



*Enjoy the Journey*



# 2021

CARMEL MINISTRIES INTERNATIONAL  
**ANNUAL REPORT**



NOVEMBER 2020 – OCTOBER 2021

SHARE

CARE

PREPARE

DARE

# Enjoy the Journey

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

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

## MISSION MANDATE

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

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

## VISION STRATEGY

### 1. Cover our City

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

### 2. Bless our Neighbours

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

### 3. Send to the Nation

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

### 4. Touch the World

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

## VALUE STATEMENT

### Living in Faith and Fellowship Experientially

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



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### COMPANY DETAILS

#### OUR TRUSTEES:

Gerri Di Somma  
Richard Carson  
Wayne Skinner

**COMPANY  
REGISTERED NUMBER:**  
04478212

**CHARITY REGISTERED  
NUMBER:**1094052

#### REGISTERED OFFICE:

817a Bath Road  
Brislington  
Bristol  
BS4 5NL

#### COMPANY SECRETARY:

Michelle Di Somma

#### CHIEF EXECUTIVE OFFICER

Gerri Di Somma

#### AUDITOR:

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Sovereign Centre  
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#### BANKERS:

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**PASTORS GERRI AND  
MICHELLE DI SOMMA**



**CONTACT:**CARMEL CENTRE  
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# Vision 2021

*Enjoy the Journey*

## Context on the year:

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

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

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

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

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



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

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

## **BISHOP GERRI AND MICHELLE DI SOMMA GENERAL OVERSEER OF CARMEL GLOBAL**

### **Our Mission is clear.**

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

### **Vision**

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

### **Vision Values**

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

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



# ORGANISATIONAL STRUCTURE

## HOW WE ARE ORGANISED

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

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

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

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

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

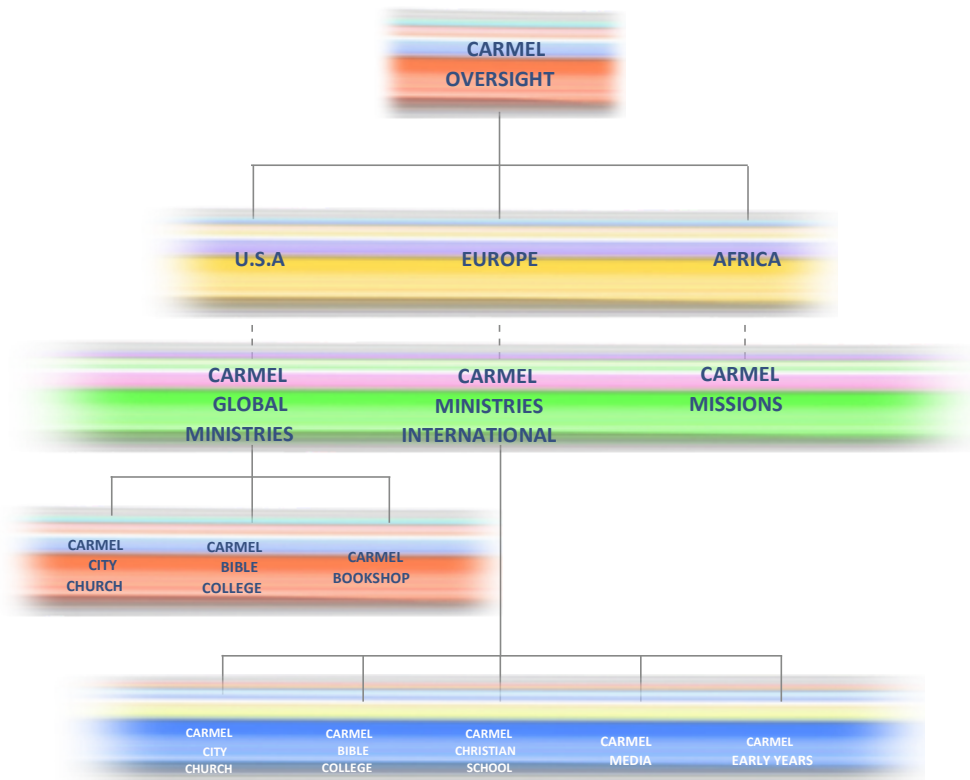
The Overseer of Equipping is to oversee the discipleship and equipping process for the ministry

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

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

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

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



# Our Structure

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

## OVERSEERS



Michael & Vicky  
Fletcher Overseer



Gerri & Michelle Di  
Somma



Wayne & Rose Skinner  
Overseer

## SHARE

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

## CARE

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

## DARE

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

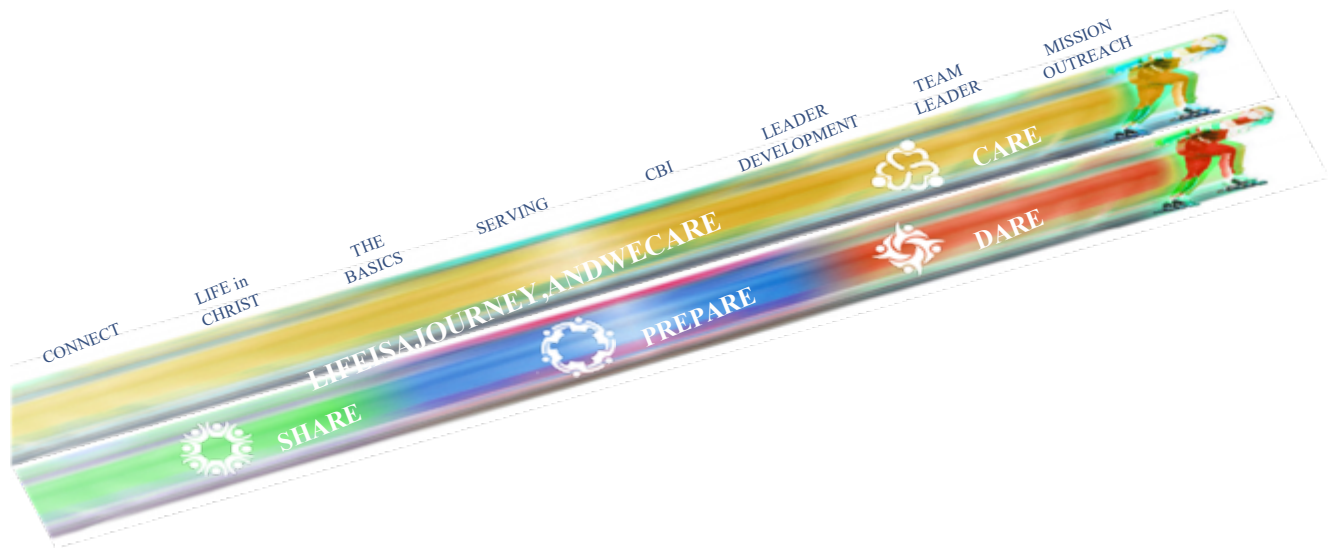
## WELFARE

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

## PREPARE

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

# DISCIPLESHIP PROCESS



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

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

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

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

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

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

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



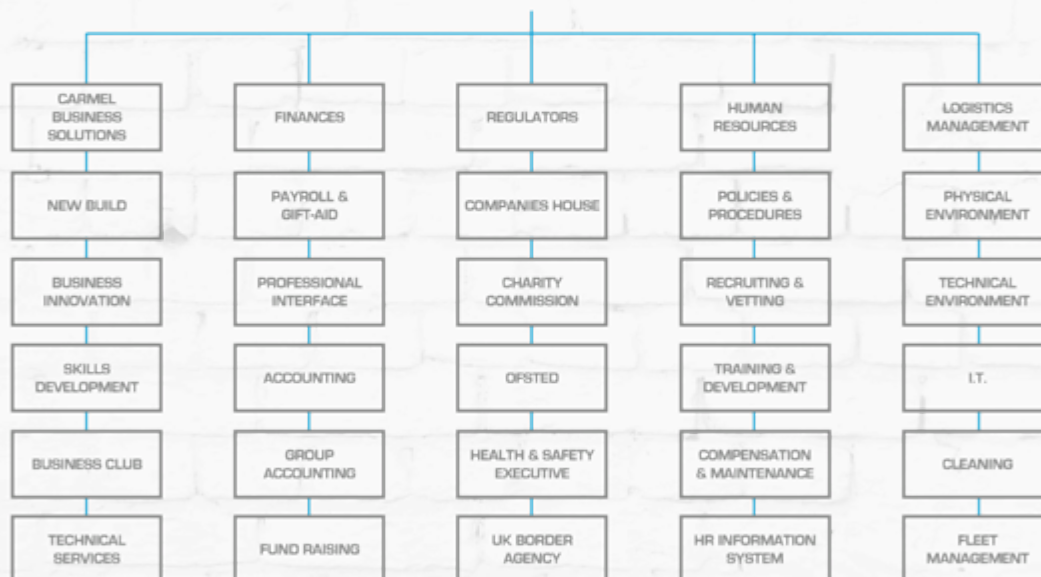
# WELFARE

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

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

HEAD OF WELFARE - **WAYNE SKINNER**

## WELFARE STRUCTURE OVERVIEW



### CARMEL BUSINESS SOLUTIONS

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

### FINANCES

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

### REGULATORS

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

### HUMAN RESOURCES

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

### LOGISTICS MANAGEMENT

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

#### DONATE TODAY:

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

- **£553,119**  
Voluntary income

TOTAL RAISED FOR CHARITY PROJECTS

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**£60,677**

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# 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

<b>COST OF CHARITABLE ACTIVITIES</b>	£435,965
<b>COSTS OF GENERATING FUNDS</b>	£445
<b>TOTAL</b>	£436,410





# ACHIEVEMENTS & IMPROVEMENTS

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

## STOREHOUSE

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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.

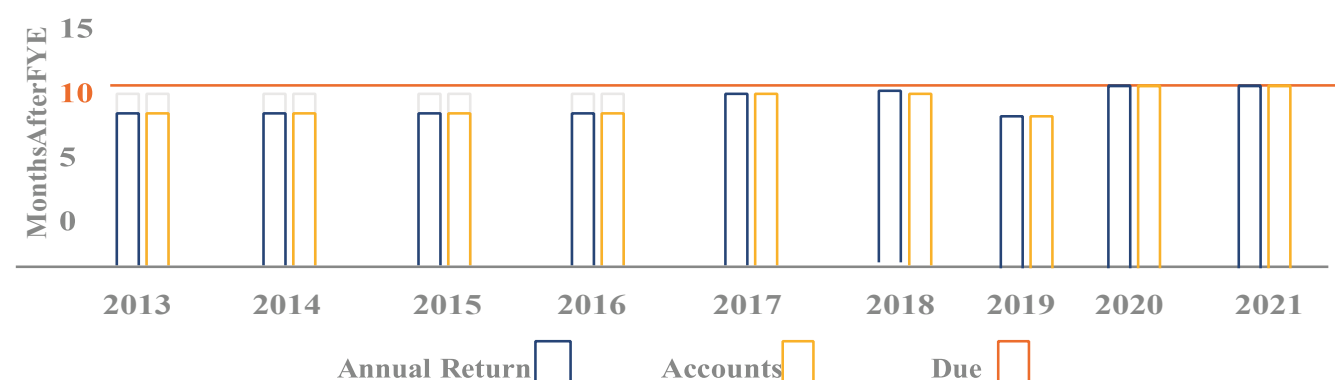


# ACHIEVEMENTS

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



# SHARE



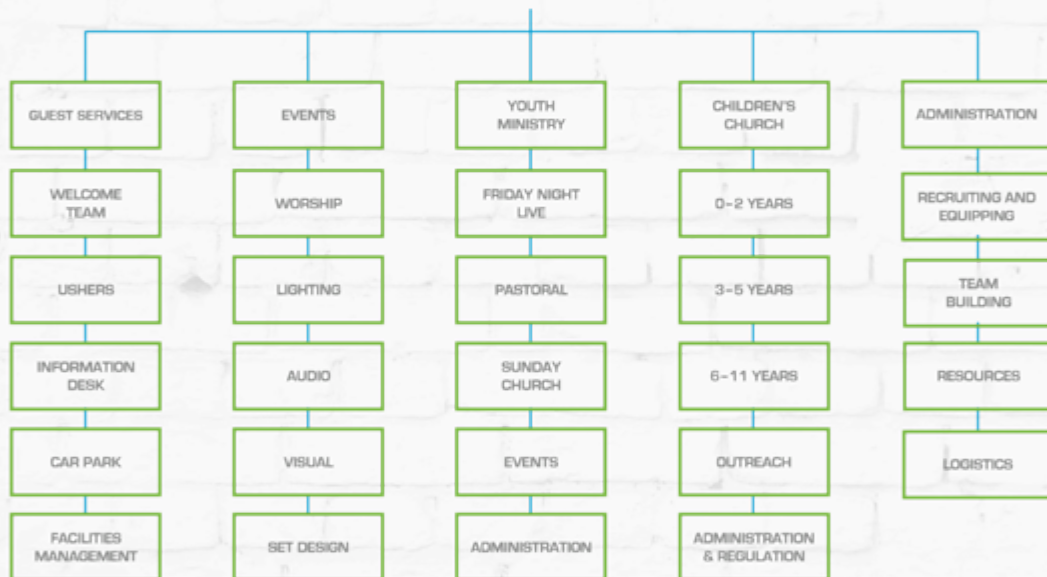
The first stage of the journey is Share.

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

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

HEAD OF SHARE - **MICHAEL FLETCHER**

## SHARE STRUCTURE OVERVIEW



### GUEST SERVICES

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

### EVENTS

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

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

### YOUTH MINISTRY

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

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

### CHILDREN'S CHURCH

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

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

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

# MULTI-SITES

## BRISLINGTON - UK



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

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

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

## HOUSTON - USA



**HOUSTON**  
12412 Highway 36,  
Needville,  
Texas

# GUEST SERVICES

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

## WELCOME PACK



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

## WELCOME BOOKLET



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

# EVENTS AND CONFERENCES: 2020/2021

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



Christmas Carol Concert



Carmel Bible College Graduation



Youth Camp 2021



Women's Conference 2021



Men's Conference 2021



aGODthing! Conference 2021



# R3

## YOUTH MINISTRY



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



## FRIDAY NIGHTS

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

## YOUTH CAMP 2021

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

## FURTHER PROJECTS

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

# CHILDREN'S CHURCH

## Carmel Kids



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

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

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

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

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

# LOCAL PASTORAL TEAM

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

## PASTORAL LEADERSHIP



Andrew & Mwaka Smallridge



Chris & Yvonne Chikwanah



Kutie & Tsungai Ngundu



Asif & Delphine Francis



Bob & Mary Baker



Derick & Catherine Mulubwa



Steve & Helen Jackson

## MINISTERIAL LEADERSHIP



Nigel & Rhian Parkinson  
CBC



Ken & Julia Turner  
Chaplaincy



Andy & Dawn Elmer  
Children's Church



Michael & Jenny Abrahams  
Guest Services



Orville & Charmaine Lynch



# SHARE SUMMARY

## ATTENDANCE SUMMARY

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

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

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

7,505 PEOPLE  
ATTENDED SUNDAYS AND EVENTS  
IN 2021



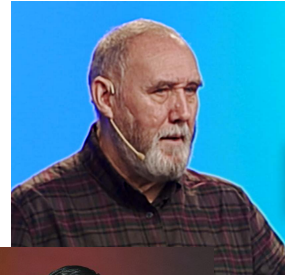


# SPEAKERS: 2020-21

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

## Pst. Michael Fletcher

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## Evangelist Daniel Chand

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## Reeba Samuel

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## Other Speakers

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



# CARE

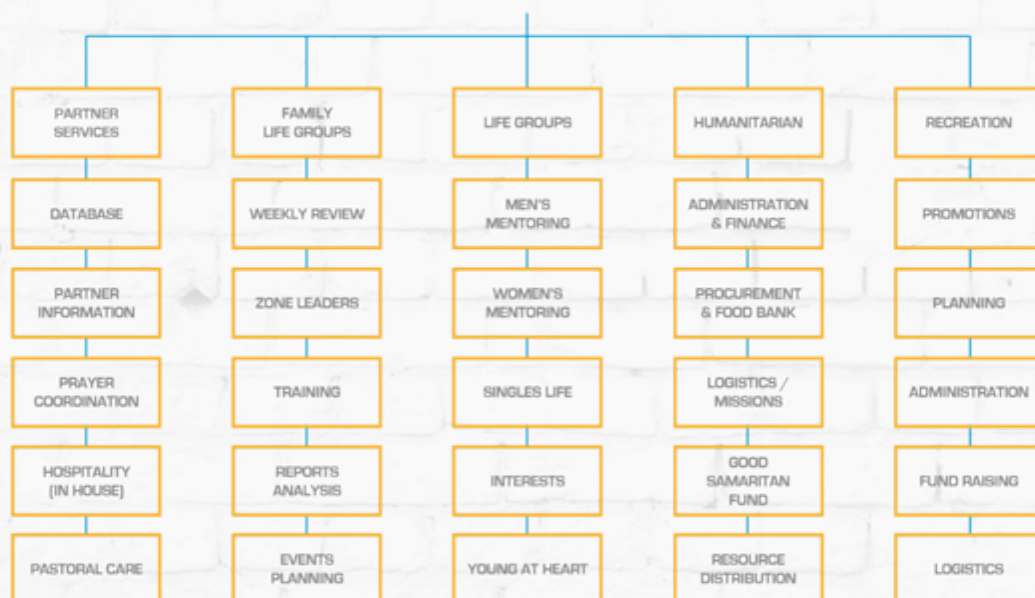
The second stage of the journey is Care. This is essentially for people who have given their lives to the Lord and who need help adjusting to a Christian way of living.

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



HEAD OF CARE - **PASTOR MICHAEL FLETCHER**

## CARE STRUCTURE OVERVIEW



### PARTNER SERVICES

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

### HOME GROUPS

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

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

### LIFE GROUPS

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

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

### HUMANITARIAN

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

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

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

### RECREATION

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



# MEMBERS AND CHURCH PARTNERS

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

## TIME



## TALENT



## TREASURE



## CARMEL PARTNERSHIP

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

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

### CARMEL CITY CHURCH PROMISES ITS PARTNERS...

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







# FAMILY HOME GROUPS

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

## FELLOWSHIP

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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

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

**LADIES' MENTORING:** Vicky Fletcher

**MEN'S MENTORING:** Andrew Smallridge

For more information on mentoring call:

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**0117 977 5533**



## Achievements and Performance

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

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

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

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

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

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

# BREAKFAST EVENTS

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

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





# HUMANITARIAN HELPING THOSE IN NEED

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

They offer help through the following ways:

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



## THE HAMPER PROJECT

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

**1050**  
HAMPERS

## THE SOUP RUN

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

**2615**  
SANDWICH  
PACKS

PLUS TEA, COFFEE AND SOUP!



WE REACHED OVER  
**3600**  
PEOPLE IN NEED



# PREPARE

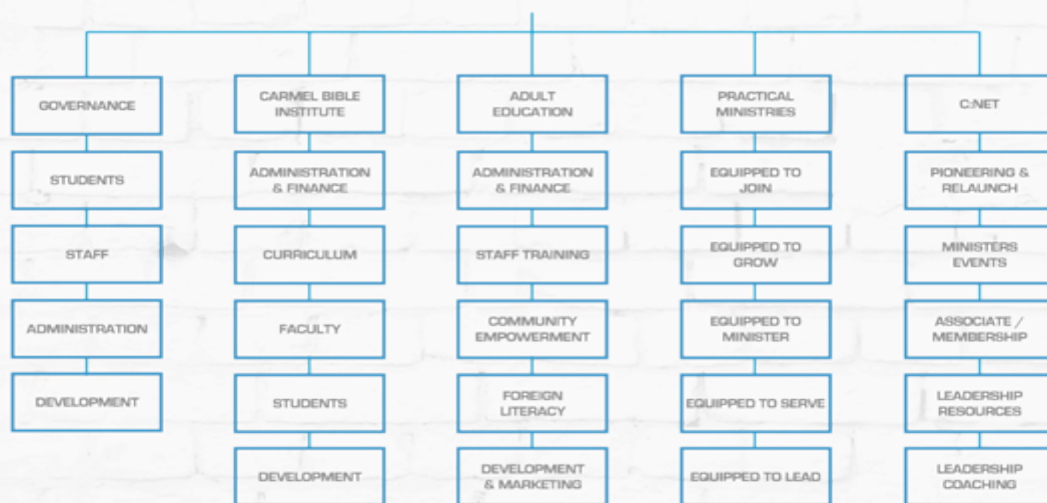
The third stage of the journey is Prepare. Once a person partners with the vision of the church, they need to be equipped to get involved in taking the vision forward.

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



HEAD OF PREPARE - PASTOR GERRI DI SOMMA

## PREPARE STRUCTURE OVERVIEW



### CARMEL BIBLE INSTITUTE

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

### CARMEL CHRISTIAN SCHOOL

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

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

### PRACTICAL MINISTRIES

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

practical ministry opportunities.

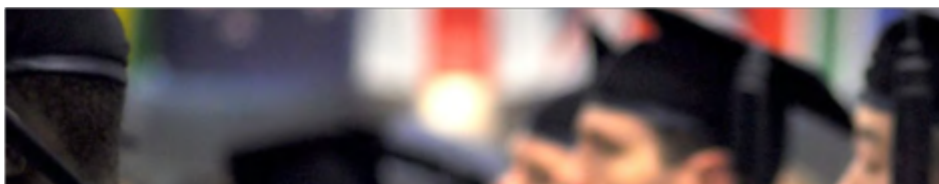
### ADULT EDUCATION

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

### RESOURCES

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





# CARMEL BIBLE COLLEGE



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

## EQUIPPED FOR LIFE

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

### Equipped For Life

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

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

### Staff and Volunteers

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

### COVID-19

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

### E-Learning Hub

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

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

## ATTENDANCE AND GRADUATION AND STATISTICS

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



# Carmel Christian Pre-School Overview

## VISION

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

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

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

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

With the foundation and building blocks in place, our

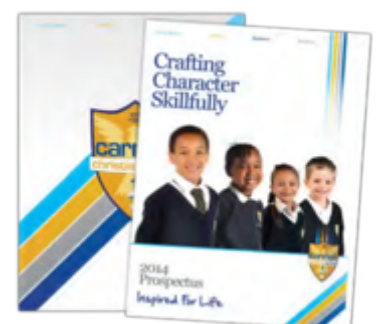
responsible citizens. Our students will leave our school empowered as independent, co-operative, innovative and motivated young adults who can make a meaningful contribution to life.

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

## MISSION

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

Proverbs 22:6.



## OUR SETTING

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

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

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

## OUR AIMS

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

## PUPILS AND STAFF

### REGISTERED CHILDREN

Early Years: 14

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

### STAFF MEMBERS

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

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



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

## PROGRESS

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

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



## FUTURE

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

## PREPARE SUMMARY

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

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





# GOALS FOR 2021 AND BEYOND

## GOAL 1

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

## GOAL 2

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

# DARE

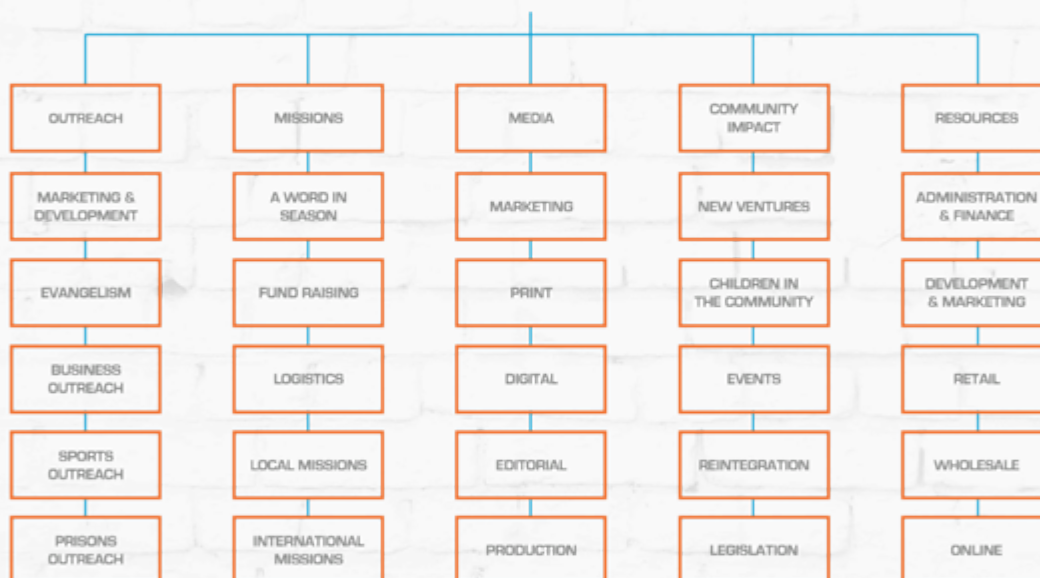
The final stage of the journey is Dare. This is for people who have been equipped and are carrying the vision by playing key roles in the ministry.

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



HEAD OF DARE - **ASIF FRANCIS**

## DARE STRUCTURE OVERVIEW



### OUTREACH

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

### C:NET

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

### MISSIONS

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

### MEDIA

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

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

### COMMUNITY IMPACT

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



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

### **Prison Ministry:**

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

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

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

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

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

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

# TEACHING AND EQUIPPING

## REACHING THE NATIONS:

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

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





# PETRA

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

Some information regarding PETRA across the years:

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

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



# CHAPLAINCY EVERYWHERE

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

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

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

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

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

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

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

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

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

in chaplaincy, so we will run another course soon.

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

## SUNDAY SERVICES:

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

## INFLUENCES:

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

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

# MEDIA

## REORGANISATION:

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

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



# MISSIONS

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



## UGANDA:

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

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

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

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

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

## SHORT-TERM MISSIONS:

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

## ELEVATING OUR CONGREGATION:

Continuing with our relationship with Gospel Life Ministries we ran another

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

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

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

## ELEVATING WITH OUR EXISTING CHURCH BASED MISSIONARIES: ZAMBIA

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

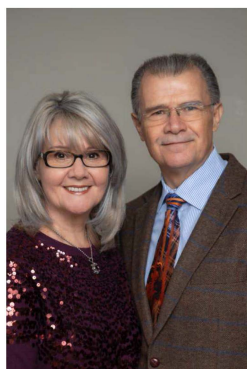
## MISSION TRIPS PLANNED

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





# CARMEL HOUSTON



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

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

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

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

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

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

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

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

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

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

**Houston**  
**12412 Highway 36**  
**Needville**  
**Texas**  
**77461**

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

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

Carmel Ministries International

(A company limited by guarantee)

Charity registration number: 1094052

Company registration number: 04478212

Independent Examiners Ltd  
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**CARMEL MINISTRIES INTERNATIONAL**  
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## **CARMEL MINISTRIES INTERNATIONAL**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

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



# **CARMEL MINISTRIES INTERNATIONAL**

## **TRUSTEES' REPORT**

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

### **Structure, governance and management**

#### ***Nature of governing document***

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

#### ***Recruitment and appointment of Trustees***

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

#### ***Organisational structure***

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

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

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

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

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

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

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

## **CARMEL MINISTRIES INTERNATIONAL**

### **TRUSTEES' REPORT**

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

#### ***Risk management***

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

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

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

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

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

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

## **CARMEL MINISTRIES INTERNATIONAL**

### **TRUSTEES' REPORT**

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

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

#### ***Outside scrutiny***

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

#### ***Whistleblowing policy***

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

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

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

#### ***Disclosure procedure***

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

# **CARMEL MINISTRIES INTERNATIONAL**

## **TRUSTEES' REPORT**

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

### **Objectives and activities**

#### ***Objects and aims***

The objects of the Charity are:

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

#### ***Public benefit***

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

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

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

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

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

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



# **CARMEL MINISTRIES INTERNATIONAL**

## **TRUSTEES' REPORT**

- Through a food bank.

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

2.1. The prevention or relief of poverty

2.2. The advancement of education

2.3. The advancement of citizenship

2.4. The advancement of the arts

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

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

2.7 Maintain a full time day school.

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

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

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

2.11 Providing a bursary scheme for the Bible Institute.

2.12 Providing a subsidy scheme for the Day school.

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

2.14 Support local businesses with professional branding and marketing skills.

2.15. Providing a chaplaincy service to various care homes

Future plans to fulfil the Public Benefit requirement are:

1. Grow our services in the community.

2. Greater joint working initiatives with other charities and churches

# **CARMEL MINISTRIES INTERNATIONAL**

## **TRUSTEES' REPORT**

### ***Objectives, strategies and activities***

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

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

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

### ***Our Mission is clear***

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

## **CARMEL MINISTRIES INTERNATIONAL**

### **TRUSTEES' REPORT**

#### *Vision*

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

#### *Vision Values*

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

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

#### **Achievements and performance**

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

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

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

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

## **CARMEL MINISTRIES INTERNATIONAL**

### **TRUSTEES' REPORT**

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

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

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

#### **Financial review**

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

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

#### **Reserves policy**

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

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

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



## **CARMEL MINISTRIES INTERNATIONAL**

### **TRUSTEES' REPORT**

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

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

#### ***Going concern***

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

#### **Plans for future periods**

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

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

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

# **CARMEL MINISTRIES INTERNATIONAL**

## **TRUSTEES' REPORT**

### **Statement of Trustees' Responsibilities**

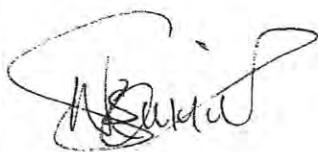
The Trustees (who are also the directors of Carmel Ministries International for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)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

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

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

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

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



.....  
Wayne Skinner  
Trustee

# **CARMEL MINISTRIES INTERNATIONAL**

## **INDEPENDENT EXAMINER'S REPORT**

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

### **Respective responsibilities of Trustees and examiner**

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

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

### **Independent examiner's statement**

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

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

1. accounting records were not kept in respect of Carmel Ministries International as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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



.....  
G W Schulz ACMA

Independent Examiners Ltd

1 May 2022

**CARMEL MINISTRIES INTERNATIONAL**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 OCTOBER 2021**

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

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



# CARMEL MINISTRIES INTERNATIONAL

**REGISTERED NUMBER: 04478212**

## **BALANCE SHEET AS AT 31 OCTOBER 2021**

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

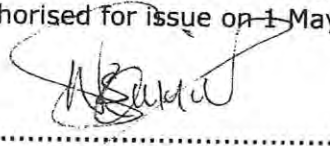
For the financial year ending 31 October 2021 the Charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

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



Wayne Skinner - Trustee

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

**CARMEL MINISTRIES INTERNATIONAL**

**STATEMENT OF CASH FLOWS**

**FOR THE YEAR ENDED 31 OCTOBER 2021**

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

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

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

**1 Charity status**

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

**2 Accounting policies**

**Summary of significant accounting policies and key accounting estimates**

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

**Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

**Basis of preparation**

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

**Going concern**

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

**Income and endowments**

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

**CARMEL MINISTRIES INTERNATIONAL**  
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***Donations and legacies***

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

***Gift aid***

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

***Expenditure***

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

***Raising funds***

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

***Charitable activities***

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

***Grant provisions***

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

***Taxation***

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



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

**Tangible fixed assets**

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

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

**Depreciation and amortisation**

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

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

**Debtors**

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

**Cash and cash equivalents**

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

**Liabilities**

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

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

**Fund structure**

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

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

**CARMEL MINISTRIES INTERNATIONAL**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**Pensions and other post retirement obligations**

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

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

**Financial instruments**

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

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

**3 Income from donations and legacies**

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

**4 Income from charitable activities**

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

**5 Income from other trading activities**

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

**CARMEL MINISTRIES INTERNATIONAL**  
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**6 Investment income**

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

**7 Other income**

	<b>Unrestricted funds General £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Other income	<u>1,978</u>	<u>1,978</u>	<u>25,427</u>

**8 Expenditure on raising funds**

**a) Costs of trading activities**

	<b>Unrestricted funds General £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Coffee shop purchases	<u>445</u>	<u>445</u>	<u>109</u>
	<u>445</u>	<u>445</u>	<u>109</u>



**CARMEL MINISTRIES INTERNATIONAL**  
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**9 Expenditure on charitable activities**

	<b>Note</b>	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Activities and events		1,243	-	1,243	7,171
Ministry and outreach		5,918	-	5,918	11,606
Youth costs		13,555	-	13,555	325
School costs		1,845	-	1,845	3,352
Premises costs		25,374	-	25,374	30,068
Repairs and maintenance		-	10,157	10,157	19,256
Equipment		155	-	155	581
Communication and media		9,607	-	9,607	9,625
Printing, post and stationery		3,839	-	3,839	5,129
Insurance and subscriptions		16,825	-	16,825	17,859
Motor costs		1,543	-	1,543	2,216
Travel costs		76	-	76	138
Benevolence and gifts		9,390	8,044	17,434	14,524
Training and resources		2,258	-	2,258	597
Professional fees		1,372	-	1,372	304
Bank charges and interest		-	1,978	1,978	8,467
Sundry expenses		213	-	213	237
Independent examination		2,700	-	2,700	2,700
Obsolete stock		-	-	-	6,722
Depreciation, amortisation and other similar costs		1,510	-	1,510	2,058
Grant funding of activities	10	64,814	4,538	69,352	71,870
Staff costs	12	249,011	-	249,011	270,066
		<u>411,248</u>	<u>24,717</u>	<u>435,965</u>	<u>484,871</u>

**CARMEL MINISTRIES INTERNATIONAL**  
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**10 Grant-making**

**Analysis of grants**

	<b>Grants to institutions</b>	
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Grants	<u>69,352</u>	<u>71,870</u>

**11 Trustees remuneration and expenses**

During the year Mrs M. Di Somma (Spouse of Mr G. Di Somma, a trustee) received remuneration of £8,400 (2020: £8,400) in her capacity as secretary to the Trustees for Carmel Ministries International in furthering the Charity's objects.

Carmel Global Ministries Inc - Operate as Carmel City Church is a registered non profit religious organisation located in Houston, United States of America. Director Mr G. Somma and Mrs M. Di Somma are founders of Carmel Global Ministries Inc. Director Mr G. Di Somma is on the Board of Directors of Carmel Global Ministries Inc and holds the role of President. Mrs M. Di Somma is on the Board of Directors of Carmel Global Ministries Inc and holds the role of Vice President. During the financial year the Charity made grants of £64,170 (2020: £62,400) to Carmel Global Ministries Inc, in furthering the Charity's objects.

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

**CARMEL MINISTRIES INTERNATIONAL**  
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**12 Staff costs**

The aggregate payroll costs were as follows:

	<b>2021</b> <b>£</b>	<b>2020</b> <b>£</b>
<b>Staff costs during the year were:</b>		
Wages and salaries	216,350	239,869
Social security costs	6,662	6,779
Pension costs	3,671	3,018
Redundancies	5,528	-
Stipend	16,800	20,400
	<u>249,011</u>	<u>270,066</u>

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

	<b>2021</b> <b>No</b>	<b>2020</b> <b>No</b>
Full and part-time employees	<u>19</u>	<u>21</u>

No employee received emoluments of more than £60,000 during the year.

**13 Tangible fixed assets**

	<b>Land and buildings £</b>	<b>Furniture and equipment £</b>	<b>Motor vehicles £</b>	<b>Total £</b>
<b>Cost</b>				
At 1 November 2020	<u>765,717</u>	<u>181,456</u>	<u>3,356</u>	<u>950,529</u>
At 31 October 2021	<u>765,717</u>	<u>181,456</u>	<u>3,356</u>	<u>950,529</u>
<b>Depreciation</b>				
At 1 November 2020	-	177,156	3,050	180,206
Charge for the year	<u>-</u>	<u>1,433</u>	<u>77</u>	<u>1,510</u>
At 31 October 2021	<u>-</u>	<u>178,589</u>	<u>3,127</u>	<u>181,716</u>
<b>Net book value</b>				
At 31 October 2021	<u>765,717</u>	<u>2,867</u>	<u>229</u>	<u>768,813</u>
At 31 October 2020	<u>765,717</u>	<u>4,300</u>	<u>306</u>	<u>770,323</u>

**CARMEL MINISTRIES INTERNATIONAL**  
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**14 Debtors**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade debtors	7,162	5,445
Prepayments	5,977	-
Accrued income	2,924	1,365
Other debtors	-	350
	<u>16,063</u>	<u>7,160</u>

**15 Creditors: amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	1,033	1,094
Other loans	10,244	6,000
Other taxation and social security	3,431	3,100
Other creditors	804	775
Accruals	6,700	9,460
	<u>22,212</u>	<u>20,429</u>

**16 Creditors: amounts falling due after one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other loans	<u>-</u>	<u>26,619</u>

**17 Pension and other schemes**

**Defined contribution pension scheme**

The Charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the Charity to the scheme and amounted to £3,671 (2020 - £3,018).

Contributions totalling £803 (2020 - £775) were payable to the scheme at the end of the year and are included in creditors.



**CARMEL MINISTRIES INTERNATIONAL**  
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**18 Funds**

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

**Building Fund** represents donations for the specific purpose of maintaining the Carmel Centre building. Expenditure relating to the maintenance of the Carmel Centre building is allocated to this fund.

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

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

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

**Love Zambia Fund** represents income donated to support the ministries of Love Zambia that functions under the Charity Sachibundu Missions in Zambia.

**Gospel Life International Fund** represents donations given to support this ministry.

**CARMEL MINISTRIES INTERNATIONAL**  
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	Balance at 1 November 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 October 2020 £
<b>Unrestricted funds</b>					
<i>General</i>					
General Funds	650,973	561,301	(455,082)	(2,263)	754,929
<b>Restricted funds</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
Honour Offerings	-	1,678	(3,100)	1,422	-
Love Zambia Fund	-	404	(404)	-	-
	<u>12,549</u>	<u>23,446</u>	<u>(29,898)</u>	<u>2,263</u>	<u>8,360</u>
<b>Total funds</b>	<u>663,522</u>	<u>584,747</u>	<u>(484,980)</u>	<u>-</u>	<u>763,289</u>

**19 Analysis of net assets between funds**

	Unrestricted funds General £	Restricted funds £	Total funds at 31 October 2021 £
Tangible fixed assets	768,813	-	768,813
Current assets	120,028	13,369	133,397
Current liabilities	<u>(22,212)</u>	<u>-</u>	<u>(22,212)</u>
Total net assets	<u>866,629</u>	<u>13,369</u>	<u>879,998</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 October 2020 £
Tangible fixed assets	770,323	-	770,323
Current assets	31,654	8,360	40,014
Current liabilities	<u>(20,429)</u>	<u>-</u>	<u>(20,429)</u>
Creditors over 1 year	<u>(26,619)</u>	<u>-</u>	<u>(26,619)</u>
Total net assets	<u>754,929</u>	<u>8,360</u>	<u>763,289</u>

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