

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>342,387</u>	<u>396,785</u>
Funds			
Restricted funds		69,166	145,735
Unrestricted funds	11	273,222	251,051
		<u>342,387</u>	<u>396,785</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
	<u>59,143</u>	<u>23,883</u>	<u>83,025</u>	<u>101,858</u>

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
	<u>10,305</u>	<u>0</u>	<u>10,305</u>	<u>25,840</u>

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
	<u>47,276</u>	<u>100,452</u>	<u>147,728</u>	<u>143,917</u>

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
	<u>145,736</u>	<u>23,883</u>	<u>(100,452)</u>	<u>0</u>	<u>69,166</u>
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
	<u>251,050</u>	<u>69,448</u>	<u>(47,276)</u>	<u>0</u>	<u>273,222</u>
Total funds	<u>396,786</u>	<u>93,330</u>	<u>(147,728)</u>	<u>0</u>	<u>342,387</u>

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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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 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.