

# LIFE IN ABUNDANCE UK

England & Wales - Charity number 1177632

## Details

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Other names	LIA INTERNATIONAL
Status	Registered
Legal form	CIO
Registered	2018-03-20
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Tyndale Baptist Church 2 - 4 Cressingham Road Reading RG2 7JE
Phone	07985441658
Email	<a href="mailto:infoUK@lifeinabundance.org">infoUK@lifeinabundance.org</a>
Website	<a href="http://lifeinabundance.org">lifeinabundance.org</a>

## Activities

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**Objects:** THE PREVENTION OR RELIEF OF POVERTY IN PARTICULAR BUT NOT EXCLUSIVELY AMONG WOMEN AND CHILDREN IN NEED, IN AFRICA AND IN OTHER SUCH PARTS OF THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

**Activities:** LIA International, a faith-based community development organisation, empowers the local church in 14 countries to break the cycle of poverty within the poorest & most marginalised communities by restoring health, renewing hope & inspiring lasting transformation. Our unique Transformational Development Model brings about changes within the spiritual, social & material dimensions of a community.

## Classification

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- **How:** Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups

## Geography

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- Burundi
- Congo (Democratic Republic)
- Djibouti
- Egypt
- Eritrea
- Ethiopia
- Haiti
- Jamaica
- Kenya
- Rwanda
- Somalia
- South Sudan
- Sudan
- Uganda
- Throughout England

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£155,984	£182,799	-	-
2023-12-31	£112,423	£105,093	-	-
2022-12-31	£83,560	£60,758	-	-
2021-12-31	£90,093	£85,910	-	-
2020-12-31	£63,067	£89,692	-	-

## Trustees

Name	Role	Appointed
<b>Conrad Edson St John Nevers</b>	Chair	2021-02-20
Dr Florence Ndinda Muindi		2023-01-14
Dr Jennifer Pearl Tsui		2025-04-03
Nicholas Addo		2018-02-09
Paul Bakibinga		2023-11-20
The Lady Andrea Lenzie		2025-01-25

**LIFE IN ABUNDANCE UK**

England & Wales - Charity number 1177632

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# Accounts

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# Life In Abundance UK CIO

(CHARITY No. 1177632)



**ANNUAL REPORT & FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

## ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1177632
REGISTERED OFFICE	Manvers Street Baptist Church Manvers Street Bath BA1 1JW
INDEPENDENT EXAMINER	Mrs Roxanne Bovel ACMA, CGMA
TRUSTEES	Mr. R M J Stewart (Chairman, resigned 20/5/24) Mr. N Addo (Treasurer) Mr. C Nevers (Chairman from 20/05/24) Dr. F Muindi Mr. P Bakibinga Mr. J. Lamb (appointed 20/01/24) The Lady Andrea Lenzie (appointed 25/1/25) Dr. J. Tsui (appointed 31/3/25)
BANKERS	National Westminster Bank plc
WEBSITE ADDRESS	<a href="https://lifeinabundance.org.uk/">https://lifeinabundance.org.uk/</a>
SOCIAL MEDIA LINKS	Facebook: @lifeinabundanceuk X: @lia_uk LinkedIn: life-in-abundance-uk

LIA UK CIO is part of a wider international organisation, LIA International, with offices in the following countries:

International Headquarters	Life In Abundance International (HQ) LIA Centre, Silanga Road, Nairobi, Kenya
Ministry Support Office, USA	LIA - USA, Louisville, Kentucky, USA
Ministry Support Office, Europe	LIA - Europe, Geneva, Switzerland
Programme Countries	Burundi, Djibouti, DRC, Egypt, Eritrea, Ethiopia, Haiti, Jamaica, Kenya, Rwanda, Somaliland, South Sudan, Sudan, Uganda

The Trustees present their report and financial statements of the Charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity’s constitution, the Charities Act 2011, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

## OBJECTS AND ACTIVITIES FOR THE PUBLIC BENEFIT

The objects of the Charity are the prevention or relief of poverty in particular but not exclusively among women and children in need, in Africa, the Caribbean and in such parts of the world as the Charity trustees may from time to time think fit, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.



## how we *Work.*



We believe in Jesus’ mission to bring the hope of his kingdom in the physical, spiritual, mental, and social dimensions of life. Our work targets four main areas of need: economic empowerment, education, social engagement, and community health.

LIA has a fully developed, tested and proven, wholistic transformation model that is centred on the local church, because we know Christ has ordained and equipped his people to experience and share abundance.

The objects of the Charity have been achieved by supporting the work of Life In Abundance International, an international Non-Governmental Organisation which has its headquarters in Nairobi, Kenya.



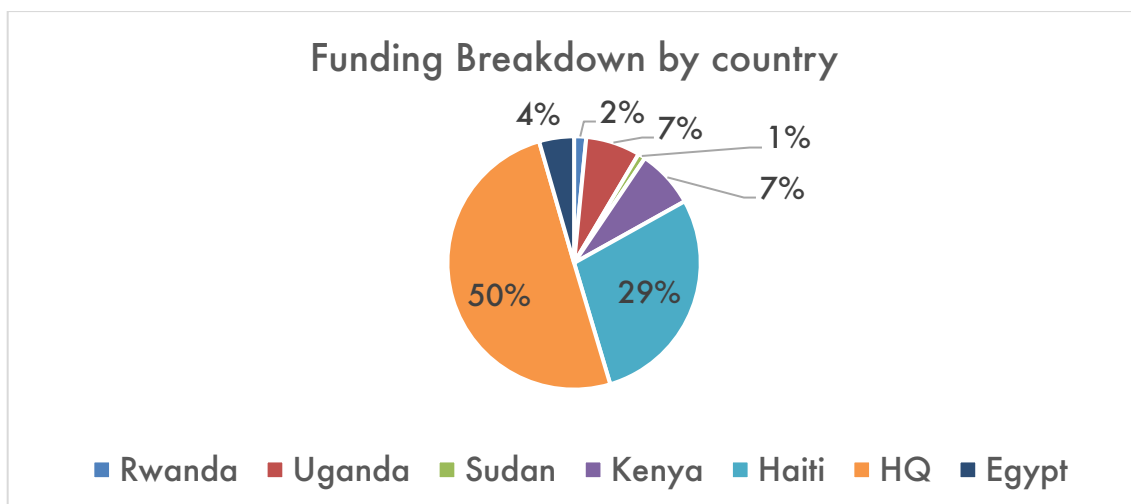
Life In Abundance International provides resources and support to local churches to break the cycle of poverty within some of the poorest and most marginalised communities in the world by restoring health, renewing hope, and inspiring lasting transformation. Currently, Life In Abundance International has ongoing projects in 12 African countries and 2 Caribbean countries.

The Trustees confirm that they have complied with their duty under Section 17(5) of the Charities Act 2011 to refer to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the Charity’s aims and objectives and planning future activities.

## REVIEW OF ACHIEVEMENTS AND PERFORMANCE

The Trustees have concluded that, within its objectives of the prevention or relief of poverty, the Charity by way of grants and donations to community development programmes has made available to a wide section of the public in Africa and the Caribbean the opportunity to benefit from education, training and healthcare projects.

During the year under review the Charity has distributed over £100,000 in grants and donations to LIA International, allocated as follows:



## Rwanda

In 2 Samuel 22:29, David prayed, "You, Lord, are my lamp; the Lord turns my darkness into light." David knew that God's presence was the difference-maker in his life.

This is the word of encouragement shared from the hearts of the 64 families in Rwanda who are praising God for the provision of solar facilities in their homes. These households were struggling with the lack of the light after dark.



In particular their children were finding it difficult to study in the evenings; but now they are able to read and write anytime they wish. In addition to helping the children to study, play and interact in the evening, the parents can contribute more in terms of spiritual and socio-economic transformation; the light encourages the whole family to be more active after dark. This project was made possible by the generosity of a retired headmaster, who donated proceeds from the sale of his book for the purchase of this equipment.



## Uganda



LIA Uganda continues to grow and flourish, much like the wonderful array of plants and vegetables which individual Life In Abundance partners and church community groups are regularly harvesting.

Rapha, pictured on the left, has a tomato plantation on the north shore of Lake Victoria near Jinja. Accessing funds via a cooperative savings group facilitated by LIA, she has invested the equivalent of approximately £60 pounds to rent the land and a further £40 to buy the plants and treatments. She is expecting a crop which will yield a tenfold return on this investment; this ensures she is financially independent and able to take care of her family. Truly Rapha has life in abundance.



At another LIA church cluster in Kikube, near Hoima in western Uganda, the community have been true entrepreneurs. Thanks to the support of LIA and the rich, fertile soil, they have been growing cucumbers, pumpkins, rosemary, coffee, vanilla, pineapples and tomatoes. Having diverse crops guards against business risks associated with small-scale agricultural projects such as these.

In addition to crops, the cluster has engaged in the farming of pigs, goats, chickens and fish, and has set up several small businesses, including sewing shops and a charcoal briquette making factory. Mariam, one of the shop owners, says "With LIA I've learned to give; it has taught me to count my blessings."



## Sudan

LIA-Sudan has made remarkable strides in 2024, despite having their offices looted during the civil unrest in Khartoum. The organisation successfully established a new operational base in the Nuba Mountains. The picture to the left shows the residential block where the LIA team is currently being hosted. With support from LIA-UK and other sources, they have served 842 individuals through emergency response efforts, such as distributing essential supplies to vulnerable groups and paying school fees for 240 orphaned children. LIA-Sudan also achieved a significant milestone by



registering as a legal entity, which has allowed them to form partnerships with key local organisations and to work more closely with community leaders. These efforts have not only addressed immediate needs but also laid the groundwork for expanding their work in the future, particularly in church and community-based initiatives.

## Haiti

Guerrier Francoeur is one of the recipients of micro-enterprise and training funds provided by LIA-UK in 2024. In her own words:

“My name is Guerrier Ophnide Francoeur and I am 35 years old Haitian lady. I am married and have two children. I am a Christian and I attend and get involved at church regularly. I started to do business when I was 12 years old. I used to sell sweets, crackers and I mostly used to sell kerosene fuel as well. When I finished Elementary School, I used to sell peanut butter and jam. At that time I did businesses not because I was in need, but because I wanted to try something.



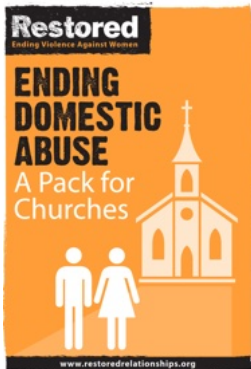
“I started to take business seriously after I had the opportunity to participate in a training that was held at my church where Life in Abundance staff came to teach. Right after that, I was among ten people who were selected and given 5,000.00 Gourde (around £30) in order to start a business. This has been blessed and reinforces my business since I was able to make larger purchases. My business has now reached 10,000 Gds!



“This was a unique opportunity that was given to me to run a larger business and also take care of my family. Because my business grew pretty fast, I was able to start selling other things such as clothes, sandals, and school bags.

“It’s now been six years since I became a beneficiary of the Micro-Credit that LIA has been implementing with the partner churches. I have been tremendously blessed. I hope this can be a lifelong programme that others may benefit from as well since it has done so much for me and my family.”

### Ending Domestic Abuse – A Pack for Churches



In 2024 we continued our partnership with Restored, a UK organisation that highlights and advocates for the ending of domestic abuse in churches. We adapted Restored’s UK resource pack to suit the local audience and translated it into Amharic for use by churches in Ethiopia. Training sessions took place for Church leaders and such was the interest in this endeavour, there was coverage of the same on Ethiopian national television. In 2025 we will be continuing with a similar project in Egypt.

### Kenya Orphans & Vulnerable Children Fund

We continue to support the educational needs of orphans and vulnerable children in Kenya. Efforts to achieve food and livelihood security in pastoral areas of Kenya has been challenging for many years. Pastoral communities rely on livestock for revenue as the sale of animals guarantees their ability to purchase food and meet other basic needs. Mosiro, in Narok county, is a semi-arid area and is prone to harsh climatic conditions. With unpredictable rainfall patterns, drought had claimed over 90% of livestock, and many families had become desperate as children were spending days going hungry, and without access to medication or education.



Father of six Mzee Tompoi found himself in exactly this situation, unable to feed and care for his family. Out of desperation he started to hunt wild animals for food and was arrested by game rangers. He was imprisoned for 6 months.



After being released, he relocated his family to some farmland and constructed a make-shift house out of polythene and iron sheets; this was all he could manage but it was unsafe for the small children. This family was among several households profiled by the church leaders to receive food relief, and during a home visit by LIA, the middle child asked to be prayed for to resume school. The family received food as well as the means to plant crops on one acre of land. They sourced seed and fertilizer and made a commitment to tend the plants and water them regularly. The crops did very well and produced a bumper harvest of 15 bags of maize and 3 bags of beans. Mzee Tompoi's girls were enrolled in a school nearby (see photo). Hope was rekindled and he started going to church regularly. One evening when the church was having overnight prayers, he asked to be prayed for and received Christ as his Lord.

## CEO Visit to Jamaica

Also in 2024, Life In Abundance began a new initiative in the Caribbean, a sister conference to the established Global Missions Conference in Africa. This new endeavour, GMC-Caribbean, saw over fifty participants come together in Kingston over two days, to hear and share stories of what wholistic transformation can look like in the Caribbean context. Steve Machell, the LIA UK CEO, and Conrad Nevers, the LIA UK Board Chair both spoke at this inaugural conference.



Steve and Conrad were also able to visit the LIA Jamaica Training and Retreat Center in Newport, Manchester Parish, where they enjoyed the clean air and cool temperatures, as they reviewed the facilities following recent hurricanes and termite damage.



## FINANCIAL REVIEW

The Charity's income for the year ended 31 December 2024 from all incoming resources amounted to £155,984 (2023 - £112,423). Income for the year comprises revenue from donations, grants and payments for organised visits to programmes. Resources expended for the year were £182,799 (2023 - £105,093). The net position for the year was a deficit of £26,815 (2023 - Surplus of £7,330).

## RESERVES POLICY

The Trustees have a policy to hold reserves of £15,000 in unrestricted funds, which they consider to be reasonable given the nature and current scale of the Charity's activities. Some of the income received is restricted as it is in response to appeals for specific projects.

## INVESTMENT POLICY

The Charity does not normally hold funds for a significant period of time, as amounts raised for specific projects are usually distributed to Life In Abundance International (HQ) in Kenya shortly thereafter.

## RISK MANAGEMENT

The Charity employs one full-time member of staff and has other minimal contractual commitments. The Trustees have considered risks in respect of the day-to-day management of its financial and other affairs and consider them to be minimal. The Trustees receive a full report at every meeting showing the income and expenditure and movement of funds. The Charity's accounts and records are independently examined annually.

## FINANCIAL POSITION

Funds at the end of the year were £48,435 in total. Of these unrestricted funds amounted to £3,182.

## PLANS FOR THE FUTURE

In the coming year the Charity plans to continue developing awareness in the UK of the work of Life In Abundance International in their 14 programme countries, and to build partnerships with churches, foundations, donors and supporters and to generate funds through donations and grants to support Life In Abundance International's 2025 priorities.

### Key programmes for 2025:

- Continuing the partnership with Restored, to contextualise and translate the resource pack into Arabic, and provide training to church leaders in Egypt on the use of this resource.
- Empowering local churches and equipping them to empower 'third generation' churches in wholistic transformational development.
- Integrated support for families to improve their health, social situations and household incomes through the establishment of savings groups and microloans, particularly in Haiti and Uganda.
- Educational support for orphans and vulnerable children to enable them to attend school, have uniforms and all the required items they need to achieve their grades. For example in Kenya, a new cohort of orphans/vulnerable children has been identified which will receive sponsorship through high school.
- Support and facilitation of two Global Mission Conferences, one in Jamaica (GMC-Caribbean) and one in Nairobi (GMC-Africa).

## STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity was constituted by a Constitution on 20 March 2018. It is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission.

### TRUSTEES

The number of Trustees permitted by the Charity is not restricted but shall be not less than three. If the number falls below the minimum, the remaining trustee or trustees may act only to call a meeting of the Charity trustees or to appoint a new Charity trustee. A Trustee is appointed for a term of three years.

J. Lamb was appointed as a trustee on 20 January 2024.

R. M. J. Stewart retired as a trustee on 20 February 2024.

C. Nevers was appointed as Chair on 20 February 2024.

N. Addo was reappointed as Treasurer on 20 February 2024.

J. Lamb was appointed as Secretary on 20 February 2024.

F. Muindi is due to retire on 14 January 2026.

P. Bakibinga is due to retire on 20 November 2026.

The Lady Andrea Lenzie was appointed as a trustee on 25<sup>th</sup> January 2025.

J. Tsui was appointed as a trustee on 31<sup>st</sup> March 2025.

Any eligible Trustee may be re-appointed.

When there is a requirement for a new Trustee, the individual is identified and appointed by the remaining Trustees. They make available to the new Trustee a copy of the current version

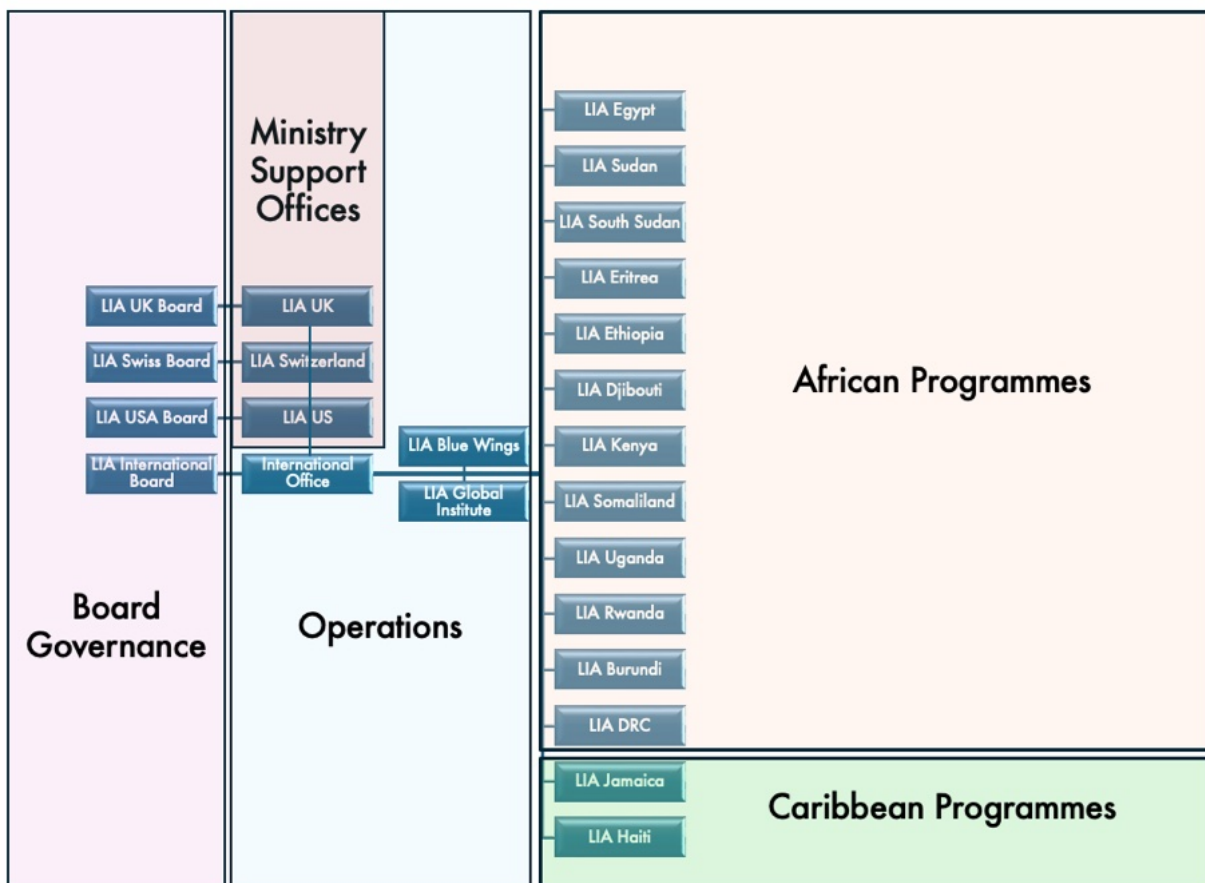
of the Constitution and a copy of the Charity’s latest Trustees’ Annual Report and statement of accounts.

The Chairman, Treasurer and Secretary have administrative oversight of the Charity. The board of Trustees have met five times during the year. The Charity has one full-time employee who handles the day-to-day management and administration of the Charity.

Operationally Life in Abundance UK functions as one of the three Ministry Support Offices (MSOs) which serve Life In Abundance International. Each MSO is an independent legal entity with a board of trustees, as is LIA International. To ensure governance alignment, the chair of the board of LIA UK also sits on the board of LIA International, as do the chairs of the boards of LIA Switzerland and LIA USA.

Operationally, each MSO coordinates its activities with the other entities within the organisation, including the programmes in Africa and the Caribbean, via the International Office which is located in Nairobi, Kenya.

This is illustrated in the organisational chart below.



## TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The Charity trustees are responsible for preparing the annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the applicable Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume the Charity will continue in operation

The trustees are responsible for keeping accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011 (Accounts and Reports) Regulations, and the provisions of the constitution. They are also responsible for safeguarding the assets of the Charity and taking responsible steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the integrity of the Charity and financial information included on the Life In Abundance International website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## CONCLUSION

The Trustees would like to express their appreciation and gratitude to all who have so generously supported the work of the Charity by their prayers and gifts.

Approved by the Trustees on 17<sup>th</sup> May 2025 and signed on their behalf by

Conrad Nevers  
Chair

## LIA UK CIO REPORT OF THE INDEPENDENT EXAMINER

I report on the accounts of LIA International CIO for the year ended 31 December 2024, which are set out on the following pages:

### Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The Charity's trustees consider that an audit is not required for this period under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- follow the applicable Directions given by the Charity Commission (under section 145 (5) (b) of the Act) and
- state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act;  
or
- the accounts do not accord with the accounting records.

I have no concern and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mrs Roxanne Bovel ACMA CGMA  
Address: 56 Harcourt Drive  
Reading RG6 5TJ

Date: 3<sup>rd</sup> May 2025

## LIA UK CIO

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>TOTAL FUNDS 2024</u>	<u>TOTAL FUNDS 2023</u>
		£	£	£	£
<b>INCOME</b>					
Donations		2,000	121,355	123,355	65,006
Subsidy from LIA Int.		31,777	-	31,777	44,882
Sundry Income		-	853	853	2,534
		<b>33,777</b>	<b>122,208</b>	<b>155,984</b>	<b>112,423</b>
<b>EXPENDITURE</b>					
Charitable activities					
Country programmes			64,129	64,129	48,748
LIA International			65,000	65,000	3,390
Overheads					
Staff costs		44,440	-	44,440	45,575
Other costs		9,230	-	9,230	7,380
	2-4	<b>53,670</b>	<b>129,129</b>	<b>182,799</b>	<b>105,093</b>
Net incoming resources for the year		(19,894)	(6,921)	(26,815)	7,330
Transfers between funds		18,376	(18,376)	-	
Net (deficit)/income after transfers		(1,518)	(25,297)	(26,815)	7,330
Fund balances brought forward		4,700	70,550	75,250	67,920
Fund balances carried forward		3,182	45,253	48,435	75,250

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

**LIA UK CIO**  
**BALANCE SHEET AS AT 31 DECEMBER 2024**

	Notes	2024		2023	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	5		874		1,172
<b>Current assets</b>					
Income receivable		38,541		61,129	
Cash and bank		10,081		9,949	
		<u>48,622</u>		<u>74,078</u>	
<b>Creditors</b>					
Amount falling due within one year		(1060)		0	
<b>Net current assets</b>			48,435		74,078
<b>NET ASSETS</b>	6		<u>48,435</u>		<u>75,250</u>
<b>FUNDS</b>					
Restricted funds	7		45,253		70,550
Unrestricted funds	7		3,182		4,700
<b>TOTAL FUNDS</b>			<u>48,435</u>		<u>75,250</u>

(The notes form part of these accounts)

The accounts were approved by the Trustees on 17<sup>th</sup> May 2025 and signed on their behalf by:

C Nevers  
Board Chair

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation, uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102, Section 1A Small Entities – The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

b) Preparation of the accounts on a going concern basis

The Trustees are of the view that whilst the level of voluntary giving remains uncertain, grant funding secured from LIA-International and positive feedback from a number of churches and trusts approached so far should ensure that total income for the next 12 - 18 months is adequate to cover operating costs for the same period. On this basis, the assessment of the trustees is that the Charity is a going concern.

c) Income recognition policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the Charity;
- There is reasonable certainty that receipt of the income is considered probable, and
- The amount can be measured reliably.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are donations which the donors have stated are to be used solely for specific areas of the Charity's work or projects being undertaken by the Charity.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

## 2. Staff costs and numbers

	2024	2023
Salaries	42,545	44,496
National insurance	599	(345)
Pension contributions	<u>1,297</u>	<u>1,424</u>
	<u>44,440</u>	<u>45,575</u>

There was one (1) employee in the year. No employee was paid more than £45,000.

## 3. Trustees remuneration and related party transactions

No trustee received remuneration in their capacity as trustee and no trustee or other officer associated with the Charity had any personal interest in contracts or transactions entered into during the period.

## 4. Net income for the period

This is stated after charging	2024	2023
	Total	Total
	£	£
Depreciation	<u>298</u>	<u>415</u>

## 5. Tangible assets

	Furniture & Equipment	Total
	£	£
Cost		
Balance b/f	1,994	1,994
Additions		
Disposal		
Balance c/f	<u>1,994</u>	<u>1,994</u>
Depreciation		
Balance b/f	822	822
Charged in the year	<u>298</u>	<u>298</u>
Disposal		
Balance c/f	<u>1,120</u>	<u>1,120</u>
Net book value		
Balance - Dec 31, 2024	<u>874</u>	<u>874</u>
Balance - Dec 31, 2023	<u>1,172</u>	<u>1,172</u>

## 6. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	874	-	874
Current assets	3,369	45,253	48,622
Creditors - due within one year	<u>(1,060)</u>	<u>-</u>	<u>(1,060)</u>
<b>Totals</b>	<u>3,182</u>	<u>45,253</u>	<u>48,435</u>

## 7. Movement in Funds

	Balance at 01/01/24 £	Income in year £	Expenditure in year £	Inter-fund transfers £	Balance at 31/12/24 £
<u>Restricted funds</u>					
Country programmes					
Kenya	26,406	3,021	(24,929)	(845)	3,653
Rwanda	10,855	1,540	(12,164)	(231)	-
Burundi	6,317	-	(6,317)	-	-
DRC	6,489	-	(6,489)	-	-
Uganda	1,153	10,978	(10,668)	(1,462)	-
Ethiopia	2,125	-	(2,125)	-	-
Egypt	- 2,565	4,447	(1,437)	(445)	-
LIA USA	2,988	-	-	-	2,988
Haiti	85	37,936	-	(6,628)	31,394
Sudan	-	938	-	(140)	798
Other programmes					
International Office	13,000	62,494	(65,000)	(8,497)	1,997
Economic Empowerment	567	-	-	-	567
Mission Teams	2,602	853	-	(128)	3,327
Europe Admin Fund	528	-	-	-	528
<u>Totals</u>	70,550	122,208	(129,129)	(18,376)	45,253
<u>Unrestricted funds</u>					
General fund	4,700	33,777	(53,670)	18,376	3,182
<b>Total</b>	<b>75,250</b>	<b>155,984</b>	<b>(182,799)</b>	<b>-</b>	<b>48,435</b>

**LIFE IN ABUNDANCE UK**

England & Wales - Charity number 1177632

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# Accounts

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# Life In Abundance UK CIO



**LIFE IN ABUNDANCE**  
UNITED KINGDOM

ANNUAL REPORT  
&  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

(CHARITY No. 1177632)

## ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1177632
REGISTERED OFFICE	Manvers Street Baptist Church Manvers Street Bath BA1 5BZ
INDEPENDENT EXAMINER	Mrs Roxanne Bovel ACMA, CGMA
TRUSTEES	Mr. R M J Stewart (Chairman, resigned 20/5/24) Mr. N Addo (Treasurer) Mr. C Nevers (Chairman from 20/05/24) Dr. F Muindi Mr. P Bakibinga (appointed 20/11/23)
BANKERS	National Westminster Bank plc
WEBSITE ADDRESS	<a href="https://lifeinabundance.org/">https://lifeinabundance.org/</a>
SOCIAL MEDIA LINKS	Facebook: @lifeinabundanceuk X: @lia_uk

LIA UK CIO is part of a wider international organisation, LIA International, with offices in the following countries:

International Headquarters	Life In Abundance International (HQ) LIA Centre, Silanga Road, Nairobi, Kenya
Ministry Support Office, USA	LIA - USA, Louisville, Kentucky, USA
Ministry Support Office, Europe	LIA - Europe, Geneva, Switzerland
Programme Countries	Burundi, Djibouti, DRC, Egypt, Eritrea, Ethiopia, Haiti, Jamaica, Kenya, Rwanda, Somaliland, South Sudan, Sudan, Uganda

The Trustees present their report and financial statements of the Charity for the year ended 31 December 2023. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's constitution, the Charities Act 2011, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

## OBJECTS AND ACTIVITIES FOR THE PUBLIC BENEFIT

The objects of the Charity are the prevention or relief of poverty in particular but not exclusively among women and children in need, in Africa, the Caribbean and in such parts of the world as the Charity trustees may from time to time think fit, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.



how we *Work.*



We believe in Jesus' mission to bring the hope of his kingdom in the physical, spiritual, mental, and social dimensions of life. Our work targets four main areas of need: economic empowerment, education, social engagement, and community health.

LIA has a fully developed, tested and proven, wholistic transformation model that is centred on the local church, because we know Christ has ordained and equipped his people to experience and share abundance.

LIA UK CIO  
ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

The objects of the Charity have been achieved by supporting the work of Life In Abundance International, an international Non-Government Organisation which has its headquarters in Nairobi, Kenya.



Life In Abundance International provides resources and support to local churches to break the cycle of poverty within some of the poorest and most marginalised communities in the world by restoring health, renewing hope, and inspiring lasting transformation. Currently, Life In Abundance International has ongoing projects in 12 African countries and 2 Caribbean countries.

The Trustees confirm that they have complied with their duty under Section 17(5) of the Charities Act 2011 to refer to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the Charity’s aims and objectives and planning future activities.

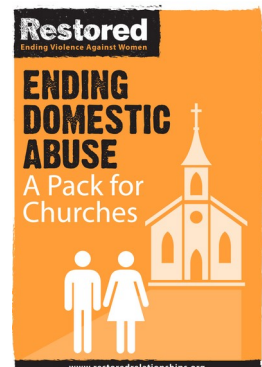
## REVIEW OF ACHIEVEMENTS AND PERFORMANCE

The Trustees have concluded that, within its objectives of the prevention or relief of poverty, the Charity by way of grants and donations to community development programmes has made available to a wide section of the public in Africa and the Caribbean the opportunity to benefit from education, training and healthcare projects.

During the year under review the Charity has distributed the following grants and donations:

### Ending Domestic Abuse – A Pack for Churches

In 2023, we continued our partnership with Restored, a UK organisation that highlights and advocates for the ending of domestic abuse in churches. We contextualised Restored’s UK resource pack to the Ethiopian context and translated it into Amharic for use by churches in Ethiopia. Training sessions for Church leaders are planned for 2024.



### Kenya Orphans & Vulnerable Children Fund



We continue to distribute regular and other donations to support the education



## THE YEAR ENDED 31 DECEMBER 2023

in these communities in Kenya. Church partners were asked to identify their communities who needed supplementary support for school fees to improve school retention and education experiences. Common causes of vulnerability have included lack of/ low income, loss of a main breadwinner and most commonly single parent families (mostly mothers). The situation is acute whether in urban slums or rural homes. Children lack basic necessities like food, education, parental care and sometimes are disconnected from support networks such as churches and extended families. Without intervention these children and their carers are trapped in poverty; vulnerable and without hope. Here is how the funds have been used:

**High School Fees Support** - throughout Kenya we have been supporting a cohort of 13 students (4 male and 9 female) through High School. The churches selected them as orphans or from poor families struggling to afford the cost of attending High School. We have been supporting them for four years, and all of them completed High School in November 2023.

**Pastoralist Communities** - We have continued working with local churches to help young children to access education without having to walk great distances to school. This enables girls to avoid early marriages and boys to avoid being trained as youth warriors.

**Economic Empowerment** - young mothers are engaged in group savings, rural enterprises and they are afforded loans and training by LIA through churches. This also helps to keep children in school longer.



### Water filter partnership with Grifaid/Safe Water Trust in Uganda

We have continued the partnership which began in 2020 to supply water filters to individuals, families and schools in Buikwe, Uganda. In 2023 we were able to facilitate further online training on the correct use and cleaning of the water filters, and were able to assist in the distribution more filters to the local communities partnering with LIA.

### Christian Medical Fellowship - Global Track

We facilitated a further field visit to Kenya by a group of UK trained medics who are considering working overseas. The visit included participation in a medical camp, a rural health clinic and an urban medical centre. As well as providing medical services, the field visit was designed to assist these medics as they consider working overseas in a similar context.

## CEO Visit to Kenya



In September our CEO Steve Machell attended the Life In Abundance Annual Global Missions Conference (Africa) in Nairobi. He also had the opportunity to visit an LIA Kenya partner church in Turi, Central Kenya.

## FINANCIAL REVIEW

The Charity's income for the year ended 31 December 2023 from all incoming resources amounted to £112,423 (2022 - £83,560). Income for the year comprises revenue from donations, grants and payment for organised visits to programmes. Resources expended for the year were £105,093 (2022 - £60,758). The Net position for the year was a surplus of £7,330 (2022 - surplus of £22,802).

## RESERVES POLICY

The Trustees have a policy to hold reserves of £12,000 in unrestricted funds, which they consider to be reasonable given the nature and current scale of the Charity's activities. Most of the income received is restricted as it is in response to appeals for specific projects.

## INVESTMENT POLICY

The Charity does not normally hold funds for a significant period of time, as amounts raised for specific projects are usually distributed to Life In Abundance International (HQ) in Kenya shortly thereafter.

## RISK MANAGEMENT

The Charity employs one full-time member and one part-time member of staff and has other minimal contractual commitments. The Trustees have considered risks in respect of the day-to-day management of its financial and other affairs and consider them to be minimal. The Trustees receive a full report at every meeting showing the income and expenditure and movement of funds. The Charity's accounts and records are independently examined annually.

## FINANCIAL POSITION

Funds at the end of the year were £75,250 in total. Of these unrestricted funds amounted to £4,700.

## PLANS FOR THE FUTURE

In the coming year the Charity plans to continue developing awareness in the UK of the work of Life In Abundance International in their 14 programme countries, and to build partnerships with churches, foundations, donors and supporters and to generate funds through donations and grants to support Life In Abundance International's 2024 priorities.

Key programmes for 2024:

- Continuing the partnership with Restored, to complete training for Church leaders in Ethiopia on the use of the Amharic version of the Domestic Violence church resource pack. We will also contextualise and translate the resource pack into Arabic, and provide training to church leaders in Egypt on the use of this resource.
- Empowering local churches and equipping them to empower 'third generation' churches in wholistic transformational development.
- Integrated support for families to improve their health, social situations and household incomes through the establishment of savings groups and microloans, particularly in Haiti and Uganda.
- Educational support for orphans and vulnerable children to enable them to attend school, have uniforms and all the required items they need to achieve their grades. For example in Kenya, a new cohort of orphans/vulnerable children has been identified which will receive sponsorship through high school.
- Further engagement with Grifaid/Safe Water Trust to support the distribution of more water filters in Uganda, and ongoing online training for users in the use and maintenance of water filters.
- Support and facilitation of two Global Mission Conferences, one in Jamaica (GMC-Caribbean) and one in Nairobi (GMC-Africa).

## STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity was constituted by a Constitution on 20 March 2018. It is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission.

### TRUSTEES

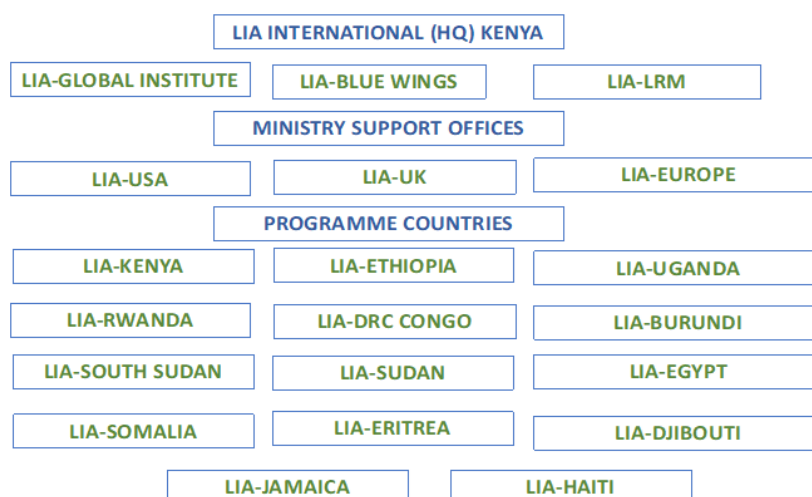
The number of Trustees permitted by the Charity is not restricted but shall be not less than three. If the number falls below the minimum, the remaining trustee or trustees may act only to call a meeting of the Charity trustees or to appoint a new Charity trustee. A Trustee is appointed for a term of three years.

The current Trustees are due to retire as follows: RMJ Stewart and N Addo on 9 February 2024, C Nevers on 20 February 2024, F Muindi on 14 January 2026. Any eligible Trustee may be re-appointed.

When there is a requirement for a new Trustee, the individual is identified and appointed by the remaining Trustees. They make available to the new Trustee a copy of the current version of the Constitution and a copy of the Charity’s latest Trustees’ Annual Report and statement of accounts.

The Chairman, Treasurer and Secretary have administrative oversight of the Charity. The board of Trustees have met four times during the year. The Charity has one full-time employee and one part-time employee who handle the day-to-day management and administration of the Charity.

The current structure of LIA operations globally is set out in the table below:



## TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The Charity trustees are responsible for preparing the annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the applicable Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume the Charity will continue in operation

The trustees are responsible for keeping accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011 (Accounts and Reports) Regulations, and the provisions of the constitution. They are also responsible for safeguarding the assets of the Charity and taking responsible steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the integrity of the Charity and financial information included on the Life In Abundance International website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## CONCLUSION

The Trustees would like to express their appreciation and gratitude to all who have so generously supported the work of the Charity by their prayers and gifts.

Approved by the Trustees on 12<sup>th</sup> October 2024 and signed on their behalf by

Conrad Nevers  
Chair

## LIA UK CIO

### REPORT OF THE INDEPENDENT EXAMINER

I report on the accounts of LIA International CIO for the year ended 31 December 2023, which are set out on the following pages:

### Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The Charity's trustees consider that an audit is not required for this period under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- follow the applicable Directions given by the Charity Commission (under section 145 (5) (b) of the Act) and
- state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with the accounting records.

I have no concern and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mrs Roxanne Bovel ACMA CGMA  
Address: 56 Harcourt Drive  
Reading RG6 5TJ

Date: 13<sup>th</sup> October 2024

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

Note	<u>Unrestrict</u> <u>ed</u>	<u>Restrict</u> <u>ed</u>	<u>TOTAL</u>	<u>TOTAL</u>
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## LIA UK CIO

	<u>Funds</u>	<u>Funds</u>	<u>FUNDS</u> <u>2023</u>	<u>FUNDS</u> <u>2022</u>
	£	£	£	£
<b>INCOME</b>				
Donations	16,072	48,934	65,006	32,881
Subsidy from LIA Int.	44,882		44,882	44,827
Sundry Income	2,534		2,534	5,852
	<u>63,489</u>	<u>48,934</u>	<u>112,423</u>	<u>83,560</u>
<b>EXPENDITURE</b>				
Charitable activities				
Country programmes	261	48,488	48,748	5,852
Mission teams	3,390	-	3,390	3,771
Overheads				
Staff costs	45,575	-	45,575	40,582
Other costs	7,380	-	7,380	10,553
	<u>56,605</u>	<u>48,488</u>	<u>105,093</u>	<u>60,758</u>
Net incoming resources for the year	6,884	446	7,330	22,802
Transfers between funds	(3,739)	3,739	-	-
Net (deficit)/income after transfers	3,145	4,185	7,330	22,802
Fund balances brought forward	1,555	66,365	67,920	45,118
Fund balances carried forward	<u>4,700</u>	<u>70,550</u>	<u>75,250</u>	<u>67,920</u>

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

**LIA UK CIO**  
**BALANCE SHEET AS AT 31 DECEMBER 2023**

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	5		1,172		458
Current assets					
Income receivable		61,129		59,213	
Cash and bank		9,949		12,240	
		<u>74,078</u>		<u>71,453</u>	
Creditors					
Amount falling due within one year		0		(3,991)	
Net current assets			74,078		67,462
<b>NET ASSETS</b>	<b>6</b>		<u><u>75,250</u></u>		<u><u>67,920</u></u>
<b>FUNDS</b>					
Restricted funds	7		70,550		66,365
Unrestricted funds	7		4,700		1,555
<b>TOTAL FUNDS</b>			<u><u><b>75,250</b></u></u>		<u><u><b>67,920</b></u></u>

(The notes form part of these accounts)

The accounts were approved by the Trustees on 12<sup>th</sup> October 2024 and signed on their behalf by:

C Nevers  
Board Chair

## **LIA UK CIO**

### **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

#### 1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation, uncertainty in the preparation of the financial statements are as follows:

##### a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102, Section 1A Small Entities - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

##### b) Preparation of the accounts on a going concern basis

The Trustees are of the view that whilst the level of voluntary giving remains uncertain, grant funding secured from LIA-International and positive feedback from a number of churches and trusts approached so far should ensure that total income for the next 12 - 18 months is adequate to cover operating costs for the same period. On this basis, the assessment of the trustees is that the Charity is a going concern.

##### c) Income recognition policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the Charity;
- There is reasonable certainty that receipt of the income is considered probable, and
- The amount can be measured reliably.

##### d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are donations which the donors have stated are to be used solely for specific areas of the Charity's work or projects being undertaken by the Charity.

##### e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

#### 2. Staff costs and numbers

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023	2022
Salaries	44,496	40,184
National insurance	(345)	(302)
Pension contributions	<u>1,424</u>	<u>700</u>
	<u>45,575</u>	<u>40,582</u>

There were two (2) employees in the year. No employee was paid more than £40,000.

3. Trustees remuneration and related party transactions

No trustee received remuneration in their capacity as trustee and no trustee or other officer associated with the Charity had any personal interest in contracts or transactions entered into during the period.

4. Net income for the period

This is stated after charging	2023 Total £	2022 Total £
Depreciation	<u>415</u>	<u>97</u>

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

5. Tangible assets

	Furniture & Equipme nt	Total
	£	£
Cost		
Balance b/f	1,212	1,212
Additions	1,130	1,130
Disposals	(348)	(348)
Balance c/f	<u>1,994</u>	<u>1,994</u>
Depreciation		
Balance b/f	754	754
Charged in the year	415	415
Disposals	(348)	(348)
<b>Balance c/f</b>	<b><u>821</u></b>	<b><u>821</u></b>
Net book value		
Balance - Dec 31, 2023	<u>1,172</u>	<u>1,172</u>
Balance - Dec 31, 2022	<u>458</u>	<u>458</u>

6. Analysis of net assets between funds

	Unrestrict ed Funds £	Restrict ed Funds £	Total Funds £
Tangible fixed assets	1,172	-	1,172
Current assets	3,528	70,550	74,078
Creditors - due within one year	-	-	-
	<u>4,700</u>	<u>70,550</u>	<u>75,250</u>

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

7. Movement in Funds

	Balance at 01/01/23 £	Income in year £	Expenditure in year £	Inter-fund transfers £	Balance at 31/12/23 £
<u>Restricted funds</u>					
Country programmes					
Kenya	47,951	35,285	(44,882)	1,052	39,406
Rwanda	4,674	4,438	-	1,743	10,855
Burundi	3,400	2,917	-	-	6,317
DRC	3,400	3,089	-	-	6,489
Uganda	255	995	(1,041)	944	1,153
Ethiopia	-	2,125	-	-	2,125
Egypt	-	-	(2,565)	-	(2,565)
LIA USA	2,988	-	-	-	2,988
Haiti	-	85	-	-	85
Other programmes					
Economic Empowerment	567	-	-	-	567
Mission Teams	2,602	-	-	-	2,602
Europe Admin Fund	528	-	-	-	528
<u>Totals</u>	66,365	48,934	(48,488)	3,739	70,550
<u>Unrestricted funds</u>					
General fund	1,555	63,489	(56,605)	(3,739)	4,700
<b>Total</b>	<b>67,920</b>	<b>112,423</b>	<b>(105,093)</b>	<b>-</b>	<b>75,250</b>

**LIFE IN ABUNDANCE UK**

England & Wales - Charity number 1177632

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# Accounts

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# Life In Abundance UK CIO



**LIFE IN ABUNDANCE**<sup>™</sup>  
UNITED KINGDOM

ANNUAL REPORT  
&  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

(CHARITY No. 1177632)

## ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1177632
REGISTERED OFFICE	Manvers Street Baptist Church Manvers Street Bath BA1 5BZ (Since 1 April 2023)
INDEPENDENT EXAMINER	Mrs Roxanne Bovel FCCA
TRUSTEES	Mr. R M J Stewart (Chairman) Mr. N Addo (Treasurer) Dr. C R Jackson (resigned 20/5/23) Mr. C Nevers Dr. F. Muindi (appointed 14/1/23)
BANKERS	National Westminster Bank plc
WEBSITE ADDRESS	<a href="https://lifeinabundance.org/">https://lifeinabundance.org/</a>
SOCIAL MEDIA LINKS	Facebook: @lifeinabundanceuk Twitter: @lia_uk

LIA UK CIO is part of a wider international organisation, LIA International, with offices in the following countries:

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Ministry Support Office, Europe	LIA - Europe, Geneva, Switzerland
Programme Countries	Burundi, Djibouti, DRC, Egypt, Eritrea, Ethiopia, Haiti, Jamaica, Kenya, Rwanda, Somaliland, South Sudan, Sudan, Uganda

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The objects of the Charity are the prevention or relief of poverty in particular but not exclusively among women and children in need, in Africa, the Caribbean and in such parts of the world as the Charity trustees may from time to time think fit, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.



how we *Work.*



We believe in Jesus' mission to bring the hope of his kingdom in the physical, spiritual, mental, and social dimensions of life. Our work targets four main areas of need: economic empowerment, education, social engagement, and community health.

LIA has a fully developed, tested and proven, wholistic transformation model that is centred on the local church, because we know Christ has ordained and equipped his people to experience and share abundance.

The objects of the Charity have been achieved by supporting the work of Life In Abundance International, an international Non-Government Organisation which has its headquarters in Nairobi, Kenya.



Life In Abundance International empowers the local church to break the cycle of poverty within some of the poorest and most marginalised communities in the world by restoring health, renewing hope, and inspiring lasting transformation. Currently, Life In Abundance International has ongoing projects in 12 African countries and 2 Caribbean countries.

The Trustees confirm that they have complied with their duty under Section 17(5) of the Charities Act 2011 to refer to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and planning future activities.

## PERFORMANCE

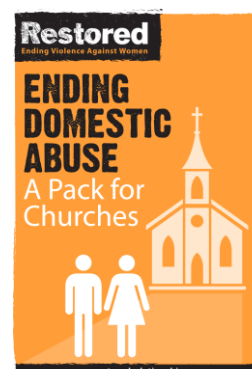
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The Trustees have concluded that, within its objectives of the prevention or relief of poverty, the Charity by way of grants and donations to community development programmes has made available to a wide section of the public in Africa and the Caribbean the opportunity to benefit from education, training and healthcare projects.

During the year under review the Charity has distributed the following grants and donations:

### Ending Domestic Abuse – A Pack for Churches – East Africa

In 2022, we have continued in partnership with Restored, a UK organisation that highlights and advocates for the ending of domestic abuse in churches. We have contextualised Restored's UK resource pack and then translated it into Kiswahili for use by churches in Kenya, and have provided training sessions for Church leaders there. Further packs are planned in the Amharic and Arabic languages (see Future plans, below).



## Kenya Orphans & Vulnerable Children Fund



We continue to distribute regular and other donations to support the education needs of OVCs in three communities in Kenya. Church partners were asked to identify 25 OVCs in their communities who needed supplementary support for school fees to improve school retention and education experiences. Common causes of vulnerability have included lack of/ low income, loss of a main bread-winner and most commonly single parent families (mostly mothers). The situation is acute whether in urban slums or rural homes. Children lack basic necessities like food, education, parental care and sometimes are disconnected from support networks such as churches and extended families. Without intervention these children and their carers are trapped in poverty; vulnerable and without hope. Here is how the funds have been used:

**High School Fees Support** - throughout Kenya we have been supporting a cohort of 13 students (4 male and 9 female) through High School. The churches selected them as orphans or from poor families struggling to afford the cost of attending High School. We have been supporting them for four years, and all 13 of them will be completing High School in November 2023.



**Urban Slums- Early Childhood Development Centre (ECD)**- Working with single mothers and vulnerable/orphaned children. The local Church has become a refuge for the children, and their vision is to see these vulnerable and underprivileged children get an education, so a school was started in January 2022 after the COVID-19 pandemic, with a plan to grow to three classes of 30 pupils each, to cover different ages.

**Pastoralist Communities** - We have been working with local churches to initiate **ECDs** to help young children to access education without having to walk great distances to schools. This enables girls to avoid early marriages and boys to avoid being trained as youth warriors.

**Economic Empowerment** - young mothers are engaged in group savings, rural enterprises and they are afforded loans and training by LIA through churches. A goat banking and goat fattening project has targeted poor families. This also helps to keep children in school longer.

**Koromoto Boys Education Fund** – this fund exists to help keep boys in school. They would normally be recruited as young warriors (e.g. Maasai Moran) or be required to take care of family livestock rather than progress to high school. A revolving fund allows participants to buy cattle and goats, fatten them and then re-sell. This enables at least a 30% margin to support school fees for boys.



### Water filter partnership with Grifaid/Safe Water Trust in Uganda



We have continued the partnership which began in 2020 to supply water filters individuals, families and schools in Buikwe, Uganda. In 2022 we were able to facilitate online training on the use of the water filters, and we delivered 50 filters to Entebbe, where LIA-Uganda then organised local transport and distribution of the filters to the local communities where LIA has been working.

### Christian Medical Fellowship – Global Track

We facilitated a field visit to Kenya by a group of UK trained medics who are considering working overseas. The visit included participation in a medical camp, a rural health clinic and an urban medical centre. As well as providing medical services, the field visit was designed to assist these medics as they consider working overseas in a similar context.

### Trustee Visit to Kenya

In September one trustee and his wife were able to attend the Life In Abundance Annual Global Missions Conference in Nairobi. They also had the opportunity to visit an LIA-Kenya project in one of the city ‘slums’ (informal settlements), and also in Maasailand. They were able to witness at first hand the transformative effect of the Wholistic Development model used by LIA International, and the difference it makes to communities and individuals, in both an urban and a rural setting.



## FINANCIAL REVIEW

The Charity's income for the year ended 31 December 2022 from all incoming resources amounted to £83,560 (2021 - £90,094). Income for the year comprises revenue from donations and grants. Resources expended for the year were £95,758 (2021 - £85,910). The Net position for the year was a surplus of £22,802 (2021 - £4,184).

## RESERVES POLICY

The Trustees have a policy to hold reserves of £12,000 in unrestricted funds, which they consider to be reasonable given the nature and current scale of the Charity's activities. Most of the income received is restricted as it is in response to appeals for specific projects.

## INVESTMENT POLICY

The Charity does not normally hold funds for a significant period of time, as amounts raised for specific projects are usually distributed to Life In Abundance International (HQ) in Kenya shortly thereafter.

## RISK MANAGEMENT

The Charity employs one full-time member and one part-time member of staff and has other minimal contractual commitments. The Trustees have considered risks in respect of the day-to-day management of its financial and other affairs and consider them to be minimal. The Trustees receive a full report at every meeting showing the income and expenditure and movement of funds. The Charity's accounts and records are independently examined annually.

## FINANCIAL POSITION

Funds at the end of the year were £67,920 in total. Of these unrestricted funds amounted to just £1555.

## PLANS FOR THE FUTURE

In the coming year the Charity plans to continue developing awareness in the UK of the work of Life In Abundance and to build partnerships with churches, foundations, donors and supporters and to generate funds through donations and grants to support Life In Abundance International's 2023 Priorities in their 14 programme countries.

Key programmes for 2023:

- Continuing the partnership with Restored, to contextualise and translate their Domestic Violence church resource pack into Amharic and Arabic, and to provide training to church leaders on the use of this resource.
- Empowering local churches and equipping them to empower 'third generation' churches in wholistic transformational development
- Integrated support for families to improve their health, social situations and household incomes through the establishment of savings groups and microloans.
- Educational support for orphans and vulnerable children to enable them to attend school, have uniforms and all the required items they need to achieve their grades. For example in Kenya, we plan to identify a new cohort of orphans/vulnerable children who we can sponsor to start and go through high school, when the current cohort finish school in November 2023. We are also working with a local administration, school head and church leaders in a project to begin commercial farming of maize as an income generation enterprise. This will enable the school to feed the vulnerable children and thereby retain them in school.
- Further engagement with Grifaid/Safe Water Trust to support the distribution of more water filters in Uganda.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity was constituted by a Constitution on 20 March 2018. It is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission.

### TRUSTEES

The number of Trustees permitted by the Charity is not restricted but shall be not less than three. If the number falls below the minimum, the remaining trustee or trustees may act only to call a meeting of the Charity trustees or to appoint a new Charity trustee. A Trustee is appointed for a term of three years.

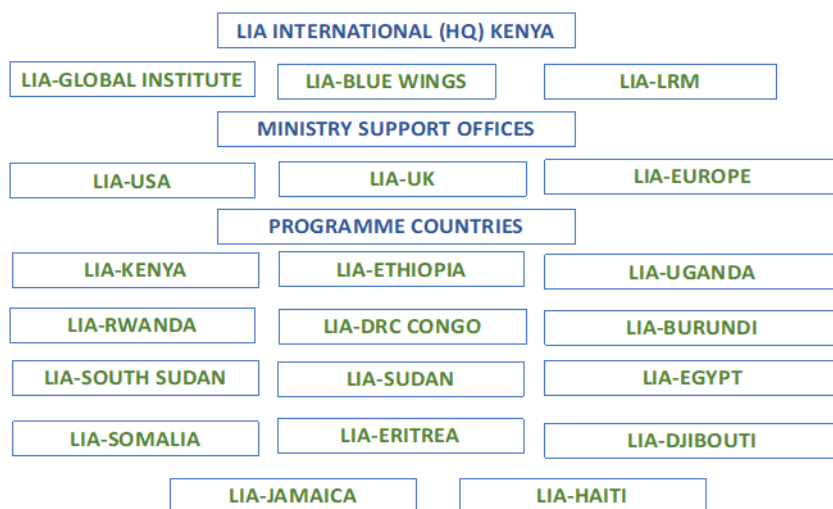
The current Trustees are due to retire as follows: RMJ Stewart and N Addo on 9 February 2024, C Nevers on 20 February 2024, F Muindi on 14 January 2026. Any eligible Trustee may be re-appointed.

When there is a requirement for a new Trustee, the individual is identified and appointed by the remaining Trustees. They make available to the new Trustee a copy of the current version of the Constitution and a copy of the Charity's latest Trustees' Annual Report and statement of accounts.

The Chairman and Treasurer have administrative oversight of the Charity. The full board of Trustees have met three times during the year.

The Charity has one full-time employee and one part-time employee who handle the day-to-day management and administration of the Charity.

The current structure of LIA operations globally is set out in the table below:



## TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The Charity trustees are responsible for preparing the annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the Charity will continue in operation

The trustees are responsible for keeping accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011 (Accounts and Reports) Regulations, and the provisions of the constitution. They are also responsible for safeguarding the assets of the Charity and taking responsible steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the integrity of the Charity and financial information included on the Life In Abundance International website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## CONCLUSION

The Trustees would like to express their appreciation and gratitude to all who have so generously supported the work of the Charity by their prayers and gifts.

Approved by the Trustees on 7 October 2023 and signed on their behalf by

R M J Stewart  
Chair

## LIA UK CIO

### REPORT OF THE INDEPENDENT EXAMINER

I report on the accounts of LIA International CIO for the year ended 31 December 2022, which are set out on the following pages:

### Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The Charity's trustees consider that an audit is not required for this period under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- follow the applicable Directions given by the Charity Commission (under section 145 (5) (b) of the Act) and
- state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with the accounting records.

I have no concern and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mrs Roxanne Bovel FCCA  
Address: 56 Harcourt Drive  
Reading RG6 5TJ

Date: 17 October 2023

## LIA UK CIO

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	<u>Inrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>TOTAL</u> <u>FUNDS</u> <u>2022</u>	<u>TOTAL</u> <u>FUNDS</u> <u>2021</u>
		£	£	£	£
<b>INCOME</b>					
UK donations		6,911	31,823	38,733	52,073
Subsidy from LIA USA		44,827	-	44,827	35,157
UK Government grant		-	-	-	2,864
		<u>51,738</u>	<u>31,823</u>	<u>83,560</u>	<u>90,094</u>
<b>EXPENDITURE</b>					
Charitable activities					
Country programmes		-	5,852	5,852	35,000
Mission teams		-	3,771	3,771	-
Overheads					
Staff costs		40,582	-	40,582	44,079
Other costs		10,553	-	10,553	6,831
	2-4	<u>51,135</u>	<u>9,623</u>	<u>60,758</u>	<u>85,910</u>
<b>Net incoming resources for the year</b>		603	22,199	22,802	4,184
Transfers between funds		866	(866)	-	-
<b>Net (deficit)/income after transfers</b>		1,469	21,333	22,802	4,184
<b>Fund balances brought forward</b>		<u>86</u>	<u>45,032</u>	<u>45,118</u>	<u>40,934</u>
<b>Fund balances carried forward</b>		<u>1,555</u>	<u>66,365</u>	<u>67,920</u>	<u>45,118</u>

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

**LIA UK CIO**  
**BALANCE SHEET AS AT 31 DECEMBER 2022**

	Note	2022		2021	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	5		458		555
<b>Current assets</b>					
Income receivable		59,213		37,847	
Cash and bank		<u>12,240</u>		<u>42,656</u>	
		71,453		80,503	
<b>Creditors</b>					
Amount falling due with one year		<u>(3,991)</u>		<u>(35,940)</u>	
<b>Net current assets</b>			67,462		44,563
			<u>                    </u>		<u>                    </u>
<b>NET ASSETS</b>	6		<u>67,920</u>		<u>45,118</u>
<b>FUNDS</b>					
Restricted funds	7		66,365		45,032
Unrestricted funds	7		1,555		86
<b>TOTAL FUNDS</b>			<u>67,920</u>		<u>45,118</u>

(The notes form part of these accounts)

The accounts were approved by the Trustees on 7 October 2023 and signed on their behalf by:

R M J Stewart  
Board Chair

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation, uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102, Section 1A Small Entities – The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

b) Preparation of the accounts on a going concern basis

The Trustees are of the view that whilst the level of voluntary giving remains uncertain, grant funding secured from LIA-US and positive feedback from a number of churches and trusts approached so far should ensure that total income for the next 12 - 18 months is adequate to cover operating costs for the same period. On this basis, the assessment of the trustees is that the Charity is a going concern.

c) Income recognition policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the Charity;
- There is reasonable certainty that receipt of the income is considered probable, and
- The amount can be measured reliably.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are donations which the donors have stated are to be used solely for specific areas of the Charity's work or projects being undertaken by the Charity.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

2. Staff costs and numbers

	2022	2021
Salaries	40,184	40,211
National insurance	(302)	(2,863)
Pension contributions	<u>700</u>	<u>3,869</u>
	<u>40,582</u>	<u>41,217</u>

There were two (2) employees in the year. No employee was paid more than £40,000.

3. Trustees remuneration and related party transactions

No trustee received remuneration in their capacity as trustee and no trustee or other officer associated with the Charity had any personal interest in contracts or transactions entered into during the period.

4. Net income for the period

This is stated after charging	2022 Total £	2021 Total £
Depreciation	<u>97</u>	<u>167</u>

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

5. Tangible assets

	Furniture & Equipment £	Total £
Cost		
Balance b/f	1,212	1,212
Additions	<u>0</u>	<u>0</u>
Balance c/f	<u>1,212</u>	<u>1,212</u>
Depreciation		
Balance b/f	657	657
Charged in the year	<u>97</u>	<u>97</u>
Balance c/f	<u>754</u>	<u>754</u>
Net book value		
Balance - Dec 31, 2022	<u>458</u>	<u>458</u>
Balance - Dec 31, 2021	<u>555</u>	<u>555</u>

6. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	458	-	458
Current assets	5088	66,365	71,453
Creditors - due within one year	<u>(3,991)</u>	<u>-</u>	<u>(3,991)</u>
	<u>1,555</u>	<u>66,365</u>	<u>67,920</u>

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

7. Movement in Funds

	Balance at 01/01/22 £	Income in year £	Expenditure in year £	Inter-fund transfers £	Balance at 31/12/22 £
<u>Restricted funds</u>					
Country programmes					
Kenya	38,914	9,237	-	(200)	47,951
Rwanda	-	4,674	-	-	4,674
Burundi	-	3,400	-	-	3,400
DRC	-	3,400	-	-	3,400
Uganda	-	6,107	(5,852)	-	255
Ethiopia	-	-	-	-	-
LIA USA	2,988	-	-	-	2,988
Haiti	-	-	-	-	-
Other programmes					
Economic Empowerment	-	567	-	-	567
Mission Teams	2,602	4,437	(3,771)	(666)	2,602
Europe Admin Fund	528	-	-	-	528
	45,032	31,822	(9,623)	(866)	66,365
<u>Unrestricted funds</u>					
General fund	86	51,738	(51,135)	866	1,555
	45,118	83,560	(60,758)	-	67,920

**LIFE IN ABUNDANCE UK**

England & Wales - Charity number 1177632

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# Accounts

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LIA INTERNATIONAL CIO

ANNUAL REPORT  
&  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021



**LIFE IN ABUNDANCE.**  
INTERNATIONAL

(CHARITY No. 1177632)

**LIA INTERNATIONAL CIO  
ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021  
ADMINISTRATIVE INFORMATION**

<b>CHARITY NUMBER</b>	1177632
<b>MINISTRY SUPPORT OFFICE</b>	TRINITY Centre St. John sub Castro Abinger Place Lewes East Sussex BN7 2QA
<b>INDEPENDENT EXAMINER</b>	Mrs Roxanne Bovel (FCCA) 56 Harcourt Drive Reading RG6 5TJ
<b>TRUSTEES</b>	Mr. R M J Stewart (Chairman) Mr. N Addo (Treasurer) Dr. C R Jackson Mr. W I Whiteford (resigned 11 September 2021) Dr. S J Grant (resigned 24 January 2021) Mr. C Nevers (appointed 20 February 2021)
<b>BANKERS</b>	National Westminster Bank plc
<b>WEBSITE ADDRESS</b>	<a href="https://lifeinabundance.org/">https://lifeinabundance.org/</a>
<b>SOCIAL MEDIA LINKS</b>	Facebook: @lifeinabundanceuk Twitter: @lia_uk
<p>LIA International CIO is part of a wider international organisation, Life In Abundance International, with offices in the following countries:</p>	
<b>International Headquarters</b>	Life In Abundance International (HQ) LIA Centre, Silanga Road, Nairobi, Kenya
<b>Ministry Support Office, USA</b>	LIA - USA, Louisville, Kentucky
<b>Ministry Support Office, Europe</b>	LIA - Europe, Geneva
<b>Programme Countries</b>	Burundi, Djibouti, DRC, Egypt, Eritrea, Ethiopia, Haiti, Jamaica, Kenya, Rwanda, Somaliland, South Sudan, Sudan, Uganda

## LIA INTERNATIONAL CIO ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their report and financial statements of the Charity for the year ended 31 December 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's constitution, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

### OBJECTS AND ACTIVITIES FOR THE PUBLIC BENEFIT

The objects of the Charity are the prevention or relief of poverty in particular but not exclusively among women and children in need, in Africa and in such parts of the world as the charity trustees may from time to time think fit, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.



how we *Work.*



We believe in Jesus' mission to bring the hope of his kingdom in the physical, spiritual, mental, and social dimensions of life. Our work targets four main areas of need: economic empowerment, education, social engagement, and community health.

LIA has a fully developed, tested and proven, wholistic transformation model that is centred on the local church, because we know Christ has ordained and equipped his people to experience and share abundance.

**LIA INTERNATIONAL CIO  
ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021**

The objects of the Charity have been achieved by supporting Life In Abundance International, an NGO headquartered in Nairobi, Kenya, in its work to empower the local church to break the cycle of poverty within some of the poorest and most marginalised communities in the world by restoring health, renewing hope, and inspiring lasting transformation.

Currently, Life In Abundance International has ongoing projects in 12 African countries and 2 Caribbean countries.

The Trustees confirm that they have complied with their duty under Section 17(5) of the Charities Act 2011 to refer to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the Charity’s aims and objectives and planning future activities.



# LIA INTERNATIONAL CIO ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

## REVIEW OF ACHIEVEMENTS AND PERFORMANCE

The Trustees have concluded that, within its objectives of the prevention or relief of poverty, the Charity by way of grants and donations to community development programmes has made available to a wide section of the public in East Africa the opportunity to benefit from education, training and healthcare projects.

During the year under review the Charity has distributed the following grants and donations:

### Equipping & Empowering Local Churches in Ethiopia

Grant funding was received from a UK trust to support the equipping and empowerment of churches in disadvantaged communities in Addis Ababa, Ethiopia. By training church leaders, the aim of the project was to improve the living standards of orphans & vulnerable children (OVCs) by engaging caregivers & guardians through the implementation of income generating activities. The project demonstrated the applications of Wholistic Community Transformation, through our unique Wholistic Transformation Model, as well as the opportunity to share the gospel of Jesus.



### they're rich

A new campaign was launched in December 2021 to invite UK churches and individuals into partnership with us. We have many stories of how we have seen poor and vulnerable communities that we serve, in Africa and the Caribbean, embrace abundance. We believe by walking in partnership with churches and supporters in the UK and local churches and communities in our 14 programme countries, we can become richer together. Our Christmas 2021 they're rich campaign raised financial support for a range of projects including Micro Loans, Generosity Training & Youth Running Clubs



## Ending Domestic Abuse – A Pack for Churches – East Africa

In 2021, we partnered with Restored, a UK organisation that highlights and advocates for the ending of domestic abuse within the UK church. We were invited to create a Kiswahili pack for churches in Kenya. This involved the formation of a task-force to include researchers in gender issues specifically in domestic violence; to contextualise and translate the pack to make it relevant to Kiswahili speaking African countries and to sensitise and train pastors in Kenya through a training event to ensure 'buy-in' and 'ownership' of this sensitive area of gender based domestic violence within their churches and communities.



## Papaya Tree Project - Rwanda

LIA-Rwanda partner with a rural community in the Eastern Province where their livelihood relies on farming. The community believe that planting of fruit trees can not only help to reduce poverty, through the selling of the fruit, but also can become a platform for evangelism, peace, reconciliation, alleviating malnutrition and mindset change as people work together in savings associations, agricultural activities and worship. They believe this will be the fruit of their harvest!



## Economic Empowerment – Burundi

Since 2019, LIA's Wholistic Transformational Development Model has been implemented in 40 churches in three provinces of Burundi. Economic Empowerment is one quadrant of our model, and through this we offer micro-enterprise trainings to churches and communities as well as training in the formation of Savings & Loan Associations (SLA) so beneficiaries can be encouraged to save first and then become eligible for a loan for capital. In Burundi, funding provided is enabling the establishment of livestock banks – beneficiaries receive a goat or rabbits and to increase generosity, they are encouraged to then give an animal to their neighbours.



## Kenya Orphans & Vulnerable Children Fund

We continue to distribute regular and other donations to support the education needs of OVCs in three communities in Kenya. Church partners were asked to identify OVCs in their communities who needed supplementary support for school fees to improve school retention and education experiences.



## FINANCIAL REVIEW

The Charity's income for the year ended 31<sup>st</sup> December 2021 from all incoming resources amounted to £90,093 (2020 - £63,067). Income for the year comprises revenue from donations and grants. Resources expended for the year were £85,910 (2020 - £89,692). Net surplus for the year was £4,184 (2020 - deficit of £26,625).

Since the year end, we have sent to LIA International Company Limited in Kenya £35,000 being imbursement for distributions made to the relevant projects in the programme countries as part of the annual balancing exercise across the LIA offices, to save on transfer costs.

## RESERVES POLICY

The Trustees have a policy to hold reserves of £12,000 in unrestricted funds, which they consider to be reasonable given the nature and current scale of the Charity's activities. Most of the income received is restricted as it is in response to appeals for specific projects.

## INVESTMENT POLICY

The Charity does not normally hold funds for a significant period of time, as amounts raised for specific projects are usually distributed to Life In Abundance International (HQ) in Kenya shortly thereafter.

## RISK MANAGEMENT

The Charity employs one full-time member and one part-time member of staff and has other minimal contractual commitments. The Trustees have considered risks in respect of the day-to-day management of its financial and other affairs and consider them to be minimal. The Trustees receive a full report at every meeting showing the income and expenditure and movement of funds. The Charity's accounts and records are independently examined annually.

## LIA INTERNATIONAL CIO ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

### FINANCIAL POSITION

Funds under management at the end of the year were £45,118 in total. Of this unrestricted funds mounted to just £86.

### PLANS FOR THE FUTURE

In the coming year the Charity plans to continue developing awareness of Life In Abundance International in the UK and to build partnerships with churches, foundations, donors and supporters and to generate funds through donations and grants to support Life In Abundance International's 2022 Priorities in 8 of our programme countries.

Key programmes for 2022 in Burundi, Democratic Republic of Congo, Ethiopia, Haiti, Jamaica, Rwanda and Uganda, include:

- Empowering local churches and equipping them to empower 'third generation' churches in wholistic transformational development
- Integrated support for families to improve their health, social situations and household incomes through the establishment of savings groups and microloans
- Educational support for orphans and vulnerable children to enable them to attend school, have uniforms and all the required items they need to achieve their grades

In addition, LIA-Kenya are seeking to improve wholistic mission engagement of partner churches in school communities whilst LIA-DRC wish to continue serving 1,000 youth through youth running clubs.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity was constituted by a Constitution on 20 March 2018. It is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission.

### TRUSTEES

The number of Trustees permitted by the Charity is not restricted but shall be not less than three. If the number falls below the minimum, the remaining trustee or trustees may act only to call a meeting of the charity trustees or to appoint a new charity trustee. A Trustee is appointed for a term of three years.

The current Trustees are due to retire as follows: RMJ Stewart and N Addo on 9 February 2024, C R Jackson on 17 July 2024 and C Nevers on 20 February 2024. Any eligible Trustee may be re-appointed.

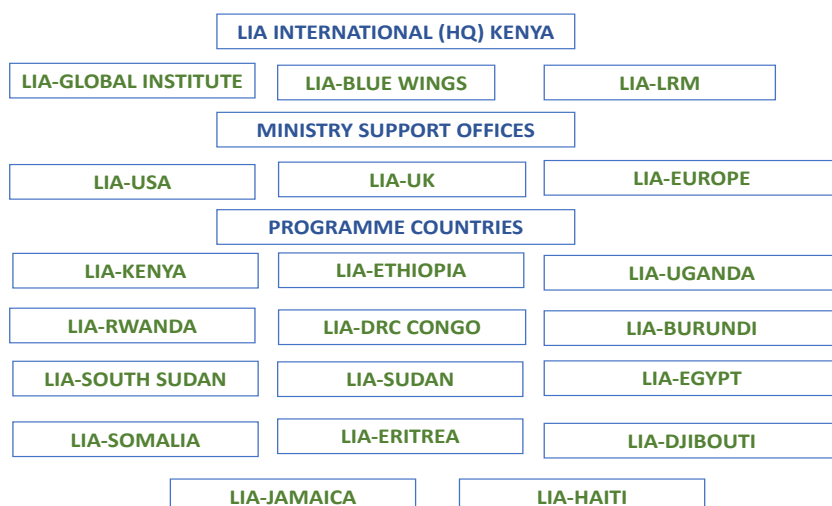
## LIA INTERNATIONAL CIO ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

When there is a requirement for a new Trustee, the individual is identified and appointed by the remaining Trustees. They make available to the new Trustee a copy of the current version of the Constitution and a copy of the Charity's latest Trustees' Annual Report and statement of accounts.

The Chairman and Treasurer have administrative oversight of the Charity. The full board of Trustees have met three times during the year.

The Charity has one full-time employee and one part-time employee who handle the day-to-day management and administration of the Charity.

The current structure of the LIA operations globally is set out below



\*LRM = Local Resource Mobilisation (Fundraising in the Programme Countries)

### TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The charity trustees are responsible for preparing the annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

**LIA INTERNATIONAL CIO  
ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021**

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the applicable Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in operation

The trustees are responsible for keeping accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 (Accounts and Reports) Regulations, and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and taking responsible steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the integrity of the charity and financial information included on the Life In Abundance International website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**CONCLUSION**

The Trustees would like to express their appreciation and gratitude to all who have so generously supported the work of the Charity by their prayers and gifts.

Approved by the Trustees on 14<sup>th</sup> September 2022 and signed on their behalf by



**R M J Stewart**  
Chair

**LIA INTERNATIONAL CIO  
REPORT OF THE INDEPENDENT EXAMINER**

I report on the accounts of LIA International CIO for the year ended 31<sup>st</sup> December 2021, which are set out on pages 11 to 15.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this period under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- to follow the applicable Directions given by the Charity Commissioners (under section 145 (5) (b) of the Act; and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

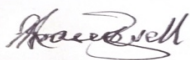
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act;
- or
- the accounts do not accord with the accounting records.

I have no concern and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Mrs Roxanne Bovel (FCCA)  
Address: 56 Harcourt Drive, Reading RG6 5TJ

Date: 14<sup>th</sup> September 2022

**LIA INTERNATIONAL CIO**  
**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021**

	Note	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>TOTAL</u> <u>FUNDS</u> <u>2021</u>	<u>TOTAL</u> <u>FUNDS</u> <u>2020</u>
		£	£	£	£
<b>INCOME</b>					
Donations		38,610	48,620	87,230	63,067
UK Government grant		2,863		2,863	
		<u>41,473</u>	<u>48,620</u>	<u>90,093</u>	<u>63,067</u>
<b>EXPENDITURE</b>					
Charitable activities					
Country programmes		-	35,000	35,000	40,011
Mission teams		-	-	-	2,909
Overheads					
Staff costs		44,079	-	44,079	40,627
Other costs		6,831	-	6,831	6,145
	2-4	<u>50,910</u>	<u>35,000</u>	<u>85,910</u>	<u>89,692</u>
<b>Net incoming resources for the year</b>		(9,437)	13,620	4,184	(26,625)
Transfers between funds		8,067	(8,067)	-	-
<b>Net (deficit)/income after transfers</b>		(1,369)	5,553	4,184	(26,625)
<b>Fund balances brought forward</b>		1,455	39,479	40,934	67,559
<b>Fund balances carried forward</b>		86	45,032	45,118	40,934

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

**LIA INTERNATIONAL CIO**  
**BALANCE SHEET AS AT 31 DECEMBER 2021**

	Note	2021		2020	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	5		555		631
<b>Current assets</b>					
Income receivable		37,847		42,155	
Cash and bank		42,656		18,780	
		<u>80,503</u>		<u>60,935</u>	
<b>Creditors</b>					
Amount falling due with one year		<u>(35,940)</u>		<u>(20,632)</u>	
<b>Net current assets</b>			44,563		40,303
			<u>                    </u>		<u>                    </u>
<b>NET ASSETS</b>	6		<u>45,118</u>		<u>40,934</u>
<b>FUNDS</b>					
Restricted funds	7		45,032		39,479
Unrestricted funds	7		86		1,455
<b>TOTAL FUNDS</b>			<u>45,118</u>		<u>40,934</u>

(The notes form part of these accounts)

The accounts were approved by the Trustees on 14<sup>th</sup> September 2022 and signed on their behalf by:



R M J Stewart  
Board Chair

## LIA INTERNATIONAL CIO

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

#### 1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation, uncertainty in the preparation of the financial statements are as follows:

##### a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102, Section 1A Small Entities – The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

##### b) Preparation of the accounts on a going concern basis

The Trustees are of the view that whilst the level of voluntary giving remains uncertain, grant funding secured from LIA-USA and positive feedback from a number of churches and trusts approached so far should ensure that total income for the next 12 - 18 months is adequate to cover operating costs for the same period. On this basis, the assessment of the trustees is that the Charity is a going concern.

##### c) Income recognition policies

Items of income are recognized and included in the accounts when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the Charity;
- There is reasonable certainty that receipt of the income is considered probable and
- The amount can be measured reliably.

##### d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are donations which the donors have stated to be used solely for specific areas of the Charity's work or projects being undertaken by the Charity.

##### e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

**LIA INTERNATIONAL CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

**2. Staff costs and numbers**

	2021	2020
Salaries	40,211	39,995
National insurance	(2,863)	(81)
Pension contributions	<u>3,869</u>	<u>713</u>
	<u>41,217</u>	<u>40,627</u>

There were two (2) employees in the year. No employee was paid more than £40,000.

**3. Trustees remuneration and related party transactions**

No trustee received remuneration in their capacity as trustee and no trustee or other officer associated with the Charity had any personal interest in contracts or transactions entered into during the period.

**4. Net income for the period**

This is stated after charging	2021	2020
	Total	Total
	£	£
Depreciation	<u>167</u>	<u>154</u>

**LIA INTERNATIONAL CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

**5. Tangible assets**

	Furniture & Equipment £	Total £
Cost		
Balance b/f	1,121	1,121
Additions	91	91
Balance c/f	<u>1,212</u>	<u>1,212</u>
Depreciation		
Balance b/f	490	490
Charged in the year	167	167
Balance c/f	<u>657</u>	<u>657</u>
Net book value		
Balance - Dec 31, 2021	<u>555</u>	<u>555</u>
Balance - Dec 31, 2020	<u>631</u>	<u>631</u>

**6. Analysis of net assets between funds**

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	555	-	555
Current assets	471	80,032	80,503
Creditors - due within one year	(940)	(35,000)	(35,940)
	<u>86</u>	<u>45,032</u>	<u>45,118</u>

**LIA INTERNATIONAL CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

**7. Movement in Funds**

	Balance at 01/01/21 £	Income in year £	Expenditure in year £	Inter-fund transfers £	Balance at 31/12/21 £
<u>Restricted funds</u>					
Country programmes					
Kenya	28,312	28,767	(10,097)	(8,067)	38,914
Rwanda	8,769	-	(8,769)	-	-
Burundi	-	2,125	(2,125)	-	-
DRC	224	8,500	(8,724)	-	-
Ethiopia	-	4,250	(4,250)	-	-
LIA USA	-	2,988	-	-	2,988
Haiti	1,035	-	(1,035)	-	-
Other programmes					
Mission Teams	611	1,991	-	-	2,602
Europe Admin Fund	528	-	-	-	528
	39,479	48,621	- 35,000	(8,067)	45,032
<u>Unrestricted funds</u>					
General fund	1,455	41,473	(50,910)	8,067	86
	40,934	90,093	(85,910)	-	45,118

**LIFE IN ABUNDANCE UK**

England & Wales - Charity number 1177632

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# Accounts

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**LIA INTERNATIONAL CIO**

**ANNUAL REPORT  
&  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**



(CHARITY No. 1177632)

**LIA INTERNATIONAL CIO**

**FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

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**LIA INTERNATIONAL CIO  
ADMINISTRATIVE INFORMATION**

CHARITY NUMBER 1177632

MINISTRY SUPPORT OFFICE Trinity Centre  
St. John Sub Castro  
Abinger Place  
Lewes  
East Sussex  
BN7 2QA

INDEPENDENT EXAMINER Mrs. Marie Nevers ACCA  
7 Westcroft Close  
Reading  
RG6 5AB

**TRUSTEES SERVING DURING THE YEAR AND SINCE THE YEAR END**

Mr. R M J Stewart (Chairman)  
Mr. N Addo (Treasurer)  
Dr. C R Jackson  
Mr. W I Whiteford  
Dr. S J Grant (resigned 24<sup>th</sup> January 2021)  
Mr. C Nevers (appointed 20<sup>th</sup> February 2021)

BANKERS National Westminster Bank plc

WEBSITE ADDRESS <https://lifeinabundance.org/>

SOCIAL MEDIA LINKS Facebook: @lifeinabundanceuk  
Twitter: @lia\_uk

LIA International CIO is part of a wider international organisation, Life In Abundance International, with offices in the following countries:

International Headquarters Life In Abundance International (HQ)  
LIA Centre, Silanga Road, Nairobi, Kenya

Ministry Support Office, USA LIA - USA  
211 Townepark Circle, Louisville, KY 40243, USA

Ministry Support Office, Europe LIA - Europe  
Avenue des Arpillières 9, 1224 Chêne-Bougeries,  
Geneva, Switzerland

**LIA INTERNATIONAL CIO  
ANNUAL REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

The Trustees present their report and financial statements of the Charity for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity’s constitution, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

**OBJECTS AND ACTIVITIES FOR THE PUBLIC BENEFIT**

The objects of the Charity are the prevention or relief of poverty in particular but not exclusively among women and children in need, in Africa and in such parts of the world as the charity trustees may from time to time think fit, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

**Economic Empowerment**

Earning capacity and savings are the basis for alleviating poverty. When someone can provide for their family, dignity and self-worth are renewed.

**Social Engagement**

Addressing social injustice is essential for change. We equip community leaders to promote justice and restoration in their communities.



**Community Health**

Health is the basis for life. Disease prevention and health education are necessary to holistically restore community health.

**Education**

Education is the foundation for development. All development initiatives include community-wide seminars and targeted educational interventions.

Our Model >

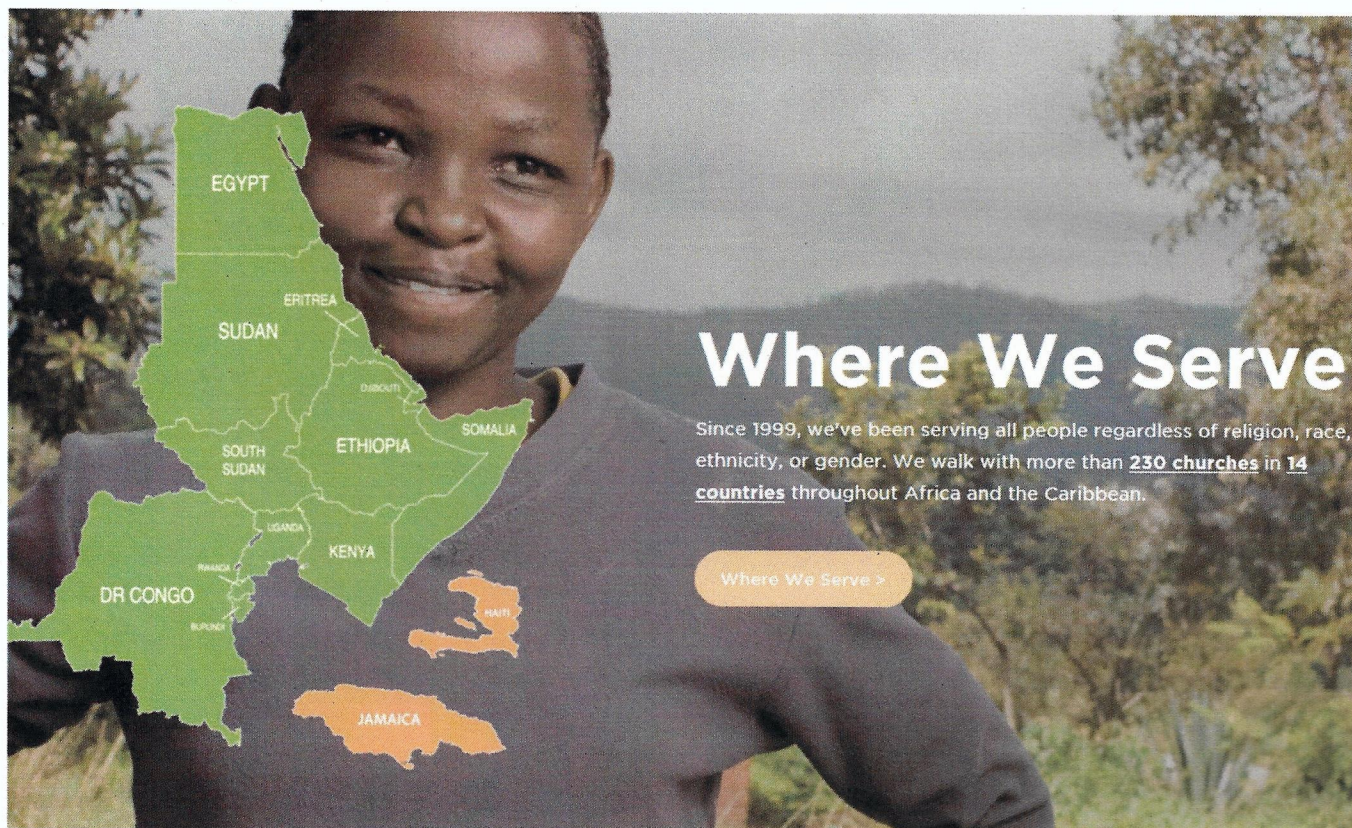
Our unique Transformational Development Model builds on the spiritual truth that the Gospel should bring about changes within the spiritual, social and material dimensions of a community to improve the human condition with a “wholistic” approach.

The objects of the Charity have been achieved by supporting Life In Abundance International, an NGO headquartered in Nairobi, Kenya, in its work to empower the local church to break the cycle of poverty within some of the poorest and most marginalised communities in the world by restoring health, renewing hope, and inspiring lasting transformation.

Currently Life In Abundance International has ongoing projects in 11 African countries and 2 Caribbean countries.

The Trustees confirm that they have complied with their duty under Section 17(5) of the Charities Act 2011 to refer to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the Charity’s aims and objectives and planning future activities.

**LIA INTERNATIONAL CIO  
ANNUAL REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**



**REVIEW OF ACHIEVEMENTS AND PERFORMANCE**

The Trustees have concluded that, within its objectives of the prevention or relief of poverty, the Charity by way of grants and donations to community development programmes has made available to a wide section of the public in East Africa the opportunity to benefit from education, training and healthcare projects.

During the year under review the Charity has distributed the following grants and donations:

**COVID-19 Response**

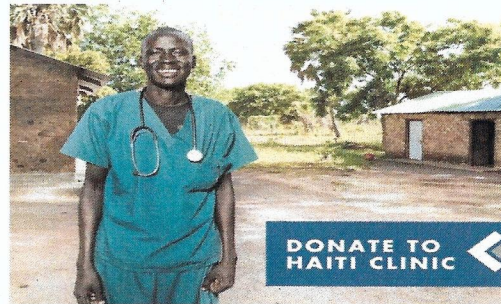
As the world faced the coronavirus pandemic an organisation wide response was launched. The Charity was able to support this response through funding received from donors and partners. Life In Abundance International's response included equipping 270 local churches to help over 111,700 community members in 56 communities in Africa and the Caribbean. By offering trainings and educational materials, distributing personal protective equipment, supplying food, providing counselling, hosting prayer groups and equipping health care clinics, the churches were able to bring much needed relief to communities already struggling with poor healthcare infrastructure, weak governance, limited medical staff and crowded living conditions.



**LIA INTERNATIONAL CIO  
ANNUAL REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

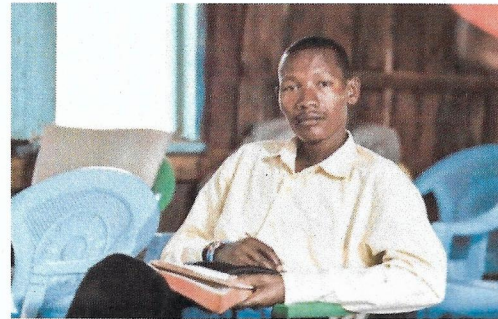
**Haiti Clinic COVID-19 Appeal**

The Charity launched a UK appeal to support the Life In Abundance International primary healthcare clinic in Haiti through requests for donations to purchase much needed items including hand sanitiser, facemasks and personal protection equipment. Among the Life In Abundance International communities in Haiti, where streets are crowded and access to affordable healthcare is rare, these items helped to keep many of the poor and vulnerable we serve from getting sick.



**Feeding the Shepherds**

COVID-19 left many of the Life In Abundance International church leader partners with empty church buildings and without their regular sources of income although, in spite of their own challenges, many stayed fully committed to ministry. The Charity supported the Life In Abundance International 'Feeding the Shepherds' initiative in providing immediate relief as well as sustainable long-term solutions, including loans to support income generating activities, to 200 pastors most affected by a lack of income in 2020.



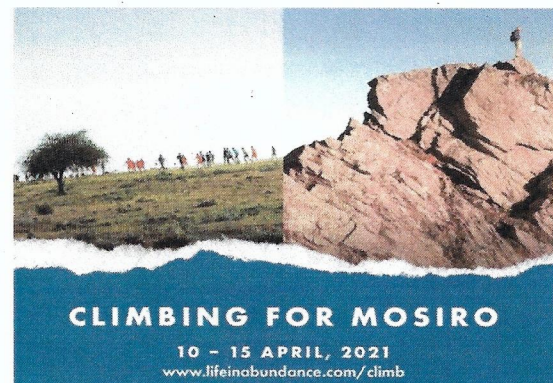
**Kenya Orphans & Vulnerable Children Fund**

Through regular and other donations received by the Charity, a fund was established to support the education needs of OVCs (Orphans and Vulnerable Children) in three communities in Kenya – Narok, Kajiado and Mbeere. Church partners were asked to identify OVCs in their communities who needed supplementary support for school fees to improve school retention and education experiences.



**Climbing for Mosiro**

A team from the Charity is participating, with a team from Kenya & USA, in a sponsored climb of Mount Kenya. Funds are being raised to support Mosiro, a Maasai community in Narok County in Kenya, dependent on livestock keeping and a bit of farming but challenged by extremes in drought and flooding. Cultural traditions including female genital mutilation, arranged marriages and moranism (a complex rite of passage from boyhood to manhood) do not encourage socio-economic development and Life In Abundance International seek to address these issues through the pursuit of holistic transformation.



**LIA INTERNATIONAL CIO  
ANNUAL REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**FINANCIAL REVIEW**

The Charity's income for the year ended 31<sup>st</sup> December 2020 from all incoming resources amounted to £63,067 (2019 - £109,613). Income for the year comprises revenue from donations and grants. Resources expended for the year were £89,692 (2019 - £67,084). The Net deficit for the year was £26,625 (2019 - £42,529).

All funds received for overseas projects have been sent to Life In Abundance International in Kenya for distribution to the projects in the programme countries in a timely manner.

**RESERVES POLICY**

The Trustees have a policy to hold reserves of £12,000 in unrestricted funds, which they consider to be reasonable given the nature and current scale of the Charity's activities. Most of the income received is restricted as it is in response to appeals for specific projects.

**INVESTMENT POLICY**

The Charity does not normally hold funds for a significant period of time, as amounts raised for specific projects are usually distributed to Life In Abundance International in Kenya shortly thereafter.

**RISK MANAGEMENT**

The Charity employs one full-time member and one part-time member of staff and has other minimal contractual commitments. The Trustees have considered risks in respect of the day-to-day management of its financial and other affairs and consider them to be minimal. The Trustees receive a full report at every meeting showing the income and expenditure and movement of funds. The Charity's accounts and records are independently examined annually.

**FINANCIAL POSITION**

Funds under management at the end of the year were £40,934 in total. Unrestricted funds accounted for just £1,455 or 4% of the total.

**PLANS FOR THE FUTURE**

In the coming year the Charity plans to continue developing awareness of Life In Abundance International in the UK and to build partnerships with churches, foundations, donors and supporters and to generate funds through donations and grants to support Life In Abundance International's 2021 Priorities in 6 of our programme countries. Some of these countries & projects include:

**Kenya**

**Economic Empowerment & Health** – a key programme for 2021 is to economically empower, address primary healthcare needs and provide psychosocial support for 11,260 people, including orphans and vulnerable children.

**Ethiopia**

**Equipping the local church** - the aim is to equip 30 new local partner churches with the basics and skills of implementing wholistic transformational development in five selected communities.

**LIA INTERNATIONAL CIO  
ANNUAL REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**Haiti**

**Healthcare** - The target is for 7,000 people in 10 communities around Jacamel to be offered primary healthcare services.

**Jamaica**

**Economic Empowerment** - LIA-Jamaica plans to economically empower 50 families through income generation training and provision of loans to start microbusinesses.

**Burundi**

**Educational Support** - through this project educational support will be provided for 100 orphans and vulnerable children.

**Uganda**

**Community Expansion** - LIA-Uganda plans to expand its ministry into Buikwe District in central Uganda and will seek to equip 10 new churches with wholistic transformational development skills.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Charity was constituted by a Constitution on 20 March 2018. It is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission.

**TRUSTEES**

The number of Trustees permitted by the Charity is not restricted but shall be not less than three. If the number falls below the minimum, the remaining trustee or trustees may act only to call a meeting of the charity trustees or to appoint a new charity trustee. A Trustee is appointed for a term of three years. The current Trustees are due to retire as follows: RMJ Stewart and N Addo on 9 February 2021, C R Jackson on 17 July 2021 and W I Whiteford on 11 September 2021. Any eligible Trustee may be re-appointed.

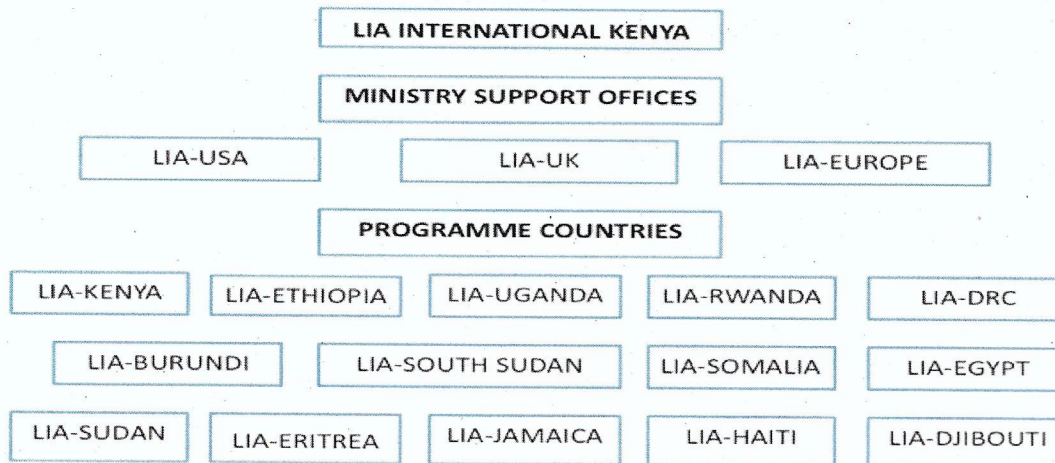
When there is a requirement for a new Trustee, the individual is identified and appointed by the remaining Trustees. They make available to the new Trustee a copy of the current version of the Constitution and a copy of the Charity's latest Trustees' Annual Report and statement of accounts.

The Chairman and Treasurer have administrative oversight of the Charity. The full board of Trustees have met three times during the year.

The Charity has one full-time employee and one part-time employee who handle the day-to-day administration of the Charity.

**LIA INTERNATIONAL CIO  
ANNUAL REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

The current structure of the LIA operations globally is set out below.



**TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS**

The charity trustees are responsible for preparing the annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the applicable Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in operation

The trustees are responsible for keeping accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 (Accounts and Reports) Regulations, and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and taking responsible steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the integrity of the charity and financial information included on the Life In Abundance International website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**LIA INTERNATIONAL CIO  
ANNUAL REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**CONCLUSION**

The Trustees would like to express their appreciation and gratitude to all who have so generously supported the work of the Charity by their prayers and gifts.

Approved by the Trustees on 24 July 2021 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'R M J Stewart', with a long horizontal flourish extending to the right.

R M J Stewart  
Chair

**LIA INTERNATIONAL CIO  
REPORT OF THE INDEPENDENT EXAMINER**

I report on the accounts of LIA International CIO for the year ended 31<sup>st</sup> December 2020, which are set out on pages 11 to 15.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this period under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- to follow the applicable Directions given by the Charity Commissioners (under section 145 (5) (b) of the Act; and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with the accounting records.

I have no concern and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Mrs Marie Nevers ACCA  
Address: 7 Westcroft Close  
Reading RG6 5AB

Date: 24 July 2021

**LIA INTERNATIONAL CIO  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	<u>Unrestricted</u> Funds	<u>Restricted</u> Funds	<u>TOTAL</u> FUNDS 2020	<u>TOTAL</u> FUNDS 2019
		£	£	£	£
<b>INCOME</b>					
Donations		35,993	27,074	63,067	109,613
		<u>35,993</u>	<u>27,074</u>	<u>63,067</u>	<u>109,613</u>
<b>EXPENDITURE</b>					
Charitable activities					
Country programmes		-	40,011	40,011	11,512
Mission teams		-	2,909	2,909	315
Overheads					
Staff costs		40,627	-	40,627	41,557
Other costs		6,145	-	6,145	13,700
	2-4	<u>46,772</u>	<u>42,920</u>	<u>89,692</u>	<u>67,084</u>
<b>Net incoming resources for the year</b>		(10,779)	(15,846)	(26,625)	42,529
Transfers between funds		1,223	(1,223)	-	-
<b>Net (deficit)/income after transfers</b>		(9,556)	(17,069)	(26,625)	42,529
<b>Fund balances brought forward</b>		<u>11,011</u>	<u>56,548</u>	<u>67,559</u>	<u>25,030</u>
<b>Fund balances carried forward</b>		<u>1,455</u>	<u>39,479</u>	<u>40,934</u>	<u>67,559</u>

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

**LIA INTERNATIONAL CIO  
BALANCE SHEET  
AS AT 31 DECEMBER 2020**

	Note	2020		2019	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	5		631		785
<b>Current assets</b>					
Income receivable		42,155		23,000	
Cash and bank		<u>18,780</u>		<u>44,427</u>	
		60,935		67,427	
<b>Creditors</b>					
Amount falling due with one year		<u>(20,632)</u>		<u>(653)</u>	
<b>Net current assets</b>			<u>40,303</u>		<u>66,774</u>
<b>NET ASSETS</b>	6		<u>40,934</u>		<u>67,559</u>
<b>FUNDS</b>					
Restricted funds	7		39,479		56,548
Unrestricted funds	7		1,455		11,011
<b>TOTAL FUNDS</b>			<u>40,934</u>		<u>67,559</u>

(The notes form part of these accounts)

The accounts were approved by the Trustees on 24 July 2021 and signed on their behalf by: -



R M J Stewart  
Board Chair

**LIA INTERNATIONAL CIO  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation, uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102, Section 1A Small Entities – The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

b) Preparation of the accounts on a going concern basis

The Trustees are of the view that whilst the level of voluntary giving remains uncertain, grant funding secured from LIA-USA and positive feedback from a number of churches and trusts approached so far should ensure that total income for the next 12 - 18 months is adequate to cover operating costs for the same period. On this basis, the assessment of the trustees is that the Charity is a going concern.

c) Income recognition policies

Items of income are recognized and included in the accounts when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the Charity;
- There is reasonable certainty that receipt of the income is considered probable and
- The amount can be measured reliably.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are donations which the donors have stated to be used solely for specific areas of the Charity's work or projects being undertaken by the Charity.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

**LIA INTERNATIONAL CIO  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**

2. Staff costs and numbers

	2020	2019
Salaries	39,995	37,878
National insurance	(81)	3,022
Pension contributions	<u>713</u>	<u>657</u>
	<u>40,627</u>	<u>41,557</u>

There were two (2) employees in the year. No employee was paid more than £40,000.

3. Trustees remuneration and related party transactions

No trustee received remuneration in their capacity as trustee and no trustee or other officer associated with the Charity had any personal interest in contracts or transactions entered into during the period.

4. Net income for the period

This is stated after charging	2020 Total £	2019 Total £
Depreciation	<u>154</u>	<u>204</u>

5. Tangible assets

	Furniture & Equipment £	Total £
Cost		
Balance b/f	1,121	1,121
Balance c/f	<u>1,121</u>	<u>1,121</u>
Depreciation		
Balance b/f	336	336
Charged in the year	<u>154</u>	<u>154</u>
Balance c/f	<u>490</u>	<u>490</u>
Net book value		
Balance - Dec 31, 2020	<u>631</u>	<u>631</u>
Balance - Dec 31, 2019	<u>785</u>	<u>785</u>

**LIA INTERNATIONAL CIO  
NOTES TO THE ACCOUNTS  
FOR THE PERIOD ENDED 31 DECEMBER 2020**

6. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	631	-	631
Current assets	824	60,111	60,935
Creditors - due within one year	-	(20,632)	(20,632)
	<u>1,455</u>	<u>39,479</u>	<u>40,934</u>

7. Movement in Funds

	Balance at 01/01/20 £	Income in year £	Expenditure in year £	Inter-fund transfers £	Balance at 31/12/20 £
<u>Restricted funds</u>					
Country programmes					
Kenya:	44,715	21,768	(37,264)	(907)	28,312
Rwanda	11,222	3,519	(5,656)	(316)	8,769
DRC	-	223	-	-	223
Haiti	-	1,035	-	-	1,035
Other programmes					
Mission Teams	611	-	-	-	611
Europe Admin Fund	-	528	-	-	528
	<u>56,548</u>	<u>27,074</u>	<u>(42,920)</u>	<u>(1,223)</u>	<u>39,479</u>
<u>Unrestricted funds</u>					
General fund	<u>11,011</u>	<u>35,993</u>	<u>(46,772)</u>	<u>1,223</u>	<u>1,455</u>
	<u>67,559</u>	<u>63,067</u>	<u>(89,692)</u>	<u>-</u>	<u>40,934</u>