



*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.



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### 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  
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W: [WWW.CARMELCITYCHURCH.ORG](http://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.

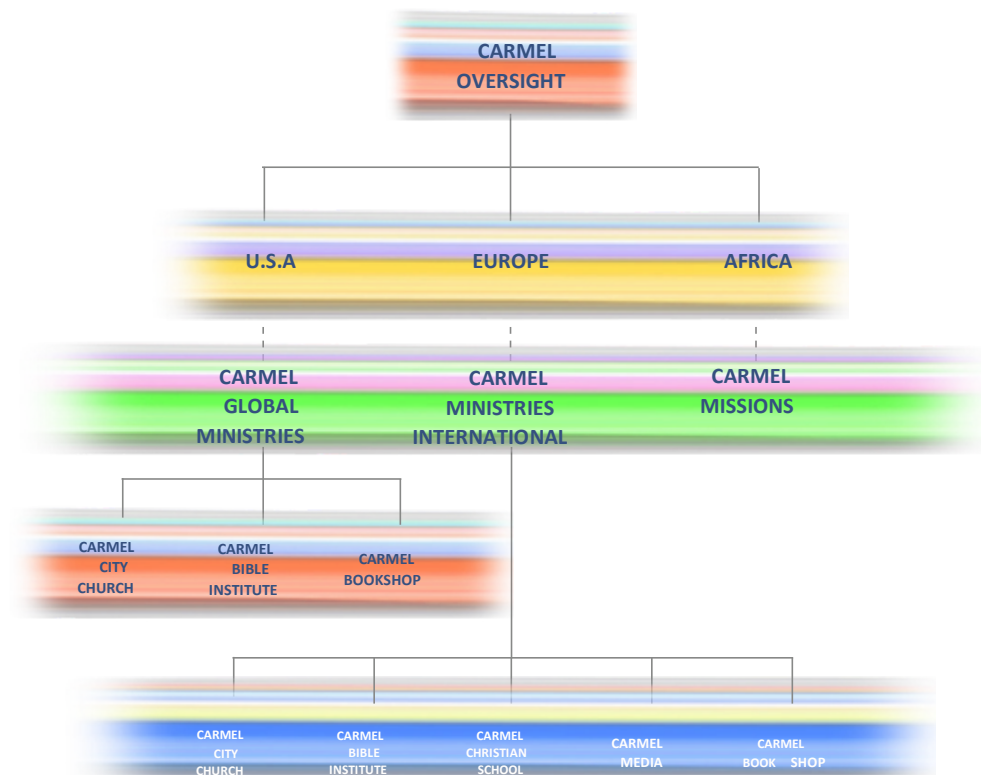
The Overseer of Equipping is to oversee the discipleship and equipping process for the ministry

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

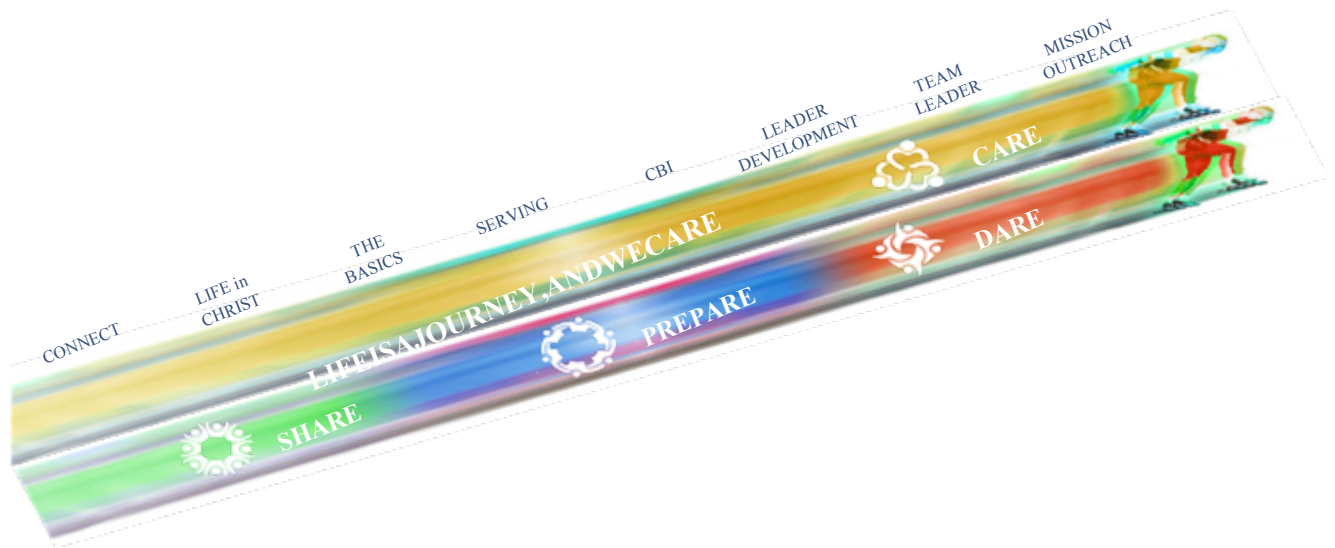
## WELFARE

- 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.



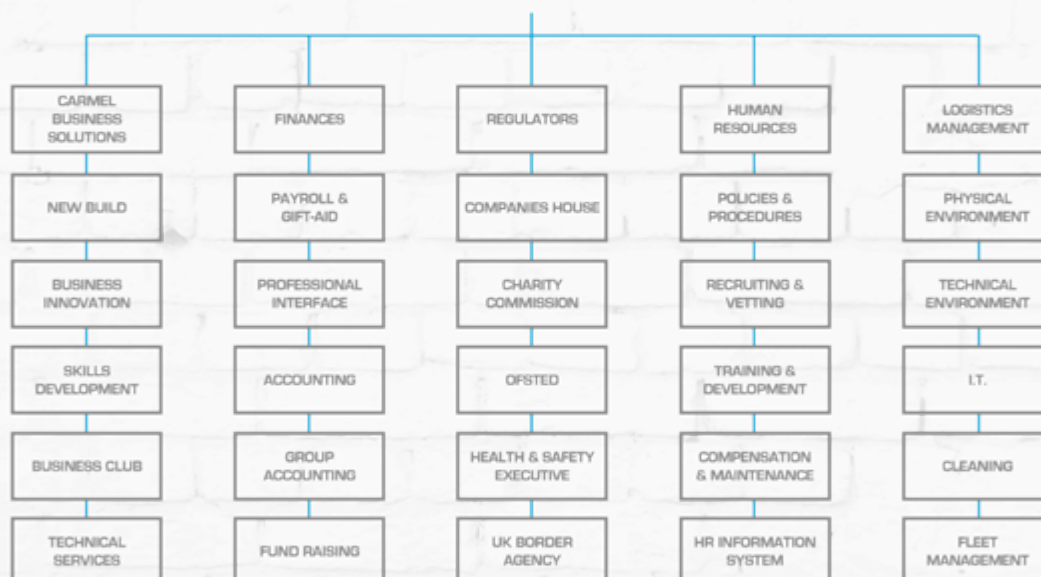
# WELFARE

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:

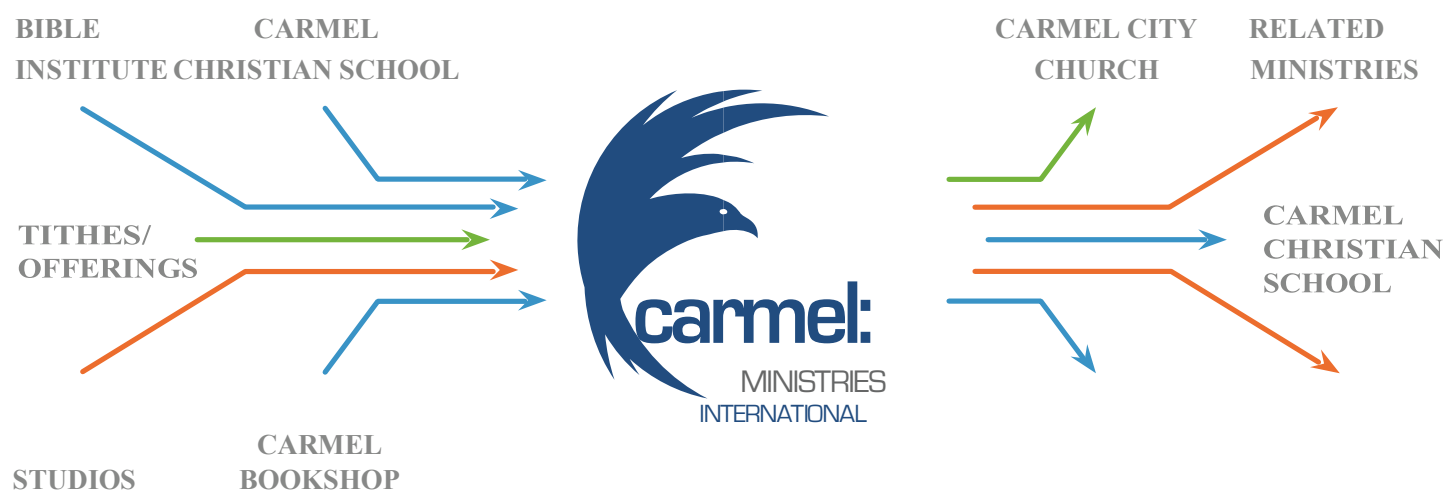
You can now contribute financially to the vision by going online:  
[www.carmelcitychurch.org](http://www.carmelcitychurch.org)



# 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**

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**£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

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<b>COST OF CHARITABLE ACTIVITIES</b>	<b>£483,898</b>
<b>COSTS OF GENERATING FUNDS</b>	<b>£109</b>
<b>GOVERNANCE</b>	<b>£3,081</b>
<b>TOTAL</b>	<b>£484,007</b>





# 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

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### 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.

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**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.

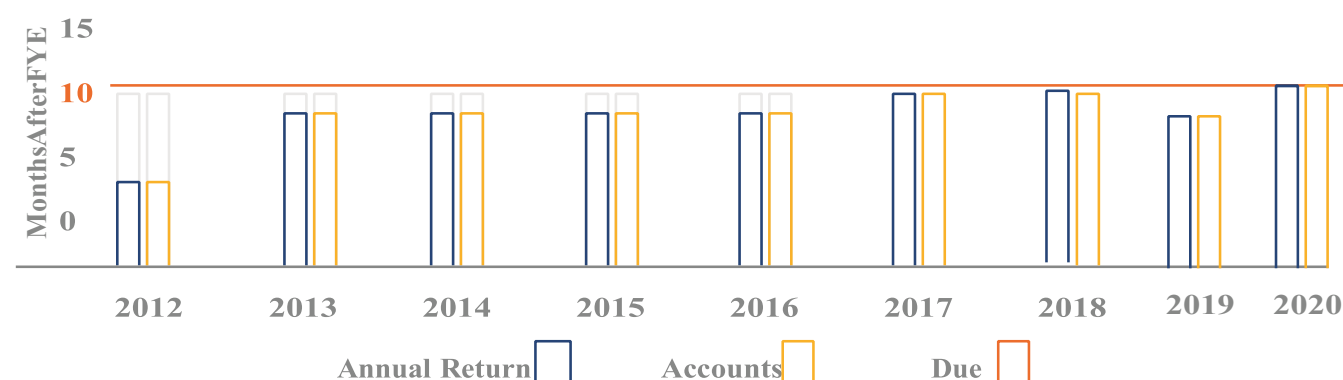


# ACHIEVEMENTS

## 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



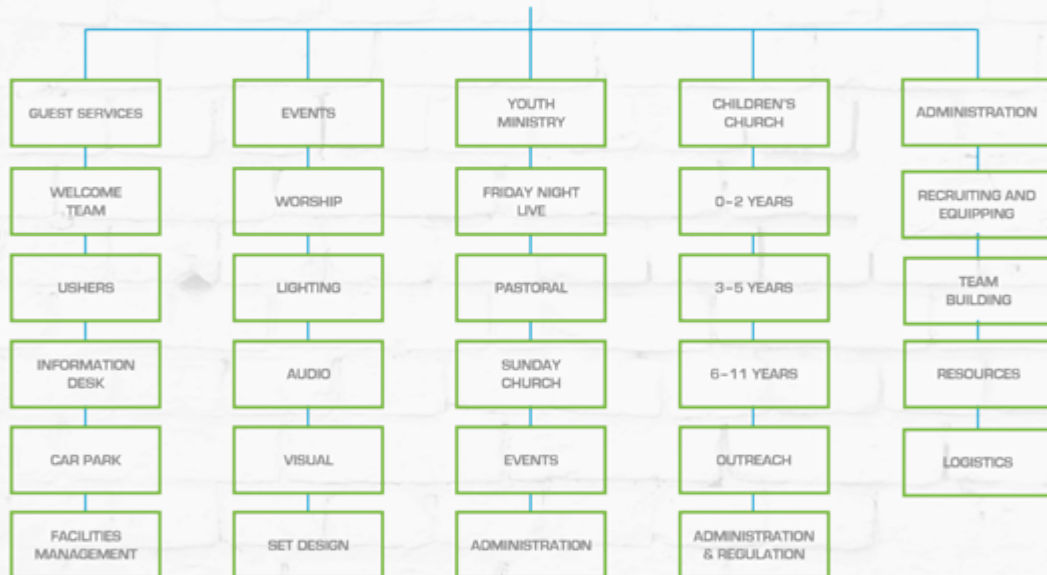
The first stage of the journey is Share.

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

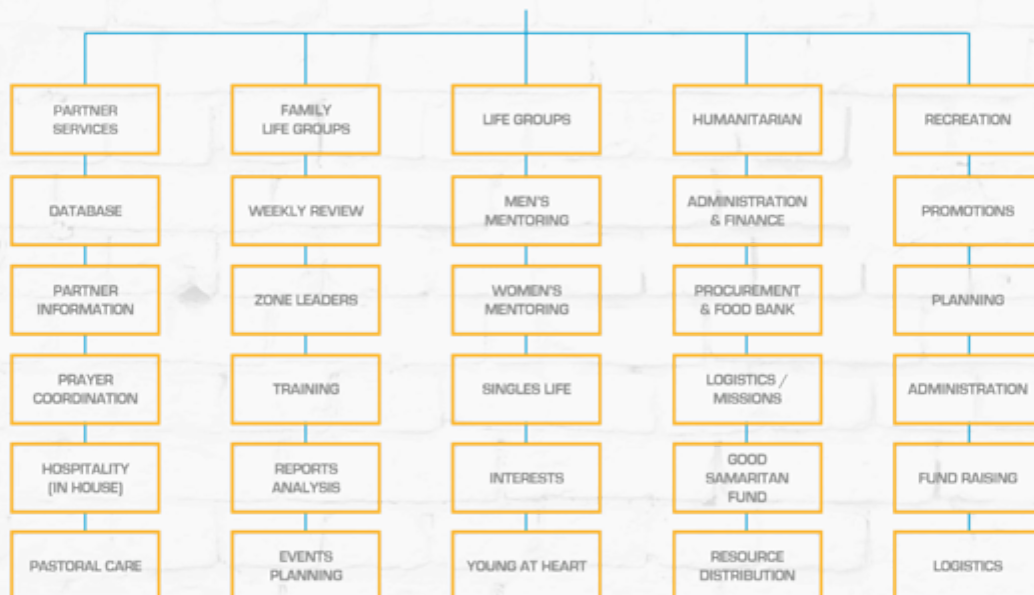
The second stage of the journey is Care. This is essentially for people who have given their lives to the Lord and who need help adjusting to a Christian way of living.

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

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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

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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 <sup>th</sup> 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

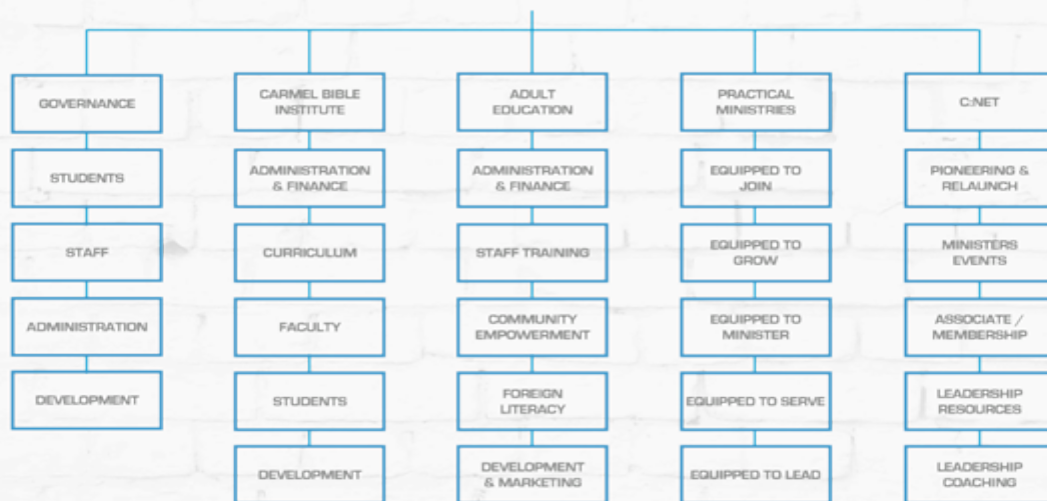
The third stage of the journey is Prepare. Once a person partners with the vision of the church, they need to be equipped to get involved in taking the vision forward.

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.

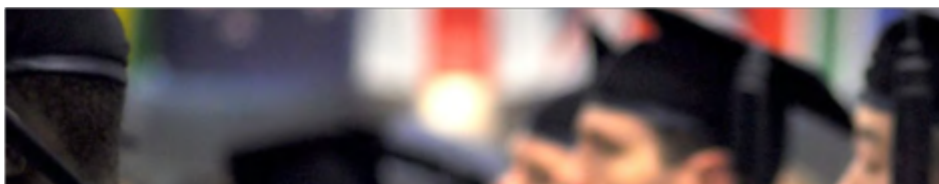
### ADULT EDUCATION

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 <sup>st</sup> Year Certificate (2 <sup>nd</sup> year)	6	n/a
WBC – 1 <sup>st</sup> Year Certificate (1 <sup>st</sup> 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

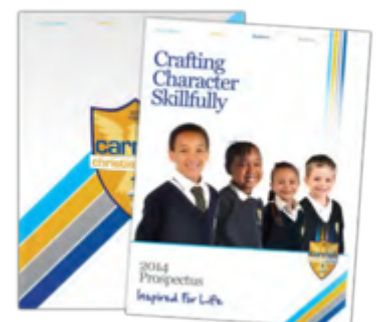
responsible citizens. Our students will leave our school empowered as independent, co-operative, innovative and motivated young adults who can make a meaningful contribution to life.

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”**





# 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

## 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

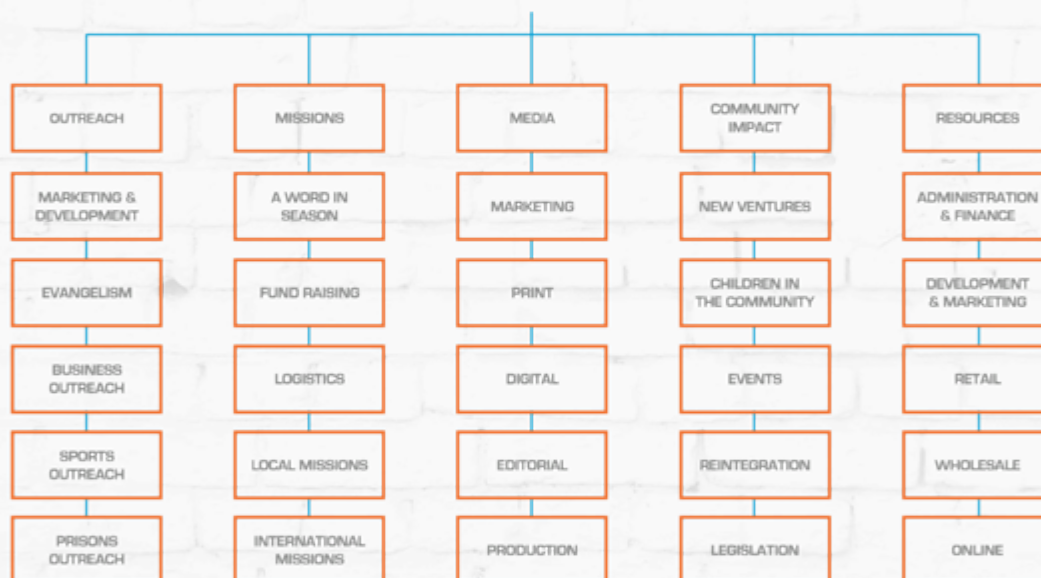
The final stage of the journey is Dare. This is for people who have been equipped and are carrying the vision by playing key roles in the ministry.

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.



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:

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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:

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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:

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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](http://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 FRSSSE) (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)**

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**CARMEL MINISTRIES INTERNATIONAL**  
**(A COMPANY LIMITED BY GUARANTEE)**

**LEGAL AND ADMINISTRATIVE INFORMATION**

<b>WORKING NAMES</b>	Carmel Christian Centre
<b>CHARITY NUMBER</b>	1094052
<b>COMPANY REGISTRATION NUMBER</b>	04478212
<b>LEGAL STATUS</b>	Incorporated Charity
<b>REGISTRATION DATE</b>	5th July 2002
<b>START OF FINANCIAL YEAR</b>	1st November 2019
<b>END OF FINANCIAL YEAR</b>	31st October 2020
<b>DIRECTORS</b>	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).

<b>REGISTERED ADDRESS</b>	817a Bath Road Brislington Bristol BS4 5NL
<b>PRIMARY BANKERS</b>	Royal Bank of Scotland Plc P.O Box 10 38 St Andrew Square Edinburgh EH2 2AD
<b>INDEPENDENT EXAMINER</b>	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**  
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**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**  
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**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**  
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**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**  
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**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**

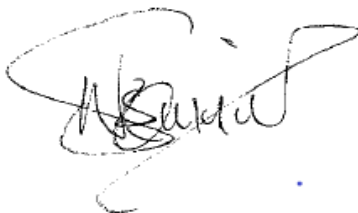
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

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 £
<b>INCOMING RESOURCES</b>					
<b>Incoming Resources From Generated Funds</b>					
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
		<b>561,300</b>	<b>23,446</b>	<b>584,746</b>	<b>667,732</b>
<b>RESOURCES EXPENDED</b>					
<b>Cost of Generating Funds</b>					
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
		<b>454,109</b>	<b>29,898</b>	<b>484,007</b>	<b>636,984</b>
<b>NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS</b>		<b>107,191</b>	<b>(6,452)</b>	<b>100,740</b>	<b>30,748</b>
Transfer Between Funds	5	(2,263)	2,263	-	-
		<b>104,928</b>	<b>(4,189)</b>	<b>100,740</b>	<b>30,748</b>
<b>NET INCOMING/(OUTGOING) RESOURCES BEFORE OTHER GAINS AND LOSSES</b>					
Gains/(losses) on sale of fixed assets		(973)	-	(973)	-
		<b>103,956</b>	<b>(4,189)</b>	<b>99,767</b>	<b>30,748</b>
<b>NET MOVEMENTS IN FUNDS</b>					
Total Funds Brought Forward		650,973	12,549	663,522	632,774
		<b>754,929</b>	<b>8,360</b>	<b>763,289</b>	<b>663,522</b>

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**

	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2020 £</b>	<b>Total 2019 £</b>
<b>Fixed Assets</b>					
Tangible Assets	<b>2</b>	770,323	-	770,323	772,381
<b>Current Assets</b>					
Stock	<b>10</b>	-	-	-	6,722
Debtors & Prepayments	<b>7</b>	7,160	-	7,160	17,098
Cash at Bank and in Hand	<b>6</b>	24,494	8,360	32,854	181
<b>Total Current Assets</b>		<b>31,654</b>	<b>8,360</b>	<b>40,014</b>	<b>24,001</b>
<b>Creditors:</b> Amounts due within one year	<b>8</b>	20,429	-	20,429	87,708
<b>NET CURRENT ASSETS</b>		11,225	8,360	19,585	(63,707)
<b>TOTAL ASSETS</b> less current liabilities		<b>781,548</b>	<b>8,360</b>	<b>789,908</b>	<b>708,674</b>
<b>Long Term Liabilities:</b> Amounts due in more than one year	<b>9</b>	26,619	-	26,619	45,152
<b>NET ASSETS</b>		<b>754,929</b>	<b>8,360</b>	<b>763,289</b>	<b>663,522</b>
<b>Funds of the Charity</b>					
General Funds		754,929	-	754,929	650,973
Restricted Funds	<b>5</b>	-	8,360	8,360	12,549
		<b>754,929</b>	<b>8,360</b>	<b>763,289</b>	<b>663,522</b>

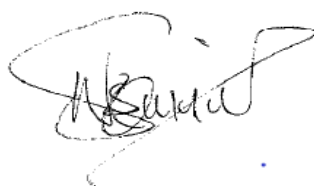
For the financial year ending 31 October 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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**

		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
<b>Cash flows from operating activities</b>			
Net cash provided by/ (used in) operating activities	(a)	51,206	80,430
<b>Cash flows from investing activities</b>			
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		-	-
<b>Net cash provided by/(used in) investing activities</b>		<u>51,206</u>	<u>80,430</u>
<b>Cash flows from financing activities</b>			
Repayments of borrowing		(18,533)	(80,430)
Cash inflows from new borrowing		-	-
Receipt of endowment		-	-
<b>Net cash provided by/(used in) financing activities</b>		<u>(18,533)</u>	<u>(80,430)</u>
<b>Change in cash and cash equivalents in the year</b>		<u>32,673</u>	<u>-</u>
Cash and cash equivalents at the beginning of the year		181	181
<b>Cash and cash equivalents at the end of the year</b>	(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**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Net income/ (expenditure) for the reporting period (as per the statement of financial activities)	<u>99,767</u>	<u>30,748</u>
<b>Adjustments for:</b>		
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**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Cash at bank and in hand	<u>32,854</u>	<u>181</u>
<b>Total cash and cash equivalents</b>	<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 £	<b>Total 2020 £</b>
<b>Cost</b>				
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>
<b>Depreciation</b>				
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>
<b>Net Book Value</b>				
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**

	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2020 £</b>	<b>Total 2019 £</b>
<b>a) Donations &amp; Legacies</b>					
Gifts & Donations	<b>5</b>	314,165	21,336	335,501	427,051
Grants Received		100,012	-	100,012	31,691
Gift Aid		59,533	-	59,533	68,481
		<b>473,710</b>	<b>21,336</b>	<b>495,046</b>	<b>527,223</b>
<b>b) Charitable Activities</b>					
Activities & Projects		9,684	-	9,684	12,736
Building Dreams	<b>5</b>	-	-	-	15,923
Carmel Global	<b>5</b>	-	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
		<b>60,798</b>	<b>2,110</b>	<b>62,908</b>	<b>117,406</b>
<b>c) Activities for Generating Funds</b>					
Bookshop Income		695	-	695	7,130
Coffee Shop Income		671	-	671	1,406
		<b>1,366</b>	<b>-</b>	<b>1,366</b>	<b>8,536</b>
<b>d) Investment Income</b>					
Bank Interest		-	-	-	-
		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e) Other Incoming Resources</b>					
Other Income		25,427	-	25,427	14,567
		<b>25,427</b>	<b>-</b>	<b>25,427</b>	<b>14,567</b>

**CARMEL MINISTRIES INTERNATIONAL**  
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**FOR THE YEAR ENDED 31ST OCTOBER 2020**

**4. RESOURCES EXPENDED**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<b>a) Costs of Charitable Activities</b>					
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
		<b>450,918</b>	<b>29,898</b>	<b>480,816</b>	<b>626,008</b>
<b>b) Cost of Generating Funds</b>					
Bookshop Purchases		-	-	-	598
Coffee Shop Purchases		109	-	109	313
		<b>109</b>	<b>-</b>	<b>109</b>	<b>911</b>
<b>c) Governance Costs</b>					
Independent Examiners Fee	8	2,700	-	2,700	3,000
Legal & Professional Fees		381	-	381	7,065
		<b>3,081</b>	<b>-</b>	<b>3,081</b>	<b>10,065</b>

**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**

	<b>Balance 01-Sep-19</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer</b>	<b>Balance 31-Oct-20</b>
	£	£	£	£	£
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)	-	-
	<b>12,549</b>	<b>23,446</b>	<b>-</b>	<b>2,263</b>	<b>8,360</b>

**PREVIOUS FINANCIAL PERIOD**

	<b>Balance 01-Sep-18</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfer</b>	<b>Balance 31-Oct-19</b>
	£	£	£	£	£
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)	-	-
	<b>13,562</b>	<b>39,263</b>	<b>-</b>	<b>1,960</b>	<b>12,549</b>

**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 £	<b>Total 2020 £</b>	<b>Total 2019 £</b>
Cash at Bank and in Hand	24,494	8,360	32,854	181
	<b>24,494</b>	<b>8,360</b>	<b>32,854</b>	<b>181</b>

**7. DEBTORS & PREPAYMENTS**

	Unrestricted Fund £	Restricted Fund £	<b>Total 2020 £</b>	<b>Total 2019 £</b>
Gift Aid Tax Recoverable	1,365	-	1,365	2,425
Sundry Debtors	350	-	350	1,748
Trade Debtors	5,446	-	5,446	12,925
	<b>7,160</b>	<b>-</b>	<b>7,160</b>	<b>17,098</b>

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Restricted Fund £	<b>Total 2020 £</b>	<b>Total 2019 £</b>
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
	<b>20,429</b>	<b>-</b>	<b>20,429</b>	<b>87,708</b>

**9. LONG TERM LIABILITIES: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

	Unrestricted Fund £	Restricted Fund £	<b>Total 2020 £</b>	<b>Total 2019 £</b>
Loans	26,619	-	26,619	45,152
	<b>26,619</b>	<b>-</b>	<b>26,619</b>	<b>45,152</b>



**CARMEL MINISTRIES INTERNATIONAL**  
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**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 £	<b>Total 2020 £</b>	<b>Total 2019 £</b>
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
	<b>808,167</b>	<b>8,360</b>	<b>763,289</b>	<b>663,522</b>

**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.

	<b>Total 2020 £</b>	<b>Total 2019 £</b>
Surplus / Deficit for the financial year	99,767	30,748
	<b>99,767</b>	<b>30,748</b>
Balance Brought Forward	663,522	632,774
Closing Funds at 31st October 2020	<b>763,289</b>	<b>663,522</b>

**13. STAFF COSTS AND NUMBERS**

	<b>Total 2020 £</b>	<b>Total 2019 £</b>
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
	<b>243,206</b>	<b>327,128</b>

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

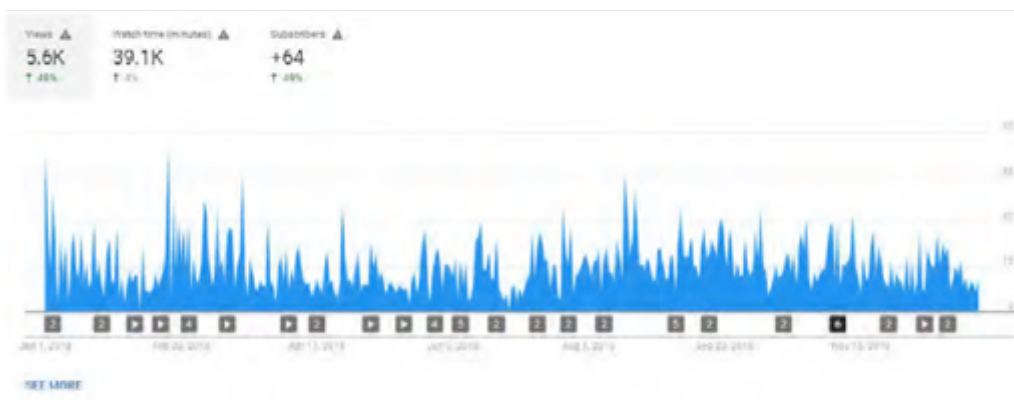
## PODCAST

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.

## WWW.CARMELCITYCHURCH.ORG

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.





WWW.CARMELGLOBAL.ORG



SHARE

CARE

PREPARE

DARE