

Company Registration Number: CE026406

Charity Registration Number: 1195457

**LOVE IN ACTION (AFRICA)**  
**TRUSTEE'S REPORT AND UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED**  
**31 AUGUST 2025**

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Love In Action (Africa)  
Charitable Incorporated Organisation  
Trustees' Annual Report  
Year ended 31 August 2025

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The trustees present their report and the unaudited financial statements of the charity for the period ended 31 August 2025.

**Reference and administrative information**

<b>Registered charity name</b>	Love In Action (Africa)	
<b>Charity registration number</b>	1195457	
<b>Company registration number</b>	CE026406	
<b>Principal office and registered office</b>	126 Ifield Road Crawley RH11 7BW	
<b>The trustees</b>	Sibongile Dokotera Eleanor Mathews Sybil Nzeribe	Chair

<b>Accountants</b>	Simply Accounts 4U Ltd Chartered Certified Accountants 12 Fiddlebridge Industrial Centre Lemsford Road Hertfordshire AL10 0DE
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## **Structure, governance, and management**

### **Description of the charity's trusts**

The Charity was established in 2021 and was formally registered with Charities Commission and Companies House as a Charitable Incorporated Organisation on 10th August 2021. The charity is governed in accordance with its Trust Deed dated 7th August 2021.

### **Recruitment and appointment of trustees**

The Charity is run by its board of Trustees. All trustees give their time voluntarily and receive no benefits from the charity

Recruitment and appointment of new trustees is in line with the constitution and with the consent of the trustees. Suitable candidates are those who are sensitive to the needs and demands of the organisation and have relevant skills and experience.

In order to bring a range of skills and cover the broad reach of the charity, the trustees are from backgrounds that reflect the diversity of the people that the charity works with.

### **Trustees 'induction and training**

New trustees are briefed by the existing trustees on the objects and operations of the charity and are referred to the guidance for new trustees published by the Charity Commission.

In addition, all new trustees are encouraged to read the constitution and discuss any queries arising from this with existing trustees.

All trustees are expected to be familiar with the work of the charity and get involved in events and services regularly. The charity places emphasis on volunteer development and trustees are also offered training seen as beneficial to the charity. All trustees are encouraged, and most have been through internal training or induction for a better understanding of the ethos of the charity and the statement of beliefs.

Trustees also discuss the future plans of the charity in relation to the objectives of the charity and ways to secure and strengthen the financial position of the charity. Plans for the charity are also put to the AGM at least once a year in which the ordinary members all have a chance to speak and vote.

#### **Additional governance issues and risk review**

The charity is funded by donations from well-wishers and support from funding organisations in the United Kingdom.

Though all trustees give their time voluntarily, the charity recognises that trustees may incur expenses such as travel to meetings, conferences and other events. Trustees may from time to time, finances allowing, be reimbursed for expenses directly incurred in fulfilling their duties.

The charity reserves the right to recognise and adequately remunerate trustees who bring specialist skills and knowledge to the service of the charity where this is applicable.

The major operational risk faced by the Charity is that it carries no reserves as most of its funding is specific to an activity. Its continued existence is therefore heavily dependent on continued support from its funders. The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances. They are satisfied that systems are in place to manage exposure to the major risks.

The Trustees have implemented procedures to manage this risk including ensuring they have sufficient training, skills and expertise to effectively manage the affairs of the charity and do not commit to programmes until funding is secured for the programme.

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to its operations and finances, and are satisfied that systems are in place to manage their exposure.

#### **Objectives and activities**

##### **Registered objects**

##### **Engage - Support**

The objects of the Charity are to advance education for the public benefit by providing educational support to socially and economically disadvantaged students in Zimbabwe, Africa. The Charity helps by providing school fees, educational materials and supplies for students from primary school all the way to tertiary education.

##### **Public benefit**

The Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. All beneficiaries are chosen in accordance with the Charity's grant making policy.

## **Grant Making Policy**

- 1 School headmasters in various catchment areas will be asked to identify students in their last two years of primary education who are socially or economically disadvantaged and need financial support to complete their primary education and proceed to secondary school education.
- 2 Parents of the identified students will be then asked to fill an application form and attend an interview with one of the Trustees.
- 3 The three Trustees will then meet and evaluate the application and then make funding decisions based on the availability of funds, financial needs of the families and academic merits of the students.
- 4 For continued support, a student should remain enrolled in his or her current course of study. Any application for course transfer will require reassessment against the eligibility criteria and may lead to funding termination. For post-secondary funding (e.g., University undergraduate, technical college) a student must maintain a fulltime enrolment and pass more than 60% of his or her enrolled study load in a Semester and not fail the same unit two (2) or more times.
- 5 No funding support will be provided for university post graduate studies.

## **Objects of the Charity, principal activities and organisation of our work**

The Charity's object and its principal activity continue to be that of supporting socially and economically disadvantaged students in Zimbabwe with their educational needs. Support includes things like school fees, uniforms, stationery, groceries and transport.

Trustees meet periodically to manage the affairs of the Charity. Sibongile Dokotera, in her capacity as chair, is responsible for and manages the day-to-day activities of the Charity.

## **Summary of the main activities and achievements during the year**

The charity is currently supporting four students in primary, secondary and sixth form. Two other students are now in the process of applying for university.

### **Achievements During the Year**

During the year, the charity continued to deliver tangible impact in support of children's education in Zimbabwe. The trustees successfully funded school enrolment, outstanding fees, uniforms, and essential supplies for a total of seven children across primary, secondary, and O'Level education. This included enabling children with existing fee arrears to regularise their school attendance and supporting progression from primary to secondary education where financial barriers would otherwise have prevented continuation. In addition, the charity responded to a safeguarding and welfare need by providing nutritional support to a beneficiary suffering from malnutrition-related illness, resulting in a significant improvement in health and wellbeing. These interventions demonstrate the charity's commitment to removing financial and practical barriers to education while responding flexibly to beneficiaries' wider needs.

## Challenges and Future Outlook

The trustees note ongoing challenges associated with beneficiary continuity and safeguarding, including the temporary loss of contact with one supported child who did not return for the new school term. This highlights the inherent risks of operating in vulnerable communities where family mobility and instability can impact educational outcomes. Looking ahead, the charity will continue to monitor beneficiaries closely, manage resources prudently, and seek to balance educational support with emerging welfare needs, while maintaining oversight to ensure funds are applied effectively and in line with the charity's objectives.

## Financial performance

The charity received grants and donations during the period amounting to **£2,020** and paid **£4,150** for charitable activities and administration. The charitable expenditure was made in line with the stated objects of the charity.

The charity has governance costs that comprise professional fees and other administration costs. This is in addition to the support costs of the charity as disclosed in the notes to the accounts. There are no staff costs as the charity has no employees.

## Reserves policy

The Charity's reserve policy is to carry reserves sufficient to cover at least two years of commitments to protect the organisation from changing financial circumstances, such as an unexpected reduction in income or increase in costs.


The policy includes keeping the administration costs down and not to commit to any long-term programmes or financial commitments unless and until funding is secured for that particular program.

The trustees' annual report and the strategic report were approved on 24th April 2026 and signed on behalf of the board of trustees by:

## APPROVAL

I declare, in my capacity of charity chief executive officer, that:

The Trustees have approved the report above and  
Have authorised me to sign it on their behalf.

DocuSigned by:  
  
23699609A26E44B...

**Sibongile Dokotera**  
**Trustee & Chairperson**

Love In Action (Africa)  
Charitable Incorporated Organisation  
Trustees' Annual Report  
Independent Examiner's Year ended 31 August 2025

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I report to the charity trustees on the financial statements for the year ended 31 August 2025, which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes.

### Respective responsibilities of trustees and examiner

As trustees you are responsible for the preparation of the financial statements. You consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. You confirm that the charity's gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of The Chartered Association of Certified Accountants (ACCA).

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

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

### Basis of independent examiner's report

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

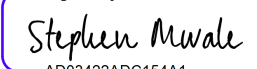
### Independent examiner's statement

In connection with my examination, I can confirm that no matters have come to my attention that give me cause to believe:

- (1) accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- (2) the financial statements do not accord with those records; or
- (3) the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- (4) the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Signed by:

  
AD03422ADC154A1  
**Stephen Mwale FCCA**

Chartered Certified Accountant  
12 Fiddlebridge Industrial Centre  
Lemsford Road  
Hatfield  
AL10 0DE

Date: **24th April 2026**

Love In Action (Africa)

Charitable Incorporated Organisation

Statement of Financial Activities(including income and expenditure account)

Year ended 31August 2025

			<b>2025</b>		<b>2024</b>
	Notes	Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	-	2,020	<b>2,020</b>	<b>3,171</b>
Investment income	5a	-	-	-	-
		-----	-----	-----	-----
Total income		-	2,020	<b>2,020</b>	<b>3,171</b>
		=====	=====	=====	=====
<b>Expenditure</b>					
Charitable activities	6	-	2,000	<b>2,000</b>	<b>4,046</b>
Administration	7	-	2,150	<b>2,150</b>	<b>500</b>
		-----	-----	-----	-----
Total expenditure		-	4,150	<b>4,150</b>	<b>4,546</b>
		=====	=====	=====	=====
		-----	-----	-----	-----
Net income/(expenditure)		-	(2,130)	<b>(2,130)</b>	<b>(1,375)</b>
		=====	=====	=====	=====
Gain/(loss) on revaluation of fixed assets		-	-	-	-
		-----	-----	-----	-----
Net movement in funds		-	(2,130)	<b>(2,130)</b>	<b>(1,375)</b>
		-----	-----	-----	-----
<b>Reconciliation of funds</b>					
Funds brought forward		-	4,420	<b>4,420</b>	<b>5,795</b>
Funds transfer		-	-	-	-
		-----	-----	-----	-----
Total funds carried forward		-	2,290	<b>2,290</b>	<b>4,420</b>
		=====	=====	=====	=====

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

Love In Action (Africa)  
Charitable Incorporated Organisation (Reg CE026406)  
Statement of Financial Position  
As at 31 August 2025

		2025 £	2024 £
<b>Current assets</b>			
Debtors	10	-	-
Cash at bank and in hand		3,290	7,357
		<u>3,290</u>	<u>7,357</u>
<b>Creditors: amounts falling due within one year</b>	11	1,000	2,937
		<u>2,290</u>	<u>4,420</u>
<b>Net current assets / (liabilities)</b>		<u>2,290</u>	<u>4,420</u>
<b>Net assets</b>		<u>2,290</u>	<u>4,420</u>
		=====	=====
<b>Funds of the charity</b>			
Restricted funds		2,290	4,420
Unrestricted funds		-	-
		<u>2,290</u>	<u>4,420</u>
<b>Total charity funds</b>	12	<u>2,290</u>	<u>4,420</u>
		=====	=====

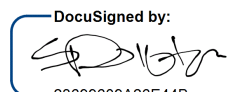
For the year ended 31 August 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

The trustees have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476;

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

These financial statements were approved by the board of trustees and authorised for issue on 24th April 2026, and are signed on behalf of the board by:

DocuSigned by:  
  
 23699609A26E44B...  
**Sibongile Dokotera**  
 Chairperson, Board of Trustees

## 1 General information

The charity is a Charitable Incorporated Organisation and a registered charity in England and Wales. It's' registration numbers and its registered office address is as shown in the Trustees report.

## 2 Statement of compliance

These financial statements have been prepared in compliance with Financial Reporting Standard 102 (FRS 102), 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', including the provisions of Section 1A "Small Entities" and the Companies Act 2006, the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

## 3 Accounting policies

### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and property plant and machinery measured at fair value through income or expenditure.

### Presentation currency

The financial statements are prepared in pound sterling, which is the functional currency of the entity.

### Fund accounting

Unrestricted funds held by the charity are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds held by the charity represent funds where there is a contractual requirement for it to be spent on a particular purpose and returned if unspent.

### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods or services is measured at the fair value of the goods or service unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

## Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and

## 4 Average number of employees

The average number of employees (excluding volunteers) in the period was NIL (2024: NIL)

## 5 Donations , legacies & other income

	2025		2024
	Unrestricted	Restricted	
Donations	-	2,020	3,171
	<u>-</u>	<u>2,020</u>	<u>3,171</u>

## 5a Investment Income

	2025		2024
	Unrestricted	Restricted	
Bank interest	-	-	-
Gains/(losses) on sale of fixed assets	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>

## 6 Expenditure on charitable activities by fund type

	2025		2024
	Unrestricted	Restricted	
School fees and uniforms	-	2,000	4,046
	<u>-</u>	<u>2,000</u>	<u>4,046</u>

## 7 Expenditure on administration

	2025		2024
	Unrestricted	Restricted	
Rent	-	-	-
Accountancy	-	2,000	500
Staff costs	-	-	-
Miscellaneous	-	150	-
	<u>-</u>	<u>2,150</u>	<u>500</u>

8 Independent examination fees	2025		2024
	Unrestricted	Restricted	
Fees payable to the independent examiner for: independent examination of the financial statements	-	2,000	500

## 9 Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees other than those disclosed in the related party note.

## 10 Debtors

	2025		2024
	Unrestricted	Restricted	
Prepayments and accrued income	-	-	-
Other debtors	-	-	-

## 11 Creditors: amounts falling due within one year

	2025		2024
	Unrestricted	Restricted	
Accruals and deferred income	-	1,000	2,937
Statutory obligations	-	-	-
Accounts payable	-	-	-
	-	1,000	2,937

## 12 Analysis of charitable funds

	01-Sep	Income	Expenditure	Transfers	31-Aug
General funds	-	-	-	-	-
Restricted funds	01-Sep 4,420	Income 2,020	Expenditure (4,150)	Transfers -	31-Aug 2,290

## 13 Analysis of net assets

	2025	2024
Tangible fixed assets	-	-
Current assets	3,290	7,357
Creditors less than 1 year	(1,000)	(2,937)
	<u>2,290</u>	<u>4,420</u>

## 14 Related party transactions

The trustees confirm that there were no related party transactions requiring disclosure during the year. No trustee received any remuneration, benefits, or reimbursement of expenses from the charity.

## 15 Going Concern

There are no material uncertainties about the charity's ability to continue in existence as a going concern for the next twelve months.