Love Into Action
Disability projects in the Middle East

جمعية العمل بمحبة
مشاريع لذوي الإعاقة في الشرق الأوسط

Love Into Action

Registered Charity in England and Wales number 1148630

Trustees' Annual Report
for Year Ending
31 December 2025

www.loveintoaction.org

Penquit House Farm,
Ivybridge, UK, PL21 0LU
Tel: (+44) 01752 546725

office@loveintoaction.org

مزرعة بينكويت هاوس،
آيفيبريدج، إنجلترا ، PL21 0LU
هاتف: ٠٠ ٤٤ ١٧٥٢ ٥٤٦٧٢٥

About Love Into Action

Love Into Action is a very small Christian charity working primarily with people with profound intellectual disabilities and their families in Jordan. We have a particular concern for families with little or no other help, including those whom others have found too complex or challenging to support.

For every family we work with, we want tomorrow to be a little better than today. Although we would love to help more people, our priority is depth rather than breadth: making a difference, one family at a time. We support people according to need, whatever their faith or background, so that life can be a little bit easier for the whole family.

Introduction from the Chair

Our size allows us to know families deeply and to keep showing up when change is slow. During 2025, we continued this patient work while strengthening the people, partnerships and the facilities behind it.

We may not change the world, but together we have helped make tomorrow a little better for the families we serve. I am deeply grateful to every member of staff, volunteer, partner and supporter who has stood alongside us.

In the year ahead there will continue to be challenges, and a significant risk of distraction from our core work as we have the privilege of, God willing, buying the centre we have been renting for these past years. For all the blessing that having the security of our own building brings, we want to keep our focus on the families we are here to help more than the tools we use along the way. As we dig deeper foundations in Jordan (and a mighty thanks to all who are making this possible) we are looking for the fruitfulness that will see lives transformed.

Thanks once again for sharing with us in this mission.

Sara Wadsworth
Chair, Board of Trustees

Trustees' Report for the year ended 31 December 2025

And now for the legal pieces . . .

1. Reference and administrative details

Registered charity: Love Into Action (LIA)
Charity number: 1148630
Principal address: Penquit House Farm, Ivybridge, PL21 0LU
Website: www.loveintoaction.org

Trustees serving during 2025:

- Sara Wadsworth, Chair and Safeguarding Lead;
- Daniel Villars, Treasurer;
- Janet Villars;
- Sharon Garnett;
- Laurence Garnett.

2. Objects and public benefit

Love Into Action is governed by a Trust Deed dated 15 August 2012, as amended on 25 August 2021.

Its objects are:

- "The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage"; and
- "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 have chosen to focus primarily on families in the Middle East caring for people with profound intellectual disabilities. They have had regard to the Charity Commission's public benefit guidance when planning and reviewing this work.

3. Our work during 2025

Love Into Action worked intensively with approximately 20 families, normally through weekly contact, and periodically with a further 50. Bedouin and rural Jordanian families formed a growing proportion of the work, principally in northern Jordan and within one southern district.

Assessments, home visits, family coaching and respite care allowed us to understand each family and work towards practical, lasting change.

For one woman, this included the simple act of lending a swing that she learnt to use independently, whilst repeatedly showing her family safer ways to respond to her difficult behaviour. Over time, they reduced their use of a chain to restrain her, although sadly this has not ended completely.

We also helped a family overcome barriers preventing two children with a degenerative condition from receiving hearing aids. Love Into Action did not provide the aids; our role was to help the family access services already potentially available to them, bringing the gift of hearing just through offering a lift to a neighbouring city.

Structured individual and small-group respite continued, but overnight care could not begin because there was no established regulatory framework. We continued discussions with the authorities while working within the permissions available.

The Mafraq centre remained the base for care and outreach. During 2025, we paid a deposit and began applying for permission to purchase it. The purchase was finally completed in early 2026.

We continued working with local organisations, government bodies and international partners. During a visit by Joni and Friends, we helped several families obtain wheelchairs suited to their relatives' physical needs. Specialist mobility equipment falls outside our core work, but the partnership allowed us to help people whom we already knew and didn't have the time, people or capacity to help ourselves.

Supporters also gave specifically for hardship assistance in Palestine. Although direct financial support is not our work, these restricted gifts were distributed through a trusted partner organisation overseen by our country representative based in Bethlehem.

4. Financial review and reserves

This year we have begun the headache of transitioning to accrual accounts – a different way of understanding the financial situation of the organisation. The 2024 figures have been recalculated so that we can compare like for like, without changing the previously approved cash accounts.

As a simple overview of where we are at, during 2025 our income was £293,326 and expenditure was £123,886, producing a surplus of £169,440. It seems a very large surplus, but most of this arose from restricted donations, particularly £120,000 for purchasing and developing the Mafraq centre, and was not available for general expenditure.

Support from individuals, churches, trusts and other friends enabled the work to build on the progress made in 2024.

The trustees aim to hold unrestricted reserves that would allow us to operate for three months, or to cover significant unexpected costs. Free reserves were £41,471, which is closer to our goal than we normally have!

The trustees are satisfied that the charity can continue its activities, with confidence about its ability to continue as a going concern.

5. Governance, risk and safeguarding

Love Into Action is an unincorporated trust. Founding trustees are appointed for life or until resignation. Other trustees are appointed for three-year terms by majority vote of the existing trustees.

The trustees met several times during the year and regularly reviewed the charity's work, finances, safeguarding and risks. The principal risks included regional instability, volatility in voluntary income and changing or uncertain regulatory requirements in the places where we operate.

Laurence and Sharon Garnett were the charity's key management personnel in 2025, overseeing day-to-day operations in Jordan as unpaid volunteers. Neither received remuneration from the charity. No trustee received remuneration or other financial benefit.

The charity remained registered in the United Kingdom and as a branch of a foreign NGO in Jordan and Palestine. These branches form part of the UK charity and are not separately controlled organisations.

Safeguarding remained integral to our work, and the safeguarding code of conduct was revised during 2025. No safeguarding matter or other serious incident required reporting to the Charity Commission or another regulator.

Love Into Action is registered with the Fundraising Regulator. It did not use professional fundraisers or commercial participators, and no fundraising complaints were received.

6. Looking ahead

Following completion of the centre purchase, the remaining restricted funding will be used towards adjacent land and initial development, in accordance with the purposes agreed with donors.

We will continue intensive family support, improve the centre and work towards an appropriate framework for overnight respite care. If overnight provision remains unavailable, we intend to develop periodic intensive respite through longer hours over consecutive days.

Declaration

The trustees approve this report for the year ended 31 December 2025.

Signed on behalf of the trustees:

S Wadsworth

Signature: _____

Sara Wadsworth
Chair, Board of Trustees

23 Oct 2026

Date: _____

Independent Examiners Report to the Trustees of Love Into Action

I report to the charity trustees on my examination of the accounts of Love Into Action (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 which give me cause to believe that in any material respect:

1. accounting records were not kept for the charity in accordance with, and as required by, section 130 of the Act;
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.



Mr C J R Chapman, FCCA
McPhersons Walpole Harding
Chartered Certified Accountants
Citibase Brighton
95 Ditchling Road
Brighton
BN1 4ST

Date: 26 Oct 2026

Accounts for the year ended 31 December 2025

These are the charity's first accounts presented on the accrual basis. The 2024 figures have been recalculated on the same basis so the two years can be compared. The approved 2024 cash accounts have not been changed, nor has the cash actually held. Accrual accounting changes when income, costs, assets and liabilities are reported, so the comparative result and fund balances differ from those in the signed 2024 cash accounts.

Statement of financial activities

For the year ended 31 December 2025 – all amounts are £ pounds sterling

	2025 unrestricted	2025 restricted	2025 total	2024 unrestricted	2024 restricted	2024 total
Income from donations and Gift Aid	142,564.71	147,077.51	289,642.22	100,612.98	34,019.32	134,632.30
Craft sales	2,005.17	—	2,005.17	3,177.92	—	3,177.92
Other income, including interest	1,678.31	—	1,678.31	23.89	—	23.89
Total income	**146,248.19**	**147,077.51**	**293,325.70**	**103,814.79**	**34,019.32**	**137,834.11**
Expenditure on raising funds	2,708.04	—	2,708.04	6,899.77	—	6,899.77
Expenditure on charitable activities (note 3)	116,866.16	4,311.50	121,177.66	115,042.09	44,072.23	159,114.32
Total expenditure	**119,574.20**	**4,311.50**	**123,885.70**	**121,941.86**	**44,072.23**	**166,014.09**
Net income / (expenditure)	**26,673.99**	**142,766.01**	**169,440.00**	**(18,127.07)**	**(10,052.91)**	**(28,179.98)**
Transfers between funds	30,213.10	(30,213.10)	—	—	—	—
Net movement in funds	**56,887.09**	**112,552.91**	**169,440.00**	**(18,127.07)**	**(10,052.91)**	**(28,179.98)**
Funds brought forward	27,064.33	11,747.09	38,811.42	45,191.40	21,800.00	66,991.40
Funds carried forward	**83,951.42**	**124,300.00**	**208,251.42**	**27,064.33**	**11,747.09**	**38,811.42**

The combined charitable activities support families affected by disability alongside other charitable work.
All income and expenditure relate to continuing activities.
The following notes form part of these accounts.

Balance sheet

At 31 December 2025 – all amounts are £ pounds sterling

	2025 unrestricted	2025 restricted	2025 total	2024 unrestricted	2024 restricted	2024 total
Tangible fixed assets (note 4)	42,480.48	—	42,480.48	18,161.95	—	18,161.95
Prepayments and acquisition advances (note 5)	1,623.77	8,241.64	9,865.41	6,278.23	—	6,278.23
Cash at bank and in hand	50,560.62	116,058.36	166,618.98	31,475.14	30,806.32	62,281.46
Total current assets	**52,184.39**	**124,300.00**	**176,484.39**	**37,753.37**	**30,806.32**	**68,559.69**
Creditors due within one year (note 5)	(10,713.45)	—	(10,713.45)	(28,850.99)	(19,059.23)	(47,910.22)
Net current assets	**41,470.94**	**124,300.00**	**165,770.94**	**8,902.38**	**11,747.09**	**20,649.47**
Total net assets	**83,951.42**	**124,300.00**	**208,251.42**	**27,064.33**	**11,747.09**	**38,811.42**

Signed on behalf of the trustees:

S Wadsworth

Signature: _____

Sara Wadsworth

Chair, Board of Trustees

23 Oct 2026

Date: _____

Notes to the accounts

1 Basis of preparation

Love Into Action is an unincorporated charity registered in England and Wales. These accounts cover 1 January to 31 December 2025 and are prepared in pounds sterling on the accrual basis under FRS 102 and the Charities SORP (FRS 102), second edition 2019. They use historical cost except where stated. The trustees assess going concern when approving the accounts. The 2024 comparison is on the same accrual basis; the signed 2024 cash accounts remain unchanged. No cash flow statement is presented because the charity is below the threshold requiring one.

2 Accounting policies

Income is recognised when the charity is entitled to it, receipt is probable and the amount can be measured reliably. Donor restrictions are recorded in restricted funds. Income without a donor restriction is unrestricted. Where a restriction has been fulfilled by purchase of a capital asset, the asset is transferred to unrestricted funds unless the donor continues to restrict its use.

Expenditure is recognised when a present obligation exists, payment is probable and the amount can be measured reliably. Grants are recognised when the charity has made a binding commitment and any conditions are met. Charitable expenditure is presented as one combined activity. Promotion, relationship-building and craft manufacture costs are reported under raising funds. The charity builds long-term relationships rather than routinely soliciting individual donations.

Tangible fixed assets are recorded at cost, including directly attributable costs, less depreciation and impairment. The capitalisation threshold is £2,500 for an independently usable asset or components forming one functional asset, subject to materiality. Depreciation is charged from the date an asset is available for use over its expected useful life. Land is not depreciated. Foreign currency transactions are translated into sterling at the transaction date; monetary balances are translated at the year-end rate, with exchange differences recognised in the statement of financial activities.

3 Charitable expenditure by cost type

The amounts combine costs recorded under UK, Jordan and Palestine headings in QuickBooks. These headings show where costs were recorded; they do not represent separate charitable activities. Staff costs include salaries, other payments for work and expenses reimbursed to operational volunteers.

Cost type	2025 total	2024 total
Projects	29,918.50	26,468.48
Premises	26,212.88	17,931.01
Transport	6,421.74	18,575.33
Staff costs	18,668.11	46,386.33
Grants to institutions	12,468.44	30,704.62
Administration and support	18,714.09	12,056.47
Depreciation	5,894.57	4,768.51
Exchange and other differences	2,879.33	2,223.57
Total charitable activities	**121,177.66**	**159,114.32**

Promotion and relationship-building costs were £2,075 in 2025 and £6,900 in 2024. The £633 cost of helping people with disabilities make crafts for sale is also included in raising funds in 2025. Total expenditure on raising funds was £2,708 in 2025 and £6,900 in 2024.

4 Tangible fixed assets

	2025	2024
Gross cost at start of year	44,400.74	40,530.30
Additions	30,213.10	3,870.44
Gross cost at year end	74,613.84	44,400.74
Accumulated depreciation at start of year	26,238.79	21,470.28
Depreciation charge	5,894.57	4,768.51
Accumulated depreciation at year end	32,133.36	26,238.79
Net book value at year end	42,480.48	18,161.95

The 2025 addition is the Jordan kitchen extension. It is depreciated over twenty years from availability for use. The asset register also records the solar panel system, fire alarm, playground shade and a fully depreciated vehicle still held.

5 Prepayments and creditors

Prepayments and acquisition advances totalled £9,865 in 2025 (£6,278 in 2024). The 2025 amount includes £8,242 of centre acquisition advances and related costs. Legal fee prepayments run from April to the following March. Creditors due within one year totalled £10,713 in 2025 (£47,910 in 2024). This includes amounts owed to Dr Fadi of £137 (£57 in 2024) and Laurence Garnett of £9,101 (£25,274 in 2024). These are interest-free, unsecured short-term amounts arising from costs paid pending withdrawal from the bank to replenish petty cash. The 2024 creditors include £19,119 for a Palestine grant committed in that year and settled in January 2025.

6 Restricted funds

The following movements explain the purposes of restricted funds. The statement of financial activities and balance sheet show their overall comparison with unrestricted funds.

2025 fund	Opening	Income	Expenditure	Transfer out	Closing
Books and resources	1,800.00	2,000.00	—	—	3,800.00
Setup and renovation	3,487.00	—	3,487.00	—	—
Kitchen	5,960.09	25,077.51	824.50	(30,213.10)	—
Director discretionary project	500.00	—	—	—	500.00
Centre purchase and development	—	120,000.00	—	—	120,000.00
Total	11,747.09	147,077.51	4,311.50	(30,213.10)	124,300.00

The £30,213 transfer is the kitchen building asset funded by restricted donations. The centre fund comprises £111,758 unspent cash and £8,242 acquisition advances and related costs at 31 December 2025.

At 31 December 2024 restricted funds totalled £11,747 after £34,019 income and £44,072 expenditure in that year. The 2024 restricted expenditure included £19,059 for a Palestine grant obligation supporting families including those with disabled relatives impacted by the regional troubles. The additional £59 obligation for that grant came from unrestricted funds.

7 Staff and volunteers

The 2025 staff costs include £10,413 of salaries and payments for work for three paid members of staff. Other staff costs include expenses reimbursed to regular operational volunteers.

8 Trustees and related parties

No trustee received remuneration for trusteeship. No trustee expenses were claimed in the capacity of trustee during 2025. Trustees may be reimbursed for reasonable costs incurred in separate volunteer operational roles under arrangements approved by non-conflicted trustees; these costs are included with staff costs.
A short term, unsecured & interest free loan, to cover temporary shortfall in petty cash, was repayable to Laurence Garnett at the year end and is disclosed in note 5.

9 Grants to institutions

Grants to institutions totalled £12,468 in 2025 and £30,705 in 2024. Solid Foundation received £12,468 in 2025 and £11,586 in 2024 to support our continuing operational partnership. The other 2024 grant of £19,119 supported families in need, including families caring for people with disabilities. The recipient is not named because disclosure could create a safety risk. That grant was paid in January 2025; the exchange difference on settlement is included in 2025 expenditure.

10 Understanding the 2024 comparison

The approved 2024 cash accounts showed a year end deficit of £6,599. For this comparison, costs and income have been put in the year to which they relate and year-end assets and amounts owed have been recognised. This includes the £19,119 Palestine grant due at 31 December 2024. On that basis the 2024 year-end deficit is £28,180. No cash movement or approved 2024 account has been changed.

11 Events after the reporting date

The purchase of the Jordan centre was completed on 11 February 2026. The cost of acquisition totalled £86,150.55. At 31 December 2025, acquisition advances and related costs of £8,242 were recognised as a current asset as the property itself was not a fixed asset of the charity at that date.