



## Trustees' Annual Report and Financial Statement Dec 31, 2023

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bringing transformation with young people in challenging places

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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

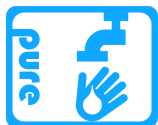
### Introduction

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     | 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 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

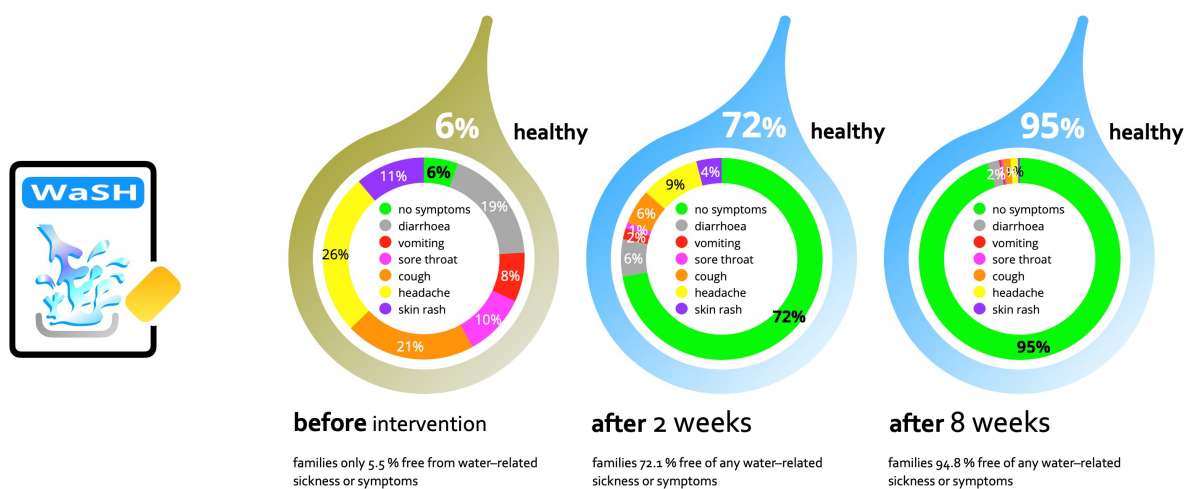
Combining both expeditions and sponsorships, we have deployed 836 filters in the Gambia — 324 of them in 2023 — releasing around 5000 people from water-borne diseases.

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

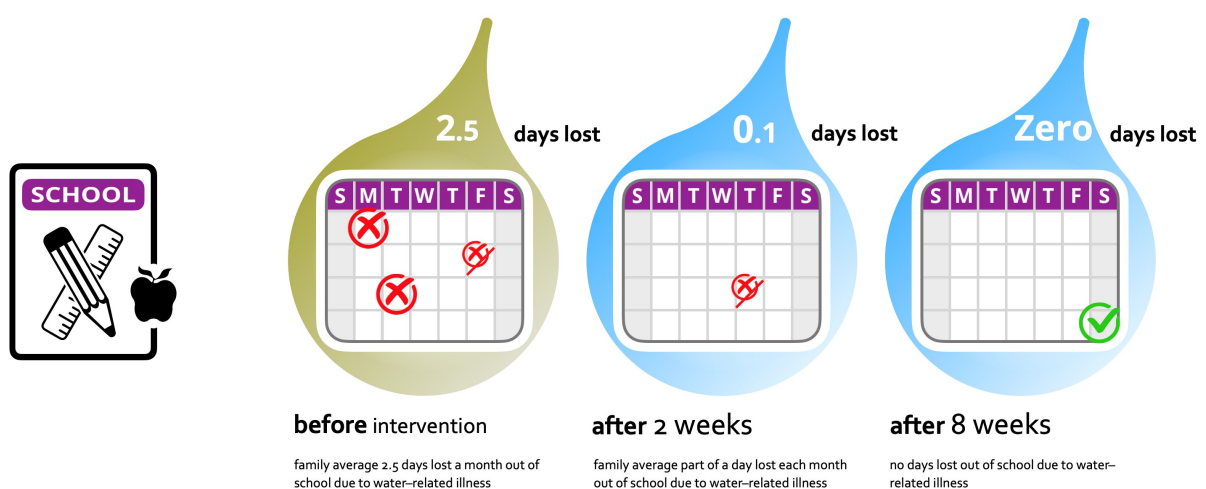
512 families in five localities



### 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.



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## 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.

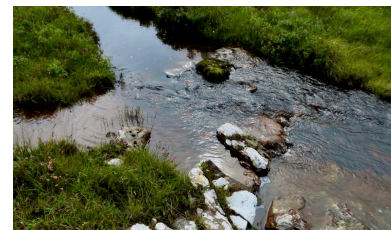


## Spiritual Development

### 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.

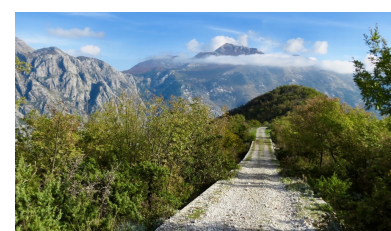


**The RIVER in 2023:** The River began hosting four-day retreats at Wellwick House, Wendover — a conference and retreat house. Wellwick House has made considerable adjustments to its premises to facilitate the RIVER and serves beautifully as the key venue for the development of this initiative. In total,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

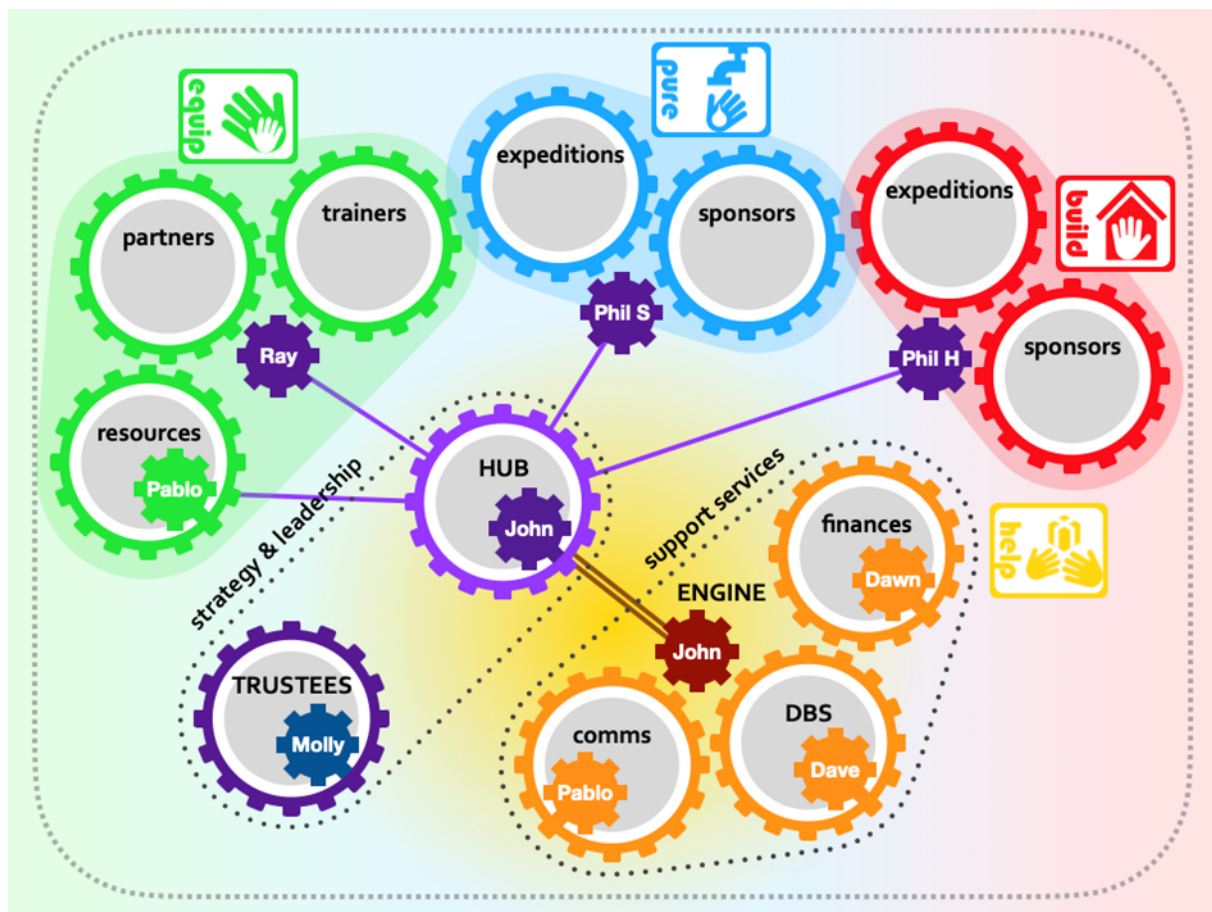
- monitor risks and ensure they are appropriately managed.

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 31<sup>st</sup> December, 2023

		Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
	Note	£	£	£	£	£	£
<b>Income from:</b>							
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	–	–	–
<b>Total Income</b>		<b>277,652</b>	<b>45,540</b>	<b>323,191</b>	<b>307,286</b>	<b>98,515</b>	<b>405,801</b>
<b>Expenditure</b>							
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
<b>Total Expenditure</b>		<b>233,044</b>	<b>10,706</b>	<b>243,751</b>	<b>312,505</b>	<b>96,866</b>	<b>409,371</b>
<b>Excess of income over expenditure</b>		<b>44,608</b>	<b>34,833</b>	<b>79,441</b>	<b>(5,219)</b>	<b>1,649</b>	<b>(3,570)</b>
Transfer between funds	13	–	–	–	8,063	(8,063)	–
<b>Net movement in funds</b>		<b>44,608</b>	<b>34,833</b>	<b>79,441</b>	<b>2,844</b>	<b>(6,414)</b>	<b>(3,570)</b>
Opening balance funds at 1st January	13	25,223	3,927	29,150	22,379	10,341	32,720
<b>Closing balance funds at 31st December</b>	<b>13</b>	<b>69,831</b>	<b>38,760</b>	<b>108,591</b>	<b>25,223</b>	<b>3,927</b>	<b>29,150</b>

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.



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## Balance Sheet as at 31<sup>st</sup> December 2023

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

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Approved by the Trustees by:



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**Harley Wykes**

Chair (from March 2024)

date: 04 / 03 / 2024

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## Notes to the Financial Statements for the year ended 31<sup>st</sup> 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 31<sup>st</sup> December 2023 (continued)

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>2 Donations and Legacies</b>				
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
	<b>178,749</b>	<b>33,421</b>	<b>212,170</b>	<b>136,674</b>
<b>3 Income from Charitable Activities</b>				
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
	<b>98,883</b>	<b>12,118</b>	<b>111,002</b>	<b>269,127</b>
<b>4 Income from Investments</b>				
Bank / Building Society Interest	20	–	20	–
	<b>20</b>	<b>–</b>	<b>20</b>	<b>–</b>
<b>5 Expenditure on Charitable Activities</b>				
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	–
	<b>219,013</b>	<b>10,706</b>	<b>229,720</b>	<b>400,500</b>

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2023 (continued)

	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Total Funds 2022
	£	£	£	£
<b>6 Other</b>				
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
	<b>13,281</b>	<b>–</b>	<b>13,281</b>	<b>8,430</b>

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

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).

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

	2023	2022
	£	£
<b>9 Creditors</b>		
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
	<b>11,767</b>	<b>3,257</b>

## Notes to the Financial Statements for the year ended 31<sup>st</sup> 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 31<sup>st</sup> December 2023 (2022: nil)

### 12 Capital Commitments

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

<b>13: Movement of Funds</b>	Balance as at 01/01/2022	Income	Expenditure	Transfers	Balance as at 01/01/2023	Income	Expenditure	Balance as at 31/12/2023
	£	£	£	£	£	£	£	£
<b>Restricted Funds</b>								
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	(500)	–	–	500	–	–	–	–
Burkina Faso Filters Project	–	29,791	(29,122)	(669)	–	–	–	–
Dignity Project	–	–	–	–	–	3,938	–	3,938
APW Project	–	–	–	–	–	3,951	–	3,951
Burkina Faso Small Business Model	–	–	–	–	–	15,421	–	15,421
PURE Support 2024	–	–	–	–	–	3,000	–	3,000
Gambia Building Project	–	–	–	–	–	6,250	(6,250)	–
Rwanda Pilot Project	–	–	–	–	–	2,500	–	2,500
<b>Total Restricted Funds</b>	<b>10,341</b>	<b>98,515</b>	<b>(96,866)</b>	<b>(8,063)</b>	<b>3,927</b>	<b>45,540</b>	<b>(10,706)</b>	<b>38,760</b>
<b>Unrestricted Funds</b>	<b>22,378</b>	<b>307,286</b>	<b>(312,504)</b>	<b>8,063</b>	<b>25,223</b>	<b>277,652</b>	<b>(233,044)</b>	<b>69,831</b>
<b>Total Funds</b>	<b>32,719</b>	<b>405,801</b>	<b>(409,370)</b>	<b>–</b>	<b>29,150</b>	<b>323,191</b>	<b>(243,751)</b>	<b>108,591</b>

#### 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.

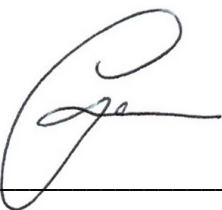
### Basis of Independent Examiner's Statement

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