



Trustees' Annual Report and Financial Statement Dec 31, 2025

bringing transformation with young people in challenging places

February 2026
v.xx (preflight draft)

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

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Our Vision

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

Highlighting our Impact in 2025



We train workers who serve children and young people.



We enable families to thrive through providing health interventions.



We engage young people and adults in building homes.

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

Burkina Faso:

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

Burundi:

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

Rwanda

- 38 children's workers trained.

Sri Lanka:

- 35 Children's workers trained.

S Asia

- 75 children's workers trained.

the Gambia

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

Thailand:

- 13 trainers trained.

Sierra Leone

- 28 children's workers trained.

resources

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

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

the Gambia:

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

Rwanda:

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

Ghana:

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

Burkina Faso:

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

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

Mexico:

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

South Africa:

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

Rwanda:

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

Key Contacts

Correspondence & Media

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Legal & Administrative

Charity Name	Amor Europe CIO	
Registered Charity Numbers	1176567 (England and Wales), SC054468 (Scotland)	
Registered Office	Cornerstone Centre, Castle Hill Avenue, FOLKESTONE, CT20 2QR	
Trustees	Mark Staveley (Chair from December 2025) Harley Wykes (Chair until December 2025) Rachel Leigh–Wood Joanne Little Jonathon Mark Wilson Anthony Obayori Jonathan Wilson	
Founding President	Peter Jeffrey	
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Trustees' Annual Report

incorporating the Director's Report

Introduction

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

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



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



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



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



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

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

The Charity is a CIO and governed by its Constitution.

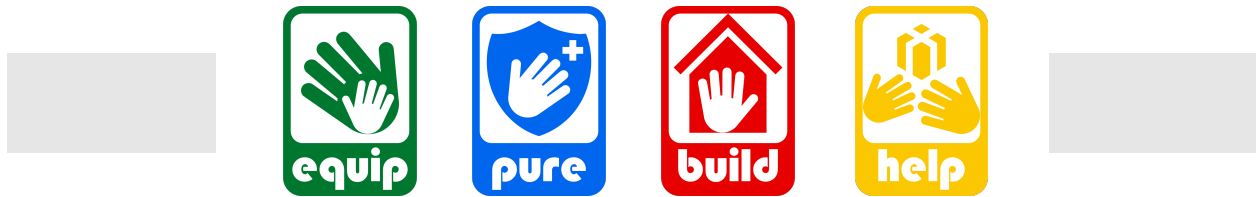
Our Charitable Objectives

The charitable objects of Amor Europe are:

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

Fulfilling Our Aims

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



1. EQUIP

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



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

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

2. PURE

2.1: WASH = Water, Sanitation, and Hygiene

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

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

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

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



2.2: PAD = Pure Amor Dignity

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

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

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

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

3. BUILD

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

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



4. HELP

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

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



Founding Principles

Our Vision, Passion, and Ethos

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

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

Our Values

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

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

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

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

Our Culture

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

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

Public Benefit

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

Environmental Impact

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

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

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

HELP



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

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

We allocated half of the proceeds of our annual “Big Walk” sponsorship event, to a special fund set aside to feed families in South Asia and in Lebanon. In all we were able to send £4950 to directly feed hungry people.

Assistance to Rwandan Partner

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

EQUIP



New Training Materials

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

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

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

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

Train the Trainers

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

Partnerships for Children's Worker Training Abroad

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

We currently have in place partnerships with:

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

Children's Worker Training in 2025

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

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

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

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

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

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

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

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

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

Volunteer Development in the UK

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

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

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

Devotions

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

Translation

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

PURE



Clean Water and Basic Hygiene for Households

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

Expeditions

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

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

Filter Sponsorship

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

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

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

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

Kingdom Commerce

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

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

PAD = Pure Amor Dignity

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

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

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

Flourishing Life in the Gambia and Rwanda

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

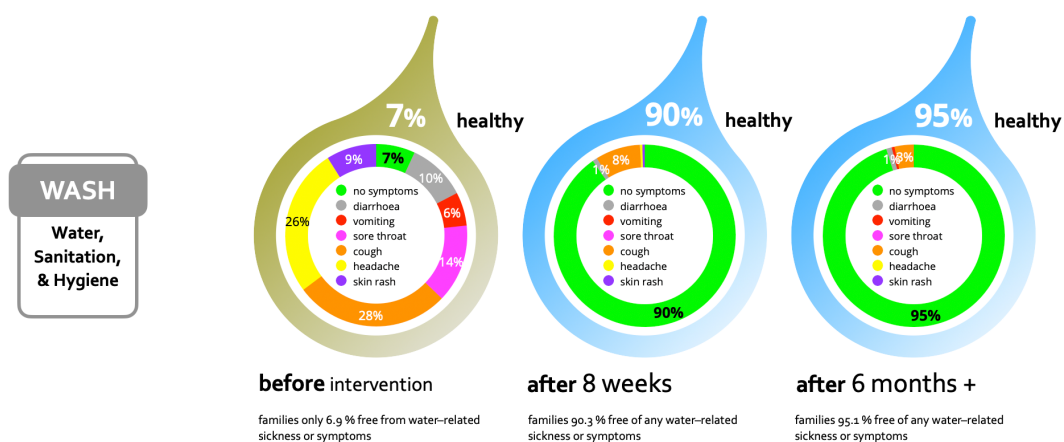
In Rwanda where 165 filters were deployed in the community in 2025, health stats record that at distribution 8% of the population were healthy and six months later 99% were healthy. That is a simply amazing transformation in the name of Jesus, and a demonstration of his love among us.

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

Rwanda 2024 + 2025

HEALTH ISSUES

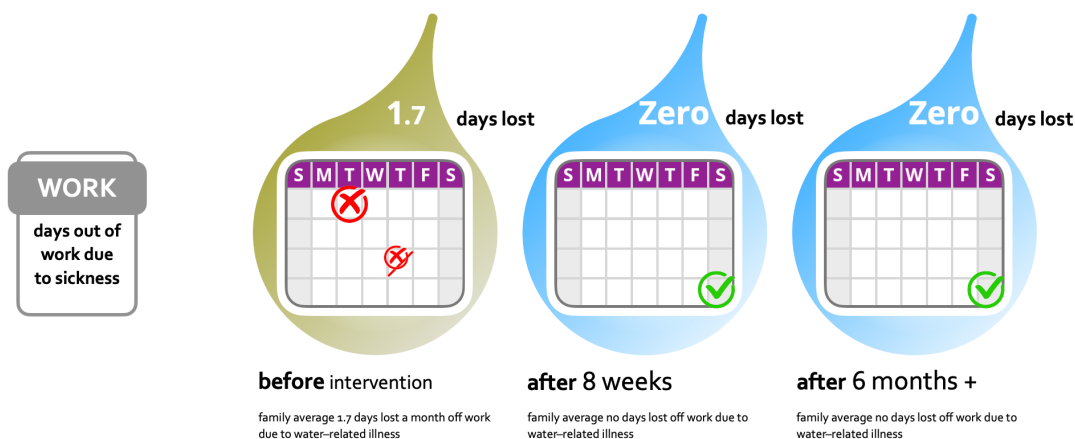
264 families



Rwanda 2024 + 2025

LOST WORK DAYS

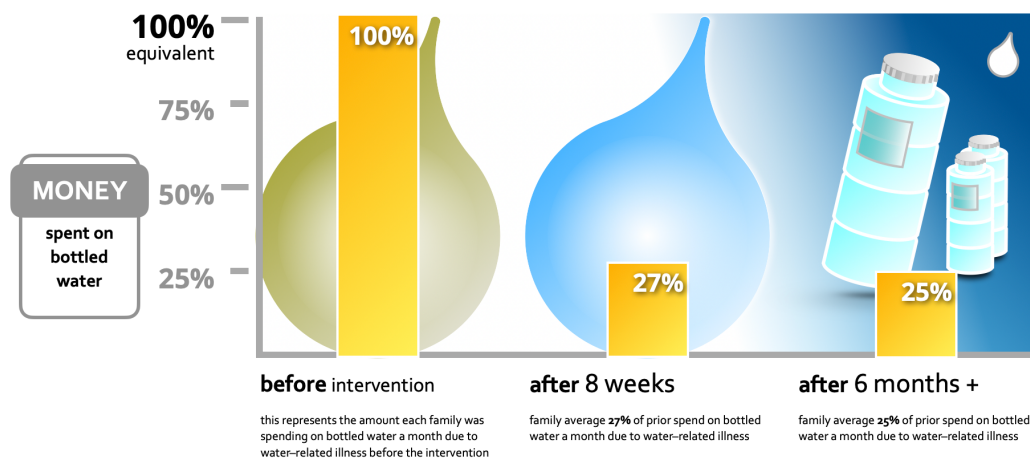
264 families



Rwanda 2024 + 2025

EXPENSES: BOTTLED WATER

264 families



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

PAD Pack Parties

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

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

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

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

Microbusinesses

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

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

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





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

House Building Expeditions

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

New Partnerships

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

Quotes

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

What They Say...

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

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

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

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

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

John

— Rwanda WASH Expedition participant

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

Vincent

— Mexico BUILD Expedition participant 2025

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

Nigel

— Mexico BUILD Expedition participant

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

Karen Bible Seminary Student

— EQUIP training course

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

Cephas, Assistant Pastor

— Burkina Faso EQUIP 'Train the Trainers' course

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

Participant

— Rwanda EQUIP training course

Operational Matters

Safeguarding

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

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

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

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

Awareness Raising

the BIG Walk



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

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

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



Conversation & Celebration

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

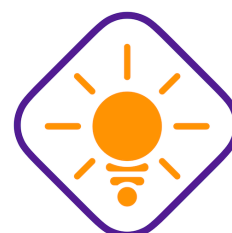
The event was attended by 60 people, an increase of 30% on 2024.



Inspire Events

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

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



Spiritual Development

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

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

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

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



the RIVER



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

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

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



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

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

the ROAD Less Travelled



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

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

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

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



People

We introduce here those who make everything happen.

Trustees

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

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

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

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

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

Hub Team

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

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

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

Engine Room

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

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

Governance

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

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

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

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

Operations Team and their Relationships



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

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

Risk Management

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

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

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

Plans

Progress of Plans in 2025

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

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

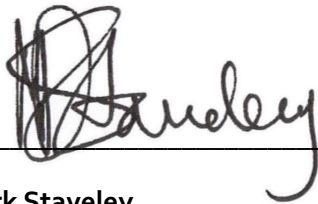
Future Plans for 2026

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

Trustees' Responsibilities

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

Approved by the board and signed on its behalf by:

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

Mark Staveley

Chair of Trustees.

date: 31 / 03 / 2026

Financial Statements

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

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

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

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

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

Balance Sheet as at 31st December 2025

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

Approved by the Trustees by:



Mark Staveley (Chair)

date: 31 / 03 / 2026

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

1 Accounting Policies

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

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

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

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

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

The principal accounting policies adopted are set out below:

1.2 Going concern

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

1.3 Funds

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

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

1.4 Income

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

1.5 Expenditure

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

1.6 Cash and cash equivalents

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

1.7 Trade Creditors

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

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

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

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

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

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

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

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

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

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

10 Related Party Transactions

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

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

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

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

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

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

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

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

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

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

Independent Examiner's Report

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

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

Respective responsibilities of the trustees and the examiner

The trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioner section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

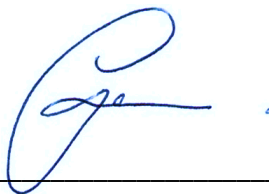
Basis of Independent Examiner's Statement

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

Independent examiner's statement

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

- (1) which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; or
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Gavin Kibble MBE, ACMA

Mozaic Innovate Ltd
1 Kineton Road, Coventry
CV2 3NR

10th March, 2025

