

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 Mafrq, 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 Mafrq 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 Mafrq 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
<u>Total Income</u>	<u>73,743</u>	<u>16,000</u>	<u>89,743</u>	<u>82,418</u>	<u>38,978</u>	<u>121,396</u>
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
<u>Sub Total</u>	<u>65,872</u>	<u>6,000</u>	<u>71,872</u>	<u>103,478</u>	<u>27,178</u>	<u>130,656</u>
<i>Promotion</i>						
<u>Sub Total</u>	<u>4387</u>	<u>0</u>	<u>4,387</u>	<u>1,144</u>	<u>0</u>	<u>1,144</u>
<u>Total Payments</u>	<u>70,259</u>	<u>6,000</u>	<u>76,259</u>	<u>104,622</u>	<u>27,178</u>	<u>131,800</u>
Exchange Gain / (Loss)			(2,351)			(4,899)
<u>Net of Receipts / Payments</u>			<u>11,134</u>			<u>-15,302</u>

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
<u>Total</u>	<u>58,881</u>	<u>43,579</u>

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