

# **Love Into Action**

*Registered Charity in England and Wales number 1148630*

## **Trustees Annual Report and Accounts for year ending 31 December 2021**

### **Reference and Administration**

Principle Address: Penquit House Farm, Ivybridge, PL21 0LU

Trustees for the Year 2021:

Phil Lawson		Chair
Daniel Villars		Treasurer
Esther Renja		
Janet Villars		
Sara Wadsworth	Started: 25-8-2021	Safeguarding Lead
Sharon Garnett		
Laurence Garnett		

The activities of the charity in Jordan, where the charity primarily operates, are overseen on a day to day basis by Laurence and Sharon Garnett.

### **Structure, Governance and Management**

The charity is governed by a Trust Deed and is constituted as an unincorporated trust.

Trustees are appointed for a term of three years by a majority vote of the current trustees.

The charity operates in Jordan, Palestine and Israel, with its primary work in Jordan. In addition to registration in the UK, it is registered as a branch of a foreign NGO in Jordan and Palestine. Registration in Israel remains pending since 2012 due to the freezing of all new registrations.

The trustees consider the strategic risks to the charity and works to mitigate these risks as far as reasonably practical. The primary risks include the vulnerability of income from charitable giving mitigated by attempts to diversify the sources of income, the variance of the exchange rates for overseas operations mitigated by greater consistency in income and from multiple jurisdictions, the risk of civil unrest in the locations where we operate which is mitigated by accessing advice on security preparations, training for staff alongside preparations onsite. We regularly undertake resilience planning, for the work to be less reliant on international leadership and financing related to personal relationships (encouraging giving based on the work undertaken rather than friendship to specific people involved in the work).

### **Objectives and Activities**

The objects of the charity are: 'the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage.' And, since 25 August 2021, 'to advance such

other charitable purposes which may be charitable according to the law of England and Wales as the trustees see fit from time to time.'

The trustees of the charity have decided to support families in the Middle East, whose relatives have profound intellectual disabilities, as the primary beneficiaries of the charity, and provide public benefit by providing family support and respite care to those impacted by the most severe disability in the communities where we operate.

From the inception of the charity through to June 2020 we operated primarily in Palestine with a diverse staff team operating out of a centre based in Bethlehem. Since 2020 our efforts have been focused on establishing a centre based in Mafraq, Jordan, to serve as a hub for our outreach and respite care program in the north of Jordan alongside occasional visits to Palestine and Israel.

During 2021 the work continued to establish the registration necessary to legally operate in Jordan as well as building the connections and relationships to foster good working relationships in our area of operation. It is anticipated that we will begin our outreach program in Jordan during the fourth quarter of 2022 based out of a functioning centre in Mafraq, Jordan.

Throughout 2021 we have considered the guidance issued by the Charity Commission of England and Wales regarding public benefit and ensured that our activities and operations are focused on providing significant impact despite our small size.

The charity carries out its work with a diverse team of paid and volunteer staff, both national and international in the locations where we operate. This blend of experience and capability increases our impact and is reliant on the generosity of donors to cover the cost of our paid staff, and the hard work and self-sacrifice of our volunteers who give freely of their time, energy and expertise. Without this blend of generosity, we could not operate.

### **Achievements and Performance**

During 2021 we made significant progress towards being operational in Jordan, including obtaining registration in Jordan. Our efforts are intended to ensure that we have the strongest possible foundations for the work in Jordan that enable the greatest long-term outcomes. In order to achieve this, it is necessary to invest in this developmental stage, but with a clear focus on becoming operational and impactful.

In addition to the efforts to become established in Jordan, visits were made by our leadership team to Palestine and Israel to oversee the activities there, albeit limited, and to undertake 40+ visits to families we have supported there. It is anticipated as the final infrastructure in Palestine is dismantled, future visits will be focused solely on outreach visits to encourage and support the families there.

### **Financial Review**

The charity intends to hold in reserve equivalent to the running costs of the charity for three months. Due to the charity being in a period of limited outreach, our reserves are significantly greater than this at the end of 2021, with the intention that much of these funds will be used to begin the operations of the charity in Jordan when we are in a position to begin our outreach operations once more.

During 2021 the primary source of funding has been the generosity of individuals, small groups and churches who have given to support our development and outreach work. At a time when a majority of our time is spent in administration and development, we are especially appreciative of those who have chosen to support us when the impact of their giving is still several years from being evident. Yet from our vantage point we can see that the generous support now is having a disproportionate impact on the future of the work of the charity.

**Declaration**

The trustees of Love Into Action declare that they have approved the trustees' report above.

Signed on behalf of the charity:

**Laurence Garnett**

Laurence Garnett  
Trustee  
30-10-2022

## **Independent examiner's report to the trustees of Love Into Action**

I report to the trustees on my examination of the accounts of the Love Into Action (the Trust) for the year ended 31 December 2021.

### **Responsibilities and basis of report**

As the charity trustees of the Trust 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Signed:           **C Pittas**  
Name:             C Pittas  
Address:         58 Endeavour Court, Plymouth, PL1 5AX  
Date:             30-10-2022

## Receipt and Payments Account for the year ending 31 December 2021

### Section A

#### Receipts and Payments

All amounts are to the nearest £

<b>Receipts</b>	<b>2021</b>	<b>2020</b>
Unrestricted Donations	44,392	59,764
Olive Wood Sales	2,817	3,063
Other	4	21
<b>Total Income</b>	<b><u>47,212</u></b>	<b><u>62,849</u></b>

#### **Payments**

Charitable Activities		
Administration	8,821	1,712
Staff Costs	8,928	42,143
Premises	6,540	1,121
Project Activities	1,684	12,483
Transport	5,345	4,012
<b>Sub Total</b>	<b><u>31,317</u></b>	<b><u>61,471</u></b>
Raising Awareness	521	638
<b>Sub Total</b>	<b><u>521</u></b>	<b><u>638</u></b>
<b>Total Payments</b>	<b><u>31,838</u></b>	<b><u>62,109</u></b>

Exchange Gain / (Loss) 28 903

**Net of Receipts / (Payments) 15,401 1,642**

### Section B

#### Statement of Assets and Liabilities at Year End

	<b>2021</b>	<b>2020</b>
<b>Cash funds held at year end</b>	<b><u>47,747</u></b>	<b><u>32,346</u></b>

These accounts are accepted on behalf of the charity by:

**Dan Villars**

Daniel Villars  
Treasurer  
30-10-2022

## *Notes*

### **Receipts & payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

### **Audit requirements**

In addition to the Independent Examination of the accounts included in this annual report, the accounts of Love Into Action are subject to a separate and full audit in the Palestinian Territories.

No fee was paid for the Independent Examination.

### **Restricted Funds**

During 2020 and 2021 no restricted funds were donated to, or held by, the charity.

### **Administration**

Administration includes some costs previously included under the heading of project costs and all governance costs. This heading includes legal and banking fees plus the day to day administration of the charity and projects.

### **Staff Costs**

Staff costs include salaries and equivalent payments for self employed workers, along with staff expenses for paid and volunteer workers. The significant decrease in costs between 2020 and 2021 is due to the closure of our operations in Palestine in July 2020.

### **Project Costs**

Project costs includes costs associated with the day to day running of activities. In previous accounts some elements of administration were included, and costs associated with manufacturing olive wood ornaments were recognised separately but were primarily used for meaningful activities at our day centre rather than for generating funds and have therefore now been incorporated into project costs. During 2021 no such costs associated with olive wood were incurred, but this change has been made to simplify the understanding of the accounts.

### **Raising Awareness**

Raising Awareness includes costs associated with fundraising, but our model of operating relies on promoting the work of the charity to encourage support in a diverse range of ways, and not primarily fundraising.

### **Trustee Remuneration**

No trustees were remunerated for their work on behalf of the charity.