

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 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 on 9 June 2023 and signed on their behalf by Steve Gretton.

A handwritten signature in black ink, appearing to be 'Steve Gretton', with a large circular flourish at the start and a horizontal line 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 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>

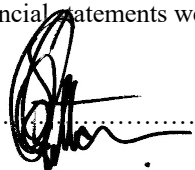
All of the activities of the charity are classed as continuing

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

CARELINKS
BALANCE SHEET
YEAR ENDED 31ST MARCH 2023

		2023	2022
	Note	£	£
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:

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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
	54,467	5,527	59,995	125,604

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
	145,273	46,094	191,367	179,979

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
	<u>50,018</u>	<u>83,394</u>	<u>133,412</u>	<u>82,478</u>

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
	<u>228,515</u>	<u>51,621</u>	<u>(83,394)</u>	<u>0</u>	<u>196,742</u>
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
	<u>66,542</u>	<u>199,740</u>	<u>(50,018)</u>	<u>0</u>	<u>216,264</u>
Total funds	<u>295,057</u>	<u>251,361</u>	<u>(133,412)</u>	<u>0</u>	<u>413,006</u>

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.