

**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](http://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.

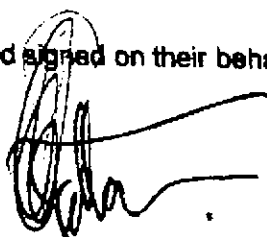
## ***Statement of trustees' responsibilities***

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 Elchhorn 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	£	£	£	£
<b>Incoming resources</b>					
<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
<b>Total income and endowments</b>		<u>76,913</u>	<u>228,670</u>	<u>305,583</u>	<u>78,917</u>
<b>Resources expended</b>					
<i>Costs of generating funds</i>		0	0	0	0
<i>Expenditure on charitable activities</i>	4	82,323	155	82,478	63,168
<b>Total resources expended</b>		<u>82,323</u>	<u>155</u>	<u>82,478</u>	<u>63,168</u>
<b>Net income/(expenditure)</b>		(5,410)	228,515	223,105	15,749
Transfers between funds		0	0	0	0
<b>Net movement in funds</b>	10	<u>(5,410)</u>	<u>228,515</u>	<u>223,105</u>	<u>15,749</u>
<b>Total funds at 1st April 2021</b>		71,952	0	71,952	56,203
<b>Total funds at 31st March 2022</b>		<u>66,542</u>	<u>228,515</u>	<u>295,057</u>	<u>71,952</u>

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

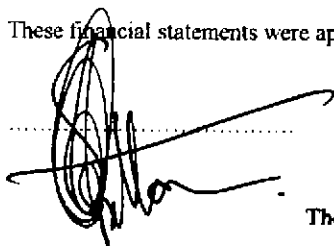
	Note	2022 £	2021 £
<b>Fixed assets</b>	7	10,121	0
<b>Current assets</b>			
Debtors and prepayments	8	762	979
Cash at bank and in hand		175,968	71,843
COIF Ethical Investment Fund		120,527	0
Creditors paid in advance		0	0
		<u>297,257</u>	<u>72,822</u>
<b>Creditors : Amounts falling due within one year</b>	9	<u>12,321</u>	<u>870</u>
Net current assets		284,936	71,952
<b>Net assets</b>		<u>295,057</u>	<u>71,952</u>
<b>Funds</b>			
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 28 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

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

#### 8 Debtors

	2022	2021
	£	£
Prepayments	0	0
Other debtors	762	979
Accrued income	0	0
	<b>762</b>	<b>979</b>

#### 9 Creditors: amounts falling due within one year

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

# 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 £
<b>Restricted funds</b>					
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>
<b>Unrestricted funds</b>					
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>
<b>Total funds</b>	<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 £
<b>Restricted funds</b>			
	0	228,515	228,515
<b>Unrestricted funds</b>			
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

Date .....5 October 2022.....