



Trustees' Annual Report for the period

From		Period start date			To		Period end date		
		Day	Month	Year			Day	Month	Year
		01	January	2024			31	December	2024

Section A Reference and administration details

Charity name

IN LOVE AND FAITH

Other names charity is known by

ILAF

Registered charity number (if any)

1166693

Charity's principal address

20 YOUNG STREET

HARTLEPOOL, CLEVERLAND

DURHAM

Postcode

TS26 8BS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Elizabeth Kalonga	Chairperson		Elizabeth Kalonga
2	Maria- Rosa Matunhike		15 July 2024 – 31 December 2024	
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4				
5				
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12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
ELIZABETH KALONGA	
MARI- ROSA MATUNHIKE	15 JULY 2024 – 31 DECEMBER 2024

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
FINANCIAL	ANNAH MVUNDURA	SOUTH AFRICA
PROJECTS	JOYCE BANDA	MALAWI

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	TRUST DEED
How the charity is constituted (eg. trust, association, company)	TRUST
Trustee selection methods (eg. appointed by, elected by)	APPOINTED

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

- Complaints handling
- Complaints policy and procedures
- Conflicting interests
- Financial reserves policy and procedures
- Internal charity financial controls policy and procedures
- Internal risk management policy and procedures
- Investment
- Paying staff
- Risk management
- Safeguarding policy and procedures
- Safeguarding vulnerable beneficiaries
- Serious incident reporting policy and procedures
- Social media policy and procedures
- Trustee conflicts of interest policy and procedures

- Volunteer management

## Section C

## Objectives and activities

Summary of the objects of the charity set out in its governing document

(i).PROVIDING RELIEF OF SICKNESS AMONG PEOPLE WITH HIV/AIDS AND OTHER LONG TERM HEALTH CONDITIONS;  
 (II) PROVING THE EDUCATION OF THE PUBLIC OF PEOPLE IN POSITIONS OF RESPONSIBILITY IN RELATION TO HIV/AIDS; PROVIDE SPIRITUAL;  
 (III) BRIDGING AND QUALITY PRE-SCHOOL, PRIMARY AND SECONDARY EDUCATION TO CHILDREN  
 (IV) FACILITATE EXCHANGE PROGRAMMES FOR CARE WORKERS BETWEEN UK AND DEVELOPING COUNTRIES

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

- GENERAL CHARITABLE PURPOSES
- EDUCATION/TRAINING
- THE ADVANCEMENT OF HEALTH OR SAVING OF LIVES
- DISABILITY
- ACCOMMODATION/HOUSING
- RELIGIOUS ACTIVITIES
- ECONOMIC/COMMUNITY DEVELOPMENT/EMPLOYMENT
- HUMAN RIGHTS/RELIGIOUS OR RACIAL HARMONY/EQUALITY OR DIVERSITY
- OTHER CHARITABLE PURPOSES

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

THE CHARITY CONTINUES TO BENEFIT GREATLY FROM THE DEDICATION AND COMMITMENT OF ITS VOLUNTEERS. VOLUNTEERS SUPPORTED A WIDE RANGE OF ACTIVITIES, INCLUDING ASSISTING WITH HEALTH SUPPORT SERVICES, HELPING TO DELIVER EDUCATIONAL PROGRAMMES, PROVIDING ADMINISTRATIVE SUPPORT, AND CONTRIBUTING TO SPIRITUAL AND PASTORAL CARE INITIATIVES. THEIR INVOLVEMENT HAS SIGNIFICANTLY REDUCED OPERATIONAL COSTS AND ENABLED THE CHARITY TO EXTEND ITS REACH AND IMPACT WITHIN THE COMMUNITY. THE TRUSTEES ARE DEEPLY GRATEFUL FOR THE TIME, SKILLS, AND ENTHUSIASM THAT VOLUNTEERS HAVE FREELY GIVEN THROUGHOUT THE YEAR.

Summary of the main achievements of the charity during the year

(1) THE RELIEF OF SICKNESS AND THE PRESERVATION OF HEALTH IN PARTICULAR, BUT NOT EXCLUSIVELY, AMONG PEOPLE WITH HIV/AIDS AND OTHER LONG TERM HEALTH CONDITIONS  
(2) PROMOTED FOR THE BENEFIT OF THE PUBLIC THE EDUCATION OF THE PUBLIC AND IN PARTICULAR, BUT NOT EXCLUSIVELY, OF PASTORS, PRIESTS AND OTHER PEOPLE IN POSITIONS OF RESPONSIBILITY IN RELATION TO HIV/AIDS

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

THE CHARITY DOES NOT CURRENTLY HOLD ANY RESERVES. DUE TO THE SCALE OF ITS OPERATIONS AND LIMITED INCOME, ALL FUNDS RECEIVED ARE APPLIED DIRECTLY TO CHARITABLE ACTIVITIES. THE TRUSTEES RECOGNISE THE IMPORTANCE OF BUILDING AN APPROPRIATE LEVEL OF RESERVES IN THE FUTURE TO ENSURE FINANCIAL STABILITY AND TO MANAGE UNFORESEEN COSTS. AS PART OF ONGOING FINANCIAL MANAGEMENT, THE TRUSTEES WILL REVIEW THE CHARITY'S FINANCIAL POSITION REGULARLY AND WORK TOWARDS ESTABLISHING A MODEST RESERVE WHEN RESOURCES ALLOW.

### Details of any funds materially in deficit

N/A

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

CHARITY MOSTLY RECEIVE INCOME FROM CHARITABLE FUNDING AND DOBATIONS.

DURING THE YEAR, THE CHARITY'S EXPENDITURE WAS DIRECTED TOWARDS ACTIVITIES THAT DIRECTLY FURTHER ITS CHARITABLE OBJECTIVES. FUNDS WERE USED TO DELIVER HEALTH SUPPORT SERVICES FOR INDIVIDUALS AFFECTED BY HIV/AIDS AND LONG-TERM CONDITIONS; TO PROVIDE EDUCATIONAL MATERIALS AND LEARNING SUPPORT FOR CHILDREN; TO DELIVER PUBLIC AWARENESS AND TRAINING PROGRAMMES ON HIV/AIDS; TO OFFER SPIRITUAL AND PASTORAL CARE; AND TO SUPPORT PLANNING AND COORDINATION OF CARE-WORKER EXCHANGE PROGRAMMES. ALL SPENDING WAS ALIGNED WITH THE CHARITY'S MISSION AND ENSURED THAT BENEFICIARIES RECEIVED MEANINGFUL AND TIMELY SUPPORT.

## Section F



## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	ANNAH MVUNDURA	ELIZABETH KALONGA
Position (eg Secretary, Chair, etc)	FINANCIAL ADVISOR	

Date



CHARITY COMMISSION  
FOR ENGLAND AND WALES

IN LOVE AND FAITH

1166693

## Receipts and payments accounts

CC16a

For the period  
from

01/01/2024


To

31/12/2024

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Incoming Funding Resources	2,140	-	-	2,140	1,450
Donations, Gift Aid Receipts	700	-	-	700	810
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>2,840</b>	<b>-</b>	<b>-</b>	<b>2,840</b>	<b>2,260</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>2,840</b>	<b>-</b>	<b>-</b>	<b>2,840</b>	<b>2,260</b>
<b>A3 Payments</b>					
Costs of activities for charitable objectives	1,590	-	-	1,590	600
Management and Governance Costs	310	-	-	310	310
Travel/Transport	390	-	-	390	300
Postage and stationery	29	-	-	29	50
Hospitality and Welfare	55	-	-	55	350
Utility (electricity and water)	300	-	-	300	300
Fixtures and Fittings	-	-	-	-	150
Bank Charges	64	-	-	64	100
Sundry Expenses	100	-	-	100	100
<b>Sub total</b>	<b>2,838</b>	<b>-</b>	<b>-</b>	<b>2,838</b>	<b>2,260</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>2,838</b>	<b>-</b>	<b>-</b>	<b>2,838</b>	<b>2,260</b>
<b>Net of receipts/(payments)</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>-</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at Bank	2	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	2	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>			
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
	Charity Fields offices in Lunzu, Malawi (under construction)	In Love and Faith	-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
	Charity Fields offices in Lunzu, Malawi (under construction)	In Love and Faith	-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	<b>Signature</b>	<b>Print Name</b>	<b>Date of approval</b>	
		Annah Mvundura	11/12/2025	