

AMOR EUROPE

England & Wales · Charity number 1176567

Details

Other names AMOR EUROPE, GLOBAL YOUTH DEVELOPMENT

Status Registered

Legal form CIO

Registered 2018-01-08

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: THE OBJECTS OF THE CIO ARE, ACROSS THE WORLD:(1). THE PREVENTION OR RELIEF OF POVERTY BY PROVIDING: GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.(2). TO HELP YOUNG PEOPLE ADVANCE IN LIFE THROUGH:(A) THE PROVISION OF RECREATIONAL AND LEISURE TIME ACTIVITIES PROVIDED IN THE INTEREST OF SOCIAL WELFARE, DESIGNED TO IMPROVE THEIR CONDITIONS OF LIFE;(B) PROVIDING SUPPORT AND ACTIVITIES WHICH DEVELOP THEIR SKILLS, CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY AS MATURE AND RESPONSIBLE INDIVIDUALS.

Activities: Training children's workers.Building appropriate housing for families trapped by poverty.Equipping families with water filters.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Burkina Faso
- Burma
- Burundi
- India
- Kenya
- Laos
- Mexico
- Philippines
- Sierra Leone
- South Africa
- Sri Lanka
- Thailand
- The Gambia
- Togo
- Uganda

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£314,995	£335,667	-	-
2024-12-31	£330,208	£328,956	-	-
2023-12-31	£323,191	£243,751	-	-
2022-12-31	£405,801	£409,370	-	-
2021-12-31	£139,701	£136,711	-	-

Trustees

Name	Role	Appointed
ANTHONY OBAYORI		2025-07-28
Joanne Little		2024-03-04
Jonathan Mark Wilson		2024-03-04
Jonathan Wilson		2025-03-10
Mark Staveley		2022-05-21
Rachel Leigh-Wood		2025-03-10

AMOR EUROPE

England & Wales - Charity number 1176567

Accounts



Trustees' Annual Report and Financial Statement Dec 31, 2025

bringing transformation with young people in challenging places

February 2026
v.xx (preflight draft)

CIO registered in
England & Wales charity nr. 1176567
and in Scotland charity nr. SC054468

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Our Vision

For the next generation to gain the rights that God has freely granted to every human being, to attain the fullness that God intends for them as good citizens of this world, and of the world to come.

Highlighting our Impact in 2025



We train workers who serve children and young people.



We enable families to thrive through providing health interventions.



We engage young people and adults in building homes.

29 UK and overseas based EQUIP Global Trainers were in action training 268 children's workers and 30 trainers.

Burkina Faso:

- 27 children's workers trained.
- 7 network trainers trained.

Burundi:

- 11 network trainers trained.
- 55 children's workers trained.

Rwanda

- 38 children's workers trained.

Sri Lanka:

- 35 Children's workers trained.

S Asia

- 75 children's workers trained.

the Gambia

- 12 network trainers trained.
- 25 children's workers trained.

Thailand:

- 13 trainers trained.

Sierra Leone

- 28 children's workers trained.

resources

- All training materials refreshed and republished.
- New Train the Trainers course published.

Our PURE team set over 2,080 people free from water-borne diseases and 726 women and girls free from period poverty.

the Gambia:

- 10 expedition participants distributed clean water filters to 130 families.
- 250 toothbrushes and tubes of toothpaste distributed.
- 50 reuseable feminine hygiene packs distributed. One PAD microbusiness created.

Rwanda:

- 107 filters sponsored and deployed to families.
- 21 expedition participants deployed clean water filters to 140 families.
- Kingdom Commerce project deployed 86 filters to families in its pilot phase.
- 600 reuseable feminine hygiene packs distributed. Five PAD microbusinesses created.

Ghana:

- Successful feasibility project. A whole school raised out of period poverty, 76 girls, and ten microbusinesses created.

Burkina Faso:

- Funds raised to build a well in an unreached community.

Our BUILD team continues to provide much needed homes that keep families together.

Mexico:

- a team of 10 joined forces with a USA team to build a home for a family of 12, six of whom were homeless, the others living in a sub-standard shack.
- New partnership formed with Boys' Brigade to enable BB to offer international humanitarian adventures to their 1000 groups. Pilot BUILD trip in 2026.

South Africa:

- Plans laid for two teams to South Africa in 2026.

Rwanda:

- New partnership agreed.
- Plans for eco-friendly development of 10 homes starting 2026.

Key Contacts

Correspondence & Media

Correspondence Address	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT19 5NW
Phone	07931 301 701
Email	« jfudge@amor.org »
Web	« amoreurope.org »
Social	« facebook.com/amoreurope » « instagram.com/amoreurope_ »

Legal & Administrative

Charity Name	Amor Europe CIO	
Registered Charity Numbers	1176567 (England and Wales), SC054468 (Scotland)	
Registered Office	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT20 2QR	
Trustees	Mark Staveley (Chair from December 2025) Harley Wykes (Chair until December 2025) Rachel Leigh–Wood Joanne Little Jonathon Mark Wilson Anthony Obayori Jonathan Wilson	
Founding President	Peter Jeffrey	
Bankers	Metro Bank 35–37 North Street, GUILDFORD, GU1 4TE	HSBC (PTS) (Protected Trust Services, Air Travel) 19 Minster Street, SALISBURY, SP1 1TE
Independent Examiner	Canon Gavin Kibble MBE McGlone Wardzynski Ltd, the Halo Centre, Progress Way, Coventry, CV3 2NT	
Solicitors	Moore Barlow the Oriel, Sydenham Road, GUILDFORD, GU1 3SR	

Trustees' Annual Report

incorporating the Director's Report

Introduction

Amor Europe registered with the Charity Commission on January 8, 2018 and the Scottish Charity Regulator on August 15, 2025. The CIO is founded on a Christian ethos, the principles on which it operates issue from Christian faith, authentically expressed.

The vision for the charity proceeds from its desire to be good news to children, enabling them to flourish through experiencing beautiful actions by the global church and those mobilised by it. At this stage in our development these actions include:



1. Educating church leaders to respect and meet the next generation's perspective, and adjust the way they interact to children's needs and preferences.



2. Providing families with health interventions that include: water filters, training in their sustainable use, hygiene, and sanitation awareness; raising girls out of period poverty; raising primary school children out of dental poverty.



3. Providing appropriate homes in which children's families can care for them where this is not otherwise attainable without benevolent help, and providing other structures that benefit whole communities.



4. Providing food to people experiencing hunger, usually as a result of extreme events within their communities.

The Trustees present their report and financial statements for the period to 31/12/2025.

The Charity is a CIO and governed by its Constitution.

Our Charitable Objectives

The charitable objects of Amor Europe are:

1. The prevention or relief of poverty by providing: grants, items, and services to individuals in need and charities or other organisations working to prevent or relieve poverty.
2. To help young people advance in life through:
 - a. the provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life; and
 - b. providing support and activities which develop their skills, capacities, and capabilities to enable them to participate in society as mature and responsible individuals.

Fulfilling Our Aims

To assist the achievement of these objects, we aim to bring impact among the next generation in four distinct but related strategic ways.



1. EQUIP

We equip workers who serve children and young people. Uniquely placed, through long-established and field-tested operations first developed under Crusaders, then Urban Saints, our EQUIP programme provides skills training for effective children's work to church leaders, community leaders, and also to other Non-Governmental or Community-Based Organisation volunteers, working in challenging places.



Our children's worker courses include basic safeguarding, intelligent discipline strategies, innovative approaches, engagement, and working to high standards. We encourage the establishment of quality, inclusive, community-building youth and children's work. This is a significant factor in building community cohesion.

We believe that by enabling children's workers to adequately, imaginatively, and appropriately teach about Jesus, they provide children with the opportunity to follow him, and to flourish spiritually and socially by doing so.

2. PURE

2.1: WASH = Water, Sanitation, and Hygiene

According to **UNICEF**, every two minutes a child aged under five years of age dies due to diarrhoea. Water-borne disease is a significant cause of children not attending school, of adults unable to attend work, brings high costs to families when they have to buy medicines, and sadly causes death.

WASH puts safe, clean drinking water into the mouths of children and families, in the name of Jesus.

This is achieved through our proven holistic intervention, a combination of:

- **local church partnership** — we work through existing indigenous church networks and contacts in each locality;
- **water filter provision** — issuing each family, regardless of faith with an innovative water filter, and training in its sustainable use, which when maintained correctly will continue to deliver 1000+ litres of safe water for over 17 years. Filters are sourced from our partner **Sawyer International**.
- **hygiene and sanitation** awareness through basic training for the family's good practice.



2.2: PAD = Pure Amor Dignity

According to the **World Bank**, "Period Poverty affects 500 million women and girls around the world." and **BBC Research** (2023) shows that "...mothers often must decide between buying sanitary products or feeding their children."

Period poverty is a global issue affecting those who don't have access to the safe and hygienic menstrual products they need, or who are unable to manage their periods with dignity — sometimes due to community stigma.

PAD provides hygienic, affordable (or gifted) feminine hygiene products to women who otherwise have to make unacceptable choices related to period poverty.

- **sponsorship** of free PAD packs (containing: 2 pairs of pants, 2 pad holders, 6 washable reusable pads, and a compact bag in which to keep the products);
- **PAD Pack Parties** (in the UK) producing wonderful PAD packs ready to be distributed;
- **local businesses** established in localities of period poverty, sustainably selling great products at locally affordable prices — through startup funding, equipment, training, first materials, and first supply of product stock.

3. BUILD

In the UK and Europe, we enable young people to work overseas on expeditions to build houses for families trapped in marginal environments by poverty.

On our BUILD expeditions, houses built in sustainable vernacular architecture meet the needs of families facing destitution, releasing them from housing poverty, and keeping them together. Those who participate develop significantly in citizenship values and enhanced self-esteem, gain social and practical skills, and are more motivated to serve in their own communities on returning home.



4. HELP

As a response to the Covid-19 coronavirus pandemic and its devastating effects on those already marginalised by poverty we intentionally raised funds to feed hungry children and families.

We have continued this approach, dedicating 50% of our annual fundraising initiative to hunger-related poverty relief, mainly through our trusted partners. We have also enabled supporters to give directly to this cause rather than sharing their donation with Amor Europe. HELP has become a permanent part of Amor Europe, as an act of gratitude and thanksgiving to God.



Founding Principles

Our Vision, Passion, and Ethos

We are inspired towards this: for the next generation to gain the rights that God has freely granted to every human being, that they might attain the fullness of all that God intends for them as good citizens of this world, and of the world which is to come.

We are motivated to do this: to bring people together to make Jesus visible. In all our planning and work, our conversations and relationships, we seek to live by the Spirit of Jesus Christ, exhibiting Christ-like character and bearing the fruit of the Holy Spirit, promoting justice, righteousness, and peace in the communities with whom we connect, bringing Glory to God our Heavenly Father.

Our Values

All of our core staff and volunteers subscribe to our values, which are expressed as:

- Knowing God;
- Local Relationships;
- Global Partnerships;
- Distributed Power;
- Transformative Experiences.

As a Christian charity we are committed to seeing young people develop mentally, emotionally, spiritually, physically, and socially, to become the very best they can be. In a world troubled by injustice towards children, we empower people to make a difference.

Transformed people transform places. Our vision is all about bringing transformation with young people in challenging places.

Our Culture

In our six years of development we have been able to identify the following qualities which carry our values in clearly identifiable behaviours that we expect to demonstrate.

- | | |
|------------------|----------------|
| 1. Integrity | 5. Inclusivity |
| 2. Prayerfulness | 6. Generosity |
| 3. Humility | 7. Fun |
| 4. Excellence | 8. Care |

Public Benefit

We have reviewed our aims and objectives, and the KPIs that arise from them, against the advice contained in the Charity Commission's general guidance on public benefit. In reviewing our activities to date, and those we have planned for the year ahead, we have again taken the Charity Commission's guidance into account. Our work targets communities where young people are liable to exploitation, destitution, abuse, ill health, or radicalisation as a result of poverty. We are pleased to report that we have been able to bring significant benefit to children and young people, as detailed in the following review of activities for the year.

Environmental Impact

We have developed an environmental policy, in line with our belief that the human race is responsible to God for care of the planet. Compliance with this policy ensures that we do not deliver on development for the current generation at the expense of the next.

We minimise our carbon use, our computers are recycled, our paper is responsibly sourced, and all our travel carbon is offset with seagrass via the Ocean Foundation.

Our BUILD team is committed to the use of locally sourced materials, and to the use of reclaimed materials where possible. In 2026 we will pilot a home design in Rwanda with 100% of main construction elements sourced in Rwanda from reclaimed materials.

Review of Activities in 2025

HELP



Emergency Response Special Project — to meet needs arising from disasters affecting our partners

Families affected by cost-of-living crisis arising from wars and natural disasters.

We allocated half of the proceeds of our annual “Big Walk” sponsorship event, to a special fund set aside to feed families in South Asia and in Lebanon. In all we were able to send £4,950 to directly feed hungry people.

Assistance to Rwandan Partner

We were to help Azizi Life in their fundraising efforts for a new accommodation provision. This will enable more people to work alongside them, and for them to earn income towards indigenous financial security.

EQUIP



New Training Materials

We have taken a strategic decision for the public good to licence all our published materials under a Creative Commons Attribution–ShareAlike International Licence. This enables our partners to be creative in adapting resources to their local context without concerns of infringing copyright.

Training is written to be replicable and is delivered in most contexts to and through Christian NGOs or church and community networks. An important part of our ethos is the development of authentic Christ-like spirituality — peace-creating, loving, and generous in nature.

In order for training to multiply within a region or nation, having the materials both translated and contextualised into the most appropriate local language is vital. In 2025 we completed final edits to Courses 2 and 3 of our revised training, following field testing in 2023, 2024, and early 2025.

All courses now incorporate a work book that enables participants to lock in their learning.

Train the Trainers

In 2025, following final field testing and feedback in 2024, EQUIP published its first ‘Train the Trainers’ course, complete with handbooks for translation and replication. This enables EQUIP to replicate itself in strategic partnership networks, mobilising indigenous trainers with vision and skills for proliferating effective children’s work groups. We delivered three ‘Train the Trainers’ courses in 2025.

Partnerships for Children's Worker Training Abroad

Our training activities abroad are developed through partnership with local NGOs or churches. We base our partnerships on shared values. Every partnership follows our process towards establishing formal working agreements, and the nature of our work means that we have to rely on recommendations, references, and common sense in assessing potential partners. Most new partnerships arise from existing relationships, often long established between the overseas partner and our team members in other charitable contexts.

We currently have in place partnerships with:

- Eight NGOs in Thailand, Myanmar, India, the Gambia, Togo, Rwanda, Uganda, Burundi;
- three church networks (Burkina Faso, Sierra Leone, South Asia); and
- four national children's networks, in Sri Lanka, the Gambia, Burkina Faso, and Lebanon.

Children's Worker Training in 2025

Since 2021 we have sponsored a Network Coordinator in **Sri Lanka**. In 2025 we worked alongside the indigenous team led by the Coordinator and delivered training for children's workers in a new (to us) city as peers of the Sri Lanka team members.

In **the Gambia** we ran train the trainers course, and a Part 1 course alongside these local trainers.

We returned to **Burundi**, training trainers of a national children's work network formed in 2021. We then ran two Part 1 courses alongside Burundian trainers.

In **Rwanda** we built on the new partnership with Azizi life, delivering Part 3 training to a group of children's workers based around Muhanga. There is an appetite here to form a national network and we will return in 2026 to work on that initiative with Azizi life.

In **Burkina Faso** we continued training a network of leaders, most of whom were working with tribes in their first generation of encountering Jesus. The network here took our training for trainers and commissioned seven trainers to run training for hundreds of leaders across the west of the country and on into **Mali**.

In **Thailand** we continued our partnership with a seminary and begun conversations towards the seminary adopting EQUIP training as part of its curriculum.

With a partner in **Southeast Asia** we were thrilled to learn that indigenous trainers delivered EQUIP training in a remote location to courageous front-line volunteers working with brutally traumatised children in a war zone.

We renewed our friendship with partners in Sierra Leone and delivered Part 1 training alongside them in a particularly needy location.

Elsewhere on the **Asian subcontinent** we worked with a minority people group training and encouraging them, commencing partnership with their network.

Volunteer Development in the UK

Volunteer recruitment and development follows a process established over ten years or more. Recommended practitioners experience an orientation weekend, and then may apply to join the team. If successful, and following DBS checks and taking up of references, they join an experienced

team leader on a training trip abroad. Our Global Partnerships Lead takes responsibility for briefing, debriefing, and assessing volunteers including team leaders, who also make assessments of the volunteers in their care. Formal feedback from all team members and partners is taken.

In mobilising self-funded volunteer Global Trainers, the charity maximises its impact while minimising operating costs. The personal development benefits to volunteers are significant, and the interaction with their networks of supporters creates excellent community engagement.

Devotions

Each training day begins with highly impactful devotions designed to encourage intimacy with God. These devotions have been reviewed following feedback in 2025 and will be renewed in 2026.

Translation

With all EQUIP training materials renewed and republished in 2025 the rollout of translations progressed rapidly in 2025. Tamil and Sinhala, French (for Francophone Africa), Kinyarwanda, and Burmese versions were developed in 2025.

PURE



Clean Water and Basic Hygiene for Households

We have a partnership with **Sawyer International** « sawyer.com » to supply “point one” filters for clean water. Once installed and the householder trained in their care, the filters have demonstrated efficacy for millions of gallons without the need for replacement parts. No harmful bacteria or protozoa can pass through the filters. Accurate data from multiple countries indicate that they eliminate water-borne disease, reduce costs for families, and improve attendance rates at school and employment.

Expeditions

In February 2025, a 10-person expedition delivered **130 WASH interventions** in the Gambia and in July 2025 an 11-person expedition delivered **107 WASH interventions** in Rwanda. Preparation and debriefing for these included three ‘WELL’ experience days, two before the expedition and one subsequent to it.

In addition to the WASH interventions the expedition teams distributed 250 toothbrushes with toothpaste to school children and delivered training on the importance of tooth hygiene.

Filter Sponsorship

We have developed a sponsorship project, enabling individuals to sponsor filters. The sponsorship amount of £60 covers the cost the filter, transportation, installation after care, and reporting.

Sponsors receive a frameable certificate of sponsorship, detailing how the filter works and why it is needed. They also receive photo of the family that gets the filter, a baseline data report on health prior to installation, then 2-week, 8-week, 6-month and 12-month updates to the health data. The reporting enables the sponsor to see who has received their filter, and exactly what difference their

investment has made to the family's health, wealth and education. All data is collected with permission regarding its use from the family concerned.

In 2025 we have distributed 107 sponsored filters in Rwanda. The filters are shipped to our partner who arranges distribution, installation, training and support to families, including collecting impact data. Since we began the sponsorship programme in 2021 we have been able to set over 500 families free from water poverty through the committed and intelligent actions of Christian leaders local to them.

Kingdom Commerce

We initiated a project, fully funded by two grant funders, to attempt something approaching exponential multiplication of WaSH interventions in Burkina Faso. We shipped an initial pilot consignment of 50 filters. Sadly, the vision for sharing the financial benefits of owning a filter with their neighbours proved a difficult sell. Only 8 of the 50 were taken up. We stalled shipping any more of the 700+ filters available.

We took a decision to move the at least half of the project to Rwanda where we suspected there was a far more progressed 'escape from poverty by standing on our own feet' culture. This has proven to be the case and already 87 interventions have been delivered and payments from those that have received them are being collected, enabling the distribution to multiply, powered by the community's increased wealth as a result of being freed from water poverty. We will take a decision regarding how to take this project forward in 2026.

PAD = Pure Amor Dignity

We have responded to the appalling reality that 500 million women are affected by period poverty – unable to make acceptable sanitary arrangements for their period and thus suffering some/all of the following: indignity, shame, reduced earning or education and disease and sadly, even death.

The establishment of PAD, led by Jane Savage — a passionate volunteer — has enabled PURE to begin constructing solutions that will impact the problem. It is clear from the Bible and from our experience of caring about what matters to God, that Jesus loves women and has moved us to do something about this issue, and more importantly, something for the women affected by it.

- **PAD sponsorship:** it is now possible to sponsor a woman out of period poverty for 12 months through our sponsorship programme.
- **PAD Pack Parties:** we have set up and run PAD Pack Parties that sew large numbers of pad packs for distribution among women experiencing period poverty.
- **PAD expeditions:** it is now possible for people to travel and personally raise funds for, then distribute PAD packs. In Rwanda in May 2024 this was achieved in a pilot project to test out the community's needs and the partner's capabilities. After four months' use the impact measured was as follows:
 - 100% reduction in money spent on period products;
 - 99% reduction in money spent on medication due to need to treat infection;
 - 100% reduction in school days lost due to having period;
 - 81% reduction in work days lost due to having period.

Flourishing Life in the Gambia and Rwanda

Combining both expeditions and sponsorships, we have deployed over 1100 filters in the Gambia — 130 of them in 2025 — releasing around 7700 people from water-borne diseases.

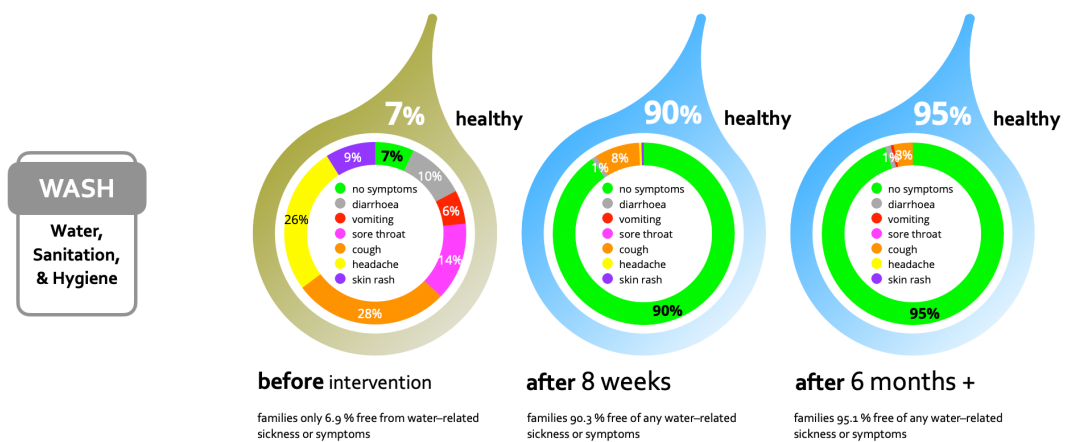
In Rwanda where 165 filters were deployed in the community in 2025, health stats record that at distribution 8% of the population were healthy and six months later 99% were healthy. That is a simply amazing transformation in the name of Jesus, and a demonstration of his love among us.

One essential aspect of WaSH interventions is the collection of impact data, enabling the efficacy of the programme (or lack of it) to be available for scrutiny and analysis. The following infographics give a positive aggregate of our data for Rwanda over the two-year period 2024 to 2025.

Rwanda 2024 + 2025

HEALTH ISSUES

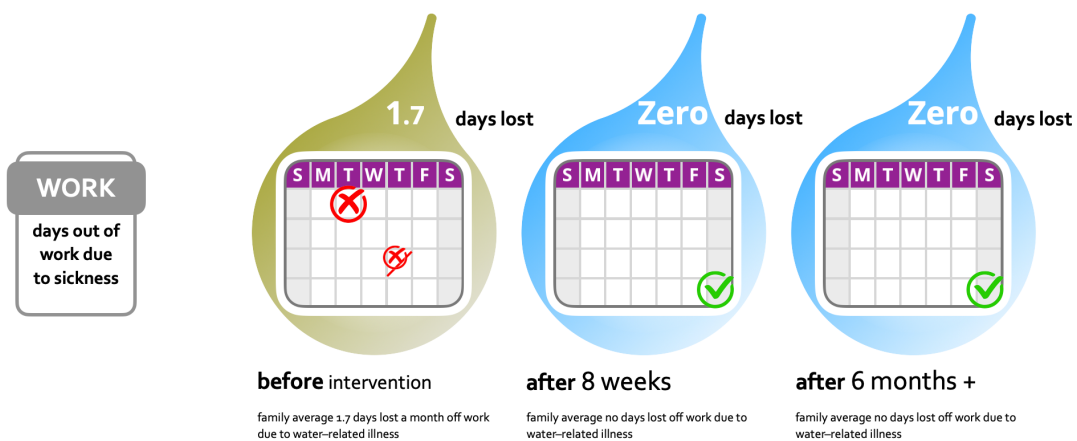
264 families



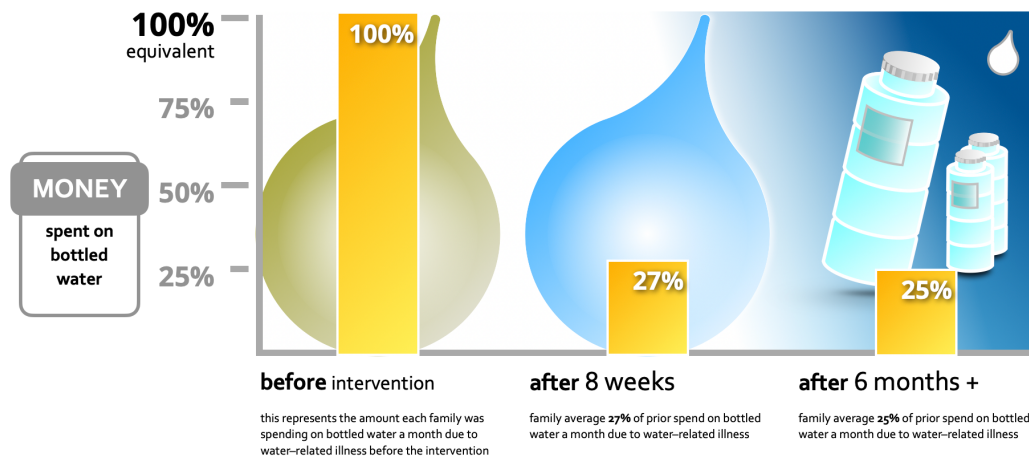
Rwanda 2024 + 2025

LOST WORK DAYS

264 families



Rwanda 2024 + 2025
EXPENSES: BOTTLED WATER
 264 families



Positive health impacts are also recorded for the Gambia over the same period.

PAD Pack Parties

The development of PAD Pack Parties, bringing women together to help women and girls, by sewing beautiful pad packs for free distribution proved a highly popular and contagious initiative.

The Trefoil Guild, The Women’s Institute and various church groups, even a prison, engaged with the PAD team to get involved. Whilst some of these groups are non-religious, Amor Europe is very clear in stating that every intervention is made in the name of Jesus, an expression of His love.

14 excellent parties were held across the UK, enabling deployment of 600 packs in Rwanda 76 in Ghana and 50 in the Gambia, by expedition teams. These beautiful packs contained holders, knickers, and pads.

Much of the financing for this activity was met through donations at the events, and presentations in churches related to the parties. These donations were often in the form of sponsorships.

Microbusinesses

In addition to providing free washable menstrual hygiene products, a key aim of the PAD team is to set up women’s microbusinesses in the countries where the PAD Packs are needed. This is done by raising finances for materials, equipment (including sewing machines) training and support in business strategy.

In 2025 we set up 5 microbusinesses in Rwanda, provided support to one microbusiness in the Gambia, and facilitated the setting up of 10 microbusinesses in Ghana.

The Rwandan microbusinesses have ben commissioned to produce (for profit) 150 PAD Packs for schoolgirls in early 2026.





We employed a new BUILD Team Lead and have engaged in very active construction of the BUILD branch of Amor Europe.

House Building Expeditions

In 2025 we sent one team to Mexico to build a much-needed home for a family of twelve.

New Partnerships

- Partnership formed with the **Boys' Brigade** – they will send a house building team in 2026.
- Partnership formed with **Azizi Life Rwanda**, and recruitment of three UK teams keen to work with them in 2026 to begin building a 10-house housing development on land purchased and set aside for the project. The new home design will use sustainable materials, sourced within Rwanda.

Quotes

We include here quotes from people who have benefited from our EQUIP, PURE, and BUILD initiatives in various locations in 2025.

What They Say...

- Wash intervention is exceptional because it is the root of a healthy, disease-free life, supporting saving, extending people's working hours, and increasing love and friendship among neighbours. One thing I enjoyed the most last week about Amor, the thing you would not change was the love that the Amor Team showed to the people and the way they interacted with them, with care and sympathy. It's a good culture to learn from you and we wish all others who come to the community to do the same.

Jean-Claude, Programme Manager, Azizi Life
— host for Rwanda WASH Expedition 2025

- The number one thing I can talk about is the relief and the joy that was seen in the faces of these awesome girls. Amor has really left a long-term impact on these girls and really empowered them as women to be proud of menstruation and to come out from every stigmatisation. They have been enlightened and felt that they are not alone... people think about them and above all God also cares for them.

Doris Ofori, Counsellor
— Landmarks to Landfill, Ghana PAD Initiative 2025

- The joy of meeting Victoria the potter and setting her family free from the misery of water borne disease was incredible. Enabling the team to fix her toilet, provide employment for her was life changing for her family. Very fulfilling for me to be part of this.

John

— Rwanda WASH Expedition participant

- Words couldn't describe the pleasure of completing a house for people who I didn't previously know. There was a whirlwind of emotions: gratitude, love, peace, happiness that were worth winning a million dollars to me.

Vincent

— Mexico BUILD Expedition participant 2025

- I will remember forever the tears of the family matriarch on receiving the keys to her new home.

Nigel

— Mexico BUILD Expedition participant

- The most powerful and effective course that I have ever learned so far. Especially for Children & Youth ministry.

Karen Bible Seminary Student

— EQUIP training course

- This program was rich in its content and the atmosphere that reigned between trainers and learners. One of the best training on the ministry among the children we received because the modules were more practical than theoretical.

Cephas, Assistant Pastor

— Burkina Faso EQUIP 'Train the Trainers' course

- It improved all teaching in general, but especially focusing on children with special needs (session four), because you often find that they are shy among themselves and other children.

Participant

— Rwanda EQUIP training course

Operational Matters

Safeguarding

Amor Europe recognises the importance of safeguarding in its work with children, young people, and vulnerable adults. We follow the requirements of UK legislation in relation to vulnerable adults, children and young people, and the best practice standards advice of ThirtyoneEight, an established charity committed to assisting churches and Christian organisations with safeguarding, with whom we have taken membership. Our own team members are all required to take safeguarding training, and we also assist in the development of safeguarding training with our partners overseas.

The nature of exposure of our teams to risk and cross-cultural complications means that we need both specialist and general knowledge in delivering our culture of care.

We have developed and adopted a Safeguarding Statement and have designed a Code of Conduct detailing the code of practice and reporting mechanisms for safeguarding. Code of Conduct pocket guides are issued to all our adult volunteers, for each event or expedition. We developed safeguarding and health & safety training courses tailored for use with and by all our teams. These are delivered online and in person with records kept verifying that each expedition participant has been trained. In addition each team member receives in person training while on the expedition and every team has an appointed Safeguarding Coordinator and Health & Safety Coordinator who have the support of the charity Leads and external contacts while on the trip.

We are collaborators with Stop Child Witch Accusations, a coalition of charities committed to the elimination of child abuse linked to faith and belief. The coalition participates in an Experts' Working Group, recognised by and consulting with UNESCO. We had no reportable Safeguarding or Health & Safety incidents in 2025.

Awareness Raising

the BIG Walk



In June and October 2025 we continued our **BIG Walk** fundraising and awareness events.

Groups of friends organised a local day event involving a long walk together. BIG Walk events were run in Folkestone, Southampton, and Cumbrae (Scotland).

Together these events raised £4950 that was paid to an NGO in Lebanon and a church network in South Asia, both regions profoundly affected by hunger owing to wars in Ukraine and the Middle East.



Conversation & Celebration

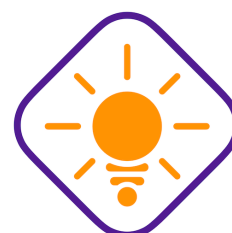
We held our **Conversation & Celebration Weekend** at Bosworth Hall near Coventry in October 2025. This event gathered supporters, expedition participants, employees and volunteers. The weekend included a PAD Pack Party and a celebration dinner. We welcomed guest speakers from partners in Rwanda and the USA.

The event was attended by 60 people, an increase of 30% on 2024.

Inspire Events

During the year we hold our **Inspire!** events at local churches in the UK to enable people that have not yet met us to consider their personal contribution to Christian mission, learn about the diverse aspects of our work and to encourage them towards adventure and involvement with us and other ministries.

This year we held an **Inspire!** At Junction 10 Church, Walsall and we will be seeking to expand this interactive and highly engaging event in 2026.



Spiritual Development

We use a drawing of a tree to describe Amor Europe.

The roots of our tree represent our values, and these draw life from the presence of God represented by a river — an analogy much used in the Bible. The RIVER also represents a four-day retreat which is very much a part of Amor Europe, but flowing out beyond the charity.

The trunk of our tree is Christian discipleship, encouraged in our community by the ROAD Less Travelled team, and an intentionally non-negotiable element of every part of the charity.

The branches of our tree forming the canopy are the diverse areas of our ministry, producing the fruit of justice and righteousness and peace, which are desired by the Living God whom we enthusiastically serve.



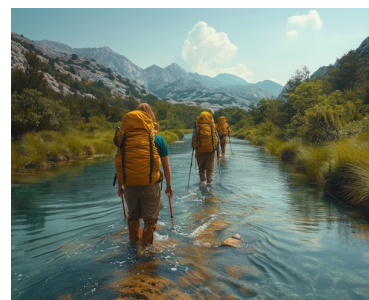
the RIVER



About the RIVER: The RIVER is a four-day spiritual retreat which aims to refresh and encourage people in their personal faith.

The ministry of Amor Europe depends upon the authentic spiritual relationship between individuals and the Living God — recognised and worshiped by Christians. The RIVER experience is a highly effective programme enabling Amor Europe to articulate and share spiritual life with those seeking to connect with God.

The RIVER in 2025: Four times each year the RIVER runs as a four-day retreat at Wellwick House, Wendover — a conference and retreat house. Wellwick House has made considerable adjustments to its premises to facilitate the RIVER and serves beautifully as the key venue to develop it further. From this source point, attendees at the Wellwick House RIVER retreats are encouraged to host a similar RIVER retreat in their own town. During 2025, in total 20 RIVER retreats were run including one for the Amor Europe team that was highly beneficial to leaders within the ministry.



The RIVER began to flow internationally in 2025, operating in Uganda and Moldova. The Uganda RIVER was a very powerful event, and the Ugandan hosts have asked for it to return.

The RIVER in 2025: Twelve retreats are planned in the UK. Three more RIVER events are scheduled to run overseas in the Gambia, Rwanda, and a return to Uganda.

the ROAD Less Travelled



In 2025 the ROAD Less Travelled team began its work to enable each person that connects with Amor Europe to intentionally choose pathways of continuous spiritual development.

This team creates or signposts resources, courses, and opportunities that those serving with Amor Europe can opt for, in order to develop spiritually. This team also oversees the planning of our Conversation & Celebration annual conference.

In 2026 this team plans to develop a gap year opportunity and a summer school. This will enable Amor Europe to invest in people who intentionally set aside a period of their life to focus on their relationship with God and their ministry flowing from it.

The ROAD Less Travelled team has put together some resources on our website that it recommends to our community for their spiritual refreshment and growth.



People

We introduce here those who make everything happen.

Trustees

The Trustees who served throughout 2025 are listed on the Key Contact page at the top of this report. We are grateful to them for all their valuable contributions.

Trustee Recruitment: Potential Trustees are sought to bring specific skills identified and needed by the Board. After preliminary discussion with the Chair of Trustees the individual is invited to read the core documents of the Charity, and the Trustee Framework, which outlines the role, competences, and characteristics of a Trustee of Amor Europe.

In February 2025, founding Trustee, Gayla Congdon passed away. We were able to recruit three new Trustees: Antony Obayori, Rachel Leigh-Wood, and Jonathan Mark Wilson. In December Harley Wykes stepped down as Chair of Trustees as his term of office ended. Mark Staveley assumed the role of Chair of Trustees in December 2025.

Changes Ahead: In 2026 the Trustees will continue their recruitment efforts, specifically seeking a Treasurer and a person with current and substantial employment expertise.

The Charity is extremely grateful to Harley Wykes whose eight years of service were exemplary, and indeed to all Trustees for their faithful and faith filled service in overseeing the charity.

Hub Team

Executive responsibility for operating the charity is delegated by the Trustees to the Hub team. Every member of the Hub team has responsibility for delivering a significant part of the charity's work and functioning. The Hub Team is led by the CEO but each member, including the CEO serves the others much as the three persons of God serve one another in mutual honour.

The Hub team contains those who facilitate the other teams: The Engine Room, taking care of the operational matters; EQUIP, overseeing our Global Training programme; BUILD overseeing our home building and hope building expeditions and sponsorships; and PURE overseeing clean water and hygiene expeditions, projects, and sponsorships.

Our Hub team is formed of two full-time workers, three part-time workers, and two contractor-consultants working on an hourly basis.

Engine Room

Our support services currently include our Finance Lead and DBS Administrator, overseen by the Hub Team Lead. In 2025 we began the roll-out of our refreshed GDPR and documents repository regimens. We recruited a highly qualified Data Lead who has worked very effectively to improve our data security and compliance processes.

We conducted a review of our financial reporting processes, specifically improving our financial forecasting capability. The new Finance Team will assume financial reporting to the Trustees from 1 Jan 2026.

Governance

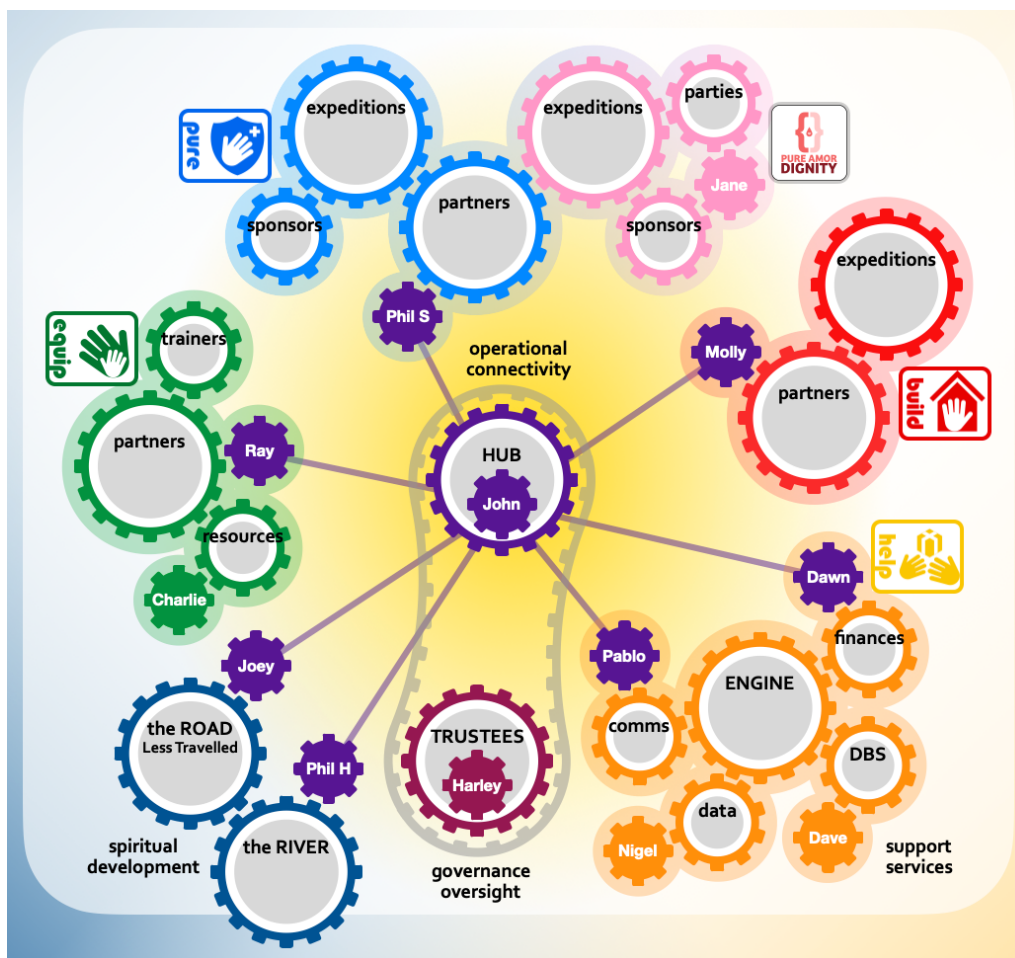
The Board of Trustees has responsibility for directing and controlling the affairs of the Charity. There are board meetings four times a year to:

- review the trusts activities, finances and performance;
- approve future plans and strategy; and
- monitor risks and ensure they are appropriately managed.

We have developed a Board Schedule that gives order to the CIO's progress and monitoring throughout the year through accountability and responsibility processes.

In 2025 we sadly lost a founding Trustee, Gayla Congdon who passed away. Another founding Trustee, Harley Wykes (Chair) finished his third term of service and stepped down. We recruited three new Trustees in 2025, and existing Trustee Mark Staveley assumed the role of Chair of Trustees.

Operations Team and their Relationships



The Trustees delegate day-to-day operations of the Charity to John Fudge (the CEO) and the Hub Team. The relationships are demonstrated in the Team Relationships diagram.

Remuneration and pay levels for the key management personnel and within the trust generally are determined by the Trustees having regard to organisations of a similar size and nature.

Risk Management

Each Trustee has oversight of specific parts of the register and the policies that help govern it. All policies were reviewed and updated in December 2025.

Trustees manage the key risks of the Charity by regular review of CEO reports against the Board's risk management protocols, and by reviewing all KPIs, which are RAG (red, amber, green) designated.

At the operational level, all expeditions and associated events and activities undergo a full risk assessment and approval process prior to being launched. These are actively reviewed in response to changing circumstances.

Plans

Progress of Plans in 2025

- Run at least five BIG Walks in 2025 raising funds for Amor Europe, and sending food finance to one network in the sub-continent, another in Lebanon both facing hunger.
We ran three walks, but raised more finance through these than in 2024.
- Dig at least one PURE well in Burkina Faso.
The finance raised enabled the project to move forward and the well will be commissioned in April 2026.
- Run first full PAD expedition. Set up two PAD micro-businesses.
The first expedition ran well and 5 micro businesses were set up.
- Run multiple PAD Pack Parties.
More than 10 PAD pack parties were run in 2025 – from Scotland to Southampton, Manchester to Midlands and Kent.
- Move to full deployment phase of Fas-Eau-Vie distributing living and pure water to 700 families in a financially sustainable model within the local economy.
Delivery of this project stalled with Burkinabe reluctant to invest their increased wealth in their neighbours' freedom from disease. The project transferred to Rwanda where 87 interventions have already been made and the communities are engaging enthusiastically.
- Run two WASH clean water expeditions one to the Gambia, one to Rwanda. Run a PAD expedition to Rwanda.
All three expeditions were highly successful.
- Increase sponsorship for PAD Packs and WaSH interventions.
Sponsorships increased in 2025
- Run at least 20 RIVER retreats including two overseas (one in Africa, one in Europe).
All 20 RIVERS ran, and the overseas RIVERS were also very well received.
- Develop three BUILD partnerships for strategic growth of BUILD expeditions.
3 partnerships developed: BB UK, Christ's Church of Flagstaff, Arizona, and Azizi Life Rwanda
- Run one BUILD expedition for men in 2025.
10 men attended – feedback excellent.
- Prepare at least one school BUILD expedition, and four house BUILD expeditions for 2026.
5 house builds and 1 school build all in place for 2026.
- Run one EQUIP mobilising weekend for Global Trainers in the UK.
Cancelled – no diary agreements, 2 new trainers recruited without the mobilising weekend.
- Run three Train the Trainers Courses overseas, empowering three indigenous teams to train children's workers in their own country and potential establish a network of groups.
Sri Lanka, Burkina Faso, Burundi all delivered in 2025.
- Translate all EQUIP materials into strategic languages.
Translations into Burmese, French, Tamil, Sinhala.
- Increase the number and quality of EQUIP Global Trainers.
Two new trainers recruited, momentum in quality and motivation building steadily.

- Recruit three new Trustees and transition to a new Chair of Trustees.
Three new Trustees, new Chair of Trustees all recruited.
- Continue to develop the ROAD Less Travelled initiatives and create a discipleship development culture including establishment of a gap year or internship programme.
Steady progress in RLT delivery. GAP Year delayed, Summer School planned for 2027.

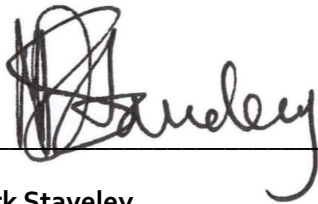
Future Plans for 2026

- Run at least one Recruitment Weekend for new EQUIP Global Trainers.
- Deliver EQUIP training courses with at least seven partners.
- Deliver the 'Train the Trainers' Course with at least three EQUIP partners.
- Encourage and support the indigenous networks of EQUIP trainers forming.
- Refresh the Devotions elements of all 3 EQUIP Global Training Courses.
- Work with at least one new EQUIP partner overseas.
- Run five BUILD expeditions to Rwanda, Mexico, South Africa.
- Increase the marketing capacity of BUILD by recruiting a new BUILD Lead.
- Run at least 12 UK RIVER experiences and at least two overseas RIVER expeditions.
- PURE - Lead one WaSH and one PAD Expedition to Rwanda
- Develop an economically sustainable model for the distribution of PURE water filters in Rwanda. Receive conclusive report on viability in Burkina Faso.
- Dig at least one PURE well enabling clean water to a community previously distant from the nearest clean water source.
- Expand the PAD (Pure Amor Dignity) women's health programme. Appoint regional representatives.
- Prepare and offer a summer school spiritual development programme under the banner of the ROAD Less Travelled initiative.
- Run at least Three BIG Walks in 2026, raising funds for Amor Europe, and enabling hungry families to be fed in places of acute need.
- Recruit two new Trustees.

Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and Financial Statements in accordance with applicable law and regulations.

Approved by the board and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Mark Staveley', is written over a horizontal line. The signature is stylized and cursive.

Mark Staveley

Chair of Trustees.

date: 31 / 03 / 2026

Financial Statements

Accounts for Amor Europe, a CIO registered with the Charity Commission (no. 117656) from 1 January 2025 to the end of the financial year on 31 December 2025.

Statement of Financial Activities for the year ended 31st December, 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income from:					
Donations and Legacies	2	205,494	–	205,494	165,643
Charitable Activities	3	91,277	16,396	107,673	161,583
Income from investments	4	1,828	–	1,828	2,983
Total Income		298,600	16,396	314,995	330,208
Expenditure					
Raising Funds		4,952	–	4,952	2,875
Charitable Activities	5	290,621	17,386	308,007	305,212
Other	6	22,707	–	22,707	20,869
Total Expenditure		318,281	17,386	335,667	328,956
Excess of income over expenditure		(19,681)	(990)	(20,671)	1,252
Transfer between funds	11	1,560	(1,560)	–	–
Net movement in funds		(18,121)	(2,550)	(20,671)	1,252
Opening balance funds at 1st January	11	66,092	43,751	109,842	108,591
Closing balance funds at 31st December	11	47,970	41,201	89,171	109,843

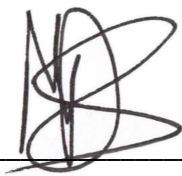
The statement of financial activities includes all gains and losses recognised during the year. All income and expenditure derive from continuing activities.

The notes on the following pages form part of these financial statements.

Balance Sheet as at 31st December 2025

		2025		2025	
		£	£	£	£
Current Assets					
Cash at bank and in hand		86,864		121,005	
Debtors	9	12,496	<u> </u>	12,598	<u> </u>
Total Current Assets			99,360		133,603
Current Liabilities falling due <1 year					
Sundry creditors	10	10,189	<u> </u>	23,760	<u> </u>
Total Current Liabilities			10,189		23,760
Net Current Assets			89,171		109,843
Net Assets			<u>89,171</u>		<u>109,843</u>
Income Funds					
Unrestricted Funds		47,970		43,751	
Restricted Funds		41,201		66,092	
Total Funds			<u>89,171</u>		<u>109,843</u>

Approved by the Trustees by:



Mark Staveley (Chair)

date: 31 / 03 / 2026

Notes to the Financial Statements for the year ended 31st December 2025

1 Accounting Policies

- 1.1 The financial statements have been prepared in accordance with the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to organisations preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The organisation is a Public Benefit Entity as defined by FRS 102.

The organisation has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for organisations applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the organisation. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention.

The principal accounting policies adopted are set out below:

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the organisation is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. Cash donations are recognised on receipt. Other donations are recognised once the organisation has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, accounts and deposits held with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.7 Trade Creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less.

Notes to the Financial Statements for the year ended 31st December 2025 (continued)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
2 Donations and Legacies				
General Donations	164,788	–	164,788	130,649
Fundraising	3,999	–	3,999	2,658
Grants	–	–	–	14,083
Tax recovered on giving	36,707	–	36,707	18,252
	205,494	–	205,494	165,643
3 Income from Charitable Activities				
Pure Projects / Trip Income	64,038	16,396	80,433	36,358
Annual Celebration	7,994	–	7,994	6,360
Training	–	–	–	140
Build Trips	18,213	–	18,213	118,725
River Retreat	1,033	–	1,033	–
	91,277	16,396	107,673	161,583
4 Income from Investments				
Bank / Building Society Interest	1,828	–	1,828	2,983
	1,828	–	1,828	2,983
5 Expenditure on Charitable Activities				
Wages and Salaries	113,854	–	113,854	104,586
Activity Expenses	9,743	–	9,743	10,080
Consultancy	6,000	–	6,000	6,271
Gambia & Rwanda Trips	56,085	–	56,085	19,100
Water Filters (Burkina Faso)	–	3,470	3,470	3,248
Pure Projects	–	13,916	13,916	8,635
Build Trips	21,323	–	21,323	108,354
River retreat	2,262	–	2,262	530
Materials	–	–	–	891
Global Volunteer Costs	22,461	–	22,461	20,495
Donations to partners in need	44,994	–	44,994	12,410
Annual Celebration	11,919	–	11,919	7,008
Insurance	1,124	–	1,124	1,828
Training	857	–	857	1,776
	290,621	17,386	308,007	305,212

Notes to the Financial Statements for the year ended 31st December 2025 (continued)

6 Other	Unrestricted	Restricted	Total	Total
	Funds	Funds	Funds	Funds
	2025	2025	2025	2024
	£	£	£	£
Administration Costs	7,298	–	7,298	4,353
Accounting Services	8,111	–	8,111	9,962
Trustee Expenses	437	–	437	833
Team Meetings	2,248	–	2,248	767
DBS Checks	882	–	882	438
Bank & Currency Charges	437	–	437	518
Independent Examination	490	–	490	400
Carbon Offset	2,804	–	2,804	3,598
	22,707	–	22,707	20,869

7 Staff Costs	2025	2024
	£	£
Salary	121,965	106,686
Employers NI	2,335	3,640
Employers Pension	4,913	4,222
	129,213	114,548

The average monthly headcount was 7 staff (2024: 6 staff) and the average monthly full-time equivalent headcount (including part-time staff) was 3.5 (2024:3). No employee was paid more than £60,000. The charity contributes to a workplace pension scheme.

One of the charity's trustees received remuneration of £4,700 (2024: £8,992) for services provided to the charity during the year. Trustees expenses of £ nil were incurred during the year (2024: £ nil).

8 Debtors	2025	2024
	£	£
Amounts falling due within one year		
Trade Debtors	3,417	8,494
Prepayments	9,079	4,104
	12,496	12,598

9 Creditors	2025	2024
	£	£
Amounts falling due within one year		
Trade Creditors	500	500
Accruals and deferred income	8,227	20,830
H M Revenue & Customs	1,463	2,431
	10,189	23,760

10 Related Party Transactions

There were no related party transactions during the year (2024: nil)

Notes to the Financial Statements for the year ended 31st December 2025 (continued)

11 Movement of Funds	Balance as at 01/01/2025 £	Income £	Expenditure £	Transfers £	Balance as at 31/12/2025 £
Restricted Funds					
Pure Filters	6,034	9,701	7,422	(1,560)	6,752
Dignity Project	6,515	5,872	6,494	-	5,893
Wells Project	4,946	823			5,769
B.Faso Small Business Model	26,256		3,470		22,786
Total Restricted Funds	43,751	16,396	17,386	(1,560)	41,201
Unrestricted Funds	66,093	298,600	318,281	1,560	47,970
Total Funds	109,844	314,995	335,667	-	89,172

Movement of Funds	Balance as at 01/01/2024 £	Income £	Expenditure £	Transfers £	Balance as at 31/12/2024 £
Restricted Funds					
Pure Filters	8,450	6,218	(8,635)	-	6,034
Gambia Trip	1,500	-	-	(1,500)	-
Dignity Project	3,938	2,817	(240)	-	6,515
Wells Project	3,951	995	-	-	4,946
B.Faso Small Business Model	15,421	14,083	(3,248)	-	26,256
Pure Support 2024	3,000	-	-	(3,000)	-
Rwanda Pilot Project	2,500	-	-	(2,500)	-
Total Restricted Funds	38,760	24,113	(12,123)	(7,000)	43,751
Unrestricted Funds	69,831	306,095	(316,833)	7,000	66,093
Total Funds	108,591	330,208	(328,956)	-	109,844

Note 11: Movement of Funds (continued) — Description of Restricted Funds

- Pure Filters: A sponsorship program where, for a fee, a person can buy a water filter to be installed. Training in how to use the filter use is given to the Gambian family receiving it. Follow up visits are also included in the fee for reports on the family's health and wellbeing supplied to the sponsors.
- Gambia Trip: Funds covering 2 trips to travel to the Gambia to install water filters and meet and interact with local families.
- Dignity Project is an initiative to teach and facilitate women and girls in Gambia to produce sanitary products.
- Wells Project was funding to build a well in the Gambia.
- Burkina Faso Small Business Model provided funding to install filters and finance for small business start-ups.
- Gambia Building Project provided funds for the host church to continue their building programme.
- Rwanda Pilot Project was funding to explore running Pure expeditions in the future.

Notes to the Financial Statements for the year ended 31st December 2025 (continued)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
12 Movement of Net Assets				
Current Assets	58,160	41,201	99,360	133,603
Current Liabilities	(10,189)	–	(10,189)	(23,760)
	47,970	41,201	89,171	109,843

Statement of Financial Activities for the year ended 31st December, 2024
— prior year —

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Income from:				
Donations and Legacies	151,560	14,083	165,643	212,170
Charitable Activities	151,553	10,030	161,583	111,002
Income from investments	2,983	–	2,983	20
Total Income	306,095	24,113	330,208	323,191
Expenditure				
Raising Funds	2,875	–	2,875	750
Charitable Activities	293,089	12,122	305,212	229,720
Other	20,869	–	20,869	13,281
Total Expenditure	316,833	12,122	328,956	243,751
Excess of income over expenditure	(10,738)	11,991	1,252	79,441
Transfer between funds	7,000	(7,000)	–	–
Net movement in funds	(3,738)	4,991	1,252	79,441
Opening balance funds at 1st January	69,831	38,760	108,591	29,150
Closing balance funds at 31st December	66,092	43,751	109,843	108,591

Independent Examiner's Report

Independent examiner's report to the trustees of Amor Europe CIO

I report on the accounts for the year ended 31st December 2023 which are set out on page 20 onwards.

Respective responsibilities of the trustees and the examiner

The 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 Commissioner section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

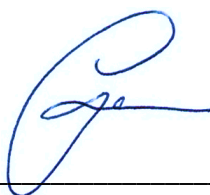
Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matters have come to my attention:

- (1) which give 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; or
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



Gavin Kibble MBE, ACMA

Mozaic Innovate Ltd
1 Kineton Road, Coventry
CV2 3NR

10th March, 2025

AMOR EUROPE

England & Wales - Charity number 1176567

Accounts



Amor Europe CIO



Trustees' Annual Report and Financial Statement Dec 31, 2024

bringing transformation with young people in challenging places

March 2025

v.1f (final)

CIO registered in
England & Wales
charity nr. 1176567

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Our Vision

For the next generation to gain the rights that God has freely granted to every human being, to attain the fullness that God intends for them as good citizens of this world, and of the world to come.

Highlighting our Impact in 2024



We train workers who serve children and young people.



We enable families to thrive through providing health interventions.



We engage young people and adults in building homes.

*Nineteen UK and overseas based **EQUIP** Global Trainers were in action this year.*

Burkina Faso:

- 1 course delivered to 30 pastors.
- 7 network trainers trained.

Burundi:

- 1 course delivered to 40 children's workers.

Rwanda:

- 1 course delivered to 35 children's workers.

the Gambia:

- 1 course delivered to 38 children's workers.

Sri Lanka:

- 2 courses delivered to 70 children's workers.
- 5 trainers trained.

Thailand:

- 3 courses delivered to 107 children's workers.
- 5 trainers trained

Asian sub-continent:

- 1 course delivered to 64 pastors.

Lebanon:

- 51 children's workers trained.

*Our **PURE** team set 350 families (over 1500 people) free from water-borne diseases.*

the Gambia:

- 12 expedition participants distributed clean water filters to 150 families.
- 200 toothbrushes and tubes of toothpaste distributed.
- 50 reusable feminine hygiene packs distributed.

Rwanda:

- 107 filters sponsored and deployed to families.
- 5 expedition participants deployed clean water filters to 50 families.

Burkina Faso:

- financially sustainable model **Kingdom Commerce** project deployed 50 filters to families in its pilot phase.

*Our **BUILD** team continues to provide much needed homes that keep families together.*

Mexico:

- a team of 18 built a house for a family in Tijuana.
- a team of 7 men built a house in Puerto Peñasco.

South Africa:

- a team of 30 women (including some from the UK) built a home for a family in Botleng township.
- a team of 15 from N. Ireland built a home for a family in Botleng township.

Moldova:

- a team of 25 from the UK, Germany, and Moldova built a home for a family in Buzdugani.

N. Ireland:

- a team from schools in the Midlands engaged in a justice expedition to the peace line in Belfast.

Key Contacts

Correspondence & Media

Correspondence Address	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT19 5NW
Phone	07931 301 701
Email	« jfudge@amor.org »
Web	« amoreurope.org »
Social	« facebook.com/amoreurope » « instagram.com/amoreurope_ »

Legal & Administrative

Charity Name	Amor Europe CIO
Registered Charity Number	1176567
Registered Office	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT20 2QR
Trustees	Gayla Congdon Harley Wykes (Chair) Jonathon Wilson Paul Stanfield Mark Staveley
Founding President	Peter Jeffrey
Bankers	Metro Bank 35–37 North Street, GUILDFORD, GU1 4TE HSBC (Protected Trust Services Air Travel) 19 Minster Street, SALISBURY, SP1 1TE
Independent Examiner	Canon Gavin Kibble MBE Mozaic Innovate Limited 1 Kineton Road, Wyken, COVENTRY, CV2 3NR
Solicitors	Moore Barlow the Oriel, Sydenham Road, GUILDFORD, GU1 3SR

Trustees' Annual Report

incorporating the Director's Report

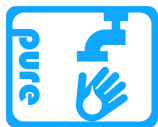
Introduction

Amor Europe registered with the Charity Commission on January 8, 2018. The CIO is founded on a Christian ethos, the principles on which it operates issue from Christian faith, authentically expressed.

The vision for the charity proceeds from its desire to be good news to children, enabling them to flourish through experiencing beautiful actions by the global church and those mobilised by it. At this stage in our development these actions include:



1. Educating church leaders to respect and meet the next generation's perspective, and adjust the way they interact to children's needs and preferences.



2. Providing families with health interventions that include: water filters, training in their sustainable use, hygiene, and sanitation awareness; raising girls out of period poverty; raising primary school children out of dental poverty.



3. Providing appropriate homes in which children's families can care for them where this is not otherwise attainable without benevolent help, and providing other structures that benefit whole communities.



4. Providing food to people experiencing hunger, usually as a result of extreme events within their communities.

The Trustees present their report and financial statements for the period to 31/12/2024.

The Charity is a CIO and governed by its Constitution.

Our Charitable Objectives

The charitable objects of Amor Europe are:

1. The prevention or relief of poverty by providing: grants, items, and services to individuals in need and charities or other organisations working to prevent or relieve poverty.
2. To help young people advance in life through:
 - a. the provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life; and
 - b. providing support and activities which develop their skills, capacities, and capabilities to enable them to participate in society as mature and responsible individuals.

Fulfilling Our Aims

To assist the achievement of these objects, we aim to bring impact among the next generation in four distinct but related strategic ways.



1. EQUIP

We equip workers who serve children and young people. Uniquely placed, through long-established and field-tested operations first developed under **Urban Saints**, our EQUIP programme provides skills training for effective children’s work to church leaders, community leaders, and also to other Non-Governmental or Community Based Organisation volunteers, working in challenging places.



Our children’s worker courses include basic safeguarding, intelligent discipline strategies, innovative approaches, engagement, and working to high standards. We encourage the establishment of quality, inclusive, community-building youth and children’s work. This is a significant factor in building community cohesion.

We believe that by enabling children’s workers to adequately, imaginatively, and appropriately teach about Jesus, they provide children with the opportunity to follow him, and to flourish spiritually and socially by doing so.

2. PURE

2.1: WaSH = Water, Sanitation, Hygiene

According to **UNICEF**, every two minutes a child aged under five years of age dies due to diarrhoea. Water-borne disease is a significant cause of children not attending school, of adults unable to attend work, brings high costs to families when they have to buy medicines, and sadly causes death.

WaSH puts safe, clean drinking water into the mouths of children and families, in the name of Jesus.

This is achieved through our proven holistic intervention, a combination of:

- **local church partnership** — we work through existing indigenous church networks and contacts in each locality;
- **water filter provision** — issuing each family, regardless of faith with an innovative water filter, and training in its sustainable use, which when maintained correctly will continue to deliver 2000 litres of safe water for over 10 years. Filters are sourced from our partner **Sawyer International**.
- **hygiene and sanitation** awareness through basic training for the family's good practice.

2.2: PAD = Pure Amor Dignity

According to the **World Bank**, "Period Poverty affects 500 million women and girls around the world." and **BBC Research** (2023) shows that "...mothers often must decide between buying sanitary products or feeding their children."

Period poverty is a global issue affecting those who don't have access to the safe and hygienic menstrual products they need, or who are unable to manage their periods with dignity — sometimes due to community stigma.



PAD provides hygienic, affordable (or gifted) feminine hygiene products to women who otherwise have to make unacceptable choices related to period poverty.

- **sponsorship** of free PAD packs (containing: 2 pairs of pants, 2 pad holders, 6 washable reusable pads, and a compact bag in which to keep the products);
- **PAD Pack Parties** (in the UK) producing wonderful PAD packs ready to be distributed;
- **local businesses** established in localities of period poverty, sustainably selling great products at locally affordable prices — through startup funding, equipment, training, first materials, and first supply of product stock.

3. BUILD

In the UK and Europe, we enable young people to work overseas on expeditions to build houses for families trapped in marginal environments by poverty.

On our BUILD expeditions, houses built in sustainable vernacular architecture meet the needs of families facing destitution, releasing them from housing poverty, and keeping them together. Those who participate develop significantly in citizenship values and enhanced self-esteem, gain social and practical skills, and are more motivated to serve in their own communities on returning home.



4. HELP

As a response to the Covid-19 pandemic and its devastating effects on those already marginalised by poverty we intentionally raised funds to feed hungry children and families.

We have continued this approach, dedicating 50% of our annual fundraising initiative to hunger-related poverty relief, mainly through our trusted partners. We have also enabled supporters to give directly to this cause rather than sharing their donation with Amor Europe. HELP has become a permanent part of Amor Europe, as an act of gratitude and thanksgiving to God.



Founding Principles

Our Vision, Passion, and Ethos

We are inspired towards this: for the next generation to gain the rights that God has freely granted to every human being, that they might attain the fullness of all that God intends for them as good citizens of this world, and of the world which is to come.

We are motivated to do this: to bring people together to make Jesus visible. In all our planning and work, our conversations and relationships, we seek to live by the Spirit of Jesus Christ, exhibiting Christ-like character and bearing the fruit of the Holy Spirit, promoting justice, righteousness, and peace in the communities with whom we connect, bringing Glory to God our Heavenly Father.

Our Values

All of our core staff and volunteers subscribe to our values, which are expressed as:

- Knowing God;
- Local Relationships;
- Global Partnerships;
- Distributed Power;
- Transformative Experiences.

As a Christian charity we are committed to seeing young people develop mentally, emotionally, spiritually, physically, and socially, to become the very best they can be. In a world troubled by injustice towards children, we empower people to make a difference.

Transformed people transform places. Our vision is all about bringing transformation with young people in challenging places.

Our Culture

In our six years of development we have been able to identify the following qualities which carry our values in clearly identifiable behaviours that we expect to demonstrate.

- | | |
|------------------|----------------|
| 1. Integrity | 5. Inclusivity |
| 2. Prayerfulness | 6. Generosity |
| 3. Humility | 7. Fun |
| 4. Excellence | 8. Care |

Public Benefit

We have reviewed our aims and objectives, and the KPIs that arise from them, against the advice contained in the Charity Commission's general guidance on public benefit. In reviewing our activities to date, and those we have planned for the year ahead, we have again taken the Charity Commission's guidance into account. Our work targets communities where young people are liable to exploitation, destitution, abuse, ill health, or radicalisation as a result of poverty. We are pleased to report that we have been able to bring significant benefit to children and young people, as detailed in the following review of activities for the year.

Review of Activities in 2024

HELP



Emergency Response Special Project

— to meet needs arising from disasters affecting our partners

Families affected by cost-of-living crisis arising from floods destroying harvest and war in Ukraine.

We allocated half of the proceeds of our annual “Big Walk” sponsorship event, to a special fund set aside for partnership with **Feed the Hungry** (charity number 1112955). This raised £2700 and enabled us to fund a food pack held by partner church Testwood Baptist. We held a second food pack at our annual conference and sent over 17,000 basic meals for children to a **Feed the Hungry** project in Somaliland. We also allocated £1000 from our reserves to feed hungry families in the Asian subcontinent.

EQUIP



New Training Materials

We have taken a strategic decision for the public good to licence all our published materials under a Creative Commons Attribution–ShareAlike International Licence. This enables our partners to be creative in adapting resources to their local context without concerns of infringing copyright.

Training is written to be replicable and is delivered in most contexts to and through Christian NGOs or church and community networks. An important part of our ethos is the development of authentic Christ-like spirituality — peace-creating, loving, and generous in nature.

In order for training to multiply within a region or nation, having the materials both translated and contextualised into the most appropriate local language is vital. In 2024 we completed final edits to Course 1 of our revised training, following field testing in 2023 and early 2024. The final version this course has now begun translation rollout. Delivery of training overseas remains a big focus for EQUIP. However, because of its strategic impact, final edits of Course 2 and Course 3 and translation of materials will be our most important project running in 2025.

Partnerships for Children’s Worker Training Abroad

Our training activities abroad are developed through partnership with local NGOs or churches. We base our partnerships on shared values. Every partnership follows our process towards establishing formal working agreements, and the nature of our work means that we have to rely on recommendations, references, and common sense in assessing potential partners. Most new partnerships arise from existing relationships, often long established between the overseas partner and our team members in other charitable contexts.

We currently have in place partnerships with:

- Eight NGOs (Thailand, Laos, Myanmar, India, the Gambia, Togo, Rwanda, Uganda, Burundi);

- two church networks (Burkina Faso, Sierra Leone); and
- four national children’s networks, in Sri Lanka, the Gambia, Burkina Faso, and Lebanon.

Children’s Worker Training in 2024

Since 2021 we have sponsored a Network Coordinator in **Sri Lanka**. In 2024 we worked alongside the indigenous team led by the Coordinator and delivered training for trainers, enabling their network to deliver training without in-person support from UK trainers. We also ran training with the local team in a new location.

In **the Gambia** we ran training a Course 3 training for 35 children’s workers alongside our partner. We were delighted to note the huge amount of activity and progress made by the network, which was formed in 2023.

We returned to **Burundi**, training a national children’s work network newly formed in 2022. This network is now ready for training of trainers, preparing to multiply training run in country.

In **Rwanda** we built on the new partnership with Azizi life, training a group of children’s workers based around Muhanga. There are many churches here but few equipped for effective children’s work.

In **Burkina Faso** we continued training a network of leaders, most of whom were working with tribes in their first generation of encountering Jesus. The network here took our training for trainers and commissioned seven trainers to run training for hundreds of leaders across the west of the country and on into **Mali**.

In **Thailand** we continued our partnership with a seminary there.

With a partner in **Southeast Asia** we were privileged to work with a minority people group, training 27 participants. We delivered training for trainers, and also bespoke training delivered by frontline workers to engage in helping extremely traumatised children.

Elsewhere on the **Asian subcontinent** we worked with a minority people group training and encouraging them, commencing partnership with their network.

Volunteer Development in the UK

Volunteer recruitment and development follows a process established over ten years or more. Recommended practitioners experience an orientation weekend, and then may apply to join the team. If successful, and following DBS checks and taking up of references, they join an experienced team leader on a training trip abroad. Our Global Partnerships Lead takes responsibility for briefing, debriefing, and assessing volunteers including team leaders, who also make assessments of the volunteers in their care. Formal feedback from all team members and partners is taken.

In mobilising self-funded volunteer Global Trainers, the charity maximises its impact while minimising operating costs. The personal development benefits to volunteers are significant, and the interaction with their networks of supporters creates excellent community engagement with our partners. Two new Global Trainers travelled for the first time in 2024.

Train the Trainers

Our “Train the Trainers” course development was completed, field tested, and published in 2024 ready for translation and full roll-out during 2025. This course is essential to multiply children’s ministry through indigenous networks.

PURE



Clean Water and Basic Hygiene for Households

We have a partnership with **Sawyer International** « sawyer.com » to supply “point one” filters for clean water. Once installed and the householder trained in their care, the filters have demonstrated efficacy for millions of gallons without the need for replacement parts. No harmful bacteria or protozoa can pass through the filters. Accurate data from multiple countries indicate that they eliminate water-borne disease, reduce costs for families, and improve attendance rates at school and employment.

Expeditions

In November 2024, a 12-person expedition delivered **130 WaSH interventions** in the Gambia. Preparation and debriefing for this included three ‘WELL’ experience days, two before the expedition and one subsequent to it.

In addition to the WaSH interventions the expedition team distributed 200 toothbrushes with toothpaste. The team also deployed 50 washable sanitary pads for women in one village and enabled local women to launch a sustainable business for supply of similar items by means of a sewing machine, resources for local materials, and provision of sewing patterns.

Filter Sponsorship

We have developed a sponsorship project, enabling individuals to sponsor filters. The sponsorship amount of £60 covers the cost the filter, transportation, installation after care, and reporting.

Sponsors receive a frameable certificate of sponsorship, detailing how the filter works and why it is needed. They also receive photo of the family that gets the filter, a baseline data report on health prior to installation, then 2-week, 8-week, 6-month and random updates to the health data. The reporting enables the sponsor to see exactly what difference the filter has made, for whom and exactly where. All data is collected with permission regarding its use from the family concerned.

In 2024 we have distributed 107 sponsored filters in the Gambia and Rwanda. The filters are shipped to our partner who arranges distribution, installation, training and support to families, and collecting impact data.

PAD = Pure Amor Dignity

We have responded to the appalling reality that 500 million women are affected by period poverty – unable to make acceptable sanitary arrangements for their period and thus suffering all of some of the following; indignity, shame, reduced earning or education and disease.

The establishment of PAD, led by Jane Savage — a passionate volunteer — has enabled PURE to begin constructing solutions that will impact the problem. It is clear from the Bible and from our experience of caring about what matters to God, that Jesus loves women and has moved us to do something about this issue, and more importantly, something for the women affected by it.

- **PAD sponsorship:** it is now possible to sponsor a woman out of period poverty for 12 months through our sponsorship programme.
- **PAD Pack Parties:** we have set up and run PAD Pack Parties that sew large numbers of pad packs for distribution among women experiencing period poverty.
- **PAD expeditions:** it is now possible for people to travel and personally raise funds for, then distribute PAD packs. In Rwanda in May this was achieved in a pilot project to test out the community's needs and the partner's capabilities. After four months' use the impact measured was as follows:
 - 100% reduction in money spent on period products;
 - 99% reduction in money spent on medication due to need to treat infection;
 - 100% reduction in school days lost due to having period;
 - 81% reduction in work days lost due to having period.

Fas–Eau–Vie

This is a new sustainable business model for water poverty transformation.

In order to greatly increase the scale and transformation of WaSH we commenced an ambitious programme of distribution in Burkina Faso in 2024.

A fully funded start-up distribution enterprise has been launched by the application of strategic investment. The result will be families receiving the health and financial benefits of WaSH up front, then contributing to the enterprise monthly from their improved financial position, for ten months.

The model enables dignifying employment, physical and spiritual transformation, and exponential growth among the target community, funded after the first cycle from within the local economy.

The first 50 WaSH interventions have been deployed, and the model is being fully field tested among these 50 families from November 2024 through to October 2025.

Flourishing Life in the Gambia and Rwanda

Combining both expeditions and sponsorships, we have deployed over 1000 filters in the Gambia — 250 of them in 2024 — releasing around 7000 people from water-borne diseases.

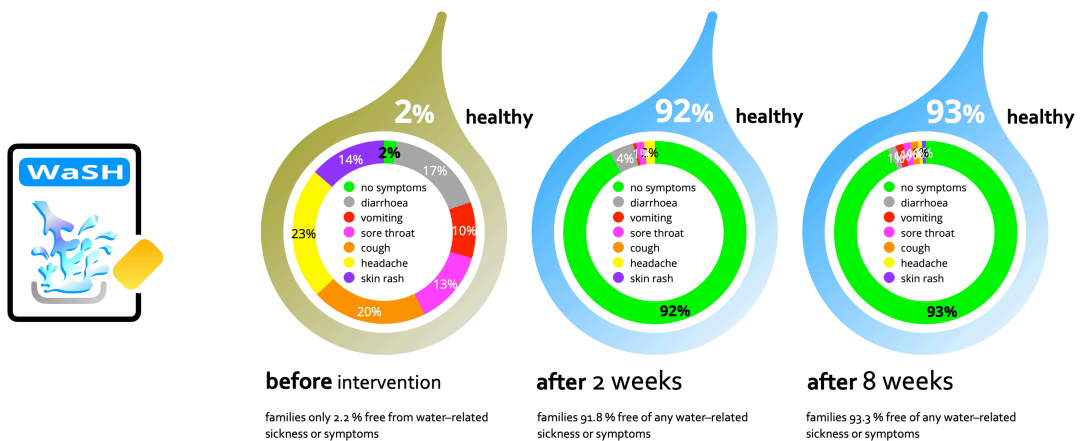
In Rwanda where 87 filters were deployed the community, health stats record that at distribution 1.6% of the population were healthy and six months later 81% were healthy. That is a simply amazing transformation in the name of Jesus, and a demonstration of his love among us.

One essential aspect of WaSH interventions is the collection of impact data, enabling the efficacy of the programme (or lack of it) to be available for scrutiny and analysis. The following infographics give a positive snapshot of our data as assessed in Q4 of 2024.

the Gambia 2023+2024 to Oct 1st

HEALTH ISSUES

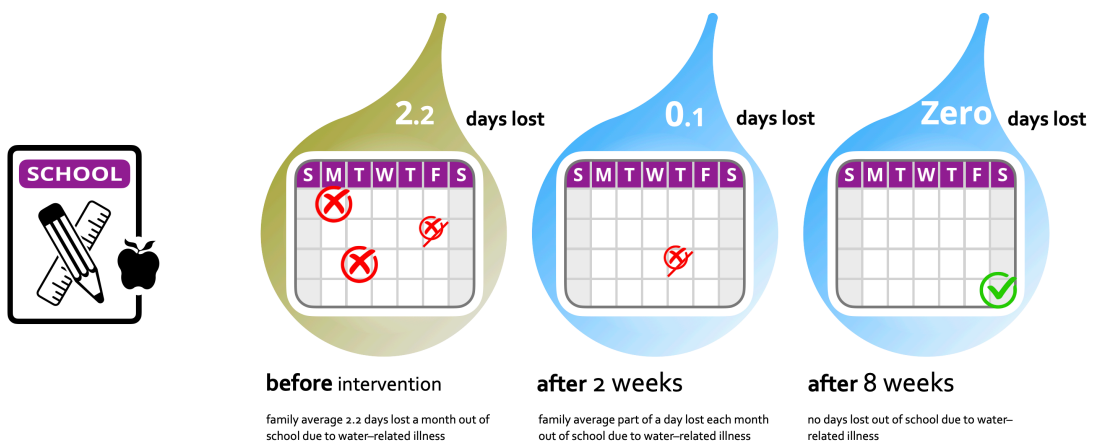
272 families in one region (five localities)



the Gambia 2023+2024 to Oct 1st

LOST SCHOOL DAYS

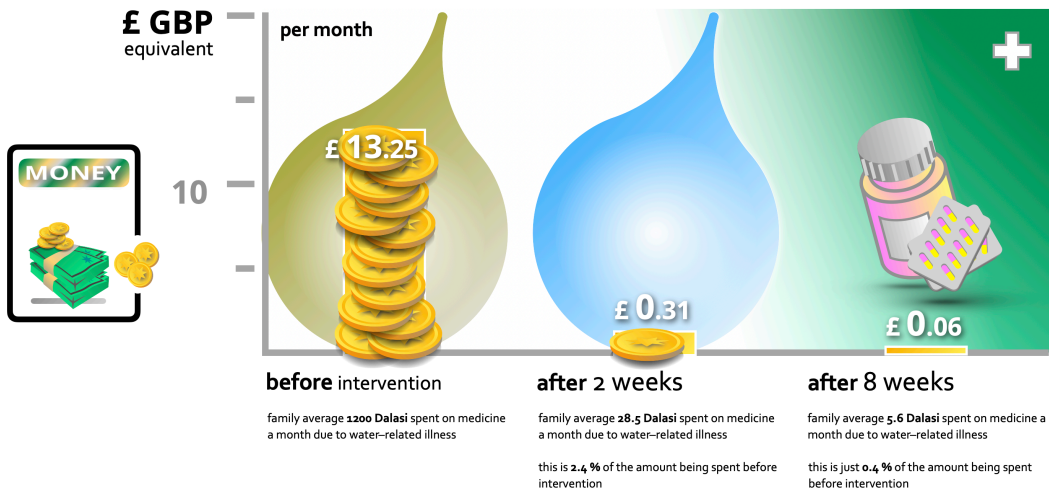
272 families in one region (five localities)



the Gambia 2023+2024 to Oct 1st

EXPENSES: MEDICINE

272 families in one region (five localities)





House Building Expeditions

In 2024, five teams built five houses.

We took 22 people overseas to build a home in Tijuana Mexico. In very challenging weather conditions they succeeded in completing the home. Though often soaked and cold, they benefited greatly from camping and working in terrible conditions — so recognising through hard experience what it means to lift a family out of the mud.

We took seven men from the UK to meet with seven from the USA, and travelled out to Arizona and on to Sonora to build a home for a family. At the same time we worked on our approach to being men.

We took 14 young people and leaders from Northern Ireland to build a home in the township of Botleng, South Africa: profound experiences of serving God; wonderful interaction with the locals; and transformative engagement with the post-apartheid nation in the epicentre of the struggles.

We also took two women from the UK to join with more than 20 others from USA, Australia, and South Africa to build a home for a family in Botleng township.

We took 14 UK teenagers and leaders into Moldova to work with five Germans and ten Moldovans, to build a home for a young pastor moving in to serve the poor in a Ukrainian village in Moldova.

Quotes

We include here quotes from people who have benefited from our EQUIP, PURE, and BUILD initiatives in various locations.

What They Say...

- Now I don't buy sanitary pads anymore, I save my money. I use and wash my pads every month. It's good for me. You took my number, you follow up, you don't forget me. I say to you thank you, thank you so much.

a local woman
— the Gambia PAD beneficiary 2024

- Now we are using your filters there is no diarrhoea, not even the children. I thank God for you.

mother and health worker
— the Gambia PURE beneficiary 2024

- Even though you are changing people's lives with giving them clean water to drink which will impact them massively, expect God to transform you through the trip.

Sarah
— the Gambia PURE participant 2024

- As a result of the house building expedition to Moldova, I have deferred my degree by one year to invest a year of my life in spiritual development to focus on what God wants to do in me and for prepare for my long-term future.

Samantha
— Moldova BUILD participant 2024

- You have shown us a different way of being Christian — and I think, a better way!

Pastor Viktor
— Ukrainian Pastor in Moldova.

- I was humbled by meeting a pastor who travelled 28 hours to the EQUIP training and who lives every day with the real possibility of death as a result of leading a church in his area. It was such a privilege to train him and to see him benefit so much from it.

Will
— EQUIP Global Trainer 2024

Operational Matters

Safeguarding

Amor Europe recognises the importance of safeguarding in its work with children, young people, and vulnerable adults. We follow the requirements of UK legislation in relation to vulnerable adults, children and young people, and the best practice standards advice of ThirtyoneEight, an established charity committed to assisting churches and Christian organisations with safeguarding, with whom we have taken membership. Our own team members are all required to take safeguarding training, and we also assist in the development of safeguarding training with our partners overseas.

Our Safeguarding Lead and Safeguarding Trustee both undertook training to level 3 and 4 in 2022. The nature of exposure of our teams to risk and cross-cultural complications means that we need both specialist and general knowledge in delivering our culture of care.

We developed and adopted a Safeguarding Statement and have designed a Code of Conduct detailing the code of practice and reporting mechanisms for safeguarding. Code of Conduct pocket guides are issued to all our adult volunteers, for each event or expedition. We developed safeguarding and health & safety training courses tailored for use with and by all our teams. These are delivered online and in person with records kept verifying that each expedition participant has been trained.

We are collaborators with Stop Child Witch Accusations, a coalition of charities committed to the elimination of child abuse linked to faith and belief. The coalition participates in an Experts' Working Group, recognised by and consulting with UNESCO.

Awareness Raising

the Big Walk

Throughout June 2024 continued our 'Big Walk' fundraising and awareness events. Groups of friends organised a local day event involving a long walk together. Big Walk events were run in Folkestone, Herne Bay, Snowdonia, the Lake District, and Southampton. Together these events raised £2700 which we donated to Feed the Hungry. We then ran two food packing events, packing 17,000 meals for children to be shipped by Feed the Hungry to Somaliland.



Group of friends on a Big Walk near Folkestone, Kent

Conversation & Celebration

We held our **Conversation & Celebration Weekend** at Bosworth Hall near Coventry in October 2024. This event included a celebration dinner, and a food pack for Feed the Hungry. We welcomed guest speakers from partners in Burkina Faso and the USA.

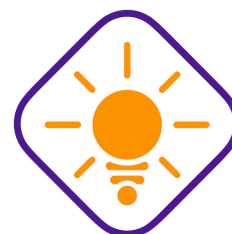
The weekend was attended by 44 people, an increase of 60% on 2023.



Inspire Events

During the year we hold our **Inspire!** events at local churches in the UK to enable people that have not yet met us to consider their personal contribution to Christian mission, learn about the diverse aspects of our work and to encourage them towards adventure and involvement with us and other ministries.

This year we held an **Inspire!** in St Philip's Church, Bath and we will be seeking to expand this interactive and highly engaging event.



Spiritual Development

We use a drawing of a tree to describe Amor Europe.

The roots of our tree represent our values, and these draw life from the presence of God represented by a river — an analogy much used in the Bible. The RIVER also represents a four-day retreat which is very much a part of Amor Europe, but flowing out beyond the charity.

The trunk of our tree is Christian discipleship, encouraged in our community by the ROAD Less Travelled team, and an intentionally non-negotiable element of every part of the charity.

The branches of our tree forming the canopy are the diverse areas of our ministry, producing the fruit of justice and righteousness and peace, which are desired by the Living God whom we enthusiastically serve.



the RIVER

As part of awareness raising, Amor Europe offers “the RIVER”.

About the RIVER: The RIVER is a four-day spiritual retreat which aims to refresh and encourage people in their personal faith. The ministry of Amor Europe depends upon the authentic spiritual relationship between individuals and the Living God — recognised and worshiped by Christians. The RIVER experience enables Amor Europe to articulate and share spiritual life with those seeking to connect with God.



The RIVER in 2024: Four times each year the RIVER runs as a four-day retreat at Wellwick House, Wendover — a conference and retreat house. Wellwick House has made considerable adjustments to its premises to facilitate the RIVER and serves beautifully as the key venue to develop it further. From this source point, attendees at the Wellwick House RIVER retreats are encouraged to host a similar RIVER retreat in their own town. During 2024, in total twelve RIVER retreats were run. We also hosted friends from Burkina Faso, Moldova, and Kenya as we begin to see the RIVER flowing internationally.

The RIVER in 2025: Twenty retreats are planned in the UK and Ireland, including one specifically convened for people connected with running Amor Europe. Three more RIVER events are scheduled to run overseas.

In 2024 the ROAD Less Travelled team began its work to enable each person that connects with Amor Europe to intentionally choose pathways of continuous spiritual development. This team creates or signposts resources, courses, and opportunities that those serving with Amor Europe can opt for, in order to develop spiritually. This team also oversees the planning of our Conversation & Celebration annual conference.

In 2025 this team plans to develop a gap year opportunity. This will enable Amor Europe to invest in people who intentionally set aside a period of their life to focus on their relationship with God and their ministry flowing from it.



People

We introduce here those who make everything happen.

Trustees

The Trustees who served throughout 2024 are listed on the Key Contact page at the top of this report. We are grateful to them for all their valuable contributions.

Trustee Recruitment: Potential Trustees are sought to bring specific skills identified and needed by the Board. After preliminary discussion with the Chair the individual is invited to read the core documents of the Charity, and the Trustee Framework, which outlines the role, competences, and characteristics of a Trustee of Amor Europe.

In 2024, our former Chair of Trustees, Molly Fowlie, resigned as a Trustee and joined the Hub Team as our BUILD Lead. In her place, Harley Wykes stepped into the role of Chair in January 2024. In March we welcomed aboard two new Trustees: Jon Wilson, and Joey Little. Paul Stanfield resigned from the Board as his term came to an end in October, to focus on other things.

Changes Ahead: In 2025 we will lose the service of Gayla Congdon through ill health, and welcome Jon Wilson (CEO of Amor Ministries in the USA) to the Trustee team. Two further Trustees will be recruited in 2025 to take the team to a total of seven. Harley Wykes will finish his nine-year maximum term in 2025, so a new Chair will be selected from among the Trustees.

Hub Team

Executive responsibility for operating the charity is delegated by the Trustees to the Hub team. Every member of the Hub team has responsibility for delivering a significant part of the charity's work and functioning. The Hub Team is led by the CEO but each member, including the CEO serves the others much as the three persons of God serve one another in mutual honour.

The Hub team contains those who facilitate the other teams: The Engine Room, taking care of the operational matters; EQUIP, overseeing our Global Training programme; BUILD overseeing our home building and hope building expeditions and sponsorships; and PURE overseeing clean water and hygiene expeditions, projects, and sponsorships.

Our Hub team is formed of two full-time workers, one part-time worker, and four contractor-consultants on an hourly basis.

Engine Room

Our support services currently include our Finance Lead and DBS Administrator, overseen by the Hub Team Lead. In Q4 of 2024 we began a review and refresh of our GDPR and documents repository regimens which will be concluded in Q1 of 2025. At the conclusion of this project, which will include training, re-organising and re-equipping, we will be well placed to function safely and efficiently. We will recruit a Data Protection Lead.

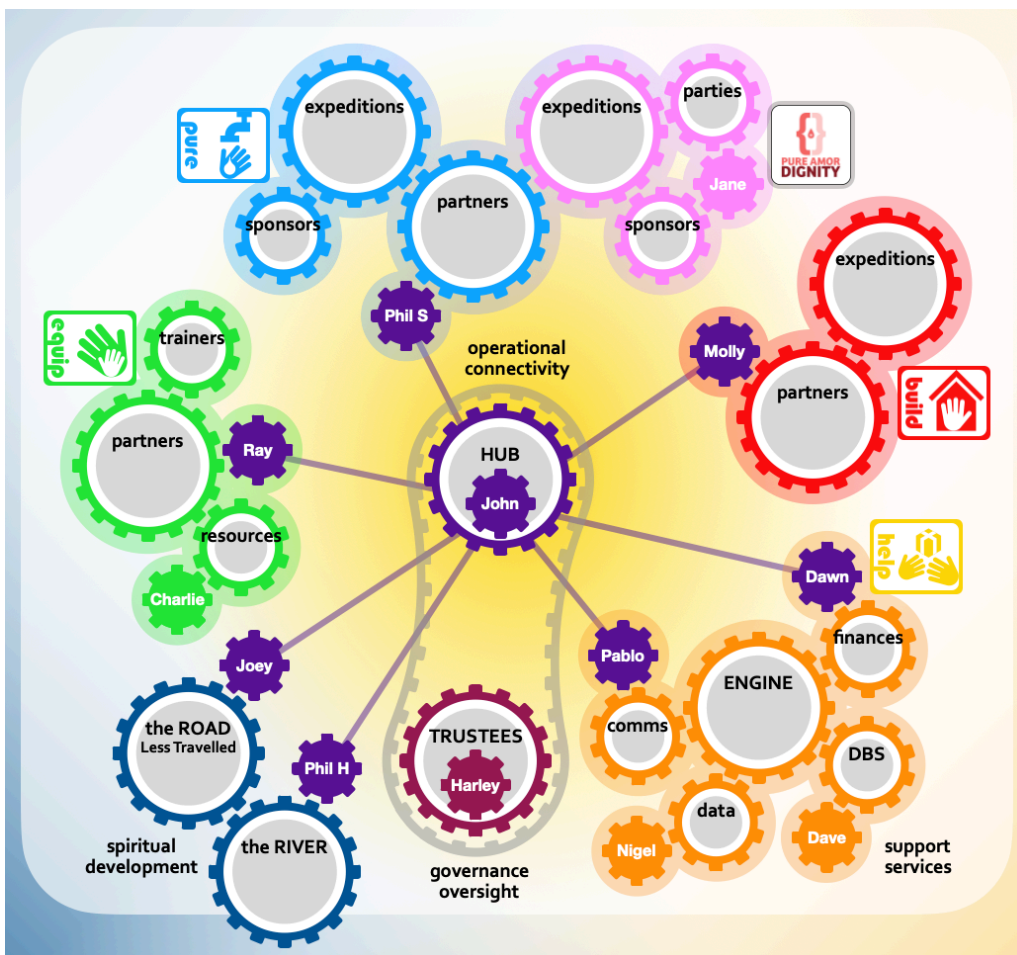
Governance

The Board of Trustees has responsibility for directing and controlling the affairs of the Charity. There are board meetings four times a year to:

- review the trusts activities, finances and performance;
- approve future plans and strategy; and
- monitor risks and ensure they are appropriately managed.

We have developed a Board Schedule that gives order to the CIO's progress and monitoring throughout the year through accountability and responsibility processes.

Operations Team and their Relationships



The Trustees delegate day-to-day operations of the Charity to John Fudge (the CEO) and the Hub Team. The relationships are demonstrated in the Team Relationships diagram.

Remuneration and pay levels for the key management personnel and within the trust generally are determined by the Trustees having regard to organisations of a similar size and nature.

Risk Management

Each Trustee has oversight of specific parts of the register and the policies that help govern it. All policies have been reviewed and refreshed in Q4 of 2023.

Trustees manage the key risks of the Charity by regular review of CEO reports against the Board's risk management protocols, and by reviewing all KPIs, which are RAG (red, amber, green) designated.

At the operational level, all expeditions and associated events and activities undergo a full risk assessment and approval process prior to being launched. These are actively reviewed in response to changing circumstances.

Plans

Progress of Plans in 2024

- Run at least one Recruitment Weekend for new EQUIP Global Trainers.
Weekend successfully run for three potential Global trainers.
- Deliver all three EQUIP training courses with at least seven partners, field testing Course 3 for the first time.
Training delivered in eight countries, Course 3 field tested reviewed and updated.
- Deliver the new 'Train the Trainers' Course with at least three EQUIP partners.
Train the Trainers' Course delivered to three partners.
- Work with at least one new EQUIP partner overseas.
Two new EQUIP partners.
- Run four BUILD expeditions to Moldova, Mexico, South Africa.
Five BUILD expeditions ran successfully, five homes built.
- Run Hope Revolution social action project in Belfast in partnership with Grace Foundation, preparatory to BUILD Hope Mexico in 2025.
Total of 30 pupils and staff from schools served by the Grace Foundation had an incredible experience.
- Increase the marketing capacity of BUILD by recruiting a new BUILD Lead.
BUILD Lead recruited and capacity increased for 2026.
- Run at least seven RIVER experiences and at least two overseas RIVER expeditions.
In total, 22 RIVER experiences run, including one in Kenya.

- Lead one PURE Expedition to the Gambia. Prepare one PURE expedition for schools in 2025, and explore running PURE expeditions to Rwanda.
Gambia PURE expedition ran well, Rwanda PURE expedition recruited 20 people for 2025, and schools option for Gambia successfully built.
- Develop an economically sustainable model for the distribution of PURE water filters in Burkina Faso.
Fas–Eau–Vie has launched with the first 50 filters deployed. Concept phase completed with adjustments made, shaped by the local vision and delivery needs after having visited the region.
- Dig at least one PURE well enabling clean water to a community previously distant from the nearest clean water source.
No well has been dug yet, but good progress in identifying subject region and effective partner.
- Expand the PAD (Pure Amor Dignity) women’s health programme.
First PAD Pack Party run, 100 PAD packs made, pilot PAD expedition in Rwanda, where 63 girls received PAD Packs. Early statistics: period product purchase costs reduced 100%; medication spend reduced 99%; lost school days reduced 100%; lost work days lost reduced 81%.
- Prepare and offer a range of spiritual development programmes under the banner of the ROAD Less Travelled initiative.
The gap year concept and pilot run for two young women. Annual conference led by ROAD Less Travelled team.
- Run at least Five BIG Walks in 2024, raising funds for Amor ministries, and facilitating a food packing event in partnership with Feed the Hungry to feed hungry children.
Walks run in five locations, raising £2700. One food pack event run with a supporting church and another at our annual conference.
- Recruit two new Trustees.
Two new Trustees recruited.

Future Plans for 2025

- Run at least five BIG Walks in 2025 raising funds for Amor Europe, and sending food finance to one network in the sub–continent, another in Lebanon both facing hunger.
- Dig at least one PURE well in Burkina Faso.
- Run first full PAD expedition. Set up two PAD micro–businesses.
- Run multiple PAD Pack Parties.
- Move to full deployment phase of Fas–Eau–Vie distributing living and pure water to 700 families in a financially sustainable model within the local economy.
- Run two WaSH clean water expeditions one to the Gambia, one to Rwanda. Run a PAD expedition to Rwanda.
- Increase sponsorship for PAD Packs and WaSH interventions.
- Run at least 20 RIVER retreats including two overseas (one in Africa, one in Europe).
- Develop three BUILD partnerships for strategic growth of BUILD expeditions.
- Run one BUILD expedition for men in 2025.
- Prepare at least one school BUILD expedition, and four house BUILD expeditions for 2026.

- Run one EQUIP mobilising weekend for Global Trainers in the UK.
- Run three Train the Trainers Courses overseas, empowering three indigenous teams to train children’s workers in their own country and potential establish a network of groups.
- Translate all EQUIP materials into strategic languages.
- Increase the number and quality of EQUIP Global Trainers.
- Recruit three new Trustees and transition to a new Chair of Trustees.
- Continue to develop the ROAD Less Travelled initiatives and create a discipleship development culture including establishment of a gap year or internship programme.

Statement of Trustees’ Responsibilities

The Trustees are responsible for preparing the Trustees’ Report and Financial Statements in accordance with applicable law and regulations.

Approved by the board and signed on its behalf by:



Harley Wykes

Chair.

Financial Statements

Accounts for Amor Europe, a CIO registered with the Charity Commission (no. 117656) from 1 January 2024 to the end of the financial year on 31 December 2024.

Statement of Financial Activities for the year ended 31st December, 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£
Income from:					
Donations and Legacies	2	151,560	14,083	165,643	212,170
Charitable Activities	3	151,553	10,030	161,583	111,002
Income from investments	4	2,983	–	2,983	20
Total Income		306,095	24,113	330,208	323,191
Expenditure					
Raising Funds		2,875	–	2,875	750
Charitable Activities	5	293,089	12,122	305,212	229,720
Other	6	20,869	–	20,869	13,281
Total Expenditure		316,833	12,122	328,956	243,751
Excess of income over expenditure		(10,738)	11,991	1,252	79,441
Transfer between funds	11	7,000	(7,000)	–	–
Net movement in funds		(3,738)	4,991	1,252	79,441
Opening balance funds at 1st January	11	69,831	38,760	108,591	29,150
Closing balance funds at 31st December	11	66,092	43,751	109,843	108,591

The statement of financial activities includes all gains and losses recognised during the year. All income and expenditure derive from continuing activities.

The notes on the following pages form part of these financial statements.

Balance Sheet as at 31st December 2024

		2024		2023	
		£	£	£	£
Current Assets					
Cash at bank and in hand		121,005		114,360	
Debtors	9	12,598		5,998	
Total Current Assets			133,603		120,358
Current Liabilities falling due <1 year					
Sundry creditors	10		23,760		11,767
Total Current Liabilities			23,760		11,767
Net Current Assets			109,843		108,591
Net Assets			109,843		108,591
Income Funds					
Unrestricted Funds		66,092		69,831	
Restricted Funds		43,751		38,760	
Total Funds			109,843		108,591

Approved by the Trustees by:



Harley Wykes (Chair)

date: 31 / 03 / 2025

Notes to the Financial Statements for the year ended 31st December 2023

1 Accounting Policies

- 1.1 The financial statements have been prepared in accordance with the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to organisations preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The organisation is a Public Benefit Entity as defined by FRS 102.

The organisation has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for organisations applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the organisation. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention.

The principal accounting policies adopted are set out below:

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the organisation is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. Cash donations are recognised on receipt. Other donations are recognised once the organisation has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, accounts and deposits held with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.7 Trade Creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less.

Notes to the Financial Statements for the year ended 31st December 2024 (continued)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
2 Donations and Legacies				
General Donations	130,649	–	130,649	162,193
Fundraising	2,658	–	2,658	6,558
Grants	–	14,083	14,083	30,000
Tax recovered on giving	18,252	–	18,252	13,419
	151,560	14,083	165,643	212,170
3 Income from Charitable Activities				
PureFilters / Trip Income	26,328	10,030	36,358	51,373
Annual Celebration	6,360	–	6,360	3,767
Training	140	–	140	724
Build Trips	118,725	–	118,725	55,137
	151,553	10,030	161,583	111,002
4 Income from Investments				
Bank / Building Society Interest	2,983	–	2,983	20
	2,983	–	2,983	20
5 Expenditure on Charitable Activities				
Wages and Salaries	104,586	–	104,586	87,865
Activity Expenses	10,080	–	10,080	2,791
Consultancy	6,271	–	6,271	8,754
Gambia Trip	18,860	240	19,100	28,288
Water Filters (Burkina Faso)	–	3,248	3,248	6,250
Water Filters	–	8,635	8,635	4,456
Build Trips	108,354	–	108,354	48,910
River	530	–	530	–
Materials	891	–	891	1,942
GV Costs	20,495	–	20,495	19,967
Donations to partners in need	12,410	–	12,410	13,206
Annual Celebration	7,008	–	7,008	5,455
Insurance	1,828	–	1,828	1,386
Training	1,776	–	1,776	450
	293,089	12,122	305,212	229,720

Notes to the Financial Statements for the year ended 31st December 2024 (continued)

6 Other	Unrestricted	Restricted	Total	Total
	Funds	Funds	Funds	Funds
	2024	2024	2024	2023
	£	£	£	£
Administration Costs	4,353	–	4,353	3,744
Accounting Services	9,962	–	9,962	4,362
Trustee Expenses	833	–	833	149
Team Meetings	767	–	767	1,143
DBS	438	–	438	573
Bank & Currency Charges	518	–	518	110
Independent Examination	400	–	400	400
Carbon Offset	3,598	–	3,598	2,800
	20,869	–	20,869	13,281

7 Staff Costs	2024	2023
	£	£
Salary	106,686	81,886
Employers NI	3,640	2,534
Employers Pension	4,222	3,445
	114,548	87,865

The average monthly headcount was 6 staff (2023: 3 staff) and the average monthly full-time equivalent headcount (including part-time staff) was 4 (2023: 2.2). No employee was paid more than £60,000. The charity contributes to a workplace pension scheme.

One of the charity's trustees received remuneration of £8,992 (2023: £nil) for services provided to the charity during the year. Trustees expenses of £ nil were incurred during the year (2023: £ nil).

8 Debtors	2024	2023
	£	£
Amounts falling due within one year		
Trade Debtors	8,494	2,323
Prepayments	4,104	3,675
	12,598	5,998

9 Creditors	2024	2023
	£	£
Amounts falling due within one year		
Trade Creditors	500	2,389
Accruals and deferred income	20,830	7,412
H M Revenue & Customs	2,431	1,965
	23,760	11,767

10 Related Party Transactions

There were no related party transactions during the year (2023: nil)

Notes to the Financial Statements for the year ended 31st December 2024 (continued)

11 Movement of Funds	Balance as at 01/01/2024	Income	Expenditure	Transfers	Balance as at 31/12/2024
	£	£	£	£	£
Restricted Funds					
Pure Filters	8,450	6,218	(8,635)	–	6,034
Gambia Trip	1,500	–	–	(1,500)	–
Dignity Project	3,938	2,817	(240)	–	6,515
Wells Project	3,951	995	–	–	4,946
B.Faso Small Business Model	15,421	14,083	(3,248)	–	26,256
Pure Support 2024	3,000	–	–	(3,000)	–
Gambia Building Project	–	–	–	–	–
Rwanda Pilot Project	2,500	–	–	(2,500)	–
Total Restricted Funds	38,760	24,113	(12,123)	(7,000)	43,751
Unrestricted Funds	69,831	306,095	(316,833)	7,000	66,093
Total Funds	108,591	330,208	(328,956)	–	109,844

Movement of Funds	Balance as at 01/01/2023	Income	Expenditure	Transfers	Balance as at 31/12/2023
	£	£	£	£	£
Restricted Funds					
Pure Filters	3,927	8,979	(4,456)	–	8,450
Gambia Trip	–	1,500	–	–	1,500
Dignity Project	–	3,938	–	–	3,938
Wells Project	–	3,951	–	–	3,951
B.Faso Small Business Model	–	15,422	–	–	15,421
Pure Support 2024	–	3,000	–	–	3,000
Gambia Building Project	–	6,250	(6,250)	–	–
Rwanda Pilot Project	–	2,500	–	–	2,500
Total Restricted Funds	3,927	45,540	(10,706)	–	38,760
Unrestricted Funds	25,223	277,652	(233,044)	–	69,831
Total Funds	29,150	323,192	(243,750)	–	108,591

Note 11: Movement of Funds (continued) — Description of Restricted Funds

- Pure Filters: A sponsorship program where, for a fee, a person can buy a water filter to be installed. Training in how to use the filter use is given to the Gambian family receiving it. Follow up visits are also included in the fee for reports on the family's health and wellbeing supplied to the sponsors.
- Gambia Trip: Funds covering 2 trips to travel to the Gambia to install water filters and meet and interact with local families.
- Dignity Project is an initiative to teach and facilitate women and girls in Gambia to produce sanitary products.
- Wells Project was funding to build a well in the Gambia.
- Burkina Faso Small Business Model provided funding to install filters and finance for small business start-ups.
- Gambia Building Project provided funds for the host church to continue their building programme.
- Rwanda Pilot Project was funding to explore running Pure expeditions in the future.

Statement of Financial Activities for the year ended 31st December, 2023
— prior year —

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Income from:				
Donations and Legacies	178,749	33,421	212,170	136,674
Charitable Activities	98,883	12,118	111,002	269,127
Income from investments	20	—	20	—
Total Income	277,652	45,540	323,191	405,801
Expenditure				
Raising Funds	750		750	441
Charitable Activities	219,013	10,706	229,720	400,500
Other	13,281	—	13,281	8,430
Total Expenditure	233,044	10,706	243,751	409,371
Excess of income over expenditure	44,608	34,833	79,441	(3,570)
Transfer between funds	—	—	—	—
Net movement in funds	44,608	34,833	79,441	(3,570)
Opening balance funds at 1st January	25,223	3,927	29,150	32,720
Closing balance funds at 31st December	69,831	38,760	108,591	29,150

Independent Examiner's Report

Independent examiner's report to the trustees of Amor Europe CIO

I report on the accounts for the year ended 31st December 2023 which are set out on page 20 onwards.

Respective responsibilities of the trustees and the examiner

The 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 Commissioner section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

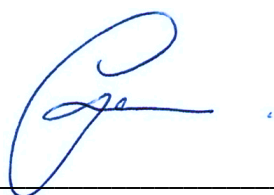
Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matters have come to my attention:

- (1) which give 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; or
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



Gavin Kibble MBE, ACMA

Mozaic Innovate Ltd
1 Kineton Road, Coventry
CV2 3NR

10th March, 2025

AMOR EUROPE

England & Wales - Charity number 1176567

Accounts



Trustees' Annual Report and Financial Statement Dec 31, 2023

bringing transformation with young people in challenging places

March 2024

v.1f (final)

CIO registered in
England & Wales
charity nr. 1176567

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Our Vision

For the next generation to gain the rights that God has freely granted to every human being, to attain the fullness that God intends for them as good citizens of this world, and of the world to come.

Highlighting our Impact in 2023



We train workers who serve children and young people.

Ten EQUIP Global Trainers were in action this year.

- **Rwanda:**
1 course delivered to 30 children's workers.
- **India:**
2 courses delivered to 75 children's workers.
- **Sri Lanka:**
2 courses delivered to 41 children's workers
- **Burundi:**
1 course delivered to 50 children's workers
- **Myanmar:**
2 courses delivered to 47 children's workers
- **The Gambia:**
1 course delivered to 38 children's workers
- **Sierra Leone:**
1 course delivered to 28 children's workers



We enable families to thrive through safe water, good hygiene and sanitation.

Our PURE team set 320 families (over 1200 individuals) free from water-borne diseases.

- **the Gambia:**
20 expedition participants distributed clean water filters to 201 families.

800 toothbrushes and tubes of toothpaste distributed.

50 reuseable feminine hygiene packs distributed.

local women enabled to launch a sustainable feminine hygiene business.
- **Rwanda:**
119 filters sponsored and deployed to families.



We engage young people and adults in building homes.

Our BUILD team continues to provide much needed homes that keep families together.

- **Mexico:**
A team of 26 built a house for a family in Tijuana.

Key Contacts

Correspondence & Media

Correspondence Address	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT19 5NW
Phone	07931 301 701
Email	« jfudge@amor.org »
Web	« amoreurope.org »
Social	« facebook.com/amoreurope »

Legal & Administrative

Charity Name	Amor Europe CIO
Registered Charity Number	1176567
Registered Office	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT20 2QR
Trustees	Gayla Congdon Harley Wykes Molly Fowlie (Chair) Paul Stanfield Mark Staveley
Founding President	Peter Jeffrey
Bankers	Metro Bank 35–37 North Street, GUILDFORD, GU1 4TE HSBC (Protected Trust Services Air Travel) 19 Minster Street, SALISBURY, SP1 1TE
Independent Examiner	Canon Gavin Kibble MBE Mozaic Innovate Limited 1 Kineton Road, Wyken, COVENTRY, CV2 3NR
Solicitors	Moore Barlow the Oriel, Sydenham Road, GUILDFORD, GU1 3SR

Trustees' Annual Report

incorporating the Director's Report

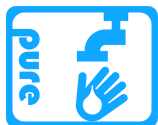
Introduction

Amor Europe registered with the Charity Commission on January 8, 2018. The CIO is founded on a Christian ethos, the principles on which it operates issue from Christian faith, authentically expressed.

The vision for the charity proceeds from its desire to be good news to children, enabling them to flourish through experiencing beautiful actions by the global church and those mobilised by it. At this stage in our development these actions include:



1. Educating church leaders in respecting and meeting the next generation's needs, and adjusting the way they interact to children's needs and preferences.



2. Providing families with health interventions that include water filters, training in their sustainable use, hygiene, and sanitation awareness.



3. Providing appropriate homes in which children's families can care for them where this is not otherwise attainable without benevolent help.



4. Providing food aid to people experiencing hunger, usually as a result of extreme events.

The Trustees present their report and financial statements for the period to 31/12/2023.

The Charity is a CIO and governed by its Constitution.

Our Charitable Objectives

The charitable objects of Amor Europe are:

1. The prevention or relief of poverty by providing: grants, items, and services to individuals in need and charities or other organisations working to prevent or relieve poverty.
2. To help young people advance in life through:
 - a. the provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life; and
 - b. providing support and activities which develop their skills, capacities, and capabilities to enable them to participate in society as mature and responsible individuals.

Fulfilling Our Aims

To assist the achievement of these objects, we aim to bring impact among the next generation in four distinct but related strategic ways.



1. EQUIP

We equip workers who serve children and young people. Uniquely placed, through long-established and field-tested operations first developed under **Urban Saints**, our EQUIP programme provides skills training for effective children's work to church leaders, community leaders, and also to other Non-Governmental or Community Based Organisation volunteers, working in challenging places.



Our children's worker courses include basic safeguarding, intelligent discipline strategies, innovative approaches, engagement, and working to high standards. We encourage the establishment of quality, inclusive, community-building youth and children's work. This is a significant factor in building community cohesion.

We believe that by enabling children's workers to adequately, imaginatively, and appropriately teach about Jesus, they provide children with the opportunity to follow him, and to flourish spiritually and socially by doing so.

2. PURE

According to **UNICEF**, every two minutes a child aged under 5 years dies due to diarrhoea. Water-borne disease is a significant cause of children not attending school, of adults unable to attend work, brings high costs to families when they have to buy medicines, and sadly causes death.

PURE puts safe, clean drinking water into the mouths of children and families, in the name of Jesus.

This is achieved through our proven holistic intervention, a combination of:

- **local church partnership** — we work through existing indigenous church networks and contacts in each locality;
- **Water filter provision** — issuing each family, regardless of faith with an innovative water filter, and training in its sustainable use, which when maintained correctly will continue to deliver 2000 litres of safe water for over 10 years. Filters are sourced from our partner **Sawyer International**.
- Awareness of good hygiene and sanitation.



3. BUILD

In the UK and Europe, we enable young people to work alongside community-minded adults in overseas expeditions to build houses for families trapped in marginal environments by poverty.

On our BUILD expeditions, houses built in sustainable vernacular architecture meet the needs of families facing destitution, releasing them from housing poverty, and keeping them together. Those who participate develop significantly in citizenship values and enhanced self-esteem, gain social and practical skills, and are more motivated to serve in their own communities on returning home.



4. HELP

As a response to the Covid–19 pandemic and its devastating effects on those already marginalised by poverty we intentionally raised funds to feed hungry children and families.

We have continued this approach, dedicating 50% of our annual fundraising initiative to hunger–related poverty relief, mainly through our trusted partners. We also enabled supporters to give directly to this cause rather than sharing their donation with Amor Europe. HELP has become a permanent part of Amor Europe, as an act of gratitude and thanksgiving to God.

Founding Principles

Our Vision, Passion, and Ethos

We are inspired towards this: for the next generation to gain the rights that God has freely granted to every human being, that they might attain the fullness of all that God intends for them as good citizens of this world, and of the world which is to come.

We are motivated to do this: to bring people together to make Jesus visible. In all our planning and work, our conversations and relationships, we seek to live by the Spirit of Jesus Christ, exhibiting Christ–like character and bearing the fruit of the Holy Spirit, promoting justice, righteousness, and peace in the communities with whom we connect, bringing Glory to God our Heavenly Father.

Our Values

All of our core staff and volunteers subscribe to our values, which are expressed as:

- Knowing God;
- Local Relationships;
- Global Partnerships;
- Distributed Power;
- Transformative Experiences.

As a Christian charity we are committed to seeing young people develop mentally, emotionally, spiritually, physically, and socially, to become the very best they can be. In a world troubled by injustice towards children, we empower people to make a difference.

Transformed people transform places. Our vision is all about bringing transformation with young people in challenging places.

Our Culture

In our six years of development we have been able to identify the following qualities which carry our values in clearly identifiable behaviours that we expect to demonstrate.

1. Integrity
2. Prayerfulness
3. Humility
4. Excellence
5. Inclusivity
6. Generosity
7. Fun
8. Care

Public Benefit

We have reviewed our aims and objectives, and the KPIs that arise from them, against the advice contained in the Charity Commission’s general guidance on public benefit. In reviewing our activities to date, and those we have planned for the year ahead, we have again taken the Charity Commission’s guidance into account. Our work targets communities where young people are liable to exploitation, destitution, abuse, ill health, or radicalisation as a result of poverty. We are pleased to report that we have been able to bring significant benefit to children and young people, as detailed in the following review of activities for the year.

Review of Activities in 2023

HELP



Emergency Response Special Project

— to meet needs arising from disasters affecting our partners

Displaced Families in Burkina Faso

We allocated half of the proceeds of our annual “Big Walk” sponsorship event, to a special fund set up for the provision of food to 70 hungry families displaced by Islamist extremist violence in Burkina Faso, through our trusted partner Dorcas Centre based in Laffiabougou near Bobo Dioulasso.

In total we raised and donated £3350 for this purpose.

EQUIP



New Training Materials

We have taken a strategic decision for the public good to licence all our published materials under a Creative Commons Attribution–ShareAlike International Licence. This enables our partners to be creative in adapting resources to their local context without concerns of infringing copyright.

Training is written to be replicable and is delivered in most contexts to and through Christian NGOs or church and community networks. An important part of our ethos is the development of authentic Christ–like spirituality — peace–creating, loving, and generous in nature.

During 2023 we circulated the new materials in editable formats to enable our partners to translate them. We then embarked on a series of expeditions, working alongside our partners to deliver Courses 1 and Course 2 in as many places as we could schedule. Course 3 will feature heavily in our 2024 programme of training events with partners.

Partnerships for Children's Worker Training Abroad

Our training activities abroad are developed through partnership with local NGOs or churches. We base our partnerships on shared values. Every partnership follows our process towards establishing formal working agreements, and the nature of our work means that we have to rely on recommendations, references, and common sense in assessing potential partners. Most new partnerships arise from existing relationships, often long established between the overseas partner and our team members in other charitable contexts

We currently have in place partnerships with:

- Eight NGOs (Thailand, Laos, Rwanda, India, Togo, The Gambia, Uganda, Burma, Burundi);
- two church networks (Burkina Faso, Sierra Leone); and
- two national children's networks, in Sri Lanka, and Burkina Faso.

Children's Worker Training in 2023

Since 2021 we have sponsored a Network Coordinator in **Sri Lanka**. In 2023 we worked alongside the indigenous team led by the Coordinator and delivered training in a new location for them and in the capital Colombo. In all our team trained 75 children's workers.

In **the Gambia** we ran training for 35 children's workers alongside our partner, and saw their new network come into place as five locals stepped up to lead it.

In **India** we worked with a long-term partner and delivered training in two locations in Gujarat State.

We returned to **Burundi**, training a national children's work network newly formed in 2022. Some 50 participants fed back that the concepts of sustainability and safeguarding were new to them.

In **Rwanda** we commenced a partnership with a team exploring children's work as their next national impact project. Here, 30 children's workers from various faiths and denominations received training

In **Myanmar** we were privileged to work with a minority people group, training 27 participants. A further training course, run by those based in the region on our behalf trained a another 20 very courageous children's workers.

In **Sierra Leone** we renewed a partnership unvisited since before the pandemic, training 28 children's workers.

Volunteer Development in the UK

Volunteer recruitment and development follows a process established over ten years or more. Recommended practitioners experience an orientation weekend, and then may apply to join the team. If successful, and following DBS checks and taking up of references, they join an experienced team leader on a training trip abroad. Our Global Partnerships Lead takes responsibility for briefing, debriefing, and assessing volunteers including team leaders, who also make assessments of the volunteers in their care. Formal feedback from all team members and partners is taken.

In mobilising self-funded volunteer Global Trainers, the charity maximises its impact while minimising operating costs. The personal development benefits to volunteers are significant, and the interaction with their networks of supporters creates excellent community engagement with our partners. Three new Global Trainers travelled for the first time in 2023.

Train the Trainers

In order to multiply the impact of UK based trainers we have embarked on a programme of training and recognising EQUIP trainers based outside the UK. In order to accelerate this we have developed a new 'Train the Trainers' course in 2023, ready for roll-out with partners in 2024. It has been requested in Burkina Faso, Burundi, the Gambia, Myanmar, Sri Lanka, and India.

PURE



Water Filtration for Households

We have a partnership with **Sawyer International** « sawyer.com » to supply “point one” filters for clean water. Once installed and the householder trained in their care, the filters have demonstrated efficacy for millions of gallons without the need for replacement parts. No harmful bacteria or protozoa can pass through the filters. Accurate data from multiple countries indicate that they eliminate water-borne disease, reduce costs for families, and improve attendance rates at school and employment.

Expeditions

In November 2023, a 20-person expedition delivered **201 WaSH interventions** in the Gambia. Preparation and debriefing for this included three 'WELL' experience days, two before the expedition and one subsequent to it. This new initiative greatly improved the experience for expedition participants and increased its impact on their development as global citizens.

In addition to the WaSH interventions the expedition team distributed 800 toothbrushes with toothpaste. The team also deployed 50 washable sanitary pads for women in one village and enabled local women to launch a sustainable business for supply of similar items by means of a sewing machine, resources for local materials, and provision of sewing patterns.

Project Amor Dignity

As part of the November 2023 expedition PURE launched the PAD Project. This raises awareness and funds for feminine hygiene interventions. The project commenced in 2023 with a pilot intervention programme embedded within the expedition to the Gambia in November (see above).

Filter Sponsorship

We have developed a sponsorship project, enabling individuals to sponsor filters. The sponsorship amount of £60 covers the cost the filter, transportation, installation after care, and reporting.

Sponsors receive a frameable certificate of sponsorship, detailing how the filter works and why it is needed. They also receive photo of the family that gets the filter, a baseline data report on health prior to installation, then 2-week, 8-week, 6-month and random updates to the health data. The reporting enables the sponsor to see exactly what difference the filter has made, for whom and exactly where. All data is collected with permission regarding its use from the family concerned.

In 2023 we have distributed 123 sponsored filters in the Gambia. The filters are shipped to our partner who arranges distribution, installation, training and support to families and collecting impact data.

Flourishing Life in the Gambia

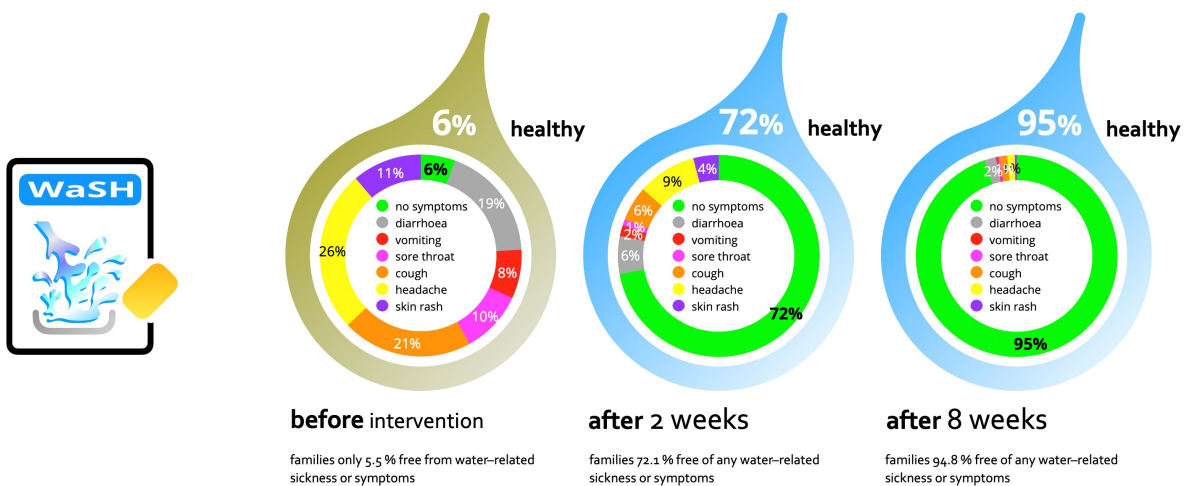
Combining both expeditions and sponsorships, we have deployed 836 filters in the Gambia — 324 of them in 2023 — releasing around 5000 people from water-borne diseases.

One essential aspect of PURE WaSH interventions is the collection of impact data, enabling the efficacy of the programme (or lack of it) to be available for scrutiny and analysis. The diagrams below present the very positive picture of our programme as assessed at the end of 2022.

the Gambia 2022

HEALTH ISSUES

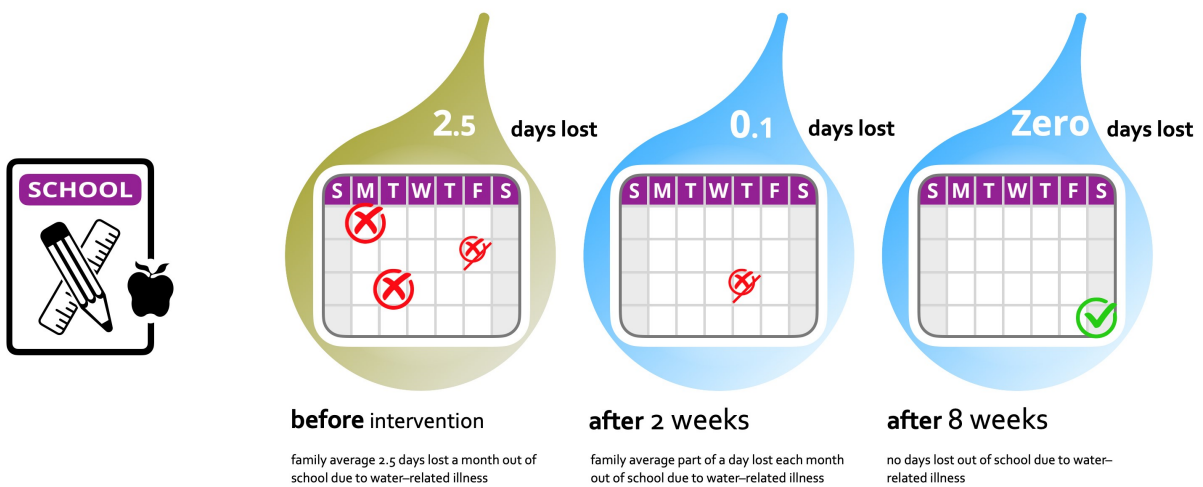
512 families in five localities



the Gambia 2022

LOST SCHOOL DAYS

512 families in five localities





House Building Expeditions

In 2023 we took 26 people overseas to build a home in Tijuana Mexico

The family receiving their new home had unfortunately lost their previous home to a house fire. One team member created a beautiful mural of a dove on the smoke-blackened wall of their neighbour's property to remind the family of God's love and peace.



Quotes

We include here quotes from people who have benefited from our EQUIP, PURE, and BUILD initiatives in various locations.

What They Say...

- Meeting the wonderful people of the Gambia is enough on its own, but being able to change the lives of 1500 of them for 10+ years certainly is enough for me.
— **the Gambia PURE expedition participant 2023 — Tobias, Bristol.**
- Build Mexico had a profound impact on me. Working on a shared endeavour together, caring for each other and the local Mexican family through the ups and downs was so rewarding and it felt like that was what we were created to do. I would jump at the chance to do another Build trip!
- This was my second Build trip with Amor and it was just as brilliant as the first! The camaraderie across a team of all different ages and backgrounds was brilliant and we all grew together through the challenge of building in the heat and the dust. It was a privilege to meet and serve a lovely Mexican family.
— **Mexico BUILD participants 2023 — Ali & Mark, Bristol.**
- I think most people know we are so privileged and blessed to live how we do, but it certainly raises awareness of our situation and challenges us to do more personally to address the imbalances in our world.
— **the Gambia PURE expedition participant 2023 — Paula, Basingstoke.**

- I am in awe of the quality of the material that is delivered during these courses. It is so practical and engaging and delivers the teaching of biblical principles around ministry to children while allowing space for this to be learned and applied differently depending on the specific cultural contexts where it is taught. It really is genius.

— EQUIP Global Trainer — Will, Norwich.

- It was amazing to build friendships and learn from each other those three days! The instructing was great and allowed us all to take away something new from the training.

— EQUIP international trainer— Johanna, Thailand.

Operational Matters

Safeguarding

Amor Europe recognises the importance of safeguarding in its work with children, young people, and vulnerable adults. We follow the requirements of UK legislation in relation to vulnerable adults, children and young people, and the best practice standards advice of ThirtyoneEight, an established charity committed to assisting churches and Christian organisations with safeguarding, with whom we have taken membership. Our own team members are all required to take safeguarding training, and we also assist in the development of safeguarding training with our partners overseas.

Our Safeguarding Lead and Safeguarding Trustee both undertook training to level 3 and 4 in 2022. The nature of exposure of our teams to risk and cross-cultural complications means that we need both specialist and general knowledge in delivering our culture of care.

We developed and adopted a Safeguarding Statement and have designed a Code of Conduct detailing the code of practice and reporting mechanisms for safeguarding. Code of Conduct pocket guides are issued to all our adult volunteers, for each event or expedition. We developed safeguarding and health & safety training courses tailored for use with and by all our teams. These are delivered online and in person with records kept verifying that each expedition participant has been trained.

We are collaborators with Stop Child Witch Accusations, a coalition of charities committed to the elimination of child abuse linked to faith and belief. The coalition participates in an Experts' Working Group, recognised by and consulting with UNESCO. We were able to make a donation of £2,500 to the SCWA Coalition in 2023.

Awareness Raising

the Big Walk

Throughout June 2023 we further developed "Walk the World" — our fundraising and awareness event by inviting friends to organise a 'Big Walk' in which a group walked a significant distance together. We ran Big Walk events in Folkestone, Herne Bay, Snowdonia, the Lake District, and Southampton. Together these events raised £6700 enabling us to donate £3350 to Aid to Burkina in order for them to provide food for 70 families displaced by Islamist violence against pastors and their families in Burkina Faso.





Families in Burkina Faso receive food aid purchased with funds from the Big Walk

Conversation & Celebration

We held our **Conversation & Celebration Weekend** at Lydiard House in Swindon in September 2023. This event included a celebration dinner which included the Mexico BUILD team (enjoying their debriefing weekend nearby) giving excellent feedback on their experience.



A total of 28 people attended residentially and 45 joined us for the dinner.

Spiritual Development

the RIVER

As part of awareness raising, Amor Europe offers “the RIVER”...

About the RIVER: The RIVER is a four-day spiritual retreat which aims to refresh and encourage people in their personal faith. The ministry of Amor Europe depends upon the authentic spiritual relationship between individuals and the Living God — recognised and worshiped by Christians. The RIVER experience enables Amor Europe to articulate and share spiritual life with those seeking to connect with God.

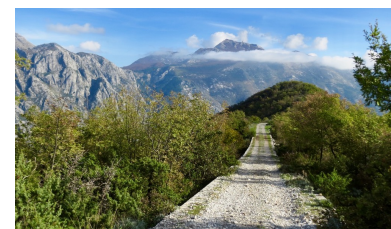


The RIVER in 2023: The River began hosting four-day retreats at Wellwick House, Wendover — a conference and retreat house. Wellwick House has made considerable adjustments to its premises to facilitate the RIVER and serves beautifully as the key venue for the development of this initiative. In total, seven River retreats were run in 2023.

The RIVER in 2024: Eight retreats are planned in the UK and Ireland, with two more scheduled for locations in Africa.

the ROAD Less Travelled

In 2023 we began to build a team to enable each person that connects with Amor Europe to intentionally choose pathways of continuous spiritual development.



The team will create and or signpost resources, courses, and opportunities that those serving with Amor Europe can opt for in order to develop spiritually.

The Road Less Travelled team will commence its work in 2024.

People

We introduce here those who make everything happen.

Trustees

The Trustees who served throughout 2023 are listed on the Key Contact page at the top of this report. We are grateful to them for all their valuable contributions.

Molly Fowlie has led the team as Chairman in 2022 and has overseen a review of recruitment, risk register and all policies and been influential in Amor Europe's development of a culture of care.

Trustee Recruitment: Potential Trustees are sought to bring specific skills identified and needed by the Board. After preliminary discussion with the Chair the individual is invited to read the Core documents of the Charity, and the Trustee Framework, which outlines the role, competences, and characteristics of a Trustee of Amor Europe.

In 2024 we welcome two new Trustees Jon Wilson, and Joey Little.

Hub Team

Executive responsibility for operating the charity is delegated by the Trustees to the Hub team. Every member of the Hub team has responsibility for delivering a significant part of the charity's work and functioning. The Hub Team is led by the CEO but each member, including the CEO serves the others much as the three persons of God serve one another in mutual honour.

The Hub team contains those who facilitate the other teams: The Engine Room, taking care of the operational matters; EQUIP, overseeing our Global Training programme; BUILD overseeing our home building and hope building expeditions and sponsorships; and PURE overseeing clean water and hygiene expeditions, projects, and sponsorships.

Our Hub team is formed of two full-time workers, one part-time worker, and four contractor-consultants on an hourly basis.

Engine Room

Our support services currently include our Finance Lead and DBS Administrator, overseen by the Hub Team Lead.

Governance

The Board of Trustees has responsibility for directing and controlling the affairs of the trust. There are board meetings four times a year to:

- review the trusts activities, finances and performance;
- approve future plans and strategy; and

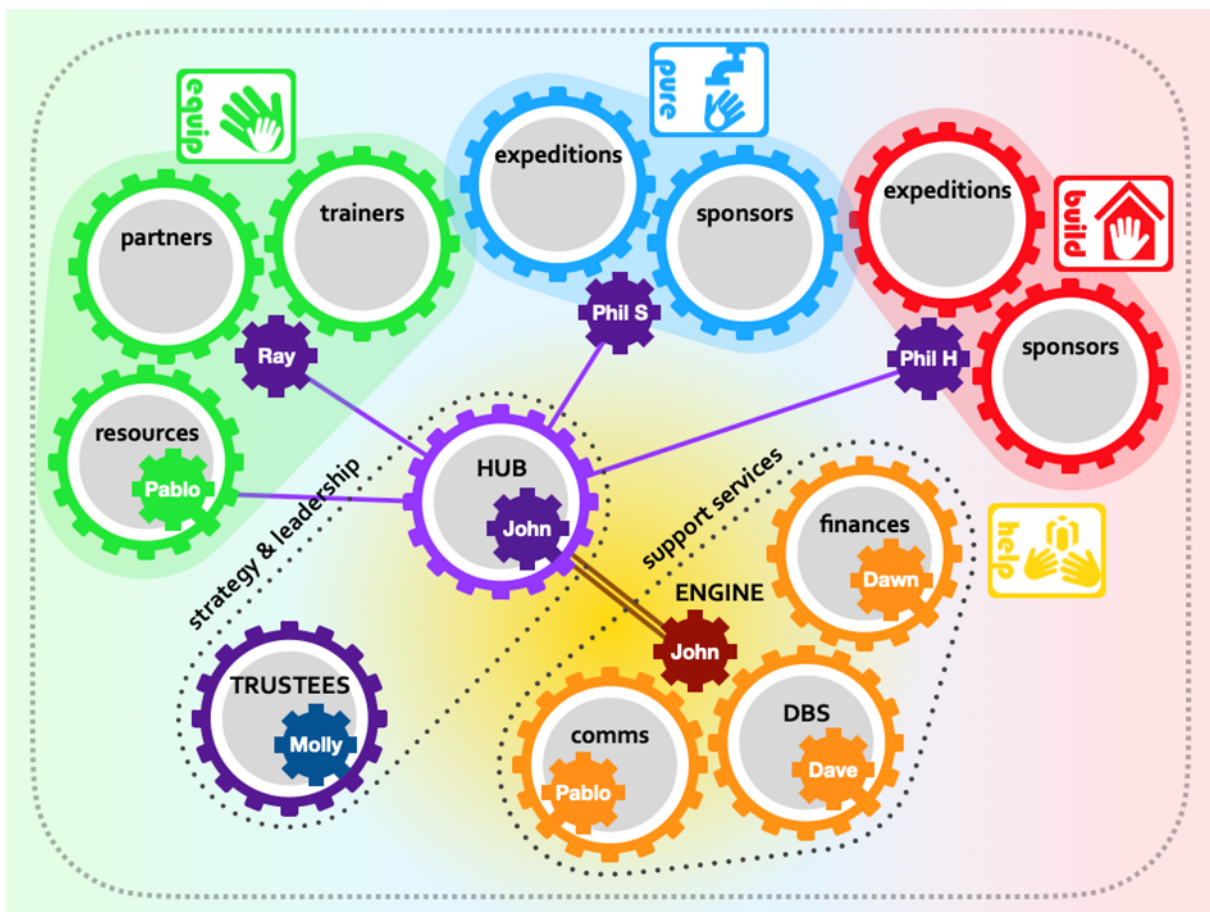
- monitor risks and ensure they are appropriately managed.

We have developed a Board Plan that gives order to the CIO’s progress and monitoring throughout the year through accountability and responsibility processes.

Management Team and their Relationships

The trustees delegate day-to-day management of the trust to John Fudge (the CEO) and the Hub Team. The relationships are demonstrated in the Team Relationships diagram.

Remuneration and pay levels for the key management personnel and within the trust generally are determined by the Trustees having regard to organisations of a similar size and nature.



Risk Management

Each Trustee has oversight of specific parts of the register and the policies that help govern it. All policies have been reviewed and refreshed in Q4 of 2023.

Trustees manage the key risks of the Charity by regular review of CEO reports against the Board’s risk management protocols, and by reviewing all KPIs, which are RAG (red, amber, green) designated.

At the operational level, all expeditions and associated events and activities undergo a full risk assessment and approval process prior to being launched. These are actively reviewed in response to changing circumstances.

Plans

Progress of Plans for 2023

- Bring through our Sustainability Policy into realisation, enabling Amor Europe to have a positive effect on carbon and plastic by January 1st, 2024.
We are on track with policy implementation.
- Review our Safeguarding policies and practices following training received in 2022.
Policy reviewed, implementation roll-out strategy conducted by Safeguarding Lead.
- Move our presentation-based training materials for Safeguarding and Health & Safety to interactive online courses, where completion can be evidenced.
Online Safeguarding and Health & Safety training courses built. All participants on expeditions in 2023 completed online training.
- Roll out new EQUIP training materials to partners around the world, arranging translations wherever possible.
Existing and new partners greatly appreciated the new materials, delivered in seven countries.
- Develop an EQUIP 'Train the Trainers' course.
Course developed ready for delivery in 2024 in Sri Lanka, Burundi, Burkina Faso, and the Gambia.
- Run at least one new EQUIP Global Trainers mobilisation course with four or more persons attending.
Course run in January 2023 with four participants, three of whom delivered training in 2023.
- Increase the EQUIP team, particularly developing team leaders.
Will Little and Charlie Bailey joined the EQUIP team with a view to becoming Senior Global trainers.
- Increase the number of EQUIP partners around the world.
We began a new partnership with Azizi Life in Rwanda.
- Develop a financially sustainable model for delivery of PURE water filters in West Africa and seek funding to implement it.
We have received funding to go ahead with the initial stages of this project.
- Run at least one PURE expedition to the Gambia in 2023 with around 20 participants.
One PURE expedition successfully delivered in November 2023 with 19 on the team.
- Develop partnership with Grace Foundation for a schools-based BUILD expedition to Mexico in 2024.
Grace Foundation has opted for a justice project with us in Belfast in 2024.
- Review the BUILD team and seek ways of increasing the BUILD programme possibly in partnership with Amor Ministries USA and Amor South Africa.
This project was delayed in 2023.

- Increase our capacity to give leadership and resources for personal Spiritual development for all Amor Ministries stakeholders and participants.

The Road Less Travelled project was conceived in 2023, with Joey Little taking leadership of the team which will commence activities in 2024.

Future Plans in 2024

- Increase our capacity to give leadership and resources for personal Spiritual development for all Amor Ministries stakeholders and participants.
- Run at least one Recruitment Weekend for new EQUIP Global Trainers.
- Deliver all three EQUIP training courses with at least seven partners, field testing Course 3 for the first time.
- Deliver the new 'Train the Trainers' course with at least three EQUIP partners.
- Work with at least one new EQUIP partner overseas.
- Run four BUILD expeditions to Moldova, Mexico, South Africa.
- Run Hope Revolution social action Project in Belfast in partnership with Grace Foundation, preparatory to BUILD HOPE Mexico in 2025.
- Increase the marketing capacity of BUILD by recruiting a new BUILD Lead.
- Run at least seven RIVER experiences and at least two overseas RIVER expeditions.
- Lead one PURE Expedition to the Gambia. Prepare one PURE expedition for schools in 2025, and explore running PURE expeditions to Rwanda.
- Develop an economically sustainable model for the distribution of PURE water filters in Burkina Faso.
- Dig at least one PURE well enabling clean water to a community previously distant from the nearest clean water source.
- Expand the Project Amor Dignity women's health programme.
- Prepare and offer a range of spiritual development programmes under the banner of the Road Less Travelled initiative.
- Run at least five Big Walks in 2024 raising funds for Amor Ministries in the USA, and facilitating a food packing event in partnership with Feed the Hungry to feed hungry children.
- Recruit two new Trustees.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and Financial Statements in accordance with applicable law and regulations.

Approved by the board and signed on its behalf by:



Molly Fowlie

Chair (to March 2024).

Financial Statements

Accounts for Amor Europe, a CIO registered with the Charity Commission (no. 117656) from 1 January 2022 to the end of the financial year on 31 December 2023.

Statement of Financial Activities for the year ended 31st December, 2023

		Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
	Note	£	£	£	£	£	£
Income from:							
Donations and Legacies	2	178,749	33,421	212,170	106,883	29,791	136,674
Charitable Activities	3	98,883	12,118	111,002	200,403	68,724	269,127
Income from investments	4	20	–	20	–	–	–
Total Income		277,652	45,540	323,191	307,286	98,515	405,801
Expenditure							
Raising Funds		750		750	441	–	441
Charitable Activities	5	219,013	10,706	229,720	303,634	96,866	400,500
Other	6	13,281	–	13,281	8,430	–	8,430
Total Expenditure		233,044	10,706	243,751	312,505	96,866	409,371
Excess of income over expenditure		44,608	34,833	79,441	(5,219)	1,649	(3,570)
Transfer between funds	13	–	–	–	8,063	(8,063)	–
Net movement in funds		44,608	34,833	79,441	2,844	(6,414)	(3,570)
Opening balance funds at 1st January	13	25,223	3,927	29,150	22,379	10,341	32,720
Closing balance funds at 31st December	13	69,831	38,760	108,591	25,223	3,927	29,150

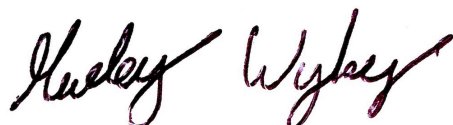
The statement of financial activities includes all gains and losses recognised during the year. All income and expenditure derive from continuing activities.

The notes on the following pages form part of these financial statements.

Balance Sheet as at 31st December 2023

		2023		2022	
		£	£	£	£
Current Assets					
Cash at bank and in hand		114,360		28,335	
Debtors	8	5,998		4,072	
Total Current Assets			120,358		32,407
Current Liabilities falling due <1 year					
Sundry creditors	9		11,767		3,257
Total Current Liabilities			11,767		3,257
Net Current Assets			108,591		29,150
Net Assets			108,591		29,150
Income Funds					
Unrestricted Funds	13	69,831		25,223	
Restricted Funds	13	38,760		3,927	
Total Funds			108,591		29,150

Approved by the Trustees by:



Harley Wykes

Chair (from March 2024)

date: 04 / 03 / 2024

Notes to the Financial Statements for the year ended 31st December 2023

1 Accounting Policies

- 1.1 The financial statements have been prepared in accordance with the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to organisations preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The organisation is a Public Benefit Entity as defined by FRS 102.

The organisation has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for organisations applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the organisation. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention.

The principal accounting policies adopted are set out below:

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the organisation is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. Cash donations are recognised on receipt. Other donations are recognised once the organisation has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, accounts and deposits held with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.7 Trade Creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less.

Notes to the Financial Statements for the year ended 31st December 2023 (continued)

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
2 Donations and Legacies				
General Donations	158,772	3,421	162,193	82,489
Fundraising	6,558	–	6,558	8,093
Grants	–	30,000	30,000	29,791
Tax recovered on giving	13,419	–	13,419	16,301
	178,749	33,421	212,170	136,674
3 Income from Charitable Activities				
PURE Filters / Trip Income	39,255	12,118	51,373	68,724
Annual Celebration	3,767	–	3,767	4,245
Training	724	–	724	–
Build Trips	55,137	–	55,137	193,721
River	–	–	–	2,437
	98,883	12,118	111,002	269,127
4 Income from Investments				
Bank / Building Society Interest	20	–	20	–
	20	–	20	–
5 Expenditure on Charitable Activities				
Wages and Salaries	87,865	–	87,865	78,125
Activity Expenses	2,791	–	2,791	1,047
Consultancy	8,754	–	8,754	13,993
Gambia Trip	28,288	–	28,288	65,911
Water Filters (Burkina Faso)	–	6,250	6,250	25,507
Water Filters	–	4,456	4,456	5,448
Build Trips	48,910	–	48,910	173,019
River	–	–	–	2,100
Materials	1,942	–	1,942	6,663
GV Costs	19,967	–	19,967	12,504
Donations to partners in need	13,206	–	13,206	7,883
Annual Celebration	5,455	–	5,455	5,330
Insurance	1,386	–	1,386	2,970
Training	450	–	450	–
	219,013	10,706	229,720	400,500

Notes to the Financial Statements for the year ended 31st December 2023 (continued)

6 Other	Unrestricted	Restricted	Total	Total
	Funds	Funds	Funds	Funds
	2023	2023	2023	2022
	£	£	£	£
Administration Costs	3,744	–	3,744	1,816
Accounting Services	4,362	–	4,362	3,907
Trustee Expenses	149	–	149	143
Team Meetings	1,143	–	1,143	731
DBS	573	–	573	1,079
Bank & Currency Charges	110	–	110	142
Independent Examination	400	–	400	450
Carbon Offset	2,800	–	2,800	162
	13,281	–	13,281	8,430

7 Staff Costs	2023	2022
	£	£
Salary	81,886	72,750
Employers NI	2,534	2,046
Employers Pension	3,445	3,328
	87,865	78,124

The average monthly headcount was 3 staff (2022: 3 staff) and the average monthly full-time equivalent headcount (including part-time staff) was 2.2 (2022: 2.2). No employee was paid more than £60,000. The charity contributes to a workplace pension scheme.

The charity's trustees were not paid or received any other benefit from employment with the charity. Trustees expenses of **£ nil** were incurred during the year (2022: £ 143). No charity trustee received payment for professional or other services supplied to the charity during the year (2022 : £ nil).

8 Debtors	2023	2022
	£	£
Amounts falling due within one year		
Trade Debtors	2,323	–
Prepayments	3,675	4,072
	5,998	4,072

9 Creditors	2023	2022
	£	£
Amounts falling due within one year		
Trade Creditors	2,389	1,310
Accruals and deferred income	7,412	400
H M Revenue & Customs	1,965	1,547
	11,767	3,257

Notes to the Financial Statements for the year ended 31st December 2023 (continued)

10 Related Party Transactions

There were no related party transactions during the year (2022 : nil)

11 Guarantees

There were no guarantees given by the charity where any potential liability was outstanding at the 31st December 2023 (2022: nil)

12 Capital Commitments

There were no material capital commitments at the 31st December 2023 (2022: nil)

13: Movement of Funds	Balance as at 01/01/2022	Income	Expenditure	Transfers	Balance as at 01/01/2023	Income	Expenditure	Balance as at 31/12/2023
	£	£	£	£	£	£	£	£
Restricted Funds								
PURE Filters	–	5,760	(1,832)	–	3,927	8,979	(4,456)	8,450
Gambia Trip	11,943	62,964	(65,911)	(8,996)	–	1,500	–	1,500
Build Trips	(1,102)	–	–	1,102	–	–	–	–
Annual Celebration Burkina Faso Filters Project	(500)	–	–	500	–	–	–	–
Dignity Project	–	–	–	–	–	3,938	–	3,938
APW Project Burkina Faso Small Business Model	–	–	–	–	–	3,951	–	3,951
PURE Support 2024	–	–	–	–	–	15,421	–	15,421
Gambia Building Project	–	–	–	–	–	3,000	–	3,000
Rwanda Pilot Project	–	–	–	–	–	6,250	(6,250)	–
	–	–	–	–	–	2,500	–	2,500
Total Restricted Funds	10,341	98,515	(96,866)	(8,063)	3,927	45,540	(10,706)	38,760
Unrestricted Funds	22,378	307,286	(312,504)	8,063	25,223	277,652	(233,044)	69,831
Total Funds	32,719	405,801	(409,370)	–	29,150	323,191	(243,751)	108,591

Note 13: Movement of Funds (continued) — Description of Restricted Funds

- Pure Filters: A sponsorship program where, for a fee, a person can buy a water filter to be installed. Training in how to use the filter use is given to the Gambian family receiving it. Follow up visits are also included in the fee for reports on the family's health and wellbeing supplied to the sponsors.
- Burkina Faso Filters Project: Grants to install water filters in Burkina Faso and train local families how to use them.
- Gambia Trip: Funds covering 2 trips to travel to the Gambia to install water filters and meet and interact with local families.
- Build Trips: Travel costs associated with a house building project for deprived families in Mexico.
- Annual Celebration: Advanced is a gathering of friends and families supporting Amor Europe in 2022.
- Burkina Faso Filters Project grants were received to install filters and train families how to use them.
- Dignity Project is an initiative to teach and facilitate women and girls in Gambia to produce sanitary products.
- Amor Pure Wells Project was funding to build a well in the Gambia / Rwanda / Burkina Faso.
- Burkina Faso Small Business Model provided funding to install filters and finance for small business start-ups.
- Gambia Building Project provided funds for the host church to continue their building programme.
- Rwanda Pilot Project was funding to explore running PURE expeditions in the future.

Independent Examiner's Report

Independent examiner's report to the trustees of Amor Europe CIO

I report on the accounts for the year ended 31st December 2023 which are set out on page 20 onwards.

Respective responsibilities of the trustees and the examiner

The 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 Commissioner section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

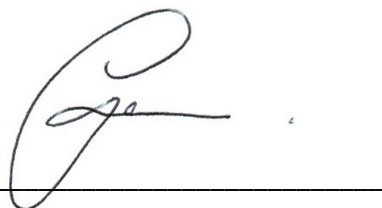
Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matters have come to my attention:

- (1) which give 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; or
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



Gavin Kibble MBE, ACMA

Mozaic Innovate Ltd
1 Kineton Road, Coventry
CV2 3NR

28th February, 2024

AMOR EUROPE

England & Wales - Charity number 1176567

Accounts



Trustees' Annual Report and Financial Statement Dec 31, 2022

bringing transformation with young people in challenging places

June 2023
v.2b (publish)

CIO registered in
England & Wales
charity nr. 1176567

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Our Vision

For the next generation to gain the rights that God has freely granted to every human being, to attain the fullness that God intends for them as good citizens of this world, and of the world to come.

Highlighting our Impact in 2022



We train workers who serve children and young people.

We were able to re-open our overseas training expeditions operations from February 28 as the covid-19 pandemic restrictions eased.

- **Uganda:**
 - 6 Ugandan trainers coached.
 - 68 children's workers trained.
- **Sri Lanka:**
 - 4 Sri Lankan trainers coached.
 - 43 youth workers trained.
- **Burundi:**
 - 36 children's workers trained.
- **Myanmar:**
 - 40 children's workers trained.
 - 52 NGO workers trained.
- **Burkina Faso:**
 - 38 children's workers trained.
 - 60 youth leaders trained.
- **the Gambia:**
 - 35 children's workers trained.



We enable families to thrive through clean water.

We were able to commence our overseas water filter distribution expeditions operations from February 28 as the covid-19 pandemic restrictions eased.

- **the Gambia:**
 - 2 expeditions with total of 37 participants distributed 400 filters.
 - new sponsorship scheme enabled 150 filter sponsorships.
- **Burkina Faso:**
 - 400 filters distributed through the Scouts.
 - 6 Scout leaders trained.



We engage young people and adults in building homes.

We were able to reopen our overseas building expeditions operations from February 28 as the covid-19 pandemic restrictions eased.

- **Mexico:**
 - 2 house building teams with total of 39 participants built 2 houses for families in Tijuana.
 - pilot house building expedition for 13 men built one house for a family in Sonora.
- **South Africa:**
 - 1 house building team with total of 44 participants built 2 houses for families in a township near Johannesburg.
- **Kenya:**
 - 1 house building team with 14 participants built 2 houses for families, and a guest house for a local NGO.

Key Contacts

Correspondence & Media

Correspondence Address	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT19 5NW
Phone	07931 301 701
Email	« jfudge@amor.org »
Web	« amoreurope.org »
Social	« facebook.com/amoreurope »

Legal & Administrative

Charity Name	Amor Europe CIO
Registered Charity Number	1176567
Registered Office	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT20 2QR
Trustees	Molly Fowlie (Chair) Harley Wykes (Vice Chair) Gayla Congdon Paul Stanfield Mark Staveley
Bankers	Metro Bank, 35–37 North Street, GUILDFORD, GU1 4TE HSBC (Protected Trust Services Air Travel) 19 Minster Street, SALISBURY, SP1 1TE
Independent Examiner	Gavin Kibble MBE, ACMA Mozaic Innovate Ltd. 1 Kineton Road, COVENTRY, CV2 3NR
Solicitors	Moore Barlow, the Oriel, Sydenham Road, GUILDFORD, GU1 3SR

Trustees' Annual Report

incorporating the Director's Report

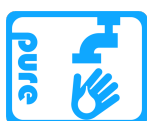
Introduction

Amor Europe was registered with the Charity Commission on January 8, 2018. The CIO is founded on a Christian ethos, and the principles on which it operates issue from the Christian faith, authentically expressed.

The vision for the Charity proceeds from its desire to be good news to children, enabling them to flourish through experiencing beautiful actions by the global church and those mobilised by it. At this stage in our development these actions include:



1. Educating church leaders in respecting and meeting the next generation's needs and adjusting the way they interact, to children's needs and preferences.



2. Providing families with clean water filters that are genuinely effective, long-lasting, removing the horrific consequences of drinking dirty water.



3. Providing appropriate homes in which children's families can care for them where this is not otherwise attainable without benevolent help.

The Trustees present their report and financial statements for the period to 31/12/2022.

The Charity is a CIO and governed by its Constitution.

Our Charitable Objectives

The charitable objects of Amor Europe are:

1. The prevention or relief of poverty by providing: grants, items, and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty.
2. To help young people advance in life through:
 - a. the provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life; and
 - b. providing support and activities which develop their skills, capacities, and capabilities to enable them to participate in society as mature and responsible individuals.

Fulfilling Our Aims

To assist the achievement of these objects, we aim to bring impact among the next generation in four distinct but related strategic ways.



1. EQUIP

We equip workers who serve children and young people. Uniquely placed, through long-established and field-tested operations first developed under **Urban Saints**, our EQUIP programme provides skills training for effective children's work to church leaders, community leaders, and also to other Non-Governmental or Community Based Organisation volunteers, working in challenging places.



Our children's worker courses include basic safeguarding, intelligent discipline strategies, innovative approaches, engagement, and working to high standards. We encourage the establishment of quality, inclusive, community-building youth and children's work. This is a significant factor in building community cohesion.

We believe that by enabling children's workers to adequately, imaginatively, and appropriately teach about Jesus, they provide children with the opportunity to follow him, and to flourish spiritually and socially by doing so.

2. PURE

According to UNICEF, every two minutes a child aged under 5 years dies due to diarrhoea. Water-borne disease is a significant cause of children not attending school, of adults unable to attend work, and also a significant cost to families when they have to buy medicines.

PURE puts safe, clean drinking water into the mouths of children and families, in the name of Jesus.

This is achieved through our experience and proven intervention, a combination of:

- **local church partnership** — we work through existing indigenous church networks and contacts in each locality;
- **water filter provision** — issuing each family with an innovative water filter, and training them in its sustainable use, which when maintained correctly will continue to deliver clean and safe water for over 10 years. Filters are sourced from our partner **Sawyer International**.



3. BUILD

In the UK and Europe, we enable young people to work alongside community-minded adults in overseas expeditions to build houses for families trapped in marginal environments by poverty.



On our BUILD expeditions, houses built in sustainable vernacular architecture meet the needs of families facing destitution, releasing them from housing poverty, and keeping them together. Those who participate develop significantly in citizenship values and enhanced self-esteem, gain social and practical skills, and are more motivated to serve in their own communities on returning home.

4. HELP

In 2020, as a response to the Covid-19 pandemic and its devastating effects on those already marginalised by poverty we assessed our various partners' situations with regard to the hunger needs surrounding their locations.

In 2021 and 2022 we continued this approach, dedicating 50% of our annual fund raising initiative to pandemic and disaster poverty relief, mainly hunger-related through our trusted partners. We also enabled supporters to give directly to this cause rather than sharing their donation with Amor Europe.

HELP has become a permanent part of Amor Europe, responding to crises affecting our partners' locations as they arise from year to year.

Founding Principles

Our Vision, Passion, and Ethos

We are inspired towards this: for the next generation to gain the rights that God has freely granted to every human being, that they might attain the fullness of all that God intends for them as good citizens of this world, and of the world which is to come.

We are motivated to do this: to bring people together to make Jesus visible. In all our planning and work, our conversations and relationships, we seek to live by the Spirit of Jesus Christ, exhibiting Christ-like character and bearing the fruit of the Holy Spirit, promoting justice, righteousness, and peace in the communities with whom we connect, bringing Glory to God our Heavenly Father.

Our Values

All of our core staff and volunteers subscribe to our values, which are expressed as:

- Knowing God;
- Local Relationships;
- Global Partnerships;
- Distributed Power;
- Transformative Experiences.

As a Christian charity we are committed to seeing young people develop mentally, emotionally, spiritually, physically, and socially, to become the very best they can be. In a world troubled by injustice towards children, we empower people to make a difference.

Transformed people transform places. Our vision is all about bringing transformation with young people in challenging places.

Our Culture

In our six years of development we have been able to identify the following qualities which carry our values in clearly identifiable behaviours that we expect to demonstrate.

- Integrity
- Prayerfulness
- Humility
- Excellence
- Inclusivity
- Generosity
- Fun
- Care

Public Benefit

We have reviewed our aims and objectives, and the KPIs that arise from them, against the advice contained in the Charity Commission's general guidance on public benefit. In reviewing our activities to date, and those we have planned for the year ahead, we have again taken the Charity Commission's guidance into account. Our work targets communities where young people are liable to exploitation, destitution, abuse, ill health, or radicalisation as a result of poverty. We are pleased to report that we have been able to bring significant benefit to children and young people, as detailed in the following review of activities for the year.

Review of Activities in 2022

HELP



Emergency Response Special Project

— to meet needs arising from disasters affecting our partners

Afghan Crisis

We allocated half of the proceeds of our annual “Walk the World” sponsorship event, to a special fund set up for the provision of food to hungry families in Afghanistan, through our trustworthy partners (names withheld as this is a public document). In addition, we invited supporters to contribute independently of the event.

The disaster affecting Afghanistan arises from the withdrawal of Western aid agencies and security support from alliance forces following the accession to power of the Taliban. The suffering of the people as a result of some of the decisions of this regime has been distressing to observe. Our partners support schools, pay teachers, and directly feed hungry people.

In total we raised and donated £4,490 for direct poverty alleviation in Afghanistan.

We followed the advice received in training delivered by the Charities Commission in 2019 regarding international transfer routes for finance and reporting requirements.

Ukraine War

We were asked to coordinate a delivery of aid from a partner charity (linked to our Moldova partner) to Moldova, where there was a refugee crisis and a food shortage. We put together a team involving *Love Moldova*, *Feed the Hungry*, *Zeo Church Moldova*, and *AGI Logistics* (a commercial company based in Folkestone who contributed expertise gratis).

This team sent two full articulated lorries of aid from the UK, fully documented and reported to the Moldova Govt, distributed free at the point of need in the Ungheni area.

EQUIP



Partnerships for Children’s Worker Training Abroad

Our training activities abroad are developed through partnership with local NGOs or churches. We base our partnerships on shared values. Every partnership follows our process towards establishing formal working agreements, and the nature of our work means that we have to rely on recommendations, references, and common sense in assessing potential partners. Most new partnerships arise from existing relationships, often long established between the overseas partner and our team members in other charitable contexts.

We currently have in place partnerships with:

- eight NGOs (Thailand, Laos, Philippines, India, Togo, the Gambia, Uganda, Burma, Burundi);
- two church networks (Burkina Faso, Sierra Leone); and
- two national children's networks, in Sri Lanka, and Burkina Faso.

In 2021 we began sponsorship of a Network Coordinator in **Sri Lanka**. In 2022 we worked alongside the indigenous team led by the Coordinator and validated their training credentials.

In **Uganda** we coached six local trainers and 68 children's workers, running two training courses with Ugandan trainers from partner **Smile**, accrediting six Smile trainers after training and coaching them.

We took Ugandan trainers into **Burundi** to work alongside our international trainers from the UK in a new initiative with **AVC**, a Swiss-based organisation seeking to develop holistic youth development. We trained 36 youth workers and established the basis for formal partnership.

In **Myanmar** we ran two initiatives. One in support of a network of churches committed to developing excellent work with children. The other training an NGO running missions to reach out to villages traumatised by conflict, specifically improving their work with children.

In **Burkina Faso** we ran training for 38 pastors in a church network in the West, and for 60 **Scout** leaders in the capital. The Scouts came from regions around the whole country including parts affected by terrorist violence.

In **the Gambia** we ran training for 35 children's workers alongside our partner.

Volunteer Development Overseas

We have very capable trainers based in Uganda, Laos, Thailand, Burkina Faso, Sri Lanka, and Togo. We expect to add Indian volunteers in 2023.

Volunteer Development in the UK

Volunteer recruitment and development follows a process established over ten years or more. Recommended practitioners experience an orientation weekend, and then may apply to join the team. If successful, and following DBS checks and taking up of references, they join an experienced team leader on a training trip abroad. The EQUIP Lead takes responsibility for briefing, debriefing, and assessing volunteers including team leaders, who also make assessments of the volunteers in their care. Formal feedback from all team members and partners is taken.

In mobilising self-funded volunteer Global Trainers, the charity maximises its impact while minimising operating costs. The personal development benefits to volunteers are significant, and the interaction with their networks of supporters creates excellent community engagement with our partners.

Two new Global Trainers travelled for the first time in 2022.

Resource Development

We have taken a strategic decision for the public good to licence all our published materials under a *Creative Commons Attribution-ShareAlike* International Licence. This enables our partners to be creative in adapting resources to their local context without concerns of infringing copyright.

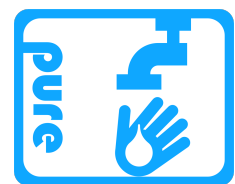
Training is written to be replicable, and is delivered in most contexts to and through Christian NGOs or church and community networks. An important part of our ethos is the development of authentic Christ-like spirituality — peace-creating, loving, and generous in nature. To this end we now include five devotional focus moments in each of our three training courses, and have published 15 devotional sessions for this.

Our new suite of resources was published in October 2022 and has the following components:

- Devotions = facilitating 'encounter' moments of authentic spiritual development.
- Handbooks = equipping partners with the tools to replicate the training indigenously.
- Supplements = collections of worksheets extracted from the handbook for ease of delivery.
- Presentations = slides projecting iconic images to increase understanding of content.
- Picture Books = enabling participants to make notes in their own language against images.

New modules authored for this publication include Creation Care, Prayer, and Justice.

PURE



Water Filtration for Households

We have a partnership with **Sawyer International** « sawyer.com » to supply “PointOne” filters for clean water. Once installed and the householder trained in their care, the filters have demonstrated efficacy for millions of gallons without the need for replacement parts. No harmful bacteria can pass through the filters and accurate data from multiple countries indicate that they eliminate water borne disease, reduce costs for families, and improve attendance rates at school and employment.

Filter Sponsorship

At the end of 2021 we developed a sponsorship project, enabling individuals to sponsor filters. The sponsorship amount of £60 covers the cost the filter, transportation, installation and after care, and reporting.

Sponsors receive a frameable certificate of sponsorship, detailing how the filter works and why it is needed. They also receive photo of the family that receives the filter, a baseline data report on health prior to installation, then six-week, six-month and random updates the health data. The reporting enables the sponsor to see exactly what difference the filter has made, for whom and exactly where. All data is collected with permission regarding use from the family concerned.

150 filters were sponsored by December 2022, and the data flows to sponsors worked relatively seamlessly, enabling sponsors to see a picture of their sponsored families, health and finance data relating to water, and medicine purchases.

Expeditions

In 2021 we designed and advertised our first PURE expedition. We identified **the Gambia**, a nation with which we have excellent existing links, and as a place where contaminated surface water is routinely consumed by families. We plan to take a pilot team of around 20 people to **the Gambia** to install 200 filters, releasing around 1000 people from water poverty.

Conversations online towards partnership with **SOW** have been undertaken, and concrete plans for the expedition, planned for Easter 2022 are in place.

The pilot PURE expedition will be used to develop a PURE Expeditions strategy. This will enable an increasing number of volunteers to bring transformation to families.

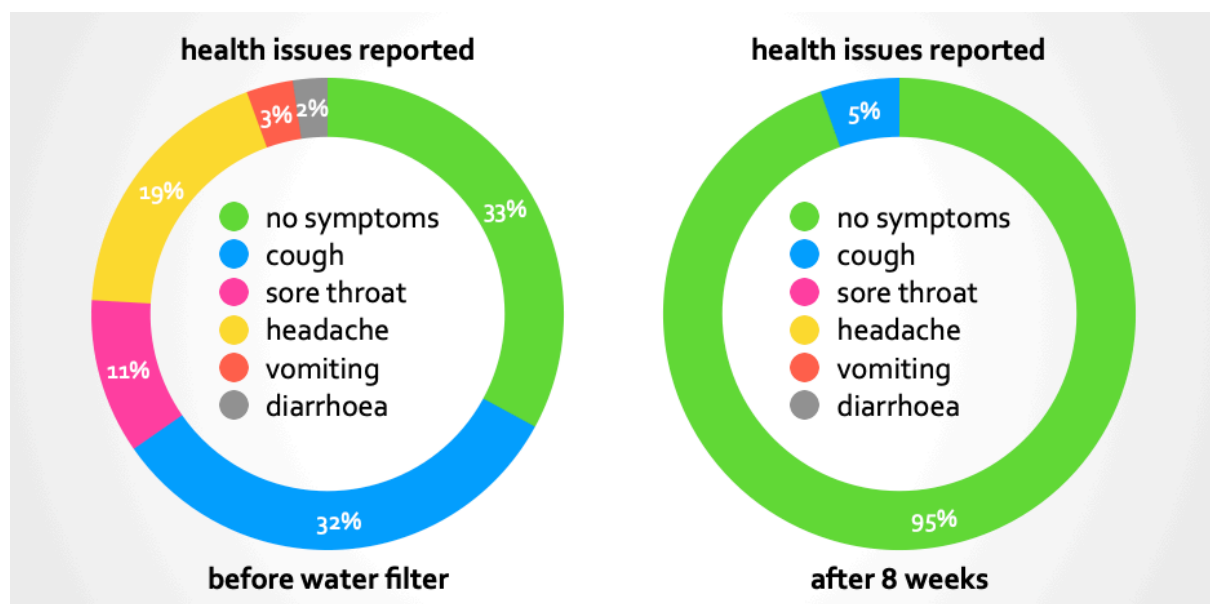
We have maintained strong friendship with the **Evangelical Scouts of Burkina Faso** through the year, having cancelled our training visit and pilot filter installation project planned for March 21, 2020. This visit will be rescheduled for when travel restrictions ease sufficiently for it to be undertaken safely.

Our plan is to work in partnership with the Scouts to enable groups to equip their members' families with water filters. We will utilise the data from the first installations to strengthen funding bids for significant investors.

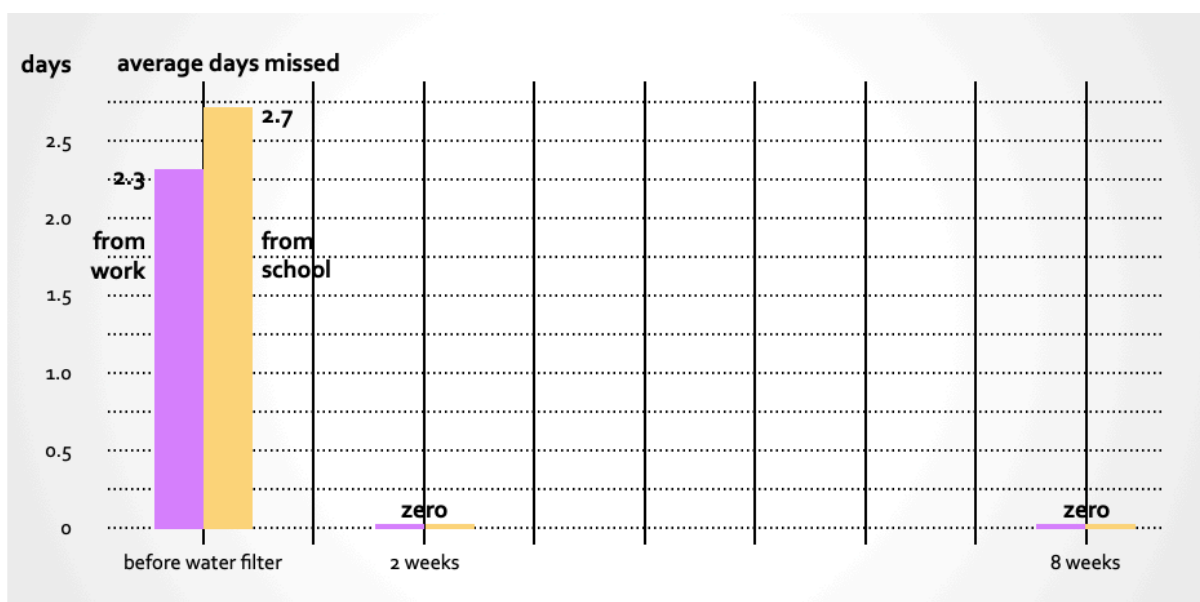
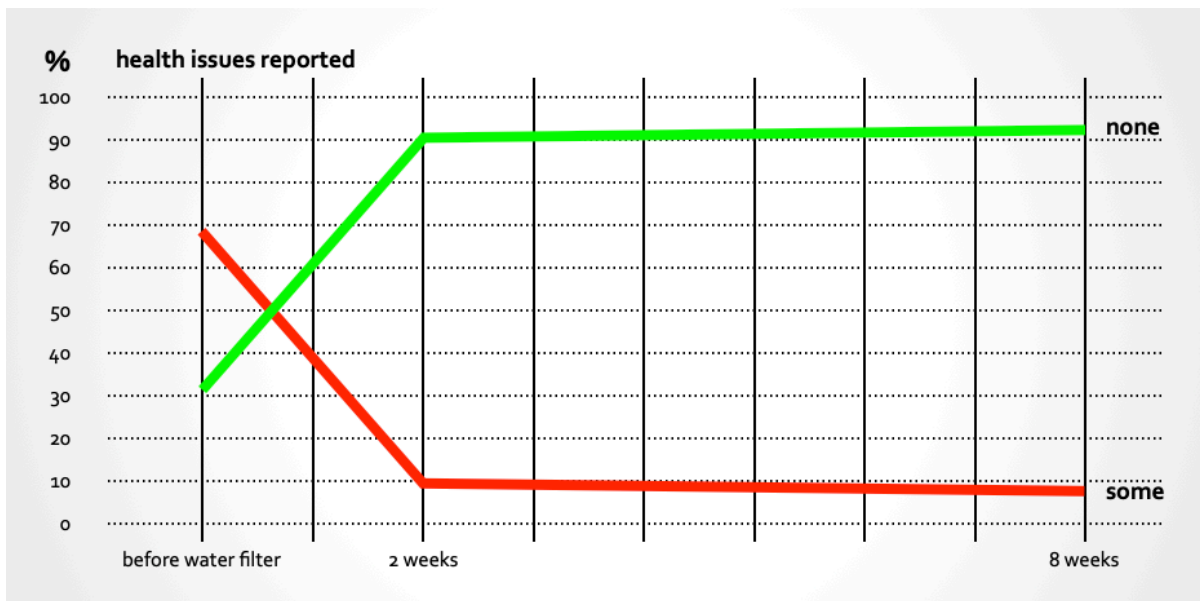
Burkina Faso Scouts

We obtained funding of \$15,000 USD and \$10,000 USD respectively for one project in Burkina Faso. This project enabled the training of youth leaders in effective youth work, and in the installation and care of 400 water filters and 800 buckets to 400 families whose children attended Scouts groups.

The full report on the project is available here <http://e.pc.cd/o7NotalK> and a summary of the key data is shown in the diagrams here.



The green sector is that relating to "no symptoms" of health issues. This improves significantly in the eight weeks after the family begin using their water filter.



Measured at two weeks and eight weeks after the family begin using their water filter, the dramatic improvement in health and positive impact on school attendance and working life can be clearly seen.

BUILD



House Building Expeditions

The charity opened a Trust Bank account with Protected Trust Services (PTS) in 2018, applied for and gained ATOL status in April 2019, and took its first package tours overseas in July 2019. All aspects of running a package tour operation, compliant with UK regulations are in place.

We renewed our ATOL licence in 2022 without difficulty.

In 2022 we took 96 people overseas to build seven homes as follows:

- Thirteen men travelling to Puerta Peñasco, Mexico on a planned men's personal development expedition to build one home.

The men followed a programme of personal development including awe and wonder experiences and times of personal reflection.

- 39 young people and leaders travelling to Tijuana, Mexico to build two homes.
Two teams each building one home.
- 44 young people and leaders travelling to South Africa to build two homes
This team addressed justice issues of period poverty, clothing poverty, hunger, and apartheid. In addition to building homes, they sponsored sports kits and distributed warm hoodies donated by Urban Saints.
- Fourteen young people and leaders travelling to Kenya to build two homes
The team worked Kenyan partner *PURSUE* in support of widows and outcasts, removed jiggers from the feet of children and built two mud huts (locally appropriate homes) for families in need of poverty.

Restore Hope

We ran a Peace line project in Belfast for 10 university-aged students and leaders. Working with Youth Initiatives, the team did some youth work, some gardening, and refurbished a youth centre.

The team looked at the challenges faced in Belfast relating to community tension.

Quotes

We include here quotes from people who have benefited from our EQUIP, PURE, and BUILD initiatives in various locations.

What They Say...

- The learning that a house isn't just a home- it's dignity, Inclusion, feeling valued, safety, an income (from the rented- out old shack) and hope.
— Tracy Squire, Scarborough.
- The whole trip was extremely impactful. The opportunity to interact with the family & pastor we were building for was wonderful. Working alongside Mexican Amor staff was a privilege. The food cooked for us each day was comforting and delicious. Being part of a successful house build for a family in need was deeply rewarding. The chance to decompress after the intensity of the build alongside fellow team members was really valuable.
— Mark, Bristol.
- Water can bring life but it can also bring death. My family - I have 2 kids, we suffered with diarrhoea. The moment the water filter came, oh God, it's a miracle that you came. My life is safe with this. It has saved us money and it has given us back our health.
— Veronica, the Gambia.

- Really wonderful, very edifying overall. Module 4 particularly touched us because of its relevance.

— Alain Nkambi, Burkina Faso.

- I gained a lot of things but top three:
 - Learned how I can be a good leader when I looked at leadership module.
 - Schedule for teaching over a period of time.
 - Safeguarding, how we can reduce risks and what to do when something happens.

The last thing that made me happy is about what he can do for somebody who faces discrimination and bullying, looking at the example of Jesus.

— Samuel Mpanda, Bujumbura, Burundi.

Operational Matters

Safeguarding

Amor Europe recognises the importance of safeguarding in its work with children, young people, and vulnerable adults. We follow the requirements of UK legislation in relation to vulnerable adults, children and young people, and the best practice standards advice of *ThirtyoneEight*, an established charity committed to assisting churches and Christian organisations with safeguarding, with whom we have taken membership. Our own team members are all required to take safeguarding training, and we also assist in the development of safeguarding training with our partners overseas.

We developed and adopted a Safeguarding Statement and agreed upon a mandatory code of practice in 2020. We have designed a Code of Conduct detailing the code of practice and reporting mechanisms for safeguarding. Code of Conduct pocket guides are issued to all our adult volunteers, prior to each event or expedition. We have developed safeguarding training units for use with and by all our teams. These were published and distributed in Q1 and Q2 of 2022 prior to any teams being deployed.

Our Safeguarding Lead and Safeguarding Trustee have both undertaken training to level 3 and 4 in 2022. The nature of exposure of our teams to risk and cross-cultural complications means that we need both specialist and general knowledge in delivering our culture of care.

We are collaborators with *Stop Child Witch Accusations*, a coalition of charities committed to the elimination of child abuse linked to faith and belief. The coalition participates in an experts' working group, recognised by and consulting with *UNESCO*.

Our Health & Safety Coordinator took and achieved an accredited Health & Safety for Managers course in 2022, and we updated our Health & Safety training for expedition teams, achieving delivery of training to all participants.

In 2023 we expect to develop online training and make it compulsory for all expedition participants prior to travelling. In addition, all expedition participants will receive a safety briefing at the start of their trip.

Awareness Raising

Throughout June 2022 we further developed “Walk the World” our fundraising and awareness event by inviting friends to organise a ‘Big Walk’ in which a group walked a significant distance together. We saw over 100 people walk with us and raise funds for Amor Europe.

The event raised **£8,674** of which **£4,490** was passed on to our partners in Afghanistan for poverty relief as detailed in ‘HELP’ above. In the four years of Walk the World events we have now walked 7/8 of the circumference of globe, and would hope to complete the entire journey around the world in steps in June 2023.

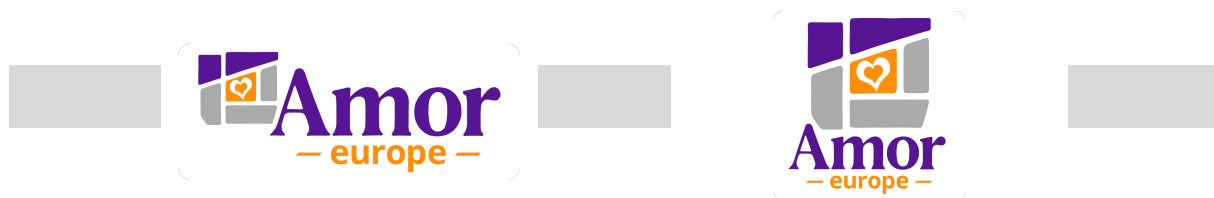
We held a Celebration and Conversation **Weekend at Lydiard House** in Swindon in September 2022. This event gathered the EQUIP and BUILD teams for refresher briefings. This event included a celebration dinner involving a live link to partners in Moldova and Lebanon. 30 people attended residentially and a total of 44 joined us for the dinner.

Rebrand

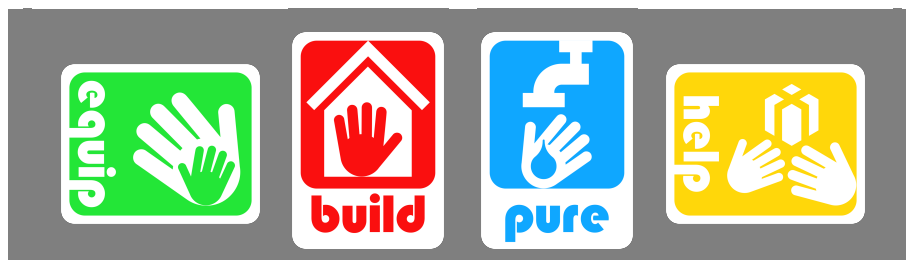
In 2022 we underwent a rebrand of the charity. We retained the name Amor Europe and the colour scheme, but changed the look and feel of the logo to be more representative of the mix of initiatives with which we are engaged. It is also generally in line with other Amor entities around the world (Mexico, South Africa, USA), though each of these is a separate organisation to Amor Europe.

The new logo represents a community seen from above – an urban map, with the central block in the form of a Mexican Amor home, with a heart representative of God’s heart for children in the centre of that block.

The new branding was appreciatively received by our stakeholders, there was no negative feedback.



In addition to the overall brand logo, our icons for the four initiatives of the charity were enhanced. Each comes in four variants, yet they are instantly recognisable by their common theme using open hands and are distinguished by their primary colours.



People

We introduce here those who make everything happen.

Trustees

The Trustees who served throughout 2022 are listed on the Key Contact page at the top of this report. We are grateful to them for all their valuable contributions.

In October our former Chair of Trustees Peter Jeffrey accepted the lifetime position of 'Founding President' and Molly Fowlie became our new Chair.

Trustee Recruitment: Potential Trustees are sought to bring specific skills identified and needed by the Board. After preliminary discussion with the Chair the individual is invited to read the core documents of the Charity, and the Trustee Framework, which outlines the role, competences, and characteristics of a Trustee of Amor Europe.

We welcomed Mark Staveley to join the Trustees in 2022.

Hub Team

Executive responsibility for operating the Charity is delegated by the Trustees to the Hub Team. Every member of the Hub Team has responsibility for delivering a significant part of the Charity's work and functioning. The Hub Team is led by the CEO but each member, including the CEO serves the others much as the three persons of God serve one another in mutual honour.

The Hub Team contains those who facilitate the other teams: the Engine Room taking care of the operational matters; EQUIP overseeing our Global Training programme; BUILD overseeing our home building and hope building expeditions and sponsorships; and PURE overseeing clean water and hygiene expeditions, projects and sponsorships.

Our Hub Team is formed of two full-time workers, one part-time worker and four contractor-consultants on an hourly basis.

Engine Room

Our support services currently include our Finance Lead and DBS Administrator, and our email circulars and postal mailings have design input from our Resources Lead. All these services are overseen by the Hub Lead.

Governance

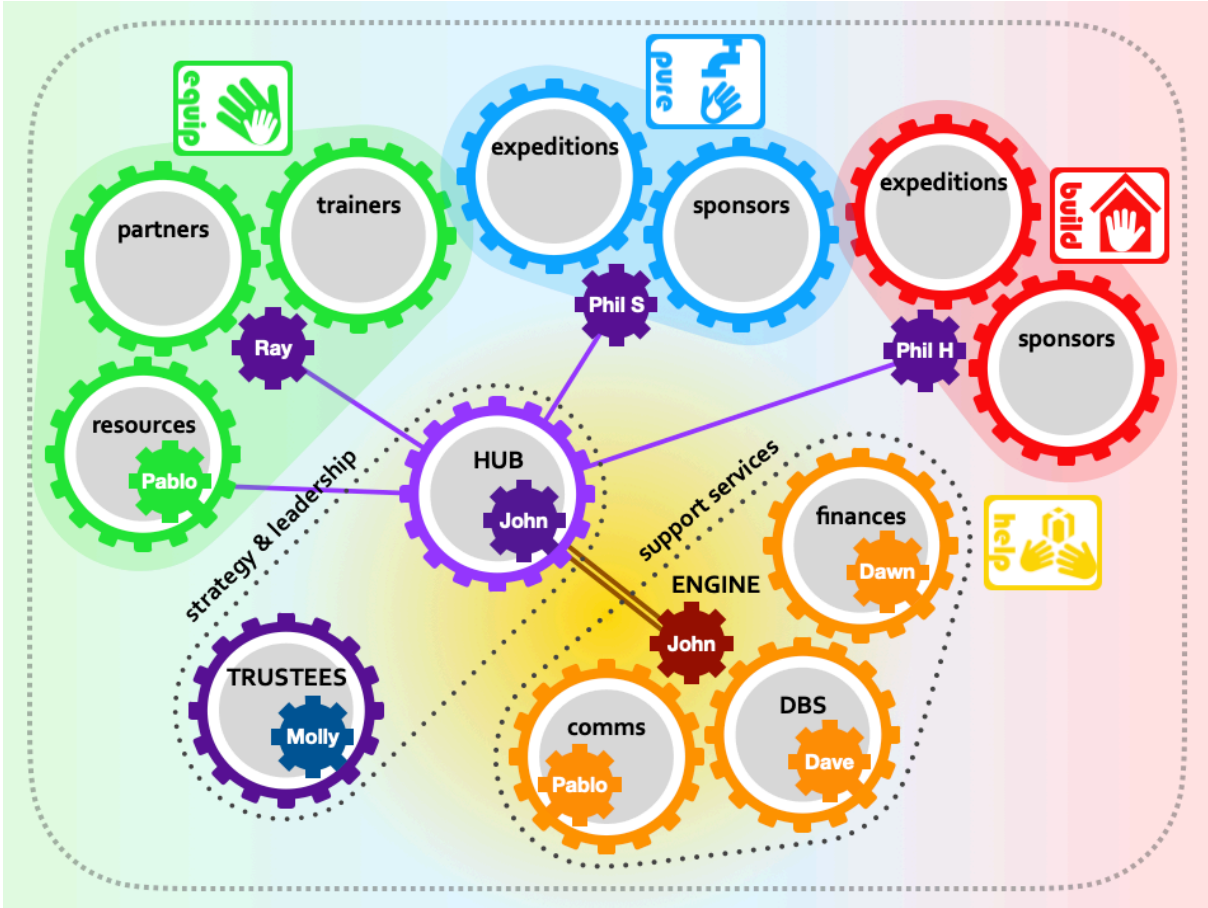
The Board of Trustees has responsibility for directing and controlling the affairs of the trust. There are board meetings four times a year to:

- review the trusts activities, finances and performance;
- approve future plans and strategy; and
- monitor risks and ensure they are appropriately managed.

We have developed a Board Plan that gives order to the CIO’s progress and monitoring throughout the year through accountability and responsibility processes.

Teams and their Relationships

The Trustees delegate day-to-day management of the trust to John Fudge (the CEO) and the Hub Team. Here’s a schematic view of our key relationships.



TEAM RELATIONSHIPS

Remuneration and pay levels for the key management personnel and within the trust generally are determined by the Trustees having regard to organisations of a similar size and nature.

Risk Management

In 2022 Trustees, along with assistance from the CEO compiled their Risk Register. The CEO undertook training in this subject with Global Connections. Each Trustee has oversight of specific parts of the register and the policies that help govern it.

Trustees manage the key risks of the Charity by regular review of CEO reports against the Board’s risk management protocols, and by reviewing all KPIs, which are RAG (red–amber–green) designated.

At the operational level, all expeditions and associated events and activities undergo a full risk assessment and approval process prior to being launched. These are actively reviewed in response to changing circumstances.

Plans

Progress of Plans for 2022

- We expected to resume BUILD and EQUIP expeditions.
Expeditions resumed from 28 February and we ran all but one expedition (the Ukraine conflict affected Moldova and we had to cancel.)
- Rollout of new Safeguarding training and Health & Safety training.
This was delivered on time and seamlessly included in expedition preparations.
- Our Competent person for Health & Safety will undertake Management level training in Health & Safety, and upgrade our policies, systems, and training courses.
Completed as planned.
- Deliver our first pilot PURE expedition.
Two PURE expeditions were successfully completed in 2022.
- Commence communication of the exact location, identity and health improvements of the families receiving water filters to the individual sponsors who sponsored the filters.
Data relating to families receiving sponsored water filters began flowing to sponsors' emails and mobile phone numbers via our contracted arrangements with Sparrow GIS Systems.
- Our Safeguarding Trustee and Safeguarding Coordinator will be trained to level 3 and level 4 respectively in Safeguarding. We will take care that this training includes cross-cultural mission.
Completed as planned.
- Further develop 'RESTORE HOPE' UK mission activities that involve sponsoring a house build overseas.
Belfast mission completed. This will be offered as a model to schools in the future.
- Rebrand to remove the over-emphasis on house building from our logo.
Complete.
- Recruit at least two new Trustees to the Board with competence in areas that the Board recognises it needs.
One new Trustee recruited. Board review completed.
- Bring through our Sustainability Policy into realisation, enabling Amor Europe to have a positive effect on carbon and plastic by Jan 1st, 2024.
We are on track with policy implementation.

Future Plans in 2023

- Review our Safeguarding Policies and practices following training received in 2022.
- Move our presentation based training materials for Safeguarding and Health & Safety to interactive online courses where we can record evidence of completion.
- Roll out new EQUIP training materials to partners around the world, arranging translations wherever possible

- Develop an EQUIP 'Training of Trainers' course.
- Run at least one new EQUIP Global Trainers mobilisation course with four or more attendees.
- Increase the EQUIP team, particularly developing team leaders.
- Increase the number of EQUIP partners around the world.
- Develop a financially sustainable model for delivery of PURE water filters in West Africa and seek funding to implement it.
- Develop partnership with Grace Foundation for a schools based BUILD expedition to Mexico in 2024.
- Review the BUILD team and seek ways of increasing the BUILD programme possibly in partnership with Amor Ministries USA and Amor South Africa.
- Increase our capacity to give leadership and resources for personal Spiritual development for all Amor Ministries stakeholders and participants.

Financial Review and Reserves Policy

Monthly Financial Status

Ongoing operational costs are around £9,000 per month. And we can rely on regular income (committed Standing Orders) in excess of £5,000 per month (including GiftAid). This leaves a deficit of around £4,000 per month, which is met from other sources of income (trusts, activities, ad-hoc donations, and such).

Reserves Target

Our Reserves Policy sets out the objective to hold sufficient funds to cover the deficit of a minimum of three months' worth (and a maximum of six months' worth) of operational costs. This currently puts the intended lower limit of our reserves at £12,000.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees report and financial statements in accordance with applicable law and regulations.

Approved by the board and signed on its behalf by:



Molly Fowlie

Chair.

Financial Statements

Accounts for Amor Europe, a CIO registered with the Charity Commission (no. 117656) from 1 January 2022 to the end of the financial year on 31 December 2022.

Statement of Financial Activities for the year ended 31st December, 2022

		Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021
	Note	£	£	£	£	£	£
Income from:							
Donations and Legacies	2	106,883	29,791	136,674	115,862	-	115,862
Charitable Activities	3	200,403	68,724	269,127	9,137	14,701	23,838
Income from investments		-	-	-	-	-	-
Total income		307,286	98,515	405,801	124,999	14,701	139,701
Expenditure							
Raising Funds		441	-	441	-	-	-
Charitable Activities	4	303,634	96,866	400,500	122,766	4,360	127,126
Other	5	8,430	-	8,430	9,585	-	9,585
Total expenditure		312,504	96,866	409,370	132,351	4,360	136,711
Excess of income over expenditure		(5,218)	1,649	(3,569)	(7,351)	10,341	2,990
Transfer between funds	12	8,063	(8,063)	-	-	-	-
Net movement in funds		2,845	(6,413)	(3,569)	(7,351)	10,341	2,990
Opening balance funds as at 1st January	12	22,378	10,341	32,719	29,729	-	29,729
Closing balance funds as at 31st December	12	<u>25,222</u>	<u>3,927</u>	<u>29,150</u>	<u>22,378</u>	<u>10,341</u>	<u>32,719</u>

The statement of financial activities includes all gains and losses recognised during the year. All income and expenditure derive from continuing activities.

The notes on the following pages form part of these financial statements.

Balance Sheet as at 31st December, 2022

	2022		2021	
	£	£	£	£
Fixed Assets		-		-
Current Assets				
Cash at bank and in hand		28,335		36,512
Debtors	7	4,072		-
Total Current Assets		<u>32,407</u>		<u>36,512</u>
Current Liabilities falling due <1 year				
Sundry creditors	8	3,257		3,793
Total Current Liabilities		<u>3,257</u>		<u>3,793</u>
Net Current Assets		29,150		32,719
Net Assets		<u><u>29,150</u></u>		<u><u>32,719</u></u>
Income Funds				
Unrestricted Funds		25,222		22,378
Restricted Funds		3,927		10,341
Total Funds		<u><u>29,150</u></u>		<u><u>32,719</u></u>

Approved by the Trustees by:



Molly Fowlie (Chair)

date: 13 / 06 / 2023

Notes to the Financial Statements for the year ended 31st December 2022

1 Accounting Policies

- 1.1 The financial statements have been prepared in accordance with the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to organisations preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The organisation is a Public Benefit Entity as defined by FRS 102.

The organisation has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for organisations applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the organisation. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention.

The principal accounting policies adopted are set out below:

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the organisation is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. Cash donations are recognised on receipt. Other donations are recognised once the organisation has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, accounts and deposits held with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.7 Trade Creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less.

Notes to the Financial Statements for the year ended 31st December 2022 (continued)

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
2 Donations and Legacies						
General Donations	82,489	-	82,489	74,642	-	74,642
Fundraising	8,093	-	8,093	8,808	-	8,808
Grants	-	29,791	29,791	20,541	-	20,541
Tax recovered on giving	16,300	-	16,300	11,871	-	11,871
	<u>106,883</u>	<u>29,791</u>	<u>136,674</u>	<u>115,862</u>	<u>-</u>	<u>115,862</u>
3 Income from Charitable Activities						
PURE Filters / Trip Income	-	68,724	68,724	-	13,803	13,803
BUILD Trips	193,721	-	193,721	4,445	898	5,320
River	2,437	-	2,437	-	-	-
Annual Celebration	4,245	-	4,245	4,212	-	4,212
Training	-	-	-	480	-	480
	<u>200,403</u>	<u>68,724</u>	<u>269,127</u>	<u>9,137</u>	<u>14,701</u>	<u>23,815</u>
4 Expenditure on Charitable Activities						
Wages and Salaries	78,125	-	78,125	76,204	-	76,204
Activity Expenses	1,047	-	1,047	2,888	-	2,888
Consultancy	13,993	-	13,993	12,887	-	12,887
Gambia Trip	-	65,911	65,911	-	-	-
Water Filters (Burkina Faso)	-	25,507	25,507	-	-	-
Water Filters	-	5,448	5,448	-	1,860	1,860
Build Trips	173,019	-	173,019	4,909	2,000	6,909
River	2,100	-	2,100	-	-	-
Materials	6,663	-	6,663	3,894	-	3,894
GV Costs	12,504	-	12,504	-	-	-
Donations to partners in need	7,883	-	7,883	15,431	-	15,431
Annual Celebration	5,330	-	5,330	4,404	500	4,904
Insurance	2,971	-	2,971	1,424	-	1,424
Training	-	-	-	725	-	725
	<u>303,634</u>	<u>96,866</u>	<u>400,500</u>	<u>122,766</u>	<u>4,360</u>	<u>127,126</u>
5 Other						
Salary Costs	-	-	-	-	-	-
Staff Training	-	-	-	-	-	-
Administration Costs	1,816	-	1,816	4,191	-	4,191
Accounting Services	3,907	-	3,907	2,862	-	2,862
Trustee Expenses	143	-	143	200	-	200
Team Meetings	731	-	731	1,960	-	1,960
DBS	1,079	-	1,079	166	-	166
Bank & Currency Charges	143	-	143	156	-	156
Independent Examination	450	-	450	50	-	50
Carbon Offset	162	-	162	-	-	-
	<u>8,430</u>	<u>-</u>	<u>8,430</u>	<u>9,585</u>	<u>-</u>	<u>9,585</u>

Notes to the Financial Statements for the year ended 31st December 2022 (continued)

	2022	2021
	£	£
6 Staff Costs		
Salary	72,750	72,861
Employers NI	2,046	2,790
Employers Pension	3,328	3,343
	<u>78,125</u>	<u>76,204</u>

The average monthly headcount was 3 staff (2021: 3 staff) and the average monthly full-time equivalent headcount (including part-time staff) was 2.2 (2021: 2.2). No employee was paid more than £60,000. The charity contributes to a workplace pension scheme.

The charity's trustees were not paid or received any other benefit from employment with the charity. Trustees' expenses of £143 were incurred during the year (2021: £200). No charity trustee received payment for professional or other services supplied to the charity during the year (2021: nil).

	2022	2021
	£	£
7 Debtors		
Amounts falling due within one year:		
Trade Debtors	-	-
Prepayments / Gift Aid	4,072	-
	<u>4,072</u>	<u>-</u>

	2022	2021
	£	£
8 Creditors		
Amounts falling due within one year:		
Trade Creditors	1,310	2,005
Accruals and deferred income	400	-
H.M. Revenue & Customs	1,547	1,787
	<u>3,257</u>	<u>3,793</u>

9 Related Party Transactions

There were no related party transactions during the year (2021: nil).

10 Guarantees

There were no guarantees given by the charity where any potential liability was outstanding at the 31st December 2022 (2021: nil).

11 Capital Commitments

There were no material capital commitments at the 31st December 2022 (2021: nil).

12 Movement of Funds	Balance as at	Income	Expenditure	Transfers	Balance as at	Income	Expenditure	Transfers	Balance as at
	01/01/2021				01/01/2022				31/12/2022
	£	£	£	£	£	£	£	£	£
Restricted Funds									
PURE Filters	-	1,860	(1,860)	-	-	5,760	(1,833)	-	3,927
Burkina Faso Filters Project	-	1,860	(1,860)	-	-	29,791	(29,122)	(669)	-
Gambia Trip	-	11,943	-	-	11,943	62,964	(65,911)	(8,996)	0
Build Trips	-	898	(2,000)	-	(1,102)	-	-	1,102	-
Annual Celebration	-	-	(500)	-	(500)	-	-	500	-
Total Restricted Funds	-	16,562	(6,221)	-	10,341	98,515	(96,866)	(8,063)	3,927
Unrestricted Funds									
	29,729	124,999	(132,351)	-	22,378	307,286	(312,504)	8,063	25,223
Total Funds	29,729	141,561	(138,571)	-	32,719	405,801	(409,370)	-	29,150

Notes to the Financial Statements for the year ended 31st December 2022 (continued)

Description of Restricted Funds

Pure Filters: A sponsorship programme where, for a fee, a person can buy a water filter to be installed. Training in how to use the filter use is given to the Gambian family receiving it.

Burkina Faso Filters Project: Grants to install water filters in Burkina Faso and train local families how to use them.

Gambia Trip: Funds covering 2 trips to travel to the Gambia to install water filters and meet and interact with local families.

Build Trips: Travel costs associated with a house building project for deprived families in Mexico.

Annual Celebration: Advanced deposit for a gathering of friends and families supporting Amor Europe in 2022.

Independent Examiner's Report

Independent examiner's report to the trustees of Amor Europe CIO

I report on the accounts for the year ended 31st December 2022 which are set out on page 21 onwards.

Respective responsibilities of the trustees and the examiner

The 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 Commissioner section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matters have come to my attention:

- (1) which give 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; or 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.



Gavin Kibble MBE, ACMA

Mozaic Innovate Ltd
1 Kineton Road, Coventry
CV2 3NR

21st May, 2023

AMOR EUROPE

England & Wales - Charity number 1176567

Accounts



bringing transformation with young people in challenging places

April 2022
v.1c (final)

CIO registered in
England & Wales
charity nr. 1176567

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Our Vision

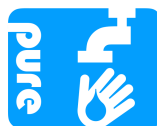
For the next generation to gain the rights that God has freely granted to every human being, to attain the fullness that God intends for them as good citizens of this world, and of the world to come.

Highlighting our Impact in 2021



We train workers who serve children and young people.

- **All 2021 overseas expeditions cancelled.**
- **Uganda:** Online training for children's work trainers, to empower them to run local training courses.
- **India:** Online training course run for children's workers.



We enable families to thrive through clean water.

- **the Gambia:** Planned a pilot expedition to deliver filters to 200 families in the Gambia, promoted in the UK. Team of 20 people recruited for travel in 2022. Our Christmas appeal sponsored a further 50 filters. These will be installed in the homes of 50 families during 2022.



We engage young people and adults in building homes.

- **All 2021 overseas expeditions cancelled.**
- Plans for expeditions to Kenya, Mexico (3 trips), and South Africa, and teams recruited for 2022.
- UK expedition team built an allotment and redecorated two large recreation halls at the Folkestone Asylum Centre.
- Full sponsorship raised for a home for a family in Moldova. Funds sent and house built on location.

Key Contacts

Correspondence & Media

Correspondence Address	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT19 5NW
Phone	07931 301 701
Email	« jfudge@amor.org »
Web	« amoreurope.org »
Social	« facebook.com/amoreurope »

Legal & Administrative

Charity Name	Amor Europe CIO
Registered Charity Number	1176567
Registered Office	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT20 2QR
Trustees	Peter Jeffrey (Chair) Molly Fowlie (Vice Chair) Gayla Congdon Harley Wykes Paul Stanfield
Bankers	Metro Bank 35–37 North Street, GUILDFORD, GU1 4TE HSBC (Protected Trust Services Air Travel) 19 Minster Street, SALISBURY, SP1 1TE
Independent Examiner	Phil Goodwin 415 Dover Road, Walmer, DEAL, CT14 7PD
Solicitors	Moore Barlow the Oriol, Sydenham Road, GUILDFORD, GU1 3SR

Trustees' Annual Report

incorporating the Director's Report

Introduction

Amor Europe was registered with the Charity Commission on January 8, 2018. The CIO is founded on a Christian ethos, and the principles on which it operates issue from the Christian faith, authentically expressed.

The vision for the charity proceeds from its desire to be good news to children, enabling them to flourish through experiencing beautiful actions by the global church and those mobilised by it. At this stage in our development these actions include:



1. Educating church leaders in respecting and meeting the next generation's needs and adjusting the way they engage with them to children's needs and preferences.



2. Providing clean water filters that are genuinely effective, long-lasting, removing from their lives the horrific consequences of drinking dirty water.



3. Providing appropriate homes in which children's families can care for them where this is not otherwise attainable without benevolent help.

The trustees present their report and financial statements for the period to 31/12/2020.

The charity is a CIO and governed by its Constitution.

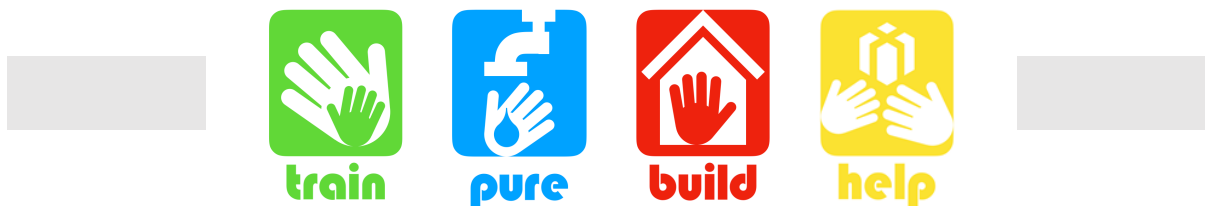
Our Charitable Objectives

The charitable objects of Amor Europe are:

1. The prevention or relief of poverty by providing: grants, items, and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty.
2. To help young people advance in life through:
 - a. the provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life; and
 - b. providing support and activities which develop their skills, capacities, and capabilities to enable them to participate in society as mature and responsible individuals.

Fulfilling Our Aims

To assist the achievement of these objects, we aim to bring impact among the next generation in four distinct but related strategic ways.



1. Train

We equip workers who serve children and young people. Uniquely placed, through long-established and field-tested operations first developed under **Urban Saints**, our TRAIN programme provides skills training for effective children's work to church leaders, community leaders, and also to other Non-Governmental or Community Based Organisation volunteers, working in challenging places.

Our children's worker courses include basic safeguarding, intelligent discipline strategies, innovative approaches, engagement, and working to high standards. We encourage the establishment of quality, inclusive, community-building youth and children's work. This is a significant factor in building community cohesion.

We believe that by enabling children's workers to adequately, imaginatively, and appropriately teach about Jesus, they provide children with the opportunity to follow him, and to flourish spiritually and socially by doing so.



2. Pure

According to **UNICEF**, every two minutes a child aged under 5 years dies due to having diarrhoea. Water-borne diseases are a significant cause of children not attending school, of adults unable to attend work, and also a significant cost to families when they have to buy medicines.

PURE puts safe, clean drinking water into the mouths of children and families, in the name of Jesus.

This is achieved through our experience and proven intervention, a combination of:

- **local church partnership** — we work through existing indigenous church networks and contacts in each locality;
- **water filter provision** — issuing each family with an innovative water filter, and training them in its sustainable use, which when maintained correctly will continue to deliver clean and safe water for over 10 years. Filters are sourced from our partner **Sawyer International**.



3. Build

In the UK and Europe, we enable young people to work alongside community-minded adults in overseas expeditions to build houses for families trapped in marginal environments by poverty.

On our BUILD expeditions, houses built in sustainable vernacular architecture meet the needs of families facing destitution, releasing them from housing poverty, and keeping them together. Those who participate develop significantly in citizenship values and enhanced self-esteem, gain social and practical skills, and are more motivated to serve in their own communities on returning home.



4. Help

In 2020, as a response to the coronavirus pandemic and its devastating effects on those already marginalised by poverty, we assessed the situations of our partner agencies with regard to the hunger needs of people surrounding their locations.

In 2021 we continued this approach, dedicating 50% of our annual fund-raising initiative to coronavirus and disaster poverty relief, mainly hunger-related, through our trusted partners. We also enabled our supporters to give directly to this cause if they should so choose, rather than sharing their donation with Amor Europe.

It is likely that our HELP initiative will become a permanent part of Amor Europe, responding to crises affecting our partners' locations as they arise from year to year.

Founding Principles

Our Vision, Passion, and Ethos

We are inspired towards this: for the next generation to gain the rights that God has freely granted to every human being, that they might attain the fullness of all that God intends for them as good citizens of this world, and of the world which is to come.

We are motivated to do this: to bring people together to make Jesus visible. In all our planning and work, our conversations and relationships, we seek to live by the Spirit of Jesus Christ, exhibiting Christ-like character and bearing the fruit of the Holy Spirit, promoting justice, righteousness, and peace in the communities with whom we connect, bringing Glory to God our Heavenly Father.

Our Values

All of our core staff and volunteers subscribe to our five values, which are expressed as:

- Knowing God;
- Local Relationships;
- Global Partnerships;
- Distributed Power;
- Transformative Experiences.

As a Christian charity we are committed to seeing young people develop mentally, emotionally, spiritually, physically, and socially, to become the very best they can be. In a world troubled by injustice towards children, we empower people to make a difference.

Transformed people transform places. Our vision is all about bringing transformation with young people in challenging places.

Our Culture

In our five years of development, we have been able to identify the following qualities which carry our values in clearly identifiable behaviours that we expect to demonstrate:

- Integrity;
- Prayerfulness;
- Humility;
- Excellence;
- Inclusivity;
- Generosity;
- Fun;
- Care.

Public Benefit

We have reviewed our aims and objectives, and the KPIs that arise from them, against the advice contained in the Charity Commission's general guidance on public benefit. In reviewing our activities to date, and those we have planned for the year ahead, we have again taken the Charity Commission's guidance into account.

Our work targets communities where young people are liable to exploitation, destitution, abuse, ill health, or radicalisation as a result of poverty. We are pleased to report that we have been able to bring significant benefit to children and young people, as detailed in the following review of activities for the year.

Review of Activities in 2021



Emergency Response Special Project

— to meet needs arising from the Coronavirus pandemic

— to meet needs arising from disasters affecting our partners

We allocated half of the proceeds of our annual “Walk the World” sponsorship event, to a special fund set up for the provision of food to hungry families. In addition, we invited supporters to contribute independently of the event.

We surveyed our partners to assess the levels of needs their contact families were experiencing, and their capacities to meet those needs if sent finance to help. We then identified the partners most able to make significant impact and apportioned help from funds raised.

We were able to send the following funds for use by our partners abroad.

- **Burkina Faso** **£ 3600** — to support destitute girls and refugees through Dorcas Centre. These girls were displaced by the Daesh violence affecting the Sahel region. We have worked with Dorcas since 2011.
- **India** **£ 3080** — to support feeding coronavirus-affected slum families through Ambassadors Fellowship, with whom we have had a decade of relationship.
- **Uganda** **£ 1250** — to support feeding families affected by coronavirus restrictions.

In each case we followed the advice received in training delivered by the Charities Commission in 2019 regarding international transfer routes for finance and reporting requirements.



Partnerships for Training Abroad

Our training activities abroad are developed through partnership with local NGOs or churches. We base our partnerships on shared values. Every partnership follows our process towards establishing formal working agreements, and the nature of our work means that we have to rely on recommendations, references, and common sense in assessing potential partners. Most new partnerships arise from existing relationships, often long established between the overseas partner and our team members in other charitable contexts.

We currently have in place partnerships with:

- seven NGOs (in Thailand, Laos, Myanmar, Philippines, India, Togo, the Gambia, Uganda);

- two church networks (Burkina Faso, Sierra Leone); and
- Two national children's networks (in Sri Lanka and Burkina Faso).

During 2021 we were forced to furlough our Team Lead 50% and stand down all travelling volunteers after March. However, we delivered online training to leaders in **Uganda** and **India**.

We began sponsorship of a Network Coordinator in **Sri Lanka**. The Coordinator was restricted in operation because of coronavirus but has developed capacity building and impact measuring arrangements and maintained remote contact with the network members.

Contact with all partners continued online throughout the difficulties experienced worldwide in 2021.

In addition to maintaining relationships remotely with the above networks, we have begun conversations towards future network developments in Mexico and Burundi.

Volunteer Development in the UK

Volunteer recruitment and development follows a process established over ten years or more. Recommended practitioners experience an orientation weekend, and then may apply to join the team. If successful, and following DBS checks and taking up of references, they join an experienced team leader on a training trip abroad. The Global Partnerships Lead takes responsibility for briefing, debriefing, and assessing volunteers including team leaders, who also make assessments of the volunteers in their care. Formal feedback from all team members and partners is taken.

In mobilising self-funded volunteer Global Trainers, the charity maximises its impact while minimising operating costs. The personal development benefits to volunteers are significant, and the interaction with their networks of supporters creates excellent community engagement with our partners.

We held a volunteer mobilising weekend in August and recruited three new Global Trainers each of whom expects to travel with us in 2022.

Volunteer Development Overseas

We have very capable trainers based in Uganda, Laos, Thailand, Sri Lanka, Burkina Faso, and Togo.

For the most part, development of volunteer workers was stalled in 2021 due to the impacts of the coronavirus pandemic, but remote training was given to the Ugandan team. We will be taking members of this team into Burundi to work alongside UK counterparts in our pilot expedition there during 2022.

Resource Development

We have taken a strategic decision for the public good to licence all our published materials under a Creative Commons Attribution–ShareAlike International Licence. This enables our partners to be creative in adapting resources to their local context without concerns of infringing copyright.

Training courses are written to be replicable and are delivered in most contexts to and through Christian NGOs or church and community networks. An important part of our ethos is the development of authentic Christ-like spirituality — peace-creating, loving, and generous in nature.

To this end we now include five devotional focus moments in each of our three training courses, and have published 15 devotional sessions for this.

Our new suite of courses has the following components:

- Devotions = facilitating 'encounter' moments of authentic spiritual development.
- Handbooks = equipping partners with the tools to replicate training modules indigenously.
- Supplements = collections of worksheets extracted from the handbook for ease of delivery.
- Presentations = slides projecting iconic images to increase understanding of content.
- Picture books = enabling participants to make notes in their own language alongside images.



Water Filtration for Households

We have a partnership with **Sawyer International** « sawyer.com » to supply “point one” filters for clean water. Once installed and the householder trained in their care, the filters have demonstrated efficacy for millions of gallons without the need for replacement parts. No harmful bacteria can pass through the filters and accurate data from multiple countries indicate that they eliminate water borne disease, reduce costs for families, and improve attendance rates at school and employment.

In 2020 we appointed Phil Savage as department Lead for PURE. This has enabled significant growth in our capacity to deliver on our PURE KPIs.

Filter Sponsorship

In 2021 we developed a sponsorship project, enabling individuals to sponsor filters. The sponsorship amount of £ 50 covers the cost the filter, transportation, installation and after care, and reporting.

Sponsors receive a frameable certificate of sponsorship, detailing how the filter works and why it is needed. They also receive photo of the family that receives the filter, a baseline data report on health prior to installation, then six-week, six-month, and further occasional updates on the health data. The reporting enables the sponsor to see exactly what difference the filter has made, for whom, and where. All data is collected with permission regarding use from the family concerned.

Fifty filters were sponsored in November and December 2021. We expect to continue this scheme into 2022 and to expand it further.

Expeditions

In 2021 we designed and advertised our first PURE expedition. We identified **the Gambia**, a nation with which we have excellent existing links, and as a place where contaminated surface water is routinely consumed by families. We plan to take a pilot team of around 20 people to **the Gambia** to install 200 filters, releasing around 1000 people from water poverty.

Conversations online towards partnership with **SOW** have been undertaken, and concrete plans for the expedition, planned for Easter 2022 are in place.

The pilot PURE expedition will be used to develop a PURE Expeditions strategy. This will enable an increasing number of volunteers to bring transformation to families.

We have maintained strong friendship with the **Evangelical Scouts of Burkina Faso** through the year, having cancelled our training visit and pilot filter installation project planned for March 21, 2020. This visit will be rescheduled for when travel restrictions ease sufficiently for it to be undertaken safely.

Our intention is to work in partnership with the Scouts to enable groups to equip their members' families with water filters. We will utilise the data from the first installations to strengthen funding bids for significant investors.



House Building Expeditions

The charity opened a Trust Bank account with Protected Trust Services (PTS) in 2018, applied for and gained ATOL status in April 2019, and took its first package tours overseas in July 2019. All aspects of running a package tour operation, compliant with UK regulations are in place.

We renewed our ATOL licence in 2020 without difficulty.

In 2021 we had 109 bookings for participants to build 6 homes as follows:

- 20 men travelling to Puerta Peñasco, Mexico on a planned men's personal development expedition to build 1 home.
- 20 young people and leaders travelling to Tijuana, Mexico to build 1 home.
- 40 young people and leaders travelling to South Africa to build 1 home.
- 14 young people and leaders travelling to Kenya to build 1 home.
- 29 young people and leaders travelling to Moldova to build 2 homes.

All of these plans were thwarted by the coronavirus pandemic.

All of these expeditions have been carried forward into 2022 when we expect restrictions to lift sufficiently to enable them to go ahead.

Restore Hope

In 2021, because overseas travel was prohibited, we mobilised a team to help with bringing hope within the UK. These volunteers worked at the Folkestone Asylum Centre, and together funded and built a large allotment and redecorated two sizeable recreation rooms. The team also raised sufficient finance to fund the building of a house for a family in Moldova.



Quotes

We include here quotes from people who have benefited from our TRAIN, PURE, and BUILD initiatives in various locations.

What They Say...

- “This first children's mission after the trainings was so successful beyond the limits, we left and they didn't want us to leave (asking for more days), and we also felt like not leaving.”
— Joseph Kizito, Uganda.
- “I was trained on the Urban Saints youth and children’s worker training course when it was held for the first time in Sri Lanka. Now I have completed all three courses, and since 2013 I have led more than five trainings with my team.”
— Sarah Christina, Sri Lanka.
- “Yes the family are super happy with their new home. It was a super hard build because the prices of materials tripled and we were constantly trying to find ways to save money. The eldest son of the family, who is three years old, always tells us that Jesus gave them a house!”
— Samantha Sandu, Moldova.
- “I was doubtful if the filters would work, or if the families will use them properly after the training. I have surveyed 20 of the families we supplied with filters. The results are wonderful. No sickness — they can’t believe it. I am amazed and very thankful.”
— Pastor Edward Camara, The Gambia

Operational Matters...

Safeguarding

Amor Europe recognises the importance of safeguarding in its work with children, young people, and vulnerable adults. We follow the requirements of UK legislation in relation to vulnerable adults, children and young people, and the best practice standards advice of Thirtyone–Eight, an established charity committed to assisting churches and Christian organisations with safeguarding, with whom we have taken membership. Our own team members are all required to take safeguarding training, and we also assist in the development of safeguarding training with our partners overseas.

We developed and adopted a Safeguarding Statement and agreed upon a mandatory code of practice in 2020. We have designed a Code of Conduct detailing the code of practice and reporting mechanisms for safeguarding. Code of Conduct pocket guides are issued to all our adult volunteers, prior to each event or expedition. We have developed safeguarding training units for use with and by all our teams. These will be fully published and distributed in Q1 and Q2, 2022 prior to any teams being deployed.

During 2021 our DBS system became paperless and our ID checkers were enabled to operate via online video calls, thus eliminating the need for travel for ID purposes. Towards the end of the year

this relaxation was reversed and we have re-established a strategy for reviewing original documents in person.

In April 2021 we republished our Safeguarding Policy having reviewed how it directs our engagement with and care for vulnerable adults.

Our Safeguarding Lead and Safeguarding Trustee have both undertaken training in 2021 and will continue training to level 3 and 4 in 2022. The nature of exposure of our teams to risk and cross-cultural complications means that we need both specialist and general knowledge in delivering our culture of care.

We are collaborators with Stop Child Witch Accusations, a coalition of charities committed to the elimination of child abuse linked to faith and belief. The coalition participates in an experts working group, recognised by and consulting with UNESCO.

Fundraising & Promotional Events

Throughout June 2021 we further developed **"Walk the World"** our fundraising and awareness event by inviting friends to organise a 'Big Walk' in which a group walked a significant distance together. We saw over 100 people walk with us and raise funds for Amor Europe.

The event raised over **£ 8480** of which £ 6680 was passed on to our partners for poverty relief and coronavirus assistance as detailed in 'HELP' above. In the three years of Walk the World events we have now walked four fifths of the circumference of globe, and would hope to complete the entire journey around the world in steps in June 2022.

We held a **"Celebration & Conversation Weekend"** at Lydiard House in Swindon in October 2021. This event gathered the BUILD and TRAIN teams for refresher briefings. This event included a celebration dinner involving a live link to partners in Moldova and Lebanon. In total, 33 people attended residentially, an extra 16 joined us for the evening dinner.

We planned a series of **"Inspire Evenings"** to connect with churches in various towns across the UK. This was cancelled due to lockdown, though we plan to resume this initiative in 2022.

People...

We introduce here those who make everything happen.

Trustees

The Trustees who served throughout 2021 are listed on the Key Contact page at the top of this report. We are grateful to them for all their valuable contributions.

In January we learned that our Chair of Trustees, Peter Jeffrey, suffered a significant stroke. Peter remained Chair but was unable to attend meetings in 2021. Bernard Comissiong was appointed as Vice-Chair and chaired meetings until his sudden death in November. Since that time Molly Fowlie has acted as Vice-Chair and recruitment of new Trustees has been a priority.

Peter Jeffrey officially retains the position of Chair of Trustees until he is in a state of health to be able to assess the level of recovery he will attain.

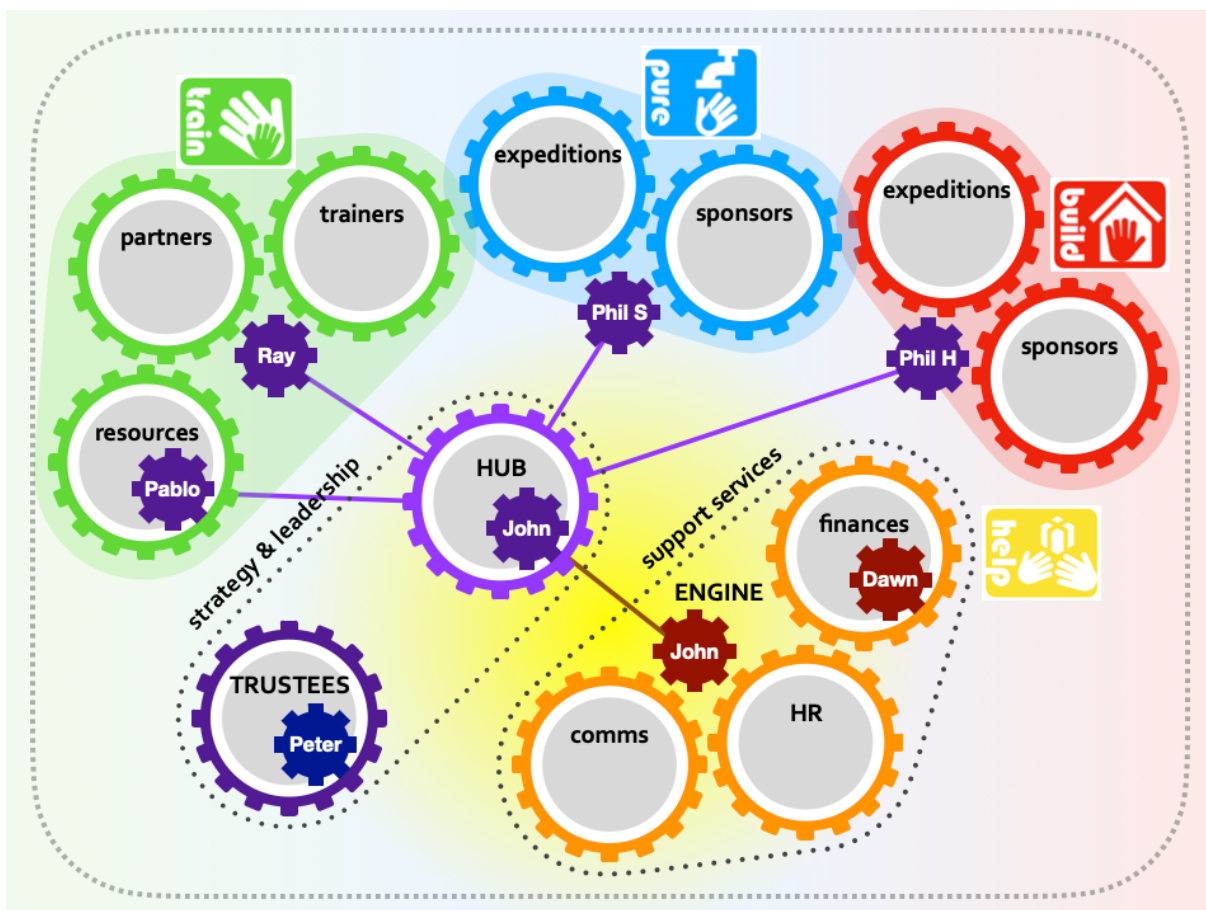
Trustee Recruitment: Potential new Trustees are sought to bring specific skills identified and needed by the Board. After preliminary discussion with the Chair the individual is invited to read the core documents of the Charity, and the Trustee Framework, which outlines the role, competences, and characteristics of a Trustee of Amor Europe.

Hub Team

Executive responsibility for operating the charity is delegated by the Trustees to the Hub Team. Every member of the Hub Team has responsibility for delivering a significant part of the Charity’s work and functioning. The Hub Team is led by the CEO but each member, including the CEO serves the others much as the persons of God serve one another in mutual honour.

The Hub Team contains those who facilitate the other circles: the Engine Room takes care of operational matters; TRAIN oversees our Global Training programme; BUILD oversees our home building and hope building expeditions and sponsorships; and PURE oversees clean water filtration and hygiene programmes.

Hub Team: Our Hub team is formed of two full-time workers, one part-time worker and four contractor–consultants on an hourly basis.



TEAM RELATIONSHIPS

Engine Room

Our support services currently include our Finance Lead and DBS Administrator, and all are overseen by the Hub Team Lead.

Governance

The Board of Trustees has responsibility for directing and controlling the affairs of the Charity. There are board meetings four times a year to:

- review the Charity's activities, finances and performance;
- approve future plans and strategy; and
- monitor risks and ensure they are appropriately managed.

We have developed a Board Plan that gives order to the CIO's progress and monitoring throughout the year, through accountability and responsibility processes.

Management Team and their Relationships

The Trustees delegate day-to-day management of the Charity to the CEO (John Fudge) and the Hub Team. The relationships are demonstrated in the Team Relationships diagram.

Remuneration and pay levels for the key management personnel and within the trust generally are determined by the Trustees having regard to organisations of a similar size and nature.

Risk Management

In 2021 the Trustees researched and began construction of a Risk Register. The CEO undertook training in this subject with Global Connections. Trustees manage the key risks of the Charity by regular review of CEO reports against the Board's risk management protocols, and by reviewing all KPIs, which are colour designated (red, amber, green).

At the operational level, all expeditions, associated events, and activities undergo a full risk assessment and approval process prior to being launched. These are actively reviewed in response to changing circumstances.

2021 Plans Update

In our 2020 report we outlined plans:

Forms to move to paperless systems with online payments to enable rapid and efficient processing of expedition participant applications.

- Paperless systems and online payments are all fully functional and working well.

All our training courses for TRAIN will be refreshed and republished.

- All three training courses have been re-authored and will be published during Q2 of 2022.

Courses for personal development of young leaders will be piloted during 2021, for rollout to all expedition participants in 2022.

- We have developed an excellent series of three daily study guides for small groups.
- Due to two years of delay on expeditions, there is currently little appetite for a wrap-around personal development course in 2022. We have delayed rollout of this to 2023.

As a Charity, we elected to sponsor the employment of a worker in Sri Lanka. The role is to coordinate training for an indigenously owned network that utilises our training courses, and that has developed a vision and strategy in harmony with our own.

- We sponsored the employment of a worker and some progress has been made by her. However coronavirus restrictions in Sri Lanka affected how much could be achieved.
 - Impact measurement tool designed in Sinhalese.
 - Modular day versions of courses designed to enable flexibility in local delivery.

Future Plans in 2022

- We expect to resume BUILD and TRAIN expeditions.
- This will involve the roll-out of new Safeguarding training and Health & Safety training.
- Our Competent person for Health & Safety will undertake Management level training in Health & Safety, and upgrade our policies, systems, and training courses.
- We intend to deliver our first pilot PURE expedition.
- Commence communication of the exact location, identity, and health improvements of the families receiving water filters to the individual sponsors who sponsored the filters.
- Our Safeguarding Trustee and Safeguarding Lead will be trained to level 3 and level 4 respectively in Safeguarding. We will take care that this training includes working in cross-cultural mission.
- Further develop our 'RESTORE HOPE' UK mission activities that also involve sponsoring a house build overseas.
- Redesign our brand to move the emphasis from house building to community development in our logo design. Harmonise our house style across all departments.
- Recruit at least two new Trustees to the Board with competence in areas that the Board recognises it needs.
- Bring through our Sustainability Policy into realisation, enabling Amor Europe to have a positive effect on carbon and plastic by January 2024.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees report and financial statements in accordance with applicable law and regulations.

Approved by the board and signed on its behalf by:



Molly Fowlie

Vice-Chair.

Financial Statements

Accounts for Amor Europe, a CIO registered with the Charity Commission (no. 117656) from 1 January 2020 to the end of the financial year on 31 December 2021.

Independent Examiner's Report

Independent Examiners Report Amor Europe Financial year ended 31st December 2021

I set out below for good measure the process of examination regarding this examination of the Charity's accounts. This is on the basis members and the committee can understand how the audit has been conducted. 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 the Charities Act 2011 and that an independent examination is required.

Mrs Dawn Kellers, Treasurer, is responsible for the financial accounting.

It is my responsibility to:

- Examine the accounts
- To follow procedures laid down in the general directions given by the Charity Commission under 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. The examination included a full 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 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 the 2011 Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting records 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.

The checks carried out, along with discussions enable me to confirm an "unqualified" report; the signed checked accounts are attached.

Phil Goodwin
Examiner
Dated: 07 April 2022



Qualifications: Phil Goodwin
Qualified by experience, retired Manager NatWest Bank
Qualified School Finance Director (CSBM) (retired)
Former School Governor, Chair Finance Committee.

Amor Europe

Income & Expenditure Year ended 31st December 2021

	Unrestricted Funds	Restricted Funds	Total	2020
Income				
Direct Support to John Fudge	£36,818.97		£36,818.97	£23,009.36
Direct Support to Ray King	£33,733.50		£33,733.50	£26,564.56
Donations	£5,777.45		£5,777.45	£12,076.44
Direct Support to GVL	£750.00		£750.00	£781.50
Direct Support to CFO	£2,248.03		£2,248.03	£850.99
Direct Support PURE	£1,287.48		£1,287.48	£990.10
PURE Filters/Trip Income		£13,803.23	£13,803.23	
Global Volunteers Donations	£1,574.14		£1,574.14	£1,350.00
Build Trips	£4,445.31	£897.70	£5,343.01	£17,164.61
Charitable Trusts/Grants	£20,541.09		£20,541.09	£37,569.53
Training	£480.00		£480.00	
Fundraising Walk	£8,898.14		£8,898.14	£11,879.32
Annual Celebration	£4,212.26		£4,212.26	
Other	£4,233.74		£4,233.74	
Total Income	125,000.11	14,700.93	139,701.04	132,236.41
Expenditure				
CEO Salary	£40,333.55		£40,333.55	£40,190.20
CFO Salary	£2,862.14		£2,862.14	£3,605.07
Global Partnership Lead	£32,759.04		£32,759.04	£29,828.05
Global Volunteer Lead			£0.00	£3,162.57
Build Trip Consultant	£12,886.60		£12,886.60	£12,037.34
PURE Lead	£5,500.00		£5,500.00	£1,874.00
PURE Filters Expenses		£1,860.36	£1,860.36	
Materials	£3,893.74		£3,893.74	£2,489.95
Overseas Travel			£0.00	£3,519.77
Governance	£5,237.26		£5,237.26	£3,229.22
Build Trips	£2,757.68	£2,000.00	£4,757.68	£11,037.50
Gifts to Partners in need	£15,930.73		£15,930.73	£15,847.65
Office Costs	£2,945.18		£2,945.18	£676.29
Training Costs	£2,684.46		£2,684.46	£143.88
Bank Charges	£156.00		£156.00	£125.00
Annual Celebration	£4,404.30	£500.00	£4,904.30	
Total Expenditure	132,350.68	4,360.36	136,711.04	127,766.49
Deficit/Surplus	-7,350.57	10,340.57	2,990.00	4,469.92
Bank Account				
Opening Balance			25,521.99	19,863.48
add prepayments less accruals			4,206.89	5,395.48
Income			139,701.04	132,236.41
Less Expenditure			-136,711.04	-127,766.49
plus accruals less prepayments			3,792.92	-4,206.89
Bank Balance			<u>36,511.80</u>	<u>25,521.99</u>
Metro Bank			28,663.45	
CAF Bank			<u>7,848.35</u>	
			<u>36,511.80</u>	
No other assets held				

