

TRUSTEES' REPORT FOR THE YEAR ENDED 31 JANUARY 2025

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.

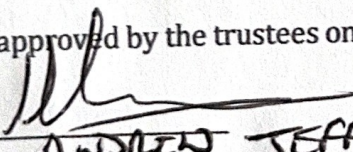
Approval

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

Signature: _____

Name:

Position: Trustee


ANDREW SEFFERT



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	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
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	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	80,173	217	-	80,390	51,793
Resources expended (Notes 4-8)							
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	-	-	-	-	-
Total resources expended		S13	174,979	-	-	174,979	54,185
Net incoming/(outgoing) resources before transfers		S14	- 94,806	217	-	- 94,589	- 2,392
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	- 94,806	217	-	- 94,589	- 2,392
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	- 94,806	217	-	- 94,589	- 2,392
Total funds brought forward		S20	144,248	16,557	-	160,805	163,197
Total funds carried forward		S21	49,442	16,774	-	66,216	160,805

Section B	Balance sheet
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		Note	Restricted				
			Unrestricted funds £	income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Tangible assets	(Note 9)	B01	185	-	-	185	377
		B02	-	-	-	-	-
Investments	(Note 10)	B03	-	-	-	-	-
Total fixed assets		B04	185	-	-	185	377
Current assets							
Stock and work in progress		B05	-	-	-	-	-
Debtors	(Note 11)	B06	881		-	881	44,875
(Short term) investments		B07	-		-	-	-
Cash at bank and in hand		B08	48,376	16,774	-	65,150	115,553
Total current assets		B09	49,257	16,774	-	66,031	160,428
Creditors: amounts falling due within one year							
	(Note 12)	B10	-	-	-	-	-
Net current assets/(liabilities)		B11	49,257	16,774	-	66,031	160,428
Total assets less current liabilities		B12	49,442	16,774	-	66,216	160,805
Creditors: amounts falling due after one year							
	(Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges		B14	-	-	-	-	-
Net assets		B15	49,442	16,774	-	66,216	160,805
Funds of the Charity							
Unrestricted funds		B16	49,442			49,442	144,248
		B17				-	-
Restricted income funds (Note 13)		B18		16,774		16,774	16,557
Endowment funds (Note 13)		B19			-	-	-
Total funds		B20	49,442	16,774	-	66,216	160,805

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

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

Section C**Notes to the accounts****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.

Section C**Notes to the accounts****(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
		-	-
		-	-
	Total	63,275	48,390
Activities for generating funds	Gift Aid	3,600	3,403
		-	-
		-	-
		-	-
		-	-
	Total	3,600	3,403
Investment income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C	Notes to the accounts	(cont)
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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 £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Cost of charitable activities	161,101	53,868
		-	-
		-	-
		-	-
	Total	161,101	53,868
Governance costs	Governance	363	309
		-	-
	Total	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 £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

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		-
Total staff costs	-	-

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	-	-
Total	-	-

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 8

Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
Support of projects in Romania	94,463	5,320
		-
	-	-
	-	-
	-	-
	-	-
Total	94,463	5,320

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

£

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
Outstretched Hands of Romania	Support for children in Romania	81,300
Ferma Solomon SRL	Support for farm providing income and employment in Romania	62,483
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		143,783

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

**Basis	SL or RB	SL or RB	SL or RB	SL	SL or RB
** Rate				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	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): 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	-	-
Total	-	-

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	-	-	-	-
Total	881	875	-	40,000

Note 12 Creditors and accruals

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

12.1 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	-	-	-	-
Total	-	-	-	-

12.2 Security over assets

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

Section C	Notes to the accounts	(cont)
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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
						-
						-
Total Funds	16,557	217	-	-	-	16,774

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				

Section C	Notes to the accounts	(cont)
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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

Charity Name
Big Love Charity

On accounts for the year
ended

31st 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
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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.