

# Life In Abundance UK CIO



**LIFE IN ABUNDANCE**<sup>™</sup>  
UNITED KINGDOM

ANNUAL REPORT  
&  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

(CHARITY No. 1177632)

## ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1177632
REGISTERED OFFICE	Manvers Street Baptist Church Manvers Street Bath BA1 5BZ (Since 1 April 2023)
INDEPENDENT EXAMINER	Mrs Roxanne Bovel FCCA
TRUSTEES	Mr. R M J Stewart (Chairman) Mr. N Addo (Treasurer) Dr. C R Jackson (resigned 20/5/23) Mr. C Nevers Dr. F. Muindi (appointed 14/1/23)
BANKERS	National Westminster Bank plc
WEBSITE ADDRESS	<a href="https://lifeinabundance.org/">https://lifeinabundance.org/</a>
SOCIAL MEDIA LINKS	Facebook: @lifeinabundanceuk Twitter: @lia_uk

LIA UK CIO is part of a wider international organisation, LIA International, with offices in the following countries:

International Headquarters	Life In Abundance International (HQ) LIA Centre, Silanga Road, Nairobi, Kenya
Ministry Support Office, USA	LIA - USA, Louisville, Kentucky, USA
Ministry Support Office, Europe	LIA - Europe, Geneva, Switzerland
Programme Countries	Burundi, Djibouti, DRC, Egypt, Eritrea, Ethiopia, Haiti, Jamaica, Kenya, Rwanda, Somaliland, South Sudan, Sudan, Uganda

The Trustees present their report and financial statements of the Charity for the year ended 31 December 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's constitution, the Charities Act 2011, and Accounting and Reporting by Charities: 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 published on 16 July 2014.

## OBJECTS AND ACTIVITIES FOR THE PUBLIC BENEFIT

The objects of the Charity are the prevention or relief of poverty in particular but not exclusively among women and children in need, in Africa, the Caribbean and in such parts of the world as the Charity trustees may from time to time think fit, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.



### how we Work.



We believe in Jesus' mission to bring the hope of his kingdom in the physical, spiritual, mental, and social dimensions of life. Our work targets four main areas of need: economic empowerment, education, social engagement, and community health.

LIA has a fully developed, tested and proven, wholistic transformation model that is centred on the local church, because we know Christ has ordained and equipped his people to experience and share abundance.

The objects of the Charity have been achieved by supporting the work of Life In Abundance International, an international Non-Government Organisation which has its headquarters in Nairobi, Kenya.



Life In Abundance International empowers the local church to break the cycle of poverty within some of the poorest and most marginalised communities in the world by restoring health, renewing hope, and inspiring lasting transformation. Currently, Life In Abundance International has ongoing projects in 12 African countries and 2 Caribbean countries.

The Trustees confirm that they have complied with their duty under Section 17(5) of the Charities Act 2011 to refer to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and planning future activities.

## PERFORMANCE

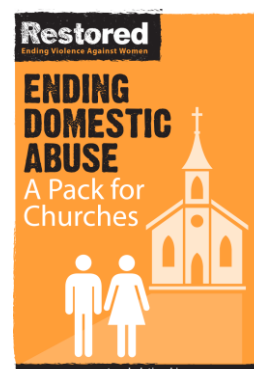
## REVIEW OF ACHIEVEMENTS AND

The Trustees have concluded that, within its objectives of the prevention or relief of poverty, the Charity by way of grants and donations to community development programmes has made available to a wide section of the public in Africa and the Caribbean the opportunity to benefit from education, training and healthcare projects.

During the year under review the Charity has distributed the following grants and donations:

### Ending Domestic Abuse – A Pack for Churches – East Africa

In 2022, we have continued in partnership with Restored, a UK organisation that highlights and advocates for the ending of domestic abuse in churches. We have contextualised Restored's UK resource pack and then translated it into Kiswahili for use by churches in Kenya, and have provided training sessions for Church leaders there. Further packs are planned in the Amharic and Arabic languages (see Future plans, below).



## Kenya Orphans & Vulnerable Children Fund



We continue to distribute regular and other donations to support the education needs of OVCs in three communities in Kenya. Church partners were asked to identify 25 OVCs in their communities who needed supplementary support for school fees to improve school retention and education experiences. Common causes of vulnerability have included lack of/ low income, loss of a main bread-winner and most commonly single parent families (mostly mothers). The situation is acute whether in urban slums or rural homes. Children lack basic necessities like food, education, parental care and sometimes are disconnected from support networks such as churches and extended families. Without intervention these children and their carers are trapped in poverty; vulnerable and without hope. Here is how the funds have been used:

**High School Fees Support** - throughout Kenya we have been supporting a cohort of 13 students (4 male and 9 female) through High School. The churches selected them as orphans or from poor families struggling to afford the cost of attending High School. We have been supporting them for four years, and all 13 of them will be completing High School in November 2023.



**Urban Slums- Early Childhood Development Centre (ECD)**- Working with single mothers and vulnerable/orphaned children. The local Church has become a refuge for the children, and their vision is to see these vulnerable and underprivileged children get an education, so a school was started in January 2022 after the COVID-19 pandemic, with a plan to grow to three classes of 30 pupils each, to cover different ages.

**Pastoralist Communities** - We have been working with local churches to initiate **ECDs** to help young children to access education without having to walk great distances to schools. This enables girls to avoid early marriages and boys to avoid being trained as youth warriors.

**Economic Empowerment** - young mothers are engaged in group savings, rural enterprises and they are afforded loans and training by LIA through churches. A goat banking and goat fattening project has targeted poor families. This also helps to keep children in school longer.

**Koromoto Boys Education Fund** – this fund exists to help keep boys in school. They would normally be recruited as young warriors (e.g. Maasai Moran) or be required to take care of family livestock rather than progress to high school. A revolving fund allows participants to buy cattle and goats, fatten them and then re-sell. This enables at least a 30% margin to support school fees for boys.



### Water filter partnership with Grifaid/Safe Water Trust in Uganda



We have continued the partnership which began in 2020 to supply water filters individuals, families and schools in Buikwe, Uganda. In 2022 we were able to facilitate online training on the use of the water filters, and we delivered 50 filters to Entebbe, where LIA-Uganda then organised local transport and distribution of the filters to the local communities where LIA has been working.

### Christian Medical Fellowship – Global Track

We facilitated a field visit to Kenya by a group of UK trained medics who are considering working overseas. The visit included participation in a medical camp, a rural health clinic and an urban medical centre. As well as providing medical services, the field visit was designed to assist these medics as they consider working overseas in a similar context.

### Trustee Visit to Kenya

In September one trustee and his wife were able to attend the Life In Abundance Annual Global Missions Conference in Nairobi. They also had the opportunity to visit an LIA-Kenya project in one of the city ‘slums’ (informal settlements), and also in Maasailand. They were able to witness at first hand the transformative effect of the Wholistic Development model used by LIA International, and the difference it makes to communities and individuals, in both an urban and a rural setting.



## FINANCIAL REVIEW

The Charity's income for the year ended 31 December 2022 from all incoming resources amounted to £83,560 (2021 - £90,094). Income for the year comprises revenue from donations and grants. Resources expended for the year were £95,758 (2021 - £85,910). The Net position for the year was a surplus of £22,802 (2021 - £4,184).

## RESERVES POLICY

The Trustees have a policy to hold reserves of £12,000 in unrestricted funds, which they consider to be reasonable given the nature and current scale of the Charity's activities. Most of the income received is restricted as it is in response to appeals for specific projects.

## INVESTMENT POLICY

The Charity does not normally hold funds for a significant period of time, as amounts raised for specific projects are usually distributed to Life In Abundance International (HQ) in Kenya shortly thereafter.

## RISK MANAGEMENT

The Charity employs one full-time member and one part-time member of staff and has other minimal contractual commitments. The Trustees have considered risks in respect of the day-to-day management of its financial and other affairs and consider them to be minimal. The Trustees receive a full report at every meeting showing the income and expenditure and movement of funds. The Charity's accounts and records are independently examined annually.

## FINANCIAL POSITION

Funds at the end of the year were £67,920 in total. Of these unrestricted funds amounted to just £1555.

## PLANS FOR THE FUTURE

In the coming year the Charity plans to continue developing awareness in the UK of the work of Life In Abundance and to build partnerships with churches, foundations, donors and supporters and to generate funds through donations and grants to support Life In Abundance International's 2023 Priorities in their 14 programme countries.

Key programmes for 2023:

- Continuing the partnership with Restored, to contextualise and translate their Domestic Violence church resource pack into Amharic and Arabic, and to provide training to church leaders on the use of this resource.
- Empowering local churches and equipping them to empower 'third generation' churches in wholistic transformational development
- Integrated support for families to improve their health, social situations and household incomes through the establishment of savings groups and microloans.
- Educational support for orphans and vulnerable children to enable them to attend school, have uniforms and all the required items they need to achieve their grades. For example in Kenya, we plan to identify a new cohort of orphans/vulnerable children who we can sponsor to start and go through high school, when the current cohort finish school in November 2023. We are also working with a local administration, school head and church leaders in a project to begin commercial farming of maize as an income generation enterprise. This will enable the school to feed the vulnerable children and thereby retain them in school.
- Further engagement with Grifaid/Safe Water Trust to support the distribution of more water filters in Uganda.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity was constituted by a Constitution on 20 March 2018. It is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission.

### TRUSTEES

The number of Trustees permitted by the Charity is not restricted but shall be not less than three. If the number falls below the minimum, the remaining trustee or trustees may act only to call a meeting of the Charity trustees or to appoint a new Charity trustee. A Trustee is appointed for a term of three years.

The current Trustees are due to retire as follows: RMJ Stewart and N Addo on 9 February 2024, C Nevers on 20 February 2024, F Muindi on 14 January 2026. Any eligible Trustee may be re-appointed.

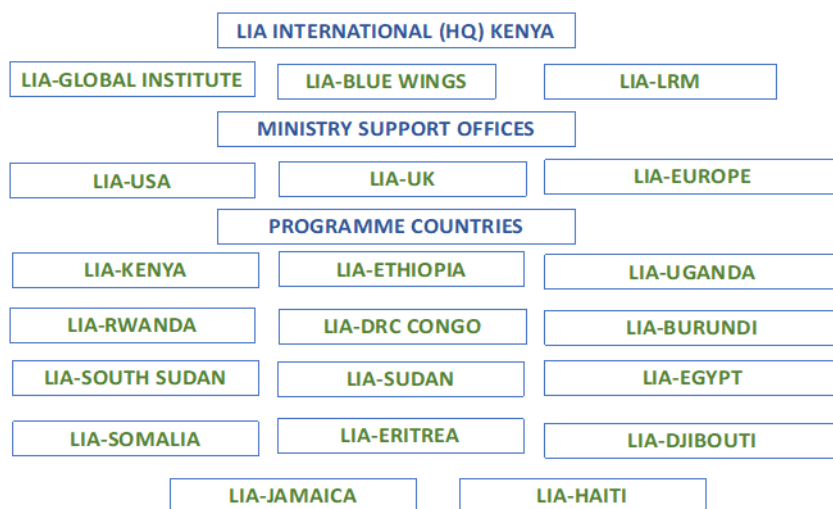
When there is a requirement for a new Trustee, the individual is identified and appointed by the remaining Trustees. They make available to the new Trustee a copy of the current version of the Constitution and a copy of the Charity's latest Trustees' Annual Report and statement of accounts.

The Chairman and Treasurer have administrative oversight of the Charity. The full board of Trustees have met three times during the year.

The Charity has one full-time employee and one part-time employee who handle the day-to-day management and administration of the Charity.

The current structure of LIA operations globally is set out in the table below:





## TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The Charity trustees are responsible for preparing the annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the Charity will continue in operation

The trustees are responsible for keeping accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011 (Accounts and Reports) Regulations, and the provisions of the constitution. They are also responsible for safeguarding the assets of the Charity and taking responsible steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the integrity of the Charity and financial information included on the Life In Abundance International website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## CONCLUSION

The Trustees would like to express their appreciation and gratitude to all who have so generously supported the work of the Charity by their prayers and gifts.

Approved by the Trustees on 7 October 2023 and signed on their behalf by

R M J Stewart  
Chair

## LIA UK CIO

### REPORT OF THE INDEPENDENT EXAMINER

I report on the accounts of LIA International CIO for the year ended 31 December 2022, which are set out on the following pages:

### Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The Charity's trustees consider that an audit is not required for this period under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act);
- follow the applicable Directions given by the Charity Commission (under section 145 (5) (b) of the Act) and
- 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 statement below.

### Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with the accounting records.

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

Name: Mrs Roxanne Bovel FCCA  
Address: 56 Harcourt Drive  
Reading RG6 5TJ

Date: 17 October 2023

## LIA UK CIO

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	<u>Inrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>TOTAL</u> <u>FUNDS</u> <u>2022</u>	<u>TOTAL</u> <u>FUNDS</u> <u>2021</u>
		£	£	£	£
<b>INCOME</b>					
UK donations		6,911	31,823	38,733	52,073
Subsidy from LIA USA		44,827	-	44,827	35,157
UK Government grant		-	-	-	2,864
		<u>51,738</u>	<u>31,823</u>	<u>83,560</u>	<u>90,094</u>
<b>EXPENDITURE</b>					
Charitable activities					
Country programmes		-	5,852	5,852	35,000
Mission teams		-	3,771	3,771	-
Overheads					
Staff costs		40,582	-	40,582	44,079
Other costs		10,553	-	10,553	6,831
	2-4	<u>51,135</u>	<u>9,623</u>	<u>60,758</u>	<u>85,910</u>
<b>Net incoming resources for the year</b>		603	22,199	22,802	4,184
Transfers between funds		866	(866)	-	-
<b>Net (deficit)/income after transfers</b>		1,469	21,333	22,802	4,184
<b>Fund balances brought forward</b>		<u>86</u>	<u>45,032</u>	<u>45,118</u>	<u>40,934</u>
<b>Fund balances carried forward</b>		<u>1,555</u>	<u>66,365</u>	<u>67,920</u>	<u>45,118</u>

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

**LIA UK CIO**  
**BALANCE SHEET AS AT 31 DECEMBER 2022**

	Note	2022		2021	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	5		458		555
<b>Current assets</b>					
Income receivable		59,213		37,847	
Cash and bank		<u>12,240</u>		<u>42,656</u>	
		71,453		80,503	
<b>Creditors</b>					
Amount falling due with one year		<u>(3,991)</u>		<u>(35,940)</u>	
<b>Net current assets</b>			67,462		44,563
			<u>          </u>		<u>          </u>
<b>NET ASSETS</b>	6		<u>67,920</u>		<u>45,118</u>
<b>FUNDS</b>					
Restricted funds	7		66,365		45,032
Unrestricted funds	7		1,555		86
<b>TOTAL FUNDS</b>			<u>67,920</u>		<u>45,118</u>

(The notes form part of these accounts)

The accounts were approved by the Trustees on 7 October 2023 and signed on their behalf by:

R M J Stewart  
Board Chair

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation, uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102, Section 1A Small Entities – The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

b) Preparation of the accounts on a going concern basis

The Trustees are of the view that whilst the level of voluntary giving remains uncertain, grant funding secured from LIA-US and positive feedback from a number of churches and trusts approached so far should ensure that total income for the next 12 - 18 months is adequate to cover operating costs for the same period. On this basis, the assessment of the trustees is that the Charity is a going concern.

c) Income recognition policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the Charity;
- There is reasonable certainty that receipt of the income is considered probable, and
- The amount can be measured reliably.

d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are donations which the donors have stated are to be used solely for specific areas of the Charity's work or projects being undertaken by the Charity.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

2. Staff costs and numbers

	2022	2021
Salaries	40,184	40,211
National insurance	(302)	(2,863)
Pension contributions	<u>700</u>	<u>3,869</u>
	<u>40,582</u>	<u>41,217</u>

There were two (2) employees in the year. No employee was paid more than £40,000.

3. Trustees remuneration and related party transactions

No trustee received remuneration in their capacity as trustee and no trustee or other officer associated with the Charity had any personal interest in contracts or transactions entered into during the period.

4. Net income for the period

This is stated after charging	2022 Total £	2021 Total £
Depreciation	<u>97</u>	<u>167</u>

**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

5. Tangible assets

	Furniture & Equipment £	Total £
Cost		
Balance b/f	1,212	1,212
Additions	<u>0</u>	<u>0</u>
Balance c/f	<u>1,212</u>	<u>1,212</u>
Depreciation		
Balance b/f	657	657
Charged in the year	<u>97</u>	<u>97</u>
Balance c/f	<u>754</u>	<u>754</u>
Net book value		
Balance - Dec 31, 2022	<u>458</u>	<u>458</u>
Balance - Dec 31, 2021	<u>555</u>	<u>555</u>

6. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	458	-	458
Current assets	5088	66,365	71,453
Creditors - due within one year	<u>(3,991)</u>	<u>-</u>	<u>(3,991)</u>
	<u>1,555</u>	<u>66,365</u>	<u>67,920</u>



**LIA UK CIO**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

7. Movement in Funds

	Balance at 01/01/22 £	Income in year £	Expenditure in year £	Inter-fund transfers £	Balance at 31/12/22 £
<u>Restricted funds</u>					
Country programmes					
Kenya	38,914	9,237	-	(200)	47,951
Rwanda	-	4,674	-	-	4,674
Burundi	-	3,400	-	-	3,400
DRC	-	3,400	-	-	3,400
Uganda	-	6,107	(5,852)	-	255
Ethiopia	-	-	-	-	-
LIA USA	2,988	-	-	-	2,988
Haiti	-	-	-	-	-
Other programmes					
Economic Empowerment	-	567	-	-	567
Mission Teams	2,602	4,437	(3,771)	(666)	2,602
Europe Admin Fund	528	-	-	-	528
	<hr/>				
	45,032	31,822	(9,623)	(866)	66,365
<u>Unrestricted funds</u>					
General fund	<hr/>				
	86	51,738	(51,135)	866	1,555
	<hr/>				
	45,118	83,560	(60,758)	-	67,920
	<hr/>				