and bruised, hugely disappointed at not being able to say goodbye well, and yet we know that we have fared so much better than many others and we will be able to resume our work at the end of this.

## Beit Yusef - Bethlehem

### *Respite Care Centre and Family Support*

Although we closed in July 2020, in reality our work was dramatically reduced from March when curfews, movement restrictions and lack of transportation started to have major impacts. Our small team in Bethlehem worked hard to keep in contact by phone, using our travel exemption to drop off supplies of food and medical necessities to many of our families, and still support those in most desperate need. From July onwards we still have had some visits undertaken by volunteers, keeping relationships alive until we can get back and visit properly in 2021.

## The Olive Wood Project

### *Training and Support for lads with special needs, and we make olive wood ornaments*

In a similar way our ability to operate the olive wood project reduced greatly from March when we resorted to home visits to support our lads and their families in between the short windows when the workshop could safely and legally operate. Many significant improvements had been made to the project over the previous 18 months and we were disappointed not to see the full impact that they were likely to make – particularly enabling lads with greater disabilities to be involved, and a stronger commitment to life skills.

## Love Into Action - Jordan

### *Relocating services from Bethlehem to Jordan*

It is too early to see all that is to come, but our leadership team were already based in Jordan while trying to return to Bethlehem, and so throughout 2020 have been working to see Love Into Action serving families affected by disabilities in Jordan, Bethlehem and beyond.

## Trustees Report for the year ended 31 December 2020

### Aims and objectives

Love Into Action is a UK charity which helps people in need. We work in the Middle East to support vulnerable individuals, families and communities. We prioritise people with the most profound intellectual disabilities and their families.

Love Into Action does this through:

- *Visiting families affected by disability to befriend, encourage, support and train through modelling alternative care techniques;*
- *Providing regular short breaks for individuals with profound cognitive disabilities;*
- *Providing day care services of training and support for adults in the local neighbourhood with moderate cognitive disabilities;*
- *Providing disability related advice and technical assistance to other NGO's including training of staff;*
- *We also help individuals and communities in the areas where we work in other ways when we are able.*

### Risk management

The Trustees consider risks to the charity as part of their regular reviews of the work and have acted to mitigate these risks which include:

- Financial – the trustees are committed to promoting the essential work of the charity to cover the increasing costs associated with the expansion of the work;
- Leadership – the trustees have a long term plan in development to train and equip national staff to manage the projects of LIA and to be able to take over the management from UK staff;
- War / civil disturbance – the projects of LIA are based in a troubled region of the world and trustees are working to provide necessary resources to limit risks to staff and those receiving residential care, in the event of major incidents.

### Safeguarding of vulnerable people

*The charity has continued to develop its safeguarding policy during the previous year in line with international standards for NGO's.*

- No safeguarding concerns have been raised during the year relating to the work or staff of LIA.

### Serious Incidents

*The trustees regard an incident as serious if it is within the control of the charity, or its workers, and has resulted or could result in a significant loss of funds or a significant risk to a charity's property, work, beneficiaries or reputation.*

- No serious incidents have been brought to the attention of the trustees during the year.

### Employee Information

- No employees of LIA received a salary greater than £60,000;
- No trustee received remuneration for their involvement with Love Into Action.

### **The charity's policy on reserves**

*It is LIA policy to maintain unrestricted reserves sufficient to cover normal day to day spending for a period of at least three months, for emergency situations which arise from time to time.*

### **Summary of the main achievements during 2020**

During an exceptional year when it was necessary to shut down our infrastructure in Bethlehem, we nonetheless continued to offer support to some of the most disadvantaged families throughout the West Bank until the end of July 2020, safeguarded the charities assets, and began the transfer of services to Jordan so that a new work could emerge there.

### **Work to be undertaken during 2021**

Immense challenges are ahead for the charity as it seeks to re-establish itself in Jordan, alongside continuing to visit families in Bethlehem from time to time. This work will include:

- Developing a new, long term strategy so that we work cohesively as we establish ourselves in Jordan;
- Undertake a review of our Trust Deed to ensure we can have the greatest impact to people in need;
- Continue the work of registration with the Jordanian authorities and find a first home for opening a centre in Jordan;
- Sell our vehicles from Bethlehem and transfer our equipment to Jordan to protect these assets for future use;
- Build relationships in Jordan ready for the opening of a new centre;
- Continue visits to Bethlehem, developing a new style of working not reliant on paid staff or physical infrastructure based there;
- Rebuild a team of national and international workers to take on the challenge that lays ahead;

All of the above so that we can serve some of those in greatest need, and in particular helping families in the Middle East to care well for their profoundly intellectually disabled children.

Signed on behalf of the charity's trustees:



*Laurence Garnett*  
International Director

Date: 09 October 2021

### **Independent examiner's report to the trustees of Love Into Action**

I report on the accounts of the Trust for the year ended 31 December 2020, which are set out on page 7 of the annual report.

#### **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 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 consideration 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have

not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: C Pittas  
Date: 09/10/2021  
Address: 58 Endeavour Court, Plymouth, England

## Receipt & Payments Account for the year ended 31 December 2020

### Notes to the accounts

#### Receipts & payments accounts

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

#### Audit requirements

In addition to the Independent Examination of the accounts included in this annual report, the accounts of Love Into Action are subject to a separate and full audit in the Palestinian Territories. No fee was paid for the Independent Examination.

#### Restricted Funds

During 2019 and 2020 no restricted funds were donated to, or held by, the charity.

These accounts are accepted on behalf of the charity by:

Signed

Date: 28/10/2021

Dan Villars, Treasurer

	<b>2019</b>	<b>2020</b>	
	£ 68,534.68	£ 59,764.58	<b>Donations</b>
	£ 6,412.26	£ 3,063.26	<b>Sales</b>
	£ 1,454.20	£ 21.46	<b>Other</b>
	<b><u>£ 76,401.14</u></b>	<b><u>£ 62,849.30</u></b>	<b>Total Income</b>
	£ 1,410.18	£ 279.84	<b>Governance</b>
	£ 51,691.66	£ 42,143.58	<b>Employees</b>
	£ 4,077.89	£ 2,603.19	<b>Manufacturing</b>
	£ 18,975.67	£ 1,120.84	<b>Premises</b>
	£ 6,981.92	£ 11,313.27	<b>Project</b>
	£ 5,915.82	£ 4,012.19	<b>Transport</b>
	£ 1,160.93	£ 638.19	<b>Raising Awareness</b>
	£ 648.07	-£ 903.36	<b>Exchange Gain / Loss</b>
	<b><u>£ 90,862.14</u></b>	<b><u>£ 61,207.74</u></b>	<b>Total Expenses</b>
	<b>£ 45,165.49</b>	<b>£ 30,704.49</b>	<b>Bank and Cash at Year Start</b>
	<b>£ 30,704.49</b>	<b>£ 32,346.05</b>	<b>Bank and Cash at Year End</b>
	<b><u>-£ 14,461.00</u></b>	<b><u>£ 1,641.56</u></b>	

## Contact Information

### Mailing Address:

*UK:* Penquit House Farm  
Ivybridge, Devon,  
PL21 0LU, ENGLAND

### Phone:

*UK:* (+44) 01752 546725

Email: [office@loveintoaction.org](mailto:office@loveintoaction.org)

