

# **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 Mafrq: 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 Mafrq 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 Mafrq; 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 Mafrqa 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