

Charity registration number: 1157202

Carelinks

Unaudited financial statements

Year ended 31 March 2024

Independent examination completed 16 August 2024

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 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.

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 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. 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', with a large, stylized initial 'S' 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 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:

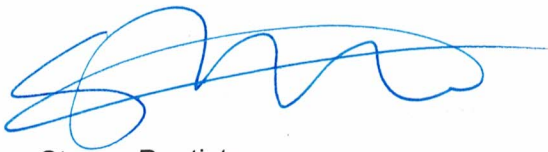
(1) which gives me reasonable cause to believe that in any material respect:

- 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

A handwritten signature in blue ink, consisting of several loops and a long horizontal stroke extending to the right.

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>

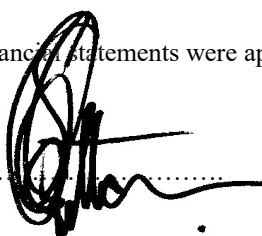
All of the activities of the charity are classed as continuing

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

CARELINKS
BALANCE SHEET
YEAR ENDED 31ST MARCH 2024

		2024	2023
	Note	£	£
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
	58,977	42,881	101,857	59,995

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
	23,212	2,628	25,840	191,367

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
	<u>47,402</u>	<u>96,515</u>	<u>143,917</u>	<u>133,412</u>

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
	<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

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
	<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 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.