

CARELINKS

England & Wales · Charity number 1157202

Details

Other names	BIBLE WORLDWIDE TRUST, BIBLES WORLDWIDE TRUST, BWT
Status	Registered
Legal form	CIO
Registered	2014-05-28
Register	View on the Charity Commission register

Contact

Address	27 Castle Gardens Bath BA2 2AN
Phone	01225316528
Email	shgospel@gmail.com
Website	carelinks-uk.org

Activities

Objects: THE OBJECTS OF THE CIO ARE:(1) THE ADVANCEMENT OF THE CHRISTIAN RELIGION FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE STATEMENT OF FAITH APPEARING IN THE SCHEDULE, IN PARTICULAR BUT NOT EXCLUSIVELY BY DISTRIBUTING CHRISTIAN LITERATURE EITHER AT COST OR FREE OF CHARGE.(2) THE PREVENTION OR RELIEF OF POVERTY BY THE PROVIDING OF GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.

Activities: We distribute Bibles and other related literature in response to requests from anywhere in the world. We support preaching the Christian gospel, including travel to meet any requesting baptism. We help with relief of poverty amongst those we meet.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- Afghanistan
- Australia
- Belgium
- Bulgaria
- Cameroon
- Canada
- Czech Republic
- France
- Germany
- Hungary
- Iran
- Ireland
- Israel
- Italy
- Latvia
- Moldova
- Morocco
- New Zealand
- Poland
- Romania
- Sweden
- Turkey
- Ukraine
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£93,330	£147,728	-	-
2024-03-31	£127,697	£143,917	-	-
2023-03-31	£251,361	£133,412	-	-
2022-03-31	£305,583	£82,478	-	-
2021-03-31	£78,917	£63,168	-	-

Trustees

Name	Role	Appointed
David Norman Hemingray		2021-11-20
Deborah Elisabeth Cwiecek		2021-11-20
JEAN FIELD		2014-05-28
Norman John Stock		2021-11-20
PETE EICHHORN		2014-05-28
ROB CLEMENTS		2014-05-28
STEVE GRETTON		2014-05-28

CARELINKS

England & Wales - Charity number 1157202

Accounts

Charity Registration Number: 1157202

Company Registration Number: CE001988

Carelinks

Unaudited financial statements

Year ended 31 March 2025

Independent examination completed 09 September 2025

Carelinks

Administrative Details

CHARITY DATA

Registered in England and Wales Number 1157202

Company Registration Number CE001988

REGISTERED OFFICE ADDRESS

27 Castle Gardens, Bath, BA2 2AN

TRUSTEES AT DATE OF APPROVAL OF REPORTS

S H Gretton

J Field

A Taylor (resigned 8 October 2024)

P Eichhorn

R Clements

N Stock

D Hemingray

D Cwiecek

INDEPENDENT EXAMINER

Linden Accountants, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB

Trustees' report for the year ended 31 March 2025

The trustees have pleasure in presenting their Annual Report and Financial Statements for the year ended 31 March 2025.

Introduction

The main aims of the charity are to advance Christianity, primarily by distributing Bible and other Christian literature, and to relieve poverty by providing support to those in need. These aims are reflected in our formal objectives, which follow the Charity Commission's guidance on public benefit. During the year the main focus for our work has been to support both these objectives at the same time.

Structure, governance and management

Carelinks is a Charitable Incorporated Organisation registered in England and Wales: Number 1157202, governed by Constitution. The Board of Trustees meets regularly and is responsible for the governance of the charity. Carelinks does not employ any staff. The trustees and volunteers undertake the day-to-day management of the charity.

Risk management

We have a risk register which enables us to monitor our activities under four main headings – safeguarding, regulatory and compliance risk, financial risk and operational risk. This helps us to implement measures that allow us to mitigate any risks which we feel are at unsatisfactory levels.

Objectives and activities

Our formal objectives are:

- (1) The advancement of the Christian religion for the benefit of the public in accordance with the statement of faith appearing in the schedule to the charity's constitution, in particular but not exclusively by distributing Christian literature at cost or free of charge.
- (2) The prevention or relief of poverty by the providing of grants, items, and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Our main focus has always been on the advancement of Christian religion by providing practical support for those in need alongside the distribution of Bible-based material. This is mostly provided face to face in the UK and in other countries but our Bible app, launched five years ago, has continued to allow us also to be very active in many parts of the world, providing spiritual and other support throughout the year.

Activities and performance

Our relatively new project in the borough of Croydon has become a mainstay of our domestic work. It comprises two parts: a weekly 'Church in a Pub,' where those attending are given lunch as well as being able to enjoy a low-key Bible talk; and the 'Croydon Lunchtime Church,' where a similar approach is taken on weekdays at a town-centre venue. These have been very successful with good numbers attending, and many of those coming have committed themselves to Jesus Christ through baptism as a result. A considerable number of those attending are homeless or otherwise challenged in life, so the meals are much appreciated, as is other material help such as clothing. What is more, a strong sense of community and mutual support has developed as a result. This has been reinforced during the year by two weekends at a residential centre in Kent which have provided excellent fellowship and support for many who have never before experienced something similar.

The Croydon sessions are streamed on YouTube which means that they have been enjoyed by many from other parts of the UK and round the world, awakening their interest in the Bible and Christianity in general. As a result of this and our other activities (see below), more than 120 people in the UK and 160 in other countries, supported by us, committed themselves to Jesus Christ during the year through baptism. A number of these were refugees and asylum seekers, some in the UK and others in countries such as Turkey, Germany and Israel. Others still live in countries where as Christians they are liable to persecution, such as Iran and Afghanistan. Online support in particular remains very important to these people, though this has become increasingly difficult as the local authorities have blocked direct internet access to our (and many other) websites and apps, forcing them to use Virtual Private Networks.

We have also delivered both practical and pastoral support to those in need in several countries overseas, ranging from help for a number of people seriously affected by the war in Ukraine to providing welfare, clothing and firewood to those in poverty in western Europe.

Our *Bible Companion* app therefore continues to be a crucial and well-used tool in our work. The app, which is cost- and advertisement-free, comprises a full Bible text including audio; deeper commentary on every verse; basic devotionals, an audio and a youth message on every chapter; a daily sermon and thought for the day, a reading planner; a *Bible Basics* study course; and powerful search functionality. We believe that this app offers more features and resources than any other free Bible app. It is available on both Android and Apple, in English, Russian, Farsi, French, Spanish and Ukrainian.

Alongside the app, we run a 'Virtual Church' (www.virtualchurch.cc) which is a gateway to both pastoral support and to regular online communion services along with Q&A sessions and talks.

There were no serious incidents during the year.

Financial Review

Our finances continue to be in a healthy state. Funding is in place for the work of Croydon Church for the next 24 months. The other work of Carelinks is funded for the foreseeable future.

Reserves policy

Our formal reserves policy is that we will aim to maintain our reserves held in cash or near-cash at a level of not less than 50 per cent of our expenditure in the preceding financial year. If the reserves fall below that level for a period of three months, the trustees will consider what action needs to be taken to rectify the situation. The reserves throughout the period were found to have been well in excess of that limit.

Plans for future periods

Our plans for the future are to continue with the range of largely demand-led activities exemplified above. That is likely to be a mix of online and in-person work. Our organisation is such that we can often act flexibly and at short notice and we always aim to meet needs where we can. We will also continue to use our online resources as flexibly as we can as these had a highly positive impact on bringing many people to faith.


Statement of trustees' responsibilities

The trustees are responsible for preparing this annual report and the financial statements in accordance with applicable law. They are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable charity law, Charity Commission guidance and the provisions of the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustees

The Trustees/Members of Carelinks throughout the year were David Hemingray, Debs Cwiecek, Jean Field, Norman Stock, Pete Eichhorn, Rob Clements and Steve Gretton. Andy Taylor resigned as a trustee on 8 October 2024.

This report was approved by the trustees on 4 September 2025 and signed on their behalf by Steve Gretton.

A handwritten signature in dark ink, appearing to be 'Steve Gretton', with a large, stylized initial 'S' and a long horizontal flourish extending to the right.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARELINKS

I report to the charity's trustees on my examination of the accounts of Carelinks for the period ended 31 March 2025.

Respective responsibilities of trustees and examiner

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act'). The charity's trustees consider that an audit is not required for this year under section 144 (2) of the 2011 Act. and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under the company law and is eligible for independent examination; it is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act),
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required by audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michael Grant ACPA

Linden Accountants, Scrapstore House, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB

Mike Grant

Michael Grant

Date28 August 2025

STATEMENT OF FINANCIAL ACTIVITIES (Including Income
and Expenditure Account)
YEAR ENDED 31ST MARCH 2025

		Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£
Incoming resources					
<i>Income from charitable activities</i>	2	59,143	23,883	83,025	101,857
<i>Other income</i>	3	10,305	0	10,305	25,840
Total income and endowments		<u>69,448</u>	<u>23,883</u>	<u>93,330</u>	<u>127,697</u>
Resources expended					
<i>Costs of generating funds</i>		0	0	0	0
<i>Expenditure on charitable activities</i>	4	47,276	100,452	147,728	143,917
Total resources expended		<u>47,276</u>	<u>100,452</u>	<u>147,728</u>	<u>143,917</u>
Net income/(expenditure)		22,171	(76,569)	(54,398)	(16,220)
Transfers between funds		0	0	0	0
Net movement in funds	10	<u>22,171</u>	<u>(76,569)</u>	<u>(54,398)</u>	<u>(16,220)</u>
Total funds at 1st April 2024		251,050	145,735	396,785	413,006
Total funds at 31st March 2025		<u>273,221</u>	<u>69,166</u>	<u>342,387</u>	<u>396,785</u>

All of the activities of the charity are classed as continuing

The notes on pages 10 to 17 form part of these financial statements

CARELINKS
BALANCE SHEET
YEAR ENDED 31ST MARCH 2025

Company Number: CE001988

	Note	2025 £	2024 £
Fixed assets	7	379	3,596
Current assets			
Debtors and prepayments	8	3,769	5,321
Cash at bank and in hand		186,538	233,108
COIF Ethical Investment Fund		154,006	156,309
Creditors paid in advance		0	0
		<u>344,313</u>	<u>394,738</u>
Creditors : Amounts falling due within one year	9	<u>2,305</u>	<u>1,549</u>
Net current assets		342,007	393,189
Net assets		<u><u>342,387</u></u>	<u><u>396,785</u></u>
Funds			
Restricted funds		69,166	145,735
Unrestricted funds	11	273,222	251,051
		<u><u>342,387</u></u>	<u><u>396,785</u></u>

For the year ending 30 June 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 ('the Act') relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Act. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The trustees acknowledge their responsibilities for:

- (i) ensuring that the charity keeps proper accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396 of the Act, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charity.

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

These financial statements were approved by the trustees on ~~15 Sept 25~~ and are signed on their behalf by:

.....
Charity Registration Number: 1157202



The notes on pages 10 to 17 form part of these financial statements

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2025

1 Accounting policies

- a) The financial statements have been prepared under the historic cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102 SORP) issued in July 2014, and applicable UK Accounting Standards and the Charities Act 2011.
- b) Income from donations/grants is included as income when these are receivable, except as follows:
- i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
 - ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.
- c) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- d) Most expenditure is directly attributable to specific activities, and have been included in those cost categories. Support cost have been allocated 100% towards the charitable activities of the charity.
- e) Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.
- f) Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.
- g) Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- h) Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:
- Vehicles - 25% straight line
 - Computer equipment - 50% straight line

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2025

2 Income from Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Gift Aid Donations	17,085	500	17,585	26,669
Gift Aid entitlement	4,247	156	4,404	7,365
Non Gift Aid Donations	34,058	2,422	36,479	32,465
Overseas Donations	3,753	20,805	24,557	35,359
	59,143	23,883	83,025	101,858

3 Other Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Other Income - Canada	0	0	0	2,628
Investment Income	0	0	0	18,134
Interest Received	7,945	0	7,945	5,078
Legacies Income	2,360	0	2,360	0
	10,305	0	10,305	25,840

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2025

4 Expenditure on Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Accountancy	960	0	960	944
Advertising and PR	3,530	0	3,530	5,756
Bank Charges	1,438	200	1,638	704
Depreciation	3,975		3,975	3,596
Equipment small charges	406	25	431	530
Exchange differences & charges	189		189	67
Impairment loss on COIF Fund	2,303		2,303	0
Insurance	610		610	565
Literature charges		65,099	65,099	55,063
Postage, Telephone and admin	1,867		1,867	1,203
Printing	0	0	0	77
Professional Fees	0	0	0	0
Room hire	974	8,844	9,818	15,978
Software and subscriptions	134	0	134	1,887
Travel and subsistence	22,744	6,756	29,500	30,041
Translation services	0	0	0	0
Wages & salaries	0	0	0	0
<u>Charitable grants</u>				
Food & welfare	1,402	18,992	20,394	25,657
Transport	903	270	1,173	1,343
Utilities	0	265	265	145
Accommodation	5,481	0	5,481	0
<u>Governance costs</u>				
Independent examination fees	360	0	360	360
	47,276	100,452	147,728	143,917

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2025

5 Staff costs and numbers

The aggregate payroll costs were:

	2025	2024
	£	£
Wages & salaries	0	0
	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>

Particulars of employees:

The average number of staff employed by the charity during the financial year amounted to: 0

	No.
Project Staff	0
Support staff	0
	<u>0</u>
	<u>0</u>

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

6 Taxation

The charity is exempt from corporation tax on its charitable activities.

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2025

7 Tangible fixed assets	Equipment £	Vehicles £	Total £
Cost			
<i>At 1st April 2024</i>	444	13,495	13,939
Additions	759	0	759
Revaluations	0	0	0
At 31st March 2025	<u>1,203</u>	<u>13,495</u>	<u>14,698</u>
Depreciation			
<i>At 1st April 2024</i>	222	10,121	10,343
Charge for the period	601	3,374	3,975
At 31st March 2025	<u>823</u>	<u>13,495</u>	<u>14,318</u>
Net book value			
At 31st March 2025	<u>379</u>	<u>0</u>	<u>379</u>
At 31st March 2024	<u>222</u>	<u>3,374</u>	<u>3,596</u>
8 Debtors			
	2025	2024	
	£	£	
Trade Debtors	0	0	
Prepayments	2,945	4,894	
Other debtors	823	427	
Accrued income	0	0	
	<u>3,769</u>	<u>5,321</u>	
9 Creditors: amounts falling due within one year			
	2025	2024	
	£	£	
Accruals	1,616	1,302	
Creditors	689	247	
Other creditors - loans	0	0	
	<u>2,305</u>	<u>1,549</u>	

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2025

10 Movement in funds

	At 01-Apr 2024 £	Income £	Expenditure £	Transfers between funds £	At 31-Mar 2025 £
Restricted funds					
Christadelphian Advancement Trust	111,603	0	(65,099)	0	46,504
Croydon Church	28,192	22,759	(28,289)	0	22,662
Riga Welfare Programme	5,940	1,124	(7,064)	0	0
	145,736	23,883	(100,452)	0	69,166
Unrestricted funds					
General funds	98,504	56,893	(38,514)	0	116,883
Designated Fund - Ukraine Relief	(3,763)	100	(2,231)	0	(5,893)
Designated Fund - Carroty Wood	0	4,518	(6,532)	0	(2,014)
COIF Investment funds	156,309	7,937	0	0	164,246
	251,050	69,448	(47,276)	0	273,222
Total funds	396,786	93,330	(147,728)	0	342,387

Restricted & Designated Fund Summaries

Christadelphian Advancement Trust (CAT) merger - Restricted

A merger between Carelinks and a sister charity, Christadelphian Advancement Trust (CAT) to simplify administrative processes and provided targeted support in line with the aims and objectives of Carelinks more effectively.

Croydon Church - Restricted

This fund is for the work undertaken at, and in connection with the activities, 'Church in the Pub', (currently at The Orchard in Croydon) and 'Lunchtime Church' (currently at The Venue , High Street, Croydon.)

Riga Welfare Programme (RWP) closure - Restricted

Due to Covid-19 restrictions and the shared objectives of Carelinks and Riga Welfare Programme, the closure of RWP was agreed and the funds transferred to Carelinks in order to carry out the relief of financial hardship amongst the people of Riga and Latvia, in accordance with the objects of RWP which coincide with those of Carelinks.

Ukraine Relief - Designated

Donations received put into a designated fund to provide physical and financial support for displaced Ukrainians, and subsequent pastoral support for re-housed Ukrainians in Poland, Hungary and Germany.

Carroty Wood - Designated

Donations received to remove the barrier to and offset the cost of accommodation, food and transport for a retreat in Kent for beneficiaries to gather together for a time of fellowship, teaching and sharing life experiences.

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2025

Movement in funds - previous year

	At 01-Apr 2023 £	Income £	Expenditure £	Transfers between funds £	At 31-Mar 2024 £
Restricted funds					
Christadelphian Advancement Trust	166,666	0	(55,063)	0	111,603
Croydon Church	17,630	45,060	(34,497)	0	28,192
Riga Welfare Programme	12,446	449	(6,956)	0	5,939
	<u>196,742</u>	<u>45,508</u>	<u>(96,515)</u>	<u>0</u>	<u>145,735</u>
Unrestricted funds					
General funds	78,089	63,304	(42,889)		98,504
Designated Fund - Ukraine Relief	0	750	(4,513)	0	(3,763)
COIF Investment funds	138,175	18,134	0		156,309
	<u>216,264</u>	<u>82,189</u>	<u>(47,402)</u>	<u>0</u>	<u>251,051</u>
Total funds	<u>413,006</u>	<u>127,697</u>	<u>(143,917)</u>	<u>0</u>	<u>396,785</u>

Restricted & Designated Fund Summaries

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CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2025

11 Analysis of net assets between funds

	Tangible Fixed assets £	Other Net assets £	Total £
Restricted funds			
	0	69,166	69,166
Unrestricted funds			
General funds	379	272,842	273,222
	<u>379</u>	<u>342,008</u>	<u>342,387</u>

12 Related party transactions

During the financial period no payments were made from the charity to the trustees or persons or entities connected to them. Total donations made by trustees to the charity during the financial period were £14,680.

CARELINKS

England & Wales - Charity number 1157202

Accounts

Charity registration number: 1157202

Carelinks

Unaudited financial statements

Year ended 31 March 2024

Independent examination completed 16 August 2024

Carelinks

Administrative Details

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Registered in England and Wales Number 1157202

REGISTERED OFFICE ADDRESS

27 Castle Gardens, Bath, BA2 2AN

TRUSTEES AT DATE OF APPROVAL OF REPORTS

S H Gretton

J Field

A Taylor

P Eichhorn

R Clements

N Stock

D Hemingray

D Cwiecek

INDEPENDENT EXAMINER

Linden Accountants, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB

Trustees' report for the year ended 31 March 2024

The trustees have pleasure in presenting their Annual Report and Financial Statements for the year ended 31 March 2024.

Introduction

The main aims of the charity are to advance Christianity, primarily by distributing Bible and other Christian literature, and to relieve poverty by providing support to those in need. These aims are reflected in our formal objectives, which follow the Charity Commission's guidance on public benefit. During the year the main focus for our work has been to support both these objectives at the same time.

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Risk management

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- (1) The advancement of the Christian religion for the benefit of the public in accordance with the statement of faith appearing in the schedule to the charity's constitution, in particular but not exclusively by distributing Christian literature at cost or free of charge.
- (2) The prevention or relief of poverty by the providing of grants, items, and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Our main focus has always been on the advancement of Christian religion by providing practical support for those in need alongside the distribution of Bible-based material. This is mostly provided face to face in the UK and, to a lesser extent, elsewhere but our Bible app, launched four years ago, has continued to allow us also to be very active in many parts of the world, providing spiritual and other support throughout the year.

Activities and performance

During the year, the charity worked – either directly or by supporting others - in the UK and in many other countries. Some highlights of the year are summarised below. One of the most important outcomes of this work is that more than 260 individuals in about 30 countries, supported by us, committed themselves to Jesus Christ during the year, many of them through baptism. A number of these were refugees and asylum seekers, some in the UK and others in countries such as Turkey, Germany, Israel and Italy. Others still live in countries where as Christians they are liable to persecution, such as Iran and Afghanistan. Indeed we know of at least 180 individuals who have been baptised in those two countries alone as a result of our work. Online support in particular remains very important to these folk, though this has become increasingly difficult as the local authorities have blocked direct internet access to our (and many other) websites and apps. This forces people to use Virtual Private Networks, which are unfamiliar to many and mean that online meetings on platforms such as WhatsApp or Zoom are very challenging owing to the inevitable reduced bandwidth.

Our *Bible Companion* app continues to be a crucial tool and well-used tool in our work. The app, which is cost- and advertisement-free, comprises a full Bible text including audio; deeper commentary on every verse; basic devotionals, an audio and a youth message on every chapter; a daily sermon and thought for the day, a reading planner; a *Bible Basics* study course; and powerful search functionality. We believe that this app offers more features and resources than any other free Bible app. It is available on both Android and Apple, in English, Russian, Farsi, French, Spanish and Ukrainian. The number of new downloads of the app remains high, and the length of usage is increasing - a welcome sign that it is being retained on devices and used frequently and at length by people all over the world, who clearly find it helpful.

We were pleased that this work has been noticed in various places, including by Premier Christian Radio – the UK's largest Christian radio station – which devoted a 15 minute prime time slot to the Church in a Pub in September.

Alongside the development of the app, we have continued to run a 'Virtual Church' (www.virtualchurch.cc) which is a gateway to both pastoral support and to regular online communion services along with Q&A sessions and talks. Carelinks also has a well-used YouTube channel, with more than a million views over the year.

Last year's new development in the borough of Croydon in south London has been a great success. It is in two main parts. At the weekly 'Church in a Pub,' those attending are given lunch as well as being able to enjoy a low-key Bible talk. And at the 'Croydon Lunchtime Church,' a similar approach is taken from Monday to Wednesday each week at a town-centre venue. Average attendance is about 30 per session and many of those coming have committed themselves to Jesus Christ through baptism as a result of the work. A considerable number of those attending are homeless or otherwise very challenged in life, so the meals are much appreciated, as is other material help such as clothing. What is more, a strong sense of community and mutual support has developed as a result.

But the online work, flowing from the Church in the Pub and Lunchtime Church videos, is reaching a cross section of society and many are learning the gospel truth that way online and are then asking us for baptism in Jesus Christ.

We are glad to have been able to deliver some direct aid to those in need overseas, such as much-needed firewood to very poor households, and practical support of various kinds to earthquake survivors in Turkey and those seriously affected by the war in Ukraine.

There were no serious incidents during the year.

Financial Review

Our finances continue to be in a healthy state. Funding is in place for the work of Croydon Church for more than 24 months, and fresh appeals are planned during the autumn. The other work of Carelinks is funded for the foreseeable future.

Reserves policy

Our formal reserves policy is that we will aim to maintain our reserves held in cash or near-cash at a level of not less than 50 per cent of our expenditure in the preceding financial year. If the reserves fall below that level for a period of three months, the trustees will consider what action needs to be taken to rectify the situation. The reserves throughout the period were found to have been well in excess of that limit.

Plans for future periods

Our plans for the future are to continue with the range of largely demand-led activities exemplified above. That is likely to be a mix of online and in-person work. Our organisation is such that we can often act flexibly and at short notice and we always aim to meet needs where we can. We will also continue to use our online resources as flexibly as we can as these had a highly positive impact on bringing many people to faith.

Statement of trustees' responsibilities

The trustees are responsible for preparing this annual report and the financial statements in accordance with applicable law. They are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable charity law, Charity Commission guidance and the provisions of the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustees

The Trustees/Members of Carelinks throughout the year were Andy Taylor, David Hemingray, Debs Cwiecek, Jean Field, Norman Stock, Pete Eichhorn, Rob Clements and Steve Gretton.

This report was approved by the trustees on 16 August 2024 and signed on their behalf by Steve Gretton.

A handwritten signature in black ink, appearing to be 'Steve Gretton', written on a light-colored background. The signature is cursive and includes a large, stylized initial 'S'.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARELINKS

I report to the charity's trustees on my examination of the accounts of Carelinks for the period ended 31 March 2024.

Respective responsibilities of trustees and examiner

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act'). The charity's trustees consider that an audit is not required for this year under section 144 (2) of the 2011 Act, and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under the company law and is eligible for independent examination; it is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act),
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required by audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:


(1) which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Steven Baptiste ACPA

Linden Accountants, Scrapstore House, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB



Steven Baptiste

Date16 August 2024

CARELINKS

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)

YEAR ENDED 31ST MARCH 2024

		Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£
Incoming resources					
<i>Income from charitable activities</i>	2	58,977	42,881	101,857	59,995
<i>Other income</i>	3	23,212	2,628	25,840	191,367
Total income and endowments		<u>82,189</u>	<u>45,508</u>	<u>127,697</u>	<u>251,361</u>
Resources expended					
<i>Costs of generating funds</i>		0	0	0	0
<i>Expenditure on charitable activities</i>	4	47,402	96,515	143,917	133,412
Total resources expended		<u>47,402</u>	<u>96,515</u>	<u>143,917</u>	<u>133,412</u>
Net income/(expenditure)		34,787	(51,007)	(16,220)	117,949
Transfers between funds		0	0	0	0
Net movement in funds	10	<u>34,787</u>	<u>(51,007)</u>	<u>(16,220)</u>	<u>117,949</u>
Total funds at 1st April 2023		216,264	196,742	413,006	295,057
Total funds at 31st March 2024		<u>251,050</u>	<u>145,735</u>	<u>396,785</u>	<u>413,006</u>

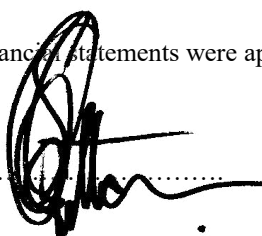
All of the activities of the charity are classed as continuing

The notes on pages 10 to 17 form part of these financial statements

CARELINKS
BALANCE SHEET
YEAR ENDED 31ST MARCH 2024

	Note	2024 £	2023 £
Fixed assets	7	3,596	6,748
Current assets			
Debtors and prepayments	8	5,321	4,779
Cash at bank and in hand		233,108	265,064
COIF Ethical Investment Fund		156,309	138,175
Creditors paid in advance		0	0
		<u>394,738</u>	<u>408,018</u>
Creditors : Amounts falling due within one year	9	<u>1,549</u>	<u>1,761</u>
Net current assets		393,189	406,258
Net assets		<u>396,785</u>	<u>413,006</u>
Funds			
Restricted funds		145,735	196,742
Unrestricted funds	11	251,051	216,264
		<u>396,785</u>	<u>413,006</u>

These financial statements were approved by the trustees on **6 September 2024** and are signed on their behalf by:

.....


Charity Registration Number: 1157202

The notes on pages 10 to 17 form part of these financial statements

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2024

1 Accounting policies

- a) The financial statements have been prepared under the historic cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102 SORP) issued in July 2014, and applicable UK Accounting Standards and the Charities Act 2011.
- b) Income from donations/grants is included as income when these are receivable, except as follows:
- i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
- ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.
- c) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- d) Most expenditure is directly attributable to specific activities, and have been included in those cost categories. Support cost have been allocated 100% towards the charitable activities of the charity.
- e) Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.
- f) Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.
- g) Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- h) Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:
- Vehicles - 25% straight line
Computer equipment - 50% straight line

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2024

2 Income from Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Gift Aid Donations	20,869	5,800	26,669	18,582
Gift Aid entitlement	5,915	1,450	7,365	3,948
Non Gift Aid Donations	22,812	9,653	32,465	32,564
Overseas Donations	9,381	25,978	35,359	4,901
	<u>58,977</u>	<u>42,881</u>	<u>101,857</u>	<u>59,995</u>

3 Other Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Other Income - Canada	0	2,628	2,628	8,282
Closure of Carelinks Ministries Aus.	0	0	0	135,246
Merger with CAT	0	0	0	46,094
Investment Income	18,134	0	18,134	0
Interest Received	5,078	0	5,078	1,745
	<u>23,212</u>	<u>2,628</u>	<u>25,840</u>	<u>191,367</u>

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2024

4 Expenditure on Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Accountancy	944	0	944	930
Advertising and PR	4,853	903	5,756	21,290
Bank Charges	704	0	704	504
Depreciation	3,596	0	3,596	3,373
Equipment small charges	330	200	530	887
Exchange differences & charges	67	0	67	-105
Impairment loss on COIF Fund	0	0	0	2,352
Insurance	565	0	565	77
Literature charges	0	55,063	55,063	53,140
Postage, Telephone and admin	1,012	191	1,203	1,334
Printing	77	0	77	833
Professional Fees	0	0	0	520
Room hire	3,724	12,255	15,978	4,442
Software and subscriptions	1,887	0	1,887	675
Travel and subsistence	23,246	6,795	30,041	25,045
Translation services	0	0	0	0
Wages & salaries	0	0	0	0
<u>Charitable grants</u>				
Food & welfare	5,338	20,319	25,657	15,519
Transport	648	695	1,343	363
Utilities	50	95	145	302
Accommodation	0	0	0	1,571
<u>Governance costs</u>				
Independent examination fees	360	0	360	360
	47,402	96,515	143,917	133,412

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2024

5 Staff costs and numbers

The aggregate payroll costs were:

	2024	2023
	£	£
Wages & salaries	0	0
	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>

Particulars of employees:

The average number of staff employed by the charity during the financial year amounted to: 0

	No.
Project Staff	0
Support staff	0
	<u>0</u>
	<u>0</u>

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

6 Taxation

The charity is exempt from corporation tax on its charitable activities.

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2024

7 Tangible fixed assets	Equipment	Vehicles	Total
	£	£	£
Cost			
<i>At 1st April 2023</i>	0	13,495	13,495
Additions	444	0	444
Revaluations	0	0	0
 At 31st March 2024	<u>444</u>	<u>13,495</u>	<u>13,939</u>
Depreciation			
<i>At 1st April 2023</i>	0	6,748	6,748
Charge for the period	222	3,373	3,595
 At 31st March 2024	<u>222</u>	<u>10,121</u>	<u>10,343</u>
Net book value			
At 31st March 2024	<u>222</u>	<u>3,374</u>	<u>3,596</u>
 At 31st March 2023	<u>0</u>	<u>6,748</u>	<u>6,748</u>

8 Debtors	2024	2023
	£	£
Trade Debtors	0	1,948
Prepayments	4,894	2,550
Other debtors	427	281
Accrued income	0	0
	<u>5,321</u>	<u>4,779</u>

9 Creditors: amounts falling due within one year	2024	2023
	£	£
Accruals	1,302	1,290
Creditors	247	471
Other creditors - loans	0	0
	<u>1,549</u>	<u>1,761</u>

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2024

10 Movement in funds

	At 01-Apr 2023 £	Income £	Expenditure £	Transfers between funds £	At 31-Mar 2024 £
Restricted funds					
Christadelphian Advancement Trust	166,666	0	(55,063)	0	111,603
Croydon Church	17,630	45,060	(34,497)	0	28,192
Riga Welfare Programme	12,446	449	(6,956)	0	5,939
	196,742	45,508	(96,515)	0	145,735
Unrestricted funds					
General funds	78,089	63,304	(42,889)		98,504
Designated Fund - Ukraine Relief	0	750	(4,513)	0	(3,763)
COIF Investment funds	138,175	18,134	0		156,309
	216,264	82,189	(47,402)	0	251,051
Total funds	413,006	127,697	(143,917)	0	396,785

Restricted & Designated Fund Summaries

Christadelphian Advancement Trust (CAT) merger

A merger between Carelinks and a sister charity, Christadelphian Advancement Trust (CAT) to simplify administrative processes and provided targeted support in line with the aims and objectives of Carelinks more effectively.

Croydon Church

This fund is for the work undertaken at, and in connection with the activities, 'Church in the Pub', (currently at The Orchard in Croydon) and 'Lunchtime Church' (currently at The Venue , High Street, Croydon.)

Riga Welfare Programme (RWP) closure

Due to Covid-19 restrictions and the shared objectives of Carelinks and Riga Welfare Programme, the closure of RWP was agreed and the funds transferred to Carelinks in order to carry out the relief of financial hardship amongst the people of Riga and Latvia, in accordance with the objects of RWP which coincide with those of Carelinks.

Ukraine Relief

Donations received put into a designated fund to provide physical and financial support for displaced Ukrainians, and subsequent pastoral support for re-housed Ukrainians in Poland, Hungary and Germany.

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2024

Movement in funds - previous year

	At 01-Apr 2022 £	Income £	Expenditure £	Transfers between funds £	At 31-Mar 2023 £
Restricted funds					
Christadelphian Advancement Trust	173,697	46,094	(53,125)	0	166,666
Croydon Church	39,135	4,500	(26,005)	0	17,630
Riga Welfare Programme	15,683	1,027	(4,264)	0	12,446
	228,515	51,621	(83,394)	0	196,742
Unrestricted funds					
General funds	(57,361)	193,430	(40,332)	(17,648)	78,089
Designated Fund - Ukraine Relief	3,376	6,310	(9,686)	0	0
COIF Investment funds	120,527	0	0	17,648	138,175
	66,542	199,740	(50,018)	0	216,264
Total funds	295,057	251,361	(133,412)	0	413,006

Restricted & Designated Fund Summaries

Christadelphian Advancement Trust (CAT) merger

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CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2024

11 Analysis of net assets between funds

	Tangible Fixed assets	Other Net assets	Total
	£	£	£
Restricted funds			
	0	145,735	145,735
Unrestricted funds			
General funds	3,596	247,455	251,051
	<u>3,596</u>	<u>393,189</u>	<u>396,785</u>

12 Related party transactions

During the period there were no related party transactions between the charity and the trustees or persons or entities connected to them.

CARELINKS

England & Wales - Charity number 1157202

Accounts

Charity registration number: 1157202

Carelinks

Unaudited financial statements

Year ended 31 March 2023

Independent examination completed 14 July 2023

Carelinks

Administrative Details

CHARITY DATA

Registered in England and Wales Number 1157202

REGISTERED OFFICE ADDRESS

27 Castle Gardens, Bath, BA2 2AN

TRUSTEES AT DATE OF APPROVAL OF REPORTS

S H Gretton

J Field

A Taylor

P Eichhorn

R Clements

N Stock

D Hemingray

D Cwiecek

INDEPENDENT EXAMINER

Linden Accountants, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB

Trustees' report for the year ended 31 March 2023

The trustees have pleasure in presenting their Annual Report and Financial Statements for the year ended 31 March 2023.

Introduction

The main aims of the charity are to advance Christianity, primarily by distributing Bible and other Christian literature, and to relieve poverty by providing support to those in need. These aims are reflected in our formal objectives, which follow the Charity Commission's guidance on public benefit. During the year the main focus for our work has been to support both these objectives at the same time.

Structure, governance and management

Carelinks is a Charitable Incorporated Organisation registered in England and Wales: Number 1157202, governed by Constitution. The Board of Trustees meets regularly and is responsible for the governance of the charity. Carelinks does not employ any staff. The trustees and volunteers undertake the day-to-day management of the charity.

The merger of Carelinks with a sister charity - the Christadelphian Advancement Trust (CAT) (Charity Reg No 1080393) - which was discussed in last year's report, was formally concluded early in the year.

Risk management

We have a risk register which enable us to monitor our activities under four main headings – safeguarding, regulatory and compliance risk, financial risk and operational risk. This helps us to implement measures that help mitigate any risks which we feel are at unsatisfactory levels.

Objectives and activities

Our formal objectives are:

- (1) The advancement of the Christian religion for the benefit of the public in accordance with the statement of faith appearing in the schedule to the charity's constitution, in particular but not exclusively by distributing Christian literature at cost or free of charge.
- (2) The prevention or relief of poverty by the providing of grants, items, and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Our main focus has always been on the advancement of Christian religion by providing practical support for those in need alongside the distribution of Bible-based material. The easing of the Covid pandemic has allowed us to resume the provision of face-to-face and physical support – both in the UK and overseas - which we had had previously had to scale down; and our Bible app, launched three years ago, has continued to allow us to be very active in many parts of the world, providing spiritual and other support throughout the year.

Activities and performance

During the year, the charity worked – either directly or by supporting others - in the UK and in many other countries. Some highlights of the year are summarised below. One of the most important outcomes of this work is that over 300 individuals in about 40 countries, supported by us, committed themselves to Jesus Christ during the year, many of them through baptism. A number of these were refugees and asylum seekers, some in the UK and others in countries such as Turkey, Germany, Israel and Italy. Others still live in countries where as Christians they are liable to persecution, such as Iran and Afghanistan. Indeed we know of at least 140 individuals who have been baptised in those two countries alone as a result of our work. Online support in particular remains very important to these folk, though

this has become increasingly difficult as the local authorities have blocked direct internet access to our (and many other) websites and apps. This forces people to use Virtual Private Networks, which are unfamiliar to many and mean that online meetings on platforms such as WhatsApp or Zoom are very challenging owing to the inevitable reduced bandwidth.

Our very effective *Bible Companion* app has been a crucial tool in our work, and we have continued to advertise it widely. The app, which is cost- and advertisement-free, comprises a full Bible text including audio; deeper commentary on every verse; basic devotionals, an audio and a youth message on every chapter; a daily sermon and thought for the day, a reading planner; a *Bible Basics* study course; and powerful search functionality. We believe that this app offers more features and resources than any other free Bible app. It is available in English, Russian, Farsi, French, Spanish and Ukrainian. There have been about 2.4 million downloads of the app in its various versions since it was launched and, as far as we can tell, has been used in every country in the world. Around 7,000 people each day use the app for an average of six minutes each, compared with less than a minute for many apps.

Alongside the development of the app, we have continued to run a 'Virtual Church' (www.virtualchurch.cc) which is a gateway to both pastoral support and to regular online communion services along with Q&A sessions and talks. Carelinks also has a well-used YouTube channel, with more than a million views over the year.

A major development this year has been a two-phase project in the borough of Croydon in south London. This started with a weekly 'Church in a Pub' which we started in June 2022, where those attending are given lunch as well as being able to enjoy a low-key Bible talk. This idea was expanded with the start of 'Croydon Lunchtime Church' early in 2023, where a similar approach is taken from Monday to Wednesday each week at a town-centre venue. The meals are much appreciated by attenders – the average attendance is about 30 per session - some of whom cannot afford to eat decent meals regularly. We also provide other material help such as clothing, food and even a tent, as well as friendship and moral support. More than 70 people have committed themselves to Jesus Christ through baptism as a direct result of this work. This work will generally be named 'Croydon Church.'

We are glad to have been able to deliver some direct aid to those in need overseas. In Ukraine, we have helped some families to leave the country and have provided much-needed firewood to those who cannot leave. We have also provided support to African migrant workers in Israel, to families affected by the serious earthquake in Turkey in February, and in other ways.

There were no serious incidents during the year.

Financial Review

Our finances continue to be in a healthy state.

Funding is in place for the work of Croydon Church for the next 24 months.

The other work of Carelinks is funded for the foreseeable future.

Reserves policy

Our formal reserves policy is that we will aim to maintain our reserves held in cash or near-cash at a level of not less than 50 per cent of our expenditure in the preceding financial year. If the reserves fall below that level for a period of three months, the trustees will consider what action needs to be taken to rectify the situation. The reserves throughout the period were found to have been well in excess of that limit.

Plans for future periods

Our plans for the future are to continue with the range of largely demand-led activities exemplified above. That is likely to be a mix of online and in-person work. Our organisation is such that we can often act flexibly and at short notice and we always aim to meet needs where we can. We will also continue to

use, develop and advertise our online resources as flexibly as we can as these had a highly positive impact on bringing many people to faith.

Statement of trustees' responsibilities

The trustees are responsible for preparing this annual report and the financial statements in accordance with applicable law. They are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable charity law, Charity Commission guidance and the provisions of the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustees

The Trustees/Members of Carelinks throughout the year were Andy Taylor, David Hemingray, Debs Cwiecek, Jean Field, Norman Stock, Pete Eichhorn, Rob Clements and Steve Gretton.

This report was approved by the trustees on9 June 2023..... and signed on their behalf by Steve Gretton.

A handwritten signature in black ink, appearing to be 'Steve Gretton', with a horizontal line extending to the right and a small dot at the end.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARELINKS

I report to the charity's trustees on my examination of the accounts of Carelinks for the period ended 31 March 2023.

Respective responsibilities of trustees and examiner

The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act), as amended by s.145 of the Charities Act 2011) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under the company law and is eligible for independent examination; it is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act),
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required by audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michael Grant

Linden Accountants, Scrapstore House, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB

Mike Grant

Michael Grant

Date14 July 2023.....

CARELINKS

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)

YEAR ENDED 31ST MARCH 2023

		Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	Note	£	£	£	£
Incoming resources					
<i>Income from charitable activities</i>	2	54,467	5,527	59,995	125,604
<i>Other income</i>	3	145,273	46,094	191,367	179,979
Total income and endowments		<u>199,740</u>	<u>51,621</u>	<u>251,361</u>	<u>305,583</u>
Resources expended					
<i>Costs of generating funds</i>		0	0	0	0
<i>Expenditure on charitable activities</i>	4	50,018	83,394	133,412	82,478
Total resources expended		<u>50,018</u>	<u>83,394</u>	<u>133,412</u>	<u>82,478</u>
Net income/(expenditure)		149,722	(31,773)	117,949	223,105
Transfers between funds		0	0	0	0
Net movement in funds	10	<u>149,722</u>	<u>(31,773)</u>	<u>117,949</u>	<u>223,105</u>
Total funds at 1st April 2022		66,542	228,515	295,057	71,952
Total funds at 31st March 2023		<u>216,264</u>	<u>196,742</u>	<u>413,006</u>	<u>295,057</u>

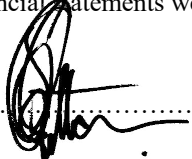
All of the activities of the charity are classed as continuing

The notes on pages 10 to 14 form part of these financial statements

CARELINKS
BALANCE SHEET
YEAR ENDED 31ST MARCH 2023

	Note	2023 £	2022 £
Fixed assets	7	6,748	10,121
Current assets			
Debtors and prepayments	8	4,780	762
Cash at bank and in hand		265,064	175,968
COIF Ethical Investment Fund		138,175	120,527
Creditors paid in advance		0	0
		<u>408,019</u>	<u>297,257</u>
Creditors : Amounts falling due within one year	9	<u>1,761</u>	<u>12,321</u>
Net current assets		406,258	284,936
Net assets		<u>413,006</u>	<u>295,057</u>
Funds			
Restricted funds		196,742	0
Unrestricted funds	11	216,264	295,057
		<u>413,006</u>	<u>295,057</u>

These financial statements were approved by the trustees on 9 JUNE 2023 and are signed on their behalf by:

.....


Charity Registration Number: 1157202

The notes on pages 10 to 14 form part of these financial statements

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2023

1 Accounting policies

- a) The financial statements have been prepared under the historic cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102 SORP) issued in July 2014, and applicable UK Accounting Standards and the Charities Act 2011.
- b) Income from donations/grants is included as income when these are receivable, except as follows:
- i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
- ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.
- c) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- d) Most expenditure is directly attributable to specific activities, and have been included in those cost categories. Support cost have been allocated 100% towards the charitable activities of the charity.
- e) Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.
- f) Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.
- g) Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- h) Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Vehicles - 25% reducing balance

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2023

2 Income from Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Gift Aid Donations	18,582	0	18,582	21,421
Gift Aid entitlement	3,948	0	3,948	5,368
Non Gift Aid Donations	27,036	5,527	32,564	58,638
Overseas Donations	4,901	0	4,901	40,177
	<u>54,467</u>	<u>5,527</u>	<u>59,995</u>	<u>125,604</u>

3 Other Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Other Income - Canada	8,282	0	8,282	6,266
Closure of Carelinks Ministries Aus.	135,246	0	135,246	0
Merger with CAT	0	46,094	46,094	173,697
Interest Received	1,745	0	1,745	16
	<u>145,273</u>	<u>46,094</u>	<u>191,367</u>	<u>179,979</u>

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2023

4 Expenditure on Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Accountancy	930	0	930	1,968
Advertising and PR	12,215	9,075	21,290	26,646
Bank Charges	504	0	504	181
Depreciation	3,373	0	3,373	3,374
Equipment small charges	390	497	887	651
Exchange differences & charges	(105)	0	(105)	-36
Impairment loss on COIF Fund	2,352	0	2,352	5,080
Insurance	0	77	77	0
Literature charges	15	53,125	53,140	6,125
Postage, Telephone and admin	1,331	3	1,334	2,864
Printing	833	0	833	757
Professional Fees	43	477	520	0
Room hire	347	4,095	4,442	571
Software and subscriptions	663	12	675	773
Travel and subsistence	21,088	3,958	25,045	25,400
Translation services	0	0	0	755
Wages & salaries	0	0	0	0
<u>Charitable grants</u>				
Food & welfare	3,760	11,759	15,519	6,932
Transport	348	15	363	437
Utilities	0	302	302	0
Accommodation	1,571	0	1,571	0
<u>Governance costs</u>				
Independent examination fees	360	0	360	0
	50,018	83,394	133,412	82,478

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2023

5 Staff costs and numbers

The aggregate payroll costs were:

	2023	2022
	£	£
Wages & salaries	0	0
	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>

Particulars of employees:

The average number of staff employed by the charity during the financial year amounted to: 0

	No.
Project Staff	0
Support staff	0
	<u>0</u>
	<u>0</u>

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

6 Taxation

The charity is exempt from corporation tax on its charitable activities.

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2023

7 Tangible fixed assets	Vehicles	Total
	£	£
Cost		
<i>At 1st April 2022</i>	13,495	13,495
Additions	0	0
Revaluations	0	0
At 31st March 2023	<u>13,495</u>	<u>13,495</u>
Depreciation		
<i>At 1st April 2022</i>	<u>3,374</u>	<u>3,374</u>
Charge for the period	3,373	3,373
At 31st March 2023	<u>6,747</u>	<u>6,747</u>
Net book value		
At 31st March 2023	<u>6,748</u>	<u>6,748</u>
At 31st March 2022	<u>10,121</u>	<u>10,121</u>
8 Debtors	2023	2022
	£	£
Trade Debtors	1,948	0
Prepayments	2,550	0
Other debtors	281	762
Accrued income	0	0
	<u>4,780</u>	<u>762</u>
9 Creditors: amounts falling due within one year	2023	2022
	£	£
Accruals	1,290	1,170
Creditors	471	729
Other creditors - loans	0	10,422
	<u>1,761</u>	<u>12,321</u>

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2023

10 Movement in funds

	At 01-Apr 2022 £	Income £	Expenditure £	Transfers between funds £	At 31-Mar 2023 £
Restricted funds					
Christadelphian Advancement Trust	173,697	46,094	(53,125)	0	166,666
Croydon Church	39,135	4,500	(26,005)	0	17,630
Riga Welfare Programme	15,683	1,027	(4,264)	0	12,446
	228,515	51,621	(83,394)	0	196,742
Unrestricted funds					
General funds	(57,361)	193,430	(40,332)	(17,648)	78,089
Designated Fund - Ukraine Relief	3,376	6,310	(9,686)	0	0
COIF Investment funds	120,527	0	0	17,648	138,175
	66,542	199,740	(50,018)	0	216,264
Total funds	295,057	251,361	(133,412)	0	413,006

Restricted & Designated Fund Summaries

Christadelphian Advancement Trust (CAT) merger

A merger between Carelinks and a sister charity, Christadelphian Advancement Trust (CAT) to simplify administrative processes and provided targeted support in line with the aims and objectives of Carelinks more effectively.

Croydon Church

This fund is for the work undertaken at, and in connection with the activities, 'Church in the Pub', (currently at The Orchard in Croydon) and 'Lunchtime Church' (currently at The Venue , High Street, Croydon.)

Riga Welfare Programme (RWP) closure

Due to Covid-19 restrictions and the shared objectives of Carelinks and Riga Welfare Programme, the closure of RWP was agreed and the funds transferred to Carelinks in order to carry out the relief of financial hardship amongst the people of Riga and Latvia, in accordance with the objects of RWP which coincide with those of Carelinks.

Ukraine Relief

Donations received put into a designated fund to provide physical and financial support for displaced Ukrainians, and subsequent pastoral support for re-housed Ukrainians in Poland, Hungary and Germany.

CARELINKS
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2023

11 Analysis of net assets between funds

	Tangible Fixed assets	Other Net assets	Total
	£	£	£
Restricted funds			
	0	196,742	196,742
Unrestricted funds			
General funds	6,748	209,516	216,264
	<u>6,748</u>	<u>406,258</u>	<u>413,006</u>

12 General fund deficit

The General fund is shown in note 10 as a deficit in the 2021-2022 year as there had been considerable transfers to the CCLA COIF Investment fund account. This account is shown separate to the other Unrestricted funds as the investment account is composed of units at a set value. As the funds in this investment account could be withdrawn same day, this was not considered to be a concern previously, and now that the general funds are in surplus this is no longer a concern.

CARELINKS

England & Wales - Charity number 1157202

Accounts

Charity registration number: 1157202

Carelinks

Unaudited financial statements

Year ended 31 March 2022

Independent examination completed 5 October 2022

Carelinks

Administrative Details

CHARITY DATA

Registered in England and Wales Number 1157202

REGISTERED OFFICE ADDRESS

27 Castle Gardens, Bath, BA2 2AN

TRUSTEES AT DATE OF APPROVAL OF REPORTS

S H Gretton

J Field

A Taylor

P Eichhorn

R Clements

N Stock (joined 21 November 2021)

D Hemingray (joined 21 November 2021)

D Cwiecek (joined 21 November 2021)

INDEPENDENT EXAMINER

Linden Accountants, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB

Trustees' report for the year ended 31 March 2022

The trustees have pleasure in presenting their Annual Report and Financial Statements for the year ended 31 March 2022.

Introduction

The main aims of the charity are to advance Christianity, primarily by distributing Bible and other Christian literature, and to relieve poverty by providing support to those in need. These aims are reflected in our formal objectives, which follow the Charity Commission's guidance on public benefit. During the year the main focus for our work has been to support both these objectives at the same time.

Structure, governance and management

Carelinks is a Charitable Incorporated Organisation registered in England and Wales: Number 1157202, governed by Constitution. The Board of Trustees meets regularly and is responsible for the governance of the charity. Carelinks does not employ any staff. The trustees and volunteers undertake the day-to-day management of the charity.

A significant event this year was the effective merger of Carelinks with a sister charity, the Christadelphian Advancement Trust (CAT) (Charity Reg No 1080393). Carelinks and CAT, which had very similar objectives, have worked closely together for many years and it was decided to merge the two charities both to make administration simpler and so that the support we provide can be targeted more effectively. CAT's assets were transferred to Carelinks on 31 December 2021.

Carelinks has also worked closely with another charity, the Riga Welfare Programme (RWP), which also had similar aims but carried out in a much smaller geographical area. Covid restrictions had meant that it was more practicable for Carelinks to implement activities in Latvia and the costs were refunded by RWP to Carelinks. This arrangement led to the RWP trustees resolving to close that charity and transfer its assets to Carelinks, a process which was completed in Feb 2022.

Risk management

We have a risk register which enable us to monitor our activities under four main headings – safeguarding, regulatory and compliance risk, financial risk and operational risk. This helps us to implement measures that help mitigate any risks which we feel are at unsatisfactory levels. Three new policies - on data protection, financial control, and extremism – were agreed during the year, and another (on investments and reserves) was amended.

Objectives and activities

Our formal objectives are:

- (1) The advancement of the Christian religion for the benefit of the public in accordance with the statement of faith appearing in the schedule to the charity's constitution, in particular but not exclusively by distributing Christian literature at cost or free of charge.
- (2) The prevention or relief of poverty by the providing of grants, items, and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Our main focus has always been on the advancement of Christian religion by providing practical support for those in need alongside the distribution of Bible-based material. The global Covid pandemic meant that the amount of face-to-face and physical support we have been able to give over the last two years has been severely limited, but we are glad to report that our app, launched in 2019-20, together with other online activity, has enabled us to continue to be very active throughout the year and provide spiritual and other support to many people in a large number of countries. We are equally glad that the

easing of the pandemic's effects has meant that we have also been able to return to providing some direct support in a number of countries, which has been much appreciated by its recipients.

Activities and performance

During the year, the charity worked – either directly or by supporting others - in the UK and in many other countries. Some highlights of the year are summarised below. Some of these activities were carried out in conjunction with the Christadelphian Advancement Trust and the Riga Welfare Programme before their assets were transferred to Carelinks. One of the most important outcomes of this work is that several hundred individuals in at least 60 countries, supported by us, committed themselves to Jesus Christ during the year, many of them through baptism. A number of these were refugees and asylum seekers, some in the UK and others in countries such as Turkey, Germany and Italy; and others still live in countries where as Christians they are liable to persecution, such as Iran and Afghanistan. Online support in particular remains very important to them.

Our very effective *Bible Companion* app has therefore been a crucial tool in our work, and we have developed it further and advertised it widely. The app which is a cost- and advertisement-free comprises a full Bible text including audio; deeper commentary on every verse; basic devotionals, an audio and a youth message on every chapter; a daily sermon and thought for the day, a reading planner; a *Bible Basics* study course; and powerful search functionality. We believe that this app offers more features and resources than any other free Bible app.

At the start of the year, the app was available in English, Russian, Farsi, French and Spanish and a Ukrainian version was launched in March 2022 in response to the crisis there. More than 15,000 of those who have downloaded the app use it every day, many of them more than once. At least 72,000 people use it every 48 hours. Over 2 millions downloads of the App have been recorded since it was launched in October 2019.

The app has been particularly well-used in countries such as Afghanistan and Iran which are challenging for anyone wishing to consider Christianity, and also (for example) in Francophone West and Central Africa, or Hispanic South America, where it is now possible to reach people in very remote areas that would have been effectively inaccessible to physical evangelism given our resources.

Alongside the development of the app, we have continued to run a 'Virtual Church' (www.virtualchurch.cc) which is a gateway to both pastoral support and to regular online communion services along with Q&A sessions and talks. There have been live meetings also, hosted in Europe, Canada and New Zealand. The Zoom platform has been used to provide support from round the world to those wishing to learn more about the message of the Bible and, in many cases, to be baptised. Carelinks also has a well-used YouTube channel, where the videos have now been viewed many hundreds of thousand times.

Although we have not yet been able to provide direct aid to those in need overseas at its pre-Covid level, we have been able to deliver a reasonable amount of support in terms of food, water, clothing and the like to migrants in Italy and Israel, all of whom are living in hugely challenging conditions, and in Latvia, where there was another very cold winter. Towards the end of the year, Carelinks volunteers provided physical and financial support for a number of Ukrainians displaced by the war there, helping some to leave the country, and subsequent pastoral support to some Ukrainians who have been re-housed in Poland, Hungary and Germany.

During the year we made a Serious Incident Report to the Charity Commission following some persistent abuse by an individual against our volunteers, supporters and beneficiaries. We took steps to stop this, with the help of two other church organisations that share many of our aims and are glad to say that we are unaware of any repetition of the abuse since we did that.

Financial Review

Our finances continue in a healthy state. Nearly all the regular donations continued during the Covid 19 crisis, and although some stopped, others joined, so we were not impacted by the pandemic as many charities were. At the same time as travel was restricted, money was spent instead on promoting the new Bible Companion App, which had been launched just before the crisis started.

The funds introduced from the other charities have been placed in restricted funds, and in the case of CAT and RWP, the funds will be used only in accordance with the constitutions of the merged charities, which in both cases were more restrictive than the constitution of Carelinks.

The CAF Donate service, which was introduced last year, has continued to be very useful in allowing donations – especially from abroad – to be made easily, with no bank charges.

General Fund

The trustees have noted that the general fund appears as a deficit. This is due to the considerable transfers to the CCLA COIF Ethical Investment Fund from Christadelphian Advancement Trust, with which Carelinks merged on 31 December 2021. The trustees are satisfied that as these funds can be accessed immediately when requested, the overall unrestricted funds are in surplus.

Reserves policy

Our formal reserves policy is that we will aim to maintain our reserves held in cash or near-cash at a level of not less than 50 per cent of our expenditure in the preceding financial year. If the reserves fall below that level for a period of three months, the trustees will consider what action needs to be taken to rectify the situation. The reserves throughout the period were found to have been well in excess of that limit.

Plans for future periods

Our plans for the future are to continue with the range of largely demand-led activities exemplified above. That is likely to be a mix of online and in-person work, and we hope that the general easing of Covid restrictions worldwide will enable us to provide more of the latter. Our organisation is such that we can often act flexibly and at short notice and we always aim to meet needs where we can. We will also continue to use, develop and advertise our online resources as flexibly as we can as these had a highly positive impact on bringing many people to faith.

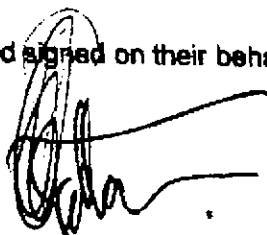
Statement of trustees' responsibilities

The trustees are responsible for preparing this annual report and the financial statements in accordance with applicable law. They are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable charity law, Charity Commission guidance and the provisions of the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustees

The Trustees/Members of Carelinks at the start of the year were Steve Gretton, Jean Field, Andy Taylor, Pete Eichhorn and Rob Clements. In connection with the merger with CAT, they were joined by Norman Stock, David Hemingray and Debs Cwiecek on 21 November 2021.

This report was approved by the trustees on 28 July 2022 and signed on their behalf by Steve Gretton.



CARELINKS

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)

YEAR ENDED 31ST MARCH 2022

		Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	Note	£	£	£	£
Incoming resources					
<i>Income from charitable activities</i>	2	70,631	54,973	125,604	78,914
<i>Other income</i>	3	6,282	173,697	179,979	3
Total income and endowments		76,913	228,670	305,583	78,917
Resources expended					
<i>Costs of generating funds</i>		0	0	0	0
<i>Expenditure on charitable activities</i>	4	82,323	155	82,478	63,168
Total resources expended		82,323	155	82,478	63,168
Net income/(expenditure)		(5,410)	228,515	223,105	15,749
Transfers between funds		0	0	0	0
Net movement in funds	10	(5,410)	228,515	223,105	15,749
Total funds at 1st April 2021		71,952	0	71,952	56,203
Total funds at 31st March 2022		66,542	228,515	295,057	71,952

All of the activities of the charity are classed as continuing

The notes on pages 8 to 12 form part of these financial statements

CARELINKS

BALANCE SHEET

YEAR ENDED 31ST MARCH 2022

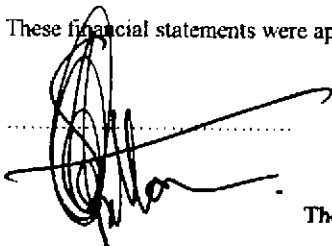
	Note	2022 £	2021 £
Fixed assets	7	10,121	0
Current assets			
Debtors and prepayments	8	762	979
Cash at bank and in hand		175,968	71,843
COIF Ethical Investment Fund		120,527	0
Creditors paid in advance		0	0
		<u>297,257</u>	<u>72,822</u>
Creditors : Amounts falling due within one year	9	<u>12,321</u>	<u>870</u>
Net current assets		284,936	71,952
Net assets		<u>295,057</u>	<u>71,952</u>
Funds			
Restricted funds		228,515	0
Unrestricted funds	11	66,542	71,952
		<u>295,057</u>	<u>71,952</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements were approved by the trustees on 29 July 2022 and are signed on their behalf by:



The notes on pages 8 to 12 form part of these financial statements

CARELINKS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2022

1 Accounting policies

- a) The financial statements have been prepared under the historic cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102 SORP) issued in July 2014, and applicable UK Accounting Standards and the Charities Act 2011.
- b) Income from donations/grants is included as income when these are receivable, except as follows:
 - i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
 - ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.
- c) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- d) Most expenditure is directly attributable to specific activities, and have been included in those cost categories. Support cost have been allocated 100% towards the charitable activities of the charity.
- e) Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.
- f) Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.
- g) Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- h) Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Vehicles - 25% reducing balance

CARELINKS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2022

2 Income from Charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Gift Aid Donations	21,421	0	21,421	23,149
Gift Aid entitlement	5,368	0	5,368	10,256
Non Gift Aid Donations	42,800	15,838	58,638	40,868
Overseas Donations	1,042	39,135	40,177	4,641
	70,631	54,973	125,604	78,914

3 Other Income

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Other Income	6,266	0	6,266	0
Merger with CAT	0	173,697	173,697	0
Interest Received	16	0	16	3
	6,282	173,697	179,979	3

4 Expenditure on Charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Accountancy	1,968	0	1,968	2,200
Advertising and PR	26,646	0	26,646	36,143
Bank charges	181	0	181	0
Depreciation	3,374	0	3,374	0
Equipment small charges	651	0	651	0
Exchange differences & charges	(300)	0	(300)	0
Impairment loss on COIF Fund	5,080	0	5,080	0
Literature charges	6,125	0	6,125	0
Postage, Telephone and admin	2,864	0	2,864	4,491
Printing	757	0	757	222
Room hire	571	0	571	0
Software and subscriptions	773	0	773	296
Travel and subsistence	25,400	0	25,400	10,943
Translation services	755	0	755	0
Wages & salaries	0	0	0	1,502
<u>Charitable grants</u>				
Food & welfare	6,777	155	6,932	7,353
Transport	437	0	437	18
<u>Governance costs</u>				
Independent examination fees	0	0	0	0
	82,323	155	82,478	63,168

CARELINKS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2022

5 Staff costs and numbers

The aggregate payroll costs were:

	2022	2021
	£	£
Wages & salaries	0	1,502
	<u>0</u>	<u>1,502</u>

Particulars of employees:

The average number of staff employed by the charity during the financial year amounted to: 0

	£
	No.
Project Staff	0
Support staff	0
	<u>0</u>

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

6 Taxation

The charity is exempt from corporation tax on its charitable activities.

CARELINKS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2022

7 Tangible fixed assets

	Vehicles	Total
	£	£
Cost		
<i>At 1st April 2021</i>	0	0
Additions	13,495	13,495
Revaluations	0	0
At 31st March 2022	13,495	13,495
Depreciation		
<i>At 1st April 2021</i>	0	0
Charge for the period	3,374	3,374
At 31st March 2022	3,374	3,374
Net book value		
At 31st March 2022	10,121	10,121
At 31st March 2021	0	0

8 Debtors

	2022	2021
	£	£
Prepayments	0	0
Other debtors	762	979
Accrued income	0	0
	762	979

9 Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	1,170	0
Creditors	729	870
Other creditors - loans	10,422	0
	12,321	870

CARELINKS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2022

10 Movement in funds

	At 01-Apr 2021 £	Income £	Expenditure £	Transfers between funds £	At 31-Mar 2022 £
Restricted funds					
Christadelphian Advancement Trust	0	173,697	0	0	173,697
Croydon Drop In Centre	0	39,135	0	0	39,135
Riga Welfare Programme	0	15,838	(155)	0	15,683
	<u>0</u>	<u>228,670</u>	<u>(155)</u>	<u>0</u>	<u>228,515</u>
Unrestricted funds					
General funds	71,952	70,152	(78,938)	(120,527)	(57,361)
Designated Fund - Ukraine Relief	0	6,761	(3,385)	0	3,376
COIF Investment funds	0	0	0	120,527	120,527
	<u>71,952</u>	<u>76,913</u>	<u>(82,323)</u>	<u>0</u>	<u>66,542</u>
Total funds	<u>71,952</u>	<u>305,583</u>	<u>(82,478)</u>	<u>0</u>	<u>295,057</u>

11 Analysis of net assets between funds

	Tangible Fixed assets £	Other Net assets £	Total £
Restricted funds			
	0	228,515	228,515
Unrestricted funds			
General funds	10,121	56,421	66,542
	<u>10,121</u>	<u>284,936</u>	<u>295,057</u>

12 General fund deficit

The General fund is shown in note 10 as a deficit as there has been considerable transfers to the CCLA COIF Investment fund account. This account is shown separate to the other Unrestricted funds as the investment account is composed of units at a set value. These funds can be accessed and withdrawn if necessary on the same day as requested, and overall the Unrestricted funds are in surplus.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARELINKS

I report to the charity's trustees on my examination of the accounts of Carelinks for the period ended 31 March 2022.

Respective responsibilities of trustees and examiner

The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act), as amended by s.145 of the Charities Act 2011) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under the company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act),
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required by audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect
 - the accounting records were not kept in accordance with section 130 of the Charities Act; or
 - the accounts did not accord with the accounting records; or
 - the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michael Grant

Linden Accountants, Scrapstore House, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB

Mike Grant

Michael Grant

Date5 October 2022.....

CARELINKS

England & Wales - Charity number 1157202

Accounts

Carelinks

Charity Registration No.1157202

Trustee's Report and Unaudited Financial Statements
Year ended 31 March 2021

Carelinks

Status:	Charity Registration No.1157202
Governing document:	The Charity's governing document is its Constitution.
Registered Office:	27 Castle Gardens Bath BA2 2AN
Trustees who served since the start of the year up to today :	Steve Gretton Jean Field Andy Taylor Pete Eichhorn Rob Clements Liz Hemingray - Resigned 21 Aug 2020
Independent examiner:	Shruti Soni ACCA Shruti Soni Ltd Chartered Certified Accountants 117a St. John's Hill, Sevenoaks TN13 3PE

Trustees' report for the year ended 31 March 2021

The trustees have pleasure in presenting their Annual Report and Financial Statements for the year ended 31 March 2021.

Introduction

The main aims of the charity are to advance Christianity, primarily by distributing Bible and other Christian literature, and to relieve poverty by providing support to those in need. These aims are reflected in our formal objectives, which follow the Charity Commission's guidance on public benefit. During the year the main focus for our work has been to support both these objectives at the same time.

Structure, governance and management

Carelinks is a Charitable Incorporated Organisation registered in England and Wales: Number 1157202, governed by Constitution. The Board of Trustees meets regularly and is responsible for the governance of the charity. Carelinks does not employ any staff. The trustees and volunteers undertake the day-to-day management of the charity.

Risk management

We have a risk register which enable us to monitor our activities under four main headings – safeguarding, regulatory and compliance risk, financial risk and operational risk. This has helped us to implement a number of actions designed to mitigate those risks which we felt were at unsatisfactory levels.

Objectives and activities

Our formal objectives are:

- (1) The advancement of the Christian religion for the benefit of the public in accordance with the statement of faith appearing in the schedule to the charity's constitution, in particular but not exclusively by distributing Christian literature at cost or free of charge.
- (2) The prevention or relief of poverty by the providing of grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Our main focus has always been on the advancement of Christian religion by providing practical support for those in need alongside the distribution of Bible-based material. The global Covid pandemic has meant that the amount of face-to-face and physical support we have been able to give has been severely limited, but we are glad to report that our new app, launched last year, and other online activity has enabled us to continue to be very active throughout the year and provide spiritual and other support to many people in a large number of countries, as summarised below.

Activities and performance

During the year, the charity worked – either directly or by supporting others - in the UK and in many other countries. Highlights of the year are summarised below. Some of these activities were carried out in conjunction with the Christadelphian Advancement Trust and the Riga Welfare Programme, both of which we have worked with for many years. One of the most important outcomes of this work is that several hundred individuals in at least 47 countries, supported by us, committed themselves to Jesus Christ during the year, many of them through baptism.

Arguably the most important activity in the year was the continuing development of the *Bible Companion*, a free and advertisement-free Bible app comprising a full Bible text including audio; deeper commentary on every verse; basic devotionals, an audio and a youth message on every chapter; a reading planner; a *Bible Basics* study course; and powerful search functionality. We believe that this app offers more features and resources than any other free Bible app. The English language version was launched in both Android and Apple/iOS versions in October 2019 with high usage, strong retention rates and very positive feedback. This encouraged us to invest significantly in advertising the app via Google Ads, a decision which proved doubly happy in the light of the pandemic, and we thank God for His guidance in making this decision. The initial aims of the app were both to increase the reach of the gospel message, given the widespread use of online sources, and to create long-term savings in postage costs for traditional paper-based publications so as to release more funds for pastoral and welfare work. The severe limitations that the pandemic placed on travelling to support those in need showed how valuable the app could be in enabling the message to reach many more people virtually.

Russian, Spanish, French and Farsi versions of the app were launched on Android in the spring of 2020. In January 2021, an updated English-language version was launched, including a video talk and a three minute 'Christian Basics' video on every chapter of the New Testament along with a 'dark mode' to aid reading in darkness. Later, the French, Russian, Farsi and Spanish were launched on Apple/iOS for the first time.

By May 2021, the app had been downloaded a total of 1,325,000 times. The breakdown by language was:

- English – 435,000
- Russian – 67,900
- Farsi – 154,700
- Spanish – 332,400
- French – 335,000

About 17,000 of those who have downloaded the app use it every day, many of them more than once. At least 72,000 people use it every 48 hours,

The app has been particularly well-used in countries such as Afghanistan and Iran which are challenging for anyone wishing to consider Christianity, and also (for example) in Francophone West and Central Africa, or South America, where it is now possible to reach people in very remote areas that would have been effectively inaccessible to physical evangelism given our resources.

Alongside the development of the app, we have launched a 'Virtual Church' (www.virtualchurch.cc) which is a gateway to both pastoral support and to regular online communion services hosted in Europe, Canada and New Zealand. The Zoom platform has been used to provide support from round the world to those wishing to learn more about the message of the Bible and, in many cases, to be baptised.

Carelinks also has a well-used YouTube channel, where the videos have now been viewed more than two million times.

The Covid crisis has meant that we have been unable to provide food, clothing and other welfare support to those in need, as we have done in previous years, but we were able to continue to give food and other support to mostly African asylum seekers in mainland Italy and Sicily; to provide similar support in Latvia, where the winter was exceptionally cold; and in a number of other places.

In addition, we were glad to introduce the CAF Donate service, which makes donations very easy to make, especially from abroad, with no bank charges. We also developed and adopted formal policies on conflicts of interest, investment and reserves during the year.

Financial Review

During the year 2020/21 the charity's total receipts were £78,917 (2019/20: £92,281), of which £32,805 was restricted. Total payments during the year amounted to £63,168 (2019/20: £43,103) resulting in net receipts for the year of £15,749 (2019/20: £35,286).

Total cash funds at year end were £71,843 (2019/20: £56,094), all of which was unrestricted.

Reserves policy

Our formal reserves policy is that we will aim to maintain our reserves held in cash or near-cash at a level of not less than 50 per cent of our expenditure in the preceding financial year. If the reserves fall below that level for a period of three months, the trustees will consider what action needs to be taken to rectify the situation.

Plans for future periods

Our plans for the future are to continue with the range of largely demand-led activities exemplified above. We would very much like to be able once again to provide support in-person in a number of countries, but the complete unpredictability of the Covid situation and associated travel restrictions means that we cannot, at present, say how and when we might do that. Our organisation is, however, such that we can often act flexibly and at short notice so we hope that we will be able to meet needs where we can. In the meantime, we will continue to use, develop, and advertise our online resources as flexibly as we can as these have – as can be seen – had a highly positive impact on bringing many people to faith,

Statement of trustees' responsibilities

The trustees are responsible for preparing this annual report and the financial statements in accordance with applicable law. They are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable charity law, Charity Commission guidance and the provisions of the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the trustees on **5 July 2021** and signed on their behalf by:



Steve Gretton

Trustees

The Trustees/Members of Carelinks throughout the year were Steve Gretton, Jean Field, Andy Taylor, Pete Eichhorn and Rob Clements.

Independent Examiner's Report to the Trustees of Carelinks

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 7 to 8.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

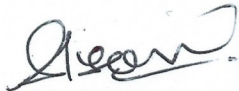
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or

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.


Shruti Soni FCCA FCIE
Shruti Soni Ltd • Chartered Certified Accountants
117a St. John's Hill, Sevenoaks TN13 3PE

Date: 03/09/2021

Carelinks

Receipts and payments accounts

For the year ended 31 March 2021

	2021			2020		
	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
Receipts						
Donation under Gift Aid	20,349	2,800	23,149	14,885	2,825	17,710
Gift Aid Payment from HMRC	9,931	325	10,256	5,611	53	5,664
Donation not under Gift Aid	12,188	28,680	40,868	65,808	850	66,658
Other Income	-	-	-	-	400	400
Overseas Donation	3,641	1,000	4,641	-	1,848	1,848
Interest receivable	3	-	3	1	-	1
Total Receipts	46,112	32,805	78,917	86,305	5,976	92,281
Payments						
Postage, Telephone and Admin	4,043	448	4,491	2,704	11	2,715
Printing and Advertising	222	36,143	36,365	442	-	442
Room Hire and publicity	-	-	-	1,929	421	2,350
Software	296	-	296	223	-	223
Travel and subsistence	10,943	-	10,943	29,269	381	29,650
Wages and salaries	147	1,355	1,502	605	-	605
Accountancy	2,200	-	2,200	-	-	-
Charitable grants:						
Church Food	3,891	9	3,900	1,479	548	2,027
Transport	18	-	18	161	612	773
Welfare	3,453	-	3,453	1,333	2,985	4,318
Sub total	25,213	37,955	63,168	38,145	4,958	43,103
Assets and investment purchase						
Mobile App development	-	-	-	12,874	1,018	13,892
Sub Total	-	-	-	12,874	1,018	13,892
Total payments	25,213	37,955	63,168	51,019	5,976	56,995
Net of receipts/(payments)	20,899	(5,150)	15,749	35,286	-	35,286
Transfer between funds	(5,150)	5,150	-	-	-	-
Cash funds last year end	56,094	-	56,094	20,808	-	20,808
Cash funds this year end	71,843	-	71,843	56,094	-	56,094

Carelinks

Statement of assets and liabilities

at the end of the period 31 March 2021

Details	Unrestricted	Restricted funds	Total funds
	£	£	£
Cash at bank	71,897	-	71,897
Cash on hand	(54)	-	(54)
Total cash at bank and on hand	71,843	-	71,843

Related party transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

Admin Service charge includes payment to one trustee of £60 towards software subscription for use for charity's business. Two trustees were reimbursed £156 for refund of charitable grants welfare paid personally. There are no other related party transactions to disclose for 2021 (2020: none).

There are no donations from related parties which are outside the normal course of business.

The financial statements comprising of the Receipts and Payments Summary and Statement of Assets and Liabilities were approved and authorised for issue by the Board on 25 Sept. 2021

Signed on behalf of the board of trustees

Signature


Steve Gratton.

Name
Trustee