

CARMEL MINISTRIES INTERNATIONAL

England & Wales · Charity number 1094052

Details

Other names	ABTC, ANCHOR BIBLE TRAINING CENTRE, CARMEL CHRISTIAN CENTRE
Status	Registered
Legal form	Charitable company
Company number	04478212
Registered	2002-10-04
Register	View on the Charity Commission register

Contact

Address	817a Bath Road Brislington Bristol BS4 5NL
Phone	01179775533
Email	info@carmelcentre.org
Website	www.carmelcitychurch.org

Activities

Objects: (I) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN SUCH PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND OTHER SUCH PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITY.(II) THE RELIEF OF POVERTY AND OF PERSONS IN NEED BY THE REASON OF YOUTH, AGE, ILL HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER HARDSHIP, OR DISADVANTAGE:(III) THE ADVANCEMENT OF EDUCATION BY ANY MEANS WHATSOEVER PROVIDED ALWAYS THAT THE PROVISION OF EDUCATION SHALL NOT BE INCOMPATIBLE WITH THE OBJECTS IN CLAUSE 3(I).

Activities: Advance the Christian Faith in accordance with the statement of beliefs in such parts of the United Kingdom and the world as the Trustees may from time to time think. The charity also involves itself in activities such as education, improvement of life skills and family values, childcare and alleviation of poverty.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** SUCH PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE THE TRUSTEES MAY FROM TIME TO TIME THINK FIT
- Bristol City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£285,569	£325,163	-	-
2023-10-31	£233,413	£245,538	-	-
2022-10-31	£496,679	£527,772	-	-
2021-10-31	£553,119	£436,410	£879,998	19
2020-10-31	£584,746	£484,007	£763,289	21

Trustees

Name	Role	Appointed
Gerardina Marion Meyers	Chair	2022-10-11
Corah McKenna		2023-12-03
Igor Sidorisins		2023-09-03
Lorena Muchenje		2022-11-06
Sean Leask		2022-10-21

Accounts

COMPANY REGISTRATION NUMBER: 04478212

CHARITY REGISTRATION NUMBER: 1094052

Carmel Ministries International

Company Limited by Guarantee

Unaudited Financial Statements

31 October 2024

Carmel Ministries International
Company Limited by Guarantee
Financial Statements
Year ended 31 October 2024

	Page	
Trustees' annual report (incorporating the director's report)	1	
Independent examiner's report to the trustees	10	
Statement of financial activities (including income and expenditure account)		12
Statement of financial position	13	
Statement of cash flows	14	
Notes to the financial statements	15	

Carmel Ministries International
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 October 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 October 2024 .

Reference and administrative details

Registered charity name	Carmel Ministries International	
Charity registration number		1094052
Company registration number		04478212
Principal office and registered office	817a Bath Road Brislington Bristol Avon BS4 5NL England	

The trustees

	Mr Sean Leask	
	Miss Gerardina Meyers	
	Miss Lorena Muchenje	
	Mr Igors Sidorisins	
	Mr Graham Keelan	(Resigned 3 December 2023)
	Mrs Corah McKenna	(Appointed 3 December 2023)

Company secretary Michelle Leask

Independent examiner Nigel Rees Accountants247 Limited
Room 5172
Block 5
Runcorn
Cheshire
WA7 4QA

Structure, governance and management

Nature of governing document

The organisation is a charitable company limited by guarantee, incorporated on 5 July 2002 and registered as a Charity on 4 October 2002. A review of the Articles has been undertaken to ensure they are in line with current legal and best practices and was adopted by Special Resolution on the 27 October 2016.

Recruitment and appointment of Trustees

The directors of the company are also the Trustees for the purposes of Charity Law. Under the requirements of the Memorandum and Articles of Association, the Trustees are not subject to retirement by rotation. Unless otherwise determined by the Charity in a general meeting, the term of office of a trustee shall continue until he/she retires or is removed in accordance with the relevant provisions of the Articles. In the event of the appointment of a new Trustee, a full induction and training program will be developed in line with the prevailing best practices as set out at the time by the Charity Commission.

Organisational structure

The Trustees provide strategic and visionary leadership to the organisation. Within the guidelines laid down by the Trustees, daily operational decisions are made under the direction of the Chief Executive Officer. Carmel Christian Centre is managed by the CEO who is responsible for the strategic and operational management and reports directly to the Chair of Trustees. Day to day accountability for the provision of the services rest with the Chief Executive along with the Company Secretary. The Chief Executive is responsible for ensuring that the Charity delivers the services specified and that key performance indicators are met. The charity has outsourced our Human Resources to ensure that we continue to develop the skills and working practices in line with government legislation and good practice. We have also outsourced our financial and payroll processing to Accountants247 Limited.

Risk management.

All financial transactions are processed via a rigorous system that ensures that all transactions are authorised by a senior member of staff. All members of staff completed Health and Safety and safeguarding training to ensure that our systems and procedures are up to date and comply with all relevant legislation and mitigate harm to people in the building as far as possible. Levels of risk are monitored by members of the Executive management team, and reported on, and dealt with as appropriate. Our risks include:

Fire at the building.

This is mitigated by ensuring that our electrical installation is in a safe condition, that our portable appliances are regularly tested and confirmed safe. A remotely monitored fire and smoke alarm ensures that the Avon Fire and Rescue crews are called to the building in the event of an alarm. All firefighting equipment is maintained by a specialist firm through annual inspection.

Theft and criminal damage.

This is mitigated by installing a dual PIR sensor alarm system throughout the building. This is regularly maintained by a specialist alarm firm and is monitored by a remote alarm centre. The system includes an auto dialer that connects to the local Police Force in the event of an activation whilst the building is closed. Whilst the building is open, all access doors are protected by swipe card access points so that casual visitors cannot access the building without the appropriate equipment.

Reputational damage and risk of closure.

Inability of our key personnel to be able to deliver public speaking engagements thereby affecting our voluntary income on a Sunday. This risk is mitigated by developing strength in depth of those that can deliver public speaking engagements should the designated speaker not be available. We maintain a Social Media policy to ensure our media exposure is maintained to a high standard. As regards data loss, our IT systems have been built to ensure a robust backup of business-critical data, and we are exploring the extension of that to include cloud-based backups as an additional layer of backup.

Local civil unrest.

This is mitigated by the installation of a secondary alarm in the building. It is used when the building needs to be locked down, and alert users not to leave the building. Safeguarding policy ensures compliance with legislation and local authority requirements.

Outside scrutiny

Carmel Ministries International is scrutinised by several outside public bodies. As a Charitable Company we are regulated by both Companies House (Company registered number 4478212) and the Charity Commission (Charity registered number 1094052). The building is registered as required by the Places of Worship Registration Act 1855. The building is registered for the purposes of marriage under the Marriage Act 1949, Section 41.

Whistleblowing policy

Employees may, in carrying out their responsibilities, have access to, or encounter, information of a confidential nature. The terms and conditions provide that except in the proper performance of their duties, employees are forbidden from disclosing, or making use of in any form whatsoever, such confidential information. However, the law allows employees to make a "protected disclosure" of certain information. To be "protected" a disclosure must relate to a specific subject matter (listed below) and the disclosure must be made in an appropriate way. If in the course of employment, an employee becomes aware of information which they reasonably believe tends to show one or more of the following, they must use the Company's disclosure procedure set out below: a) That a criminal offence has been committed, is being committed, or is likely to be committed. b) That a person has failed, is failing, or is likely to fail to comply with any legal obligation to which he/she is subject. c) That a miscarriage of justice has occurred, is occurring, or is likely to occur. d) That health or safety of any individual has been, is being, or is likely to be endangered. e) That the environment has been, is being, or is likely to be damaged. f) That information tending to show any of the above has been, is being, or is likely to be deliberately concealed.

Disclosure procedure

Information which an employee reasonably believes to show one or more of the above should promptly be disclosed to their manager/supervisor so that any appropriate action can be taken. If it is inappropriate to make such a disclosure to the manager/ supervisor, the employee should speak to Rev. Sean Leask. Employees will suffer no detriment of any sort for making such a disclosure in accordance with this procedure. However, failure to follow this procedure may result in the disclosure of information losing its "protected status". For further guidance in relation to this matter or concerning the use of the disclosure procedure generally, employees should speak in confidence to Rev. Sean Leask.

Objectives and activities

Objects and aims.

The objects of the Charity are:

" Advance the Christian Faith in accordance with the Statement of Beliefs in such parts of the United Kingdom and the world as the Trustees may from time to time think fit. " Other such purposes which are exclusively charitable according to the law of England and Wales and relate to the charitable work of the Charity. **Public benefit** The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales. In line with Charity Commission guidelines the Trustees continually review the Charity's fulfillment of public benefit. As outlined above the Charity's Aims are to: 1. Promote religion through the promotion of the Christian Faith; and to 2. Undertake such purposes which are exclusively charitable as defined within the law of England and Wales. The primary purpose of the Charity is to promote the Christian Faith. To support this aim, the Charity provides a building as a place of worship which the public is free to attend. Access is continually reviewed in the light of relevant disability legislation to ensure public worship services are as fully accessible as possible. The building has clear external signs and has invested in large road front signage that promotes visibility. The Charity maintains a website that provides full details of the services provided, including the open public worship services, and ensure as far as is possible that internet search engines return that website address on the first page of results. Following the Charity Commission's guidance, the Trustees believe that this provision satisfies the test for public benefit. Notwithstanding that, the Trustees ensure that the following services are provided that further promote aim number 1 - the promotion of religion. Conducting Christian instruction for children during open worship services. Conducting religious ceremonies such as weddings and funerals. Providing forums where enquirers can investigate the Christian Faith without obligation, specifically:

- Through street teams.
- Through the provision of food on the street to the homeless.
- Through UK based and international mission activities.

Writing, producing and promoting Christian books. Teaching a course introducing new converts to the basics of the Christian Faith. Visiting the sick in hospitals. Continuing within these aims, during the past year the Charity fulfils the 'other such purposes' charitable function as set out below. 1.1. The prevention or relief of poverty 1.2. The advancement of the arts

2.5 The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or those that are disadvantaged. In fulfillment of aim 2, the Trustees note the following activities that fulfil Public Benefit. 2.6 Provide debt management advice. Run a Money Management course. 2.7 Making free courses available covering pre-Marriage counselling; Marriage counselling; Divorce counselling and Bereavement counselling. Teaching a course of the basics of the Christian Faith in local prisons. 2.3. Provide at cost price the basics course to other churches. Stream Christian material via the internet 2.8 Convening times of Christian worship in four local prisons. Assisting in the Chaplaincy duties at local prisons. 2.9 Writing, producing and presenting public performances of plays and musicals written by members of the Charity. Encouraging prayer, praise and study. 2.10 Empower creative designers with freelance and internship work, to enable them to improve their employability potential. Future plans to fulfil the Public Benefit requirement are: 1. Grow our services in the community. 2. Greater joint working initiatives with other charities and churches

Objectives, strategies and activities

The main objectives and activities for the year continued to be focused on the promotion of the Christian faith, education, improvement of life skills and family values, childcare and alleviation of poverty. The strategies employed to assist the Charity to meet these objectives included the following:- Providing a range of services within the community which are reflective of relevant quality standards and addressing the potential and ongoing challenges. - Feeding and clothing the homeless and deprived as well as the relief of poverty in our local community. - Providing educational support and services to the community. - Education and care of children and youth.- Engaging with the Prison Chaplaincy Service to provide spiritual support and guidance to four local prisons. - Missions and services worldwide. - Internet streaming of church services. - Build relationships with other Christian Ministries around the world.- Provide work experience to help people 'get back to work' or join a new workforce.- Host conferences to further the Christian Faith. - Continuation of the vision to find ways and means of reaching out to the community, being proactive in assessing and strategizing the right approach to the needs of people we contact or who contact us.

Our Mission is clear.

Carmel's mission statement is Luke 9:2 'He sent them to preach the Kingdom of God and to heal the sick' which was given to us in 1994 and has become focal point of all we do and helps us navigate God's unfolding plan for Carmel. To achieve this God gave us a 4- phase strategy: Which is to cover our city, bless our neighbours, send to the nation, and touch the world, this allows us to multiply globally establishing the vision of God. The concept of one Church, many locations is the Blueprint of the Mission, Strategy and Process that the vision of Carmel follows. Following this blueprint has seen the work flourish.

Vision

All vision comes from God and with this He gives a strategy for its fulfillment. God had a vision of man when he created the heavens and the earth! He had a vision of redemption when man fell, He had a vision for the church when Jesus Christ returned to heaven, and He has a vision for His bride for when He returns. Vision is a practical and purposeful necessity for believers in today's world. It is our responsibility to draw near to God to find out just what it is. Carmel's vision is rooted in four basic instructions which align us with the book of Acts 2:42 (MEV) They continued steadfastly in the apostles' teaching and fellowship, in the breaking of bread and in the prayers.

Vision Values

We all have an important role to play in seeing the vision established in preparation for the return of Christ, we have been ploughing and planting for over 20 years with many ministries being birthed and many finding their place in the global family of God. It is time for the great harvest of souls and God has given us this window of opportunity.

Achievements and performance

In November 2023, we had a compliance interview with the Charity Commission regarding areas of regulatory concern that were raised in November 2022. Based on the changes made by the current Trustees, as well as adherence to regulatory advice, the Commission was satisfied with the progress made and the case was closed. The vision for 2024 was the year of the Open Door, for us, this meant a focus on the church as a door of spiritual usefulness. Firstly, as a place of rest, relaxation and recuperation. This is not only a choice but for some a necessity as those that come into the Kingdom usually do so with a need for significant healing. Secondly, the church as a place of improvement and betterment. This notion was approached from the perspective of building what is necessary for others to enjoy the 'Rest' option. It is the creation of a framework for those that need restoration, rest, healing. We understood that the 'builder' in this context might need to consecrate themselves in a number of areas so as to effectively produce what was necessary. Firstly, a concertation to the things of the Holy Spirit, secondly, a consecration to the Word of God and finally, a consecration to the Love of God. As a church we looked at growing our capacity in three key areas: Spiritual growth and Missionality as an extension of discipleship. Relational, physical and emotional healing. Further developing our structure, specifically as it pertains to our leadership teams as well as reinforcing the church structures as an expression of the foundational vision of the church.

The vision for 2024 was largely a success with significant positive movement measured in every area that we set ourselves.

Conferences: In April of this year we held a ladies conference called Royal which was attended by about 110 ladies from within church and the wider community. Ps Yvonne Brooks from New Jerusalem Church in Birmingham was the guest speaker. A men's conference was held in June and the guest speaker was Apostle David McDonald. We also held an Encounter weekend with Dr Guy Peh to encourage the believers in our community to deepen their relationship with God.

Community Outreach: We continued to be involved in the feeding the homeless and reaching out to the needy in our community. We also continued with our visits to Eastwood Park prison and the men's prison in Pucklechurch. At Christmas time we sent 400 gifts to the Eastwood Park prison. We prepared 650 Hampers for those in the community that needed help.

Community Development: During this year we introduced a weekly church bible study as well as separate bible study sessions for both men and women. The youth had a youth day in for young people aged between 12 and 25. We also had community movie nights and a Christmas event. Marion Meyers, Lucy Edwards and Matthew Cullis were other guest speakers invited to minister to the church this year. Every year we build on the platform of the previous year, it is not a change of focus but rather an unfolding revelation of God's building plan. It is never comfortable and requires us to grow in ourselves that will release the potential that may be lying dormant in us, it also presents us with the opportunity to learn and employ our gifting to the Glory of God.

Financial review

The principal funding sources of the Charity are by way of donations given mainly by the congregation in the form of tithes and offerings. These are free will gifts given without expectation of favour, reciprocal gift, or use of services. Gifts in kind are valued at their estimated value to the Charity. If a donor specifies that a donation is to be used for a specified purpose, the amount will be treated as restricted funds. Qualifying expenditure is set against the restricted funds. Designated funds are unrestricted funds that the Trustees have designated for a specific purpose. Income generated from designated funds is treated as general income. General funds are neither designated nor restricted. Overall income for the year was £285,569 (2023: £233,413), and total expenses. £325,164 (2023: £245,536). The Trustees are aware of these expenses and formally approved them at the Trustees meetings as they are presented.

Reserves policy

Carmel Ministries International general fund is an unrestricted income fund and therefore requires a reserve policy. Whilst the policy remains to maintain reserves, the Trustees are very aware of the general legal duty to apply charitable funds within a reasonable time of receiving them and have actively encouraged delegated staff to utilise funds on charitable purposes within their charitable objectives and in a manner that as far as possible meets donor's wishes. It is noted that several donors may specify that their funding is intended to provide funding for a specified project. Where this is specifically restricted, the project funding will be ring fenced into a Restricted fund and will not form part of this reserve policy. The Trustees have conducted a thorough review of the major risks that would prevent the Charity carrying out its normal weekly operation (see above) and are satisfied that sufficient steps have been taken to mitigate those risks sufficiently to ensure continued operation. The Trustees are confident that in the event of a catastrophic event that affects the building that they could call on the church members to continue to support the Charity through voluntary donations direct into the various bank accounts until such time as the building is brought back into operation. The Trustees note that the current Free Reserves stand at £11,926 and are satisfied that future, together with improvements to income due after the Balance Sheet date on The Charity as a Going Concern, will bring the Free Reserves in line with this policy. Going forward the Trustees will regularly review this Policy with the intention that Free Reserves will be held at a level commensurate with three months fixed costs for the Charity.

Going concern

The Trustees have reviewed the current environment in which the Charity operates and are satisfied that there are strong reasons to believe that the Charity will be a going concern into the future. There have been no issues that have arisen since the Balance Sheet date that would require the Trustees to liquidate the Charity or to cease its activities. The numbers of individuals attending the Church is steady, and with it the voluntary income that arises from that constituency. The Bible Institute is going well with a new cohort of part time students that has improved the fee income from the Institute. The Trustees also note that the debt outstanding on the mortgage charge over the main building has been satisfied. This has led to a total reduction on the amount of interest charged by said lender, thus removing the pressure on expenditure. Cash position has improved significantly, however remains an ongoing challenge within the ministry and all operations are managed in accordance with the weekly cash flow reporting structure.

Plans for future periods

Plans for future periods.

To ensure that the Charity discharges its responsibilities to the Charity Commission, the Trustees will investigate the legal avenues that can be used to ensure that any trading activities of the Charity do not breach Charity requirements. To ensure the continued comfort and wellbeing of the congregants on the weekend, as well as the workload of the teams involved on a weekend, the Trustees will continue to investigate the options for optimising the main auditorium capacity. We will investigate working in partnership with organisations in the UK and overseas to deliver support to those in greatest need within society.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 29 May 2025 and signed on behalf of the board of trustees by:

Miss Gerardina Meyers

Michelle Leask

Trustee

Charity Secretary

Carmel Ministries International

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Carmel Ministries International

Year ended 31 October 2024

I report to the trustees on my examination of the financial statements of Carmel Ministries International ('the charity') for the year ended 31 October 2024.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act. **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Management Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving 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.

Nigel Rees Accountants247 Limited

Independent Examiner

Room 5172 Block 5 Runcorn Cheshire WA7 4QA

29 May 2025

Carmel Ministries International
Company Limited by Guarantee
Statement of Financial Activities
(including income and expenditure account)
Year ended 31 October 2024

		2024		2023
		Unrestricted funds	Restricted funds	Total funds
	Note	£	£	£
Income and endowments				
Donations and legacies	5	273,174	2,060	275,234
Charitable activities	6	2,377	–	2,377
Investment income	7	3,209	–	3,209
Other income	8	4,749	–	4,749
		-----	-----	-----
Total income		283,509	2,060	285,569
		-----	-----	-----
Expenditure				
Expenditure on raising funds:				
Costs of raising donations and legacies	9	3,966	–	3,966
Costs of other trading activities	10	1,373	–	1,373
Expenditure on charitable activities	11,12	314,107	5,717	319,824
		-----	-----	-----
Total expenditure		319,446	5,717	325,163
		-----	-----	-----
Net expenditure and net movement in funds				
		(35,937)	(3,657)	(39,594)
		-----	-----	-----
Reconciliation of funds				
Total funds brought forward		829,143	7,639	836,782
		-----	-----	-----
Total funds carried forward		793,206	3,982	797,188
		-----	-----	-----

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

Carmel Ministries International
Company Limited by Guarantee
Statement of Financial Position
31 October 2024

		2024	2023
	Note	£	£
Fixed assets			
Tangible fixed assets	17	782,190	768,209
Current assets			
Debtors	18	2,989	12,152
Cash at bank and in hand		28,499	66,840
		-----	-----
		31,488	78,992
Creditors: amounts falling due within one year	19	16,490	10,419
		-----	-----
Net current assets		14,998	68,573
		-----	-----
Total assets less current liabilities		797,188	836,782
		-----	-----
Net assets		797,188	836,782
		-----	-----
Funds of the charity			
Restricted funds		3,982	7,639
Unrestricted funds		793,206	829,143
		-----	-----
Total charity funds	21	797,188	836,782
		-----	-----

For the year ending 31 October 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 ;
- The directors 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 have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 29 May 2025 , and are signed on behalf of the board by:

Miss Gerardina Meyers

Trustee

Carmel Ministries International

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 October 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net expenditure	(39,594)	(12,123)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	5,493	1,228
Other interest receivable and similar income	(3,209)	—
Accrued (income)/expenses	(2,501)	3,300
<i>Changes in:</i>		
Trade and other debtors	9,164	—
Trade and other creditors	8,571	575
Cash generated from operations	(22,076)	(7,020)
Interest received	3,209	—
Net cash used in operating activities	(18,867)	(7,020)
Cash flows from investing activities		
Purchase of tangible assets	(19,474)	—
Net cash used in investing activities	(19,474)	—
Net decrease in cash and cash equivalents	(38,341)	(7,020)
Cash and cash equivalents at beginning of year	66,840	73,860
Cash and cash equivalents at end of year	28,499	66,840

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 October 2024

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 817a Bath Road, Brislington, Bristol, Avon, BS4 5NL, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', 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 Companies Act 2006.

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 investment properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

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 is measured at the fair value of the goods 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 consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	25% reducing balance
Equipment	-	25% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets. For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units .

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted. Debt instruments are subsequently measured at amortised cost. Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment. Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument. Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised. For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics. Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund. When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The Charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £10 towards the assets of the Charity in the event of liquidation.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations & legacies	232,127	2,060	234,187
Gift aid reclaimed	41,047	—	41,047
	273,174	2,060	275,234
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations & legacies	205,371	551	205,922
Gift aid reclaimed	25,963	—	25,963
	231,334	551	231,885

6. Charitable activities

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Activities & projects	—	—	483	483
Bible college	—	—	69	69
Ministry	186	186	—	—
Building fund	2,191	2,191	—	—
	-----	-----	----	----
	2,377	2,377	552	552
	-----	-----	----	----

7. Investment income

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Bank interest receivable	3,209	3,209	—	—
	-----	-----	----	----

8. Other income

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Other income	4,749	4,749	976	976
	-----	-----	----	----

9. Costs of raising donations and legacies

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Costs of raising donations and legacies - Legacies	3,966	3,966	5,394	5,394
	-----	-----	-----	-----

10. Costs of other trading activities

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Costs of other trading activities - Shop costs	1,373	1,373	1,105	1,105
	-----	-----	-----	-----

11. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Expenditure on charitable activities	314,107	5,717	319,824
	-----	-----	-----
	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Expenditure on charitable activities	232,535	6,502	239,037
	-----	-----	-----

12. Expenditure on charitable activities by activity type

Activities undertaken directly	Total funds	
	2024	Total fund 2023
£	£	£
Expenditure on charitable activities	319,824	239,037

13. Net expenditure

Net expenditure is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	5,493	1,228
Operating lease rentals	14,144	7,006

14. Independent examination fees

	2024	2023
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	2,700	2,700

15. Staff costs

	2024	2023
	£	£
Wages & Salaries	103,457	100,271
Employer pension contributions	4,749	3,520
Employer national insurance	4,312	7,009
	112,518	110,800

The average head count of employees during the year was 4 (2023: 3). No employee received employee benefits of more than £60,000 during the year (2023: Nil)

16. Trustee remuneration and expenses

Remuneration including pensions were paid to Rev. Sean Leask and to Mrs Michelle Leask . Further payments to Trustees to support the activities of the Ministry for £551.65 were made to Mrs Gerardina Meyers, for travel costs and £200 to Mr. Igor Sidorisins for IT advice. No other material transaction took place between the Charity and the Trustees, or any person connected with them.

17. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Equipment £	Total £
Cost				
At 1 November 2023	765,717	147,395	—	913,112
Additions	—	13,017	6,457	19,474
	-----	-----	-----	-----
At 31 October 2024	765,717	160,412	6,457	932,586
	-----	-----	-----	-----
Depreciation				
At 1 November 2023	—	144,903	—	144,903
Charge for the year	—	3,877	1,616	5,493
	-----	-----	-----	-----
At 31 October 2024	—	148,780	1,616	150,396
	-----	-----	-----	-----
Carrying amount				
At 31 October 2024	765,717	11,632	4,841	782,190
	-----	-----	-----	-----
At 31 October 2023	765,717	2,492	—	768,209
	-----	-----	-----	-----

18. Debtors

	2024 £	2023 £
Trade debtors	—	1,777
Prepayments and accrued income	2,989	10,375
	-----	-----
	2,989	12,152
	-----	-----

19. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	3,500	6,000
Social security and other taxes	4,640	3,045
Other creditors - desc in a/cs	833	615
Other creditors	7,517	759
	-----	-----
	16,490	10,419
	-----	-----

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £4,749 (2023: £4,544).

21. Analysis of charitable funds**Unrestricted funds**

	At 1 November 2023 £	Income £	Expenditure £	At 31 October 2024 £
General funds	829,143	283,509	(319,446)	793,206
	-----	-----	-----	-----
	At 1 November 2022 £	Income £	Expenditure £	At 31 October 2023 £
General funds	835,315	232,862	(239,034)	829,143
	-----	-----	-----	-----

Restricted funds

	At 1 November 2023	Income	Expenditure	At 31 October 2024
	£	£	£	£
Carmel Global Fund	480	—	(480)	—
Christmas Hamper Fund	7,159	2,060	(5,237)	3,982
	7,639	2,060	(5,717)	3,982
	At 1 November 2022	Income	Expenditure	At 31 October 2023
	£	£	£	£
Carmel Global Fund	480	—	—	480
Christmas Hamper Fund	13,110	551	(6,502)	7,159
	13,590	551	(6,502)	7,639

22. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible fixed assets	782,190	—	782,190
Current assets	31,488	—	31,488
Creditors less than 1 year	(12,990)	(3,500)	(16,490)
Net assets	800,688	(3,500)	797,188
	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Tangible fixed assets	768,209	—	768,209
Current assets	65,353	13,639	78,992
Creditors less than 1 year	(4,419)	(6,000)	(10,419)
Net assets	829,143	7,639	836,782

23. Analysis of changes in net debt

	At 1 Nov 2023	Cash flows	At 31 Oct 2024
	£	£	£
Cash at bank and in hand	66,840	(38,341)	28,499

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

Accounts

COMPANY REGISTRATION NUMBER: 04478212
CHARITY REGISTRATION NUMBER: 1094052

**Carmel Ministries International
Company Limited by Guarantee
Financial Statements
31 October 2023**

ACCOUNTANTS247 LIMITED

Suite 205-209 Malthouse Business Park
48 Southport Road
Ormskirk
Lancashire
L39 1QR

Carmel Ministries International

Company Limited by Guarantee

Financial Statements

Year ended 31 October 2023

	Page
Trustees' annual report (incorporating the director's report)	1
Independent examiner's report to the members	13
Statement of financial activities (including income and expenditure account)	17
Statement of financial position	18
Statement of cash flows	19
Notes to the financial statements	20
The following pages do not form part of the financial statements	
Detailed statement of financial activities	32
Notes to the detailed statement of financial activities	34

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 October 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 October 2023.

Reference and administrative details

Registered charity name Carmel Ministries International

Charity registration number 1094052

Company registration number 04478212

Principal office and registered office 817a Bath Road
Brislington
Bristol
Avon
BS4 5NL
England

The trustees

Mr Sean Leask	
Miss Gerardina Meyers	
Miss Lorena Muchenje	(Appointed 7 November 2022)
Mr Igors Sidorisins	(Appointed 3 September 2023)
Mrs Michelle Leask	(Resigned 31 July 2023)

Company secretary Michelle Leask

Independent Examiner Accountants247 Limited
Suite 205-209 Malthouse Business Park
48 Southport Road
Ormskirk
Lancashire
L39 1QR

Bankers The Royal Bank of Scotland
38 St Andrew Square
Edinburgh
EH2 2AD

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Structure, governance and management

Nature of governing document

The organisation is a charitable company limited by guarantee, incorporated on 5 July 2002 and registered as a Charity on 4 October 2002. A review of the Articles has been undertaken to ensure they are in line with current legal and best practices and was adopted by Special Resolution on the 27 October 2016.

Recruitment and appointment of Trustees

The directors of the company are also the Trustees for the purposes of Charity Law. Under the requirements of the Memorandum and Articles of Association, the Trustees are not subject to retirement by rotation. Unless otherwise determined by the Charity in a general meeting, the term of office of a trustee shall continue until he/she retires or is removed in accordance with the relevant provisions of the Articles. In the event of the appointment of a new Trustee, a full induction and training program will be developed in line with the prevailing best practices as set out at the time by the Charity Commission.

Organisational structure

The Trustees provide strategic and visionary leadership to the organisation. Within the guidelines laid down by the Trustees, daily operational decisions are made under the direction of the Chief Executive Officer. Carmel Christian Centre is managed by the CEO who is responsible for the strategic and operational management and reports directly to the Chair of Trustees. Day to day accountability for the provision of the services rest with the Chief Executive along with the Company Secretary. The Chief Executive is responsible for ensuring that the Charity delivers the services specified and that key performance indicators are met. The charity has outsourced our Human Resources to ensure that we continue to develop the skills and working practices in line with government legislation and good practice. We have also outsourced our financial and payroll processing to Accountants247.

Risk management.

All financial transactions are processed via a rigorous system that ensures that all transactions are authorised by a senior member of staff. All members of staff completed Health and Safety and safeguarding training to ensure that our systems and procedures are up to date and comply with all relevant legislation and mitigate harm to people in the building as far as possible.

Levels of risk are monitored by members of the Executive management team, and reported on, and dealt with as appropriate. Our risks include:

Fire at the building. This is mitigated by ensuring that our electrical installation is in a safe condition, that our portable appliances are regularly tested and confirmed safe. A remotely monitored fire and smoke alarm ensures that the Avon Fire and Rescue crews are called to the building in the event of an alarm. All firefighting equipment is maintained by a specialist firm through annual inspection.

Theft and criminal damage. This is mitigated by installing a dual PIR sensor alarm system throughout the building. This is regularly maintained by a specialist alarm firm and is monitored by a remote alarm centre. The system includes an auto dialer that connects to the local Police Force in the event of an activation whilst the building is closed. Whilst the building is open, all access doors are protected by swipe card access points so that casual visitors cannot access the building without the appropriate equipment.

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Reputational damage and risk of closure. Inability of our key personnel to be able to deliver public speaking engagements thereby affecting our voluntary income on a Sunday. This risk is mitigated by developing strength in depth of those that can deliver public speaking engagements should the designated speaker not be available.

We maintain a Social Media policy to ensure our media exposure is maintained to a high standard. We have reviewed our Memorandum and Articles to ensure we are in line with current law and best practice.

Data loss. Our IT systems have been built to ensure a robust backup of business-critical data, and we are exploring the extension of that to include cloud-based backups as an additional layer of backup.

Local civil unrest. This is mitigated by the installation of a secondary alarm in the building. It is used when the building needs to be locked down, and alert users not to leave the building. Safeguarding policy ensures compliance with legislation and local authority requirements.

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Outside scrutiny

Carmel Ministries International is scrutinised by several outside public bodies. As a Charitable Company we are regulated by both Companies House (Company registered number 4478212) and the Charity Commission (Charity registered number 1094052). The building is registered as required by the Places of Worship Registration Act 1855. The building is registered for the purposes of marriage under the Marriage Act 1949, Section 41.

Whistleblowing policy

Employees may, in carrying out their responsibilities, have access to, or encounter, information of a confidential nature. The terms and conditions provide that except in the proper performance of their duties, employees are forbidden from disclosing, or making use of in any form whatsoever, such confidential information. However, the law allows employees to make a "protected disclosure" of certain information. To be "protected" a disclosure must relate to a specific subject matter (listed below) and the disclosure must be made in an appropriate way. If in the course of employment, an employee becomes aware of information which they reasonably believe tends to show one or more of the following, they must use the Company's disclosure procedure set out below:

- a) That a criminal offence has been committed, is being committed, or is likely to be committed.
- b) That a person has failed, is failing, or is likely to fail to comply with any legal obligation to which he/she is subject.
- c) That a miscarriage of justice has occurred, is occurring, or is likely to occur.
- d) That health or safety of any individual has been, is being, or is likely to be endangered.
- e) That the environment has been, is being, or is likely to be damaged.
- f) That information tending to show any of the above has been, is being, or is likely to be deliberately concealed.

Disclosure procedure

Information which an employee reasonably believes to show one or more of the above should promptly be disclosed to their manager/supervisor so that any appropriate action can be taken. If it is inappropriate to make such a disclosure to the manager/ supervisor, the employee should speak to Rev. Sean Leask. Employees will suffer no detriment of any sort for making such a disclosure in accordance with this procedure. However, failure to follow this procedure may result in the disclosure of information losing its "protected status". For further guidance in relation to this matter or concerning the use of the disclosure procedure generally, employees should speak in confidence to Rev. Sean Leask.

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Objectives and activities

Objects and aims.

The objects of the Charity are:-

- Advance the Christian Faith in accordance with the Statement of Beliefs in such parts of the United Kingdom and the world as the Trustees may from time to time think fit.
- Other such purposes which are exclusively charitable according to the law of England and Wales and relate to the charitable work of the Charity.

Public benefit

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

In line with Charity Commission guidelines the Trustees continually review the Charity's fulfilment of public benefit. As outlined above the Charity's Aims are to:-

1. Promote religion through the promotion of the Christian Faith; and to
2. Undertake such purposes which are exclusively charitable as defined within the law of England and Wales.

The primary purpose of the Charity is to promote the Christian Faith. To support this aim, the Charity provides a building as a place of worship which the public is free to attend. Access is continually reviewed in the light of relevant disability legislation to ensure public worship services are as fully accessible as possible. The building has clear external signs and has invested in large road front signage that promotes visibility. The Charity maintains a website that provides full details of the services provided, including the open public worship services, and ensure as far as is possible that internet search engines return that website address on the first page of results. Following the Charity Commission's guidance, the Trustees believe that this provision satisfies the test for public benefit. Notwithstanding that, the Trustees ensure that the following services are provided that further promote aim number 1 - the promotion of religion.

Conducting Christian instruction for children during open worship services. Conducting religious ceremonies such as weddings and funerals. Providing forums where enquirers can investigate the Christian Faith without obligation, specifically:

- Through street teams.
- Through the provision of food on the street to the homeless.
- Through UK based and international mission activities.

Writing, producing and promoting Christian books. Teaching a course introducing new converts to the basics of the Christian Faith. Visiting the sick in hospitals. Continuing within these aims, during the past year the Charity fulfils the 'other such purposes' charitable function as set out below.

- 1.1. The prevention or relief of poverty
 - 1.2. The advancement of the arts
-

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

2.5 The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or those that are disadvantaged. In fulfilment of aim 2, the Trustees note the following activities that fulfil Public Benefit.

2.6 Provide debt management advice. Run a Money Management course.

2.7 Making free courses available covering pre-Marriage counselling; Marriage counselling; Divorce counselling and Bereavement counselling. Teaching a course of the basics of the Christian Faith in local prisons. And 2.3. Provide at cost price the basics course to other churches. Stream Christian material via the internet

2.8 Convening times of Christian worship in four local prisons. Assisting in the Chaplaincy duties at local prisons.

2.9 Writing, producing and presenting public performances of plays and musicals written by members of the Charity. Encouraging prayer, praise and study.

2.10 Empower creative designers with freelance and internship work, to enable them to improve their employability potential.

Future plans to fulfil the Public Benefit requirement are:

1. Grow our services in the community.
2. Greater joint working initiatives with other charities and churches

Objectives, strategies and activities

The main objectives and activities for the year continued to be focused on the promotion of the Christian faith, education, improvement of life skills and family values, childcare and alleviation of poverty.

The strategies employed to assist the Charity to meet these objectives included the following:

- Providing a range of services within the community which are reflective of relevant quality standards and addressing the potential and ongoing challenges.
 - Feeding and clothing the homeless and deprived as well as the relief of poverty in our local community.
 - Providing educational support and services to the community.
 - Education and care of children and youth.
 - Engaging with the Prison Chaplaincy Service to provide spiritual support and guidance to four local prisons.
 - Missions and services worldwide.
 - Internet streaming of church services.
 - Build relationships with other Christian Ministries around the world.
 - Provide work experience to help people 'get back to work' or join a new workforce.
 - Host conferences to further the Christian Faith.
 - Continuation of the vision to find ways and means of reaching out to the community, being proactive in assessing and strategizing the right approach to the needs of people we contact or who contact us.
-

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Our Mission is clear.

Carmel's mission statement is Luke 9:2 'He sent them to preach the Kingdom of God and to heal the sick' which was given to us in 1994 and has become focal point of all we do and helps us navigate God's unfolding plan for Carmel. To achieve this God gave us a 4- phase strategy: Which is to cover our city, bless our neighbours, send to the nation, and touch the world, this allows us to multiply globally establishing the vision of God. The concept of one Church, many locations is the Blueprint of the Mission, Strategy and Process that the vision of Carmel follows. Following this blueprint has seen the work flourish.

Vision

All vision comes from God and with this He gives a strategy for its fulfilment. God had a vision of man when he created the heavens and the earth! He had a vision of redemption when man fell, He had a vision for the church when Jesus Christ returned to heaven, and He has a vision for His bride for when He returns. Vision is a practical and purposeful necessity for believers in today's world. It is our responsibility to draw near to God to find out just what it is. Carmel's vision is rooted in four basic instructions which align us with the book of Acts 2:42 (MEV) "They continued steadfastly in the apostles' teaching and fellowship, in the breaking of bread and in the prayers."

Vision Values

We all have an important role to play in seeing the vision established in preparation for the return of Christ, we have been ploughing and planting for over 20 years with many ministries being birthed and many finding their place in the global family of God. It is time for the great harvest of souls and God has given us this window of opportunity.

A prophecy given in 2016 said: "Seeds planted years ago have come to full maturity and are ready to be harvested. Winds of change are blowing, and a changing of the guard is coming to the Church as well as the political arena. Weeds are being uprooted that have been choking the life out of my children and distracting them from me." We continue to see these changes globally and it is as if the church is awakening from its slumber and is beginning to roar like the Lion of the tribe of Judah.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

2022/2023 - In November 2022 the trustee's board was restructured from three to five members as we saw the need for greater accountability and transparency in running the charity. A new senior pastor was appointed and the leadership structure within the church has been changed. The trustees ordered in depth governance review and as a result the new board have been actively working to implement a robust safeguarding culture and robust financial controls with the church.

2022/2023 was the year of Fresh wells, as we began to put in place many projects and ministries that would lead us to fulfilling God's mandate for Carmel Ministries International. This year, we aimed to realign the church with original vision with which it was planted and established.

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

2023 was about re-digging the wells of blessing, favour and provision that were established with the original vision of the church. Focusing on that which God has ordained for this ministry. Our focus was to be that of prayerfully trusting God to re-establish those things that had fallen away from regular use in the daily life of the church. This was done through prayer and teaching around the seven things that were the focus of the vision for the year. They were The Holy Spirit, the Word of God, Prayer, Worship, Relationships, Discipleship and Leadership.

2023 - We held a ladies conference called Honour which was attended by about 100 ladies from within church and the wider community. We also held an Encounter weekend with Dr Guy Peh to encourage the believers in our community to deepen their relationship with God. We continued to be involved in the feeding the homeless and reaching out to the needy in our community. We also continued with our visits to Eastwood Park prison and the men's prison in Pucklechurch. At Christmas time we sent 400 gifts to the Eastwood Park prison.

Every year we build on the platform of the previous year, it is not a change of focus but rather an unfolding revelation of God's building plan. It is never comfortable and requires us to grow in ourselves that will release the potential that may be lying dormant in us, it also presents us with the opportunity to learn and employ our gifting to the Glory of God.

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Financial review

The principal funding sources of the Charity are by way of donations given mainly by the congregation in the form of tithes and offerings. These are free will gifts given without expectation of favour, reciprocal gift, or use of services. Gifts in kind are valued at their estimated value to the Charity. If a donor specifies that a donation is to be used for a specified purpose, the amount will be treated as restricted funds. Qualifying expenditure is set against the restricted funds. Designated funds are unrestricted funds that the Trustees have designated for a specific purpose. Income generated from designated funds is treated as general income. General funds are neither designated nor restricted.

Overall income for the year was £233,413 (2022: £496,679), and total expenses £245,538 (2022: £527,772). The Trustees are aware of these expenses and formally approve them at the Trustees meetings as they are presented.

Reserves policy

Carmel Ministries International general fund is an unrestricted income fund and therefore requires a reserve policy. Whilst the policy remains to maintain reserves, the Trustees are very aware of the general legal duty to apply charitable funds within a reasonable time of receiving them and have actively encouraged delegated staff to utilize funds on charitable purposes within their charitable objectives and in a manner that as far as possible meets donor's wishes. It is noted that several donors may specify that their funding is intended to provide funding for a specified project. Where this is specifically restricted, the project funding will be ring fenced into a restricted fund and will not form part of this reserve policy.

The Trustees have conducted a thorough review of the major risks that would prevent the Charity carrying out its normal weekly operation (see above) and are satisfied that sufficient steps have been taken to mitigate those risks sufficiently to ensure continued operation. The Trustees are confident that in the event of a catastrophic event that affects the building that they could call on the church members to continue to support the Charity through voluntary donations direct into the various bank accounts until such time as the building is brought back into operation. The Trustees note that the current Free Reserves stand at £58,814 (2022: £60,748) and are satisfied that future, together with improvements to income due after the Balance Sheet date on The Charity as a Going Concern, will bring the Free Reserves in line with this policy.

Going forward the Trustees will regularly review this Policy with the intention that Free Reserves will be held at a level commensurate with three months fixed costs for the Charity.

Going concern

The Trustees have reviewed the current environment in which the Charity operates and are satisfied that there are strong reasons to believe that the Charity will be a going concern into the future. There have been no issues that have arisen since the Balance Sheet date that would require the Trustees to liquidate the Charity or to cease its activities. The numbers of individuals attending the Church is steady, and with it the voluntary income that arises from that constituency. The Bible Institute is going well with a new cohort of part time students that has improved the fee income from the Institute. The Trustees also note that the debt outstanding on the mortgage charge over the main building has been satisfied. This has led to a total reduction on the amount of interest charged by said lender, thus removing the pressure on expenditure. Cash position has improved significantly, however remains an ongoing challenge within the ministry and all operations are managed in accordance with the weekly cash flow reporting structure.

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Plans for future periods

To ensure that the Charity discharges its responsibilities to the Charity Commission, the Trustees will investigate the legal avenues that can be used to ensure that any trading activities of the Charity do not breach Charity requirements. To ensure the continued comfort and wellbeing of the congregants on the weekend, as well as the workload of the teams involved on a weekend, the Trustees will continue to investigate the options for optimising the main auditorium capacity. We will investigate working in partnership with organisations in the UK and overseas to deliver support to those in greatest need within society.

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these 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 judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK 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 that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Carmel Ministries International

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 October 2023

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant information of which the charity's examiner is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant information and to establish that the charity's examiner is aware of that information.

The trustees' annual report and the strategic report were approved on 8th July 2024 and signed on behalf of the board of trustees by:



Mrs Marion Meyers
Chair of Trustees



Michelle Leask
Charity Secretary

Carmel Ministries International

Company Limited by Guarantee

Independent Examiner's Report to the Members of Carmel Ministries International

Year ended 31 October 2023

Opinion

We have independently examined the financial statements of Carmel Ministries International (the 'charity') for the year ended 31 October 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 October 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We are independent of the charity in accordance with the ethical requirements that are relevant to our examination of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the examination evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In examining the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Carmel Ministries International

Company Limited by Guarantee

Independent Examiner's Report to the Members of Carmel Ministries International *(continued)*

Year ended 31 October 2023

Other information

The other information comprises the information included in the annual report, other than the financial statements and our independent examiner's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our examination of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the examination or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the examination:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the examination, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our examination have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our examination.

Carmel Ministries International

Company Limited by Guarantee

Independent Examiner's Report to the Members of Carmel Ministries International *(continued)*

Year ended 31 October 2023

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Independent Examiner's statement

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent examiner's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an examination conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

As part of an examination in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the examination. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform examination procedures responsive to those risks, and obtain examination evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the examination in order to design examination procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

Carmel Ministries International

Company Limited by Guarantee

Independent Examiner's Report to the Members of Carmel Ministries International *(continued)*

Year ended 31 October 2023

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the examination evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our examiner's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the examination evidence obtained up to the date of our examiner's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the examination and significant examination findings, including any significant deficiencies in internal control that we identify during our examination.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our examination work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an examiner's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



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Carmel Ministries International

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 October 2023

			2023		2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	230,948	551	231,499	429,763
Charitable activities	6	552	386	938	64,206
Other trading activities	7	—	—	—	776
Other income	8	976	—	976	1,934
Total income		<u>232,476</u>	<u>937</u>	<u>233,413</u>	<u>496,679</u>
Expenditure					
Expenditure on raising funds:					
Direct expenses	9	5,394	—	5,394	—
Costs of other trading activities	10	1,105	—	1,105	1,527
Expenditure on charitable activities	11,12	232,537	6,502	239,039	526,245
Total expenditure		<u>239,036</u>	<u>6,502</u>	<u>245,538</u>	<u>527,772</u>
Net expenditure and net movement in funds		<u>(6,560)</u>	<u>(5,565)</u>	<u>(12,125)</u>	<u>(31,093)</u>
Reconciliation of funds					
Total funds brought forward		835,315	13,590	848,905	879,998
Total funds carried forward		<u>828,755</u>	<u>8,025</u>	<u>836,780</u>	<u>848,905</u>

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

The notes on pages 20 to 30 form part of these financial statements.

Carmel Ministries International

Company Limited by Guarantee

Statement of Financial Position

31 October 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	16	768,209	769,437
Current assets			
Debtors	17	12,150	12,152
Cash at bank and in hand		66,840	73,860
		<u>78,990</u>	<u>86,012</u>
Creditors: amounts falling due within one year	18	10,419	6,544
Net current assets		<u>68,571</u>	<u>79,468</u>
Total assets less current liabilities		<u>836,780</u>	<u>848,905</u>
Net assets		<u>836,780</u>	<u>848,905</u>
Funds of the charity			
Restricted funds		8,025	13,590
Unrestricted funds		828,755	835,315
Total charity funds	20	<u>836,780</u>	<u>848,905</u>

These financial statements were approved by the board of trustees and authorised for issue on 8th July 2024., and are signed on behalf of the board by:



Mrs Marion Meyers
Chair of Trustees

The notes on pages 20 to 30 form part of these financial statements.

Carmel Ministries International

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 October 2023

	2023 £	2022 £
Cash flows from operating activities		
Net expenditure	(12,125)	(31,093)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	1,228	1,861
Gains on disposal of tangible fixed assets	—	(71)
Accrued income	3,300	(4,064)
<i>Changes in:</i>		
Trade and other debtors	2	3,975
Trade and other creditors	575	(1,424)
Cash generated from operations	(7,020)	(30,816)
Net cash used in operating activities	<u>(7,020)</u>	<u>(30,816)</u>
Cash flows from investing activities		
Purchase of tangible assets	—	(2,714)
Proceeds from sale of tangible assets	—	229
Net cash used in investing activities	<u>—</u>	<u>(2,485)</u>
Cash flows from financing activities		
Proceeds from borrowings	—	(10,244)
Net cash used in financing activities	<u>—</u>	<u>(10,244)</u>
Net decrease in cash and cash equivalents	(7,020)	(43,545)
Cash and cash equivalents at beginning of year	73,860	117,334
Cash and cash equivalents at end of year	<u>66,840</u>	<u>73,860</u>

The notes on pages 20 to 30 form part of these financial statements.

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 October 2023

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 817a Bath Road, Brislington, Bristol, Avon, BS4 5NL, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', 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 Companies Act 2006.

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 investment properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

3. Accounting policies *(continued)*

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 is measured at the fair value of the goods 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 consistent basis.

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

3. Accounting policies *(continued)*

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Land and buildings	No depreciation
Fixtures and fittings	- 25% reducing balance
Motor vehicles	- 33% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

3. Accounting policies *(continued)*

Defined contribution plans *(continued)*

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The Charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £10 towards the assets of the Charity in the event of liquidation.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Donations				
Donations & legacies	204,985	551	—	205,536
Gift aid reclaimed	25,963	—	—	25,963
Council grants	—	—	—	—
	<u>230,948</u>	<u>551</u>	<u>—</u>	<u>231,499</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Donations				
Donations & legacies	330,397	—	5,660	336,057
Gift aid reclaimed	67,282	—	—	67,282
Council grants	26,424	—	—	26,424
	<u>424,103</u>	<u>—</u>	<u>5,660</u>	<u>429,763</u>

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Activities & projects	483	—	483
Bible college	69	—	69
School	—	—	—
Carmel Global	—	386	386
Charitable missions	—	—	—
Ministry	—	—	—
St Revolution	—	—	—
	<u>552</u>	<u>386</u>	<u>938</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Activities & projects	—	6,826	6,826
Bible college	14,650	—	14,650
School	112	—	112
Carmel Global	—	1,300	1,300
Charitable missions	13,054	—	13,054
Ministry	9,719	—	9,719
St Revolution	18,545	—	18,545
	<u>56,080</u>	<u>8,126</u>	<u>64,206</u>

7. Other trading activities

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bookshop	—	—	15	15
Coffee shop	—	—	761	761
	<u>—</u>	<u>—</u>	<u>776</u>	<u>776</u>

8. Other income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Gain on disposal of tangible fixed assets held for charity's own use	—	—	71	71
Other income	976	976	1,863	1,863
	<u>976</u>	<u>976</u>	<u>1,934</u>	<u>1,934</u>

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

9. Costs of raising donations and legacies

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Direct expenses	5,394	5,394	—	—

10. Costs of other trading activities

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Shop costs	1,105	1,105	1,527	1,527

11. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023
	£	£	£	£
Expenditure on charitable activities	232,537	6,502	—	239,039

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022
	£	£	£	£
Expenditure on charitable activities	512,680	7,905	5,660	526,245

12. Expenditure on charitable activities by activity type

	Activities undertaken directly	Total funds 2023	Total fund 2022
	£	£	£
Expenditure on charitable activities	239,039	239,039	526,245

13. Net expenditure

Net expenditure is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	1,228	1,861
Gains on disposal of tangible fixed assets	—	(71)
Communication & media	7,006	10,370

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages & salaries	100,271	261,986
Employer contributions to pension plans	3,520	3,995
Employer national insurance	7,009	10,350
	<u>110,800</u>	<u>276,331</u>

The average head count of employees during the year was 3 (2022: 13). The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Number of staff	<u>3</u>	<u>13</u>

No employee received employee benefits of more than £60,000 during the year Nil (2022: Nil).

15. Trustee remuneration and expenses

Travel expenses were provided to Mrs Marion Meyers to the value of £300 for mileage to Bristol for in person meetings. No other Trustees or related parties made claims.

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

16. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost			
At 1 November 2022 and 31 October 2023	<u>765,717</u>	<u>147,395</u>	<u>913,112</u>
Depreciation			
At 1 November 2022	–	143,675	143,675
Charge for the year	–	1,228	1,228
At 31 October 2023	<u>–</u>	<u>144,903</u>	<u>144,903</u>
Carrying amount			
At 31 October 2023	<u>765,717</u>	<u>2,492</u>	<u>768,209</u>
At 31 October 2022	<u>765,717</u>	<u>3,720</u>	<u>769,437</u>

17. Debtors

	2023 £	2022 £
Trade debtors	1,775	1,777
Prepayments and accrued income	<u>10,375</u>	<u>10,375</u>
	<u>12,150</u>	<u>12,152</u>

18. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	–	792
Accruals and deferred income	6,000	2,700
Social security and other taxes	3,045	2,468
Pension creditor	615	584
Other creditors	<u>759</u>	<u>–</u>
	<u>4,419</u>	<u>6,544</u>

19. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £4,544 (2022: £23,207).

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

20. Analysis of charitable funds

Unrestricted funds

	At 1 November 2022 £	Income £	Expenditure £	At 31 October 2023 £
General funds	835,315	232,476	(239,036)	828,755

	At 1 November 2021 £	Income £	Expenditure £	At 31 October 2022 £
General funds	866,629	482,893	(514,207)	835,315

Restricted funds

	At 1 November 2022 £	Income £	Expenditure £	At 31 October 2023 £
Carmel Global Fund	480	386		866
Christmas Hamper Fund	13,110	551	(6,502)	7,159
	13,590	937	(6,502)	8,025

	At 1 November 2021 £	Income £	Expenditure £	At 31 October 2022 £
Carmel Global Fund	40	1,300	(860)	480
Christmas Hamper Fund	13,329	6,826	(7,045)	13,110
Honour Offerings	-	5,660	(5,660)	
	13,369	13,786	(13,565)	13,590

Carmel Ministries International

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2023

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	768,209	—	768,209
Current assets	64,962	14,028	78,990
Creditors less than 1 year	(4,419)	(6,000)	(10,419)
Net assets	828,752	14,028	836,780

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	769,437	—	769,437
Current assets	72,422	13,590	86,012
Creditors less than 1 year	(6,544)	—	(6,544)
Net assets	835,315	13,590	848,905

22. Analysis of changes in net debt

	At 1 Nov 2022 £	Cash flows £	At 31 Oct 2023 £
Cash at bank and in hand	73,860	(7,020)	66,840

Carmel Ministries International

Company Limited by Guarantee

Management Information

Year ended 31 October 2023

The following pages do not form part of the financial statements.

Carmel Ministries International
Company Limited by Guarantee
Detailed Statement of Financial Activities
Year ended 31 October 2023

	2023	2022
	£	£
Income and endowments		
Donations and legacies		
Donations & legacies	205,536	336,057
Gift aid reclaimed	25,963	67,282
Council grants	—	26,424
	<u>231,499</u>	<u>429,763</u>
Charitable activities		
Activities & projects	483	6,826
Bible college	69	14,650
School	—	112
Carmel Global	386	1,300
Charitable missions	—	13,054
Ministry	—	9,719
St Revolution	—	18,545
	<u>938</u>	<u>64,206</u>
Other trading activities		
Bookshop	—	15
Coffee shop	—	761
	<u>—</u>	<u>776</u>
Other income		
Gain on disposal of tangible fixed assets held for charity's own use	—	71
Other income	976	1,863
	<u>976</u>	<u>1,934</u>
Total income	<u><u>233,413</u></u>	<u><u>496,679</u></u>

Carmel Ministries International

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 October 2023

	2023 £	2022 £
Expenditure		
Costs of raising donations and legacies		
Direct costs	5,394	—
Costs of other trading activities		
Shop purchases	1,105	1,527
Expenditure on charitable activities		
Activities & events	9,490	769
Ministry & outreach	10,657	9,795
Youth costs	1,596	18,479
Premises costs	33,991	42,999
Repairs & maintenance	5,985	23,207
Equipment	3,171	1,553
Communication & media	7,006	10,370
Printing, post & stationery	4,563	4,912
Insurance & subscriptions	6,294	13,753
Motor costs	4,413	(18)
Travel costs	3,526	1,392
Benevolence & gifts	12,217	24,256
Training & resources	—	2,312
Professional fees	13,478	7,505
Bank charges	1,035	1,993
Sundry expenses	6,768	10,975
Independent examination	5,520	2,700
Grant funding of activities	—	71,099
Wages	110,800	276,331
Depreciation	1,229	1,863
	239,039	526,245
Total expenditure	245,538	527,772
Net expenditure	(12,125)	(31,093)

Carmel Ministries International

Company Limited by Guarantee

Notes to the Detailed Statement of Financial Activities

Year ended 31 October 2023

	2023 £	2022 £
Costs of raising donations		
Direct costs	5,394	—
	<u>5,394</u>	<u>—</u>
Costs of raising donations	<u>5,394</u>	<u>—</u>
Costs of other trading activities - Shop costs		
Shop costs - purchases	1,105	1,527
	<u>1,105</u>	<u>1,527</u>
Costs of other trading activities	<u>1,105</u>	<u>1,527</u>
Expenditure on charitable activities		
<i>Activities undertaken directly</i>		
Activities & events	9,490	769
Ministry & Outreach	10,657	9,795
Youth costs	1,596	18,479
Premises costs	33,991	42,999
Repairs & maintenance	5,985	23,207
Equipment	3,171	1,553
Communication & media	7,006	10,370
Printing, post & stationery	4,563	4,912
Insurance & subscriptions	6,294	13,753
Motor costs	4,413	(18)
Travel costs	3,526	1,392
Benevolence & gifts	12,217	24,256
Training & resources	—	2,312
Professional fees	13,478	7,505
Bank charges & interest	1,035	1,993
Sundry expenses	6,768	10,975
Independent examination	5,520	2,700
Grant funding of activities	—	71,099
Staff costs	110,800	276,331
Depreciation	1,229	1,863
	<u>239,039</u>	<u>526,245</u>
Expenditure on charitable activities	<u>245,538</u>	<u>526,245</u>

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2022

Carmel Ministries International

(A company limited by guarantee)

Charity registration number: 1094052

Company registration number: 04478212

Independent Examiners Ltd
2 Broadbridge Business Centre
Delling Lane
Bosham, Chichester
West Sussex
PO18 8NF

CARMEL MINISTRIES INTERNATIONAL

CONTENTS

Reference and Administrative Details	1
Trustees' Report	2 to 11
Independent Examiner's Report	12
Statement of Financial Activities	13
Balance Sheet	14
Statement of Cash Flows	15
Notes to the Financial Statements	16 to 27

CARMEL MINISTRIES INTERNATIONAL

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Gerri Di Somma (resigned 24 October 2022) Richard Carson (resigned 26 April 2022) Wayne Skinner (resigned 1 May 2022) Michelle Leask (appointed 21 October 2022) Graham Keelan (appointed 21 October 2022) Sean Leask (appointed 21 October 2022) Gerardina Meyers (appointed 11 October 2022) Lorena Muchenje (appointed 7 November 2022) John Quintanilla (appointed 2 May 2022 and resigned 21 October 2022) Harvey Grahame-Smith (appointed 26 April 2022 and resigned 11 October 2022) Asif Eppo (appointed 21 October 2022 and resigned 23 October 2022)
Secretary	Michelle Leask
Charity Registration Number	1094052
Company Registration Number	04478212
Registered Office	The Charity is incorporated in England. 817a Bath Road Brislington Bristol Avon BS4 5NL
Independent Examiner	G W Schulz ACMA Independent Examiners Ltd 2 Broadbridge Business Centre Delling Lane Bosham, Chichester West Sussex PO18 8NF
Bankers	Royal Bank of Scotland Plc P.O Box 10 38 St Andrew Square Edinburgh EH2 2AD

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

The Trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 October 2022.

Structure, governance and management

Nature of governing document

The organisation is a charitable company limited by guarantee, incorporated on 5 July 2002 and registered as a Charity on 4 October 2002. A review of the Articles has been undertaken to ensure they are in line with current legal and best practices and was adopted by Special Resolution on the 27 October 2016.

Recruitment and appointment of Trustees

The directors of the company are also the Trustees for the purposes of Charity Law. Under the requirements of the Memorandum and Articles of Association, the Trustees are not subject to retirement by rotation. Unless otherwise determined by the Charity in a general meeting, the term of office of a trustee shall continue until he/she retires or is removed in accordance with the relevant provisions of the Articles. In the event of the appointment of a new Trustee, a full induction and training programme will be developed in line with the prevailing best practices as set out at the time by the Charity Commission.

Organisational structure

The Trustees provide strategic and visionary leadership to the organisation. Within the guidelines laid down by the Trustees, daily operational decisions are made under the direction of the Chief Executive Officer, who is also the Chair of the Trustees.

In addition, Carmel Christian Centre has an Overseer management committee who meet weekly and are responsible for the strategic and operational management and reporting of the Charity to the Chair of Trustees. The Overseers of the committee reports directly to the Chairman of the Board of Trustees. This committee has no voting rights but is responsible for the daily provision of the services of the Charity. A structure of delegation is in place and day to day accountability for the provision of the services rest with the Chief Executive along with the Company Secretary and Finance manager. The Chief Executive is responsible for ensuring that the Charity delivers the services specified and that key performance indicators are met. A Human Resources officer is responsible for individual supervision of the staff team ensuring that the team continues to develop their skills and working practices in line with government legislation and good practice. The Christian School has a Board of Governors who are responsible for the delivery of the full range of skills within the school. The Bible Institute has a Dean supported by an administrative staff that provides the full range of support needed for the students.

To facilitate the delivery of the vision the Overseer management committee serves as the senior administrative team comprising Overseers of Assets, People, and Teaching.

Overseer of Assets - This includes divisions serving: Media, Community Impact. Carmel Business Solutions, Finances, Regulators, Human Resources, Logistics.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Overseer of People - This includes divisions serving: Partner Services, Home Groups, Life Groups, Humanitarian, Recreation, Youth Ministry, Children's Church, Outreach, Missions.

Overseer of Teaching - This includes divisions serving: Carmel Christian School, Carmel Bible College, Name changed to Carmel Bible Institute, Adult education, Practical Ministries, Resources, Guest services, Events.

The senior administrative team focuses the actions of those who work within the ministry, both as paid staff and volunteers to ensure the delivery of the vision. In January 2011, the first year of a five-year vision was launched, bring the 20-year vision of the Ministry to a culmination.

Risk management

All financial transactions are processed via a rigorous system that ensures that all transactions are authorised by a senior member of staff. All members of staff completed Health and Safety and safe guarding training to ensure that our systems and procedures are up to date and comply with all relevant legislation and mitigate harm to people in the building as far as possible.

Levels of risk are monitored by members of the Executive management team, and reported on, and dealt with as appropriate. Our risks include:

Fire at the building. This is mitigated by ensuring that our electrical installation is in a safe condition, that our portable appliances are regularly tested and confirmed safe. A remotely monitored fire and smoke alarm ensures that the Avon Fire and Rescue crews are called to the building in the event of an alarm. All firefighting equipment is maintained by a specialist firm through annual inspection.

Theft and criminal damage. This is mitigated by installing a dual PIR sensor alarm system throughout the building. This is regularly maintained by a specialist alarm firm, and is monitored by a remote alarm centre. The system includes an autodialler that connects to the local Police Force in the event of an activation whilst the building is closed. Whilst the building is open, all access doors are protected by swipe card access points so that casual visitors cannot access the building without the appropriate equipment.

Reputational damage and risk of closure. We maintain the school to a high standard and are Ofsted registered and inspected to ensure our standards are verified by an outside body. Inability of our key personnel to be able to deliver public speaking engagements thereby affecting our voluntary income on a Sunday. This risk is mitigated by developing strength in depth of those that can deliver public speaking engagements should the designated speaker not be available.

We maintain a Social Media policy to ensure our media exposure is maintained to a high standard. We have reviewed our Memorandum and Articles to ensure we are in line with current law and best practise.

Data loss. Our IT systems have been built to ensure a robust backup of business critical data, and we are exploring the extension of that to include cloud based backups as an additional layer of backup.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Local civil unrest. This is mitigated by the installation of a secondary alarm in the building. It is used when the building needs to be locked down, and alert users not to leave the building. Safe guarding policy ensures compliance with legislation and local authority requirements.

Outside scrutiny

Carmel Ministries International is scrutinised by a number of outside public bodies. As a Charitable Company we are regulated by both Companies House [Company registered number 4478212) and the Charity Commission [Charity registered number 1094052). As a School we are regulated by OFSTED. DCSF number 801/6021 OFSTED Unique reference number 132774. The building is registered as required by the Places of Worship Registration Act 1855. The building is registered for the purposes of marriage under the Marriage Act 1949, Section 41.

Whistleblowing policy

Employees may, in carrying out their responsibilities, have access to, or come into contact with, information of a confidential nature. The terms and conditions provide that except in the proper performance of their duties, employees are forbidden from disclosing, or making use of in any form whatsoever, such confidential information.

However, the law allows employees to make a "protected disclosure" of certain information. In order to be "protected" a disclosure must relate to a specific subject matter [listed below) and the disclosure must be made in an appropriate way. If in the course of employment, an employee becomes aware of information which they reasonably believe tends to show one or more of the following, they must use the Company's disclosure procedure set out below:

- a) That a criminal offence has been committed, is being committed, or is likely to be committed.
- b) That a person has failed, is failing, or is likely to fail to comply with any legal obligation to which he/she is subject.
- c) That a miscarriage of justice has occurred, is occurring, or is likely to occur.
- d) That health or safety of any individual has been, is being, or is likely to be endangered.
- e) That the environment has been, is being, or is likely to be damaged.
- f) That information tending to show any of the above has been, is being, or is likely to be deliberately concealed.

Disclosure procedure

Information which an employee reasonably believes to show one or more of the above should promptly be disclosed to their manager/supervisor so that any appropriate action can be taken. If it is inappropriate to make such a disclosure to the manager/ supervisor, the employee should speak to Rev. Sean Leask.

Employees will suffer no detriment of any sort for making such a disclosure in accordance with this procedure. However, failure to follow this procedure may result in the disclosure of information losing its "protected status". For further guidance in relation to this matter or concerning the use of the disclosure procedure generally, employees should speak in confidence to Rev. Sean Leask.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Objectives and activities

Objects and aims

The objects of the Charity are:

- Advance the Christian Faith in accordance with the Statement of Beliefs in such parts of the United Kingdom and the world as the Trustees may from time to time think fit.
- Other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

Public benefit

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

In line with Charity Commission guidelines the Trustees continually review the Charity's fulfilment of public benefit. As outlined above the Charity's Aims are to:

1. Promote religion through the promotion of the Christian Faith; and to
2. Undertake such purposes which are exclusively charitable as defined within the law of England and Wales.

The primary purpose of the Charity is to promote the Christian Faith. To support this aim, the Charity provides a building as a place of worship which the public is free to attend. Access is continually reviewed in the light of relevant disability legislation to ensure public worship services are as fully accessible as possible. The building has clear external signs and has invested in large road front signage that promotes visibility. The Charity maintains a website that provides full details of the services provided, including the open public worship services, and ensure as far as is possible that internet search engines return that website address on the first page of results. Following the Charity Commission's guidance, the Trustees believe that this provision in itself satisfies the test for public benefit. Notwithstanding that, the Trustees ensure that the following services are provided that further promote aim number 1 - the promotion of religion.

Conducting Christian instruction for children during open worship services. Conducting religious ceremonies such as weddings and funerals. Supporting Pastoral staff in their duties through Stipends. Providing forums where enquirers can investigate the Christian Faith without obligation, specifically:

- Through street teams.
- Through the provision of food on the street to the homeless.
- Through UK based and International mission activities.
- Through a food bank.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Writing, producing and promoting Christian books. Providing a retail Christian book shop. Teaching a course introducing new converts to the basics of the Christian Faith. Visiting the sick in hospitals. Promoting efficiency in other Christian Charities and internal departments through marketing; branding and website design. Continuing within these aims, it is clear that during the past year the Charity fulfils the 'other such purposes' charitable function as set out below

2.1. The prevention or relief of poverty

2.2. The advancement of education

2.3. The advancement of citizenship

2.4. The advancement of the arts

2.5 The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage. In fulfilment of aim 2, the Trustees note the following activities that fulfil Public Benefit.

2.6 Opening a free food and provisions bank. And 2.6. Provide debt management advice. Run a Money Management course.

2.7 Maintain a full time day school.

2.8 Maintain a Bible Institute. Making free courses available covering pre-Marriage counselling; Marriage counselling; Divorce counselling and Bereavement counselling. Teaching a course of the basics of the Christian Faith in local prisons. And 2.3. Provide at cost price the basics course to other churches. Distribute free audio cd's both nationally and internationally espousing the tenets of the Christian Faith. Stream Christian material via the internet

2.9 Convening times of Christian worship in four local prisons. Assisting in the Chaplaincy duties at local prisons.

2.10 Writing, producing and presenting public performances of plays and musicals written by members of the Charity. Encouraging prayer, praise and study.

2.11 Providing a bursary scheme for the Bible Institute.

2.12 Providing a subsidy scheme for the Day school.

2.13 Empower creative designers with freelance and internship work, to enable them to improve their employability potential.

2.14 Support local businesses with professional branding and marketing skills.

2.15. Providing a chaplaincy service to various care homes

Future plans to fulfil the Public Benefit requirement are:

1.Grow our services in the community.

2.Greater joint working initiatives with other charities and churches

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Objectives, strategies and activities

The main objectives and activities for the year continued to be focused on the promotion of the Christian faith, education, improvement of life skills and family values, childcare and alleviation of poverty.

The strategies employed to assist the Charity to meet these objectives included the following:

- Providing a range of services within the community which are reflective of relevant quality standards and addressing the potential and ongoing challenges.
- Feeding and clothing the homeless and deprived as well as the relief of poverty in our local community.
- Establishment of a free food bank.
- Providing educational support and services to the community.
- Education and care of children and youth.
- Engaging with the Prison Chaplaincy Service to provide spiritual support and guidance to four local prisons.
- Providing Chaplaincy Service to various Care Homes in the community.
- Maintain a book shop.
- Provide teaching material free to the end user, distributed within the UK and overseas.
- Missions and services worldwide.
- Internet streaming of church services.
- Build relationships with other Christian Ministries around the world.
- Provide work experience to help people 'get back to work' or join a new workforce.
- Host conferences to further the Christian Faith.
- Providing real-time translation of Sunday services into 3 languages available over the internet.
- Continuation of the vision to find ways and means of reaching out to the community, being proactive in assessing and strategising the right approach to the needs of people we contact or who contact us.

Our Mission is clear

Carmel's mission statement is Luke 9:2 'He sent them to preach the Kingdom of God and to heal the sick' which was given to us in 1994 and has become focal point of all we do and helps us navigate God's unfolding plan for Carmel. To achieve this God gave us a 4-phase strategy: Which is to cover our city, bless our neighbours, send to the nation and touch the world, this allows us to multiply globally establishing the vision of God. The concept of one Church, many locations is the Blueprint of the Mission, Strategy and Process that the vision of Carmel follows. Following this blueprint has seen the work flourish.

Vision

All vision comes from God and with this He gives a strategy for its fulfilment. God had a vision of man when he created the heavens and the earth! He had a vision of redemption when man fell, He had a vision for the church when Jesus Christ returned to heaven and He has a vision for His bride for when He returns. Vision is a practical and purposeful necessity for believers in today's world. It is our responsibility to draw near to God to find out just what it is. Carmel's vision is rooted in four basic instructions which align us with the book of Acts 2:42 (MEV) They continued steadfastly in the apostles' teaching and fellowship, in the breaking of bread and in the prayers.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Vision Values

We all have an important role to play in seeing the vision established in preparation for the return of Christ, we have been ploughing and planting for over 20 years with many ministries being birthed and many finding their place in the global family of God. It is time for the great harvest of souls and God has given us this window of opportunity.

A prophecy given in 2016 said: "Seeds planted years ago have come to full maturity and are ready to be harvested. Winds of change are blowing and a changing of the guard is coming to the Church as well as the political arena. Weeds are being uprooted that have been choking the life out of my children and distracting them from me." We continue to see these changes globally and it is as if the church is awakening from its slumber and is beginning to roar like the Lion of the tribe of Judah.

Achievements and performance

Context on the year: We would like to preface this report by giving context on the year. Due to COVID-19 and its unforeseen effect on society as a whole; many projects we had in mind we either postponed, strongly modified or cancelled. Because of this, much of the ministry has remained the same, and very few structural changes have occurred.

2021 was the year where we *Built Dreams*, we began to put in place many projects and ministries that would lead us to fulfilling God's mandate for Carmel Ministries International. This year, we aimed to bounce back from a year filled with restrictions and challenges, and place effort into creating beneficial projects for all our congregation.

2021 was about BUILDING DREAMS. Focusing on that which God has ordained for this ministry. Our focus was to be that of faith; Faith in Jesus, the Son of the living God. Faith to live out our daily lives with our family. Faith to share the gospel with everyone. Faith to serve the church and in the church. Faith to serve and bless our community both with prayer to see lives enhanced and also with the practical; ie soup run, food bank, Christmas hampers.

2022 saw God continue to take us from a local church to a global vision and is now working the succession plan that has given us the knowledge to build internationally. There is still much to do and confidence has grown in both the overseers and the church family to see our community impacted by the Gospel.

As the apostolic oversight and founders of Carmel Ministries International and Carmel Global Ministries we are always excited to see how God leads us. Every year we build on the platform of the previous year, it is not a change of focus but rather an unfolding revelation of God's building plan. It is never comfortable and requires us to grow in ourselves that will release the potential that may be laying dormant in us, it also presents us with the opportunity to learn and employ our gifting to the Glory of God.

The name Carmel means to be fruitful and to flourish and we have seen this in the lives of those that have travelled this journey of FAITH with us. The strength of this ministry is to equip people to do life and this is achieved through the teaching and training of the Word of God.

As always, we are excited about sharing the vision for Carmel as it means we get to go higher, wider and deeper with the mission and mandate God has declared over us all, so together we can Enjoy the Journey.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Financial review

The principal funding sources of the Charity are by way of donations given mainly by the congregation in the form of tithes and offerings. These are free will gifts given without expectation of favour, reciprocal gift or use of services. Gifts in kind are valued at their estimated value to the Charity. If a donor specifies that a donation is to be used for a specified purpose, the amount will be treated as restricted funds. Qualifying expenditure is set against the restricted funds. Designated funds are unrestricted funds that the Trustees have designated for a specific purpose. Income generated from designated funds is treated as general income. General funds are neither designated nor restricted.

Overall income for the year was £496,679 (2021: £553,119), and total expenses £526,245 (2021: £436,410). The Trustees are aware of these expenses and formally approve them at the Trustees meetings as they are presented.

Reserves policy

Carmel Ministries International general fund is an unrestricted income fund and therefore requires a reserve policy. Whilst the policy remains to maintain reserves, the Trustees are very aware of the general legal duty to apply charitable funds within a reasonable time of receiving them and have actively encouraged delegated staff to utilise funds on charitable purposes within their charitable objectives and in a manner that as far as possible meets donor's wishes. It is noted that a number of donors may specify that their funding is intended to provide funding for a specified project. Where this is specifically restricted, the project funding will be ring fenced into a Restricted fund and will not form part of this reserve policy.

The Trustees have conducted a thorough review of the major risks that would prevent the Charity carrying out its normal weekly operation (see above), and are satisfied that sufficient steps have been taken to mitigate those risks sufficiently to ensure continued operation.

The Trustees are confident that in the event of a catastrophic event that affects the building that they could call on the church members to continue to support the Charity through voluntary donations direct into the various bank accounts until such time as the building is brought back into operation.

The Trustees note that the current Free Reserves stand at £60,748 and are satisfied that future plans, together with improvements to income due after the Balance Sheet date [see paragraph on The Charity as a Going Concern], will bring the Free Reserves in line with this policy.

Going forward the Trustees will regularly review this Policy with the intention that Free Reserves will be held at a level commensurate with three months fixed costs for the Charity.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Going concern

The Trustees have reviewed the current environment in which the Charity operates and are satisfied that there are strong reasons to believe that the Charity will be a going concern into the future. There have been no issues that have arisen since the Balance Sheet date that would require the Trustees to liquidate the Charity or to cease its activities. The numbers of individuals attending the Church is steady, and with it the voluntary income that arises from that constituency. The Bible Institute is going well with a new cohort of part time students that has improved the fee income from the Institute. The Trustees also note that the debt outstanding on the mortgage charge over the main building has been satisfied. This has led to a total reduction on the amount of interest charged by said lender, thus removing the pressure on expenditure. Cash position has improved significantly, however remains an ongoing challenge within the ministry and all operations are managed in accordance with the weekly cash flow reporting structure.

Plans for future periods

To ensure that the Charity discharges its responsibilities to the Charity Commission, the Trustees will investigate the legal avenues that can be used to ensure that any trading activities of the Charity do not breach Charity requirements.

To ensure the continued comfort and wellbeing of the congregants on the weekend, as well as the workload of the teams involved on a weekend, the Trustees will continue to investigate the options for optimising the main auditorium capacity.

We will investigate working in partnership with organisations in the UK and overseas to deliver support to those in greatest need within society.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Statement of Responsibilities

The Trustees (who are also the directors of Carmel Ministries International for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the Trustees of the Charity on 14 June 2023 and signed on its behalf by:

.....
Michelle Leask
Company secretary and trustee

CARMEL MINISTRIES INTERNATIONAL

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARMEL MINISTRIES INTERNATIONAL

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 October 2022 which are set out on pages 13 to 27.

Responsibilities and basis of report

As the Charity's Trustees of Carmel Ministries International (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Carmel Ministries International are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Management Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Carmel Ministries International as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.

.....
G W Schulz ACMA
Independent Examiners Ltd

14 June 2023

CARMEL MINISTRIES INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 OCTOBER 2022

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Income and Endowments from:					
Donations and legacies	3	424,103	5,660	429,763	490,068
Charitable activities	4	56,080	8,126	64,206	60,677
Other trading activities	5	776	-	776	347
Investment income	6	-	-	-	49
Other income	7	1,934	-	1,934	1,978
Total income		<u>482,893</u>	<u>13,786</u>	<u>496,679</u>	<u>553,119</u>
Expenditure on:					
Raising funds	8	1,527	-	1,527	445
Charitable activities	9	512,680	13,565	526,245	435,965
Total expenditure		<u>514,207</u>	<u>13,565</u>	<u>527,772</u>	<u>436,410</u>
Net (expenditure)/income		<u>(31,314)</u>	<u>221</u>	<u>(31,093)</u>	<u>116,709</u>
Net movement in funds		(31,314)	221	(31,093)	116,709
Reconciliation of funds					
Total funds brought forward		<u>866,629</u>	<u>13,369</u>	<u>879,998</u>	<u>763,289</u>
Total funds carried forward	17	<u>835,315</u>	<u>13,590</u>	<u>848,905</u>	<u>879,998</u>

The notes on pages 16 to 27 form an integral part of these financial statements.

CARMEL MINISTRIES INTERNATIONAL

REGISTERED NUMBER: 04478212

BALANCE SHEET AS AT 31 OCTOBER 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	13	<u>769,437</u>	<u>768,813</u>
		<u>769,437</u>	<u>768,813</u>
Current assets			
Debtors	14	12,152	16,063
Cash at bank and in hand		<u>73,860</u>	<u>117,334</u>
		86,012	133,397
Creditors: Amounts falling due within one year	15	<u>(6,544)</u>	<u>(22,212)</u>
Net current assets		<u>79,468</u>	<u>111,185</u>
Net assets		<u>848,905</u>	<u>879,998</u>
Funds of the Charity:			
Restricted income funds			
Restricted funds		13,590	13,369
Unrestricted income funds			
Unrestricted funds		<u>835,315</u>	<u>866,629</u>
Total funds	17	<u>848,905</u>	<u>879,998</u>

For the financial year ending 31 October 2022 the Charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the Charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 13 to 27 were approved by the Trustees, and authorised for issue on 14 June 2023 and signed on their behalf by:

.....
Michelle Leask
Company secretary and trustee

The notes on pages 16 to 27 form an integral part of these financial statements.

CARMEL MINISTRIES INTERNATIONAL

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 OCTOBER 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net (expenditure)/income		(31,093)	116,709
Adjustments to cash flows from non-cash items			
Depreciation	8	1,861	1,510
Investment income	6	<u>-</u>	<u>(49)</u>
		(29,232)	118,170
Working capital adjustments			
Decrease/(increase) in debtors	14	3,911	(8,903)
Decrease in creditors	15	<u>(5,424)</u>	<u>(2,461)</u>
Net cash flows from operating activities		<u>(30,745)</u>	<u>106,806</u>
Cash flows from investing activities			
Interest receivable and similar income	6	-	49
Purchase of tangible fixed assets	13	(2,714)	-
Sale of tangible fixed assets		<u>229</u>	<u>-</u>
Net cash flows from investing activities		(2,485)	49
Cash flows from financing activities			
Repayment of loans and borrowings	15	<u>(10,244)</u>	<u>(22,375)</u>
Net (decrease)/increase in cash and cash equivalents		(43,474)	84,480
Cash and cash equivalents at 1 November		<u>117,334</u>	<u>32,854</u>
Cash and cash equivalents at 31 October		<u><u>73,860</u></u>	<u><u>117,334</u></u>
Reconciliation of net cash flow to movement in net funds			
(Decrease)/increase in cash		(43,474)	84,480
Cash outflow from repayment of loans		<u>(10,244)</u>	<u>(22,375)</u>
Change in net (debt)/funds resulting from cash flows		(53,718)	62,105
Net funds at 1 November 2021		<u>117,334</u>	<u>32,854</u>
Net funds at 31 October 2022		<u><u>63,616</u></u>	<u><u>94,959</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 16 to 27 form an integral part of these financial statements.

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2022

1 Charity status

The Charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £10 towards the assets of the Charity in the event of liquidation.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Carmel Ministries International meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

Income and endowments

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2022

Donations and legacies

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the Charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Gift aid

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2022

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

No depreciation is charged to freehold property as the property is maintained to such a standard that the estimated residual value is not less than cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Land and buildings	Not depreciated
Furniture and equipment	25% on reducing balance
Motor vehicles	33% on reducing balance

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2022

Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Fund structure

Unrestricted income funds are general funds that are available for use at the Trustees' discretion in furtherance of the objectives of the Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The Charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2022

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies;				
Donations	330,397	5,660	336,057	324,634
Gift aid reclaimed	67,282	-	67,282	64,661
Grants, including capital grants;				
Government grants	-	-	-	69,651
Council grants	26,424	-	26,424	31,122
	<u>424,103</u>	<u>5,660</u>	<u>429,763</u>	<u>490,068</u>

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Activities and projects	-	6,826	6,826	12,063
Bible College	14,650	-	14,650	15,608
School	112	-	112	4,775
Carmel Global	-	1,300	1,300	1,880
Charitable missions	13,054	-	13,054	7,986
Ministry	9,719	-	9,719	2,411
St Revolution	18,545	-	18,545	15,954
	<u>56,080</u>	<u>8,126</u>	<u>64,206</u>	<u>60,677</u>

5 Income from other trading activities

	Unrestricted funds General £	Total funds £	Total 2021 £
Trading income;			
Bookshop	15	15	116
Coffee shop	761	761	231
	<u>776</u>	<u>776</u>	<u>347</u>

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2022

6 Investment income

	Total 2022 £	Total 2021 £
Interest receivable and similar income;		
Interest receivable on bank deposits	-	49
	<u>-</u>	<u>49</u>

7 Other income

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Other income	1,863	1,863	1,978
Gains on sale of tangible fixed assets for Charity's own use	71	71	-
	<u>1,934</u>	<u>1,934</u>	<u>1,978</u>

8 Expenditure on raising funds

a) Costs of trading activities

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Coffee shop purchases	1,527	1,527	445
	<u>1,527</u>	<u>1,527</u>	<u>445</u>

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2022

9 Expenditure on charitable activities

		Unrestricted funds General	Restricted funds	Total 2022	Total 2021
	Note	£	£	£	£
Activities and events		769	-	769	1,243
Ministry and outreach		9,795	-	9,795	5,918
Youth costs		18,479	-	18,479	13,555
School costs		-	-	-	1,845
Premises costs		43,000	-	43,000	25,374
Repairs and maintenance		23,207	-	23,207	10,157
Equipment		1,553	-	1,553	155
Communication and media		10,370	-	10,370	9,607
Printing, post and stationery		4,912	-	4,912	3,839
Insurance and subscriptions		13,753	-	13,753	16,825
Motor costs		(18)	-	(18)	1,543
Travel costs		1,392	-	1,392	76
Benevolence and gifts		11,551	12,705	24,256	17,434
Training and resources		2,312	-	2,312	2,258
Professional fees		7,505	-	7,505	1,372
Bank charges and interest		1,993	-	1,993	1,978
Sundry expenses		10,976	-	10,976	213
Independent examination		2,700	-	2,700	2,700
Depreciation, amortisation and other similar costs		1,861	-	1,861	1,510
Grant funding of activities	10	70,239	860	71,099	69,352
Staff costs	12	276,331	-	276,331	249,011
		<u>512,680</u>	<u>13,565</u>	<u>526,245</u>	<u>435,965</u>

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2022

10 Grant-making

Analysis of grants

	Grants to institutions	
	2022	2021
	£	£
Grants	<u>79,099</u>	<u>69,352</u>

11 Trustees remuneration and expenses

Carmel Global Ministries Inc - Operate as Carmel City Church is a registered non profit religious organisation located in Houston, United States of America. Director Mr G. Somma and Mrs M. Di Somma are founders of Carmel Global Ministries Inc. Director Mr G. Di Somma is on the Board of Directors of Carmel Global Ministries Inc and holds the role of President. Mrs M. Di Somma is on the Board of Directors of Carmel Global Ministries Inc and holds the role of Vice President. During the financial year the Charity made grants of £40,520 (2021: £64,170) to Carmel Global Ministries Inc, in furthering the Charity's objects. These grants ceased to be made in September 2022.

During the Mrs M. Di Somma (Spouse of Mr G. Di Somma, a trustee) received remuneration of £3,500 (2021: £8,400) in her capacity as secretary to the Trustees for Carmel Ministries International in furthering the Charity's objects.

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the Charity and the trustees or any person connected with them.

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2022

12 Staff costs

The aggregate payroll costs were as follows:

	2022	2021
	£	£
Staff costs during the year were:		
Wages and salaries	241,818	216,350
Social security costs	10,350	6,662
Pension costs	3,995	3,671
Redundancies	4,568	5,528
Stipend	<u>15,600</u>	<u>16,800</u>
	<u><u>276,331</u></u>	<u><u>249,011</u></u>

The number of persons (including senior management team) employed by the Charity during the year was as follows:

	2022	2021
	No	No
Full and part-time employees	<u><u>13</u></u>	<u><u>19</u></u>

During the year, the Charity made redundancy and/or termination payments which totalled £4,568 (2021 - £5,528).

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2022

13 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 November 2021	765,717	181,456	3,356	950,529
Additions	-	2,714	-	2,714
Disposals	-	(36,775)	(3,356)	(40,131)
At 31 October 2022	<u>765,717</u>	<u>147,395</u>	<u>-</u>	<u>913,112</u>
Depreciation				
At 1 November 2021	-	178,589	3,127	181,716
Charge for the year	-	1,861	-	1,861
Eliminated on disposals	-	(36,775)	(3,127)	(39,902)
At 31 October 2022	<u>-</u>	<u>143,675</u>	<u>-</u>	<u>143,675</u>
Net book value				
At 31 October 2022	<u>765,717</u>	<u>3,720</u>	<u>-</u>	<u>769,437</u>
At 31 October 2021	<u>765,717</u>	<u>2,867</u>	<u>229</u>	<u>768,813</u>

14 Debtors

	2022 £	2021 £
Trade debtors	1,777	7,162
Prepayments	7,387	5,977
Accrued income	<u>2,988</u>	<u>2,924</u>
	<u>12,152</u>	<u>16,063</u>

15 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	792	1,033
Other loans	-	10,244
Other taxation and social security	2,468	3,431
Other creditors	584	804
Accruals	<u>2,700</u>	<u>6,700</u>
	<u>6,544</u>	<u>22,212</u>

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2022

16 Pension and other schemes

Defined contribution pension scheme

The Charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £3,995 (2021 - £3,671).

Contributions totalling £584 (2021 - £803) were payable to the scheme at the end of the year and are included in creditors.

17 Funds

	Balance at 1 November 2021 £	Incoming resources £	Resources expended £	Balance at 31 October 2022 £
Unrestricted funds				
General				
General Funds	866,629	482,893	(514,207)	835,315
Restricted funds				
Carmel Global Fund	40	1,300	(860)	480
Christmas Hamper Fund	13,329	6,826	(7,045)	13,110
Honour Offerings	-	5,660	(5,660)	-
	<u>13,369</u>	<u>13,786</u>	<u>(13,565)</u>	<u>13,590</u>
Total funds	<u>879,998</u>	<u>496,679</u>	<u>(527,772)</u>	<u>848,905</u>

Carmel Global Fund represent donations towards the establishment of Carmel Global in Houston, USA.

Christmas Hamper Fund represents income donated for the purpose of providing Christmas Hampers to needy families, individuals and the homeless.

Honour Offering Fund represent donations for the specific purpose of supporting the ministries of pastors and visiting speakers.

CARMEL MINISTRIES INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2022

	Balance at 1 November 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 October 2021 £
Unrestricted funds					
General					
General Funds	754,929	531,973	(411,693)	(8,580)	866,629
Restricted funds					
Building Fund	-	3,840	(12,135)	8,295	-
Carmel Global Fund	-	1,880	(1,840)	-	40
Christmas Hamper Fund	8,360	12,063	(7,094)	-	13,329
Honour Offerings	-	665	(950)	285	-
Love Zambia Fund	-	1,209	(1,209)	-	-
Gospel Life International	-	1,489	(1,489)	-	-
	<u>8,360</u>	<u>21,146</u>	<u>(24,717)</u>	<u>8,580</u>	<u>13,369</u>
Total funds	<u>763,289</u>	<u>553,119</u>	<u>(436,410)</u>	<u>-</u>	<u>879,998</u>

18 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 October 2022 £
Tangible fixed assets	769,437	-	769,437
Current assets	72,422	13,590	86,012
Current liabilities	<u>(6,544)</u>	<u>-</u>	<u>(6,544)</u>
Total net assets	<u>835,315</u>	<u>13,590</u>	<u>848,905</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 October 2021 £
Tangible fixed assets	768,813	-	768,813
Current assets	120,028	13,369	133,397
Current liabilities	<u>(22,212)</u>	<u>-</u>	<u>(22,212)</u>
Total net assets	<u>866,629</u>	<u>13,369</u>	<u>879,998</u>

Accounts



Enjoy the Journey



2021

CARMEL MINISTRIES INTERNATIONAL
ANNUAL REPORT



NOVEMBER 2020 – OCTOBER 2021

SHARE

CARE

PREPARE

DARE

Enjoy the Journey

SINCE 1996, CARMEL MINISTRIES INTERNATIONAL (CMI) HAS SEEN STEADY GROWTH AND INFLUENCE IN BRISTOL, THE UK AND BEYOND...

With both a clear vision and a focussed mission based on biblical values, the ministry has been able to go forward from strength to strength, fulfilling its mandate despite the increased hostility to Christianity from the secular world that the church finds itself in.

MISSION MANDATE

He sent them to preach the Kingdom of God and to heal the sick. Luke 9:2.

The mission is two-fold: preach God's Word and demonstrate His power. Carmel teaches biblical life skills that will help people be all they can be for God. As people have applied these skills, they have been able to affect positive and lasting change in their own lives and the lives of others.

VISION STRATEGY

1. Cover our City

To impact Bristol with the love of Jesus, spiritually, socially, relationally and economically, so that people can be equipped to do life and live their dreams.

2. Bless our Neighbours

Helping and empowering other Churches to establish themselves within their local communities.

3. Send to the Nation

Planting churches and Bible Schools in other areas of the UK to undergird local communities in serving their community.

4. Touch the World

Planting churches and bible schools in other nations through various mission trips, media outlets and conferences.

VALUE STATEMENT

Living in Faith and Fellowship Experientially

Doing life together through social activities help the believer find their place in the purpose of God. Mentoring for all ages and genders mature the church but further to studying the Word together we build relationship with each other through interest groups.



CONTENTS

- 02 **WELCOME**
Introduction to our annual report
- 04 **OVERVIEW**
A brief look at the vision of Carmel City Church for 2020
- 07 **WELFARE**
Administration and financial changes for 2020
- 14 **SHARE**
What we achieved through 'Share' in 2020
- 22 **CARE**
Caring for those we reached this year
- 28 **PREPARE**
Equipping the body of Christ for the benefit of The kingdom
- 35 **DARE**
Daring to live for Christ through outreach and events
- 45 **FINANCIAL STATEMENTS**
Legal information pertaining to Carmel City Church

COMPANY DETAILS

OUR TRUSTEES:

Gerri Di Somma
Richard Carson
Wayne Skinner

**COMPANY
REGISTERED NUMBER:**
04478212

**CHARITY REGISTERED
NUMBER:**1094052

REGISTERED OFFICE:

817a Bath Road
Brislington
Bristol
BS4 5NL

COMPANY SECRETARY:

Michelle Di Somma

CHIEF EXECUTIVE OFFICER

Gerri Di Somma

AUDITOR:

Idpendent
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Sovereign Centre
Poplars
Yapton Lane
Walberton West
Sussex BN18 OAS

BANKERS:

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PO Box 10
38 St Andrews
Square
Edinburgh
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**PASTORS GERRI AND
MICHELLE DI SOMMA**



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Vision 2021

Enjoy the Journey

Context on the year:

We would like to preface this report by giving context on the year. Due to COVID-19 and its unforeseen effect on society as a whole; many projects we had in mind we either postponed, strongly modified or canceled.

Because of this, much of the ministry has remained the same, and very few structural changes have occurred.

2021 was the year where we **Built Dreams**, we began to put in place many projects and ministries that would lead us to fulfilling God's mandate for Carmel Ministries International. This year, we aimed to bounce back from a year filled with restrictions and challenges, and place effort into creating beneficial projects for all our congregation.

2021 was about BUILDING DREAMS. Focusing on that which God has ordained for this ministry. Our focus was to be that of faith; Faith in Jesus, the Son of the living God. Faith to live out our daily lives with our family. Faith to share the gospel with everyone. Faith to serve the church and in the church. Faith to serve and bless our community both with prayer to see lives enhanced and also with the practical; ie soup run, food bank, Christmas hampers.

God has taken us from a local church to a global vision and is now working the succession plan that has given us the knowledge to build internationally. The restructure of our leadership model is working well and is allowing the team to operate on a greater level of creativity and autonomy. There is still much to do and confidence has grown in both the overseers and the church family to see our community impacted by the Gospel.

As the apostolic oversight and founders of Carmel Ministries International and Carmel Global Ministries we are always excited to see how God leads us. Every year we build on the platform of the previous year, it is not a change of focus but rather an unfolding revelation of God's building plan. It is never comfortable and requires us to grow in ourselves that will release the potential that may be laying dormant in us, it also presents us with the opportunity to learn and employ our gifting to the Glory of God.



The name Carmel means to be fruitful and to flourish and we have seen this in the lives of those that have travelled this journey of FAITH with us. The strength of this ministry is to equip people to do life and this is achieved through the teaching and training of the Word of God.

As always, we are excited about sharing the vision for Carmel as it means we get to go higher, wider and deeper with the mission and mandate God has declared over us all, so together we can Enjoy the Journey.

BISHOP GERRI AND MICHELLE DI SOMMA GENERAL OVERSEER OF CARMEL GLOBAL

Our Mission is clear.

Carmel's mission statement is Luke 9:2 'He sent them to preach the Kingdom of God and to heal the sick' which was given to us in 1994 and has become focal point of all we do and helps us navigate God's unfolding plan for Carmel. To achieve this God gave us a 4-phase strategy: Which is to cover our city, bless our neighbours, send to the nation and touch the world, this allows us to multiply globally establishing the vision of God. The concept of one Church, many locations is the Blueprint of the Mission, Strategy and Process that the vision of Carmel follows. Following this blueprint has seen the work flourish.

Vision

All vision comes from God and with this He gives a strategy for its fulfilment. God had a vision of man when he created the heavens and the earth! He had a vision of redemption when man fell, He had a vision for the church when Jesus Christ returned to heaven and He has a vision for His bride for when He returns. Vision is a practical and purposeful necessity for believers in today's world. It is our responsibility to draw near to God to find out just what it is. Carmel's vision is rooted in four basic instructions which align us with the book of Acts 2:42 (MEV) They continued steadfastly in the apostles' teaching and fellowship, in the breaking of bread and in the prayers.

Vision Values

We all have an important role to play in seeing the vision established in preparation for the return of Christ, we have been ploughing and planting for over 20 years with many ministries being birthed and many finding their place in the global family of God. It is time for the great harvest of souls and God has given us this window of opportunity.

A prophecy given in 2016 said: "Seeds planted years ago have come to full maturity and are ready to be harvested. Winds of change are blowing and a changing of the guard is coming to the Church as well as the political arena. Weeds are being uprooted that have been choking the life out of my children and distracting them from me." We continue to see these changes globally and it is as if the church is awakening from its slumber and is beginning to roar like the Lion of the tribe of Judah.

ORGANISATIONAL STRUCTURE

HOW WE ARE ORGANISED

AS PART OF THE DELIVERY OF THE VISION OF THE MINISTRY WE CONTINUED WITH THE EXECUTIVE STRUCTURE.

The Trustees provide strategic and visionary leadership to the organisation. Within the guidelines laid down by the Trustees, daily operational decisions are made under the direction of the Chief Executive Officer, who is also the Chair of the Trustees.

As part of the delivery of the vision, we have continued with the structure of leadership.

The structure of the Senior Leadership Team to oversee the offices of Assets, People and Equipping are Wayne Skinner [Assets] and Michael Fletcher [People and Equipping] with support from the CEO Gerri Di Somma.

The Office of the Overseer of Assets is to steward the financial and physical assets of the ministry and to ensure the ministry remain compliant with all regulatory bodies such as the Charity Commission, HMRC, Ofsted, HSE etc.

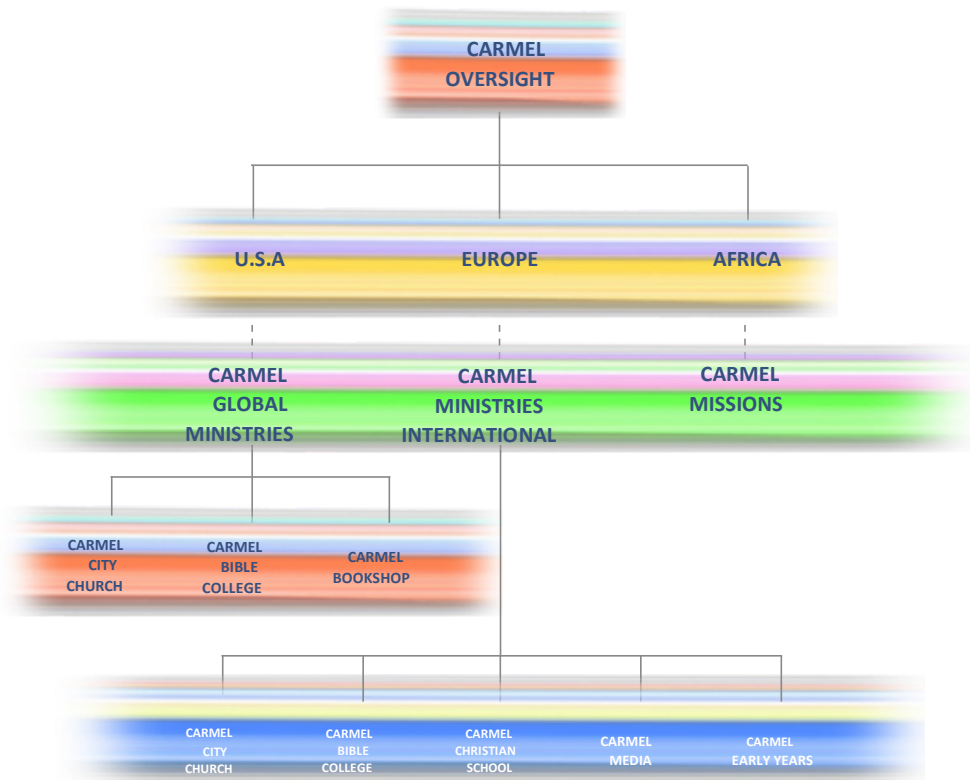
The Overseer of Equipping is to oversee the discipleship and equipping process for the ministry

which include Carmel Bible Institute, Children’s ministry, campuses, media and all to prepare people to function in the ministry.

The Office of the Overseer of People is to build effective teams to take care of the needs of the community. This include home groups, chaplaincy, missions, family and all outreach initiatives.

Retaining the titles, Share; Care; Prepare; Dare and Welfare, the senior administrative team focuses the actions of those who work within the ministry, both as paid staff and volunteers to ensure the delivery of the vision & charity objectives.

Carmel Ministries International is a UK charity who functions with Carmel Global ministries inc enabling us to fulfil our mission and vision.



Our Structure

Carmel Ministries International is a UK charity whereby all these organisations function with Carmel Global overseeing this. The concept of one church, many locations is the blueprint of the Mission, Strategy and Process that the vision follows.

OVERSEERS



Michael & Vicky
Fletcher Overseer



Gerri & Michelle Di
Somma



Wayne & Rose Skinner
Overseer

SHARE

- GUEST SERVICES
- EVENTS
- YOUTH MINISTRY
- CHILDREN'S CHURCH
- CAMPUSES

CARE

- PARTNER SERVICES
- HOME GROUPS
- LIFE GROUPS
- HUMANITARIAN
- RECREATION

DARE

- OUTREACH
- MISSIONS
- MEDIA
- COMMUNITY IMPACT
- C:NET

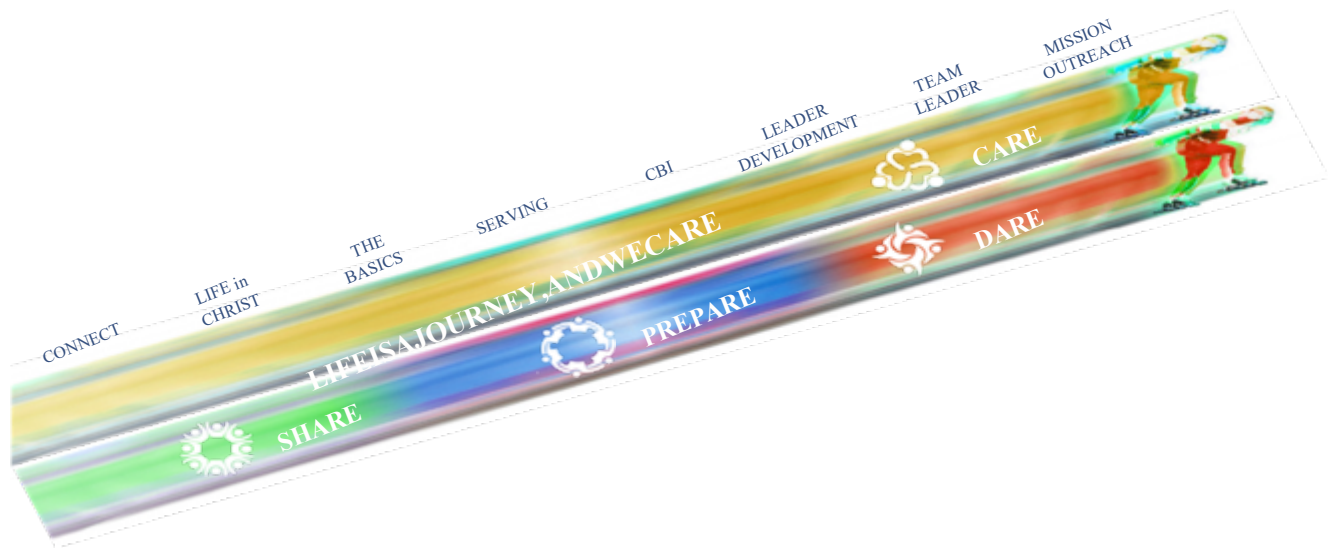
WELFARE

- CARMEL BUSINESS SOLUTIONS
- FINANCES
- REGULATORS
- HUMAN RESOURCES
- LOGISTICS MANAGEMENT

PREPARE

- CARMEL ACADEMY
- CARMEL BIBLE COLLEGE
- ADULT EDUCATION
- PRACTICAL MINISTRIES
- RESOURCES

DISCIPLESHIP PROCESS



The discipleship process of Carmel is broken into 4 stages of development that go under the names of Share, Care, Prepare, and Dare. This process equips believers of every walk of life, who in discovering their purpose within their individual journey of faith are able to find their place in Gods global church to flourish and engage in their community.

The first stage of the journey is SHARE, which is the Great Commission given to us by Jesus, sharing the Good News of salvation with those searching for a meaningful relationship with Him. The unchurched that don't know Him, those that were disillusioned in their

faith and need help to reengage and those that are looking for a deeper encounter with Him.

The second stage forms the Pastoral Care of the ministry and is simply called CARE. This is caring for the believers, giving them the tools to live their life successfully as children of God, also helping them integrate into the family and life of the Church. Believers are encouraged to partner with the vision with their time, talent and treasure and engaging with their family, friends and community.

The third stage is PREPARING the believer to know what the will of God is for their lives. Equipping them

through CBI to mature in faith and find their place in the vision of God. Through further study of the Word of God and leadership development every believer becomes an able minister.

The fourth stage is DARE, sending disciples into all the world with the love of Christ to pioneer and establish churches and to make disciples of all nations. Using the Blue Print of God and equipping others with the call of God to navigate successfully their journey of Faith. From local to global, being fruitful, multiplying and having dominion.

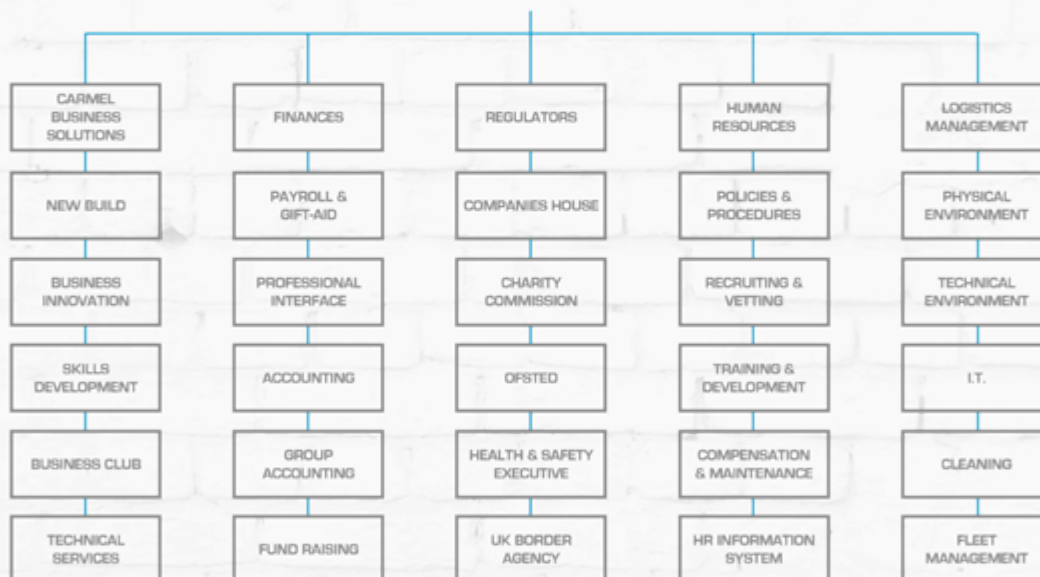
WELFARE

Welfare undergirds the process of those participating at any stage during the journey.

Welfare fulfils our responsibilities to all the organisations to whom we are accountable.

HEAD OF WELFARE - **WAYNE SKINNER**

WELFARE STRUCTURE OVERVIEW



CARMEL BUSINESS SOLUTIONS

We are planning to provide a full range of training workshops, equipping others with the skills to succeed in the business world. CBS also oversee all aspects of Carmel's future building developments.

FINANCES

Managing all the finances related to Carmel Ministries International: from payroll and Gift Aid, to tax, accounting and fundraising. We maintain high standards of records, meeting the requirements of our accountants and auditors.

REGULATORS

We provide all the functions required to comply with the requirements of Companies House, the Charity Commission, OFSTED, the Health and Safety Executive and the UK Border Agency.

HUMAN RESOURCES

This team deals with the administration, management and training of Carmel's staff and volunteers. From policies and procedures, to job descriptions and appraisals, we keep our staff ahead of the game.

LOGISTICS MANAGEMENT

Dealing with all areas of the Carmel building and its vehicles. Cleanliness of venues and maintenance of utilities is upheld.

DONATE TODAY:

You can now contribute financially to the vision by going online:
www.carmelcitychurch.org



INCOME

All of the funding that comes into Carmel Ministries International is channelled towards the primary purpose of advancing the Christian Faith. Some of the funding we receive is designated by the donor for a specific purpose, and we have rigorous procedures in place to ensure that the funds reach their intended purpose.

CARMEL MINISTRIES INCOME FLOW



We make full use of the UK Governments Gift Aid scheme, encouraging donors to give through the scheme as they are available. We also make full use of the Gift Aid Small Donations Scheme for all of the locations.

Our incoming resources principally come from the voluntary offerings received each week from our public meetings. We do however have other sources of income. Our

bookshop is now the only Christian bookshop in Bristol, and Bath only has a micro-site book shop, which puts our bookshop in a strong position within the local Christian community. We also have built a presence on Amazon, selling products to customers further afield.

BIBLE COLLEGE MISSION PROJECTS

INCOME AT A GLANCE

- **£553,119**
Voluntary income

TOTAL RAISED FOR CHARITY PROJECTS

£60,677



EXPENDITURE

Expenditure is closely monitored on a daily basis by a committed and dedicated team. Our expenditure is completely focused on our purpose and reviewed on a regular basis. We have reviewed all our processes, suppliers and expenditure to ensure

good financial governance. As a result of this review, we have switched some suppliers and renegotiated contracts. Our expenditure is prioritised to ensure that we follow a clear strategic plan.

EXPENSES SUMMARY

COST OF CHARITABLE ACTIVITIES	£435,965
COSTS OF GENERATING FUNDS	£445
TOTAL	£436,410



ACHIEVEMENTS & IMPROVEMENTS

We are always looking to improve the way we work and our work-flow enabling us to act more efficiently and in place improving our efficiency and standard of output.

STOREHOUSE

IN KIND DIRECT

The Storehouse foodbank is open every Monday and serves the poor and needy. Referrals come from the street, GP's, social workers etc. We have received many items for the Storehouse at discounted rates from In Kind Direct and also donations from church members.





PAYMENT ACCOUNTS
CURRENT ACCOUNTS

The Bank of Scotland currently operates our current accounts. Donations are banked as close to the day of receipt as possible.

The accounts are accessible online and a daily check is made of the transactions that are processed.

VISA CREDIT CARD

We currently have one credit card used by the various departments in the ministry.

One debit card is used for most cash and petty cash transactions.

GIFT AID ANALYSIS

Currently, between 20% and 30% of each weekly offering is gift-aided.

Gift Aid is claimed every week.

Each claim clears the history of donations to ensure that we are claiming on a timely manner all donations made via Gift Aid.

Each claim covers approximately 50 distinct givers, and is for approximately £500 - £1,000 each week.

Separate claims are made for the designated funds operated within the ministry (Building Fund).

A letter is sent annually to all registered donors thanking them for their support and confirming the amount of their contributions recorded in our records.

HEALTH & SAFETY

We continuously review our policies and procedures to ensure they reflect up to date legislations.

A planned preventative maintenance schedule is in place to ensure all statutory requirements are met.

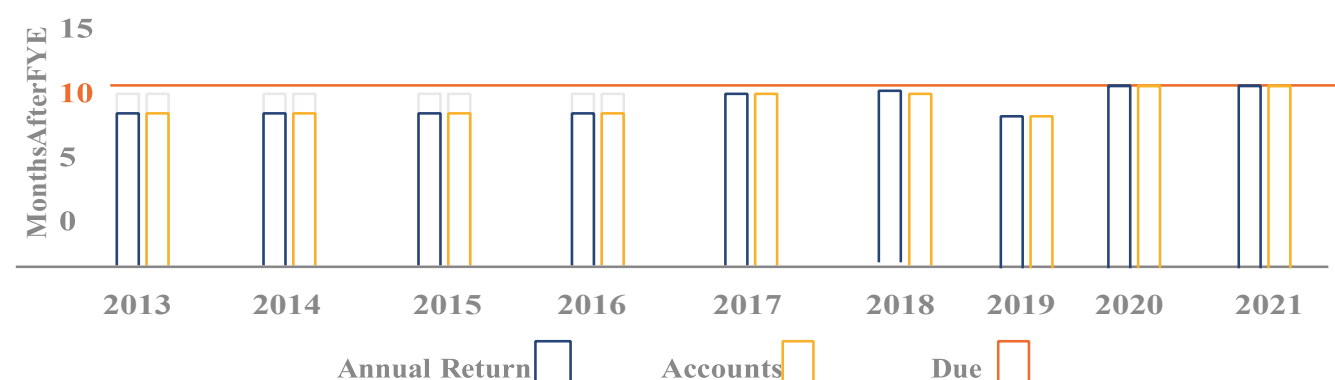


ACHIEVEMENTS

RETURNS AND SUBMISSIONS SUMMARY

The Charity Commission, is spearheading a policy to crack down on charities that do not submit documents on time for the accounts. As a ministry we take diligence seriously and have ensured that we have met such deadlines as demonstrated in our charity commission report.

COMPLIANCE HISTORY



FINANCIAL SUMMARY

Financial Year End (FYE)	Income	Spending	Accounts Received by Companies House	Annual Return Received by Companies House
31 Oct 2021	£553,119	£436,410	23 JUNE 2022	23 JUNE 2022
31 Oct 2020	£584,746	£484,007	07 JULY 2021	07 JULY 2021
31 Oct 2019	£667,732	£636,984	2 May 2020	2 May 2020
31 Oct 2018	£897,744	£869,529	2 May 2019	2 May 2019
31 Aug 2017	£994,803	£991,034	4th Jun 2018	4th Jun 2018
31 Aug 2016	£1,091,480	£1,081,806	28th Mar 2017	28th Mar 2017
31 Aug 2015	£1,140,324	£1,063,736	26th Jan 2016	26th Jan 2016
31 Aug 2014	£1,115,273	£956,634	30th May 2015	30th July 2015
31 Aug 2013	£991,519	£956,635	29th May 2014	28th May 2014

SHARE



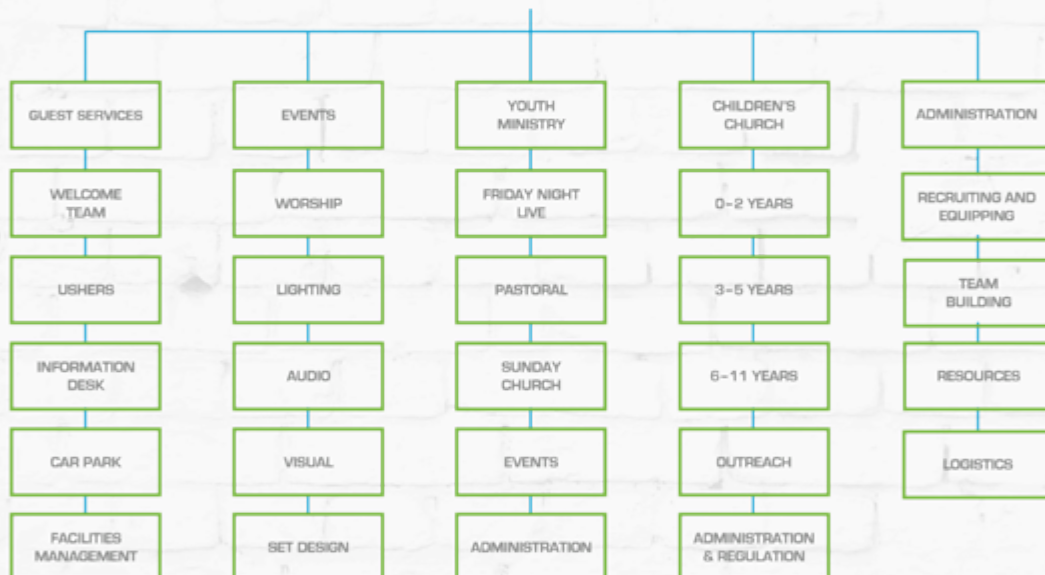
The first stage of the journey is Share.

This essentially is sharing the love of God through the Gospel. Primarily for an unbeliever (seekers), this is their first point of contact with Carmel. Our audience is split into three areas:

- The unchurched – Seekers
- The dechurched – Disillusioned
- The churched – Finding a new home

HEAD OF SHARE - **MICHAEL FLETCHER**

SHARE STRUCTURE OVERVIEW



GUEST SERVICES

From the car park to the Coffee Bean coffee shop, facilities must be clearly mapped out for visitors and friends of Carmel, so as to make their time with us a wonderful experience as they encounter the presence of God. Connecting with friends, family and visitors must be our highest priority to make their journey of faith an enjoyable and meaningful one.

EVENTS

Every time the Church gathers together it is an event: to present people with an opportunity to encounter God as Father. From inspired worship to the preaching of the Word, everything must be meticulously planned with the intentional goal of allowing the Holy

Spirit to touch the hearts of the people. Without a meaningful encounter with God there cannot be purposeful change brought in lifestyle.

YOUTH MINISTRY

Preparing this present generation of young people to be the leaders in tomorrow's church and nation through related and relevant gatherings and activities.

Training them to boldly take hold of their future through the biblical principles contained in the Word of God, being doers of the Word and not hearers only.

CHILDREN'S CHURCH

Helping our children to have their own spiritual encounter with God so as to

live successfully for Christ. Teaching children about their heavenly Father and helping them to discover the gifts that God has placed in them to become world changers.

Supporting and undergirding parents in the responsibility to bring up their children in the nurture and admonition of the Lord.

MULTI-SITES

BRISLINGTON - UK



BRISLINGTON
Crmel Centre;
817a Bath Road,
Brislington,
Bristol BS5 5NL

The main campus where on a Sunday the word is preached. All departments are run from here. The second half of the fiscal year saw the streaming of CMI operational structure and processes in preparation for the next 20 years of the vision the focus on Community.

Since 1996 Carmel Ministries International has seen a steady growth and influence in Bristol, the UK and beyond under the guidance of its founders and general overseers, Bishop Gerri and Pastor Michelle Di Somma, who continue to cast vision for the ministry globally.

HOUSTON - USA



HOUSTON
12412 Highway 36,
Needville,
Texas

GUEST SERVICES

The welcome pack and members pack are part of our process flow into the church. When new visitors come they receive a welcome pack. The next stage is when a person wants to become a member. This gives us a clear indication of where people are and helps us understand their needs. Through this we can keep communication flowing in the church.

WELCOME PACK



People who are new to the church are given a pack that tells them everything they need to know about Carmel City Church.

WELCOME BOOKLET



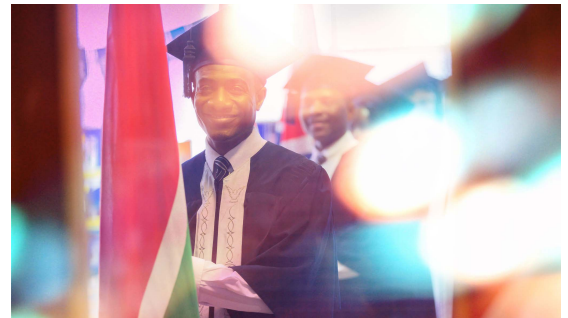
The welcome booklet contains details and contact information regarding all the ministries in Carmel City Church.

EVENTS AND CONFERENCES: 2020/2021

We do several Events throughout the year. The main conferences see below.
Many events were restricted due to COVID.



Christmas Carol Concert



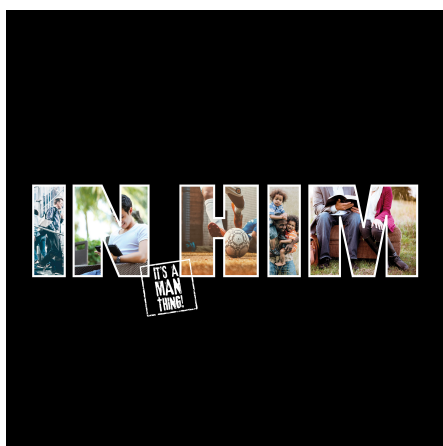
Carmel Bible College Graduation



Youth Camp 2021



Women's Conference 2021



Men's Conference 2021



aGODthing! Conference 2021

R3

YOUTH MINISTRY



This year we relaunch the youth ministry with a new vision and drive to bring God to lives of all the youth in our church.



FRIDAY NIGHTS

We carried on Friday nights over Zoom calls and in person (depending on the Government's Recommendations), allowing us to still deliver the gospel message and teaching to our youth. Though difficult, we still were able to see a positive effect and spiritual growth from all our youth.

YOUTH CAMP 2021

Youth Camp was an immense success with over 80 youth attending. With awesome games and incredible night rallies (services), every youth had an encounter with God.

FURTHER PROJECTS

We began 3 mentoring groups, for boys and girls of different ages. We began bible studies on Wednesday nights and a Young Adult nights on Sundays.

CHILDREN'S CHURCH

Carmel Kids



We continued to build on new structures within the Team and updated Teaching Material set in place. The support to GospelLife International was increased and now sponsor 3 children at £25 per month in addition to extra financial support at Christmas and Easter. This is covered by weekly giving and fundraisers. Our children have been

able to communicate with the children in Uganda. During the Summer of 2019, we set a 'Family Action Challenge,' encouraging families to undertake activities with each other and together with other families. Children's Church continued during the Summer Months by involving parents and carers to join in a 'Messy Church' curriculum.

We were able to offer child care during Church Conferences and also to an 'Incredible Kids Conference' specifically focussed on the children. In the last year we have also increased the number of 'All Age Family Services' held in order to allow families to spend more time together during services. This included a 'Graduation Service' for children moving to our Youth Group to mark their transition.

During the 2021 restrictions meant that we had to transition from in person Sunday School. We started back up as Government recommendations changed.

- **Number who attended Children's Church in that period overall - 443 (COVID RESTRICTED)**

LOCAL PASTORAL TEAM

THIS TEAM WORKS TOGETHER TO TAKE CARE OF THE PASTORAL DUTIES OF THE CHURCH. THIS INCLUDES INDIVIDUAL COUNSELLING, RELATIONAL COUNSELLING AND PRE-MARITAL COUNSELLING.

PASTORAL LEADERSHIP



Andrew & Mwaka Smallridge



Chris & Yvonne Chikwanah



Kutie & Tsungai Ngundu



Asif & Delphine Francis



Bob & Mary Baker



Derick & Catherine Mulubwa



Steve & Helen Jackson

MINISTERIAL LEADERSHIP



Nigel & Rhian Parkinson
CBC



Ken & Julia Turner
Chaplaincy



Andy & Dawn Elmer
Children's Church



Michael & Jenny Abrahams
Guest Services



Orville & Charmaine Lynch



SHARE SUMMARY

ATTENDANCE SUMMARY

Every year we take count of all people who attend our weekly services, conferences and events. This is for accountability and for our statistics.

Many people have come through our doors in the last year. There are a great number of people whose lives have been changed by what they experience at Carmel City Church and the attendance figures simply reflect

the impact in people's lives for the kingdom of God.

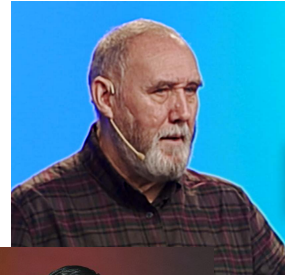
7,505 PEOPLE
ATTENDED SUNDAYS AND EVENTS
IN 2021



SPEAKERS: 2020-21

Throughout the year we have been blessed by visiting speakers, some returning friends of the house and other new God connections.

Pst. Michael Fletcher



Evangelist Daniel Chand



Reeba Samuel



Other Speakers

Andrew Smallridge, Ken Suckling, Asif Francis, Mark Jones, Rick Bueno, Wayne Skinner, Matthew Lewis, Steve Lewis, Alison Carson, Vicky Fletcher and more...



CARE

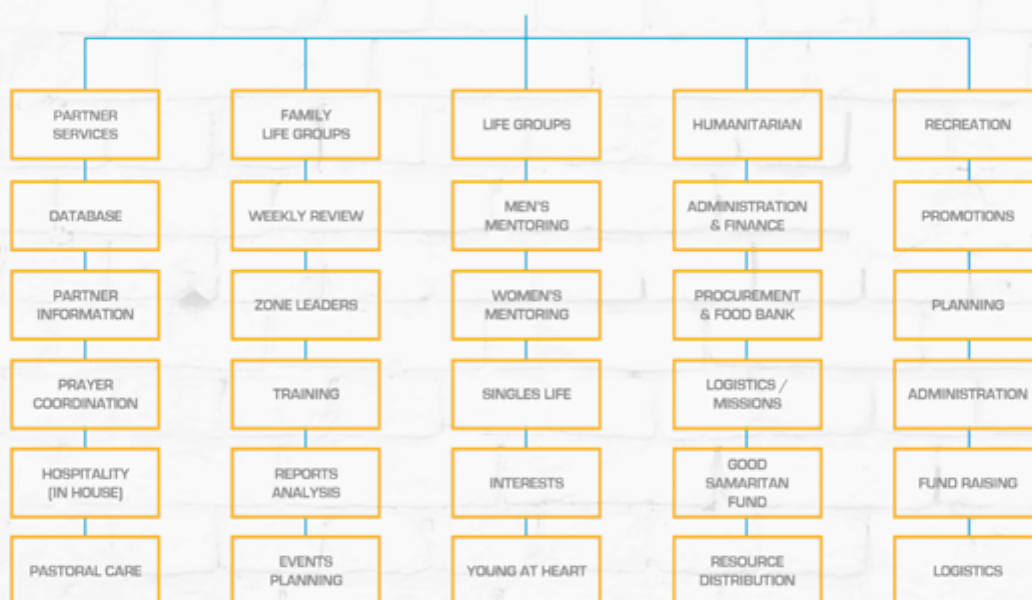
The second stage of the journey is Care. This is essentially for people who have given their lives to the Lord and who need help adjusting to a Christian way of living.

These people need access to the many support structures that we have in order for them to become integrated into the church.



HEAD OF CARE - **PASTOR MICHAEL FLETCHER**

CARE STRUCTURE OVERVIEW



PARTNER SERVICES

Meeting the needs of the Body of Christ is as important as seeing the vision accomplished. Without the partners, the vision is only a dream. Taking care of the partners at Carmel involves spirit, soul and body that encompasses our social, economical and relational responsibilities.

HOME GROUPS

Family LIFE Groups centre around the nucleus of the family unit.

Families gather at convenient times in homes around the city to discuss the Word of God and fellowship together. Home Groups will have an outward focus of evangelism and outreach.

LIFE GROUPS

Doing life together through social activities helps the believer find their place in the purpose of God.

Mentoring for all ages and genders, which is the maturing arm of the church, extending from study of the Word to the more social and activity base of relationships found in interest groups.

HUMANITARIAN

Providing a place where there is material provision for those who really need such support, through The Storehouse and the Good Samaritan Fund.

Helping the partners take control of the resources God has given them to

properly manage their lives and live debt free to empower them to become contributors towards the needs of others.

RECREATION

In 2019 we held a highly successful Christmas Concert with the school and welcomed in the New Year with a party, in the summer we held a couple of church social events to have a time of fellowship, building relationships.



MEMBERS AND CHURCH PARTNERS

Carmel members are those who have chosen to make Carmel City Church their spiritual home. We welcome everyone who desires to be part of the vision that God has for this Church and for the city of Bristol. Our members make up our 'family' in this local body of Christ. It is to this family that our members give their time, talent and treasure. We have welcomed 6 (six) adults plus their children into membership this year.

TIME



TALENT



TREASURE



CARMEL PARTNERSHIP

Carmel partners are those who are connected with us from around the world, but do not fellowship with us on a regular basis. Our partners may contribute financially towards Carmel City Church, but their tithes and offerings are given to their own local Church.

We are pleased to have numerous partners around the world, many of whom studied at Carmel Bible College and have either pioneered Churches or returned to their country of origin equipped to support their Church vision more effectively. We are blessed when our partners visit Carmel; we're always delighted to hear the wonderful things that God is doing in other nations.

CARMEL CITY CHURCH PROMISES ITS PARTNERS...

- We won't ask you for money, but should you choose to contribute finances to us, we will be good stewards of everything we receive.
- We will pray for you and your family.
- You will be added responsibly to our database to receive updates
- You will receive free entry to all of our annual Conferences.
- You will have unrestricted access to our streaming services.
- Your information will never be shared.





FAMILY HOME GROUPS

Family Home Groups centre around the nucleus of the family unit. Families gather at convenient times in homes around the city to discuss the word of God and fellowship together. Home Groups enable us to take the Church at Carmel into the local communities. They are the environment to facilitate the building of relationships with other believers and those who don't yet know Christ. The aim of Home Groups is to invite unsaved people within the locality and to befriend them. Building relationships will enable believers to share their faith in an easy and relaxed manner.

FELLOWSHIP

What do we mean by fellowship? The dictionary meaning is; friendly association with people who share one's interests, a group of people meeting to pursue shared interest or aim.

We believe that it is important for people to be able to have times of fellowship with each other in a safe and friendly environment such as a life group setting where they can freely express themselves. There are evenings where the group puts on food and drink and just spend time socially, this is also an opportunity to invite neighbours and friends to visit. The life group also helps us to be aware of any needs in the lives of the group members so we are able to help one another and bring solutions.

TEACHING

There are many aspects to the family home groups. One of the main aspects is to teach and impart life skills so that the members are equipped to act wisely in any given situation. We do this by utilising the teaching that the Pastor brings on the Sunday morning. In the life group situation, it gives people the opportunity to ask questions and discuss the teaching so they have a clear understand of what is being taught.

Home groups have continued to remain part of the Churches discipleship pipe line with 10 groups running within GOVT COVID Guidelines (Via Zoom), experiencing consistent numbers. Around 80 members meet mid-week on a weekly or bi-weekly basis. These groups provide more personal care than attending a large church, discipleship and bible teaching and an opportunity to bless the community the group is in through outreach.

The groups are meeting in St. George, Knowle, Brislington (x2), Keynsham, Whitchurch, Mangotsfield, Bath, Kingsdown and Bedminster.



MENTORING GROUPS

Both men's and ladies mentoring groups meet via Zoom or in various locations during the week.

LADIES' MENTORING: Vicky Fletcher

MEN'S MENTORING: Andrew Smallridge

For more information on mentoring call:

0117 977 5533



Achievements and Performance

The Trustees have reviewed the current environment in which the Charity operates and are satisfied that the charity will remain a going concern into the future. There have been no issues that have arisen since the Balance Sheet date that would require the Trustees to liquidate the charity or to cease its activities. The numbers of individuals attending the Church is showing steady growth in new members, and with it the eventual voluntary income that arises from that constituency. A sense of community has been embedded through various events that allowed the members of Carmel to get to know each other better as Carmel family but also to invite friends and family.

There has been limited growth in the number of home groups and attendances due to the COVID pandemic.

The Bible College has seen the successful introduction of online lectures, allowing more people to participate.

Men and Women's prison ministry has continued with the Carmel team invited to attending and ministering during the weeks allocated (access restricted due to COVID).

The Youth Ministry was successfully rebranded and has seen an explosion in growth, despite COVID restrictions.

Weekly soup run remains a key service to the community and the numbers of people requiring support have increased during the time of the pandemic. (Restricted access due to COVID)

BREAKFAST EVENTS

Every year we aim to host multiple breakfast events. These events are a great opportunity to build community, worship together and receive teachings.

Due to COVID Government restrictions all breakfast events were canceled, and will start back up once restrictions have been lifted.





HUMANITARIAN HELPING THOSE IN NEED

The Storehouse is a food bank tasked with meeting the needs of those who cannot fully provide for themselves, both in the church and in the local community. Referrals came from 'GP's Social Services and self-

They offer help through the following ways:

- Offering food and toiletries.
- Providing special food hampers at Christmas.
- The Storehouse further their influence by:
- Opening a supermarket where those in need can shop free of charge for the Groceries they need.
- Teaching people how to correctly handle their finances and get themselves back on track.



THE HAMPER PROJECT

The Christmas Hamper Project is specifically designed to meet the physical needs of people in the community over Christmas. Its purpose is to demonstrate God's love by providing a hamper of groceries to those who may otherwise not have enough food at Christmas. Through meeting their physical need for food, the underlying message of God's love reaches to the heart of many of the recipients. Twenty charities distribute the hampers on behalf of Carmel, reaching approximately 5000 people.

1050
HAMPERS

THE SOUP RUN

We continued to feed approximately 40 people every Tuesday evening by taking food and drink to the homeless in central Bristol. We aim to make friends and encourage these men and women along their journey.

2615
SANDWICH
PACKS

PLUS TEA, COFFEE AND SOUP!



WE REACHED OVER
3600
PEOPLE IN NEED

PREPARE

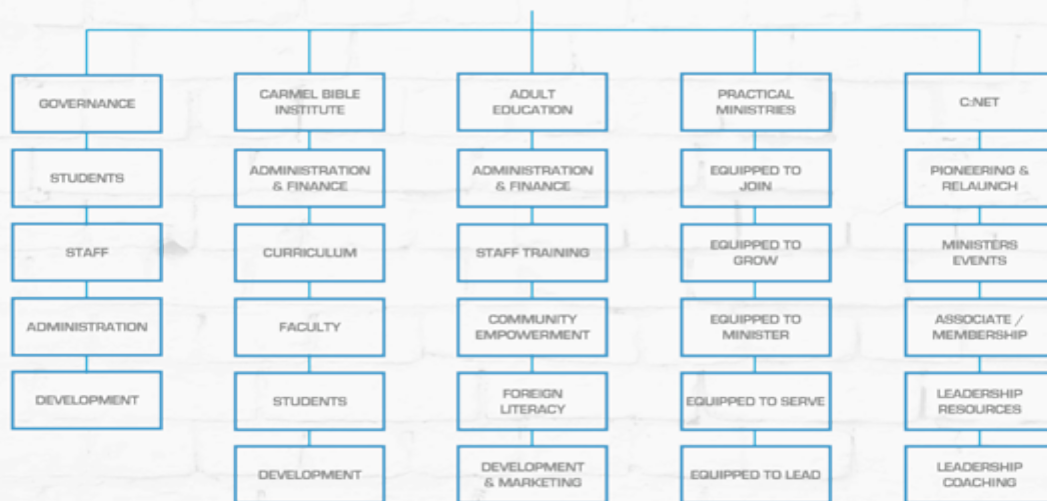
The third stage of the journey is Prepare. Once a person partners with the vision of the church, they need to be equipped to get involved in taking the vision forward.

They are encouraged to serve in one or more of the departments.



HEAD OF PREPARE - PASTOR GERRI DI SOMMA

PREPARE STRUCTURE OVERVIEW



CARMEL BIBLE INSTITUTE

Providing courses of instruction based on God's Word that prepare students for service and ministry, developing Godly character in an environment that enables the life changing power of God to do its work in each student. The course is to establish the foundations of life and to equip people to better function in service to the Body of Christ. The weekend Bible School is over a 2 year period.

CARMEL CHRISTIAN SCHOOL

Following the 'Accelerated Christian Education' system of education, which centres on the Word of God, a child is equipped for life in every area of their

development. By providing individual instruction and group activities through the Christ-centred programmes of the Christian School, children are prepared for the responsibilities ahead of them, educating them for now and into eternity.

PRACTICAL MINISTRIES

Training the believer in short-term courses through the "In Christ" programmes. These provide foundational doctrine and understanding of the church and its function. They further teach Christians to flow in the anointing through prayer helping, counselling, healing and other

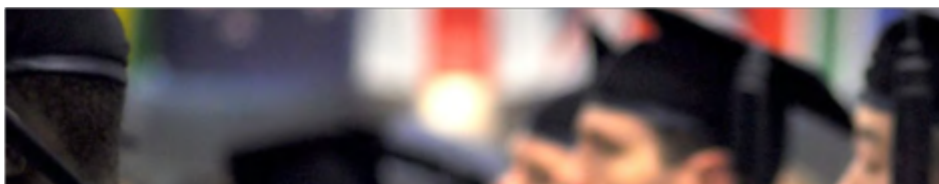
practical ministry opportunities.

ADULT EDUCATION

Providing further education in a variety of subjects. Reaching out to the wider community through education, whether knowledge based or of a more practical type, serving the community, commending the love of God.

RESOURCES

Meeting the ongoing demand for books, CDs and DVDs, which in turn promote the growth of the believer, especially in the practical application of their beliefs both in church and in the community where they live.



CARMEL BIBLE COLLEGE



Carmel bible College provides a unique opportunity to equip people in a manner that will transform their lives. With a 24-year legacy of faith, our vision remains resolute to train, build up and equip God's people for their purpose in His kingdom. Our curriculum equips and prepare believers through the practical application of biblical principles, preparing them to become effective ministers and leaders in their family, church, marketplace, and community.

EQUIPPED FOR LIFE

Carmel Bible College is a place for believers desiring more of God to be transformed by His Word through the work and power of the Holy Spirit. Our goal is to equip the body of Christ 'so as to walk in a manner worthy of the Lord, fully pleasing to him, bearing fruit in every good work and increasing in the knowledge of God'. [Colossians 1:10 ESV]. Our curriculum is focused on instilling faith-based biblical life skills to equip believers to walk by faith whether in the home, the business world, the church or any environment they should find themselves in.

Equipped For Life

Our Weekend Bible College, launched in September 2017, currently offers a 1st Year Certificate in Biblical Studies and a 2nd Year Diploma in Ministerial

Studies (launched September 2020). Graduation from both programmes is upon successful completion of a two-year course of study (24 subjects). The college convenes usually every three weeks on a Friday evening (6.30 - 9.00 pm) and on Saturdays (09.15am - 4.30 pm) during the school academic year. This not only offers flexibility to study on a part time basis for those working in full time employment but, also a more manageable way of paying tuition fees.

Staff and Volunteers

Currently there is 1 part-time staff member (3 days per week) and a student volunteer helping with some administrative tasks. Presently the lecturing faculty comprises fifteen lecturers, with all but one attending Carmel City Church

COVID-19

The pandemic and lockdowns have brought considerable challenges to CBC in both the running of the college and enrolment of new students. During each lockdown the college moved to the Zoom video meetings platform to present live lectures running to the normal college timetable. The September 2020 Certificate Programme enrolment numbers were very low and we are believing for an increase this coming September.

E-Learning Hub

Plans are underway to develop and launch an e-learning platform which will enable users to login remotely and follow previously video recorded courses.

In February 2020 a decision was taken to rebrand the name of the college from 'Carmel Bible Institute' back to 'Carmel Bible College' including the use of the former logo which embodies what the Bible college represents - 'the teaching of the Bible as the inspired, infallible and inerrant Word of the God through the empowering and illuminating work of the Holy Spirit firmly established on the principles of Biblical Faith'. The previous rebranding a few years earlier from 'college' to 'institute', came about from a decision to take the Bible college in a more academic/theological direction through the establishment of an official link with Moorlands Theological College. This rebranding also resulted in a significant change to the 'spiritual' direction of the college and was a departure from the original 'blueprint' and instruction the Lord had given to the founders of the Bible college

ATTENDANCE AND GRADUATION AND STATISTICS

Class	Attended	Graduated
WBC – Certificate Class	7	5
WBC – Diploma Class	3	0



Carmel Christian Pre-School Overview

VISION

Carmel Christian School's vision is for every child to have a living relationship with Jesus Christ. We recognise that this relationship is the firm foundation upon which our children can build to live successful and fulfilled lives.

To establish and build upon this foundation, we utilise a Christian curriculum called Accelerated Christian Education (ACE) that informs the mind and influences the heart. Its individualised approach is biblically based and trains

children in accountability, character development, moral values and critical thinking skills.

Christian teachers who genuinely care about the children's wellbeing and who are committed to enabling children to excel in their unique giftings is also central to fulfilling our vision.

With the foundation and building blocks in place, our

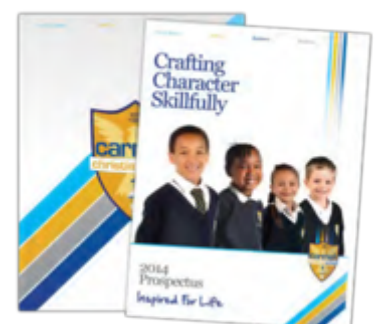
responsible citizens. Our students will leave our school empowered as independent, co-operative, innovative and motivated young adults who can make a meaningful contribution to life.

Ultimately, Carmel Christian School is interested in the big picture: the child's present, their journey through school, their adult life and their eternal destination

MISSION

Train up a child in the way he should go, and when he is old he will not depart from it.

Proverbs 22:6.



OUR SETTING

Carmel Christian Pre-School is an independent, fee-paying, Christian school based in Brislington, Bristol that has provided Christian education since 1997. Since that time, we have been

privileged to share the formative years of many children from different backgrounds, nationalities, cultures and have added great value to their young lives.

\\ We have always identified our role as being an extension of the Christian home, and have worked hard to engender a positive, encouraging and familial atmosphere where relationships are nurtured.

OUR AIMS

- To produce a secure and stable atmosphere where students can excel in a full education.
- To promote attitudes of respect, self-control, honesty, integrity, perseverance, appreciation, consistency, responsibility and thoroughness.
- To provide opportunities for students to develop their character and gifting, encouraging them towards their calling in life.
- To prepare each child for adult life, equipping them to take their place in society as respectful and responsible citizens.
- Make a difference in their sphere of influence.

PUPILS AND STAFF

REGISTERED CHILDREN

Early Years: 14

Our current focus and plan is to expand the Early Years class to align with the 20+ capacity of the setting.

STAFF MEMBERS

Full-time: 2 Part-time: 2
Volunteers: 1

“At Carmel Christian School the staff members are committed to academic excellence and have the opportunity not just to impart education to learners but also life skills through biblical perspectives”



DISCIPLESHIP

PRACTICAL MINISTRIES

The Discipleship programme consists of 3 courses, facilitating the establishment and growth of new believers to the point where they are productive members of the church and well grounded in their faith. The programme also provides a foundation for those who move on to study at Carmel Bible Institute.

PROGRESS

The 'Life in Christ' course continued with great success. The programme benefits from trained coaches. One-on-one coaching has been provided to support people completing the course.

The second 'Biblical Foundation' course continues to establish new believers in the faith and helps them participate in the activity of the church. This course comprises 12 modules that will be taught in a lecture-style format as a follow-on from the 'Life in Christ' course.



FUTURE

The third 'Practical Ministries' course teaches mature believers lay ministry opportunities.

PREPARE SUMMARY

Prepare covers all aspects of preparing the believer for their service in the church and the community at large. We achieve this through four areas:

- Carmel Academy, which is our Christian School.
- Practical Ministries which aims to disciple believers.
- Adult Education which aims to equip adults with necessary life skills
- Carmel Bible Institute



GOALS FOR 2021 AND BEYOND

GOAL 1

- Continue to assist and support our congregation and local community with projects like the Store House.
- Grow our involvement in the community.
- Equipping people that we aim our Faith at to make an Impact on our Community.

GOAL 2

- Grow the number of Carmel Bible College students.
- Sustainably run Carmel Christian School and increase the number of pupils.
- Create more community projects in our local neighborhood.
- Equip our congregation to boldly seek evangelical opportunities.

DARE

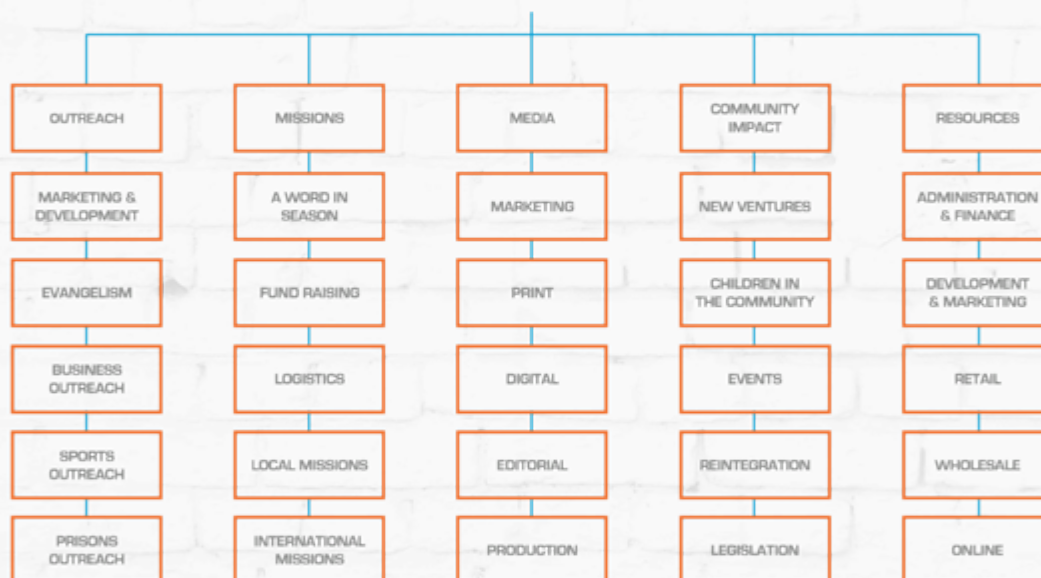
The final stage of the journey is Dare. This is for people who have been equipped and are carrying the vision by playing key roles in the ministry.

Here people will lead others and help facilitate the process of the journey beginning with Share.



HEAD OF DARE - ASIF FRANCIS

DARE STRUCTURE OVERVIEW



OUTREACH

Reaching out to the world around us through evangelism, street preaching, crusades, The Way of the Master and other evangelistic opportunities. Seeking and finding the lost so that they may come home to the Father.

C:NET

Growing a network of Churches in the UK and overseas that relate together under the spiritual covering and oversight of CMI, fulfilling the apostolic call of 'Touching the World,' resulting in a common bond and a courageous voice in today's world.

MISSIONS

Taking the Gospel to other countries around the world on mission trips, holding crusades and open-air meetings. Spreading the Word of God through 'Word in Season' recordings sent in their hundreds worldwide touching more than 32 nations. Publishing Carmel teaching, going into all the world through written and audio publications.

MEDIA

Using the media to challenge secular thinking through films, books and a broad selection of targeted

publications. Becoming media aware so believers know the issues we face today, and responding accordingly. Speaking out for those who cannot do it for themselves and challenging the secular thinking that has permeated our society.

COMMUNITY IMPACT

Responding to social needs in the local community in specific and appropriate ways through such projects as the Hamper Project at Christmas, the weekly Soup Run for the homeless, and the Storehouse for families going through difficult times in our community.



The prison ministry experienced severe **COVID** access restrictions over the course of the year, which limited our ability to deliver comprehensive services in line with our vision. Here is an overview of our activity over this financial year:

Prison Ministry:

The function of our prison ministry is to continue as authorised to help and support the chaplaincy teams of four different Prisons in the city of Bristol. We organise Sunday services where possible in all 4 prisons. We also lead bible studies and one to one counseling (two sessions) in Ashfield prison fortnightly on Mondays. Each prison has a dedicated team and a team leader except for East Wood Park Prison where we have two teams and two leaders. There is also a team for bible studies in Ashfield prison. Altogether, we have a team of 20 people serving in prison ministry with some team members visiting two to three times a month as access allows. The following is detailed information about each prison.

Ashfield prison: Bible study and one to one counseling sessions every fortnight on Mondays 1:30pm to 4:15pm. Sunday morning service every second Sunday of the month, 12 times a year.

HM Eastwood Park (Ladies prison): Sunday morning service every sixth Sunday or 8-times a year. In addition, we distributed gifts to around 400 prisoners for Christmas and also at Easter, which was funded by our Church's internal fundraising events. We also responded to a request for clothes, as the prison was running low on stock (to give to women when they leave the prison).

Horfield prison: Sunday morning service occur every first Sunday of the month, 12 times a year.

Leyhill prison: Sunday morning service occur every two months, 6 times a year.

Altogether, we had a plan to conduct weekly Sunday services as last year (2020-21) between the four prisons, but unfortunately, COVID restrictions impacted plans to service these venues. (March 2020 onwards prisons were on complete lock down for a period.)

TEACHING AND EQUIPPING

REACHING THE NATIONS:

The team continued to educate congregation members with the running of the 'Reaching Nations' training which focused on different faiths. Congregation members were equipped in how to evangelise and addressing the growing secular viewpoint of Christianity.

STRATEGIC INFLUENCE:

We understand not everyone wants to go out on the street and share their faith but equipping people with the knowledge they need to educate people undergirds the great commission being fulfilled as a lifestyle rather than as an event.

We continue to identify that each team needs to be structured around the audience they are looking to engage. This approach continues to result in an increase in salvations and a much warmer response when presenting our Christian faith.

We have a teams going onto the streets on Friday and Saturday morning and evenings. These teams engage the younger generation but

have also have seen a variety of ages when reaching out to those heading out to nightclubs and those of a homeless/street background. We have also seen an increasingly diverse religious background when speaking to people from faiths that include Hindus, Muslims, Sikh, Buddhism and those of an Atheist background].

IMPACT IN THE COMMUNITIES:

The literature that was handed out also supported the premise that people would come to church.

We are also helping the youth of our community especially college and university students by meeting them every Friday evening. The increased involvement of church youth continued to bring a dramatic change and increase number of salvations to those of the same demographic.

The two CMI produced leaflets, 'You Can Live Forever' (centred on the salvation) and 'You Can Have Complete Healing' (centred on healing) continue to answer the questions we encounter on the streets.

We have plans to produce further leaflets to help people to understand the role of the church in the community based upon the questions

that regularly crop up. Being audience led rather than dictatorial in our approach.

We have also discovered a great external link to supply us with other literature. They are called World Missionary Press. They have helped tremendously with resources providing us with thousands of booklets and that continue to helped show the way to Christ.

Over the course of 2021 we have seen more salvations in comparison to 2020. With these results we have steadily reversed the trend of people saying street evangelism is dead and seen more and more people willing to discuss aspects of faith.

Using the strategy of people first, we connect with people and this gives the team a more productive investment of time, money and resources.



PETRA

Our Petra team have continued to inspire growth for each of the five Carmel City Church locations in light of 'covering the city'. The COVID restrictions across 2020 and 2021 meant that we could go out to evangelize as a team for a large portion of 2020 and 2021 onwards, and therefore we could not achieved the growth and required statistics for the year.

Some information regarding PETRA across the years:

	2013	2014	2015	2016	2017	2018	2019	2020/21	TOTAL
Team	387	471	564	446	385	252	334	72	2911
P. Spoke to	708	857	871	618	549	450	691	205	4949
Prayer	71	120	322	277	230	164	280	86	1550
Leaflets Given	3476	4175	4950	4105	4105	4005	4590	5000	34406
Physical Healings	1	2				1			4
Salvations	32	79	199	159	125	75	133	40	842

The department functions: Twice a week we meet at Carmel. Every Friday at 11:00 am we gather at Carmel Every Saturday at 11:30 am we gather at Carmel When we gather we pray and ask the Lord for the direction before going out on the streets. In our departmental function we have a team of passionate, enthusiastic and diligent people who love our Lord Jesus and desire to make a difference in people's lives. There are number of stories/ testimonies, we will never forget how the Holy Spirit touched people who cried out like babies and gave their lives to the Lord.



CHAPLAINCY EVERYWHERE

The COVID restrictions impacted care homes in that the venues could not accept visitors until government restrictions were lifted, and as such we have not had the opportunity to minister in the care homes. However, as restrictions were lifted, we engaged where possible in restarting the service.

Since we launched 'Chaplaincy Everywhere' many people have now passed the induction course that we put in place in line with teaching and equipping people to do life. This course has helped many people who serve in the Chaplaincy teams get an understanding for the boundaries they work under and how to work within these bounds whilst promoting the gospel.

Within the Care Home sector of activity, we are visiting seven homes regularly during the week. As a result, we have had many salvations, conducted some funerals and internment of ashes services. This has seen some visiting relatives and staff are present throughout the experience so people can get a grasp of what we are doing and how we are helping the older generation connect to Jesus.

The Chaplaincy ministry is made up of volunteers who have been trained in the ways of a Christian visitor going into Aged peoples care homes and

- talking to residents about anything they want to talk about and listening to their story.
- Building up relationships with them and sometimes with their families.

We are a completely volunteer group of, at the moment 9. Reverend Ken and Julia Turner run a 7-week course, one night a week of 2 hourly sessions. We are a uniformed group, we purchase our own uniforms, which are a clerical shirt or blouse for the ladies optional.

Reverend Turner is an ordained minister of the gospel who is sometimes invited to conduct funerals of which he has done many. We do not take a fee for ourselves but pay the fee into the Chaplains Fund.

All our work in the care homes is free to them. Once we have established ourselves in a home we can begin to share about Jesus and our beliefs. Some of the residents are willing to talk about it and some are not, there is sometimes opposition from families.

We have used the Methodist format for Chaplains for teaching purposes and find this works quite well and suits our needs. We are always aware when in a care home that we are guests and they are the hosts. This way we cannot overstep our purpose for being in the home. Reverend Ken Turner visit 3 care homes, Julia Turner goes to one on her own in Clevedon and an additional two which gives her three. More people are becoming interested

in chaplaincy, so we will run another course soon.

For the next year we will be looking for more homes to place them. We depend on the Lord for that as to which home to go to promote the gospel. There is an introductory letter from Pastor Michael Fletcher, when a manager is interested, we simply tell them who we are and what we do. One of our regular homes has just closed its doors so that frees the team up. Reverend Ken Turner also visits hospitals as the need arises.

SUNDAY SERVICES:

Aside from weekly activity we have been asked to facilitate one service at one of the care homes we serve during the week, Bamfield Lodge, Hengrove every 3rd Sunday of the month. These services include praise songs, Bible messages and Holy Communion.

INFLUENCES:

As we have grown over the course of the year we have been able to equip people in the following areas:

- Care Homes
- Prisons
- CBI (Leadership Academy)
- NHS
- Citizens Advice Bureau
- Drug and Alcohol Rehab

MEDIA

REORGANISATION:

Internally, Carmel Ministries International managed media activity (logistically and financially) with a team under Carmel Media. The team build upon the established brand of CMI and produce the necessary communications needed for Carmel Houston and establish credibility for Carmel Global.

Carmel Media continues to assist the ministry. This includes the maintenance of several websites: carmelcitychurch.org, carmelbiblecollege.org and carmelchristianschool.org. Carmel Media is also responsible for the promotional material used to advertise events and the ministry. This can be in the form of: Videos, Posters, Flyers, Social Media tools, Booklets, photography and digital slides.



MISSIONS

2020/21 focus was to engage more congregation members to get involved with Missions. Our focus was to make missions more accessible by allowing them to work alongside seasoned missionaries and bible school students, within COVID guidelines.



UGANDA:

Sadly our continued commitment to the Ugandan Mission was financial only, due to COVID.

Carmel ministries has supported Gossellife International over the past twelve months with monthly donations in support of the ongoing work of the children's ministry

(Alina's kids) based in Mbale Eastern Uganda.

The funding has benefited the ministry in enabling it to move to larger premises and taking more children into its care off the streets.

Through the extra funding given by Carmel's children church, we were able to take the children to various outdoor seasonal activities, and these regular donations ensure children received their ongoing specialist medication needed to combat the AIDS virus, pay school fees and provide all their needs.

SHORT-TERM MISSIONS:

We want to engage more congregation members into missions as Uganda can prove too much of a commitment for some. The Church has continued to support Ken and Claire Suckling, Love Zambia and the ladies conference continued to raise funds for Love Zambia work that continues to build year on year.

ELEVATING OUR CONGREGATION:

Continuing with our relationship with Gospel Life Ministries we ran another

Mission to Uganda (Mbale in village called Nakolake), which included members of the congregation of Carmel City Church for the first time.

Our mission continues to get the orphanage up to speed as the need in the area was now at a critical state. This team essentially would be impacting the lives of many generations by giving them a much needed home.

We had made plans to revisit Uganda for our 22nd mission project with Carmel. Unfortunately, due to travel restrictions put in place by GOVT COVID guidelines, all mission trips to Uganda and other countries were canceled.

ELEVATING WITH OUR EXISTING CHURCH BASED MISSIONARIES: ZAMBIA

This year, we continued to support missionaries in Zambia and Uganda through financial aid.

MISSION TRIPS PLANNED

During this year, we have planned several mission trips to Bosnia as part of the Youth Ministry, to carry on building relationships with the church there. And also, to carry out another mission to Uganda. Sadly, these mission trips were canceled due to global travel restriction.



CARMEL HOUSTON



In 2016 we saw the birth of Carmel Church Houston and have seen God's hand direct us supernaturally to our present location in Needville Texas, which is all part of the greater Houston area. The position of the church is intentionally on this side of Houston, as Houston expands west with the rapid growth of its population and commercial industry. We are here to help new people coming into the area to find a church and engage in the community. Carmel Church continues to maintain a relaxed, family atmosphere. Among its congregation are people from many different backgrounds, ages and nations coming together to worship God and learn about the culture of His kingdom.

Although 2020 was a challenging year, we have seen the faithfulness of God carry us through and still see growth. The word for 2020 was Finding Focus and how we needed it to help us navigate through the whole pandemic crisis. Our governor here in Texas saw the Church as an essential services and allowed us to stay open and continue with services and help our community.

The Word of the Lord for 2021 was Building Dreams from Jeremiah 29:11-13; "For I know the plans that I have for you, declares the LORD, 'plans for welfare and not for calamity to give you a future and a hope. Then you will call upon Me and come and pray to Me, and I will listen to you. You will seek Me and find Me when you search for Me with all your heart.'"

God's Blueprint for Building Dreams required three things; Attitude - Application - Adaptability.

The ATTITUDE in building is to begin to think like God thinks; We change our present limitations and progress into our potential by applying God's promises of limitless possibility, to dream the impossible dream. Our Live Stream is now being broadcast on 5 platforms with the new equipment that has been installed with better lighting and sound that has attracted many visitors to the church that has contributed to our growth and a 30% increase in attendance.

The APPLICATION of building is to take what we know in the Word and begin to apply it first in our own lives, before trying to take it to every other place. 2021 gave us many opportunities for growth and we saw an increase in attendance and new teams being established that is directly impacting our community. We started going house to house with our Petra Team and sharing the gospel with families and inviting them to church. We have seen many come to salvation on their doorstep which has been awesome.

The ADAPTABILITY of building is to keep our eyes on the blueprint of Faith and not the circumstances that may confront us. To keep the mission before us and to not stop or become distracted until the mission has been accomplished. Our Home School Hub has grown and more families in the area are showing interest in it and it will be part of the 2022 vision to establish register it with Accelerated Christian Education. The Teaching Center is now fully functional and Carmel Bible College has registered students for its Pilot Program that will be launch in January 2022. Our monthly Leadership Meetings continue to grow as new departments are added and see an increase in our volunteer base which is such a blessing.

We have finally been given the go ahead to purchase the church site and are in the process of putting in a bid to AG Financials for its purchase and future development.

Pastor Gerri is still the Chaplin of the local chapter, The Guardian Riders, for Christian Motorcycle Association that was started with a friend together in 2019, and 2021 saw it becoming an official inaugurated chapter listed nationally in the USA with CMA.

We are extremely grateful for the prayers and support we have received from Carmel Bristol and the leadership team, and am thankful for all the encouragement we have received from our home base. Carmel Bristol has been there for us through our tough times and inability to travel back home to visit and we know that without their help we would not have progressed as well as we have, thank you Bristol.

**Houston
12412 Highway 36
Needville
Texas
77461**

Since 1996 Carmel Ministries International has seen a steady growth and influence in Bristol, the UK and beyond under the guidance of its founders and general overseers, Bishop Gerri and Pastor Michelle Di Somma, who continue to cast vision for the ministry globally.

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2021

Carmel Ministries International

(A company limited by guarantee)

Charity registration number: 1094052

Company registration number: 04478212

Independent Examiners Ltd
2 Broadbridge Business Centre
Delling Lane
Bosham
Chichester
West Sussex
PO18 8NF

CARMEL MINISTRIES INTERNATIONAL
CONTENTS

Legal and Administrative Information	1
Trustees' Report	2 to 11
Independent Examiner's Report	12
Statement of Financial Activities	13
Balance Sheet	14
Statement of Cash Flows	15
Notes to the Financial Statements	16 to 27

CARMEL MINISTRIES INTERNATIONAL

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Registration Number	1094052
Company Registration Number	04478212
Trustees	Gerri Di Somma Richard Carson Wayne Skinner
Registered address	817a Bath Road Brislington Bristol Avon BS4 5NL
Bankers	Royal Bank of Scotland Plc P.O Box 10 38 St Andrew Square 38 St Andrew Square EH2 2AD
Independent Examiner	G W Schulz ACMA Independent Examiners Ltd 2 Broadbridge Business Centre Delling Lane Bosham Chichester West Sussex PO18 8NF

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

The Trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 October 2021.

Structure, governance and management

Nature of governing document

The organisation is a charitable company limited by guarantee, incorporated on 5 July 2002 and registered as a Charity on 4 October 2002. A review of the Articles has been undertaken to ensure they are in line with current legal and best practices and was adopted by Special Resolution on the 27 October 2016.

Recruitment and appointment of Trustees

The directors of the company are also the Trustees for the purposes of Charity Law. Under the requirements of the Memorandum and Articles of Association, the Trustees are not subject to retirement by rotation. Unless otherwise determined by the Charity in a general meeting, the term of office of a trustee shall continue until he/she retires or is removed in accordance with the relevant provisions of the Articles. In the event of the appointment of a new Trustee, a full induction and training programme will be developed in line with the prevailing best practices as set out at the time by the Charity Commission.

Organisational structure

The Trustees provide strategic and visionary leadership to the organisation. Within the guidelines laid down by the Trustees, daily operational decisions are made under the direction of the Chief Executive Officer, who is also the Chair of the Trustees.

As part of the delivery of the vision of the organisation a tailored Executive Structure has been formulated. using the titles, Share; Care; Prepare; Dare and Welfare. The senior administrative team focuses the actions of those who work within the ministry, both as paid staff and volunteers to ensure the delivery of the vision. In January 2011, the first year of a five-year vision was launched, bring the 20-year vision of the Ministry to a culmination.

SHARE - This includes divisions serving: Guest services, Events, Youth Ministry, Children's Church.

CARE - This includes divisions serving: Partner Services, Home Groups, Life Groups, Humanitarian, Recreation

PREPARE - This includes divisions serving: Carmel Christian School, Carmel Bible College. Name changed to Carmel Bible Institute, Adult education, Practical Ministries, Resources.

DARE - This includes divisions serving: Outreach, Missions, Media, Community Impact, C:Net.

WELFARE - This includes divisions serving: Carmel Business Solutions, Finances, Regulators, Human Resources, Logistics.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

In addition, Carmel Christian Centre has an Overseer management committee who meet weekly and are responsible for the strategic and operational management and reporting of the Charity to the Chair of Trustees. The Overseers of the committee reports directly to the Chairman of the Board of Trustees. This committee has no voting rights but is responsible for the daily provision of the services of the Charity. A structure of delegation is in place and day to day accountability for the provision of the services rest with the Chief Executive along with the Company Secretary and Finance manager. The Chief Executive is responsible for ensuring that the Charity delivers the services specified and that key performance indicators are met. A Human Resources officer is responsible for individual supervision of the staff team and also ensuring that the team continues to develop their skills and working practices in line with government legislation and good practice. The Christian School has a Board of Governors who are responsible for the delivery of the full range of skills within the school. The Bible Institute has a Dean supported by an administrative staff that provides the full range of support needed for the students.

Risk management

All financial transactions are processed via a rigorous system that ensures that all transactions are authorised by a senior member of staff. All members of staff completed Health and Safety and safe guarding training to ensure that our systems and procedures are up to date and comply with all relevant legislation and mitigate harm to people in the building as far as possible.

Levels of risk are monitored by members of the Executive management team, and reported on, and dealt with as appropriate. Our risks include:

Fire at the building. This is mitigated by ensuring that our electrical installation is in a safe condition, that our portable appliances are regularly tested and confirmed safe. A remotely monitored fire and smoke alarm ensures that the Avon Fire and Rescue crews are called to the building in the event of an alarm. All firefighting equipment is maintained by a specialist firm through annual inspection

Theft and criminal damage. This is mitigated by installing a dual PIR sensor alarm system throughout the building. This is regularly maintained by a specialist alarm firm, and is monitored by a remote alarm centre. The system includes an autodialler that connects to the local Police Force in the event of an activation whilst the building is closed. Whilst the building is open, all access doors are protected by swipe card access points so that casual visitors cannot access the building without the appropriate equipment.

Reputational damage and risk of closure. We maintain the school to a high standard and are Ofsted registered and inspected to ensure our standards are verified by an outside body. Inability of our key personnel to be able to deliver public speaking engagements thereby affecting our voluntary income on a Sunday. This risk is mitigated by developing strength in depth of those that can deliver public speaking engagements should the designated speaker not be available.

We maintain a Social Media policy to ensure our media exposure is maintained to a high standard. We have reviewed our Memorandum and Articles to ensure we are in line with current law and best practise.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Data loss. Our IT systems have been built to ensure a robust backup of business critical data, and we are exploring the extension of that to include cloud based backups as an additional layer of backup.

Local civil unrest. This is mitigated by the installation of a secondary alarm in the building. It is used when the building needs to be locked down, and alert users not to leave the building. Safe guarding policy ensures compliance with legislation and local authority requirements.

Outside scrutiny

Carmel Ministries International is scrutinised by a number of outside public bodies. As a Charitable Company we are regulated by both Companies House [Company registered number 4478212] and the Charity Commission [Charity registered number 1094052]. As a School we are regulated by OFSTED. DCSF number 801/6021 OFSTED Unique reference number 132774. The building is registered as required by the Places of Worship Registration Act 1855. The building is registered for the purposes of marriage under the Marriage Act 1949, Section 41.

Whistleblowing policy

Employees may, in carrying out their responsibilities, have access to, or come into contact with, information of a confidential nature. The terms and conditions provide that except in the proper performance of their duties, employees are forbidden from disclosing, or making use of in any form whatsoever, such confidential information.

However, the law allows employees to make a "protected disclosure" of certain information. In order to be "protected" a disclosure must relate to a specific subject matter [listed below] and the disclosure must be made in an appropriate way. If in the course of employment, an employee becomes aware of information which they reasonably believe tends to show one or more of the following, they must use the Company's disclosure procedure set out below:

- a) That a criminal offence has been committed, is being committed, or is likely to be committed.
- b) That a person has failed, is failing, or is likely to fail to comply with any legal obligation to which he/she is subject.
- c) That a miscarriage of justice has occurred, is occurring, or is likely to occur.
- d) That health or safety of any individual has been, is being, or is likely to be endangered.
- e) That the environment has been, is being, or is likely to be damaged.
- f) That information tending to show any of the above has been, is being, or is likely to be deliberately concealed.

Disclosure procedure

Information which an employee reasonably believes to show one or more of the above should promptly be disclosed to their manager/supervisor so that any appropriate action can be taken. If it is inappropriate to make such a disclosure to the manager/ supervisor, the employee should speak to Rev. G Di Somma.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Employees will suffer no detriment of any sort for making such a disclosure in accordance with this procedure. However, failure to follow this procedure may result in the disclosure of information losing its "protected status". For further guidance in relation to this matter or concerning the use of the disclosure procedure generally, employees should speak in confidence to Rev. G Di Somma.

Objectives and activities

Objects and aims

The objects of the Charity are:

- Advance the Christian Faith in accordance with the Statement of Beliefs in such parts of the United Kingdom and the world as the Trustees may from time to time think fit.
- Other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

Public benefit

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

In line with Charity Commission guidelines the Trustees continually review the Charity's fulfilment of public benefit. As outlined above the Charity's Aims are to

1. Promote religion through the promotion of the Christian Faith; and to
2. Undertake such purposes which are exclusively charitable as defined within the law of England and Wales.

The primary purpose of the Charity is to promote the Christian Faith. To support this aim, the Charity provides a building as a place of worship which the public is free to attend. Access is continually reviewed in the light of relevant disability legislation to ensure public worship services are as fully accessible as possible. The building has clear external signs and has invested in large road front signage that promotes visibility. The Charity maintains a website that provides full details of the services provided, including the open public worship services, and ensure as far as is possible that internet search engines return that website address on the first page of results. Following the Charity Commission's guidance, the Trustees believe that this provision in itself satisfies the test for public benefit. Notwithstanding that, the Trustees ensure that the following services are provided that further promote aim number 1 - the promotion of religion.

Conducting Christian instruction for children during open worship services. Conducting religious ceremonies such as weddings and funerals. Supporting Pastoral staff in their duties through Stipends. Providing forums where enquirers can investigate the Christian Faith without obligation, specifically

- Through street teams.
- Through the provision of food on the street to the homeless.
- Through UK based and International mission activities.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

- Through a food bank.

Writing, producing and promoting Christian books. Providing a retail Christian book shop. Teaching a course introducing new converts to the basics of the Christian Faith. Visiting the sick in hospitals. Promoting efficiency in other Christian Charities and internal departments through marketing; branding and website design. Continuing within these aims, it is clear that during the past year the Charity fulfils the 'other such purposes' charitable function as set out below

2.1. The prevention or relief of poverty

2.2. The advancement of education

2.3. The advancement of citizenship

2.4. The advancement of the arts

2.5 The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage. In fulfilment of aim 2, the Trustees note the following activities that fulfil Public Benefit.

2.6 Opening a free food and provisions bank. And 2.6. Provide debt management advice. Run a Money Management course.

2.7 Maintain a full time day school.

2.8 Maintain a Bible Institute. Making free courses available covering pre-Marriage counselling; Marriage counselling; Divorce counselling and Bereavement counselling. Teaching a course of the basics of the Christian Faith in local prisons. And 2.3. Provide at cost price the basics course to other churches. Distribute free audio cd's both nationally and internationally espousing the tenets of the Christian Faith. Stream Christian material via the internet

2.9 Convening times of Christian worship in four local prisons. Assisting in the Chaplaincy duties at local prisons.

2.10 Writing, producing and presenting public performances of plays and musicals written by members of the Charity. Encouraging prayer, praise and study.

2.11 Providing a bursary scheme for the Bible Institute.

2.12 Providing a subsidy scheme for the Day school.

2.13 Empower creative designers with freelance and internship work, to enable them to improve their employability potential.

2.14 Support local businesses with professional branding and marketing skills.

2.15. Providing a chaplaincy service to various care homes

Future plans to fulfil the Public Benefit requirement are:

1. Grow our services in the community.

2. Greater joint working initiatives with other charities and churches

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Objectives, strategies and activities

The main objectives and activities for the year continued to be focused on the promotion of the Christian faith, education, improvement of life skills and family values, childcare and alleviation of poverty.

The strategies employed to assist the Charity to meet these objectives included the following:

- Providing a range of services within the community which are reflective of relevant quality standards and addressing the potential and ongoing challenges.
- Feeding and clothing the homeless and deprived as well as the relief of poverty in our local community.
- Establishment of a free food bank.
- Providing educational support and services to the community.
- Education and care of children and youth.
- Engaging with the Prison Chaplaincy Service to provide spiritual support and guidance to four local prisons.
- Providing Chaplaincy Service to various Care Homes in the community.
- Maintain a book shop.
- Provide teaching material free to the end user, distributed within the UK and overseas.
- Missions and services worldwide.
- Internet streaming of church services.
- Build relationships with other Christian Ministries around the world.
- Re-launch churches by providing media services and branding support.
- Provide work experience to help people 'get back to work' or join a new workforce.
- Provide media solutions to communicate various fundraising opportunities for charities.
- Host conferences to further the Christian Faith.
- Providing real-time translation of Sunday services into 3 languages available over the internet.
- Continuation of the vision to find ways and means of reaching out to the community, being proactive in assessing and strategising the right approach to the needs of people we contact or who contact us.

Our Mission is clear

Carmel's mission statement is Luke 9:2 'He sent them to preach the Kingdom of God and to heal the sick' which was given to us in 1994 and has become focal point of all we do and helps us navigate God's unfolding plan for Carmel. To achieve this God gave us a 4-phase strategy: Which is to cover our city, bless our neighbours, send to the nation and touch the world, this allows us to multiply globally establishing the vision of God. The concept of one Church, many locations is the Blueprint of the Mission, Strategy and Process that the vision of Carmel follows. Following this blueprint has seen the work flourish.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Vision

All vision comes from God and with this He gives a strategy for its fulfilment. God had a vision of man when he created the heavens and the earth! He had a vision of redemption when man fell, He had a vision for the church when Jesus Christ returned to heaven and He has a vision for His bride for when He returns. Vision is a practical and purposeful necessity for believers in today's world. It is our responsibility to draw near to God to find out just what it is. Carmel's vision is rooted in four basic instructions which align us with the book of Acts 2:42 (MEV) They continued steadfastly in the apostles' teaching and fellowship, in the breaking of bread and in the prayers.

Vision Values

We all have an important role to play in seeing the vision established in preparation for the return of Christ, we have been ploughing and planting for over 20 years with many ministries being birthed and many finding their place in the global family of God. It is time for the great harvest of souls and God has given us this window of opportunity.

A prophecy given in 2016 said: "Seeds planted years ago have come to full maturity and are ready to be harvested. Winds of change are blowing and a changing of the guard is coming to the Church as well as the political arena. Weeds are being uprooted that have been choking the life out of my children and distracting them from me." We continue to see these changes globally and it is as if the church is awakening from its slumber and is beginning to roar like the Lion of the tribe of Judah.

Achievements and performance

Context on the year: We would like to preface this report by giving context on the year. Due to COVID-19 and its unforeseen effect on society as a whole; many projects we had in mind we either postponed, strongly modified or cancelled. Because of this, much of the ministry has remained the same, and very few structural changes have occurred.

2021 was the year where we *Built Dreams*, we began to put in place many projects and ministries that would lead us to fulfilling God's mandate for Carmel Ministries International. This year, we aimed to bounce back from a year filled with restrictions and challenges, and place effort into creating beneficial projects for all our congregation.

2021 was about BUILDING DREAMS. Focusing on that which God has ordained for this ministry. Our focus was to be that of faith; Faith in Jesus, the Son of the living God. Faith to live out our daily lives with our family. Faith to share the gospel with everyone. Faith to serve the church and in the church. Faith to serve and bless our community both with prayer to see lives enhanced and also with the practical; ie soup run, food bank, Christmas hampers.

God has taken us from a local church to a global vision and is now working the succession plan that has given us the knowledge to build internationally. The restructure of our leadership model is working well and is allowing the team to operate on a greater level of creativity and autonomy. There is still much to do and confidence has grown in both the overseers and the church family to see our community impacted by the Gospel.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

As the apostolic oversight and founders of Carmel Ministries International and Carmel Global Ministries we are always excited to see how God leads us. Every year we build on the platform of the previous year, it is not a change of focus but rather an unfolding revelation of God's building plan. It is never comfortable and requires us to grow in ourselves that will release the potential that may be laying dormant in us, it also presents us with the opportunity to learn and employ our gifting to the Glory of God.

The name Carmel means to be fruitful and to flourish and we have seen this in the lives of those that have travelled this journey of FAITH with us. The strength of this ministry is to equip people to do life and this is achieved through the teaching and training of the Word of God.

As always, we are excited about sharing the vision for Carmel as it means we get to go higher, wider and deeper with the mission and mandate God has declared over us all, so together we can Enjoy the Journey.

Financial review

The principal funding sources of the Charity are by way of donations given mainly by the congregation in the form of tithes and offerings. These are free will gifts given without expectation of favour, reciprocal gift or use of services. Gifts in kind are valued at their estimated value to the Charity. If a donor specifies that a donation is to be used for a specified purpose, the amount will be treated as restricted funds. Qualifying expenditure is set against the restricted funds. Designated funds are unrestricted funds that the Trustees have designated for a specific purpose. Income generated from designated funds is treated as general income. General funds are neither designated nor restricted.

Overall income for the year was £553,119 (2020: £584,747), and total expenses £436,410 (2020: £484,980). The Trustees are aware of these expenses and formally approve them at the Trustees meetings as they are presented.

Reserves policy

Carmel Ministries International general fund is an unrestricted income fund and therefore requires a reserve policy. Whilst the policy remains to maintain reserves, the Trustees are very aware of the general legal duty to apply charitable funds within a reasonable time of receiving them and have actively encouraged delegated staff to utilise funds on charitable purposes within their charitable objectives and in a manner that as far as possible meets donor's wishes. It is noted that a number of donors may specify that their funding is intended to provide funding for a specified project. Where this is specifically restricted, the project funding will be ring fenced into a Restricted fund and will not form part of this reserve policy.

The Trustees have conducted a thorough review of the major risks that would prevent the Charity carrying out its normal weekly operation [see above], and are satisfied that sufficient steps have been taken to mitigate those risks sufficiently to ensure continued operation.

The Trustees are confident that in the event of a catastrophic event that affects the building that they could call on the church members to continue to support the Charity through voluntary donations direct into the various bank accounts until such time as the building is brought back into operation.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

The Trustees note that the current Free Reserves stand at £60,748 and are satisfied that future plans, together with improvements to income due after the Balance Sheet date [see paragraph on The Charity as a Going Concern], will bring the Free Reserves in line with this policy.

Going forward the Trustees will regularly review this Policy with the intention that Free Reserves will be held at a level commensurate with three months fixed costs for the Charity.

Going concern

The Trustees have reviewed the current environment in which the Charity operates and are satisfied that there are strong reasons to believe that the Charity will be a going concern into the future. There have been no issues that have arisen since the Balance Sheet date that would require the Trustees to liquidate the Charity or to cease its activities. The numbers of individuals attending the Church is steady, and with it the voluntary income that arises from that constituency. The Bible Institute is going well with a new cohort of part time students that has improved the fee income from the Institute. The Trustees also note that the debt outstanding on the mortgage charge over the main building has been satisfied. This has led to a total reduction on the amount of interest charged by said lender, thus removing the pressure on expenditure. Cash position has improved significantly, however remains an ongoing challenge within the ministry and all operations are managed in accordance with the weekly cash flow reporting structure.

Plans for future periods

To ensure that the Charity discharges its responsibilities to the Charity Commission, the Trustees will investigate the legal avenues that can be used to ensure that any trading activities of the Charity do not breach Charity requirements.

To ensure the continued comfort and wellbeing of the congregants on the weekend, as well as the workload of the teams involved on a weekend, the Trustees will continue to investigate the options for optimising the main auditorium capacity.

We will investigate working in partnership with organisations in the UK and overseas to deliver support to those in greatest need within society.

CARMEL MINISTRIES INTERNATIONAL

TRUSTEES' REPORT

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Carmel Ministries International for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the Trustees of the Charity on 1 May 2022 and signed on its behalf by:



.....
Wayne Skinner
Trustee

CARMEL MINISTRIES INTERNATIONAL

INDEPENDENT EXAMINER'S REPORT

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 October 2021 which are set out on pages 13 to 27.

Respective responsibilities of Trustees and examiner

As the Charity's Trustees of Carmel Ministries International (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Carmel Ministries International are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since Carmel Ministries International's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Management Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Carmel Ministries International as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.



.....
G W Schulz ACMA

Independent Examiners Ltd

1 May 2022

CARMEL MINISTRIES INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 OCTOBER 2021

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Income and Endowments from:					
Donations and legacies	3	482,865	7,203	490,068	495,046
Charitable activities	4	46,734	13,943	60,677	62,908
Other trading activities	5	347	-	347	1,366
Investment income	6	49	-	49	-
Other income	7	1,978	-	1,978	25,427
Total income		<u>531,973</u>	<u>21,146</u>	<u>553,119</u>	<u>584,747</u>
Expenditure on:					
Raising funds	8	445	-	445	109
Charitable activities	9	<u>411,248</u>	<u>24,717</u>	<u>435,965</u>	<u>484,871</u>
Total expenditure		<u>411,693</u>	<u>24,717</u>	<u>436,410</u>	<u>484,980</u>
Net income/(expenditure)		120,280	(3,571)	116,709	99,767
Transfers between funds		<u>(8,580)</u>	<u>8,580</u>	<u>-</u>	<u>-</u>
Net movement in funds		111,700	5,009	116,709	99,767
Reconciliation of funds					
Total funds brought forward		<u>754,929</u>	<u>8,360</u>	<u>763,289</u>	<u>663,522</u>
Total funds carried forward	18	<u>866,629</u>	<u>13,369</u>	<u>879,998</u>	<u>763,289</u>

The notes on pages 16 to 27 form an integral part of these financial statements.

CARMEL MINISTRIES INTERNATIONAL

REGISTERED NUMBER: 04478212

BALANCE SHEET AS AT 31 OCTOBER 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	768,813	770,323
Current assets			
Debtors	14	16,063	7,160
Cash at bank and in hand		<u>117,334</u>	<u>32,854</u>
		133,397	40,014
Creditors: Amounts falling due within one year	15	<u>(22,212)</u>	<u>(20,429)</u>
Net current assets		<u>111,185</u>	<u>19,585</u>
Total assets less current liabilities		879,998	789,908
Creditors: Amounts falling due after more than one year	16	<u>-</u>	<u>(26,619)</u>
Net assets		<u>879,998</u>	<u>763,289</u>
Funds of the Charity:			
Restricted income funds			
Restricted funds		13,369	8,360
Unrestricted income funds			
Unrestricted funds		<u>866,629</u>	<u>754,929</u>
Total funds	18	<u>879,998</u>	<u>763,289</u>

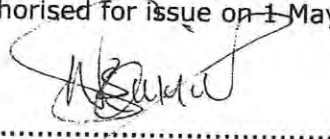
For the financial year ending 31 October 2021 the Charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the Charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 13 to 27 were approved by the Trustees, and authorised for issue on 1 May 2022 and signed on their behalf by:



Wayne Skinner - Trustee

The notes on pages 16 to 27 form an integral part of these financial statements.

CARMEL MINISTRIES INTERNATIONAL

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 OCTOBER 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net income		116,709	99,767
Adjustments to cash flows from non-cash items			
Depreciation	8	1,510	1,085
Investment income	6	(49)	-
Loss on disposal of tangible fixed assets		-	973
		118,170	101,825
Working capital adjustments			
Decrease in stocks		-	6,722
(Increase)/decrease in debtors	14	(8,903)	9,938
Decrease in creditors	15	(2,461)	(20,377)
Net cash flows from operating activities		106,806	98,108
Cash flows from investing activities			
Interest receivable and similar income	6	49	-
Cash flows from financing activities			
Repayment of loans and borrowings	15	(22,375)	(65,435)
Net increase in cash and cash equivalents		84,480	32,673
Cash and cash equivalents at 1 November		32,854	181
Cash and cash equivalents at 31 October		117,334	32,854

The notes on pages 16 to 27 form an integral part of these financial statements.

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

1 Charity status

The Charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £10 towards the assets of the Charity in the event of liquidation.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Carmel Ministries International meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

Income and endowments

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

Donations and legacies

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Gift aid

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

Tangible fixed assets

Individual fixed assets costing £1,500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

No depreciation is charged to freehold property as the property is maintained to such a standard that the estimated residual value is not less than cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Land and buildings	Not depreciated
Furniture and equipment	25% on reducing balance
Motor vehicles	33% on reducing balance

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Fund structure

Unrestricted income funds are general funds that are available for use at the Trustees' discretion in furtherance of the objectives of the Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

Pensions and other post retirement obligations

The Charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the Charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Donations and legacies;				
Donations	317,431	7,203	324,634	335,501
Gift aid reclaimed	64,661	-	64,661	59,533
Grants, including capital grants;				
Government grants	69,651	-	69,651	76,543
Council grants	31,122	-	31,122	23,469
	<u>482,865</u>	<u>7,203</u>	<u>490,068</u>	<u>495,046</u>

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Activities and projects	-	12,063	12,063	9,684
Bible College	15,608	-	15,608	4,400
School	4,775	-	4,775	28,132
Carmel Global	-	1,880	1,880	2,110
Charitable missions	7,986	-	7,986	8,503
Ministry	2,411	-	2,411	8,477
St Revolution	15,954	-	15,954	1,203
Chaplaincy	-	-	-	399
	<u>46,734</u>	<u>13,943</u>	<u>60,677</u>	<u>62,908</u>

5 Income from other trading activities

	Unrestricted funds General £	Total funds £	Total 2020 £
Trading income;			
Bookshop	116	116	695
Coffee shop	231	231	671
	<u>347</u>	<u>347</u>	<u>1,366</u>

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

6 Investment income

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Interest receivable and similar income; Interest receivable on bank deposits	<u>49</u>	<u>49</u>	<u>-</u>

7 Other income

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Other income	<u>1,978</u>	<u>1,978</u>	<u>25,427</u>

8 Expenditure on raising funds

a) Costs of trading activities

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Coffee shop purchases	<u>445</u>	<u>445</u>	<u>109</u>
	<u>445</u>	<u>445</u>	<u>109</u>

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

9 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Activities and events		1,243	-	1,243	7,171
Ministry and outreach		5,918	-	5,918	11,606
Youth costs		13,555	-	13,555	325
School costs		1,845	-	1,845	3,352
Premises costs		25,374	-	25,374	30,068
Repairs and maintenance		-	10,157	10,157	19,256
Equipment		155	-	155	581
Communication and media		9,607	-	9,607	9,625
Printing, post and stationery		3,839	-	3,839	5,129
Insurance and subscriptions		16,825	-	16,825	17,859
Motor costs		1,543	-	1,543	2,216
Travel costs		76	-	76	138
Benevolence and gifts		9,390	8,044	17,434	14,524
Training and resources		2,258	-	2,258	597
Professional fees		1,372	-	1,372	304
Bank charges and interest		-	1,978	1,978	8,467
Sundry expenses		213	-	213	237
Independent examination		2,700	-	2,700	2,700
Obsolete stock		-	-	-	6,722
Depreciation, amortisation and other similar costs		1,510	-	1,510	2,058
Grant funding of activities	10	64,814	4,538	69,352	71,870
Staff costs	12	249,011	-	249,011	270,066
		<u>411,248</u>	<u>24,717</u>	<u>435,965</u>	<u>484,871</u>

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

10 Grant-making

Analysis of grants

	Grants to institutions	
	2021	2020
	£	£
Grants	<u>69,352</u>	<u>71,870</u>

11 Trustees remuneration and expenses

During the year Mrs M. Di Somma (Spouse of Mr G. Di Somma, a trustee) received remuneration of £8,400 (2020: £8,400) in her capacity as secretary to the Trustees for Carmel Ministries International in furthering the Charity's objects.

Carmel Global Ministries Inc - Operate as Carmel City Church is a registered non profit religious organisation located in Houston, United States of America. Director Mr G. Somma and Mrs M. Di Somma are founders of Carmel Global Ministries Inc. Director Mr G. Di Somma is on the Board of Directors of Carmel Global Ministries Inc and holds the role of President. Mrs M. Di Somma is on the Board of Directors of Carmel Global Ministries Inc and holds the role of Vice President. During the financial year the Charity made grants of £64,170 (2020: £62,400) to Carmel Global Ministries Inc, in furthering the Charity's objects.

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the Charity and the trustees or any person connected with them.

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

12 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	216,350	239,869
Social security costs	6,662	6,779
Pension costs	3,671	3,018
Redundancies	5,528	-
Stipend	16,800	20,400
	<u>249,011</u>	<u>270,066</u>

The number of persons (including senior management team) employed by the Charity during the year was as follows:

	2021 No	2020 No
Full and part-time employees	<u>19</u>	<u>21</u>

No employee received emoluments of more than £60,000 during the year.

13 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 November 2020	<u>765,717</u>	<u>181,456</u>	<u>3,356</u>	<u>950,529</u>
At 31 October 2021	<u>765,717</u>	<u>181,456</u>	<u>3,356</u>	<u>950,529</u>
Depreciation				
At 1 November 2020	-	177,156	3,050	180,206
Charge for the year	<u>-</u>	<u>1,433</u>	<u>77</u>	<u>1,510</u>
At 31 October 2021	<u>-</u>	<u>178,589</u>	<u>3,127</u>	<u>181,716</u>
Net book value				
At 31 October 2021	<u>765,717</u>	<u>2,867</u>	<u>229</u>	<u>768,813</u>
At 31 October 2020	<u>765,717</u>	<u>4,300</u>	<u>306</u>	<u>770,323</u>

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

14 Debtors

	2021	2020
	£	£
Trade debtors	7,162	5,445
Prepayments	5,977	-
Accrued income	2,924	1,365
Other debtors	-	350
	<u>16,063</u>	<u>7,160</u>

15 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	1,033	1,094
Other loans	10,244	6,000
Other taxation and social security	3,431	3,100
Other creditors	804	775
Accruals	6,700	9,460
	<u>22,212</u>	<u>20,429</u>

16 Creditors: amounts falling due after one year

	2021	2020
	£	£
Other loans	<u>-</u>	<u>26,619</u>

17 Pension and other schemes

Defined contribution pension scheme

The Charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £3,671 (2020 - £3,018).

Contributions totalling £803 (2020 - £775) were payable to the scheme at the end of the year and are included in creditors.

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

18 Funds

	Balance at 1 November 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 October 2021 £
Unrestricted funds					
General					
General Funds	754,929	531,973	(411,693)	(8,580)	866,629
Restricted funds					
Building Fund	-	3,840	(12,135)	8,295	-
Carmel Global Fund	-	1,880	(1,840)	-	40
Christmas Hamper Fund	8,360	12,063	(7,094)	-	13,329
Honour Offerings	-	665	(950)	285	-
Love Zambia Fund	-	1,209	(1,209)	-	-
Gospel Life International	-	1,489	(1,489)	-	-
	<u>8,360</u>	<u>21,146</u>	<u>(24,717)</u>	<u>8,580</u>	<u>13,369</u>
Total funds	<u>763,289</u>	<u>553,119</u>	<u>(436,410)</u>	<u>-</u>	<u>879,998</u>

Building Fund represents donations for the specific purpose of maintaining the Carmel Centre building. Expenditure relating to the maintenance of the Carmel Centre building is allocated to this fund.

Carmel Global Fund represent donations towards the establishment of Carmel Global in Houston, USA.

Christmas Hamper Fund represents income donated for the purpose of providing Christmas Hampers to needy families, individuals and the homeless.

Honour Offering Fund represent donations for the specific purpose of supporting the ministries of pastors and visiting speakers.

Love Zambia Fund represents income donated to support the ministries of Love Zambia that functions under the Charity Sachibundu Missions in Zambia.

Gospel Life International Fund represents donations given to support this ministry.

CARMEL MINISTRIES INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 OCTOBER 2021

	Balance at 1 November 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 October 2020 £
Unrestricted funds					
General					
General Funds	650,973	561,301	(455,082)	(2,263)	754,929
Restricted funds					
Building Dreams Fund	873	-	-	(873)	-
Building Fund	6,440	9,570	(17,724)	1,714	-
Carmel Global Fund	-	2,110	(2,110)	-	-
Christmas Hamper Fund	5,236	9,684	(6,560)	-	8,360
Honour Offerings	-	1,678	(3,100)	1,422	-
Love Zambia Fund	-	404	(404)	-	-
	<u>12,549</u>	<u>23,446</u>	<u>(29,898)</u>	<u>2,263</u>	<u>8,360</u>
Total funds	<u>663,522</u>	<u>584,747</u>	<u>(484,980)</u>	<u>-</u>	<u>763,289</u>

19 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 October 2021 £
Tangible fixed assets	768,813	-	768,813
Current assets	120,028	13,369	133,397
Current liabilities	<u>(22,212)</u>	<u>-</u>	<u>(22,212)</u>
Total net assets	<u>866,629</u>	<u>13,369</u>	<u>879,998</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 October 2020 £
Tangible fixed assets	770,323	-	770,323
Current assets	31,654	8,360	40,014
Current liabilities	<u>(20,429)</u>	<u>-</u>	<u>(20,429)</u>
Creditors over 1 year	<u>(26,619)</u>	<u>-</u>	<u>(26,619)</u>
Total net assets	<u>754,929</u>	<u>8,360</u>	<u>763,289</u>

WWW.CARMELGLOBAL.ORG



SHARE

CARE

PREPARE

DARE

Accounts



Enjoy the Journey



2020

CARMEL MINISTRIES INTERNATIONAL ANNUAL REPORT



NOVEMBER 2019 – OCTOBER 2020

SHARE

CARE

PREPARE

DARE

Enjoy the Journey

SINCE 1996, CARMEL MINISTRIES INTERNATIONAL (CMI) HAS SEEN STEADY GROWTH AND INFLUENCE IN BRISTOL, THE UK AND BEYOND...

With both a clear vision and a focussed mission based on biblical values, the ministry has been able to go forward from strength to strength, fulfilling its mandate despite the increased hostility to Christianity from the secular world that the church finds itself in.

MISSION MANDATE

He sent them to preach the Kingdom of God and to heal the sick. Luke 9:2.

The mission is two-fold: preach God's Word and demonstrate His power. Carmel teaches biblical life skills that will help people be all they can be for God. As people have applied these skills, they have been able to affect positive and lasting change in their own lives and the lives of others.

VISION STRATEGY

1. Cover our City

To impact Bristol with the love of Jesus, spiritually, socially, relationally and economically, so that people can be equipped to do life and live their dreams.

2. Bless our Neighbours

Helping and empowering other Churches to establish themselves within their local communities.

3. Send to the Nation

Planting churches and Bible Schools in other areas of the UK to undergird local communities in serving their community.

4. Touch the World

Planting churches and bible schools in other nations through various mission trips, media outlets and conferences.

VALUE STATEMENT

Living in Faith and Fellowship Experientially

Doing life together through social activities help the believer find their place in the purpose of God. Mentoring for all ages and genders mature the church but further to studying the Word together we build relationship with each other through interest groups.



CONTENTS

- 02 **WELCOME**
Introduction to our annual report
- 04 **OVERVIEW**
A brief look at the vision of Carmel City Church for 2020
- 07 **WELFARE**
Administration and financial changes for 2020
- 14 **SHARE**
What we achieved through 'Share' in 2020
- 22 **CARE**
Caring for those we reached this year
- 28 **PREPARE**
Equipping the body of Christ for the benefit of The kingdom
- 35 **DARE**
Daring to live for Christ through outreach and events
- 45 **FINANCIAL STATEMENTS**
Legal information pertaining to Carmel City Church

COMPANY DETAILS

OUR TRUSTEES:

Gerri Di Somma
John Quintanilla
Wayne Skinner

**COMPANY
REGISTERED NUMBER:**
04478212

**CHARITY REGISTERED
NUMBER:**1094052

REGISTERED OFFICE:

817a Bath Road
Brislington
Bristol
BS4 5NL

COMPANY SECRETARY:

Michelle Di Somma

CHIEF EXECUTIVE OFFICER

Gerri Di Somma

AUDITOR:

Idpendent
Examiners Ltd
Sovereign Centre
Poplars
Yapton Lane
Walberton West
Sussex BN18 OAS

BANKERS:

Bank of Scotland
PO Box 10
38 St Andrews
Square
Edinburgh
EH2 2YR

**PASTORS GERRI AND
MICHELLE DI SOMMA**



CONTACT:CARMEL CENTRE
817A BATH ROAD, BRISLINGTON
BRISTOL, BS4 5NL

T: (0117) 977 5533
F: (0117) 977 5678
W: WWW.CARMELCITYCHURCH.ORG

Vision 2020

Enjoy the Journey

Context on the year:

We would like to preface this report by giving context on the year. Due to COVID-19 and its unforeseen effect on society as a whole; many projects we had in mind we either postponed, strongly modified or canceled.

Because of this, much of the ministry has remained the same, and very few structural changes have occurred.

2019 was the year where we picked up MOMENTUM following our Jubilee year, began to put in place many projects and ministries that would lead us to fulfilling God's mandate for Carmel Ministries International. This year, we aimed to refine that momentum, increase our vision into a sharp resolve and the ability to see with the eyes of faith the image God is showing us.

2020 was about FINDING FOCUS. Focusing on that which God has ordained for this ministry. Our focus was to be that of faith; Faith in Jesus, the Son of the living God. Faith to live out our daily lives with our family. Faith to share the gospel with everyone. Faith to serve the church and in the church.

Faith to serve and bless our community both with prayer to see lives enhanced and also with the practical; ie soup run, food bank, Christmas hampers.

God has taken us from a local church to a global vision and is now working the succession plan that has given us the knowledge to build internationally. The restructure of our leadership model is working well and is allowing the team to operate on a greater level of creativity and autonomy. There is still much to do and confidence has grown in both the overseers and the church family to see our community impacted by the Gospel.

As the apostolic oversight and founders of Carmel Ministries International and Carmel Global Ministries we are always excited to see how God leads us. Every year we build on the platform of the previous year, it is not a change of focus but rather an unfolding revelation of God's building plan. It is never comfortable and requires us to grow in ourselves that will release the potential that may be laying dormant in us, it also presents us with the opportunity to learn and employ our gifting to the Glory of God.



The name Carmel means to be fruitful and to flourish and we have seen this in the lives of those that have travelled this journey of FAITH with us. The strength of this ministry is to equip people to do life and this is achieved through the teaching and training of the Word of God.

As always, we are excited about sharing the vision for Carmel as it means we get to go higher, wider and deeper with the mission and mandate God has declared over us all, so together we can Enjoy the Journey.

BISHOP GERRI AND MICHELLE DI SOMMA GENERAL OVERSEER OF CARMEL GLOBAL

Our Mission is clear.

Carmel's mission statement is Luke 9:2 'He sent them to preach the Kingdom of God and to heal the sick' which was given to us in 1994 and has become focal point of all we do and helps us navigate God's unfolding plan for Carmel. To achieve this God gave us a 4-phase strategy: Which is to cover our city, bless our neighbours, send to the nation and touch the world, this allows us to multiply globally establishing the vision of God. The concept of one Church, many locations is the Blueprint of the Mission, Strategy and Process that the vision of Carmel follows. Following this blueprint has seen the work flourish.

Vision

All vision comes from God and with this He gives a strategy for its fulfilment. God had a vision of man when he created the heavens and the earth! He had a vision of redemption when man fell, He had a vision for the church when Jesus Christ returned to heaven and He has a vision for His bride for when He returns. Vision is a practical and purposeful necessity for believers in today's world. It is our responsibility to draw near to God to find out just what it is. Carmel's vision is rooted in four basic instructions which align us with the book of Acts 2:42 (MEV) They continued steadfastly in the apostles' teaching and fellowship, in the breaking of bread and in the prayers.

Vision Values

We all have an important role to play in seeing the vision established in preparation for the return of Christ, we have been ploughing and planting for over 20 years with many ministries being birthed and many finding their place in the global family of God. It is time for the great harvest of souls and God has given us this window of opportunity.

A prophecy given in 2016 said: "Seeds planted years ago have come to full maturity and are ready to be harvested. Winds of change are blowing and a changing of the guard is coming to the Church as well as the political arena. Weeds are being uprooted that have been choking the life out of my children and distracting them from me." We continue to see these changes globally and it is as if the church is awakening from its slumber and is beginning to roar like the Lion of the tribe of Judah.

ORGANISATIONAL STRUCTURE

HOW WE ARE ORGANISED

AS PART OF THE DELIVERY OF THE VISION OF THE MINISTRY WE CONTINUED WITH THE EXECUTIVE STRUCTURE.

The Trustees provide strategic and visionary leadership to the organisation. Within the guidelines laid down by the Trustees, daily operational decisions are made under the direction of the Chief Executive Officer, who is also the Chair of the Trustees.

As part of the delivery of the vision of the organisation for 2019-20, we have continued with the model and structure of leadership.

The structure of the Senior Leadership Team to oversee the offices of Assets, People and Equipping are Wayne Skinner [Assets] and Michael Fletcher [People and Equipping] with support from the CEO Gerri Di Somma.

The Office of the Overseer of Assets is to steward the financial and physical assets of the ministry and to ensure the ministry remain compliant with all regulatory bodies such as the Charity Commission, HMRC, Ofsted, HSE etc.

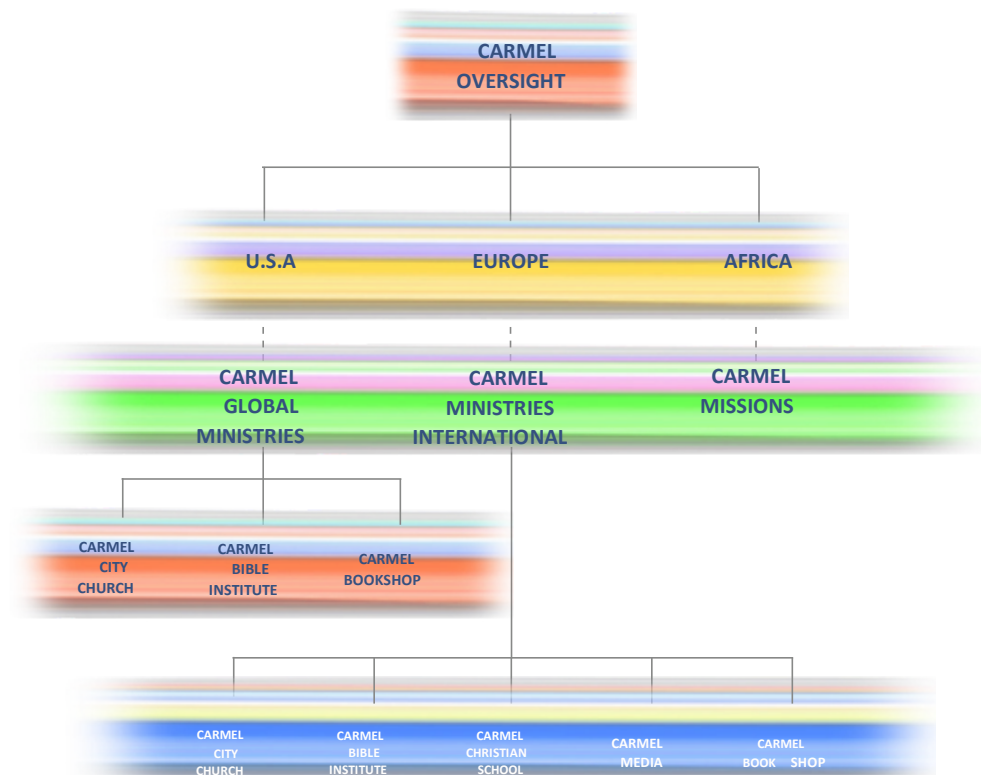
The Overseer of Equipping is to oversee the discipleship and equipping process for the ministry

which include Carmel Bible Institute, Children's ministry, campuses, media and all to prepare people to function in the ministry.

The Office of the Overseer of People is to build effective teams to take care of the needs of the community. This include home groups, chaplaincy, missions, family and all outreach initiatives.

Retaining the titles, Share; Care; Prepare; Dare and Welfare, the senior administrative team focuses the actions of those who work within the ministry, both as paid staff and volunteers to ensure the delivery of the vision & charity objectives.

Carmel Ministries International is a UK charity who functions with Carmel Global ministries inc enabling us to fulfil our mission and vision.



Our Structure

Carmel Ministries International is a UK charity whereby all these organisations function with Carmel Global overseeing this. The concept of one church, many locations is the blueprint of the Mission, Strategy and Process that the vision follows.

OVERSEERS



Michael & Vicky
Fletcher Overseer



Gerri & Michelle Di
Somma



Wayne & Rose Skinner
Overseer

SHARE

- GUEST SERVICES
- EVENTS
- YOUTH MINISTRY
- CHILDREN'S CHURCH
- CAMPUSES

CARE

- PARTNER SERVICES
- HOME GROUPS
- LIFE GROUPS
- HUMANITARIAN
- RECREATION

DARE

- OUTREACH
- MISSIONS
- MEDIA
- COMMUNITY IMPACT
- C:NET

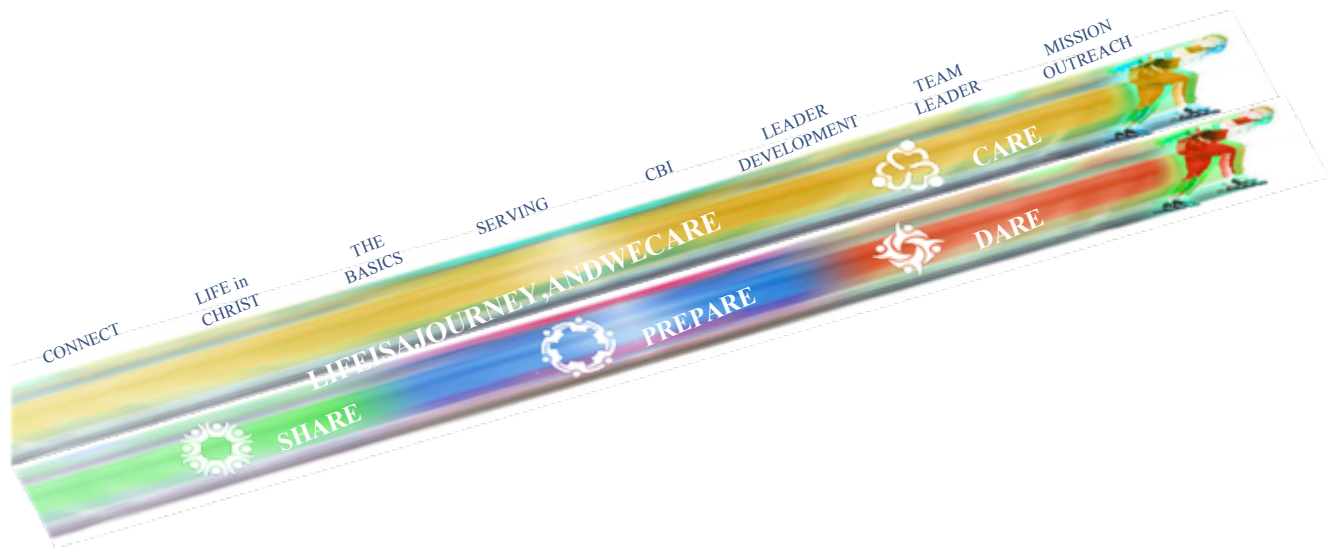
WELFARE

- CARMEL BUSINESS SOLUTIONS
- FINANCES
- REGULATORS
- HUMAN RESOURCES
- LOGISTICS MANAGEMENT

PREPARE

- CARMEL ACADEMY
- CARMEL BIBLE COLLEGE
- ADULT EDUCATION
- PRACTICAL MINISTRIES
- RESOURCES

DISCIPLESHIP PROCESS



The discipleship process of Carmel is broken into 4 stages of development that go under the names of Share, Care, Prepare, and Dare. This process equips believers of every walk of life, who in discovering their purpose within their individual journey of faith are able to find their place in Gods global church to flourish and engage in their community.

The first stage of the journey is SHARE, which is the Great Commission given to us by Jesus, sharing the Good News of salvation with those searching for a meaningful relationship with Him. The unchurched that don't know Him, those that were disillusioned in their

faith and need help to reengage and those that are looking for a deeper encounter with Him.

The second stage forms the Pastoral Care of the ministry and is simply called CARE. This is caring for the believers, giving them the tools to live their life successfully as children of God, also helping them integrate into the family and life of the Church. Believers are encouraged to partner with the vision with their time, talent and treasure and engaging with their family, friends and community.

The third stage is PREPARING the believer to know what the will of God is for their lives. Equipping them

through CBI to mature in faith and find their place in the vision of God. Through further study of the Word of God and leadership development every believer becomes an able minister.

The fourth stage is DARE, sending disciples into all the world with the love of Christ to pioneer and establish churches and to make disciples of all nations. Using the Blue Print of God and equipping others with the call of God to navigate successfully their journey of Faith. From local to global, being fruitful, multiplying and having dominion.

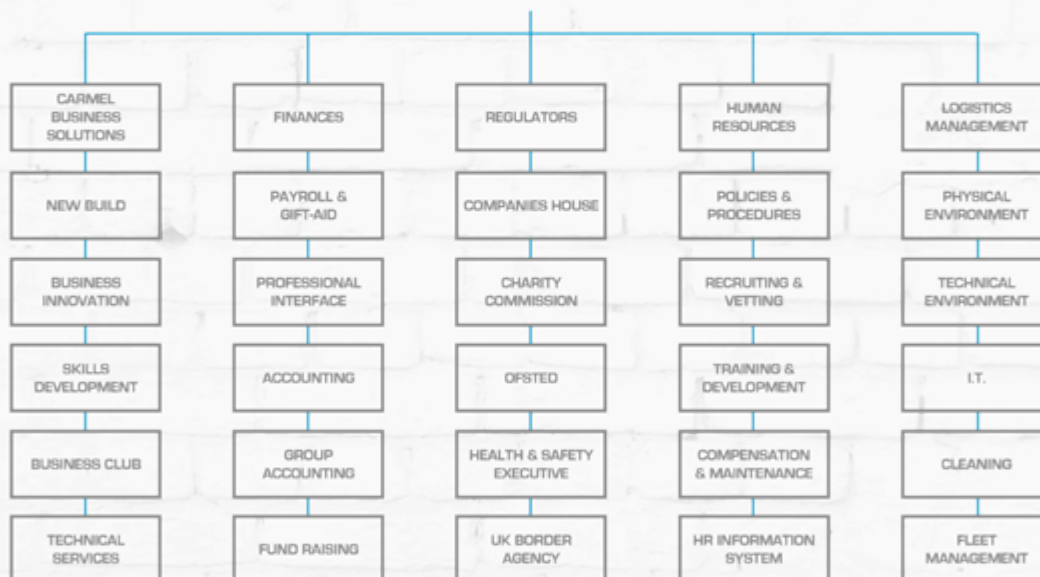
WELFARE

Welfare undergirds the process of those participating at any stage during the journey.

Welfare fulfils our responsibilities to all the organisations to whom we are accountable.

HEAD OF WELFARE - **WAYNE SKINNER**

WELFARE STRUCTURE OVERVIEW



CARMEL BUSINESS SOLUTIONS

We are planning to provide a full range of training workshops, equipping others with the skills to succeed in the business world. CBS also oversee all aspects of Carmel's future building developments.

FINANCES

Managing all the finances related to Carmel Ministries International: from payroll and Gift Aid, to tax, accounting and fundraising. We maintain high standards of records, meeting the requirements of our accountants and auditors.

REGULATORS

We provide all the functions required to comply with the requirements of Companies House, the Charity Commission, OFSTED, the Health and Safety Executive and the UK Border Agency.

HUMAN RESOURCES

This team deals with the administration, management and training of Carmel's staff and volunteers. From policies and procedures, to job descriptions and appraisals, we keep our staff ahead of the game.

LOGISTICS MANAGEMENT

Dealing with all areas of the Carmel building and its vehicles. Cleanliness of venues and maintenance of utilities is upheld.

DONATE TODAY:

You can now contribute financially to the vision by going online:
www.carmelcitychurch.org



INCOME

All of the funding that comes into Carmel Ministries International is channelled towards the primary purpose of advancing the Christian Faith. Some of the funding we receive is designated by the donor for a specific purpose, and we have rigorous procedures in place to ensure that the funds reach their intended purpose.

CARMEL MINISTRIES INCOME FLOW



We make full use of the UK Governments Gift Aid scheme, encouraging donors to give through the scheme as they are available. We also make full use of the Gift Aid Small Donations Scheme for all of the locations.

Our incoming resources principally come from the voluntary offerings received each week from our public meetings. We do however have other sources of income. Our

bookshop is now the only Christian bookshop in Bristol, and Bath only has a micro-site book shop, which puts our bookshop in a strong position within the local Christian community. We also have built a presence on Amazon, selling products to customers further afield.

BIBLE COLLEGE MISSION PROJECTS

INCOME AT A GLANCE

• **£584,746**
Voluntary income

TOTAL RAISED FOR CHARITY PROJECTS

£62,908



EXPENDITURE

Expenditure is closely monitored on a daily basis by a committed and dedicated team. Our expenditure is completely focused on our purpose and reviewed on a regular basis. We have reviewed all our processes, suppliers and expenditure to ensure

good financial governance. As a result of this review, we have switched some suppliers and renegotiated contracts. Our expenditure is prioritised to ensure that we follow a clear strategic plan.

EXPENSES SUMMARY

COST OF CHARITABLE ACTIVITIES	£483,898
COSTS OF GENERATING FUNDS	£109
GOVERNANCE	£3,081
TOTAL	£484,007



ACHIEVEMENTS & IMPROVEMENTS

We are always looking to improve the way we work and our work-flow enabling us to act more efficiently and in place improving our efficiency and standard of output.

STOREHOUSE

IN KIND DIRECT

The Storehouse foodbank is open every Monday and serves the poor and needy. Referrals come from the street, GP's, social workers etc. We have received many items for the Storehouse at discounted rates from In Kind Direct and also donations from church members.





PAYMENT ACCOUNTS
CURRENT ACCOUNTS

The Bank of Scotland currently operates our current accounts. Donations are banked as close to the day of receipt as possible.

The accounts are accessible online and a daily check is made of the transactions that are processed.

VISA CREDIT CARD

We currently have one credit card used by the various departments in the ministry.

One debit card is used for most cash and petty cash transactions.

GIFT AID ANALYSIS

Currently, between 20% and 30% of each weekly offering is gift-aided.

Gift Aid is claimed every week.

Each claim clears the history of donations to ensure that we are claiming on a timely manner all donations made via Gift Aid.

Each claim covers approximately 50 distinct givers, and is for approximately £500 - £1,000 each week.

Separate claims are made for the designated funds operated within the ministry (Building Fund).

A letter is sent annually to all registered donors thanking them for their support and confirming the amount of their contributions recorded in our records.

HEALTH & SAFETY

We continuously review our policies and procedures to ensure they reflect up to date legislations.

A planned preventative maintenance schedule is in place to ensure all statutory requirements are met.

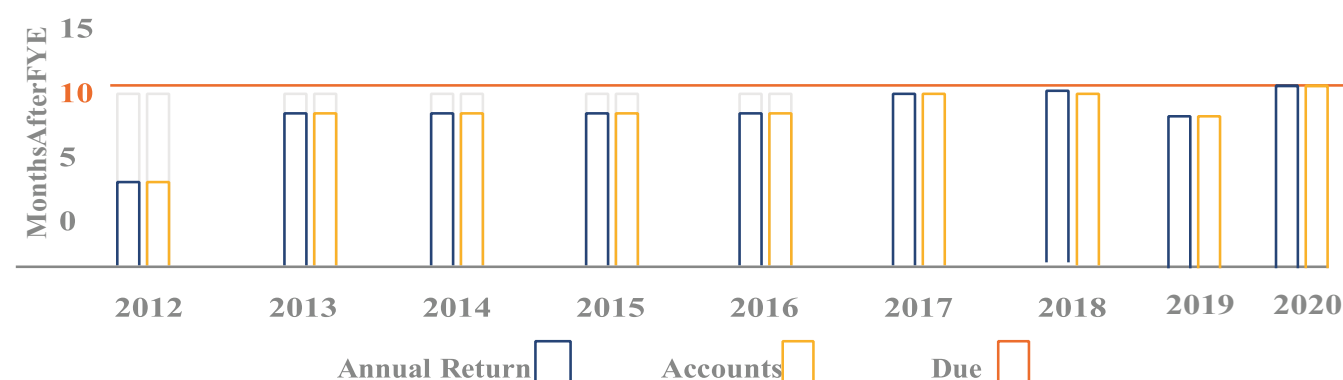


ACHIEVEMENTS

RETURNS AND SUBMISSIONS SUMMARY

The Charity Commission, is spearheading a policy to crack down on charities that do not submit documents on time for the accounts. As a ministry we take diligence seriously and have ensured that we have met such deadlines as demonstrated in our charity commission report.

COMPLIANCE HISTORY



FINANCIAL SUMMARY

Financial Year End (FYE)	Income	Spending	Accounts Received by Companies House	Annual Return Received by Companies House
31 Oct 2020	£584,746	£484,007	07 JULY 2021	07 JULY 2021
31 Oct 2019	£667,732	£636,984	2 May 2020	2 May 2020
31 Oct 2018	£897,744	£869,529	2 May 2019	2 May 2019
31 Aug 2017	£994,803	£991,034	4th Jun 2018	4th Jun 2018
31 Aug 2016	£1,091,480	£1,081,806	28th Mar 2017	28th Mar 2017
31 Aug 2015	£1,140,324	£1,063,736	26th Jan 2016	26th Jan 2016
31 Aug 2014	£1,115,273	£956,634	30th May 2015	30th July 2015
31 Aug 2013	£991,519	£956,635	29th May 2014	28th May 2014
31 Aug 2012	£811,094	£810,898	31 Aug 2013	26th June 2013

SHARE



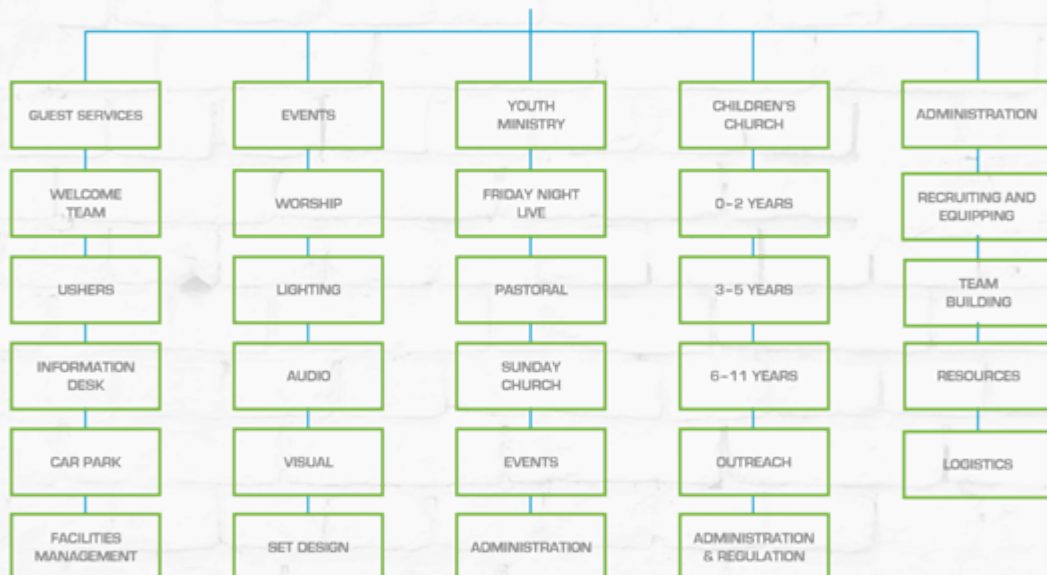
The first stage of the journey is Share.

This essentially is sharing the love of God through the Gospel. Primarily for an unbeliever (seekers), this is their first point of contact with Carmel. Our audience is split into three areas:

- The unchurched – Seekers
- The dechurched – Disillusioned
- The churched – Finding a new home

HEAD OF SHARE - **MICHAEL FLETCHER**

SHARE STRUCTURE OVERVIEW



GUEST SERVICES

From the car park to the Coffee Bean coffee shop, facilities must be clearly mapped out for visitors and friends of Carmel, so as to make their time with us a wonderful experience as they encounter the presence of God. Connecting with friends, family and visitors must be our highest priority to make their journey of faith an enjoyable and meaningful one.

EVENTS

Every time the Church gathers together it is an event: to present people with an opportunity to encounter God as Father. From inspired worship to the preaching of the Word, everything must be meticulously planned with the intentional goal of allowing the Holy

Spirit to touch the hearts of the people. Without a meaningful encounter with God there cannot be purposeful change brought in lifestyle.

YOUTH MINISTRY

Preparing this present generation of young people to be the leaders in tomorrow's church and nation through related and relevant gatherings and activities.

Training them to boldly take hold of their future through the biblical principles contained in the Word of God, being doers of the Word and not hearers only.

CHILDREN'S CHURCH

Helping our children to have their own spiritual encounter with God so as to

live successfully for Christ. Teaching children about their heavenly Father and helping them to discover the gifts that God has placed in them to become world changers.

Supporting and undergirding parents in the responsibility to bring up their children in the nurture and admonition of the Lord.

MULTI-SITES

BRISLINGTON - UK



BRISLINGTON
Carmel Centre;
817A Bath Road,
Brislington,
Bristol BS4 5NL

The main campus where on a Sunday the word is preached. All departments are run from here. The second half of the fiscal year saw the streamlining of CMI operational structure and processes in preparation for the next 20 years of the vision the focus on Community.

HOUSTON - USA



HOUSTON
12412 Highway 36,
Needville,
Texas

Since 1996 Carmel Ministries International has seen a steady growth and influence in Bristol, the UK and beyond under the guidance of its founders and general overseers, Bishop Gerri and Pastor Michelle Di Somma, who continue to cast vision for the ministry globally.

GUEST SERVICES

The welcome pack and members pack are part of our process flow into the church. When new visitors come they receive a welcome pack. The next stage is when a person wants to become a member. This gives us a clear indication of where people are and helps us understand their needs. Through this we can keep communication flowing in the church.

WELCOME PACK



People who are new to the church are given a DVD and CD pack that tells them everything they need to know about Carmel City Church.

- Vision 2018 DVD (Approx. 242 were given out)
- A Word In Season CD
- Introduction Booklet

MEMBERS PACK



People who wish to join Carmel as a full time member receive a DVD pack and a form to complete and hand in.

- Vision 2018 DVD
- Being A Son Of The House - Message DVD
- Membership Application Form

EVENTS AND CONFERENCES:

2019/2020

We do several Events throughout the year. The main conferences see below.
Many events were either restricted or canceled due to COVID.



Men's Conference 2020

aGODthing! Conference 2020

ST REVOLUTION

YOUTH MINISTRY



Youth work has been extremely challenging this year as we see lock-down restrictions limiting all planned projects for this ministry.



FRIDAY NIGHTS

We carried on Friday nights over Zoom calls, allowing us to still deliver the gospel message and teaching to our youth. Though difficult, we still were able to see a positive effect and spiritual growth from some of our youth despite the uphill battle.

This also meant the social events that were planned also had to be canceled.

YOUTH CAMP 2020

Due to regulations set by Government and the NYA (National Youth Agency), we were not able to hold a youth camp this year and look to hold one once restriction are lifted.

FURTHER PROJECTS

Despite an exciting year planned, with mission trips to Bosnia, trips to other churches and christian events, many projects had to be reworked or canceled.

CHILDREN'S CHURCH

Carmel Kids



We continued to build on new structures within the Team and updated Teaching Material set in place. The support to GospelLife International was increased and now sponsor 3 children at £25 per month in addition to extra financial support at Christmas and Easter. This is covered by weekly giving and fundraisers. Our children have been

able to communicate with the children in Uganda. During the Summer of 2019, we set a 'Family Action Challenge,' encouraging families to undertake activities with each other and together with other families. Children's Church continued during the Summer Months by involving parents and carers to join in a 'Messy Church' curriculum.

We were able to offer child care during Church Conferences and also to an 'Incredible Kids Conference' specifically focussed on the children. In the last year we have also increased the number of 'All Age Family Services' held in order to allow families to spend more time together during services. This included a 'Graduation Service' for children moving to our Youth Group to mark their transition.

During the 2020 lockdown we transitioned from in person Sunday School, to Zoom calls during the weeks. We look to start back up once restrictions lift.

- **Number of new visitors - 53 (COVID RESTRICTED)**
- **Number who attended Children's Church in that period overall - 714 (COVID RESTRICTED)**

Attendance:- 2019 - 714

LOCAL PASTORAL TEAM

THIS TEAM WORKS TOGETHER TO TAKE CARE OF THE PASTORAL DUTIES OF THE CHURCH. THIS INCLUDES INDIVIDUAL COUNSELLING, RELATIONAL COUNSELLING AND PRE-MARITAL COUNSELLING.

PASTORAL LEADERSHIP



Andrew & Mwaka Smallridge



Lee & Kath Baker



Chris & Yvonne Chikwanah



Kutie & Tsungai Ngundu



Asif & Delphine Francis



Bob & Mary Baker



Derick & Catherine Mulubwa



Steve & Helen Jackson

MINISTERIAL LEADERSHIP



Nigel & Rhian Parkinson
CBI



Ken & Julia Turner
Chaplaincy



Andy & Dawn Elmer
Children's Church



Michael & Jenny Abrahams
Guest Services



Orville & Charmaine Lynch



SHARE SUMMARY

ATTENDANCE SUMMARY

Every year we take count of all people who attend our weekly services, conferences and events. This is for accountability and for our statistics.

Many people have come through our doors in the last year. There are a great number of people whose lives have been changed by what they experience at Carmel City Church and the attendance figures simply reflect

the impact in people's lives for the kingdom of God.

13,925 PEOPLE
CAME THROUGH OUR DOORS



GUEST SPEAKERS:

Throughout the year we have been blessed by visiting speakers, some returning friends of the house and other new God connections.

PASTOR GERRI & MICHELLE DI SOMMA

A GOD THING, MOMENTUM, A MAN THING, EXCEPTIONAL WOMEN



PASTOR PAUL BRADY

THREE NIGHTS OF GLORY - COVID Canceled



HEATHER ARDOIN

EXCEPTIONAL WOMEN'S CONFERENCE



OTHER SPEAKERS

PAUL BRADY, DAVID MCDONALD, DR DENNIS BURKE, KEN SUCKLING, SALLY QUINTANILLA, JOHN QUINTANILLA, TIMOTHY RAMSAY.

- COVID Restricted or Canceled

CARE

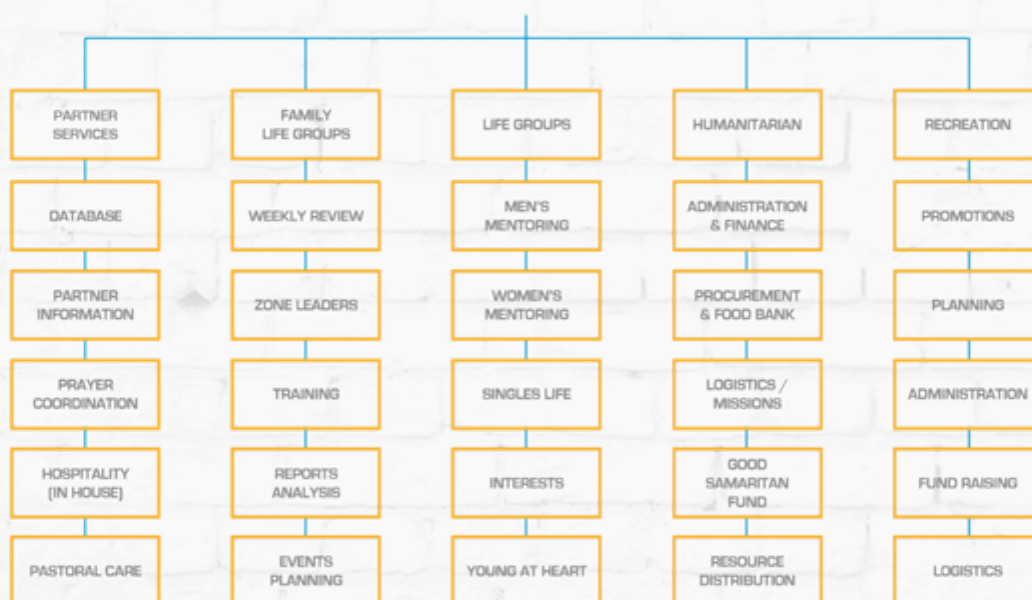
The second stage of the journey is Care. This is essentially for people who have given their lives to the Lord and who need help adjusting to a Christian way of living.

These people need access to the many support structures that we have in order for them to become integrated into the church.



HEAD OF CARE - **PASTOR MICHAEL FLETCHER**

CARE STRUCTURE OVERVIEW



PARTNER SERVICES

Meeting the needs of the Body of Christ is as important as seeing the vision accomplished. Without the partners, the vision is only a dream. Taking care of the partners at Carmel involves spirit, soul and body that encompasses our social, economical and relational responsibilities.

HOME GROUPS

Family LIFE Groups centre around the nucleus of the family unit.

Families gather at convenient times in homes around the city to discuss the Word of God and fellowship together. Home Groups will have an outward focus of evangelism and outreach.

LIFE GROUPS

Doing life together through social activities helps the believer find their place in the purpose of God.

Mentoring for all ages and genders, which is the maturing arm of the church, extending from study of the Word to the more social and activity base of relationships found in interest groups.

HUMANITARIAN

Providing a place where there is material provision for those who really need such support, through The Storehouse and the Good Samaritan Fund.

Helping the partners take control of the resources God has given them to

properly manage their lives and live debt free to empower them to become contributors towards the needs of others.

RECREATION

In 2019 we held a highly successful Christmas Concert with the school and welcomed in the New Year with a party, in the summer we held a couple of church social events to have a time of fellowship, building relationships.



MEMBERS AND CHURCH PARTNERS

Carmel members are those who have chosen to make Carmel City Church their spiritual home. We welcome everyone who desires to be part of the vision that God has for this Church and for the city of Bristol. Our members make up our 'family' in this local body of Christ. It is to this family that our members give their time, talent and treasure. We have welcomed 6 (six) adults plus their children into membership this year.

TIME



TALENT



TREASURE



CARMEL PARTNERSHIP

Carmel partners are those who are connected with us from around the world, but do not fellowship with us on a regular basis. Our partners may contribute financially towards Carmel City Church, but their tithes and offerings are given to their own local Church.

We are pleased to have numerous partners around the world, many of whom studied at Carmel Bible College and have either pioneered Churches or returned to their country of origin equipped to support their Church vision more effectively. We are blessed when our partners visit Carmel; we're always delighted to hear the wonderful things that God is doing in other nations.

CARMEL CITY CHURCH PROMISES ITS PARTNERS...

- We won't ask you for money, but should you choose to contribute finances to us, we will be good stewards of everything we receive.
- We will pray for you and your family.
- You will be added responsibly to our database to receive updates
- You will receive free entry to all of our annual Conferences.
- You will have unrestricted access to our streaming services.
- Your information will never be shared.





FAMILY HOME GROUPS

Family Home Groups centre around the nucleus of the family unit. Families gather at convenient times in homes around the city to discuss the word of God and fellowship together. Home Groups enable us to take the Church at Carmel into the local communities. They are the environment to facilitate the building of relationships with other believers and those who don't yet know Christ. The aim of Home Groups is to invite unsaved people within the locality and to befriend them. Building relationships will enable believers to share their faith in an easy and relaxed manner.

FELLOWSHIP

What do we mean by fellowship? The dictionary meaning is; friendly association with people who share one's interests, a group of people meeting to pursue shared interest or aim.

We believe that it is important for people to be able to have times of fellowship with each other in a safe and friendly environment such as a life group setting where they can freely express themselves. There are evenings where the group puts on food and drink and just spend time socially, this is also an opportunity to invite neighbours and friends to visit. The life group also helps us to be aware of any needs in the lives of the group members so we are able to help one another and bring solutions.

TEACHING

There are many aspects to the family home groups. One of the main aspects is to teach and impart life skills so that the members are equipped to act wisely in any given situation. We do this by utilising the teaching that the Pastor brings on the Sunday morning. In the life group situation, it gives people the opportunity to ask questions and discuss the teaching so they have a clear understand of what is being taught.

Home groups have continued to remain part of the Churches discipleship pipe line with 10 groups running within GOVT COVID Guidelines (Via Zoom), experiencing consistent numbers. Around 80 members meet mid-week on a weekly or bi-weekly basis. These groups provide more personal care than attending a large church, discipleship and bible teaching and an opportunity to bless the community the group is in through outreach.

The groups are meeting in St. George, Knowle, Brislington (x2), Keynsham, Whitchurch, Mangotsfield, Bath, Kingsdown and Bedminster.



MENTORING GROUPS

COVID RESTRICTED

Both men's and ladies mentoring groups meet via Zoom from various locations during the week.

LADIES' MENTORING: Michelle Di Somma

MEN'S MENTORING: Michael Fletcher
Men's mentoring is designed to encourage men to be all that God has equipped them to be

For more information on mentoring call:

0117 977 5533



Achievements and Performance

The Trustees have reviewed the current environment in which the Charity operates and are satisfied that the charity will remain a going concern into the future. There have been no issues that have arisen since the Balance Sheet date that would require the Trustees to liquidate the charity or to cease its activities. The numbers of individuals attending the Church is showing steady growth in new members, and with it the eventual voluntary income that arises from that constituency. A sense of community has been embedded through various events that allowed the members of Carmel to get to know each other better as Carmel family but also to invite friends and family.

There has been limited growth in the number of home groups and attendances due to the COVID pandemic.

The Bible Institute has seen the successful introduction of weekend lectures via Zoom, allowing more people to participate.

Men and Women's prison ministry has continued with the Carmel team invited to attending and ministering during the weeks allocated (2020 access restricted due to COVID).

The chaplaincy in care homes are continuing growing and more volunteers have been trained and appointed to fulfill the need (Restricted access due to COVID).

Weekly soup run remains a key service to the community and the numbers of people requiring support have increased during the time of the pandemic. (Restricted access due to COVID)

WOMEN'S BREAKFAST

DATE	DESCRIPTION	NUMBER OF ATTENDEES
7 th December 2019	Ladies Prison gift wrapping breakfast	46
29th February 2020	Ladies Breakfast	48
18th April 2020	Held over Zoom	51

MEN'S BREAKFAST

DATE	DESCRIPTION	NUMBER OF ATTENDEES
May 2020	Held over Zoom	29
September 2020	Held over Zoom	34





HUMANITARIAN HELPING THOSE IN NEED

The Storehouse is a food bank tasked with meeting the needs of those who cannot fully provide for themselves, both in the church and in the local community. Referrals came from 'GP's Social Services and self-

They offer help through the following ways:

- Offering food and toiletries.
- Providing special food hampers at Christmas.
- The Storehouse further their influence by:
- Opening a supermarket where those in need can shop free of charge for the Groceries they need.
- Teaching people how to correctly handle their finances and get themselves back on track.



THE HAMPER PROJECT

The Christmas Hamper Project is specifically designed to meet the physical needs of people in the community over Christmas. Its purpose is to demonstrate God's love by providing a hamper of groceries to those who may otherwise not have enough food at Christmas. Through meeting their physical need for food, the underlying message of God's love reaches to the heart of many of the recipients. Twenty charities distribute the hampers on behalf of Carmel, reaching approximately 5000 people.

1216
HAMPERS

THE SOUP RUN

We continue to feed approximately 40 people every Tuesday evening by taking food and drink to the homeless in central Bristol. We aim to make friends and encourage these men and women along their journey.

2503
SANDWICH
PACKS

PLUS TEA, COFFEE AND SOUP!



WE REACHED OVER
1655
PEOPLE IN NEED

PREPARE

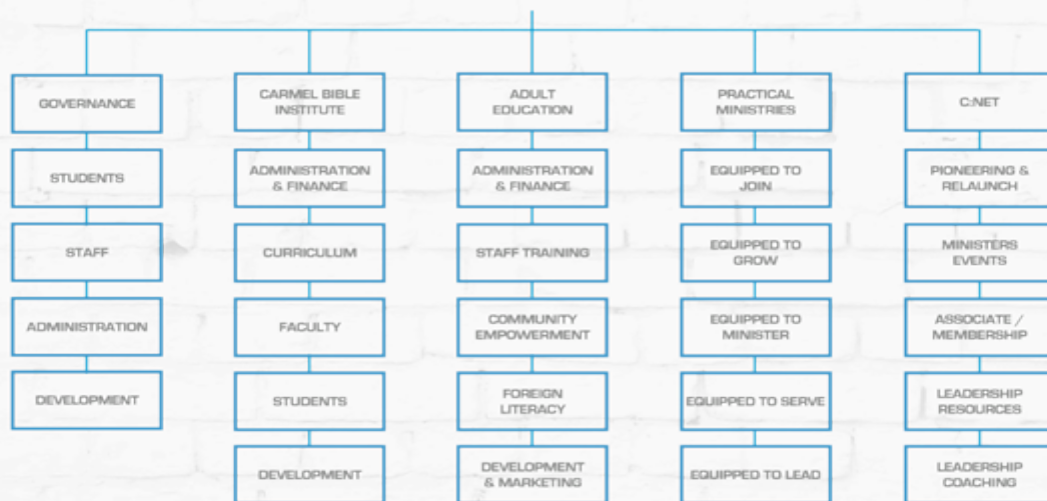
The third stage of the journey is Prepare. Once a person partners with the vision of the church, they need to be equipped to get involved in taking the vision forward.

They are encouraged to serve in one or more of the departments.



HEAD OF PREPARE - PASTOR GERRI DI SOMMA

PREPARE STRUCTURE OVERVIEW



CARMEL BIBLE INSTITUTE

Providing courses of instruction based on God's Word that prepare students for service and ministry, developing Godly character in an environment that enables the life changing power of God to do its work in each student. The course is to establish the foundations of life and to equip people to better function in service to the Body of Christ. The weekend Bible School is over a 2 year period.

CARMEL CHRISTIAN SCHOOL

Following the 'Accelerated Christian Education' system of education, which centres on the Word of God, a child is equipped for life in every area of their

development. By providing individual instruction and group activities through the Christ-centred programmes of the Christian School, children are prepared for the responsibilities ahead of them, educating them for now and into eternity.

PRACTICAL MINISTRIES

Training the believer in short-term courses through the "In Christ" programmes. These provide foundational doctrine and understanding of the church and its function. They further teach Christians to flow in the anointing through prayer helping, counselling, healing and other

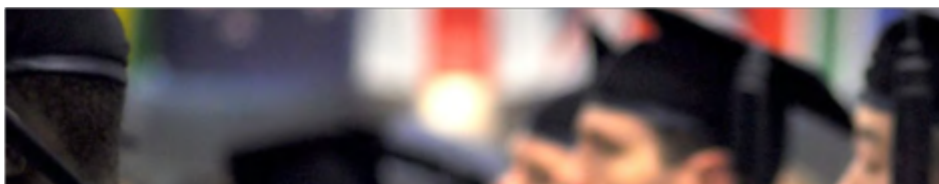
practical ministry opportunities.

ADULT EDUCATION

Providing further education in a variety of subjects. Reaching out to the wider community through education, whether knowledge based or of a more practical type, serving the community, commending the love of God.

RESOURCES

Meeting the ongoing demand for books, CDs and DVDs, which in turn promote the growth of the believer, especially in the practical application of their beliefs both in church and in the community where they live.



CARMEL BIBLE COLLEGE



Carmel bible College provides a unique opportunity to equip people in a manner that will transform their lives. With a 24-year legacy of faith, our vision remains resolute to train, build up and equip God's people for their purpose in His kingdom. Our curriculum equips and prepare believers through the practical application of biblical principles, preparing them to become effective ministers and leaders in their family, church, marketplace, and community.

EQUIPPED FOR LIFE

Carmel Bible College is a place for believers desiring more of God to be transformed by His Word through the work and power of the Holy Spirit. Our goal is to equip the body of Christ 'so as to walk in a manner worthy of the Lord, fully pleasing to him, bearing fruit in every good work and increasing in the knowledge of God'. [Colossians 1:10 ESV]. Our curriculum is focused on instilling faith-based biblical life skills to equip believers to walk by faith whether in the home, the business world, the church or any environment they should find themselves in.

Equipped For Life

Our Weekend Bible College, launched in September 2017, currently offers a 1st Year Certificate in Biblical Studies and a 2nd Year Diploma in Ministerial

Studies (launched September 2020). Graduation from both programmes is upon successful completion of a two-year course of study (24 subjects). The college convenes usually every three weeks on a Friday evening (6.30 - 9.00 pm) and on Saturdays (09.15am - 4.30 pm) during the school academic year. This not only offers flexibility to study on a part time basis for those working in full time employment but, also a more manageable way of paying tuition fees.

Staff and Volunteers

Currently there is 1 part-time staff member (3 days per week) and a student volunteer helping with some administrative tasks. Presently the lecturing faculty comprises fifteen lecturers, with all but one attending Carmel City Church

COVID-19

The pandemic and lockdowns have brought considerable challenges to CBC in both the running of the college and enrolment of new students. During each lockdown the college moved to the Zoom video meetings platform to present live lectures running to the normal college timetable. The September 2020 Certificate Programme enrolment numbers were very low and we are believing for an increase this coming September.

E-Learning Hub

Plans are underway to develop and launch an e-learning platform which will enable users to login remotely and follow previously video recorded courses.

In February 2020 a decision was taken to rebrand the name of the college from 'Carmel Bible Institute' back to 'Carmel Bible College' including the use of the former logo which embodies what the Bible college represents - 'the teaching of the Bible as the inspired, infallible and inerrant Word of the God through the empowering and illuminating work of the Holy Spirit firmly established on the principles of Biblical Faith'. The previous rebranding a few years earlier from 'college' to 'institute', came about from a decision to take the Bible college in a more academic/theological direction through the establishment of an official link with Moorlands Theological College. This rebranding also resulted in a significant change to the 'spiritual' direction of the college and was a departure from the original 'blueprint' and instruction the Lord had given to the founders of the Bible college

ATTENDANCE AND GRADUATION AND STATISTICS

Class	Attended	Graduated
WBC – 1 st Year Certificate (2 nd year)	6	n/a
WBC – 1 st Year Certificate (1 st year)	1	1 (Postponed due to COVID)



CARMEL

CHRISTIAN SCHOOL

OVERVIEW

VISION

Carmel Christian School's vision is for every child to have a living relationship with Jesus Christ. We recognise that this relationship is the firm foundation upon which our children can build to live successful and fulfilled lives.

To establish and build upon this foundation, we utilise a Christian curriculum called Accelerated Christian Education (ACE) that informs the mind and influences the heart. Its individualised approach is biblically based and trains

children in accountability, character development, moral values and critical thinking skills.

Christian teachers who genuinely care about the children's wellbeing and who are committed to enabling children to excel in their unique giftings is also central to fulfilling our vision.

With the foundation and building blocks in place, our

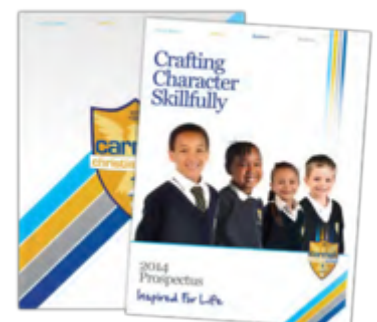
responsible citizens. Our students will leave our school empowered as independent, co-operative, innovative and motivated young adults who can make a meaningful contribution to life.

Ultimately, Carmel Christian School is interested in the big picture: the child's present, their journey through school, their adult life and their eternal destination

MISSION

Train up a child in the way he should go, and when he is old he will not depart from it.

Proverbs 22:6.



OUR SETTING

Carmel Christian School (CCS) is an independent, fee-paying, Christian school based in Brislington, Bristol that has provided Christian education since 1997. Since that time, we have been

privileged to share the formative years of many children from different backgrounds, nationalities, cultures and have added great value to their young lives.

Carmel Christian School is registered and approved by the Education Department for 75 children aged 3 to 18 years. The school is inspected by Ofsted who

assess the school's progress in various areas

We have always identified our role as being an extension of the Christian home, and have worked hard to engender a positive, encouraging and familial atmosphere where relationships are nurtured.

OUR AIMS

- To produce a secure and stable atmosphere where students can excel in a full education.
- To promote attitudes of respect, self-control, honesty, integrity, perseverance, appreciation, consistency, responsibility and thoroughness.
- To provide opportunities for students to develop their character and gifting, encouraging them towards their calling in life.
- To prepare each child for adult life, equipping them to take their place in society as respectful and responsible citizens.
- Make a difference in their sphere of influence.

PUPILS AND STAFF

REGISTERED CHILDREN

ABC's: 5

Juniors & Seniors: 17

Our current focus and plan is to expand the Early Years class as the main contributor for the rest of the school.

STAFF MEMBERS

Full-time: 5 Part-time: 2
Volunteers: 3

“At Carmel Christian School the staff members are committed to academic excellence and have the opportunity not just to impart education to learners but also life skills through biblical perspectives”



The Discipleship programme consists of 3 courses, facilitating the establishment and growth of new believers to the point where they are productive members of the church and well grounded in their faith. The programme also provides a foundation for those who move on to study at Carmel Bible Institute.

PROGRESS

The 'Life in Christ' course continued with great success. The programme benefits from trained coaches. One-on-one coaching has been provided to support people completing the course.

The second 'Biblical Foundation' course continues to establish new believers in the faith and helps them participate in the activity of the church. This course comprises 12 modules that will be taught in a lecture-style format as a follow-on from the 'Life in Christ' course.



FUTURE

The third 'Practical Ministries' course teaches mature believers lay ministry opportunities.

PREPARE SUMMARY

Prepare covers all aspects of preparing the believer for their service in the church and the community at large. We achieve this through four areas:

- Carmel Academy, which is our Christian School.
- Practical Ministries which aims to disciple believers.
- Adult Education which aims to equip adults with necessary life skills
- Carmel Bible Institute



GOALS FOR 2021

GOAL 1

- Continue to grow the number of Carmel Home Groups.
- Grow our involvement in the community.
- Equipping people that we aim our Faith at to make an Impact on our Community.

GOAL 2

- Grow the number of Carmel Bible College students.
- Find a sustainable way to run Carmel Christian School and increase the number of pupils.
- Christian School pupils with the focus on Early Years.
- Relaunch 'Foundations of Faith' course program.
- Sunday Live Evening event and training initiative (2021/2022)

DARE

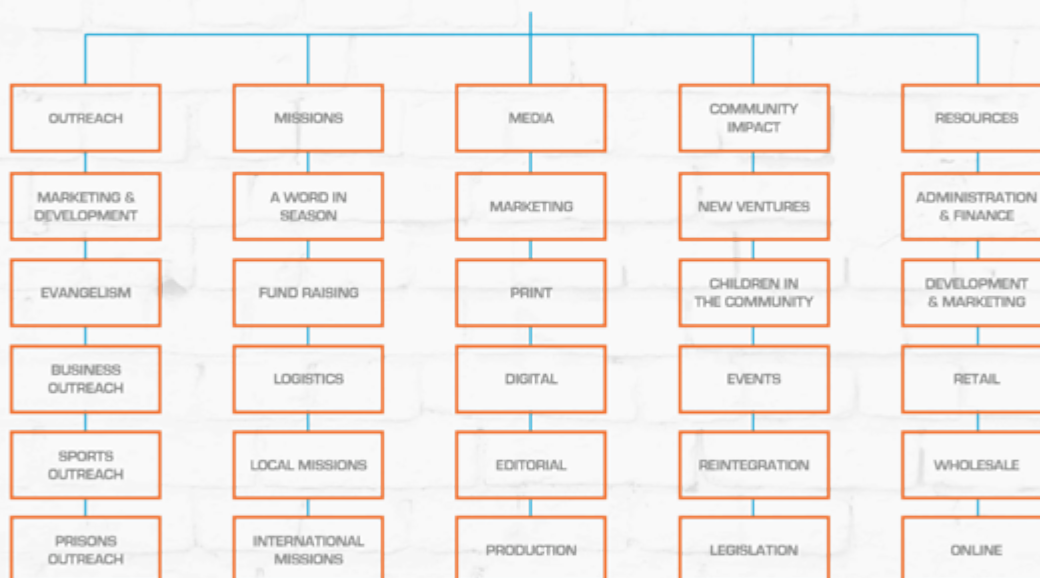
The final stage of the journey is Dare. This is for people who have been equipped and are carrying the vision by playing key roles in the ministry.

Here people will lead others and help facilitate the process of the journey beginning with Share.



HEAD OF DARE - **ASIF FRANCIS**

DARE STRUCTURE OVERVIEW



OUTREACH

Reaching out to the world around us through evangelism, street preaching, crusades, The Way of the Master and other evangelistic opportunities. Seeking and finding the lost so that they may come home to the Father.

C:NET

Growing a network of Churches in the UK and overseas that relate together under the spiritual covering and oversight of CMI, fulfilling the apostolic call of 'Touching the World,' resulting in a common bond and a courageous voice in today's world.

MISSIONS

Taking the Gospel to other countries around the world on mission trips, holding crusades and open-air meetings. Spreading the Word of God through 'Word in Season' recordings sent in their hundreds worldwide touching more than 32 nations. Publishing Carmel teaching, going into all the world through written and audio publications.

MEDIA

Using the media to challenge secular thinking through films, books and a broad selection of targeted

publications. Becoming media aware so believers know the issues we face today, and responding accordingly. Speaking out for those who cannot do it for themselves and challenging the secular thinking that has permeated our society.

COMMUNITY IMPACT

Responding to social needs in the local community in specific and appropriate ways through such projects as the Hamper Project at Christmas, the weekly Soup Run for the homeless, and the Storehouse for families going through difficult times in our community.



PRISON

MINISTRY

The prison ministry has grown significantly over the course of the year including the addition of another prison in line with our vision. Here is an overview of our activity over this financial year:

Prison Ministry:

The function of our prison ministry is to continue to help and support the chaplaincy teams of four different Prisons in the city of Bristol. We organise Sunday services in all four prisons. We also lead bible studies and one to one counseling (two sessions) in Ashfield prison fortnightly on Mondays. Each prison has a dedicated team and a team leader except for East Wood Park Prison where we have two teams and two leaders. There is also a team for bible studies in Ashfield prison. Altogether, we have a team of 20 people serving in prison ministry with some team members visiting two to three times a month. The following is detailed information about each prison.

Ashfield prison: Bible study and one to one counseling sessions every fortnight on Mondays 1:30pm to 4:15pm. Sunday morning service every second Sunday of the month, 12 times a year.

HM Eastwood Park (Ladies prison): Sunday morning service every sixth Sunday or 8-times a year. In addition, we distributed gifts to around 400 prisoners for Christmas 2018 and also at Easter 2019, which was funded by our Church's internal fundraising events. We also responded to a request for clothes, as the prison was running low on stock (to give to women when they leave the prison).

Horfield prison: Sunday morning service occur every first Sunday of the month, 12 times a year.

Leyhill prison: Sunday morning service occur every two months, 6 times a year.

Altogether, we had a plan to conducted 38 Sunday services as last year (2018-19) between the four prisons, but unfortunately, November 2019 to March 2020 everything was according to plans much exciting and encouraging then, as we all aware from April 2020 everything effected by Covid-19 we had completely lockdown since we could not do our Prison Ministry any more.

TEACHING AND EQUIPPING

REACHING THE NATIONS:

The team continued to educate congregation members with the running of the 'Reaching Nations' training which focused on different faiths. Congregation members were equipped in how to evangelise and addressing the growing secular viewpoint of Christianity.

STRATEGIC INFLUENCE:

We understand not everyone wants to go out on the street and share their faith but equipping people with the knowledge they need to educate people undergirds the great commission being fulfilled as a lifestyle rather than as an event.

We continue to identify that each team needs to be structured around the audience they are looking to engage. This approach continues to result in an increase in salvations and a much warmer response when presenting our Christian faith.

We have a teams going onto the streets on Friday and Saturday morning and evenings. These teams engage the younger generation but

have also have seen a variety of ages when reaching out to those heading out to nightclubs and those of a homeless/street background. We have also seen an increasingly diverse religious background when speaking to people from faiths that include Hindus, Muslims, Sikh, Buddhism and those of an Atheist background].

IMPACT IN THE COMMUNITIES:

The literature that was handed out also supported the premise that people would come to church.

We are also helping the youth of our community especially college and university students by meeting them every Friday evening. The increased involvement of church youth continued to bring a dramatic change and increase number of salvations to those of the same demographic.

The two CMI produced leaflets, 'You Can Live Forever' (centred on the salvation) and 'You Can Have Complete Healing' (centred on healing) continue to answer the questions we encounter on the streets.

We have plans to produce further leaflets to help people to understand the role of the church in the community based upon the questions

that regularly crop up. Being audience led rather than dictatorial in our approach.

We have also discovered a great external link to supply us with other literature. They are called World Missionary Press. They have helped tremendously with resources providing us with thousands of booklets and that continue to helped show the way to Christ.

Over the course of 2019 we have seen more than double the number of salvations in comparison to 2018. With these results we have steadily reversed the trend of people saying street evangelism is dead and seen more and more people willing to discuss aspects of faith.

Using the strategy of people first, we connect with people and this gives the team a more productive investment of time, money and resources.

Over the course of 2019. we continue to build on the footage captured of more stories using www.foundheaven.com as our showcase as we can show the how encounters with God changes lives.



PETRA

Our Petra team have continued to inspire growth for each of the five Carmel City Church locations in light of 'covering the city'. Petra Statistics for September 2019 to March 2020

Petra Statistics for 2019-20

Months	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Total
Team	26	28	18	14	35	20	35	334
Spoke to	67	45	51	29	76	42	80	691
Prayer	35	29	24	14	20	21	28	280
Salvation	23	12	13	12	6	6	14	133
Healing	1	0	0	0	0	0	0	1
H/Batism	0	1	0	0	0	0	0	4
Leaflet	355	370	255	210	510	280	440	4590

The above Petra report is from Sept 2019 to March 2020. From April 2020 we could not have any outreach because of lockdown.

The department functions: Twice a week we meet at Carmel. Every Friday at 11:00 am we gather at Carmel Every Saturday at 11:30 am we gather at Carmel When we gather we pray and ask the Lord for the direction before going out on the streets. In our departmental function we have a team of passionate, enthusiastic and diligent people who love our Lord Jesus and desire to make a difference in people's lives. There are number of stories/ testimonies, we will never forget how the Holy Spirit touched people who cried out like babies and gave their lives to the Lord.



CHAPLAINCY EVERYWHERE

Since we launched 'Chaplaincy Everywhere' many people have now passed the induction course that we put in place in line with teaching and equipping people to do life. This course has helped many people who serve in the Chaplaincy teams get an understanding for the boundaries they work under and how to work within these bounds whilst promoting the gospel.

Within the Care Home sector of activity, we are visiting seven homes regularly during the week. As a result, we have had many salvations, conducted some funerals and internment of ashes services. This has seen some visiting relatives and staff are present throughout the experience so people can get a grasp of what we are doing and how we are helping the older generation connect to Jesus.

The Chaplaincy ministry is made up of volunteers who have been trained in the ways of a Christian visitor going into Aged peoples care homes and

- talking to residents about anything they want to talk about and listening to their story.
- Building up relationships with them and sometimes with their families.

We are a completely volunteer group of, at the moment 9. Reverend Ken and Julia Turner run a 7-week course, one night a week of 2 hourly sessions. We are a uniformed group, we purchase our own uniforms, which are a clerical shirt or blouse for the ladies optional.

Reverend Turner is an ordained minister of the gospel who is sometimes invited to conduct funerals of which he has done many. We do not take a fee for ourselves but pay the fee into the Chaplains Fund.

All our work in the care homes is free to them. Once we have established ourselves in a home we can begin to share about Jesus and our beliefs. Some of the residents are willing to talk about it and some are not, there is sometimes opposition from families.

We have used the Methodist format for Chaplains for teaching purposes and find this works quite well and suits our needs. We are always aware when in a care home that we are guests and they are the hosts. This way we cannot overstep our purpose for being in the home. Reverend Ken Turner visit 3 care homes, Julia Turner goes to one on her own in Clevedon and an additional two which gives her three. More people are becoming interested

in chaplaincy, so we will run another course soon.

For the next year we will be looking for more homes to place them. We depend on the Lord for that as to which home to go to promote the gospel. There is an introductory letter from Pastor Michael Fletcher, when a manager is interested, we simply tell them who we are and what we do. One of our regular homes has just closed its doors so that frees the team up. Reverend Ken Turner also visits hospitals as the need arises.

SUNDAY SERVICES:

Aside from weekly activity we have been asked to facilitate one service at one of the care homes we serve during the week, Bamfield Lodge, Hengrove every 3rd Sunday of the month. These services include praise songs, Bible messages and Holy Communion.

INFLUENCES:

As we have grown over the course of the year we have been able to equip people in the following areas:

- Care Homes
- Prisons
- CBI (Leadership Academy)
- NHS
- Citizens Advice Bureau
- Drug and Alcohol Rehab

MEDIA

REORGANISATION:

Internally, Carmel Ministries International managed media activity (logistically and financially) with a team under Carmel Media. The team build upon the established brand of CMI and produce the necessary communications needed for Carmel Houston and establish credibility for Carmel Global.

Carmel Ministries International Website has sites dedicated for Bristol, Houston and a Global site encapsulating the 'bigger picture'. Carmel Ministries International now has the foundation in place continue to elevate our digital presence.

MILESTONES FOR CHARITY:
CARMELBOOKSHOP.ORG

Building on from our long-standing brand that had changed the image of the internal shop Carmel Bookshops stock went online as a fully functional shop using Shopify. The Bookshop team then added all



the stock found in the bookshop to create another purchase point in line with the industry. Adding regular incentives to encourage purchase with the shop other than going to Amazon only will be the next phase of the bookshops growth plan.

Already this site has increased awareness of the shop within the community of Bristol and seen new people from other churches become regular customers.

MILESTONES FOR CHARITY:

DISCIPLESHIP

Our discipleship programme of 'Life in Christ' and 'Biblical Foundation' are in place for us to build people according to our process of Share/Care/ Prepare/Dare having worked closely with the team in Prepare that includes teaching manuals and tools for people new to the church to do the journey.

MISSIONS

2019/20 focus was to engage more congregation members to get involved with Missions. Our focus was to make missions more accessible by allowing them to work alongside seasoned missionaries and bible school students.



UGANDA:

We continued our commitment to the Ugandan Mission.

Carmel ministries has supported Gossellife International over the past twelve months with monthly donations in support of the ongoing work of the children's ministry

(Alina's kids) based in Mbale Eastern Uganda.

The funding has benefited the ministry in enabling it to move to larger premises and taking more children into its care off the streets.

The beginning of 2019, we had a total of six children living in, and seven cared for in the community. We go into 2020 with eleven children living in and nineteen cared for in the community.

Through the extra funding given by Carmel's children church at Christmas 2019, we were able to take the children for a Christmas day swimming party, which brought much excitement to the children. We were also able to purchase play equipment of a garden swing, footballs and general play equipment.

These regular donations ensure children receive their specialist medication needed to combat the AIDS virus, pay school fees and provide all their needs.

SHORT-TERM MISSIONS:

We want to engage more congregation members into missions as Uganda can prove too much of a commitment for some.

The Church has continued to support Ken and Claire Suckling, Love Zambia and the ladies conference continued to raise funds for Love Zambia work that continues to build year on year.

ELEVATING OUR CONGREGATION:

Continuing with our relationship with Gospel Life Ministries we ran another

Mission to Uganda (Mbale in village called Nakolake), which included members of the congregation of Carmel City Church for the first time.

Our mission was to get an orphanage up to speed as the need in the area was now at a critical state. This team essentially would be impacting the lives of many generations by giving them a much needed home.

This construction project helped build and fit out the orphanage with supplied materials, including fitting seven windows and four doors, concreting all the floors and plastered the walls of seven rooms.

We spent time working with the children from the orphanage and visited two churches where we held pastoral seminars. During this amazing journey we impacted the lives of over 500 people and have set the foundation to restoration in an area of Uganda that needed much help.

We had made plans to revisit Uganda for our 22nd mission project with Carmel. Unfortunately, due to travel restrictions put in place by GOVT COVID guidelines, all mission trips to Uganda and other countries were canceled.

ELEVATING WITH OUR EXISTING CHURCH BASED MISSIONARIES: ZAMBIA

This year, we continued to support missionaries in Zambia and Uganda through financial aid.

MISSION TRIPS PLANNED

During this year, we have planned several mission trips to Bosnia as part of the Youth Ministry, to carry on building relationships with the church there. And also, to carry out another mission to Uganda. Sadly, these mission trips were canceled due to travel restriction placed by the government.



CARMEL HOUSTON

2015 saw the launch of Carmel City Church, Houston. In 2017 we have moved into a new facility where work continues to grow the congregation and impact the community.



Leadership

Who would have thought in November 2019 that what was coming down the line would greatly affect both locally and globally. I should have been alerted because the theme for 2020 was Finding Focus and in March everything changed for everyone and normal was thrown out of the door, as shut downs and restricted travel was put in place.

I had a Word from the Lord in March of 2020 that this would not touch our family and fellowship and I began teaching and preaching on faith throughout most of the year. As a church we did not shut down and kept open in the midst of many churches closing and some still not open. We did however have challenges as we were no longer able to travel due to our documents expiring and

new applications being submitted with severe delays due to reduced staff in the Immigration services.

We had two funerals during the year of 2020, none related to the pandemic. One was in March, the son of Pastor Stan Rules our Pastoral Overseer who was shot while on duty, very tragic as he was in his early thirty. The other was Pastor Zack Ayers our Equipping Overseer's wife, Karel who suffered a heart attack and graduated into heaven. Through all this many new people discovered the church and started attending and we saw an increase in attendance and resources. I am reminded that all things work together for good for those that love the Lord but also very painful while going through it.

We continued with all our meetings, Bible Study, Men and Women's mentoring and also saw the launch of CBC and our Carmel Home School Hub with 6 children attending with more coming soon as young families begin to attend the church.

During 2020 I was made the Chaplin of our local chapter for Christian Motorcycle Association that was started by a friend and myself together in 2019 and have seen steady growth there. WE continue doing services All in all it was a very challenging but also extremely rewarding year for us even in the midst of challenging times. We are ever grateful for the prayers and support we get from Carmel Bristol and am thankful for all the encouragement we get from our home base. Blessings

Houston
12412 Highway 36
Needville
Texas
77461

Since 1996 Carmel Ministries International has seen a steady growth and influence in Bristol, the UK and beyond under the guidance of its founders and general overseers, Bishop Gerri and Pastor Michelle Di Somma, who continue to cast vision for the ministry globally



LEGAL INFORMATION

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their annual report together with the audited financial statements of Carmel Ministries International (the company) for the year ended 31 October 2019 the Trustees confirm that the Annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015). Structure, governance and management

A. GOVERNING DOCUMENT

The organisation is a charitable company limited by guarantee, incorporated on 5 July 2002 and registered as a charity on 4 October 2002. A review of the Articles has been undertaken to ensure they are in line with current legal and best practices. That review was adopted by Special Resolution on the 27 October 2016. In the event of the company being wound up members are required to contribute an amount not exceeding £10. The main areas of charitable activity are the provision of religious services, advice and information, outreach and missions work and the operation of educational and training facilities. Two Trustees served for the whole of the accounting period and were in office on the date that these accounts were approved. Those Trustees were: Rev Gerri Di Somma, Rev John Quintanilla and Mr Wayne Skinner.

B. RETIREMENT AND APPOINTMENT OF TRUSTEES

The directors of the company are also the Trustees for the purposes of Charity Law. Under the requirements of the Memorandum and Articles of Association, the Trustees are not subject to retirement by rotation.

Unless otherwise determined by the charity in a general meeting, the term of office of a trustee shall continue until he/she retires or is removed in accordance with the relevant provisions of the Articles. In the event of the appointment of a new Trustee, a full induction and training programme will be developed in line with the prevailing best practices as set out at the time by the Charity Commission.

C. ORGANISATIONAL STRUCTURE

The Trustees provide strategic and visionary leadership to the organisation. Within the guidelines laid down by the Trustees, daily operational decisions are made under the direction of the Chief Executive Officer, who is also the Chair of the Trustees. As part of the delivery of the vision of the organisation a tailored Executive Structure has been formulated. using the titles, Share; Care; Prepare; Dare and Welfare. The senior administrative team focuses the actions of those who work within the ministry, both as paid staff and volunteers to ensure the delivery of the vision. In January 2011, the first year of a five-year vision was launched, bring the 20-year vision of the Ministry to a culmination.

A restructuring of the Senior Leadership Team was therefore undertaken. The key management personnel for the ministry are Pastor Gerri Di Somma, Michelle Di Somma and two Overseers appointed to oversee the offices of Assets, People and Equipping.

These are Wayne Skinner [Assets], and Michael Fletcher [People and Equipping].

SHARE

This includes divisions serving:

- Guest services.
- Events.
- Youth Ministry.
- Children's Church.

CARE

This includes divisions serving:

- Partner Services.
- Home Groups.
- Life Groups.
- Humanitarian.
- Recreation.

PREPARE

This includes divisions serving:

- Carmel Christian School
- Carmel Bible College. Name changed to Carmel Bible Institute
- Adult education.
- Practical Ministries.
- Resources

DARE

This includes divisions serving:

- Outreach.
- Missions.
- Media.
- Community Impact.
- C:Net

WELFARE.

This includes divisions serving:

- Carmel Business Solutions.
- Finances.
- Regulators.
- Human Resources.
- Logistics.

In addition, Carmel Christian Centre has an Overseer management committee who meet weekly and are responsible for the strategic and operational management and reporting of the charity to the Chair of Trustees. The Overseers of the committee reports directly to the Chairman of the Board of Trustees. This committee has no voting rights but is responsible for the daily provision of the services of the charity. A structure of delegation is in place and day to day accountability for the provision of the services rest with the Chief Executive along with the Company Secretary and Finance manager. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. A Human Resources officer is responsible for individual supervision of the staff team and also ensuring that the team continues to develop their skills and working practices in line with government legislation and good practice. The Christian School has a Board of Governors who are responsible for the delivery of the full range of skills within the school. The Bible Institute has a Dean supported by an administrative staff that provides the full range of support needed for the students.

E. RISK MANAGEMENT

All financial transactions are processed via a rigorous system that ensures that all transactions are authorised by a senior member of staff. All members of staff completed Health and Safety and safe guarding training to ensure that our systems and procedures are up to date and comply with all relevant legislation and mitigate harm to people in the building as far as possible. Levels of risk are monitored by members of the Executive management team, and reported on, and dealt with as appropriate. Our risks include:

Fire at the building. This is mitigated by ensuring that our electrical installation is in a safe condition, that our portable appliances are regularly tested and confirmed safe. A remotely monitored fire and smoke alarm ensures that the Avon Fire and Rescue crews are called to the building in the event of an alarm. All firefighting equipment is maintained by a specialist firm through annual inspection

Theft and criminal damage. This is mitigated by installing a dual PIR sensor alarm system throughout the building. This is regularly maintained by a specialist alarm firm, and is monitored by a remote alarm centre. The system includes an autodialler that connects to the local Police Force in the event of an activation whilst the building is closed. Whilst the building is open, all access doors are protected by swipe card access points so that casual visitors cannot access the building without the appropriate equipment.

Reputational damage and risk of closure. We maintain the school to a high standard and are Ofsted registered and inspected to ensure our standards are verified by an outside body. Inability of our key personnel to be able to deliver public speaking engagements thereby affecting our voluntary income on a Sunday. This risk is mitigated by developing strength in depth of those that can deliver public speaking engagements should the designated speaker not be available.

We maintain a Social Media policy to ensure our media exposure is maintained to a high standard. We have reviewed our Memorandum and Articles to ensure we are in line with current law and best practise. Data loss. Our IT systems have been built to ensure a robust backup of business critical data, and we are exploring the extension of that to include cloud based backups as an additional layer of backup.

Local civil unrest. This is mitigated by the installation of a secondary alarm in the building. It is used when the building needs to be locked down, and alert users not to leave the building. Safe guarding policy ensures compliance with legislation and local authority requirements.

OUTSIDE SCRUTINY

Carmel Ministries International is scrutinised by a number of outside public bodies. As a Charitable Company we are regulated by both Companies House (Company registered number 4478212) and the Charity Commission (Charity registered number 1094052). As a School we are regulated by OFSTED. DCSF number 801/6021 OFSTED Unique reference number 132774. The building is registered as required by the Places of Worship Registration Act 1855. The building is registered for the purposes of marriage under the Marriage Act 1949, Section 41.

OBJECTIVES AND ACTIVITIES

A. AIMS AND OBJECTIVES

The company's objectives and principle activities are to:

- Advance the Christian Faith in accordance with the Statement of Beliefs in such parts of the United Kingdom and the world as the Trustees may from time to time think fit.
- Other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

The main objectives and activities for the year continued to be focused on the promotion of the Christian faith, education, improvement of life skills and family values, childcare and alleviation of poverty.

B. STRATEGIES FOR ACHIEVING OBJECTIVES

The strategies employed to assist the charity to meet these objectives included the following.

- Providing a range of services within the community which are reflective of relevant quality standards and addressing the potential and ongoing challenges.
- Feeding and clothing the homeless and deprived as well as the relief of poverty in our local community.
- Establishment of a free food bank.
- Providing educational support and services to the community.
- Education and care of children and youth.
- Engaging with the Prison Chaplaincy Service to provide spiritual support and guidance to four local prisons.
- Providing a chaplaincy service to various care homes,
- Maintain a book shop.
- Provide teaching material free to the end user, distributed within the UK and overseas.
- Missions and services worldwide.
- Internet streaming of church services.
- Build relationships with other Christian Ministries locally and around the world.
- Re-launch churches by providing media services and branding support.
- Provide work experience to help people 'get back to work' or join a new workforce.
- Provide media solutions to communicate various fundraising opportunities for charities.
- Host conferences to further the Christian Faith.
- Providing real-time translation of Sunday services into 3 languages available over the internet.
- Continuation of the vision to find ways and means of reaching out to the community, being proactive in assessing and strategising the right approach to the needs of people we contract with.

C. PUBLIC BENEFIT

The trustees confirm that they have complied with the duty outlined in the Charities Act 2011, to have paid regard to the Public Benefit Guidance published by the Charity Commission. In line with Charity Commission guidelines the Trustees continually review the Charity's fulfilment of public benefit. As outlined above the Charity's Aims are to

- 1 Promote religion through the promotion of the Christian Faith; and to



LEGAL INFORMATION

- 2 Undertake such purposes which are exclusively charitable as defined within the law of England and Wales.

The primary purpose of the Charity is to promote the Christian Faith. To support this aim, the Charity provides a building as a place of worship which the public is free to attend. Access is continually reviewed in the light of relevant disability legislation to ensure public worship services are as fully accessible as possible. The building has clear external signs and has invested in large road front signage that promotes visibility. The Charity maintains a website that provides full details of the services provided, including the open public worship services, and ensure as far as is possible that internet search engines return that website address on the first page of results. Following the Charity Commission's guidance, the Trustees believe that this provision in itself satisfies the test for public benefit. Notwithstanding that, the Trustees ensure that the following services are provided that further promote aim number 1 – the promotion of religion. Conducting Christian instruction for children during open worship services. Conducting religious ceremonies such as weddings and funerals. Supporting Pastoral staff in their duties through Stipends. Providing forums where enquirers can investigate the Christian Faith without obligation, specifically

- Through street teams.
- Through the provision of food on the street to the homeless.
- Through UK based and International mission activities.
- Through a food bank.

Writing, producing and promoting Christian books. Providing a retail Christian book shop. Teaching a course introducing new converts to the basics of the Christian Faith. Visiting the sick in hospitals. Promoting efficiency in other Christian Charities and internal departments through marketing, branding and website design. Continuing within these aims, it is clear that during the past year the Charity fulfils the 'other such purposes' charitable function as set out below

- 2.1. The prevention or relief of poverty
- 2.2. The advancement of education
- 2.3. The advancement of citizenship
- 2.4. The advancement of the arts
- 2.5 The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage. In fulfilment of aim 2, the Trustees note the following activities that fulfil Public Benefit.
- 2.6 Opening a free food and provisions bank. And 2.6. Provide debt management advice. Run a Money Management course.
- 2.7 Maintain a full time day school.
- 2.8 Maintain a Bible Institute. Making free courses available covering pre-Marriage counselling; Marriage counselling; Divorce counselling and Bereavement counselling. Teaching a course of the basics of the Christian Faith in local prisons. And 2.3. Provide at cost price the basics course to other churches. Distribute free audio cd's both nationally and internationally espousing the tenets of the Christian Faith. Stream Christian material via the internet
- 2.9 Convening times of Christian worship in four local prisons. Assisting in the Chaplaincy duties at local prisons.
- 2.10 Writing, producing and presenting public performances of plays and musicals written by members of the Charity. Encouraging prayer, praise and study.
- 2.11 Providing a bursary scheme for the Bible Institute.
- 2.12 Providing a subsidy scheme for the Day school.
- 2.13 Empower creative designers with freelance and internship work, to enable them to improve their employability potential.

- 2.14 Support local businesses with professional branding and marketing skills.
- 2.15. Providing a chaplaincy service to various care homes

Future plans to fulfil the Public Benefit requirement are:

- i. Grow our services in the community.
- ii. Greater joint working initiatives with other charities and churches

FINANCIAL REVIEW

The principal funding sources of the Charity are by way of donations given mainly by the congregation in the form of tithes and offerings. These are free will gifts given without expectation of favour, reciprocal gift or use of services. Gifts in kind are valued at their estimated value to the Charity. If a donor specifies that a donation is to be used for a specified purpose, the amount will be treated as restricted funds. Qualifying expenditure is set against the restricted funds. Designated funds are unrestricted funds that the Trustees have designated for a specific purpose. Income generated from designated funds is treated as general income. General funds are neither designated nor restricted.

Overall income decreased during the year from £897,744 to £667,732 (-25.62%) Expenses decreased from £869,529 to £636,984 (-26.74%).

The Trustees are aware of these expenses and formally approve them at the Trustees meetings as they are presented.

A. RESERVES POLICY

Carmel Ministries International general fund is an unrestricted income fund and therefore requires a reserve policy. Whilst the policy remains to maintain reserves, the Trustees are very aware of the general legal duty to apply charitable funds within a reasonable time of receiving them and have actively encouraged delegated staff to utilise funds

on charitable purposes within their charitable objectives and in a manner that as far as possible meets donor's wishes. It is noted that a number of donors may specify that their funding is intended to provide funding for a specified project. Where this is specifically restricted, the project funding will be ring fenced into a Restricted fund and will not form part of this reserve policy.

The Trustees have conducted a thorough review of the major risks that would prevent the Charity carrying out its normal weekly operation (see above), and are satisfied that sufficient steps have been taken to mitigate those risks sufficiently to ensure continued operation.

The Trustees are confident that in the event of a catastrophic event that affects the building that they could call on the church members to continue to support the Charity through voluntary donations direct into the various bank accounts until such time as the building is brought back into operation.

The current policy of the Trustees is to hold Nil Free Reserves (subject to annual review). The Trustees note that the current Free Reserves stand at £30,748 and are satisfied that future plans, together with improvements to income due after the Balance Sheet date (see paragraph on The Charity as a Going Concern), will bring the Free Reserves in line with this policy.

Going forward the Trustees will regularly review this Policy with the intention that Free Reserves will be held at a level commensurate with three months fixed costs for the Charity.

B. WHISTLEBLOWING POLICY

Employees may, in carrying out their responsibilities, have access to, or come into contact with, information of a confidential nature. The terms and conditions provide that except in the proper performance of their duties, employees are forbidden from disclosing, or making use of in any form whatsoever, such confidential information.

However, the law allows employees to make a "protected disclosure" of certain information. In order to be "protected" a disclosure must relate to a specific subject matter (listed below) and the disclosure must be made in an appropriate way. If in the course of employment, an employee becomes aware of information which they reasonably believe tends to show one or more of the following, they must use the Company's disclosure procedure set out below:

- a) That a criminal offence has been committed, is being committed, or is likely to be committed.

- b) That a person has failed, is failing, or is likely to fail to comply with any legal obligation to which he/she is subject.
- c) That a miscarriage of justice has occurred, is occurring, or is likely to occur.
- d) That health or safety of any individual has been, is being, or is likely to be endangered.
- e) That the environment has been, is being, or is likely to be damaged.
- f) That information tending to show any of the above has been, is being, or is likely to be deliberately concealed.

DISCLOSURE PROCEDURE

Information which an employee reasonably believes to show one or more of the above should promptly be disclosed to their manager/supervisor so that any appropriate action can be taken. If it is inappropriate to make such a disclosure to the manager/supervisor, the employee should speak to Rev.

G Di Somma.

Employees will suffer no detriment of any sort for making such a disclosure in accordance with this procedure. However, failure to follow this procedure may result in the disclosure of information losing its "protected status". For further guidance in relation to this matter or concerning the use of the disclosure procedure generally, employees should speak in confidence to Rev. G Di Somma.

FUNDS HELD AS A CUSTODIAN TRUSTEE

Carmel Ministries International does not hold funds as a custodian trustee on behalf of others.

THE CHARITY AS A GOING CONCERN

The Trustees have reviewed the current environment in which the Charity operates and are satisfied that there are strong reasons to believe that the charity will be a going concern into the future. There have been no issues that have arisen since the Balance Sheet date that would require the Trustees to liquidate the charity or to cease its activities. The numbers of individuals attending the Church is continuing to grow, and with it the voluntary income that arises from that constituency. The Bible Institute is going well with a new cohort of part time students that has improved the fee income from the Institute. The Trustees also note that the debt outstanding on the mortgage charge over the main building has continued to decrease. This has led to a considerable reduction on the amount of interest charged by the lender, thus reducing the pressure on expenditure. Cash position has improved, however remains an ongoing challenge within the ministry and all operations are managed in

accordance with the weekly cash flow reporting structure.

PLANS FOR THE FUTURE

To ensure that the Charity discharges its responsibilities to the Charity Commission, the Trustees will investigate the legal avenues that can be used to ensure that any trading activities of the Charity do not breach Charity requirements.

To ensure the continued comfort and wellbeing of the congregants on the weekend, as well as the workload of the teams involved on a weekend, the Trustees will continue to investigate the options for optimising the main auditorium capacity.

We will investigate working in partnership with organisations in the UK and overseas to deliver support to those in greatest need within society.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Carmel Ministries International for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company and charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention

and detection of fraud and other irregularities.

PROVISION OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

so far as that Trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware, and that the Trustees has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 3rd April 2020 and signed on their behalf by:

Wayne Skinner

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST OCTOBER 2020**

**CARMEL MINISTRIES
INTERNATIONAL**

(A Company Limited by Guarantee)

CHARITY REGISTRATION No. 1094052

COMPANY REGISTRATION No. 04478212

Independent Examiners Ltd
2 Broadbridge Business Centre
Delling Lane
Bosham
Chichester
PO18 8NF

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

CONTENTS

	Page
Legal and Administrative Information	3
Directors' Annual Report	4 to 11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Financial Statements	14 to 23
Independent Examiner's Report	24

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

WORKING NAMES	Carmel Christian Centre
CHARITY NUMBER	1094052
COMPANY REGISTRATION NUMBER	04478212
LEGAL STATUS	Incorporated Charity
REGISTRATION DATE	5th July 2002
START OF FINANCIAL YEAR	1st November 2019
END OF FINANCIAL YEAR	31st October 2020
DIRECTORS	Mr G. Di Somma Mr W. Skinner Mr J. Quintanilla (resigned 5 November 2019) Mr R. Carson (appointed 20 September 2020)

GOVERNING DOCUMENT

Memorandum and Articles of Association Incorporated 5th July 2002, As Amended by Special Resolution 2nd March 2005, As Amended by Special Resolution Dated 29th August 2006, As Amended by Special Resolution Dated 28th October 2016.

OBJECTS

(i) To advance the Christian faith in accordance with the statements of belief appearing in the schedule hereto in such parts of United Kingdom and other part of the World as the Trustees from time to time may think fit and other such purposes which are exclusively Charitable according to the Law of England & Wales are connected with the Charitable work of the Charity.

(ii) The relief of poverty and persons in need by the reason of youth, age, ill health, disability, financial hardship or other hardship or disadvantage.

(iii) The advancement of education by any means whatsoever providing always that the provision of education shall not be incompatible with the object of clause (i).

REGISTERED ADDRESS	817a Bath Road Brislington Bristol BS4 5NL
PRIMARY BANKERS	Royal Bank of Scotland Plc P.O Box 10 38 St Andrew Square Edinburgh EH2 2AD
INDEPENDENT EXAMINER	G W Schulz ACMA Independent Examiners Ltd 2 Broadbridge Business Centre Delling Lane Bosham Chichester PO18 8NF

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31ST OCTOBER 2020

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their annual report together with the financial statements of Carmel Ministries International (the company) for the year ended 31 October 2020.

OBJECTIVES AND ACTIVITIES

A. AIMS AND OBJECTIVES

The company's objects and principle activities are to:

- Advance the Christian Faith in accordance with the Statement of Beliefs in such parts of the United Kingdom and the world as the Trustees may from time to time think fit.
- Other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

The main objectives and activities for the year continued to be focused on the promotion of the Christian faith, education, improvement of life skills and family values, childcare and alleviation of poverty.

B. STRATEGIES FOR ACHIEVING OBJECTIVES

The strategies employed to assist the charity to meet these objectives included the following:

- Providing a range of services within the community which are reflective of relevant quality standards and addressing the potential and ongoing challenges.
- Feeding and clothing the homeless and deprived as well as the relief of poverty in our local community.
- Establishment of a free food bank.
- Providing educational support and services to the community.
- Education and care of children and youth.
- Engaging with the Prison Chaplaincy Service to provide spiritual support and guidance to four local prisons.
- Providing Chaplaincy Service to various Care Homes in the community.
- Establish and maintain a retail book shop.
- Provide teaching material free to the end user, distributed within the UK and overseas.
- Missions and services worldwide.
- Internet streaming of church services.
- Build relationships with other Christian Ministries around the world.
- Re-launch churches by providing media services and branding support.
- Provide work experience to help people 'get back to work' or join a new workforce.
- Provide media solutions to communicate various fundraising opportunities for charities.
- Host conferences to further the Christian Faith.
- Providing real-time translation of Sunday services.

Continuation of the vision to find ways and means of reaching out to the community, being proactive in assessing and strategising the right approach to the needs of people we contact or who contact us.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

C. PUBLIC BENEFIT

The trustees confirm that they have complied with the duty outlined in the Charities Act 2011, to have paid regard to the Public Benefit Guidance published by the Charity Commission. In line with Charity Commission guidelines the Trustees continually review the Charity's fulfilment of public benefit.

As outlined above the Charity's Aims are to:

- 1.** Promote religion through the promotion of the Christian Faith; and to
- 2.** Undertake such purposes which are exclusively charitable as defined within the law of England and Wales.

The primary purpose of the Charity is to promote the Christian Faith. To support this aim, the Charity provides a building as a place of worship which the public is free to attend. Access is continually reviewed in the light of relevant disability legislation to ensure public worship services are as fully accessible as possible.

The building has clear external signs and has invested in large road front signage that promotes visibility. The Charity maintains a website that provides full details of the services provided, including the open public worship services, and ensure as far as is possible that internet search engines return that website address on the first page of results.

Following the Charity Commission's guidance, the Trustees believe that this provision in itself satisfies the test for public benefit. Notwithstanding that, the Trustees ensure that the following services are provided that further promote aim number 1 – the promotion of religion.

Conducting Christian instruction for children during open worship services.

Conducting religious ceremonies such as weddings and funerals.

Supporting Pastoral staff in their duties through Stipends.

Providing forums where enquirers can investigate the Christian Faith without obligation, specifically

- Through street teams.
- Through the provision of food on the street to the homeless.
- Through UK based and International mission activities.

Writing, producing and promoting Christian books.

Providing a retail Christian book shop.

Writing and teaching a course introducing new converts to the basics of the Christian Faith.

Visiting the sick in hospitals.

Promoting efficiency in other Christian Charities and internal departments through marketing; branding and website design.

Continuing within these aims, it is clear that during the past year the Charity fulfils the 'other such purposes' charitable function as set out below:

2.1. The prevention or relief of poverty

2.2. The advancement of education

2.3. The advancement of citizenship

2.4. The advancement of the arts

2.5. The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage.

In fulfilment of aim 2, the Trustees note the following activities that fulfil Public Benefit.

2.6. Providing and operating a free food and provisions bank. Provide debt management advice and Run a Money Management course.

2.7. Maintain a full time day school including 15 hours free schooling for Early Years and 30 hours for those who meet the eligibility criteria.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

Maintain a Bible Institute.

Making free courses available covering pre-Marriage counselling; Marriage counselling; Divorce counselling and Bereavement counselling.

Teaching a course of the basics of the Christian Faith in local prisons. And 2.3.

Provide at cost price the basics course to other churches.

Distribute free audio cd's both nationally and internationally espousing the tenets of the Christian Faith.

Stream Christian material via the internet.

2.8. Convening times of Christian worship in four local prisons.

Assisting in the Chaplaincy duties at local prisons.

2.9. Writing, producing and presenting public performances of plays and musicals written by members of the Charity.

Encouraging prayer, praise and study.

2.10. Providing a bursary scheme for the Bible Institute.

2.11. Providing a subsidy scheme for the Day school.

2.12. Empower creative designers with freelance and internship work, to enable them to develop their skills and improve their employment potential. (Also in sound and Vision).

Future plans to fulfil the Public Benefit requirement are:

Expand our community outreach by establishing more home groups.

STRUCTURE, GOVERNANCE AND MANAGEMENT

A. GOVERNING DOCUMENT

The organisation is a charitable company limited by guarantee, incorporated on 5 July 2002 and registered as a charity on 4 October 2002. A review of the Articles has been undertaken to ensure they are in line with current legal and best practices and was adopted by Special Resolution on the 27 October 2016. In the event of the company being wound up members are required to contribute an amount not exceeding £10.

The main areas of charitable activity are the provision of religious services, advice and information, outreach and missions work and the operation of educational and training facilities.

Three Trustees served for the whole of the accounting period and were in office on the date that these accounts were approved. Those Trustees were: Rev Gerrit Di Somma, Rev John Quintanilla and Mr Wayne Skinner.

B. RETIREMENT AND APPOINTMENT OF TRUSTEES

The directors of the company are also the Trustees for the purposes of Charity Law. Under the requirements of the Memorandum and Articles of Association, the Trustees are not subject to retirement by rotation. Unless otherwise determined by the charity in a general meeting, the term of office of a trustee shall continue until he/she retires or is removed in accordance with the relevant provisions of the Articles. In the event of the appointment of a new Trustee, a full induction and training programme will be developed in line with the prevailing best practices as set out at the time by the Charity Commission.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

C. ORGANISATIONAL STRUCTURE

The Trustees provide strategic and visionary leadership to the organisation. Within the guidelines laid down by the Trustees, daily operational decisions are made under the direction of the Chief Executive Officer, who is also the Chair of the Trustees.

Vision 2019 launched the next year vision of the ministry. As part of the delivery of the vision of the organisation for 2019-20, we have maintained the 'Overseer' model and structure of leadership to deliver the new season of the vision. These are Wayne Skinner [Assets] and Michael Fletcher [People and Equipping] with support from the CEO Gerri Di Somma and voluntary Pastoral team.

The Office of the Overseer of Assets is to steward the financial and physical assets of the ministry and to ensure the ministry remain compliant with all regulatory bodies such as the Charity Commission, HMRC, Ofsted, HSE etc.

The Overseer of Equipping is to oversee the discipleship and equipping process for the ministry which include Carmel Bible Institute, Children's ministry, campuses, media and all to prepare people to function in the ministry.

The Office of the Overseer of People is to build effective teams to take care of the needs of the community. This include home groups, chaplaincy, missions, family and all outreach initiatives.

Retaining the titles, Share; Care; Prepare; Dare and Welfare, the senior administrative team focuses the actions of those who work within the ministry, both as paid staff and volunteers to ensure the delivery of the vision & charity objectives.

SHARE

This includes divisions serving:

- Guest services.
- Events.
- Youth Ministry.
- Children's Church.
- Campuses.

CARE

This includes divisions serving:

- Partner Services.
- Home Groups.
- Life Groups.
- Humanitarian.
- Recreation.

PREPARE

This includes divisions serving:

- Carmel Christian School.
- Carmel Bible Institute.
- Adult education.
- Practical Ministries.
- Resources.

DARE

This includes divisions serving:

- Outreach.
- Missions.
- Media.
- Community Impact.

WELFARE.

This includes divisions serving:

- Finances.
- Regulators.
- Human Resources.
- Logistics.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)
REPORT OF THE DIRECTORS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

The Overseers meet weekly and are responsible for the operational management and reporting of the charity to the Chair of Trustees. The Overseers report directly to the Chairman of the Board of Trustees. This committee has no voting rights but is responsible for the daily provision of the services of the charity.

A structure of delegation is in place via the Overseers and associated Department Heads, whilst overall accountability for the provision of the services rests with the Chief Executive. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met.

The Christian school has a Board of Governors who are responsible for the delivery of the full range of skills within the school.

The Bible Institute has a Dean supported by an administrative staff that provides the full range of support needed for the students, both full time and part time.

E. RISK MANAGEMENT

A commercial review of utility and operational contracts has been undertaken resulting in cost reductions to ensure a cost effective, value for money service delivery. The financial purchase order process has been streamlined and the internal accounting processes fine-tuned to ensure approval of all expenditure by the Overseers at their weekly meeting.

The Safeguarding policies and processes have been reviewed in line with Keeping Bristol Safe Partnership and training delivered to staff.

The Health and Safety Structure has been reviewed to ensure staff involvement and ownership for matters of safety and compliance with all relevant legislation, and mitigate harm to people in the building as far as possible. A review of risks has been undertaken, these are monitored by the Overseers and members of the Executive.

Our major risks are identified as:

Fire at the building. This is mitigated by ensuring that our electrical installation is in a safe condition, that our portable appliances are regularly tested and confirmed safe. We have also installed a remotely monitored fire and smoke alarm so that the Avon Fire and Rescue crews are called to the building in the event of an alarm. All firefighting equipment is maintained by a specialist firm through annual inspection. Weekly fire alarm tests and termly evacuation drills are undertaken.

Theft and criminal damage. This is mitigated by installing a dual PIR sensor alarm system throughout the building. This is regularly maintained by a specialist alarm firm, and is monitored by a remote alarm centre. The system includes an autodialler that connects to the local Police Force in the event of an activation whilst the building closed. Whilst the building is open, all access doors are protected by swipe card access points so that casual visitors cannot access the building without the appropriate equipment.

Reputational damage. We maintain the school to a high standard and are Ofsted registered and inspected to ensure our standards are verified by an outside body. Whilst our School works towards rectifying any areas of shortfall against the 8 standards, we have also engaged outside support from Bristol Standards, BAND and Keeping Bristol Safe Partnership to ensure compliance.

We maintain a Social Media policy to ensure our media exposure is maintained to a high standard. We have reviewed our Memorandum and Articles to ensure we are in line with current law and best practise.

Data loss. Our IT systems have been built to ensure a robust backup of business critical data, including cloud based backups as an additional layer of backup. Processes have been put in place to ensure compliance with GDPR.

Local civil unrest. This is mitigated by the installation of a secondary alarm in the building. This is separate from the fire alarm, with different activation points, and a different siren. It is used when the building needs to be locked down, and alert users not to leave the building. The lock down procedure is monitored and measured via regular drills being conducted on site.

Inability to congregate as with Covid-19, and key personnel not being able to deliver public speaking engagements thereby affecting our voluntary income on a Sunday. This risk is mitigated by the adoption of Digital Media platforms to broadcast the Services to the Congregation, and strength and depth of alternate speakers (members of staff) should the designated speaker not be available.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)
REPORT OF THE DIRECTORS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

Managing Cash flow remains an ongoing consideration and is recognised as a risk area given the nature of the charity and its reliance on congregational attendance & public donations. Ensuring regular forecasting of short-term cash flow requirements remains a weekly reporting priority.

Loss of key personnel that will impact the effective day-to-day operational performance of the Charity.

OUTSIDE SCRUTINY

Carmel Ministries International is scrutinised by a number of outside public bodies.

As a Charitable Company we are regulated by both Companies House (Company registered number 4478212) and the Charity Commission (Charity registered number 1094052).

As a School we are regulated by OFSTED. DCSF number 801/6021 OFSTED Unique reference number 132774.

The building is registered as required by the Places of Worship Registration Act 1855.

The building is registered for the purposes of marriage under the Marriage Act 1949, Section 41.

FINANCIAL REVIEW

The principal funding sources of the Charity are by way of donations given mainly by the congregation in the form of tithes and offerings. These are free will gifts given without expectation of favour, reciprocal gift or use of services. Gifts in kind are valued at their estimated value to the Charity. If a donor specifies that a donation is to be used for a specified purpose, the amount will be treated as restricted funds. Qualifying expenditure is set against the restricted funds. Designated funds are unrestricted funds that the Trustees have designated for a specific purpose. Income generated from designated funds is treated as general income. General funds are neither designated nor restricted.

Income overall decreased during the year from £667,732 to £584,746 (-12.42%).

Expenses decreased from £636,984 to £484,007 (-24.01%).

The Trustees are encouraged by the improved financial position of the business (despite the impact of the Covid-19 pandemic), and recognise these expenses and formally approve them at the Trustees meetings as they are presented.

A. RESERVES POLICY

Carmel Ministries International general fund is an unrestricted income fund and therefore requires a reserve policy.

Whilst the policy remains to maintain reserves, the Trustees are very aware of the general legal duty to apply charitable funds within a reasonable time of receiving them and have actively encouraged delegated staff to utilise funds on charitable purposes within their charitable objectives and in a manner that as far as possible meets donor's wishes. It is noted that a number of donors may specify that their funding is intended to provide funding for a specified project. Where this is specifically restricted, the project funding will be ring-fenced into a Restricted fund and will not form part of this reserve policy.

The Trustees agree that the minimum level of the free reserves should be the equivalent of three months fixed costs calculated and reviewed annually.

Once the minimum level is achieved, monies not needed for immediate use will be invested at the Trustees discretion within legal parameters set out in the objects.

The minimum level will be:

a) As a precaution against adverse economic conditions and any consequent decline in voluntary giving income to permit the development of charitable programs which are sometimes resource-hungry, notably in the community sphere;

b) Provision of assurance to members of staff and to those with whom we undertake commitments of Carmel Ministries International's reliability as an employer and/or partner.

The day-to-day monitoring of this policy will be the responsibility of the delegated staff that will be expected to bring any issues to the immediate attention of the Trustees.

B. WHISTLEBLOWING POLICY

Employees may, in carrying out their responsibilities, have access to, or come into contact with, information of a confidential nature. The terms and conditions provide that except in the proper performance of their duties, employees are forbidden from disclosing, or making use of in any form whatsoever, such confidential information.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)
REPORT OF THE DIRECTORS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

However, the law allows employees to make a "protected disclosure" of certain information. In order to be "protected" a disclosure must relate to a specific subject matter (listed below) and the disclosure must be made in an appropriate way.

If in the course of employment, an employee becomes aware of information which they reasonably believe tends to show one or more of the following, they must use the Company's disclosure procedure set out below:

- a) That a criminal offence has been committed, is being committed, or is likely to be committed.
- b) That a person has failed, is failing, or is likely to fail to comply with any legal obligation to which he/she is subject.
- c) That a miscarriage of justice has occurred, is occurring, or is likely to occur.
- d) That health or safety of any individual has been, is being, or is likely to be endangered.
- e) That the environment has been, is being, or is likely to be damaged.
- f) That information tending to show any of the above has been, is being, or is likely to be deliberately concealed.

DISCLOSURE PROCEDURE

Information which an employee reasonably believes to show one or more of the above should promptly be disclosed to their manager/supervisor so that any appropriate action can be taken. If it is inappropriate to make such a disclosure to the manager/supervisor, the employee should speak to the Overseers or Rev. G Di Somma.

Employees will suffer no detriment of any sort for making such a disclosure in accordance with this procedure. However, failure to follow this procedure may result in the disclosure of information losing its "protected status". For further guidance in relation to this matter or concerning the use of the disclosure procedure generally, employees should speak in confidence to the Overseers or Rev. G Di Somma.

FUNDS HELD AS A CUSTODIAN TRUSTEE

Carmel Ministries International does not hold funds as a custodian trustee on behalf of others.

THE CHARITY AS A GOING CONCERN

The Trustees have reviewed the current environment in which the Charity operates and are satisfied that the charity will remain a going concern into the future. There have been no issues that have arisen since the Balance Sheet date that would require the Trustees to liquidate the charity or to cease its activities. The numbers of individuals attending the Church is showing steady growth in new members despite the Covid-19 pandemic, and with it the eventual voluntary income that arises from that constituency.

The focus is to grow our Early Years that will bring the 15 hour universal hours grants and a number of pupils qualifying for the 30 hour grants. The Bible Institute is focused on services aimed at week-end college students.

The Trustees are happy to report that the outstanding mortgage has been cleared ahead of plan and the property is now fully owned by Carmel Ministries International. This has led to reducing the pressure on expenditure. Cash position is showing a steady improvement however; all operations are managed in accordance with the strict weekly cash flow reporting structure.

PLANS FOR THE FUTURE

To ensure that the Charity discharges its responsibilities to the Charity Commission, the Trustees will investigate the legal avenues that can be used to ensure that any trading activities of the Charity do not breach Charity requirements.

To ensure the continued comfort and well-being of the congregants during services, as well accommodate current safety guidelines and restrictions associated with the pandemic, the Trustees and the teams involved on a weekend will continue to investigate the options for maintaining weekly attendance. The impact of the pandemic and ongoing parking challenges has been well managed, but remains a concern and restriction for the foreseeable future. The focus remains on community involvement and supporting various charitable initiatives.

We endeavour to maintain partnership with organisations in the UK and overseas to deliver support to those in greatest need within society.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

Statement of Directors' Responsibilities:

The Trustees (who are also directors of Carmel Ministries International for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Charities Act and the Companies Act requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and estimates that are reasonable and prudent;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation;
- e) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Provision of Information to Auditors

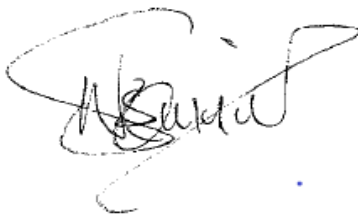
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

So far as that Trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware, and that the Trustees has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

I approve the attached statement of financial activities and balance sheet for the year ended 31st October 2020 and confirm that I have made available all information necessary for its preparation.

Approved by the Directors on 13 April 2021.



Signed on their behalf by Director

Printed Name: Mr W. Skinner

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST OCTOBER 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
INCOMING RESOURCES					
Incoming Resources From Generated Funds					
Donations & Legacies	3a	473,710	21,336	495,046	527,223
Charitable Activities	3b	60,798	2,110	62,908	117,406
Activities for Generating Funds	3c	1,366	-	1,366	8,536
Investment Income	3d	-	-	-	-
Other Incoming Resources	3e	25,427	-	25,427	14,567
		561,300	23,446	584,746	667,732
RESOURCES EXPENDED					
Cost of Generating Funds					
Costs of Charitable Activities	4a	450,918	29,898	480,816	626,008
Costs of Generating Funds	4b	109	-	109	911
Governance Costs	4c	3,081	-	3,081	10,065
		454,109	29,898	484,007	636,984
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS		107,191	(6,452)	100,740	30,748
Transfer Between Funds	5	(2,263)	2,263	-	-
		104,928	(4,189)	100,740	30,748
NET INCOMING/(OUTGOING) RESOURCES BEFORE OTHER GAINS AND LOSSES					
Gains/(losses) on sale of fixed assets		(973)	-	(973)	-
		103,956	(4,189)	99,767	30,748
NET MOVEMENTS IN FUNDS					
Total Funds Brought Forward		650,973	12,549	663,522	632,774
		754,929	8,360	763,289	663,522

Movements on all reserves and all recognised gains and losses are shown above. All of the charity's operations are classed as continuing.

The notes on pages 14 to 23 form part of these financial statements.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31ST OCTOBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Fixed Assets					
Tangible Assets	2	770,323	-	770,323	772,381
Current Assets					
Stock	10	-	-	-	6,722
Debtors & Prepayments	7	7,160	-	7,160	17,098
Cash at Bank and in Hand	6	24,494	8,360	32,854	181
Total Current Assets		31,654	8,360	40,014	24,001
Creditors: Amounts due within one year	8	20,429	-	20,429	87,708
NET CURRENT ASSETS		11,225	8,360	19,585	(63,707)
TOTAL ASSETS less current liabilities		781,548	8,360	789,908	708,674
Long Term Liabilities: Amounts due in more than one year	9	26,619	-	26,619	45,152
NET ASSETS		754,929	8,360	763,289	663,522
Funds of the Charity					
General Funds		754,929	-	754,929	650,973
Restricted Funds	5	-	8,360	8,360	12,549
		754,929	8,360	763,289	663,522

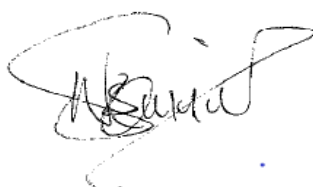
For the financial year ending 31 October 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Directors on 13 April 2021.



Signed on their behalf by Director

Printed Name: Mr W. Skinner

The notes on pages 14 to 23 form part of these financial statements.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF CASHFLOWS
AS AT 31ST OCTOBER 2020

		2020	2019
		£	£
Cash flows from operating activities			
Net cash provided by/ (used in) operating activities	(a)	51,206	80,430
Cash flows from investing activities			
Dividends, interest and rents from investments		-	-
Proceeds from the sale of property, plant and equipment		-	-
Purchase of property, plant and equipment		-	-
Proceeds from sale of investments		-	-
Purchase of investments		-	-
Net cash provided by/(used in) investing activities		<u>51,206</u>	<u>80,430</u>
Cash flows from financing activities			
Repayments of borrowing		(18,533)	(80,430)
Cash inflows from new borrowing		-	-
Receipt of endowment		-	-
Net cash provided by/(used in) financing activities		<u>(18,533)</u>	<u>(80,430)</u>
Change in cash and cash equivalents in the year		<u>32,673</u>	<u>-</u>
Cash and cash equivalents at the beginning of the year		181	181
Cash and cash equivalents at the end of the year	(b)	<u><u>32,854</u></u>	<u><u>181</u></u>

(a) Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2020	2019
	£	£
Net income/ (expenditure) for the reporting period (as per the statement of financial activities)	<u>99,767</u>	<u>30,748</u>
Adjustments for:		
Depreciation charges	1,085	11,156
(Gains)/ losses on investments	-	-
Dividends, interest and rents from investments	-	-
Loss/ (profit) on the sale of fixed assets	973	-
(Increase)/ decrease in stocks	6,722	20,167
(Increase)/decrease in debtors	9,938	4,047
Increase/(decrease) in creditors	(67,279)	14,312
Net cash provided by/(used in) operating activities	<u><u>51,206</u></u>	<u><u>80,430</u></u>

(b) Analysis of cash and cash equivalents

	2020	2019
	£	£
Cash at bank and in hand	<u>32,854</u>	<u>181</u>
Total cash and cash equivalents	<u><u>32,854</u></u>	<u><u>181</u></u>

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST OCTOBER 2020

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

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 resource 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 same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

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 Directors' annual report.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

1. ACCOUNTING POLICIES (Continued)

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 the trustees' 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 a grant which remain in control of the charity.

Leasing & Hire Purchase

Assets obtained under hire purchase contracts and finance leases are capitalised as tangible fixed assets. Assets acquired by finance lease are depreciated over the shorter of the lease term and their useful lives. Assets acquired by hire purchase are depreciated over their useful lives. Finance leases are those where substantially all of the benefit and risk of ownership are assumed by the company. Obligations under such agreements are included in creditors net of finance charge allocated to future periods. The finance element of the rental payment is charge to the Statements of Financial Activity so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

Operating Leases

Rentals under operating leases are charged to the Statements of Financial Activity on a straight line basis over lease term.

Fixed Assets

Tangible fixed assets for use by the charity, are capitalised if they can be used for more than one year, and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Change of Accounting Policies

There has been no change to the accounting policies (Valuation rules and methods of accounting) since last year.

Cash Flow Statement

The Trustees have taken advantage of the exemption in Update Bulletin 1 from including a Cash Flow Statement on the grounds that the Company is small.

Pensions

The Charity operates a define contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the financial period. Pension contributions are charged to the Statement of Financial Activities as they become payable.

Taxation

The charity is exempt from tax on its charitable activities.

Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Land & Buildings

In accordance with FRS102, no depreciation is charged to freehold property as the property is maintained to such a standard that the estimated residual value is not less than cost.

Depreciation Expense

Depreciation has been calculated on a reducing balance basis. The rates applied per annum are as follows:

Fixtures, Fittings & Equipment	33%
Motor Vehicles	33%

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

2. TANGIBLE FIXED ASSETS

	Land & Buildings £	Fixtures Fittings & Equipment £	Motor Vehicles £	Total 2020 £
Cost				
At 01-Nov-19	765,717	181,456	17,238	964,411
Additions	-	-	-	-
Disposals	-	-	13,882	13,882
At 31-Oct-20	<u>765,717</u>	<u>181,456</u>	<u>3,356</u>	<u>950,529</u>
Depreciation				
At 01-Nov-19	-	176,173	15,857	192,030
Charge for the year	-	983	102	1,085
Disposals	-	-	12,909	12,909
At 31-Oct-20	<u>-</u>	<u>177,156</u>	<u>3,050</u>	<u>180,206</u>
Net Book Value				
At 31-Oct-20	<u>765,717</u>	<u>4,300</u>	<u>306</u>	<u>770,323</u>
At 31-Oct-19	<u>765,717</u>	<u>5,283</u>	<u>1,381</u>	<u>772,381</u>

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

3. INCOMING RESOURCES

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
a) Donations & Legacies					
Gifts & Donations	5	314,165	21,336	335,501	427,051
Grants Received		100,012	-	100,012	31,691
Gift Aid		59,533	-	59,533	68,481
		473,710	21,336	495,046	527,223
b) Charitable Activities					
Activities & Projects		9,684	-	9,684	12,736
Building Dreams	5	-	-	-	15,923
Carmel Global	5	-	2,110	2,110	1,990
CBC Fees		4,400	-	4,400	6,244
Chaplaincy		399	-	399	295
Charitable Missions		8,503	-	8,503	9,244
Ministry Income		8,477	-	8,477	8,561
School Fees		24,397	-	24,397	41,190
School Paces		3,735	-	3,735	7,254
St Revolution		1,203	-	1,203	13,968
		60,798	2,110	62,908	117,406
c) Activities for Generating Funds					
Bookshop Income		695	-	695	7,130
Coffee Shop Income		671	-	671	1,406
		1,366	-	1,366	8,536
d) Investment Income					
Bank Interest		-	-	-	-
		-	-	-	-
e) Other Incoming Resources					
Other Income		25,427	-	25,427	14,567
		25,427	-	25,427	14,567

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

4. RESOURCES EXPENDED

		Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	Note	£	£	£	£
a) Costs of Charitable Activities					
Activities & Events		10,919	-	10,919	15,447
Advertising & Publicity		222	-	222	880
Bank Charges & Interest	5	-	8,467	8,467	11,624
Books & CD's		126	-	126	30
Campus Costs		-	-	-	-
Carmel Global	5	-	2,110	2,110	2,460
Cleaning Costs		4,518	-	4,518	6,983
Conference Costs		3,074	-	3,074	5,141
Contractors Wages	13	26,860	-	26,860	35,486
Depreciation Expenses		1,085	-	1,085	11,156
Entertainment Costs		665	-	665	4,303
Equipment Costs		317	-	317	1,254
Equipment Hire		264	-	264	29
Evangelism Costs		-	-	-	260
Good Samaritan		1,516	-	1,516	1,043
Insurance Costs		7,403	-	7,403	8,078
Lecture Fees		-	-	-	1,753
License & Subscriptions		526	-	526	1,058
Media & TV Costs		1,615	-	1,615	2,043
Ministers Stipends	13	20,400	-	20,400	23,558
Ministry Costs		4,654	-	4,654	6,831
Mission Gifts	5	65,881	10,064	75,945	69,583
Motor Expenses		2,216	-	2,216	5,211
Music & Office Equipment		-	-	-	31
Printing & Postage		4,532	-	4,532	17,349
Refreshment Costs		1,385	-	1,385	3,496
Rent & Rates		5,912	-	5,912	6,433
Repairs & Maintenance	5	9,999	9,257	19,257	11,496
School Paces		3,352	-	3,352	6,787
Staff Costs	13	222,806	-	222,806	268,084
Stationery Costs		597	-	597	2,189
Stock Write Off		6,722	-	6,722	20,167
Subscriptions & Membership Fees		9,930	-	9,930	8,518
Sunday Services		1,291	-	1,291	2,210
Sundry Expenses		73	-	73	261
Telephone Costs		7,787	-	7,787	9,876
Training Costs		471	-	471	1,751
Travel & Subsistence		138	-	138	4,467
Utility Costs		19,639	-	19,639	23,116
Visiting Speakers Expenses		3,700	-	3,700	12,150
Youth Expenses		325	-	325	13,418
		450,918	29,898	480,816	626,008
b) Cost of Generating Funds					
Bookshop Purchases		-	-	-	598
Coffee Shop Purchases		109	-	109	313
		109	-	109	911
c) Governance Costs					
Independent Examiners Fee	8	2,700	-	2,700	3,000
Legal & Professional Fees		381	-	381	7,065
		3,081	-	3,081	10,065

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

5. RESTRICTED FUNDS

CURRENT FINANCIAL PERIOD

	Balance 01-Sep-19	Income	Expenditure	Transfer	Balance 31-Oct-20
	£	£	£	£	£
Building Dreams Fund	873	-	-	(873)	-
Building Fund	6,440	9,570	(17,724)	1,714	-
Carmel Global Fund	-	2,110	(2,110)	-	-
Christmas Hamper Fund	5,236	9,684	(6,560)	-	8,360
Gospel Life International	-	-	-	-	-
Honour Offerings	-	1,678	(3,100)	1,422	-
Hope for Israel	-	-	-	-	-
Houston Flood Fund	-	-	-	-	-
Love Zambia Fund	-	404	(404)	-	-
	12,549	23,446	-	2,263	8,360

PREVIOUS FINANCIAL PERIOD

	Balance 01-Sep-18	Income	Expenditure	Transfer	Balance 31-Oct-19
	£	£	£	£	£
Building Dreams Fund	-	15,923	(15,050)	-	873
Building Fund	8,326	9,610	(11,496)	-	6,440
Carmel Global Fund	-	2,460	(2,460)	-	-
Christmas Hamper Fund	5,236	-	-	-	5,236
Gospel Life International	-	2,200	(2,200)	-	-
Honour Offerings	-	7,605	(9,565)	1,960	-
Hope for Israel	-	845	(845)	-	-
Houston Flood Fund	-	-	-	-	-
Love Zambia Fund	-	620	(620)	-	-
	13,562	39,263	-	1,960	12,549

Building Fund - Represent income donated to the Charity for the specific purpose of maintaining the Carmel Centre building. Income specifically donated for this purpose is credited directly to the restricted fund. Expenditure relating to the maintenance of the Carmel Centre building is allocated to this fund.

Building Dreams Fund - Represent income donated to the Charity for the specific purpose of making payments on the bank loan on the property. Income specifically donated for this purpose is credited directly to the restricted fund. Payments from this fund represent the costs of capital loan repayments for the financial period.

Carmel Global Fund - Represent income donated to the Charity specifically towards the establishment of Carmel Global in Houston, USA.

Christmas Hamper Fund - Represent income donated to the Charity specifically for the purpose of providing Christmas Hampers to needy families, individuals and the homeless.

Honour Offering Fund - Represent income donated to the Charity for the specific purpose of supporting the ministries of pastors and visiting speakers.

Love Zambia Fund - Represent income donated to the Charity for the specific purpose of supporting the ministries of Love Zambia that functions under the Charity Sachibondu Missions in Zambia.

Houston Flood Fund - Represent income donated to the Charity for the specific purpose of supporting the relief efforts following the floods in Houston, USA. The funds were granted to Carmel Church in Houston who administered the funds.

The restricted funds are represented by the Charity's cash reserves and are to be expended as specified above.

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

6. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
Cash at Bank and in Hand	24,494	8,360	32,854	181
	24,494	8,360	32,854	181

7. DEBTORS & PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
Gift Aid Tax Recoverable	1,365	-	1,365	2,425
Sundry Debtors	350	-	350	1,748
Trade Debtors	5,446	-	5,446	12,925
	7,160	-	7,160	17,098

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
Accruals	9,460	-	9,460	3,000
Loans & Overdrafts	6,000	-	6,000	52,902
Social Security & Other Taxes	3,875	-	3,875	13,565
Sundry Creditors	-	-	-	447
Trade Creditors	1,094	-	1,094	17,794
	20,429	-	20,429	87,708

9. LONG TERM LIABILITIES: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
Loans	26,619	-	26,619	45,152
	26,619	-	26,619	45,152

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

10. STOCK

Stock consists of item resalable to generate an income to further the Charity's objects. Stock is valued at the lower of cost or net realisable value after making allowance for obsolete and slow moving stock.

11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
Tangible Fixed Assets	770,323	-	770,323	772,381
Net Current Assets	11,225	8,360	19,585	(63,707)
Long Term Liabilities	26,619	-	26,619	45,152
	808,167	8,360	763,289	663,522

12. RECONCILIATION OF MOVEMENT ON CAPITAL AND RESERVES

The Company is Limited by Guarantee and is a Charity registered with the Charity Commission Number 1094052. The Charity does not have a Share capital and has no income subject to Corporation Tax.

	Total 2020 £	Total 2019 £
Surplus / Deficit for the financial year	99,767	30,748
	99,767	30,748
Balance Brought Forward	663,522	632,774
Closing Funds at 31st October 2020	763,289	663,522

13. STAFF COSTS AND NUMBERS

	Total 2020 £	Total 2019 £
Gross Wages & Salaries	213,009	287,199
Employer's National Insurance Costs	6,779	13,213
Pension Contributions	3,018	3,158
Stipend & Benefits	20,400	23,558
	243,206	327,128

Employees who were engaged in each of the following activities:

	Total	Total
Activities in furtherance of organisation's objects		
Total number of full time and part time employees	21	22

The charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess £60,000. (2018/19:None)

CARMEL MINISTRIES INTERNATIONAL
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31ST OCTOBER 2020

14. PAYMENTS TO DIRECTORS & RELATED PARTIES

During the financial year Mrs M. Di Somma (Spouse of Director Mr G. Di Somma) received £8,400 (2018/19: £9,879) in salary related payments in her capacity as Secretary to the Trustees for Carmel Ministries International in furthering the Charity's Objects.

Carmel Global Ministries Inc - Operate as Carmel City Church is a registered non profit religious organisation located in Houston, United States of America. Director Mr G. Somma and Mrs M. Di Somma are founders of Carmel Global Ministries Inc. Director Mr G. Di Somma is on the Board of Directors of Carmel Global Ministries Inc and holds the role of President. Mrs M. Di Somma is on the Board of Directors of Carmel Global Ministries Inc and holds the role of Vice President. During the financial year the Charity made grants of £62,440 (2018/19: £60,000) to Carmel Global Ministries Inc, in furthering the Charity's objects.

No other payments were made to Directors or any persons connected with them during this financial period. No other material transaction took place between the charity and the Directors or any person connected with them.

15. RISK ASSESSMENT

The Directors actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Directors have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

16. RESERVES POLICY

The Trust recognises the propriety of not building up funds for which there is no clear expenditure plans. The Trust's policy is to allow reserves to accrue to a level of three months' average expenditure, plus funds which may be earmarked for specific projects in the future. As the Trust is still growing, reserves may only exceed this policy level in order to be able to respond positively to new opportunities. This situation is actively monitored to ensure that reserves do not build up unnecessarily.

17. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Carmel Ministries International on the accounts for year ended 31st October 2020 set out on pages 12 to 22.

Respective responsibilities of trustees and examiner

The Charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. The trustees are satisfied that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the financial statements be subject to independent examination.

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

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

Basis of independent examiner's statement

I am qualified to undertake the examination by being a member of the Chartered Institute of Management Accountants.

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales in relation to the conducting of an independent examination, referred to above. An independent examination includes a review of the accounting records kept by the Charity and of the accounting systems employed by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of the Charities legislation and that the financial statements comply with the SORP, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- 1. which gives me reasonable cause to believe that in, any material respect, the trustees requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of recommended Practice: Accounting and Reporting by Charities.

have not been met; or

- 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
G W Schulz ACMA
Independent Examiners Ltd
Sovereign Centre
Yapton Lane
Walberton
West Sussex
BN18 0AS

21 April 2021



KEEP UPDATED

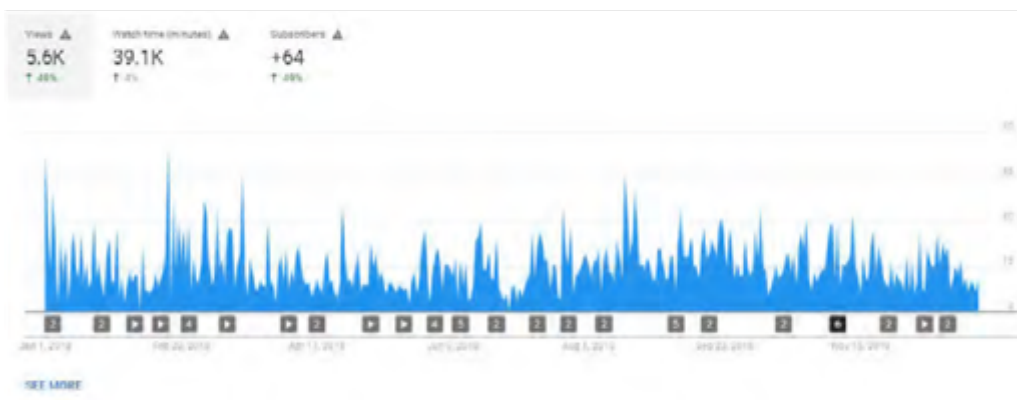
PODCAST

Each week, Carmel brings a life-changing message from Pastor Gerri Di Somma or other speakers on various subjects that will help you grow in your Christian faith. You can listen to the most recent messages via iTunes, download them to your mobile or MP3 player and listen on the go.



CARMEL YOUTUBE

During the reporting period the Carmel YouTube channel has been our biggest marketing tool with people accessing sermons and promotional videos. With a total amount of view reaching 5.6k and watch time of 39.1k.



CARMEL UPDATE

Carmel Update is our monthly bulletin keeping everyone informed of events and courses as well as conferences and church developments. You can find a copy in the reception of the Central Campus.



ONLINE VIDEOS & E:NEWS

All our services are available for free for 4 weeks after broadcast. You can catch up on all that you may have missed and if you subscribe to the Carmel E:News you will receive weekly updates with links to all the new services available.

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All the latest information about what's going on at Carmel City Church is just a couple of clicks away. On the website you can register for events, follow our facebook feed and learn more about the ministry.



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