

# BIG LOVE CHARITY

England & Wales · Charity number 1181890

## Details

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Status	Registered
Legal form	Charitable company
Company number	<a href="#">11793459</a>
Registered	2019-02-06
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	167-169 Great Portland Street London W1W 5PF
Phone	07821118898
Email	<a href="mailto:info@biglovecharity.com">info@biglovecharity.com</a>
Website	<a href="http://biglovecharity.com">biglovecharity.com</a>

## Activities

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**Objects:** THE CHARITY'S OBJECTS ("OBJECTS") ARE THE PROMOTION OF ANY CHARITABLE PURPOSES ACCORDING TO CHRISTIAN PRINCIPLES WITHOUT DISTINCTION OF RACE, RELIGION, GENDER, AGE OR ANY OTHER KIND WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE OF PEOPLE OF THE WORLD INCLUDING (BUT NOT SO AS TO LIMIT THE GENERALITY OF THE FOREGOING) THE RELIEF OF SICKNESS AND FINANCIAL HARDSHIP, THE PROMOTION AND PRESERVATION OF GOOD HEALTH INCLUDING THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND AND THE ADVANCEMENT OF EDUCATION AND SOCIAL INCLUSION AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

**Activities:** To build community hubs in key locations in south-eastern Romania. To provide mini buses for transport to events in order to promote social cohesion. To fund the construction of community education and sports facilities and establish associated training. Establish school assistance programmes. To encourage micro-agriculture and farming as a source of income to encourage self-sufficiency.

## Classification

- **How:** Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Albania
- Bulgaria
- Moldova
- Montenegro
- Northern Ireland
- Romania
- Scotland
- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-01-31	£80,390	£174,979	-	-
2024-01-31	£46,582	£50,779	-	-
2023-01-31	£203,550	£56,054	-	-
2022-01-31	£15,914	£16,115	-	-
2021-01-31	£19,867	£13,104	-	-

## Trustees

Name	Role	Appointed
<b>ANDREA MARGARET BLACKWOOD-BARNES</b>	Chair	2019-01-28
Andrew Mark Jeffrey		2020-07-19
Ria McKenna		2022-01-15
Stephen St James		2019-01-28

**BIG LOVE CHARITY**

England & Wales - Charity number 1181890

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# Accounts

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# TRUSTEES' REPORT FOR THE YEAR ENDED 31 JANUARY 2025

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The trustees (who are also directors for the purposes of the Companies Act) present their annual report together with the financial statements of the charity for the year ended 31 January 2025. The trustees confirm that the Annual Report and financial statements comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with FRS 102.

Since the charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 is not required.

## Objectives and Activities

### Policies and objectives

In setting objectives and planning activities, the trustees have given due regard to the Charity Commission's guidance on public benefit.

Big Love was established in 2019 with five core objectives: Education, Health and Wellbeing, Relational Development, Sport, and Small Building Projects. We are committed to tackling poverty and vulnerability through long-term partnerships and sustainable solutions.

Our objects are the promotion of charitable purposes in line with Christian principles, seeking to improve life conditions for people in the UK and Romania. This includes relieving sickness and hardship, advancing education, and promoting social inclusion.

Big Love acts as a bridge, connecting people and communities so that practical compassion can make a lasting difference.

### Activities to achieve objectives

During this year, Big Love has expanded its projects both in the UK and Romania:

#### UK Programmes:

- Over 65 women completed the Hope Course for adults across Chelmsford and Basildon drug and alcohol centres.
- The Kids Hope Course supported 40 children in local schools, with more schools signing up.
- Football mentoring continues weekly with more than 35 boys, extended to special needs

schools using football and basketball.

- A Music and Wellbeing course was launched for Key Stage 1 children.
- The charity now contracts three project staff to deliver the Hope Courses and Music project, alongside the appointment of our first part-time member of staff (two days a week) to strengthen UK development.
- Volunteer involvement has grown, supporting delivery of Kids Hope, Adult Hope, football, and music activities.

#### Romania Projects:

- Investment in Solomon's Farm has created employment for over 30 local people.
- The farm produces sustainable dairy income, directly resourcing children's centres.
- The centre in Chiselet now supports 200 children each week.
- Across all centres resourced by Big Love, over 800 children are supported weekly.

#### Public Benefit

Big Love's work continues to deliver tangible benefit in both the UK and Romania.

Highlights this year include:

- 800 children supported weekly across centres in Romania.
- 200 children each week supported in Chiselet.
- 65+ women supported through the UK adult Hope Course.
- 40 school children directly supported through the Kids Hope Course.
- Expansion of football mentoring into mainstream and special needs education.
- 30 local people employed through Solomon's Farm.
- 3 contracted project staff and 1 part-time staff member resourcing programmes.
- Increased volunteer engagement.
- Strengthened partnerships with UK churches and businesses, including A20 and Meet Dwight.

#### Volunteers

Volunteers remain central to Big Love's success. They contribute skills, time, and compassion across every area of our work. In 2024/25, volunteers included:

- Teachers supporting curriculum development.
- Skilled workers contributing to building and farm projects.
- Young people, adults, and business leaders serving overseas.
- Local volunteers assisting with Kids Hope, Adult Hope, and Music courses.

We continue to provide training and safeguarding to support volunteers, with numbers expected to grow as projects expand.

#### Review of activities

The trustees are encouraged to report strong progress and growth this year:

- The farm has become a model of sustainability, employing over 30 people and resourcing children's centres.
- Centres across Romania are now reaching over 800 children weekly.

- UK programmes have grown, with Hope, Kids Hope, Music and Wellbeing, and football mentoring each impacting vulnerable groups.
- Contracted staff and volunteers have expanded capacity for delivery.
- Strategic partnerships with A20 and Meet Dwight have strengthened sustainability.
- Our first staff member has been appointed, ensuring stronger delivery and planning.

## Financial Review

The charity's total income for the year ended 31 January 2025 was £80,390. Expenditure during the year was £174,979, resulting in a deficit of £94,589. This shortfall was met from the charity's reserves.

Expenditure was carefully directed to front-line delivery, including Solomon's Farm, children's centres, and UK programmes. The appointment of staff and contracted workers represents strategic investment in capacity for long-term growth.

## Reserves Policy

The trustees aim to maintain free reserves equivalent to at least three months' core operating costs to ensure stability in the event of unforeseen expenditure or delays in funding.

At 31 January 2025, the charity held reserves of £66,215. The trustees are satisfied that these reserves are appropriate given the scale of activities and planned growth.

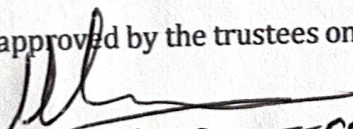
## Approval

This report was approved by the trustees on 22/09/2025 and signed on their behalf by:

Signature: \_\_\_\_\_

Name:

Position: Trustee

  
ANDREW JEFFERY



Big Love Charity			1181890		CC17a
Annual accounts for the period					
Period start date	2/1/2024	To	Period end date	1/31/2025	

## Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year	Total last year
			Unrestricted funds	income funds	Endowment funds		
			£	£	£	£	£
			F01	F02	F03	F04	F05
<b>Incoming resources (Note 3)</b>							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	80,173	217	-	80,390	51,793
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	-	-	-	-	-
Incoming resources from charitable activities		S04	-	-	-	-	-
<b>Other incoming resources</b>		S05	-	-	-	-	-
<b>Total incoming resources</b>		S06	80,173	217	-	80,390	51,793
<b>Resources expended (Notes 4-8)</b>							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	174,616	-	-	174,616	53,868
Governance costs		S11	363	-	-	363	317
Other resources expended		S12	-	-	-	-	-
<b>Total resources expended</b>		S13	174,979	-	-	174,979	54,185
<b>Net incoming/(outgoing) resources before transfers</b>		S14	- 94,806	217	-	- 94,589	- 2,392
<b>Gross transfers between funds</b>		S15	-	-	-	-	-
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		S16	- 94,806	217	-	- 94,589	- 2,392
<b>Other recognised gains/(losses)</b>							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
<b>Net movement in funds</b>		S19	- 94,806	217	-	- 94,589	- 2,392
<b>Total funds brought forward</b>		S20	144,248	16,557	-	160,805	163,197
<b>Total funds carried forward</b>		S21	49,442	16,774	-	66,216	160,805

**Section B**

**Balance sheet**

		Restricted				
	Note	Unrestricted funds £	income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
<b>Fixed assets</b>						
Tangible assets	(Note 9)	185	-	-	185	377
		-	-	-	-	-
Investments	(Note 10)	-	-	-	-	-
<b>Total fixed assets</b>		<b>185</b>	<b>-</b>	<b>-</b>	<b>185</b>	<b>377</b>
<b>Current assets</b>						
Stock and work in progress		-	-	-	-	-
Debtors	(Note 11)	881	-	-	881	44,875
(Short term) investments		-	-	-	-	-
Cash at bank and in hand		48,376	16,774	-	65,150	115,553
<b>Total current assets</b>		<b>49,257</b>	<b>16,774</b>	<b>-</b>	<b>66,031</b>	<b>160,428</b>
Creditors: amounts falling due within one year	(Note 12)	-	-	-	-	-
<b>Net current assets/(liabilities)</b>		<b>49,257</b>	<b>16,774</b>	<b>-</b>	<b>66,031</b>	<b>160,428</b>
<b>Total assets less current liabilities</b>		<b>49,442</b>	<b>16,774</b>	<b>-</b>	<b>66,216</b>	<b>160,805</b>
Creditors: amounts falling due after one year	(Note 12)	-	-	-	-	-
Provisions for liabilities and charges		-	-	-	-	-
<b>Net assets</b>		<b>49,442</b>	<b>16,774</b>	<b>-</b>	<b>66,216</b>	<b>160,805</b>
<b>Funds of the Charity</b>						
Unrestricted funds		49,442			49,442	144,248
					-	-
Restricted income funds (Note 13)			16,774		16,774	16,557
Endowment funds (Note 13)				-	-	-
<b>Total funds</b>		<b>49,442</b>	<b>16,774</b>	<b>-</b>	<b>66,216</b>	<b>160,805</b>

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
#VALUE!	A Jeffery	9/22/2025

**Note 1 Basis of preparation**

*This section should be completed by all charities.*

**1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost, there are no investments.

**1.2 Change in basis of accounting**

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

**1.3 Changes to previous accounts**

No changes have been made to accounts for previous years.

(cont)

Note 2

Accounting policies

**INCOMING RESOURCES****Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

**Tax reclaims on donations and gifts**

Incoming resources from tax reclaims are included in the SoFA at the time of reclaim receipt.

**Contractual income and performance related grants**

The charity did not receive any contract income or performance related income or grants.

**Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material.

The value placed on these resources is the estimated value to the charity of the service or facility received.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

**EXPENDITURE AND LIABILITIES****Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**Support Costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**ASSETS****Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

**Stocks and work in progress**

These are valued at the lower of cost or market value. Donated food stock is not valued on the balance sheet as the stock is held for free distribution.

## Section C

## Notes to the accounts (cont)

## Note 3 Analysis of incoming resources

*Incoming resources may be further analysed if this would help the reader of the accounts.*

	Analysis	This year £	Last year £
Voluntary income	Grant income unrestricted	-	-
	Grant income restricted	-	-
	General income	63,275	48,390
		-	-
	<b>Total</b>	63,275	48,390
Activities for generating funds	Gift Aid	3,600	3,403
		-	-
		-	-
		-	-
	<b>Total</b>	3,600	3,403
Investment income		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-

**Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
<b>Costs of generating voluntary income</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
<b>Fundraising trading costs</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
<b>Investment management costs</b>		-	-
		-	-
	<b>Total</b>	-	-
<b>Charitable activities</b>	Cost of charitable activities	161,101	53,868
		-	-
		-	-
		-	-
	<b>Total</b>	161,101	53,868
<b>Governance costs</b>	Governance	363	309
		-	-
	<b>Total</b>	363	309

**Note 5 Support Costs**

*Please complete this note if the charity has analysed its expenses using activity categories and has support costs.*

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	-	-

**Note 6 Details of certain items of expenditure****6.1 Trustee expenses**

*Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).*

	This year	Last year
Number of trustees who were paid expenses	0	0
Nature of the expenses		
Total amount paid	£	£

**6.2 Fees for examination or audit of the accounts**

*Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).*

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	0	0
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor		

**Note 7**                      **Paid employees**  
*Please complete this note if the charity has any employees.*

**7.1 Staff Costs**

	<b>This year £</b>	<b>Last year £</b>
Gross wages, salaries and benefits in kind	-	-
Employer's National Insurance costs	-	-
Pension costs	-	-
<b>Total staff costs</b>	-	-

**7.2 Average number of full-time equivalent employees in the year**

	<b>This year Number</b>	<b>Last year Number</b>
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
Other	-	-
<b>Total</b>	-	-

**7.3 Defined contribution pension scheme**

A defined pension scheme is not operated by the charity

	<b>This year £</b>	<b>Last year £</b>
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		



**Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	569	-	569
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	569	-	569

**9.2 Accumulated depreciation and impairment provisions**

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL	SL or RB
<b>** Rate</b>				33.33	

Balance brought forward	-	-	-	-	-	-
Depreciation charge for year	-	-	-	384	-	384
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	384	-	384

**9.3 Net book value**

Brought forward	-	-	-	569	-	569
Carried forward	-	-	-	185	-	185

**9.4 Revaluation***If any fixed assets have been revalued please give details of the valuer and method of valuation*

**Note 10 Investment assets**

*Please complete this note if the charity has any investment assets.*

**10.1 Fixed assets investments**

	£
Carrying (market) value at beginning of year	-
<b>Add:</b> additions to investments at cost	-
<b>Less:</b> disposals at carrying value	-
<b>Add/(deduct):</b> net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

*Please provide below:*

**10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.**

**10.3 A breakdown of the income from investments agreeing with SOFA row S03.**

**Analysis of investments**

	10.2 Market value at year end  £	10.3 Income from investments for the year  £
<b>Investment properties</b>	-	-
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	-	-
<b>Investments in subsidiary or connected undertakings and companies</b>	-	-
<b>Securities not listed on a recognised Stock Exchange</b>	-	-
<b>Cash held as part of the investment portfolio</b>	-	-
<b>Other investments</b>	-	-
<b>Total</b>	-	-

**10.4 Material investment holdings**

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held

Market Value


**Note 11 Debtors and prepayments**

*Please complete this note if the charity has any debtors or prepayments.*

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	881	875	-	40,000
Prepayments and accrued income	-	-	-	-
<b>Total</b>	<b>881</b>	<b>875</b>	<b>-</b>	<b>40,000</b>

**Note 12 Creditors and accruals**

*Please complete this note if the charity has any creditors or accruals.*

**12.1 Analysis of creditors**

Analysis of creditors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**12.2 Security over assets**

*There are no charges or other security over any assets of the charity.*

**Note 13 Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

**13.1 Funds held**

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Moldova	R	Support of work in Moldova
Ukraine	R	Support of work in Romania for Ukraine refugees
Skills Training	R	Support of skills training in Romania
	R	
	R	

**13.2 Movements of major funds**

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Moldova	242	217	-			460
Ukraine	14,815	-	-			14,815
Skills Training	1,500	-	-			1,500
						-
						-
<b>Total Funds</b>	<b>16,557</b>	<b>217</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,774</b>

**13.3 Transfers between funds**

No inter fund transfers

From Fund (Name)	To Fund (Name)	Reason	Amount

**Note 14 Transactions with related parties**

*If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.*

**14.1 Remuneration and benefits**

*Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.*

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

**14.2 Loans**

*Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.*

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	None			

**14.3 Other transaction(s) with trustees or related parties**

*Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

**Big Love Charity****Note 15****Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

There are no additional disclosures.



Section A Independent Examiner's Report

Report to the trustees

Trust Name  
Big Love Charity

On accounts for the year ended

31<sup>st</sup> January 2025 Charity no (if any) 1181890

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed:  Date: 27/10/2025

Name: Richard Fox

Relevant professional qualification(s) or body

AAT

(if any):

Address:

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

**BIG LOVE CHARITY**

England & Wales - Charity number 1181890

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# Accounts

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## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024**

The trustees (who are also directors for the purposes of the Companies Act) present their annual report together with the financial statements of the company for the 1 February 2023 to 31 January 2024. The trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), 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) as amended by Update Bulletin 1 (effective 1 January 2015).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

### **Objectives and Activities**

#### **a. Policies and objectives**

In setting objectives and planning for activities, the trustees have given due consideration to general guidance published by the charity commission relating to public benefit.

#### **The charity's objectives are:**

Big Love was established in 2019 with a clear mandate to fulfil five key objectives in Romania and the UK but not restricted to those two countries. Our objectives are to build projects around Education, Health and Well-being, Relational Development, Sport and Small building projects. Since our formation we have now set up work in Moldova and have provided resource to Ukrainian refugees. One of our core beliefs is that Big Love can help challenge the injustice of poverty in areas of deprivation and extreme poverty through intentional partnerships and working with local communities with long-term project commitments.

The charity's objects are the promotion of any charitable purposes according to Christian principles without distinction of race, religion, gender, age or any other kind with the objective being to improve the conditions of life for people predominately from the UK, Romania and Moldova. We aim to support the relief of sickness and financial hardship, the promotion and preservation of good health, building intentional and meaningful partnerships. To provide funds, goods or services of any kind that help advance education and social inclusion as the trustees may think from time to time to think fit.

Big Love is like a bridge, it connects people in different countries, and locally, to see what they can do to help somebody else.

#### **b. Activities for achieving objectives**

Big Love currently has ongoing activities to meet our objectives:

- Funding a building for vulnerable children to be educated and protected in Romania
- Resourcing support to Ukrainian refugees and aid support co-ordinators
- Running Football and well-being courses in both the UK & Romania.
- Regular trips to Romania to see resourced work.
- Resourcing staff overseas to provide care and mentorship to young people.
- Collaborating with multiple partners to meet identified objectives.

- All projects operate through the valuable contribution made by volunteers with 2498 hours clocked up in the year. Volunteering opportunities are provided to support current work whilst also seeking expertise to write material that is used by schools and other charitable organisations.

### **c. Main activities undertaken to further the charity's purposes for the public benefit**

The public benefit from Big Love activities:

- Football projects and well-being courses support some of the most vulnerable young people and adults in our local community and overseas.
- School children receiving 1-1 pastoral care and support. Usually children from broken families.
- The Charity is working in collaboration with local authorities to support those with addiction and hardship providing a service where funding has been cut

### **d. Volunteers**

The role of volunteers within Big Love is crucial in that our work would not be viable without them. With 2498 hours covered in the year, this has enabled us to achieve our objectives.

Volunteers come from all walks of life and include retired people who have helped on our overseas trips. We have a trained teacher who is helping with our school self-esteem course. We also have an intern who has just finished college spending 3 months in Romania from September 2023. Our trips regularly attract people from all backgrounds from business owners, church leaders and other charitable groups. We have also had teenagers support the work we facilitate.

Our aim is to help volunteers feel valued and appreciated whilst offering training around mentoring and safeguarding to equip our volunteers. We see our volunteer base group increasing as we create more projects that meet identified need.

### **a. Key financial performance indicators**

#### **TO BE DISCUSSED BY TRUSTEES**

**Key performance indicators could be as follows:**

- **Expenditure as % of income**
- **Grants as % of income**

### **e. Review of activities**

- Doi Moldeveni can see 320 children a week fed, educated, showered and supported. The evenings can also see 150 children a week being supported at the centre. Our support to a key worker on the ground also means countless others in the community are served.
- 800 Children have been directly impacted by the work and support of Big Love across all the areas Outstretched Hands serves and ministers into - Brad Hayes
- Up to 70 girls supported, cared for and mentored weekly through our support to a key worker at the Hope Centre.
- Over 40 women have taken part in our self-esteem course delivered in 3 Romanian villages
- Over 163 people supported with food parcels over Christmas (2022)

- 250 Football kits sourced to children.
- 10 children supported weekly in Vlad Tapes with football & bible classes
- Ukraine appeal has seen £35,000 raised.
- 25-30 Ukrainian refugees (Parents & Children) fed daily and provided with coats, boots, pyjamas.
- 15 to 20 Ukrainian children being educated daily through the school Big Love is supporting and pioneering.
- 3 Emergency Aid-Relief co-ordinators supported in Romania & Moldova
- 50 disabled children fed, served and given a summer of fun in Moldova
- £5000 spent to fill and support a truck with aid to be distributed around Moldova in March 2022
- 15 children served weekly through mentoring/football in Chelmsford.
- 10-15 adults served weekly with Big Love Football Thursday evenings.
- 15 coats distributed to children in the UK through school partnerships.

## **Financial review**

### **a. On-Going concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

## **Structure, governance and management**

### **Constitution**

a. The company is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association on 06 February 2019. The company number for Big Love Charity is 11793459

The company is constituted under a Memorandum of Association dated 7 March 2012 and is a registered charity number 1181890.

The principal object of the company is to provide relief of need for those in hardship.

b. Method of appointment or election of Trustees

The management of the company is the responsibility of the trustees who are elected and coopted under the terms of the Articles of Association.

c. Organisational structure and decision making

All policy decisions are made by the Trustees with day-to-day operational decisions made by the founders of the charity.  
Plans for future periods

#### **a. Future developments**

The Trustees are continually considering what other needs Big Love Charity are in a position of meeting either independently or in partnership with other charities in the UK and overseas.

#### **Trustees' responsibilities statement**

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

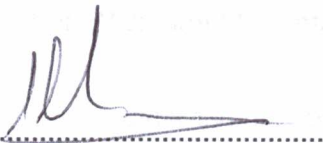
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and accounting estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the trustees, on the 20th October 2024 and signed on their behalf by:



A. Jeffery  
Trustee



Big Love Charity			1181890		CC17a
Annual accounts for the period					
Period start date	2/1/2023	To	Period end date	1/31/2024	

## Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year	Total last year	
			Unrestricted funds	income funds	Endowment funds			
			£	£	£	£	£	
			F01	F02	F03	F04	F05	
<b>Incoming resources (Note 3)</b>								
Incoming resources from generated funds			-	-	-	-	-	
Voluntary income		S01	50,681	1,112	-	51,793	203,551	
Activities for generating funds		S02	-	-	-	-	-	
Investment income		S03	-	-	-	-	-	
Incoming resources from charitable activities		S04	-	-	-	-	-	
<b>Other incoming resources</b>		S05	-	-	-	-	-	
<b>Total incoming resources</b>			S06	50,681	1,112	-	51,793	203,551
<b>Resources expended (Notes 4-8)</b>								
Costs of Generating Funds			-	-	-	-	-	
Costs of generating voluntary income		S07	-	-	-	-	-	
Fundraising trading costs		S08	-	-	-	-	-	
Investment management costs		S09	-	-	-	-	-	
Charitable activities		S10	47,668	6,200	-	53,868	55,745	
Governance costs		S11	317	-	-	317	309	
Other resources expended		S12	-	-	-	-	-	
<b>Total resources expended</b>			S13	47,985	6,200	-	54,185	56,054
<b>Net incoming/(outgoing) resources before transfers</b>			S14	2,696	5,088	-	2,392	147,497
<b>Gross transfers between funds</b>			S15	-	-	-	-	-
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>			S16	2,696	5,088	-	2,392	147,497
<b>Other recognised gains/(losses)</b>								
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-	
Gains and losses on investment assets		S18	-	-	-	-	-	
<b>Net movement in funds</b>			S19	2,696	5,088	-	2,392	147,497
<b>Total funds brought forward</b>			S20	141,552	21,645	-	163,197	15,700
<b>Total funds carried forward</b>			S21	144,248	16,557	-	160,805	163,197

<b>Section B</b>	<b>Balance sheet</b>
------------------	----------------------

		Restricted				
		Unrestricted	income	Endowment	Total this	Total last
		funds	funds	funds	year	year
		£	£	£	£	£
Note		F01	F02	F03	F04	F05
<b>Fixed assets</b>						
	<b>Tangible assets (Note 9)</b>	377	-	-	377	-
		-	-	-	-	-
	<b>Investments (Note 10)</b>	-	-	-	-	-
	<b>Total fixed assets</b>	377	-	-	377	-
<b>Current assets</b>						
	<b>Stock and work in progress</b>	-	-	-	-	-
	<b>Debtors (Note 11)</b>	44,875		-	44,875	1,134
	<b>(Short term) investments</b>	-		-	-	-
	<b>Cash at bank and in hand</b>	98,996	16,557	-	115,553	162,063
	<b>Total current assets</b>	143,871	16,557	-	160,428	163,197
	<b>Creditors: amounts falling due within one year (Note 12)</b>	-	-	-	-	-
	<b>Net current assets/(liabilities)</b>	143,871	16,557	-	160,428	163,197
	<b>Total assets less current liabilities</b>	144,248	16,557	-	160,805	163,197
	<b>Creditors: amounts falling due after one year (Note 12)</b>	-	-	-	-	-
	<b>Provisions for liabilities and charges</b>	-	-	-	-	-
	<b>Net assets</b>	144,248	16,557	-	160,805	163,197
<b>Funds of the Charity</b>						
	<b>Unrestricted funds</b>	144,248			144,248	141,552
					-	-
	<b>Restricted income funds (Note 13)</b>		16,557		16,557	21,645
	<b>Endowment funds (Note 13)</b>			-	-	-
	<b>Total funds</b>	144,248	16,557	-	160,805	163,197

Signed by one or two trustees on behalf of all the trustees

	Signature	Print Name	Date of approval
	#VALUE!	A Jeffery	10/20/2024

**Note 1 Basis of preparation**

*This section should be completed by all charities.*

**1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost, there are no investments.

**1.2 Change in basis of accounting**

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

**1.3 Changes to previous accounts**

No changes have been made to accounts for previous years.

(cont)

## Note 2 Accounting policies

## INCOMING RESOURCES

**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

**Tax reclaims on donations and gifts**

Incoming resources from tax reclaims are included in the SoFA at the time of reclaim receipt.

**Contractual income and performance related grants**

The charity did not receive any contract income or performance related income or grants.

**Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material.

The value placed on these resources is the estimated value to the charity of the service or facility received.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

## EXPENDITURE AND LIABILITIES

**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**Support Costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

## ASSETS

**Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

**Stocks and work in progress**

These are valued at the lower of cost or market value. Donated food stock is not valued on the balance sheet as the stock is held for free distribution.

## Section C

## Notes to the accounts (cont)

## Note 3 Analysis of incoming resources

*Incoming resources may be further analysed if this would help the reader of the accounts.*

	Analysis	This year £	Last year £
<b>Voluntary income</b>	Grant income unrestricted	-	-
	Grant income restricted	-	-
	General income	48,390	194,069
		-	-
	<b>Total</b>	48,390	194,069
<b>Activities for generating funds</b>	Gift Aid	3,403	1,774
		-	-
		-	-
		-	-
	<b>Total</b>	3,403	1,774
<b>Investment income</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
<b>Incoming resources from charitable activities</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-

**Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
<b>Costs of generating voluntary income</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
<b>Fundraising trading costs</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
<b>Investment management costs</b>		-	-
		-	-
	<b>Total</b>	-	-
<b>Charitable activities</b>	Cost of charitable activities	53,868	55,745
		-	-
		-	-
		-	-
	<b>Total</b>	53,868	55,745
<b>Governance costs</b>	Governance	317	309
		-	-
	<b>Total</b>	317	309

**Note 5 Support Costs**

*Please complete this note if the charity has analysed its expenses using activity categories and has support costs.*

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	-	-

**Note 6 Details of certain items of expenditure****6.1 Trustee expenses**

*Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).*

	This year	Last year
Number of trustees who were paid expenses	0	0
Nature of the expenses		
Total amount paid	£	£

**6.2 Fees for examination or audit of the accounts**

*Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).*

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	0	0
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor		

**Note 7**

**Paid employees**

*Please complete this note if the charity has any employees.*

**7.1 Staff Costs**

	This year £	Last year £
Gross wages, salaries and benefits in kind	-	-
Employer's National Insurance costs	-	-
Pension costs		-
<b>Total staff costs</b>	-	-

**7.2 Average number of full-time equivalent employees in the year**

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
Other	-	-
<b>Total</b>	-	-

**7.3 Defined contribution pension scheme**

A defined pension scheme is not operated by the charity

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		



**Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	-	-	-
Additions	-	-	-	569	-	569
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	569	-	569

**9.2 Accumulated depreciation and impairment provisions**

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL	SL or RB
<b>** Rate</b>				33.33	

Balance brought forward	-	-	-	-	-	-
Depreciation charge for year	-	-	-	192	-	192
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	192	-	192

**9.3 Net book value**

Brought forward	-	-	-	-	-	-
Carried forward	-	-	-	377	-	377

**9.4 Revaluation***If any fixed assets have been revalued please give details of the valuer and method of valuation*

**Note 10 Investment assets**

*Please complete this note if the charity has any investment assets.*

**10.1 Fixed assets investments**

	£
Carrying (market) value at beginning of year	-
<b>Add:</b> additions to investments at cost	-
<b>Less:</b> disposals at carrying value	-
<b>Add/(deduct):</b> net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

*Please provide below:*

**10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.**

**10.3 A breakdown of the income from investments agreeing with SOFA row S03.**

**Analysis of investments**

	10.2 Market value at year end  £	10.3 Income from investments for the year  £
<b>Investment properties</b>	-	-
<b>Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes</b>	-	-
<b>Investments in subsidiary or connected undertakings and companies</b>	-	-
<b>Securities not listed on a recognised Stock Exchange</b>	-	-
<b>Cash held as part of the investment portfolio</b>	-	-
<b>Other investments</b>	-	-
<b>Total</b>	-	-

**10.4 Material investment holdings**

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held

Market Value


**Note 11 Debtors and prepayments**

*Please complete this note if the charity has any debtors or prepayments.*

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	875	1,134	40,000	-
Prepayments and accrued income	-	-	-	-
<b>Total</b>	<b>875</b>	<b>1,134</b>	<b>40,000</b>	<b>-</b>

**Note 12 Creditors and accruals**

*Please complete this note if the charity has any creditors or accruals.*

**12.1 Analysis of creditors**

Analysis of creditors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**12.2 Security over assets**

*There are no charges or other security over any assets of the charity.*

**Note 13 Endowment and restricted income funds**

*Please complete this section if the charity has any endowment or restricted income funds.*

**13.1 Funds held**

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Moldova	R	Support of work in Moldova
Ukraine	R	Support of work in Romania for Ukraine refugees
Skills Training	R	Support of skills training in Romania
	R	
	R	

**13.2 Movements of major funds**

*Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.*

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Moldova	159	483	- 400			242
Ukraine	19,986	629	- 5,800			14,815
Skills Training	1,500	-	-			1,500
						-
						-
<b>Total Funds</b>	<b>21,645</b>	<b>1,112</b>	<b>- 6,200</b>	<b>-</b>	<b>-</b>	<b>16,557</b>

**13.3 Transfers between funds**

No inter fund transfers

From Fund (Name)	To Fund (Name)	Reason	Amount

## Note 14 Transactions with related parties

*If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.*

### 14.1 Remuneration and benefits

*Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.*

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

### 14.2 Loans

*Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.*

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	None			

### 14.3 Other transaction(s) with trustees or related parties

*Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

**Big Love Charity****Note 15****Additional Disclosures**

**The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.**

There are no additional disclosures.



Section A

Independent Examiner's Report

Report to the trustees

Big Love Charity

On accounts for the year ended

31<sup>st</sup> January 2024

Charity no (if any)

1181890

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/01/2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

22/7/24

Name:

PHILIP HARDING

Relevant professional qualification(s) or body

COMPANY DIRECTOR

(if any):

Address:

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

**BIG LOVE CHARITY**

England & Wales - Charity number 1181890

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# Accounts

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## TRUSTEES' REPORT FOR THE YEAR ENDED 31 JANUARY 2023

The trustees (who are also directors for the purposes of the Companies Act) present their annual report together with the financial statements of the company for the 1 February 2022 to 31 January 2023. The trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), 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) as amended by Update Bulletin 1 (effective 1 January 2015).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

### **Objectives and Activities**

#### **a. Policies and objectives**

In setting objectives and planning for activities, the trustees have given due consideration to general guidance published by the charity commission relating to public benefit.

#### **The charity's objectives are:**

Big Love was established in 2019 with a clear mandate to fulfil five key objectives in Romania and the UK but not restricted to those two countries. Our objectives are to build projects around Education, Health and Well-being, Relational Development, Sport and Small building projects. Since our formation we have now set up work in Moldova and have provided resource to Ukrainian refugees. One of our core beliefs is that Big Love can help challenge the injustice of poverty in areas of deprivation and extreme poverty through intentional partnerships and working with local communities with long-term project commitments.

The charity's objects are the promotion of any charitable purposes according to Christian principles without distinction of race, religion, gender, age or any other kind with the objective being to improve the conditions of life for people predominately from the UK, Romania and Moldova. We aim to support the relief of sickness and financial hardship, the promotion and preservation of good health, building intentional and meaningful partnerships. To provide funds, goods or services of any kind that help advance education and social inclusion as the trustees may think from time to time to think fit.

Big Love is like a bridge, it connects people in different countries, and locally, to see what they can do to help somebody else.

#### **b. Activities for achieving objectives**

- Big Love currently has ongoing activities to meet our objectives:
- Funding a building for vulnerable children to be educated and protected in Romania
- Resourcing support to Ukrainian refugees and aid support co-ordinators
- Running Football and well-being courses in both the UK & Romania.
- Regular trips to Romania to see resourced work.
- Resourcing staff overseas to provide care and mentorship to young people.
- Collaborating with multiple partners to meet identified objectives.

All projects operate through the valuable contribution made by volunteers with 2498 hours clocked up in the year. Volunteering opportunities are provided to support current work whilst also seeking expertise to write material that is used by schools and other charitable organisations.

### **c. Main activities undertaken to further the charity's purposes for the public benefit**

The public benefit from Big Love activities:

- Football projects and well-being courses support some of the most vulnerable young people and adults in our local community and overseas.
- School children receiving 1-1 pastoral care and support. Usually children from broken families.

### **d. Volunteers**

The role of volunteers within Big Love is crucial in that our work would not be viable without them. With 2498 hours covered in the year. This has enabled us to achieve our objectives.

Volunteers come from all walks of life and include retired people who have helped on our overseas trips. We have a trained teacher who is helping with our school self-esteem course. We also have an intern who has just finished college spending 3 months in Romania from September 2023. Our trips regularly attract people from all backgrounds from business owners, church leaders and other charitable groups. We have also had teenagers support the work we facilitate.

Our aim is to help volunteers feel valued and appreciated whilst offering training around mentoring and safeguarding to equip our volunteers.

### **e. Review of activities**

- Doi Moldeveni can see 320 children a week fed, educated, showered and supported. The evenings can also see 150 children a week being supported at the centre. Our support to a key worker on the ground also means countless others in the community are served.
- 800 Children have been directly impacted by the work and support of Big Love across all the areas Outstretched Hands serves and ministers into - Brad Hayes
- Up to 70 girls supported, cared for and mentored weekly through our support to a key worker at the Hope Centre.
- Over 40 women have taken part in our self-esteem course delivered in 3 Romanian villages
- Over 163 people supported with food parcels over Christmas (2022)
- 250 Football kits sourced to children.
- 10 children supported weekly in Vlad Tapes with football & bible classes
- Ukraine appeal has seen £35,000 raised.
- 25-30 Ukrainian refugees (Parents & Children) fed daily and provided with coats, boots, pyjamas.
- 15 to 20 Ukrainian children being educated daily through the school Big Love is supporting and pioneering.
- 3 Emergency Aid-Relief co-ordinators supported in Romania & Moldova
- 50 disabled children fed, served and given a summer of fun in Moldova
- £5000 spent to fill and support a truck with aid to be distributed around Moldova in March 2022
- 15 children served weekly through mentoring/football in Chelmsford.
- 10-15 adults served weekly with Big Love Football Thursday evenings.
- 15 coats distributed to children in the UK through school partnerships.

### **Financial review**

#### **a. Going concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going

concern basis can be found in the Accounting Policies.

## **Structure, governance and management**

### **a. Constitution**

The company is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association on 06 February 2019. The company number for Big Love Charity is 11793459.

The company is constituted under a Memorandum of Association dated 7 March 2012 and is a registered charity number 1181890.

The principal object of the company is to provide relief of need for those in hardship.

### **b. Method of appointment or election of Trustees**

The management of the company is the responsibility of the trustees who are elected and coopted under the terms of the Articles of Association.

### **c. Organisational structure and decision making**

All policy decisions are made by the Trustees with day-to-day operational decisions made by the founders of the charity.

## **Plans for future periods**

### **a. Future developments**

The Trustees are continually considering what other needs Big Love Charity are in a position of meeting either independently or in partnership with other charities in the UK and overseas.

## **Trustees' responsibilities statement**

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

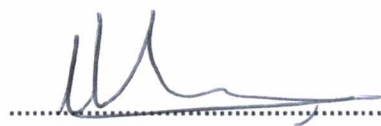
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the trustees, on 19<sup>th</sup> August 2023 and signed on their behalf by:

A handwritten signature in blue ink, consisting of a large, stylized 'A' followed by a series of connected loops and a long horizontal stroke.

A Jeffery  
Trustee



Big Love Charity		1181890		CC17a
Annual accounts for the period				
Period start date	01/02/2022	To	Period end date	


## Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year	Total last year
			Unrestricted funds	income funds	Endowment funds		
			£	£	£	£	£
			F01	F02	F03	F04	F05
<b>Incoming resources (Note 3)</b>							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	158,635	44,915	-	203,550	15,914
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	-	-	-	-	-
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
<b>Total incoming resources</b>		S06	158,635	44,915	-	203,550	15,914
<b>Resources expended (Notes 4-8)</b>							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	30,475	25,270	-	55,745	15,992
Governance costs		S11	309	-	-	309	123
Other resources expended		S12	-	-	-	-	-
<b>Total resources expended</b>		S13	30,784	25,270	-	56,054	16,115
<b>Net incoming/(outgoing) resources before transfers</b>		S14	127,851	19,645	-	147,496	201
<b>Gross transfers between funds</b>		S15			-	-	-
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		S16	127,851	19,645	-	147,496	201
<b>Other recognised gains/(losses)</b>							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
<b>Net movement in funds</b>		S19	127,851	19,645	-	147,496	201
<b>Total funds brought forward</b>		S20	13,700	2,000	-	15,700	15,901
<b>Total funds carried forward</b>		S21	141,551	21,645	-	163,196	15,700

<b>Section B</b>	<b>Balance sheet</b>
------------------	----------------------

		Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
<b>Fixed assets</b>							
Tangible assets	(Note 9)	B01	-	-	-	-	-
		B02	-	-	-	-	-
Investments	(Note 10)	B03	-	-	-	-	-
<b>Total fixed assets</b>		B04	-	-	-	-	-
<b>Current assets</b>							
Stock and work in progress		B05	-	-	-	-	-
Debtors	(Note 11)	B06	1,134	-	-	1,134	760
(Short term) investments		B07	-	-	-	-	-
Cash at bank and in hand		B08	140,418	21,645	-	162,063	14,940
<b>Total current assets</b>		B09	141,552	21,645	-	163,197	15,700
<b>Creditors: amounts falling due within one year (Note 12)</b>							
		B10	-	-	-	-	-
<b>Net current assets/(liabilities)</b>		B11	141,552	21,645	-	163,197	15,700
<b>Total assets less current liabilities</b>		B12	141,552	21,645	-	163,197	15,700
<b>Creditors: amounts falling due after one year (Note 12)</b>							
Provisions for liabilities and charges		B13	-	-	-	-	-
		B14	-	-	-	-	-
<b>Net assets</b>		B15	141,552	21,645	-	163,197	15,700
<b>Funds of the Charity</b>							
<b>Unrestricted funds</b>		B16	141,552	-	-	141,552	13,700
		B17	-	-	-	-	-
<b>Restricted income funds (Note 13)</b>		B18	-	21,645	-	21,645	2,000
<b>Endowment funds (Note 13)</b>		B19	-	-	-	-	-
<b>Total funds</b>		B20	141,552	21,645	-	163,197	15,700

Signed by one or two trustees on behalf of all the trustees

	Signature	Print Name	Date of approval
		A. JEFFERY	19/8/23

**Note 1 Basis of preparation**

*This section should be completed by all charities.*

**1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost, there are no investments.

**1.2 Change in basis of accounting**

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

**1.3 Changes to previous accounts**

No changes have been made to accounts for previous years.

**Note 2 Accounting policies****INCOMING RESOURCES****Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

**Tax reclaims on donations and gifts**

Incoming resources from tax reclaims are included in the SoFA at the time of reclaim receipt.

**Contractual income and performance related grants**

The charity did not receive any contract income or performance related income or grants.

**Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

**EXPENDITURE AND LIABILITIES****Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**Support Costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**ASSETS****Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

**Stocks and work in progress**

These are valued at the lower of cost or market value. Donated food stock is not valued on the balance sheet as the stock is held for free distribution.

## Section C

## Notes to the accounts (cont)

## Note 3 Analysis of incoming resources

*Incoming resources may be further analysed if this would help the reader of the accounts.*

	Analysis	This year £	Last year £
Voluntary income	Grant income unrestricted	-	-
	Grant income restricted	-	-
	General income	194,069	14,140
		-	-
	<b>Total</b>	<b>194,069</b>	<b>14,140</b>
Activities for generating funds	Gift Aid	9,481	1,774
		-	-
		-	-
		-	-
	<b>Total</b>	<b>9,481</b>	<b>1,774</b>
Investment income		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>

**Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
<b>Costs of generating voluntary income</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
<b>Fundraising trading costs</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
<b>Investment management costs</b>		-	-
		-	-
	<b>Total</b>	-	-
<b>Charitable activities</b>	Cost of charitable activities	55,745	15,992
		-	-
		-	-
		-	-
	<b>Total</b>	55,745	15,992
<b>Governance costs</b>	Governance	309	123
		-	-
		-	-
	<b>Total</b>	309	123

**Note 5 Support Costs**

*Please complete this note if the charity has analysed its expenses using activity categories and has support costs.*

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	-	-

**Note 6 Details of certain items of expenditure****6.1 Trustee expenses**

*Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).*

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
0	0
£	£

**6.2 Fees for examination or audit of the accounts**

*Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).*

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
0	0

**Note 7**                      **Paid employees**  
*Please complete this note if the charity has any employees.*

**7.1 Staff Costs**

	This year £	Last year £
Gross wages, salaries and benefits in kind	-	-
Employer's National Insurance costs	-	-
Pension costs		-
<b>Total staff costs</b>	-	-

**7.2 Average number of full-time equivalent employees in the year**

	This year Number	Last year Number
The parts of the charity in which the employees work	<b>Fundraising</b>	-
	<b>Charitable Activities</b>	-
	<b>Governance</b>	-
	<b>Other</b>	-
<b>Total</b>	-	-

**7.3 Defined contribution pension scheme**

A defined pension scheme is not operated by the charity

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		



**Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	-	-	-
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

**9.2 Accumulated depreciation and impairment provisions**

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
<b>** Rate</b>					

Balance brought forward	-	-	-	-	-	-
Depreciation charge for year	-	-	-	-	-	-
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

**9.3 Net book value**

Brought forward	-	-	-	-	-	-
Carried forward	-	-	-	-	-	-

**9.4 Revaluation***If any fixed assets have been revalued please give details of the valuer and method of valuation*

**Note 10 Investment assets**

*Please complete this note if the charity has any investment assets.*

**10.1 Fixed assets investments**

	£
Carrying (market) value at beginning of year	-
<b>Add:</b> additions to investments at cost	-
<b>Less:</b> disposals at carrying value	-
<b>Add/(deduct):</b> net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

*Please provide below:*

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

**Analysis of investments**

	10.2 Market value at year end  £	10.3 Income from investments for the year  £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
<b>Total</b>	-	-

**10.4 Material investment holdings**

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

**Note 11 Debtors and prepayments**

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,134	760	-	-
Prepayments and accrued income	-	-	-	-
<b>Total</b>	<b>1,134</b>	<b>760</b>	<b>-</b>	<b>-</b>

**Note 12 Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

**12.1 Analysis of creditors**

Analysis of creditors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**12.2 Security over assets**

There are no charges or other security over any assets of the charity.

**Note 13 Endowment and restricted income funds**

*Please complete this section if the charity has any endowment or restricted income funds.*

**13.1 Funds held**

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Moldova	R	Support of work in Moldova
Ukraine	R	Support of work in Romania for Ukraine refugees
Skills Training	R	Support of skills training in Romania
	R	
	R	

**13.2 Movements of major funds**

*Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.*

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Moldova	500	1,604	- 1,945			159
Ukraine	-	42,636	- 22,650			19,986
Skills Training	1,500	-	-			1,500
						-
						-
<b>Total Funds</b>	2,000	44,240	- 24,595	-	-	21,645

**13.3 Transfers between funds**

No inter fund transfers

From Fund (Name)	To Fund (Name)	Reason	Amount

**Note 14 Transactions with related parties**

*If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.*

**14.1 Remuneration and benefits**

*Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.*

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

**14.2 Loans**

*Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.*

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	None			

**14.3 Other transaction(s) with trustees or related parties**

*Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

**Big Love Charity****Note 15****Additional Disclosures**

**The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.**

There are no additional disclosures.



Section A Independent Examiner's Report

Report to the trustees Big Love Charity

On accounts for the year ended 31/01/2023 1181890

Set out on pages 1-15

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
the accounts did not accord with the accounting records; or
the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed: Phillip Harding

Date: 28.4.2023

Name: Phillip Harding

Relevant professional qualification(s) or body (if any):

Address: 14 Dunmore Road, Chelmsford, Essex CM2 6RY

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**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

Not Applicable

Large empty rectangular box for providing details of items to disclose.