



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

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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
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Trustees' Annual Report

incorporating the Director's Report

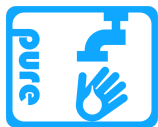
Introduction

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.

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.

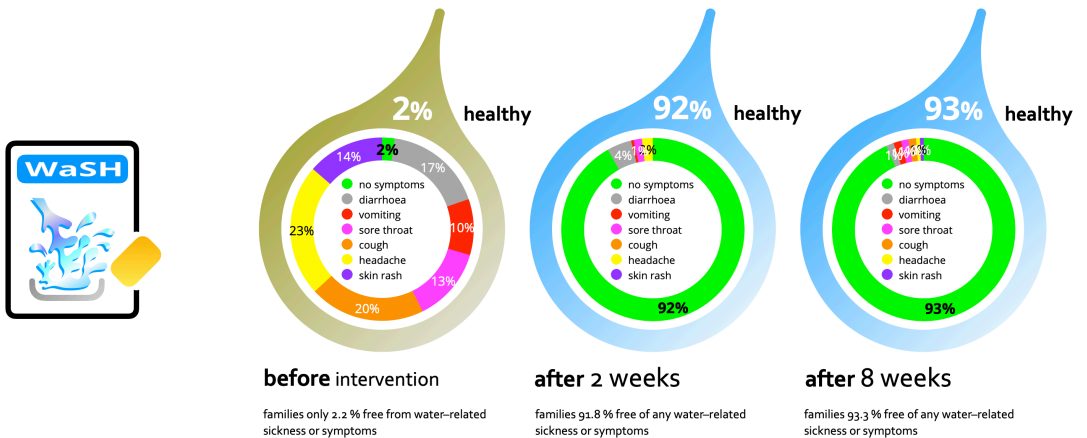
In Rwanda where 87 filters were deployed the community, health stats record that at distribution 1.6% of the population were healthy and six months later 81% were healthy. That is a simply amazing transformation in the name of Jesus, and a demonstration of his love among us.

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

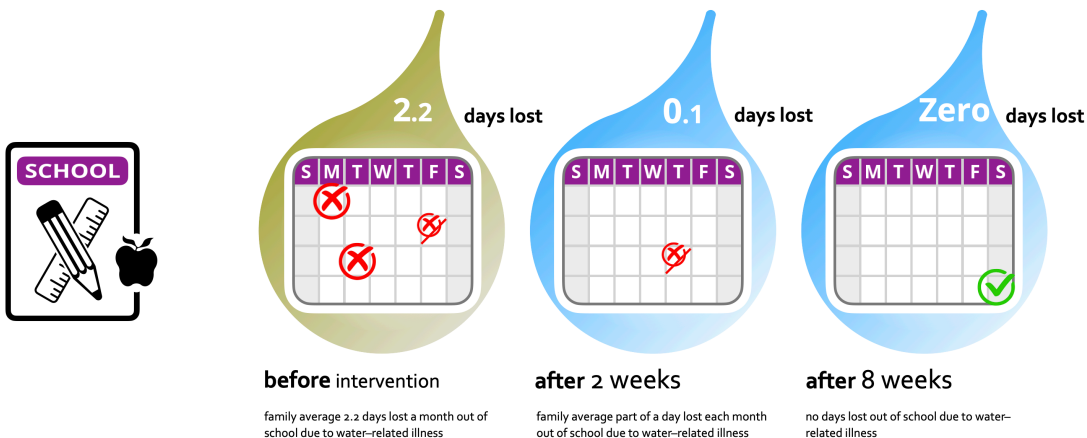
272 families in one region (five localities)



the Gambia 2023+2024 to Oct 1st

LOST SCHOOL DAYS

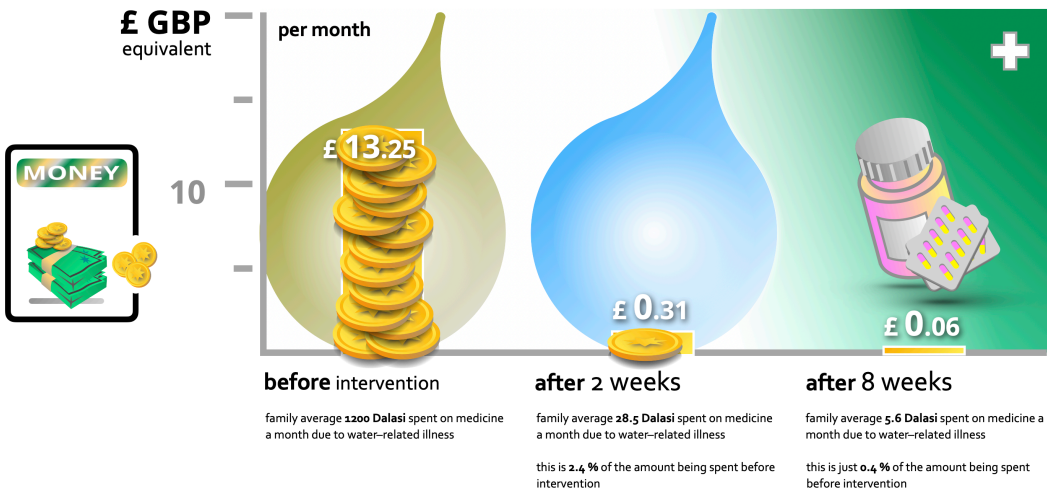
272 families in one region (five localities)



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

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
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)

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
	£	£	£	£
6 Other				
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

	2024	2023
	£	£
7 Staff Costs		
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).

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

	2024	2023
	£	£
9 Creditors		
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.

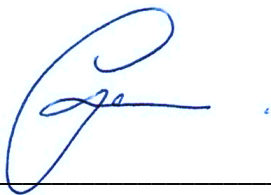
Basis of Independent Examiner's Statement

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