LOVING HUMANITY

England & Wales · Charity number 1181650

Details

Status	Registered
Legal form	CIO
Registered	2019-01-21
Register	View on the Charity Commission register

Contact

Address	Loving Humanity Henley Farmhouse Henley Box Corsham SN13 8BX
Phone	07788202069
Email	amy.peake@hotmail.co.uk
Website	www.lovinghumanity.org.uk

Activities

Objects: AS AN EXPRESSION OF LOVING HUMANITY THE OBJECTS OF THE CIO ARE TO PREVENT OR RELIEVE POVERTY OR FINANCIAL HARDSHIP AND TO ADVANCE HEALTH IN RELATION TO THE FREEDOM OF WOMEN MENSTRUATION AND INCONTINENCE FOR THE PUBLIC BENEFIT ANYWHERE IN THE WORLD BY IN PARTICULAR BUT NOT LIMITED TO PROVIDING AND/OR FUNDING THE PROVISION OF:1. SANITARY TOWELS, INCONTINENCE PADS AND NAPPIES2. MACHINES AND MATERIALS TO MAKE SANITARY TOWELS, INCONTINENCE PADS AND NAPPIES3. WORKSHOP FACILITIES FOR SUCH MANUFACTURE4. OTHER ANCILLARY ITEMS5. TRAINING FOR WOMEN IN THE USE OF THE MACHINES TO ENABLE THEM TO GENERATE A SUSTAINABLE INCOME AND TO ADVANCE THEM AND THEIR FAMILIES IN LIFE6. EDUCATION TO INCREASE KNOWLEDGE AND UNDERSTANDING ABOUT MENSTRUATION AND INCONTINENCENOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR PURPOSES WHICH ARE NOT CHARITABLE

Activities: Loving Humanity provides women and girls living in deep poverty across the world with access to period pads and nappies. We focus on access to sanitary products because we believe that it is a key lever to keeping girls in education for longer and enabling women to work and participate in daily life with dignity.

Classification

- **How:** Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Iraq
- Jordan
- Kenya

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£37,783	£41,554	-	-
2023-12-31	£53,600	£57,586	-	-
2022-12-31	£116,039	£131,833	-	-
2021-12-31	£41,770	£60,465	-	-
2020-12-31	£60,664	£87,783	-	-

Trustees

Name	Role	Appointed
Adele Theresa Cordle	Chair	2019-01-21
Alexandra Trinette Whinney		2019-01-21
BARBARA JANE HUNT		2019-01-21

Accounts

Company Registration Number - CE016260

Charity Registration Number - 1181650

Loving Humanity

Report and Accounts

31 December 2024

Loving Humanity

Report and accounts for the year ended 31 December 2024

Contents

Loving Humanity

Company Registration Number - CE016260

Charity number - 1181650

Trustees' Annual Report for the year ended 31 December 2024

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the period 31st December 2024. The trustees have adopted the provisions for the Statement of Recommended Practice (SORP) ‘Accounting and Reporting by Charities’ issued in March 2005.

Reference and administrative details

The legal name of the charity is Loving Humanity

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1181650

The following persons served as Directors, and also as Trustees for the charity, during the year ended 31 December 2024, and on the date the report was approved:-

A.T. Cordle
B.J. Hunt
A.T. Whinney

The principal operating address of the charity is:-

Henley Farmhouse
Henley
Box
Corsham
SN13 8BX

The registered office of the charity for Companies Act purposes is the same as the operating address shown above.

Independent Examiner:-

Mutu Accountancy Ltd
Unit 1.07 Newark Works
2 Foundry Lane
Bath
England
BA2 3GZ

Objectives and aims

The purposes of the charity as set out in its governing document

Our charity’s purposes as set out in the objects contained in the company’s articles are:
The purpose of the charity as set out in its governing document is to prevent or relieve poverty or financial hardship and to advance health in relation to the freedom of women, menstruation and incontinence for the public benefit anywhere in the world.

The company was established under the Charities Act 2011. The Trustees have considered the Charity Commission guidance on public benefit from section 17 of the Charities Act 2011 and believe that the work of the charity has directly benefited people as described in this report.

Loving Humanity

Company Registration Number - CE016260

Charity number - 1181650

Trustees' Annual Report for the year ended 31 December 2024

ACHIEVEMENTS AND PERFORMANCE

Jordan

Our micro-factory continues to run efficiently under the management of Ayal Izzat (Messengers of Peace). We continue to employ a caretaker (Sulaiman) and four Iraqi women refugees (Ekhlas Metti, Nidal Salim, Ghaida'a Hikmat and Eman Imad) who make beautiful washable sanitary pads and nappies. Our wages and overheads cost £19,263.90.

This year's distribution is as follows:

- 2,331 pads kits were given to the Iraqi refugees and poor in the vicinity of the church where the project is based by Messengers of Peace.
- 300 nappies and 200 pad kits were given to 'Faith Charity' which works in the Palestinian camp of Ba'qua.
- 1000 pad kits and 775 nappies were taken into Gaza by The Patriarch of Jerusalem. The Patriarch of Jerusalem is the leader of the Greek Orthodox Church of Jerusalem. He is a highly influential religious figure, overseeing the Christian communities in Jerusalem, Palestine and Cyprus. It was a great surprise when he came to our micro-factory in Amman to collect the pad kits himself.
- 1000 pad kits were sent to schoolgirls in Burundi.

We restocked the project with PUL from Turkey this year at a cost of £3,113.98 and thankfully still source the cotton for the inserts from the market in Amman (£3,311.74). Our Jordan project including wages, materials, overheads and shipping to Burundi (£3,112.72) this year cost £29,191.51.

Sierra Leone

In February we donated £2,328 to Re-Evolution to buy 10 new sewing machines and to pay for 3 trainers to help expand the project. In May we bought cotton in Jordan (£413.79) which we then shipped to Sierra Leone (£1105.75). In June we restocked the project with the PUL material from Turkey (£1546) and assisted with tax and clearance costs in Sierra Leone (£600). The women and girls have now made 550 washable pad kits with their target being 1000 in the New Year. Our donation to Re-Evolution in Sierra Leone totalled £5,993.54.

Kenya

Although we are no longer setting up new disposable pad projects, our partners in Kenya continue to manufacture and distribute pads. 'Polycom Girls' in Kibera help 1500 girls every month and 'Free the Girl' in Nakuru help 500 girls.

Gaza

In October we were introduced to Ajyal Foundation https://ajyalfoundation.org/index.html who work on the ground in Gaza usually providing education. With the war however they have turned to crisis management. We were researching the possibility of exporting our pad kits from Jordan to Gaza. However, due to the instability and uncertainty of the pad kits making it to their destination, we decided against this strategy. Instead, on the evening of the St Mary's Calne fashion show in aid of Loving Humanity, Amy asked for a one-off donation from the parents to go directly to Ajyal Foundation to enable them to buy packets of sanitary pads in Gaza.

We learnt from Ajyal that the women and girls there are coping by cutting up their tents as the clothes on their back are all they have and therefore are not an option for cutting up to use as pads. Ajyal had a donor to match our donation therefore £1000 was sent to Gaza to help. The cost of a packet of sanitary pads in Gaza is $3 thus we were able to help them purchase 333 packets of pads.

We also discussed the possibility of creating a washable pad project on the ground in Gaza post war.

Trustees' Annual Report for the year ended 31 December 2024

UK
Our UK overheads remain small with the bulk of our costs being the storage of our disposable pad material in the warehouse in Radstock (£1160.45). The other largest expense being our accountancy costs of £1512. The remainder of our running costs are spent on our newsletter, bank charges, Zoom, website hosting and our JustGiving subscription fees.

Fundraising
On 12th May Rozzie, Cassie, Emily, Amy and Eilidh climbed Ben Nevis and raised a fabulous £6,047 for pads for Gaza. We also received £5,000 from the De Lazlo Foundation and £2,000 from The Albert Van Den Bergh Charitable Trust. St Mary's Calne gave us £2,416 raised from their two fashion shows in 2023 and 2024.

FINANCIAL REVIEW
In 2024 we have seen a decrease in the value of donations received by £11,094.

Donations to third parties, increased from £33,098 to £34,166 in 2024, a movement of £1,068. The majority of the third-party donations went to Messengers of Peace £29,192.

The costs incurred to operate the charity came to £2,772 (2023 £4,854). This resulted in an overall net expenditure of £3,771 in the year compared to expenditure of £3,986 in the previous year. These shortfalls have been covered by the existing reserves of the charity and by the end of 2024 there was a surplus of £10,443 (2023 - £14,214). Reserves are needed to cover the difference between the spending of the charity and income received and to cover any unexpected expenditure.

Due to the reserves held at the end of 2024 and the fundraising in 2025 the trustees are satisfied that the charity is a going concern. The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities. The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Respective responsibilities of the Trustees and the Independent Examiner and the basis of the report

As described in the Trustees report, you, the charitable company's Trustees, who are also the Directors of the Company for the purposes of Company law, are responsible for the preparation of the financial statements in accordance with the Companies Act 2006, the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the accounts do not require an audit in accordance with the Companies Act 2006 and that no member or members have requested an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Statement and scope of work undertaken

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission.

An independent examination includes a review of the accounting records kept by the charitable company and of the accounting systems employed by the charitable company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide.

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

The accounts of this charitable company are not required to be audited under Part 16 of the Companies Act 2006;

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

- accounting records were not kept in respect of the charity as required by Section 386 of the Companies Act 2006;
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of an independent examination;
- have not been prepared in accordance with the methods and principles set out in Statement of Recommended Practice for Accounting and Reporting by Charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Emma D'Aubyn FCA BFP
Mutu Accountancy Ltd
Unit 1.03 Newark Works
2 Foundry Lane
Bath
England
BA2 3GZ

30 Sep 2025

This report was signed on

Loving Humanity - Statement of Financial Activities for the year ended 31 December 2024

Company Registration Number - CE016260

	NOTES	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Income & Endowments from:					
Donations and legacies	3	36,974	-	36,974	48,068
Investments	4	80	-	80	91
Other	5	729	-	729	5,441
8 to 12					
Total income		**37,783**	**-**	**37,783**	**53,600**
Expenditure on:					
Charitable activities	6	38,782	-	38,782	52,732
Other	7	2,772	-	2,772	4,854
Total expenditure		**41,554**	**-**	**41,554**	**57,586**
Net income/(expenditure) for the year	8	**(3,771)**	**-**	**(3,771)**	**(3,986)**
Net income after transfers		**(3,771)**	**-**	**(3,771)**	**(3,986)**
Net movement in funds		**(3,771)**	**-**	**(3,771)**	**(3,986)**
Reconciliation of funds:-					
Total funds brought forward		14,214	-	14,214	18,200
Total funds carried forward		**10,443**	**-**	**10,443**	**14,214**

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

Loving Humanity - Balance Sheet as at 31 December 2024

Company Registration Number - CE016260

	Notes		2024 £		2023 £
Fixed assets					
Tangible assets					
Current assets					
Stocks	11	4,075		7,523	
Debtors	8 to 12	145		31	
Cash at bank and in hand		9,291		12,720	
Total current assets		13,511		20,274	
Creditors: amounts falling due within one year	13	(2,768)		(5,760)	
Net current assets			10,743		14,514
The total net assets of the charity			10,743		14,514

The total net assets of the charity are funded by the funds of the charity, as follows:-

	Notes	2024 £	2023 £
Restricted Funds			
Restricted Income Funds	14	-	-
		-	-
Unrestricted Funds			
General Funds	14	10,743	14,514
Reserves	14		
Total charity funds		10,743	14,514

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 8.

The financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

Approved by the board on
And signed on it's behalf by:

Adele Cordle

A.T. Cordle, Trustee
DATE

30 Sep 2025

Loving Humanity - Balance Sheet as at 31 December 2024
Company Registration Number - CE016260
Charity number - 1181650

Notes to the Accounts

1 Accounting policies

Basis of preparation and accounting convention

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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

8 to 12	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Stocks
Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors
Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies
Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets
Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.
Operating lease payments are recognised as an expense on a straight-line basis over the lease term. In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Loving Humanity - Balance Sheet as at 31 December 2024
Company Registration Number - CE016260
Charity number - 1181650

Notes to the Accounts

Receipt of donated goods, facilities and services
All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Company status

The company is a registered charity and consequently does not have share capital.

3 Income from donations and legacies

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Donations from companies and organisations	36,679	-	36,679	47,363
Other	295	-	295	705
	36,974	-	36,974	48,068

4 Income from investments

	Total 2024 £	Total 2023 £
Bank interest	80	91
	80	91

5 Other income

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Gift Aid recovery	-	-	-	-
Fundraising events	-	-	-	-
Other income	729	-	729	5,441
	729	-	729	5,441

6 Expenditure on charitable activities

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Expenditure on charitable activities				
Direct cost of charitable activities	3,447	-	3,447	5,666
Shipping, storage and duty paid	1,169	-	1,169	9,968
Donations to in-country partners	34,166	-	34,166	33,098
Governance costs	-	-	-	4,000
	38,782	-	38,782	52,732

7 Other expenditure

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Motor and travel costs	-	-	-	2,180
Premises costs	-	-	-	-
General administrative costs	917	-	917	1,234
Legal and professional costs	1,855	-	1,855	1,440
	2,772	-	2,772	4,854

8 Net expenditure before transfers

	2024 £	2023 £
This is stated after charging:		
Independent Examiner's fee	1,260	1,260

Notes to the Accounts

9 Trustee remuneration and expenses

	2024 Number	2023 Number
Number of trustees paid expenses	-	1
	£	£
Total expenses reimbursed to trustees	-	9,570

10 Staff costs

The charity had no paid staff during the period.

11 Stocks

	2024 £	2023 £
Raw materials and consumables	4,075	7,165
	4,075	7,165

12 Debtors

	2024 £	2023 £
Other debtors	145	82
	145	82

13 Creditors:
amounts falling due within one year

	2024 £	2023 £
Trade creditors	143	5,842
Other taxes and social security	-	332
Other creditors	-	-
Accruals	2,625	2,000
	2,768	8,174

14 Movement in funds

	At 1 January 2024	Incoming resources (including other gains/losses)	Resources expended	At 31 December 2024
Restricted funds:	£	£	£	£
Restricted income funds:				
UK restriction	-	-	-	-
Total	-	-	-	-
Unrestricted funds:				
General funds	14,514	37,783	(41,554)	10,743
Total funds	14,514	37,783	(41,554)	10,743

Purposes and restrictions in relation to the funds:
Restricted funds:
UK restriction   Funds to be used in the UK only.

Notes to the Accounts

15 Analysis of net assets between funds

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Net current assets	1,452	9,291	10,743	14,514
	1,452	9,291	10,743	14,514

16 Reconciliation of net debt

	At 1 January 2024 £	Cash flows £	At 31 December 2024 £
Cash and cash equivalents	12,720	(3,429)	9,291
	12,720	(3,429)	9,291
Net debt	12,720	(3,429)	9,291

17 Related party disclosures

Transactions with related parties		2024 £	2023 £
Name of related party	A.G. Peake		
Description of relationship between the parties	Founder		
Amount due from/(to) the related party		-	(2,214)

Controlling party

The company is a registered charity and has no share capital; thus no single party controls the company.

Issuer	Mutu Accountancy
Document generated	Tue, 30th Sep 2025 13:21:19 BST
Document fingerprint	07229c8c1efe19e2b804dddbcdb05519

Parties involved with this document

Document processed	Party + Fingerprint
Tue, 30th Sep 2025 13:43:13 BST	Ms Adele Cordle - Signer (fc2a2a8463eb9086c5f308b1d147d445)
Tue, 30th Sep 2025 13:43:13 BST	Lynn McQuarrie - Copied In (b5d087f95be624d3c7fdaca7d9f05319)

Audit history log

Date	Action
Tue, 30th Sep 2025 13:21:19 BST	Envelope generated with fingerprint 37bf833169c2342ed5d871c534a8f3b4 (18.133.63.166)
Tue, 30th Sep 2025 13:21:19 BST	Document generated with fingerprint 07229c8c1efe19e2b804dddbcdb05519. (18.133.63.166)
Tue, 30th Sep 2025 13:21:19 BST	Ms Adele Cordle has been assigned to this envelope. (18.133.63.166)
Tue, 30th Sep 2025 13:21:19 BST	Lynn McQuarrie has been assigned to this envelope. (18.133.63.166)
Tue, 30th Sep 2025 13:21:19 BST	Envelope has been set to automatically remind the active signer every 7 day(s). (18.133.63.166)
Tue, 30th Sep 2025 13:21:27 BST	Envelope generated
Tue, 30th Sep 2025 13:21:27 BST	Sent the envelope to Ms Adele Cordle for signing
Tue, 30th Sep 2025 13:21:27 BST	Document emailed to party email
Tue, 30th Sep 2025 13:42:36 BST	Ms Adele Cordle viewed the envelope (185.102.134.202)
Tue, 30th Sep 2025 13:43:13 BST	Ms Adele Cordle signed the envelope (185.102.134.202)
Tue, 30th Sep 2025 13:43:13 BST	Sent the envelope to Lynn McQuarrie for signing (185.102.134.202)
Tue, 30th Sep 2025 13:43:13 BST	This envelope has been signed by all parties (185.102.134.202)
Tue, 30th Sep 2025 13:43:15 BST	Document emailed to party email

Accounts

Company Registration Number - CE016260

Charity Registration Number - 1181650

Loving Humanity

Report and Accounts

31 December 2023

Loving Humanity

Report and accounts for the year ended 31 December 2023

Contents

Loving Humanity

Company Registration Number - CE016260

Charity number - 1181650

Trustees' Annual Report for the year ended 31 December 2023

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the period 31st December 2023. The trustees have adopted the provisions for the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

Reference and administrative details

The legal name of the charity is Loving Humanity

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1181650

The following persons served as Directors, and also as Trustees for the charity, during the year ended 31 December 2023, and on the date the report was approved:-

A.T. Cordle
B.J. Hunt
A.T. Whinney

The principal operating address of the charity is:-

Henley Farmhouse
Henley
Box
Corsham
SN13 8BX

The registered office of the charity for Companies Act purposes is the same as the operating address shown above.

Independent Examiner:-

Mutu Accountancy Ltd
Unit 1.03 Newark Works
2 Foundry Lane
Bath
England
BA2 3GZ

Objectives and aims

The purposes of the charity as set out in its governing document

Our charity's purposes as set out in the objects contained in the company's articles are:
The purpose of the charity as set out in its governing document is to prevent or relieve poverty or financial hardship and to advance health in relation to the freedom of women, menstruation and incontinence for the public benefit anywhere in the world.

The company was established under the Charities Act 2011. The Trustees have considered the Charity Commission guidance on public benefit from section 17 of the Charities Act 2011 and believe that the work of the charity has directly benefited people as described in this report.

Trustees' Annual Report for the year ended 31 December 2023

ACHIEVEMENTS AND PERFORMANCE

IRAQ

In January, Amy travelled with Katie Bradford (Operations Director in 2019-2020) to Erbil in Kurdistan to set up the sanitary pad micro-factory which we shipped to Oxfam Innovation Lab in February 2020. The implementation of this project was delayed by 3 years due to Covid.

Annoyingly when the container arrived at the border in 2020, the authorities confiscated the packing bags for the pads as it did not say that the product was made in Iraq. As a result, we paid £180 to have the artwork done to have bags printed that said 'Made in Iraq' on them. We spent £648 having the bags made with our manufacturer in Greece and the shipment to Iraq cost us £539. During the training one of the sealing machines was not working properly so in March we sent them the sealer we had in our Bath unit and the shipment for this cost £333.

Oxfam is working with Iraq Al-Amal Association (www.peaceinsight.org), a local NGO based in Kirkuk in Federal Iraq, to support the women there. Kirkuk was ISIS' second stronghold. To gain access to this area would have meant being in Erbil for two weeks to obtain the correct paperwork. As a result, the women travelled from Kirkuk to Erbil to attend our training week. Training in one site and then moving the equipment back to Kirkuk was not without its logistical challenges. However, the training was a great success, and the women started well.

Erbil is incredibly conservative with 90% of the people in the street being men. The women were hidden, working in the home. It was a very strange environment to be in. The concept of women leaving their homes and attending a workshop and staying in a hotel, hours from home was unheard of and forbidden. We later understood from the women that surviving life under ISIS taught them that they are capable of so much. Hearing their stories of losing their homes and the persecution they suffered was shocking and yet their resilience and courage was humbling.

The women are determined to become businesswomen and role models for others in their community to show women there is another way to live other than being subservient. It felt like touching the swell of feminism that is rising in the Middle East.

Sadly, the project halted mid-year as Oxfam faced funding issues within Iraq. Happily, the work is underway again and the women have made 30,000 pads which they are preparing to distribute in the coming weeks.

JORDAN

Fairuz

In 2023 we sent Fairuz £729 to support her with her children. We helped to buy fruit and vegetables, a babysitter so she could shop without leaving the children unattended and we continued to pay for the physio treatment of her son Abdul who has cystic fibrosis. He continues to improve. However, in April her husband returned to the family and our financial support was no longer needed.

Messengers of Peace

At the end of April, Amy visited our washable pad project in Amman where we now employ 4 women full-time whose homes were destroyed by ISIS in Iraq, have no rights to work, receive aid or education in Jordan. We run this project in collaboration with the church who act as an umbrella organisation allowing us to give what is known as 'cash for works' which is acceptable to the authorities.

Here are some of the reasons why the women value their work:

- In some instances, they are the only breadwinner.
- This is the first time they have been allowed to work by their families.
- They feel a huge sense of self-worth.
- They tell us how wonderful it is to be able to give their children money rather than it always coming from their husbands.
- They use the money to pay their rent. They are still short another £450 a month.
- They say how they have found friendship and family in each other.
- They are happy working together and love the leadership of Suhair who runs the manufacturing side.
- They get a huge sense of satisfaction from making orders for the girls in Africa.

Trustees' Annual Report for the year ended 31 December 2023

Ayat Izzat still does a brilliant job managing the project on the ground. This year we reached 3,490 girls and women distributing through the following organisations:

1. 1300 pad kits through the Church in Jordan mainly to the Iraqi refugee population
2. 1000 pad kits went to 'Hands on Hope' distributing in the Palestinian camp of Ba'qua where one family consists of 10 daughters.
3. 1000 pad kits to ADIA (Association pour le Développement Intégré en Afrique) in Burundi where schoolgirls continue to excel after receiving the pads.

Sadly after years of service, Father Khalil who invited us to move to the church where our pad project is, has left the church. Through him and his continued work to support those in need, we were able to give 250 washable pad kits and 250 washable nappies to the Latin Church to take over the border into Gaza.

In 2024 we will focus on Jordan which costs us £30,000 a year to run. We have the potential to expand this project and hopefully we will reach more girls and women in Gaza.

This year we spent £34,706 running the project in Jordan.

KENYA

St Peter's Lifeline, Meru
Covid has impacted every area of life and this is true for sanitary pad production. One of our raw materials has increased 4.5 times and now makes our disposable pad not so low-cost. St Peter's Lifeline in Meru achieved huge success with their micro-factory helping 2,000 schoolgirls every month in their community. Sadly, the resupply of the materials at such an increased cost and on such a scale has proved unsustainable. As a result, their manufacturing project has ceased and they are now supplying pads bought in-country from a middleman.

Polycom, Kibera
The 2 micro-factories in Kibera slum are less affected as they use wood pulp rather than the more expensive absorbent core. This project will be able to continue for years to come helping 1500 girls per month. We sent another 2 years' worth of raw material to Polycom in October this year.

Inua Dada, Korongcho slum
Inua Dada run a much more leisurely project and therefore their stocks will enable them to continue for a year or more at their present rate of manufacture helping over 800 girls a month.

Free The Girl, Nakuru
This year we sent another shipment of raw material to 'Free The Girl' enabling them to manufacture for another year. They help 800 girls a month. This was funded by Jane Anderson.

Despite the rising costs, some of our partners may choose to continue manufacturing as the overall impact of the micro-factories on the communities is so huge. Not only are girls enabled to stay in school, but menstrual hygiene awareness grows, conversations around taboo subjects happen and the women who work are empowered.

Trustees' Annual Report for the year ended 31 December 2023

SIERRA LEONE
Having supported our partners, Re-Evolution, to open a washable pad project in Freetown last year, we have received a wonderful report telling us of their progress. They trained 10 girls and 2 trainers to make washable pads of which they have made 1,000. They have reached 1,000 vulnerable girls. They aired a radio program to bring into the open the taboos surrounding menstruation and they staged a three-day football competition teaching the participants about menstruation in a bid to create gender equality. We plan to support them further this coming year to buy more sewing machines and materials.

UK COSTS
This year it cost us on average £624.16 monthly to run Loving Humanity. These costs include producing our newsletter, the storage of our raw materials with Willmotts in the warehouse in Radstock, bank charges, accountancy, Zoom, Vimeo and our JustGiving subscription. On top of this we covered Amy's travel expenses and for the first time this year remunerated her £4,000 for her work.

FINANCIAL REVIEW
In 2023 we have seen an increase in the value of donations received by £10,057.

While 2022 was focused on providing materials to our partners overseas, the final shipment of these items was completed in the first quarter. While some of these costs were recovered in 2023, there were additional net costs in of around £9,350.

Donations to third parties, reduced from £57,026 to £33,098 in 2023, a reduction of £23,928. The majority of the third-party donations went to Messengers of Peace £28,653.

The costs incurred to operate the charity came to £4,854 (2022 £6,053). This resulted in an overall net expenditure of £3,986 in the year compared to expenditure of £15,794 in the previous year. These shortfalls have been covered by the existing reserves of the charity and by the end of 2023 there was a surplus of £14,214 (2022 - £18,200). Reserves are needed to cover the difference between the spending of the charity and income received and to cover any unexpected expenditure.

Due to the reserves held at the end of 2023 and the fundraising in 2024 the trustees are satisfied that the charity is a going concern. The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities. The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Respective responsibilities of the Trustees and the Independent Examiner and the basis of the report

As described in the Trustees report, you, the charitable company's Trustees, who are also the Directors of the Company for the purposes of Company law, are responsible for the preparation of the financial statements in accordance with the Companies Act 2006, the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the accounts do not require an audit in accordance with the Companies Act 2006 and that no member or members have requested an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Statement and scope of work undertaken

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission.

An independent examination includes a review of the accounting records kept by the charitable company and of the accounting systems employed by the charitable company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide.

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

The accounts of this charitable company are not required to be audited under Part 16 of the Companies Act 2006;

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

- accounting records were not kept in respect of the charity as required by Section 386 of the Companies Act 2006;
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of an independent examination;
- have not been prepared in accordance with the methods and principles set out in Statement of Recommended Practice for Accounting and Reporting by Charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Emma D'Aubyn FCA BFP
Mutu Accountancy Ltd
Unit 1.03 Newark Works
2 Foundry Lane
Bath
England
BA2 3GZ

This report was signed on 30/07/2024

Loving Humanity - Statement of Financial Activities for the year ended 31 December 2023

Company Registration Number - CE016260

	NOTES	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Income & Endowments from:					
Donations and legacies	3	23,068	25,000	48,068	38,011
Investments	4	91	-	91	14
Other	5	5,441	-	5,441	78,014
Total income		**28,600**	**25,000**	**53,600**	**116,039**
Expenditure on:					
Charitable activities	6	29,670	23,062	52,732	125,780
Other	7	711	4,143	4,854	6,053
Total expenditure		**30,381**	**27,205**	**57,586**	**131,833**
Net income/(expenditure) for the year	8	**(1,781)**	**(2,205)**	**(3,986)**	**(15,794)**
Net income after transfers		**(1,781)**	**(2,205)**	**(3,986)**	**(15,794)**
Net movement in funds		**(1,781)**	**(2,205)**	**(3,986)**	**(15,794)**
Reconciliation of funds:-					
Total funds brought forward		15,995	2,205	18,200	33,994
Total funds carried forward		**14,214**	**-**	**14,214**	**18,200**

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

Loving Humanity - Balance Sheet as at 31 December 2023

Company Registration Number - CE016260

	Notes		2023 £		2022 £
Fixed assets					
Tangible assets					
Current assets					
Stocks	11	7,523		7,165	
Debtors	12	31		82	
Cash at bank and in hand		12,720		19,427	
Total current assets		20,274		26,674	
Creditors: amounts falling due within one year	13	(5,760)		(8,174)	
Net current assets			14,514		18,500
The total net assets of the charity			14,514		18,500

The total net assets of the charity are funded by the funds of the charity, as follows:-

	Notes	2023 £	2022 £
Restricted Funds			
Restricted Income Funds	14	-	2,205
		-	2,205
Unrestricted Funds			
General Funds	14	14,514	16,295
Reserves	14		
Total charity funds		14,514	18,500

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 8.

The financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

Approved by the board on
And signed on it's behalf by:

Adele Cordle

A.T. Cordle, Trustee
DATE 27/08/2024

Notes to the Accounts

1 Accounting policies

Basis of preparation and accounting convention

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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Stocks
Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors
Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies
Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets
Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.
Operating lease payments are recognised as an expense on a straight-line basis over the lease term. In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Notes to the Accounts

Receipt of donated goods, facilities and services
All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Company status

The company is a registered charity and consequently does not have share capital.

3 Income from donations and legacies

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Donations from companies and organisations	22,363	25,000	47,363	33,290
Other	705	-	705	4,721
	23,068	25,000	48,068	38,011

4 Income from investments

	Total 2023 £	Total 2022 £
Bank interest	91	14
	91	14

5 Other income

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Gift Aid recovery	-	-	-	5,834
Fundraising events	-	-	-	1,368
Other income	5,441	-	5,441	70,812
	5,441	-	5,441	78,014

6 Expenditure on charitable activities

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Expenditure on charitable activities				
Direct cost of charitable activities	4,823	843	5,666	36,662
Shipping, storage and duty paid	-	9,968	9,968	32,092
Donations to in-country partners	24,847	8,251	33,098	57,026
Governance costs	-	4,000	4,000	-
	29,670	23,062	52,732	125,780

7 Other expenditure

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Motor and travel costs	551	1,629	2,180	3,581
Premises costs	-	-	-	-
General administrative costs	(50)	1,284	1,234	1,941
Legal and professional costs	210	1,230	1,440	531
	711	4,143	4,854	6,053

8 Net expenditure before transfers

	2023 £	2022 £
This is stated after charging:		
Independent Examiner's fee	1,000	1,000

Notes to the Accounts

9 Trustee remuneration and expenses

	2023 Number	2022 Number
Number of trustees paid expenses	-	1
	£	£
Total expenses reimbursed to trustees	-	9,570

10 Staff costs

The charity had no paid staff during the period.
A Peake the founder of the charity who is no longer a trustee, was awarded a small renumeration of £4,000.

11 Stocks

	2023 £	2022 £
Raw materials and consumables	7,523	7,165
	7,523	7,165

12 Debtors

	2023 £	2022 £
Other debtors	31	82
	31	82

13 Creditors:
amounts falling due within one year

	2023 £	2022 £
Trade creditors	-	5,842
Other taxes and social security	580	332
Other creditors	2,970	-
Accruals	2,210	2,000
	5,760	8,174

14 Movement in funds

	At 1 January 2023 £	Incoming resources (including other gains/losses) £	Resources expended £	At 31 December 2023 £
Restricted funds:				
Restricted income funds:				
UK restriction	2,205	25,000	(27,205)	-
Total	2,205	25,000	(27,205)	-
Unrestricted funds:				
General funds	16,295	28,600	(30,381)	14,514
Total funds	18,500	53,600	(57,586)	14,514

Purposes and restrictions in relation to the funds:
Restricted funds:
UK restriction Funds to be used in the UK only.

Notes to the Accounts

15 Analysis of net assets between funds

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Net current assets	4,514	10,000	14,514	18,500
	4,514	10,000	14,514	18,500

16 Reconciliation of net debt

	At 1 January 2023 £	Cash flows £	At 31 December 2023 £
Cash and cash equivalents	19,427	(6,707)	12,720
	19,427	(6,707)	12,720
Net debt	19,427	(6,707)	12,720

17 Related party disclosures

Transactions with related parties		2023 £	2022 £
Name of related party	A.G. Peake		
Description of relationship between the parties	Founder		
Amount due from/(to) the related party		(2,214)	(1,615)

Controlling party

The company is a registered charity and has no share capital; thus no single party controls the company.

Signature Certificate

Reference number: 3UNRR-2AM2W-QAJIF-KMGCP

Signer	Timestamp	Signature
Adele Cordle Email: adelecordle@gmail.com Shared via link		Adele Cordle
Sent:	27 Aug 2024 09:52:25 UTC	IP address: 185.102.134.202
Viewed:	02 Sep 2024 11:57:11 UTC	Location: Wimborne Minster, United Kingdom
Signed:	04 Sep 2024 13:39:44 UTC	

Document completed by all parties on:

04 Sep 2024 13:39:44 UTC

Accounts

Company Registration Number - CE016260

Charity Registration Number - 1181650

Loving Humanity

Report and Accounts

31 December 2022

Loving Humanity

Report and accounts for the year ended 31 December 2022

Contents

Loving Humanity

Company Registration Number - CE016260

Charity number - 1181650

Trustees' Annual Report for the year ended 31 December 2022

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the period 31st December 2022. The trustees have adopted the provisions for the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

Reference and administrative details

The legal name of the charity is Loving Humanity

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1181650

The following persons served as Directors, and also as Trustees for the charity, during the year ended 31 December 2022, and on the date the report was approved:-

A.T. Cordle
B.J. Hunt
A.G. Peake
A.T. Whinney

The principal operating address of the charity is:-

Henley Farmhouse
Henley
Box
Corsham
SN13 8BX

The registered office of the charity for Companies Act purposes is the same as the operating address shown above.

Independent Examiner:-

Mutu Accountancy Ltd
7 Chelsea Road
Bath
BA1 3DU

Objectives and aims

The purposes of the charity as set out in its governing document

Our charity's purposes as set out in the objects contained in the company's articles are:
The purpose of the charity as set out in its governing document is to prevent or relieve poverty or financial hardship and to advance health in relation to the freedom of women, menstruation and incontinence for the public benefit anywhere in the world.

The company was established under the Charities Act 2011. The Trustees have considered the Charity Commission guidance on public benefit from section 17 of the Charities Act 2011 and believe that the work of the charity has directly benefited people as described in this report.

Trustees' Annual Report for the year ended 31 December 2022

ACHIEVEMENTS AND PERFORMANCE

Over 9,000 schoolgirls a month are now using sanitary pads made in our micro-factories, and we have created 33 jobs for the local women who make them.

KENYA

In January we loaded six new micro-factories into two forty-foot containers and shipped them to Kenya. They arrived in Nairobi at the end of February and Amy spent a month in-country setting three of them up. Her first trip was to St Peter's Lifeline in Meru, a mainly illiterate community of 50,000 people. It was one of the hardest trips she had done:

On my first day, I attended the graduation ceremony of 300 girls who had completed a residential course as an alternative rite of passage instead of undergoing female genital mutilation. I spoke with uncut women who had witnessed their mothers suffer every month of their lives as a consequence of FGM. One mother had to go to the hospital every month as the scarring from the mutilation made it impossible for her to menstruate without the help of medical intervention. The brutal side effects of FGM cause prolonged labour leading to large numbers of babies born with disabilities.

The men in the community talked about how it leads to adultery as sex is so painful for their wives; they find uncut women in the community who enjoy sex. I then spoke with a woman who had performed thousands of mutilations. Having been educated as to the consequences listed above, this woman now makes jewellery instead. Not only is FGM still practised but also wife inheritance; the night your husband dies you become the second wife of his brother.

Prostitution is also common practise amongst young teens as they trade sex for pads exposing them not only to pregnancy but also to HIV which is rife. Due to the prevalence of HIV, it is seen as a common cold and not as deterrent to sex.

It is always hard to hear the stories of how our fellow human beings live but this place and these stories were particularly hard to witness. This group of change makers at St Peter's Lifeline insisted that the eradication of these practises and belief systems would only happen if the whole community was educated.

Witnessing the horrendous impact of FGM on the lives of girls and a whole community redefined the value of education and therefore the value of a sanitary pad! It is humbling to work in partnership with people who are doing such incredible work at a grassroots level.

We are thrilled to report that the women working in the St Peter's Lifeline factory are now making enough packets of pads every month to help over 2,000 girls a month.

Our micro-factories in Kenya:

Location	**Number of operational factories**	**Number of Girls helped**
Kibera, Nairobi	2	2,000
Korongcho slum, Nairobi	1	800
Kajuki, Meru	1	2,000
Nakuru	1	800
Total	**5**	**5,600**

The total cost of the Kenyan projects was £68,819 with £65,312 of contributions from our in-country partners. The remaining £3,600 plus £15,914 were our donations to these partners in various forms whether it was 6 months' supply of raw materials to Free The Girl in Nakuru, contributions to import tax for Polycom, Free The Girl and St Peter's Lifeline plus our donation of equipment once used in our unit outside Bath to Polycom in Kibera. We also contributed to these project by covering Amy's flights to Kenya of £4,946 (£1,609 which was reimbursed by Inua Dada.)

Trustees' Annual Report for the year ended 31 December 2022

JORDAN
Jordan continues to run well under the oversight of Ayat Izzat. We now employ full-time 5 Iraqi women refugees who fled from Mosul. The main focus this year has been making washable sanitary pad kits (each kit contains 3 pad shields and 9 inserts). We have sent 500 kits to Aslama which sets up secondary education centres, sports hubs and social enterprises in Lebanon to support refugee teenagers and 1000 kits to schoolgirls in Burundi. We are told how the girls' test results in school have improved dramatically since being able to attend school without interruption. Some girls have retaken classes to catch up again. Access to pads = access to education = a better future. We continue to work alongside Hands on Hope in Jordan who distribute our nappies and pads to the poor in the Palestinian Camp of Ba'aqua.

This year our washable factory cost us £38,134 which is broken down into wages, materials, overheads and shipping to Burundi, Sierra Leone and Lebanon.

Location	Number of Pads
Jordan	2,,600
Lebanon	500
Burundi	1,020
Sierra Leone	20
Total	**4,140**

FAIRUZ
In December 2021, Amy met a mother called Fairuz living in poverty in Baq'ua Camp. It took Fairuz 13 years to get pregnant and when she did she had triplets. As soon as her husband found out she was pregnant, he left. One of her sons, Abdul, has been diagnosed with cerebral palsy. Fairuz was so thin, with not enough money to feed herself and her babies. The husband returns when he likes and to beat her up. Amy decided she couldn't walk past Fairuz.

We now support Fairuz on an ongoing basis. In December we paid for a heater and 2 gas bottles for her home and dental treatment for a bad infection. Each month we buy her fruit and vegetables and pay for the transportation of Abdul (her son with CP) and Fairuz to get to the hospital and pay for his treatment. We also pay for a girl to help her 2 mornings a week so she can shop without leaving the children unattended.

The total amount given to Fairuz this year totals £1,958.

SIERRA LEONE
As a result of exporting 350 washable sanitary pad kits to vulnerable girls in Sierra Leone in 2021, Re-Evolution Worldwide, the local NGO we partnered with, are now determined to make their own. We supported them remotely by buying one industrial sewing machine and an overlocker (£1,020) and have sent the raw materials to start from Jordan. They are now piloting a project to make washable pads.

Trustees' Annual Report for the year ended 31 December 2022

IRAQ

You may remember that we sent a micro-factory to Oxfam in Iraq in early 2020, but due to the pandemic, UNICEF pulled their funding from Oxfam so our factory has been in a warehouse for nearly two years waiting to be implemented. The good news is that Oxfam has found a partner in a town called Kirkuk. The local NGO works to empower girls and women and looks to be a good partner to work with.

A UN agency, IOM (International Organisation for Migration) are very keen to set up another of our factories in Iraq but unusually the focus of this project will not be the high production of pads but rather a peacebuilding and reintegration project of the Yazidi women to the community.

In 2017 ISIS fighters stole the women and girls from the Yazidi community and forced them into marriage. These women and girls, despite being victims, are now seen as ISIS families and shunned by the Iraqi locals. IOM propose to heal this divide by making pads together.

FUNDRAISING

A huge thanks goes to Prior Park College in Bath, who chose Loving Humanity as their school charity this year. The school raised a stunning £7,000 for us through various charitable events. And Rozzie Graham and her team of fabulous friends Milena, Emily, Nina, Cassie, and Fred (12) raised £8,000 for Loving Humanity by walking up Snowdon and the surrounding peaks in May. The total raised this year was £38,011 versus £41,755 in 2021 (including one donation of £25,000).

FINANCIAL REVIEW

In 2022 we have seen the stabilisation of fund raising over 2021 when a number of events were cancelled due to the impact of Covid. We were also able to realise funds from the sale and transfer of assets to our overseas partners which had been purchased in prior years.

Funds raised through donations and grants totalled £38,011 in the year (2021: £41,775) an decrease of 9%. The sale of supplies and assets to our partners during the year realised £65k although the actual costs incurred to purchase and cover customs duties saw us realise a small loss of £3k.
During the same period we were able to make charitable donations to third parties totalling £57k versus £29k in 2021. The costs incurred to operate the charity came to £6,053 (2021 £5,435).

This resulted in an overall net expenditure of £15,794 in the year compared to expenditure of £18,694 in the previous year. These shortfalls have been covered by the existing reserves of the charity and by the end of 2022 there was a surplus of £18,500 (2021 - £33,993).

Reserves are needed to cover the difference between the spending of the charity and income received and to cover any unexpected expenditure.

Due to the reserves held at the end of 2022 and the fundraising in 2023 the trustees are satisfied that the charity is a going concern. The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities. The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Respective responsibilities of the Trustees and the Independent Examiner and the basis of the report

As described in the Trustees report, you, the charitable company's Trustees, who are also the Directors of the Company for the purposes of Company law, are responsible for the preparation of the financial statements in accordance with the Companies Act 2006, the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the accounts do not require an audit in accordance with the Companies Act 2006 and that no member or members have requested an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Statement and scope of work undertaken

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission.

An independent examination includes a review of the accounting records kept by the charitable company and of the accounting systems employed by the charitable company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide.

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Loving Humanity
Company Registration Number - CE016260

Charity number - 1181650

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

The accounts of this charitable company are not required to be audited under Part 16 of the Companies Act 2006;

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

- accounting records were not kept in respect of the charity as required by Section 386 of the Companies Act 2006;
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of an independent examination;
- have not been prepared in accordance with the methods and principles set out in Statement of Recommended Practice for Accounting and Reporting by Charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Emma D'Aubyn FCA BFP
Mutu Accountancy Ltd
7 Chelsea Road
Bath
BA1 3DU

This report was signed on 19/10/2023

Loving Humanity - Statement of Financial Activities for the year ended 31 December 2022

Company Registration Number - CE016260

	NOTES	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Income & Endowments from:					
Donations and legacies	2	37,531	480	38,011	41,755
Investments	4	14	-	14	15
Other	5	74,987	3,027	78,014	-
Total income		**112,532**	**3,507**	**116,039**	**41,770**
Expenditure on:					
Charitable activities	6	109,054	16,726	125,780	55,030
Other	7	6,033	20	6,053	5,435
Total expenditure		**115,087**	**16,746**	**131,833**	**60,465**
Net income/(expenditure) for the year	8	**(2,555)**	**(13,239)**	**(15,794)**	**(18,695)**
Net income after transfers		**(2,555)**	**(13,239)**	**(15,794)**	**(18,695)**
Net movement in funds		**(2,555)**	**(13,239)**	**(15,794)**	**(18,695)**
Reconciliation of funds:-					
Total funds brought forward		18,550	15,444	33,994	52,689
Total funds carried forward		**15,995**	**2,205**	**18,200**	**33,994**

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

Loving Humanity - Balance Sheet as at 31 December 2022

Company Registration Number - CE016260

	Notes		2022 £		2021 £
Fixed assets					
Tangible assets					
Current assets					
Stocks	11	7,165		40,006	
Debtors	12	82		620	
Cash at bank and in hand		19,427		43,879	
Total current assets		26,674		84,505	
Creditors: amounts falling due within one year	13	(8,174)		(50,511)	
Net current assets			18,500		33,994
The total net assets of the charity			18,500		33,994

The total net assets of the charity are funded by the funds of the charity, as follows:-

	Notes	2022 £	2021 £
Restricted Funds			
Restricted Income Funds	14	2,205	15,444
		2,205	15,444
Unrestricted Funds			
General Funds	14	16,295	18,550
Reserves	14		
Total charity funds		18,500	33,994

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 8.

The financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

Approved by the board on
And signed on it's behalf by:

ACordle

A.T. Cordle, Trustee
DATE 19/10/2023

Notes to the Accounts

1 Accounting policies

Basis of preparation and accounting convention

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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Stocks
Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors
Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies
Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets
Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.
Operating lease payments are recognised as an expense on a straight-line basis over the lease term. In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Notes to the Accounts

Receipt of donated goods, facilities and services
All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Company status

The company is a registered charity and consequently does not have share capital.

3 Income from donations and legacies

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
Donations from companies and organisations	32,810	480	33,290	31,664
Other	4,721	-	4,721	10,091
	37,531	480	38,011	41,755

4 Income from investments

	Total 2022 £	Total 2021 £
Bank interest	14	15
	14	15

5 Other income

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
Gift Aid recovery	5,834	-	5,834	-
Fundraising events	-	1,368	1,368	-
Other income	69,153	1,659	70,812	-
	74,987	3,027	78,014	-

6 Expenditure on charitable activities

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
Expenditure on charitable activities				
Direct cost of charitable activities	35,162	1,500	36,662	16,923
Shipping, storage and duty paid	32,092	-	32,092	9,288
Donations to in-country partners	41,800	15,226	57,026	28,819
Governance costs				
	109,054	16,726	125,780	55,030

7 Other expenditure

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
Motor and travel costs	3,581	-	3,581	1,731
Premises costs	-	-	-	-
General administrative costs	1,921	20	1,941	1,906
Legal and professional costs	531	-	531	1,798
	6,033	20	6,053	5,435

8 Net expenditure before transfers

	2022 £	2021 £
This is stated after charging:		
Independent Examiner's fee	1,000	1,260

Loving Humanity - Balance Sheet as at 31 December 2022
Company Registration Number - CE016260
Charity number - 1181650

Notes to the Accounts

9 Trustee remuneration and expenses

	2022	2021
	Number	Number
Number of trustees paid expenses	1	1
	£	£
Total expenses reimbursed to trustees	9,570	6,184

10 Staff costs

The charity had no paid staff during the period.

11 Stocks

	2022	2021
	£	£
Raw materials and consumables	7,165	40,006
	7,165	40,006

12 Debtors

	2022	2021
	£	£
Other debtors	82	620
	82	620

13 Creditors:
amounts falling due within one year

	2022	2021
	£	£
Trade creditors	5,842	6,555
Other taxes and social security	332	251
Other creditors	-	42,205
Accruals	2,000	1,500
	8,174	50,511

14 Movement in funds

	At 1 January 2022	Incoming resources (including other gains/losses)	Resources expended	At 31 December 2022
Restricted funds:	£	£	£	£
Restricted income funds:				
UK restriction	15,444	3,507	(16,746)	2,205
Total	15,444	3,507	(16,746)	2,205
Unrestricted funds:				
General funds	18,550	112,832	(115,087)	16,295
Total funds	33,994	116,339	(131,833)	18,500

Purposes and restrictions in relation to the funds:
Restricted funds:
UK restriction Funds to be used in the UK only.

Notes to the Accounts

15 Analysis of net assets between funds

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
Net current assets	8,500	10,000	18,500	33,994
	8,500	10,000	18,500	33,994

16 Reconciliation of net debt

	At 1 January 2022 £	Cash flows £	At 31 December 2022 £
Cash and cash equivalents	43,879	(24,452)	19,427
	43,879	(24,452)	19,427
Net debt	43,879	(24,452)	19,427

17 Related party disclosures

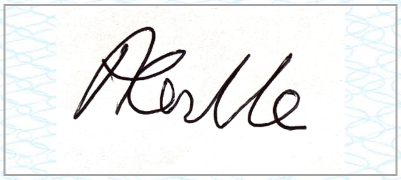
Transactions with related parties		2022 £	2021 £
Name of related party	A.G. Peake		
Description of relationship between the parties	Trustee		
Amount due from/(to) the related party		(1,615)	(4,891)

Controlling party

The company is a registered charity and has no share capital; thus no single party controls the company.

Signature Certificate

Reference number: NOG5J-USY6X-PP2KW-H6Q5N

Signer	Timestamp	Signature
Adele Cordle Email: adelecordle@gmail.com Shared via link		
Sent:	19 Oct 2023 09:34:03 UTC	
Viewed:	19 Oct 2023 10:36:42 UTC	
Signed:	19 Oct 2023 10:44:13 UTC	IP address: 185.102.134.202 Location: Wimborne Minster, United Kingdom

Document completed by all parties on:

19 Oct 2023 10:44:13 UTC

LOVING HUMANITY

England & Wales - Charity number 1181650

Accounts

Loving Humanity

Charity No. 1181650

Company No. CE016260

Trustees' Report and Unaudited Accounts

31 December 2021

Contents

Trustees Annual Report

The trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Company No. CE016260
Charity No. 1181650

Registered Office

Henley Farmhouse
Henley
Box
Corsham
SN13 8BX

Directors and Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law.
The following Trustees served during the year:

A.T. Cordle
B.J. Hunt
A.G. Peake
A.T. Whinney

Independent Examiner
Mutu Accountancy Ltd
7 Chelsea Road
Bath
BA1 3DU

OBJECTIVES AND ACTIVITIES

The purpose of the charity as set out in its governing document is to prevent or relieve poverty or financial hardship and to advance health in relation to the freedom of women, menstruation and incontinence for the public benefit anywhere in the world.

The company was established under the Charities Act 2011.

The Trustees have considered the Charity Commission guidance on public benefit from section 17 of the Charities Act 2011 and believe that the work of the charity has directly benefited people as described in this report.

ACHIEVEMENTS AND PERFORMANCE

JORDAN

Amy Peake travelled to Jordan in November 2021 for the first time since the start of the pandemic. It was great to visit the team on the ground and re-establish friendships with both Ayat, who manages the project, and Father Khalil, who is the priest in charge of the Roman Church in which we are located.

The Church

It was an emotional trip as Amy said goodbye to Umritta and Aborritta who helped set up the factory and run it since our start in January 2019 having moved out of Zaatari refugee camp. They have been given asylum in Australia along with their three daughters. How wonderful to see a family who fled from ISIS in Mosul, Iraq to have a new start at life. They were so grateful to Amy and Loving Humanity for providing jobs and a sense of purpose having lost everything as a result of war.

CRP

Amy visited Collateral Repair Project who distributed our nappies before the pandemic. She met with Amanda Lane, the Country Director, and her team. There was great interest to distribute not only the nappies again but also the washable sanitary pad kits that we produce.

Baq'ua Camp

Since 2019 we have been distributing nappies through Hands on Hope to the Palestinian Camp Ba'qua. With Jacki Scott and her team, Amy met a group of mothers to collect feedback on our nappies and washable pads. The women were thrilled with the nappies, saying how much money it saved them every month and one woman enthusiastically reported how she was now able to pay her water and electricity bill AND buy two chickens a month to feed her family. The mothers also told Amy how the washable pads were so soft and their daughters were so much more confident and able to attend school.

Fairuz

It was during this trip that Amy met a mother called Fairuz living in abject poverty in Baq'ua Camp. It took Fairuz 13 years to get pregnant and when she did she had triplets. As soon as her husband found out she was pregnant, he left. One of her sons, Abdul, has been diagnosed with cerebral palsy. Fairuz was so thin, with not enough money to feed herself and her babies. The husband returns when he likes and to beat her up. Amy decided she couldn't walk past Fairuz. We now support Fairuz on an ongoing basis. In December we paid for a heater and two gas bottles for her home, dental treatment for a bad infection, monthly we buy her fruit and vegetables and we pay for the transportation of Abdul (her son with CP) and Fairuz to get to the hospital and we pay for his treatment. We also pay for a girl to help her two mornings a week so she can shop without leaving the children unattended.

Manufacturing and Distribution

Despite the pandemic and a number of lockdowns, our team in Jordan have been steaming ahead. We now employ 5 Iraqi refugees full-time and they have manufactured and distributed over 1,500 nappies and 100 washable pad kits within Jordan with the help of Caritas International and Hands on Hope. We are also thrilled to report that we have started to support projects internationally. This year we have exported 500 washable pad kitsto schoolgirls in Burundi, 310 washable pad kitsto vulnerable girls living in care in Sierra Leone and 500 washable pad kitsandtwo sets of sample nappiesto Nea Kavala, a refugee camp on the Greek /Macedonian border. Each washable pad kit contains three waterproof pads which each come with three separate inserts, a washable bag for the used inserts and all contained in a beautiful white drawstring bag.

KENYA

After two years of work, the conclusion is that we cannot get our micro-factories into Kenya tax free. However we have spent five months this year negotiating our tax bill and jumping through the hoops of the Kenyan Standards Bureau to get our containers into Kenya.Finally on 14th January 2022 we will be loading two forty foot containers with six new micro-factories. Finally we are sending the micro-factory to St. Peter's Lifeline who have been waiting for its arrival since 2019. Two will be going to our existing partners, Polycom Development, in Kibera slum who already help 2,000 girls a month with our first micro-factory that we exported from the UK. Two are going to Inua Dada, funded by The Pad Project in USA. These will be set up in Korongcho slum in Nairobi. Free The Girl, located in Nakuru, will be receiving the sixth factory in this shipment.

2022 is going to be a busy year for us implementing projects with our partners on the ground.Once set up, we will have the potential to help over7,000 girls a monthwith our disposal pad factories alone.

Kibera – Polycom

The impact of our micro-factory in Kibera is summed up beautifullyby Jane Anyango whose NGO runs the Kibera project. It is so heart-warmingto hear how the girls in the slum are benefitting, not only from access to pads which brings improved health and negates the need to trade sex for pads but also from the growth in their knowledge around all things unspoken due to the taboos surrounding menstruation. The factory has acted as an anchor in the community and a new space in which menstrual and sexual hygiene conversations are able to happen.

It is also fascinating to hear from Jane how the women, who make the pads, are as a group saving a percentage of their wages which goes into a fund which is given each month to one of the women in the group to give them a financial boost. The women are constantly innovative in how they use the opportunity of work to best support themselves and as a group.

IRAQ

In October we heard back from Oxfam Innovation Lab with news that the micro-factory we sent to Iraq in 2019, will be set up outside of an internally displaced people's camp,and with a local NGO in Kirkuk. We thought it would be written off due to UNICEF withdrawing funding from Oxfam due to the pandemic but it looks like there is still hope for 2022.

FINANCIAL REVIEW

2021 has been a difficult year to raise funds due to the cancellation of fundraising events due to Covid. However despite the restrictions, we have still raised £41,770 this year (2020: £60,664). The charity spent £55,030 (2020 - £70,438) on charitable activities. This resulted in an overall net expenditure of £18,695 in the year compared to expenditure of £27,119 in previous year.

Reserves are needed to cover the difference between the spending of the charity and income received and to cover any unexpected expenditure. The overall reserves of the charity at the end of 2021 were a surplus of £33,994 (2020 - £52,689).

Due to the reserves held at the end of 2021 and the expected fundraising in 2022 the trustees are satisfied that the charity is a going concern.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

A.G. Peake
Trustee
28 October 2022

Independent Examiner's Report to the trustees of Loving Humanity

I report to the charity trustees on my examination of the financial statements of Loving Humanity for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 'the 2006 act'.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the Charities SORP (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Emma D'Aubyn FCA BFP
Mutu Accountancy Ltd
7 Chelsea Road, Bath, BA1 3DU
28 October 2022

Loving Humanity
Statement of Financial Activities
for the year ended 31 December 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:					
Donations and legacies	3	16,755	25,000	41,755	45,594
Investments	4	15	-	15	8
Other	5	-	-	-	15,062
Total		16,770	25,000	41,770	60,664
Expenditure on:					
Charitable activities	6	45,643	9,387	55,030	70,438
Other	7	5,266	169	5,435	17,345
Total		50,909	9,556	60,465	87,783
Net gains on investments		-	-	-	-
Net expenditure	8	(34,139)	15,444	(18,695)	(27,119)
Transfers between funds		-	-	-	-
Net expenditure before other gains/(losses)		(34,139)	15,444	(18,695)	(27,119)
Other gains and losses					
Net movement in funds		(34,139)	15,444	(18,695)	(27,119)
Reconciliation of funds:					
Total funds brought forward		52,689	-	52,689	79,808
Total funds carried forward		18,550	15,444	33,994	52,689

Loving Humanity
Balance Sheet
at 31 December 2021

	Notes	2021	2020
Company No. CE016260			
		£	£
Current assets			
Stocks	11	40,006	57,412
Debtors	12	620	2,076
Cash at bank and in hand		43,879	35,354
		84,505	94,842
Creditors: Amount falling due within one year	13	(50,511)	(42,153)
Net current assets		33,994	52,689
Total assets less current liabilities		33,994	52,689
Net assets excluding pension asset or liability		33,994	52,689
Total net assets		33,994	52,689
The funds of the charity			
Restricted funds	14		
Restricted income funds		15,444	-
		15,444	-
Unrestricted funds	14		
General funds		18,550	52,689
		18,550	52,689
Reserves	14		
Total funds		33,994	52,689

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.
For the year ended 31 December 2021 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the board on 28 October 2022
And signed on its behalf by:

A.G. Peake, Trustee
28 October 2022

1 Accounting policies

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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.
Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.
Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.
In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 **Company status**

The company is a private company limited by guarantee and consequently does not have share capital.

3 Income from donations and legacies

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Donations from companies and organisations	6,664	25,000	31,664	34,914
Other	10,091	-	10,091	10,680
	16,755	25,000	41,755	45,594

4 Income from investments

	Unrestricted	Total 2021	Total 2020
	£	£	£
Bank interest	15	15	8
	15	15	8

5 Other income

	Total 2021	Total 2020
	£	£
	-	15,062
	-	15,062

6 Expenditure on charitable activities

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Expenditure on charitable activities				
Direct cost of charitable activities	12,563	4,360	16,923	26,529
Shipping, storage and duty paid	7,935	1,353	9,288	2,080
Donations to in-country partners	25,145	3,674	28,819	41,829
Governance costs				
	45,643	9,387	55,030	70,438

7 Other expenditure

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Motor and travel costs	1,652	79	1,731	1,556
Premises costs	-	-	-	3,357
General administrative costs	1,816	90	1,906	6,887
Legal and professional costs	1,798	-	1,798	5,545
	5,266	169	5,435	17,345

8 Net expenditure before transfers

	2021	2020
This is stated after charging:	£	£
Independent Examiner's fee	1,260	1,500

9 Trustee remuneration and expenses

One or more of the trustees has been paid expenses in the current or prior periods. These were primarily the reimbursement of travel expenses.

	2021	2020
	Number	Number
Number of trustees paid expenses	1	1
	£	£
Total expenses reimbursed to trustees	6,184	1,300

10 Staff costs

The charity had no paid staff during the period.

11 Stocks

	2021	2020
	£	£
Raw materials and consumables	40,006	57,412
	40,006	57,412

12 Debtors

	2021	2020
	£	£
Other debtors	620	2,076
	620	2,076

13 Creditors:

amounts falling due within one year

	2021	2020
	£	£
Trade creditors	6,555	12,597
Other taxes and social security	251	-
Other creditors	42,205	28,056
Accruals	1,500	1,500
	50,511	42,153

14 Movement in funds

	At 1 January 2021	Incoming resources (including other gains/losses)	Resources expended	At 31 December 2021
		£	£	£
Restricted funds:				
Restricted income funds:				
UK restriction	-	25,000	(9,556)	15,444
Total	-	25,000	(9,556)	15,444
Unrestricted funds:				
General funds	52,689	16,770	(50,909)	18,550
Total funds	52,689	41,770	(60,465)	33,994

Purposes and restrictions in relation to the funds:

Restricted funds:

UK restriction	Funds to be used in the UK only.

15 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Net current assets	33,994	33,994
	33,994	33,994

16 Reconciliation of net debt

	At 1 January 2021	Cash flows	At 31 December 2021
	£	£	£
Cash and cash equivalents	35,354	8,525	43,879
	35,354	8,525	43,879
Net debt	35,354	8,525	43,879

17 Related party disclosures

		2021	2020
Transactions with related parties		£	£
Name of related party	A.G. Peake		
Description of relationship between the parties	Trustee		
Amount due from/(to) the related party		(4,891)	(10,718)

Controlling party

The company is limited by guarantee and has no share capital; thus no single party controls the company.

Loving Humanity

Detailed Statement of Financial Activities

for the year ended 31 December 2021

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:				
Donations and legacies				
Donations from companies and organisations	6,664	25,000	31,664	34,914
Other	10,091	-	10,091	10,680
	16,755	25,000	41,755	45,594
Investments				
Bank interest	15	-	15	8
	15	-	15	8
Other				
	-	-	-	15,062
	-	-	-	15,062
Total income and endowments	16,770	25,000	41,770	60,664
Expenditure on:				
Charitable activities				
Direct cost of charitable activities	12,563	4,360	16,923	26,529
Shipping, storage and duty paid	7,935	1,353	9,288	2,080
Donations to in-country partners	25,145	3,674	28,819	41,829
	45,643	9,387	55,030	70,438
Total of expenditure on charitable activities	45,643	9,387	55,030	70,438
Motor and travel costs				
Travel and subsistence	1,652	79	1,731	1,556
	1,652	79	1,731	1,556
Rent	-	-	-	3,357
	-	-	-	3,357
General administrative costs, including depreciation and amortisation				
Bank charges	475	-	475	514
General insurances	-	-	-	744
Stationery and printing	82	90	172	365
Subscriptions	494	-	494	536
Sundry expenses	115	-	115	4,342
Telephone, fax and broadband	650	-	650	386
	1,816	90	1,906	6,887
Legal and professional costs				
Accountancy and bookkeeping	1,798	-	1,798	3,245
Other legal and professional costs	-	-	-	2,300
	1,798	-	1,798	5,545
Total of expenditure of other costs	5,266	169	5,435	17,345

Total expenditure	50,909	9,556	60,465	87,783
Net gains on investments	-	-	-	-
Net expenditure	(34,139)	15,444	(18,695)	(27,119)
Net expenditure before other gains/(losses)	(34,139)	15,444	(18,695)	(27,119)
Other Gains	-	-	-	-
Net movement in funds	(34,139)	15,444	(18,695)	(27,119)
Reconciliation of funds:				
Total funds brought forward	52,689	-	52,689	79,808
Total funds carried forward	18,550	15,444	33,994	52,689

Accounts

Charity registration number: 1181650

Loving Humanity

Annual Reports and Financial Statements

For The Year Ended

31 December 2020

Loving Humanity

Contents

Reference and Administrative Details

Status	Loving Humanity is a registered charitable organisation incorporated on 21 January 2019.
Governing Document	The company was established under the Charities Act 2011.
Charity registration number	1181650
Board of Trustees	Adele Theresa Cordle Barbara Jane Hunt Amy Grace Peake Alexandra Trinette Whinney
Principal Address	Henley Farmhouse Box Corsham SN13 8BX
Independent Examiner	Carbon Accountancy Limited Chartered Accountants 80-83 Long Lane London EC1A 9ET

Trustees' Report for the year ended 31 December 2020

The trustees present their report and the independently examined financial statements for the year ended 31 December 2020.

The Board of Trustees are satisfied with the performance of the charity during the period and the position on 31st December 2020 and consider that the charity is in a stable position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations. The Trustees have agreed that there will be a strong focus on fundraising for the coming year

The reference and administrative information set out on page 1 forms part of this report and the financial statements comply with current statutory requirements and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP).

A Review of Charitable Activities Undertaken by the Charity for the financial period 2020

Loving Humanity is passionate about nurturing vulnerable people living in dire poverty and in war zones; those who have nothing and those who have lost everything. We want them to know that women and men on the other side of the world care deeply about their suffering and that they have not been forgotten. We are especially passionate about empowering women both physically and financially and to help them keep their daughters in education, as the first step towards creating equality in their societies. Loving Humanity's core values are education, empowerment and equality.

Our initial inspiration came from a photograph of a refugee camp in Damascus, and our subsequent fundraising was to help those in the Middle East impacted by war, primarily Syrian refugees.

To deliver on this mission, Loving Humanity creates micro-factories on the ground with in-country partners. In Jordan we manufacture washable nappies and washable sanitary pads. In Iraq we have supplied the kit to make disposable sanitary pads. This model is funded by donations made to Loving Humanity and by the potential sales of our washable products, manufactured there, to other NGOs working in the humanitarian field.

After Loving Humanity became aware of the global crisis of over 100 million girls not being able to stay in education after menarche due to the lack of suitable sanitary products, we realised we could have a great impact on humanity by working with other NGOs to set up sanitary pad micro-factories. We developed ready-to-ship, disposable sanitary pad micro-factory kits. Each kit contains all the equipment and raw materials needed for local women to be able to make and distribute pads for their communities and in the process earn a sustainable income. The equipment and associated raw materials are provided at cost, between £10,000-14,000 for the initial set up and first year of operation. These micro-factories are purchased at cost by grassroots organisations. Loving Humanity educates and trains the women working in these micro-factories.

Loving Humanity Projects

Jordan

Amy Peake last travelled to Jordan in January 2020 before the Covid pandemic. Despite the pandemic the nappy factory has continued to operate, although understandably restrictions limited the productivity of the project due to various lockdowns. In 2020 we manufactured 2,802 nappies and 500 washable pad kits. We distributed 2,917 nappies and in December 2019 we exported 250 nappies to a frail care home in the townships in Cape Town, South Africa. We were given VIP shipping rates from Aramex.

Iraq

In February we shipped a disposable pad factory which we donated to the Oxfam Innovation Lab in Iraq. This happened just as the pandemic hit. Despite the closure of boarders, the container eventually arrived in Erbil where it is currently stored in Oxfam's warehouse. When travel restrictions lift we will travel to Iraq to implement the project.

Loving Humanity Projects *continued*

Kenya

In March 2020 we signed a MoU with WASH Alliance Kenya to act as an umbrella organisation to receive our shipments on behalf of in-country partners. This came about as a result of a working relationship with the Kenyan Ministry of Health.

Following a MoU signed with The Pad Project, based in the USA in 2018, we have been introduced to a Kenyan NGO called Inua Dada. Funded by The Pad Project, they will be receiving two of our disposable pad micro-factories. They are now applying to the Kenyan Association of Manufacturers to apply for import duty exemptions.

We continued to support Polycom who run the micro-factory in Kibera (set up in 2019). We sourced for them a new heat sealer bought from a supplier in Nairobi.

UK

During the summer of 2020 we were advised that Southampton Logistics, the company we used to warehouse our raw material in the UK was in financial difficulty. Due to this concern we moved our stock to Eagle Freight also in Southampton.

In December 2020 we closed down the unit in Bathford which was initially set up for demonstration purposes and to perfect the production line process. All production learning now exists in film format on Vimeo. The equipment at the Bathford unit will be donated to a project in Kenya in 2021.

Income to fund projects

The restrictions of the pandemic meant that we had to cancel any fundraising events and talks planned for the year. As a result our income was down from £147,700 in 2019 to £45,594 this year.

Loving Humanity's Beneficiaries

Period poverty affects mothers and daughters in slums, war zones, refugee camps and a host of other poor communities around the world – and has wide-ranging and long-term consequences. Whilst it is hard to quantify period poverty globally, we know that:

- 1 in 10 girls in Africa miss school because they don’t have access to sanitary products, or because there aren’t safe, private toilets to use at school
- 50% of school-age girls in Kenya do not have access to sanitary products
- 12% of India’s 355m girls and women cannot afford period products

We also know that lack of period pads results in:

- the permanent threat of infections from the use of unhygienic makeshift rags
- loss of dignity and the freedom to go to school or work for those unable to accept or cope with the realities of bleeding through rags during their heaviest days
- mothers and daughters living in shame and suffering the consequences of the taboos of their cultures, including widespread ‘period shaming’
- increased risk of sexual abuse, with girls and women trading sex for pads
- girls missing 4-5 days of school every month, with many dropping out of education, a basic human right.
- the shorter the length of time in school, the younger the girls get married. The death in pregnancy rate of a child bride is double that of a woman in her 20’s.

Loving Humanity's generous funders

Loving Humanity's funding is made up of:

- small grants from trusts and foundations supporting international projects aimed at poverty alleviation or improvements to health and wellbeing
- large, annual donations from our Angels, a small group of philanthropists giving up to £10,000 each year
- regular, monthly donations from the Heart of Loving Humanity. Our fundraising target for 2020 and beyond is to grow the Heart to 5,000 people giving £5 or more per month. This would secure Loving Humanity's core costs and enable us to scale up the number of projects we support globally

The Charity's Activities Prior to Incorporation

Loving Humanity's activities date back to November 2014, when the charity's founder Amy Peake first travelled to Jordan to explore setting up a sanitary pad factory there.

At this time, UK-based charity The Penny Trust kindly offered to act as a fiscal sponsor, processing all funds raised or spent for Loving Humanity's work. This arrangement continued until January 2019, when Loving Humanity formerly registered as a UK charity. The Penny Trust continued to administer the funds until Loving Humanity was in a position to open a UK bank account, at which point the remaining funds (£5,067.31) held by the Penny Trust were transferred across (on 30/06/2019).

During the period that the Penny Trust was administering the funds, much of the equipment and raw materials for the factories in Jordan and Kenya were purchased. The 2019 accounts therefore reflect the total grants and donations since 2015 and also the assets and stock brought forward from this period.

Brief statement of the charity's policy on reserves

Loving Humanity is a young charity, and as such trustees are aware that reserves are necessary to be able to continue the work of the charity. To date, any funds received have been used by the charity to meet its working capital requirements.

The Trustees declare that they have had regard to the guidance issued by the Charity Commissioners on public benefit and are satisfied that the charity fulfils the criteria. The Trustees have considered their responsibilities and have assessed the main areas of risk, taking action as is necessary to minimize that risk and ensure beneficiaries are at the forefront of the policy.

DECLARATION

Approved by the Board of Trustees on 3 May 2022 and signed on their behalf by:

(Trustee)

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustee's Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial 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, including the income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

1. Select suitable accounting policies and then apply them consistently;
2. Observe the methods and principles in the Charities SORP;
3. Make judgements and estimates that are reasonable and prudent;
4. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

I report on the financial statements of the charity for the year ended 31 December 2020, which are set out on pages 7 to 13. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and SORP2015.

This report is made solely to the trustees as a body, in accordance with the Charities Act 2011. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of accounts. The trustees consider that an audit is not required for the year under section 114(2) of the Charity Act 2011 (the 2011 Act) and that an independent examination is needed.

The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in Ireland (ICAI).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 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 maters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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

John Leyden
…………………………………
John Leyden FCA
Carbon Accountancy Limited
80-83 Long Lane
London EC1A 9ET

Date: 3 May 2022

	Notes	Unrestricted £	2020 Total £	2019 Total £
Income				
Donations and legacies		45,594	45,594	147,700
Gift Aid recovery		-	-	609
Other		15,069	15,069	59
Total income	**15**	60,664	60,664	148,368
Expenditure				
Direct costs	**13**	64,793	64,793	23,856
Cost of activities in furtherance of charitable activities:	**14**	4,800	4,800	25,358
Direct support costs	**14**	5,645	5,645	15,000
Management and administration cost in support of charitable activities	**14**	12,545	12,545	4,345
Total expenditure		87,783	87,783	68,559
Net (expenditure)/income		(27,119)	(27,119)	79,808
Reconciliation of funds	**11**			
Total funds brought forward		79,808	79,808	-
Total funds carried forward		52,689	52,689	79,808

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

The notes on pages 9 to 13 form an integral part of these financial statements.

Loving Humanity
Balance Sheet
as at 31 December 2020

	Notes	2020	2019
		£	£
Fixed Assets			
Intangible assets			-
Tangible assets	**5**	-	17,288
Total fixed assets		-	17,288
Current Assets			
Stocks	**6**	57,412	75,454
Debtors	**7**	2,076	10,822
Cash at Bank & in hand	**8**	35,354	15,310
Total current assets		94,842	101,586
Creditors			
Amounts falling due within One Year	**9**	(42,153)	(39,066)
Net Current Assets	**10**	52,689	62,520
Net Assets		52,689	79,808
Total funds of the charity			
Unrestricted Funds	**11**	52,689	79,808
		52,689	79,808

For the financial year ended 31 December 2020, the charity was entitled to exemption from audit relating to small charities.

Trustee's responsibilities:

The trustees acknowledge their responsibilities for complying with the requirements of the Charities Act with respect to accounting records and the preparation of accounts.

Approved by the trustees on 3 May 2022 and signed on their behalf by:

………………………
Adele Cordle

………………………
Barbara Hunt

The notes on pages 9 to 13 form an integral part of these financial statements.

1) Accounting Policies

Summary of significant accounting policies and key accounting estimates

The principle accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented, unless otherwise stated.

Statement of compliance

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 applicable in the UK and Republic of Ireland (FRS 102 - effective 1 January 2015) - (Charities SORP FRS 102) and the Charities Act 2011.

Basis of preparation

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

Income

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objective of the charity.

Restricted funds are those donated for use in particular area of specific purposes, the use of which is restricted to that area or purpose.

Expenditure

Cost of raising funds relate to those specific costs incurred in organising and staging fundraising events and seeking voluntary contributions together with attributable support costs.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs comprise those costs associated with meeting the constitutional and strategic requirements of the charity and the audit fees and costs linked to strategic management of the charity.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applied to charitable purpose only.

Tangible fixed assets

These are capitalised if they can be used for more than one year and stated at cost less provision for impairment. Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives:

Fixtures, fittings & equipment – 25% straight line basis.

Stock

Stock is stated at the lower of cost and net realisable value. Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Debtors

Debtors and other receivable are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment is established when there is objective evidence that the group will not be able to collect all amounts due according to the original terms of the receivables.

Creditors

Creditors are obligation to pay at the balance sheet date as a result of past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advance payments for the goods or service it must provide.

1) Accounting Policies (Cont.)

Summary of significant accounting policies and key accounting estimates

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

2) Net income for the period:

	2020	2019
	£	£
This is stated after charging:		
Depreciation	-	5,763
Independent examiners fees	1,500	1,750

3) Staff, trustees and other key management personnel

The charity had no paid staff during the period.

The charity trustees were not paid or received any benefits from employment with the Trust in the period. Trustees were re-imbursed for out-of-pocket expenses as detailed below. No charity trustee received payment for professional or other services supplied to the charity.

Transactions with trustees during the period were as follows:

	2020	2019
Amy Peake:	£	£
Amount due to the above at the start of the period	17,378	-
Donations made to the charity	-	11,000
Re-imbursed expenses	-	32,989
Amounts repaid	(6,660)	(26,611)
Amount due to the above at the period end	10,718	17,378

4) Taxation

The charity is exempt from income tax as all its income is charitable and is applied for charitable purposes.

5) Fixed assets

	2020
Fixures, fittings and equipment	£
Cost	
Brought forward	23,051
Disposals and transfers to stock in the period	(23,051)
At 31 December 2020	-
Depreciation	
Brought forward	5,763
Disposals and transfers to stock in the period	(5,763)
Charge for the period	-
At 31 December 2020	-
Net book value	
At 31 December 2020	-
At 31 December 2019	17,288

6) Stock

	2020	2019
	£	£
Stock for distribution	57,412	75,454
	57,412	75,454

7) Debtors

	2020	2019
	£	£
Trade debtors	-	57
Other debtors	2,076	10,765
	2,076	10,822

8) Cash at bank and in hand

	2020	2019
	£	£
Cash at bank	35,354	15,310
	35,354	15,310

9) Creditors: Amounts falling due within one year

	2020	2019
	£	£
Trade creditors	12,597	21,296
Other creditors and accruals	29,556	17,770
	42,153	39,066

10) Particulars of individual funds and analysis of assets and liabilities representing funds:

	2020	2019
	£	£
Current assets	94,842	101,586
Current liabilities	(42,153)	(39,066)
Total funds	52,689	62,520

11) Reconciliation of funds

	1 January 2020	Income	Expenses	31 December 2020
	£	£	£	£
Unrestricted funds	79,808	60,664	(87,783)	52,689
Total funds	79,808	60,664	(87,783)	52,689

12) Related parties

Loving Humanity's (LH) charitable activities commenced in November 2014 under the auspices of The Penny Trust (TPT), with TPT operating as agent for LH until its incorporation as a UK reistered charity in January 2019. The transactions with TPT reflected in these financial statements are:

	2020	2019
	£	£
Net incoming funds on cessation of agency treated as donations	-	5,068
Donations received since January 2019	-	94,387
Gift Aid receipts	-	596
Purchases of equipment and stock (inc VAT)	-	(109,271)
Deposits paid	-	(5,000)
Income deferred	-	14,220
	-	-

13) Expenditure

	2020	2019
	£	£
Direct costs		
Cost of goods sold	20,884	782
Shipping,storage and duty paid	2,080	10,815
Donations to in-country partners	41,829	12,259
	64,793	23,856

14) Charitable expenditure

	2020	2019
Cost of activities in furtherance of charitable activities:	£	£
Project running costs	-	7,672
Travel and subsistence	1,556	9,101
Accountancy fees	3,245	2,791
Legal & professional fees	-	1,032
Depreciation	-	5,763
	4,800	26,359
Support cost of charitable activities:		
Direct support costs		
Management fees	5,645	15,000
Management and administration cost in support of charitable activities		
Advertising	2,300	435
Bank Fees	514	177
Insurance	744	652
Sundry expenses	365	16
Rent	3,357	2,030
Irrecoverable VAT	4,343	-
Subscriptions	536	601
Telephone and internet	386	434
	12,545	4,345
Total charitable expenditure	22,991	45,704
Total expenditure	87,783	69,560

15) Income and expenditure

	2020	2019
	£	£
Income		
Grants and donations	45,594	147,700
Sundry income	15,062	57
	60,656	147,757
Direct Expenses		
Cost of goods sold	20,884	782
Shipping,storage and duty paid	2,080	10,815
Donations to in-country partners	41,829	12,259
	64,793	23,856
Other income		
Gift Aid recovery	-	609
Interest receivable	8	2
	8	611
Operating expenses		
Admin costs		
Rent	3,357	2,030
Telephone & internet	386	433
Printing, stationery and sundries	365	16
Advertising	2,300	435
Subscriptions	536	601
Bank Fees	514	177
Insurance	744	652
Depreciation	-	5,763
Accountancy fees	3,245	2,791
Irrecoverable VAT	4,343	-
Legal & professional fees	-	1,032
	15,790	13,930
Charitable expenses		
Project running costs	-	7,672
Travel & subsistence	1,556	8,101
	1,556	15,773
Support costs		
Management fees	5,645	15,000
	5,645	15,000
Total operating expenses	22,991	44,703
Net surplus / (deficit)	(27,119)	79,809