

CARLISLE CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1173878

Details

Status Registered

Legal form CIO

Registered 2017-07-20

Register [View on the Charity Commission register](#)

Contact

Address Charlotte Street Church
Charlotte Street
Carlisle
CA2 5BT

Phone 01228533110

Email enquiries@carlislechristianfellowship.org

Website carlislechristianfellowship.org

Activities

Objects: THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT:4.1. TO ADVANCE THE CHRISTIAN FAITH IN THE COUNTY OF CUMBRIA AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT;4.2. TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID COUNTY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT; AND4.3. TO PROMOTE AND FULFIL SUCH OTHER CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITY IN THE SAID COUNTY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: The Objects of the CIO are:to advance the Christian faith; to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby, and to promote and fulfil such other charitable purposes beneficial to the community, in the County of Cumbria and in other parts of the United Kingdom or the world as the Trustees may think fit.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Disability, Religious Activities
- **Who:** The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£45,459	£42,143	-	-
2024-03-31	£51,976	£75,647	-	-
2023-03-31	£43,176	£54,939	-	-
2022-03-31	£44,706	£30,457	-	-
2021-03-31	£72,986	£30,754	-	-

Trustees

Name	Role	Appointed
Ian Peter Belton		2022-10-19
John David West		2025-03-10
Mark Alan Millard		2022-10-19
Robin James Stuart Phillips		2026-05-10

Accounts

CARLISLE CHRISTIAN FELLOWSHIP

CHARITY REGISTRATION No: 1173878

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025**

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester, West Sussex
PO20 7EG

CARLISLE CHRISTIAN FELLOWSHIP

CONTENTS

Page 3	Legal and Administrative Information
Page 4 to 12	Trustees Report
Page 13	Independent Examiners Report to the Trustees
Page 14	Statement of Receipts and Payments
Page 15	Statement of Assets and Liabilities
Pages 16 to 20	Notes to the Accounts

CARLISLE CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173878
START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025
TRUSTEES THAT SERVED DURING THE YEAR TO 31ST MARCH 2025	Mr. A. G. Smithson - Resigned on 31.07.2024 Mr. J. A. Johnston Mr I. P. Belton Mr M. A. Millard Mr J. D. West - Appointed on 10.03.2025

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS	Charitable Incorporated Organisation Registered with the Charity Commission of England and Wales
---------------------	---

GOVERNING INSTRUMENT	Foundation Registered 20th July 2017
-----------------------------	--------------------------------------

OBJECTS

The objects of the Charity as a Charitable Incorporated Organization ("CIO") are, for the public benefit:

1. To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit;
2. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and
3. to promote and fulfil such other charitable purposes beneficial to the community in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

CORRESPONDENCE ADDRESS	Charlotte Street Church Charlotte Street Carlisle CA2 5BT
-------------------------------	--

PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent
------------------------	--

INDEPENDENT EXAMINER	Independent Examiners Ltd The Grain Store Hills Barns Appledram Lane South Chichester, West Sussex PO20 7EG
-----------------------------	--

SOLICITORS	Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
-------------------	---

INSURERS	Ansvar Insurance Company Ltd Ansvar House St Leonards Road Eastbourne, East Sussex BN21 3UR
-----------------	---

Carlisle Christian Fellowship

Trustees Report

For the Year Ended 31 March 2025

The Trustees present their report and accounts for the year ended 31 March 2025.

The accounts have been prepared in accordance with the charity's foundation document and the Charities Act 2011 ("the Charities Act") following the option under C25 section133, which allows accounts to be prepared on a receipts and payments basis by certain charities.

Summary of the Purposes of the Charity as set out in the Governing Document

The objects of the Charity as a Charitable Incorporated Organisation ("CIO") are, for the public benefit: 4.1 To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; 4.2 To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and 4.3 To promote and fulfil such other charitable purposes beneficial to the community in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

Summary of the main activities in relation to those purposes for the public benefit

These were: the Sunday Morning Prayer Meeting and Service; Stepping Stones; House Groups; Man Friday.

Each week, groups met to clean, decorate, and repair the church building, to keep the garden and surrounding grounds tidy and to carry out administrative functions.

Public Benefit Statement

The trustees have made use of the guidance available from the Charities Commission. This report is intended to demonstrate that activities of the CIO provide identifiable benefit to the public or a section of the public, including people on low incomes, and that any private benefit occurring is incidental. The CIO responds to needs, enhances lives, provides some education and development, fosters a sense of community, and considers future generations.

Achievements and Performance for the period 1 April 2024 to 31 March 2025

Reoccurring meetings at Church.

09.30am. Sunday prayer meeting.

10.30am. Sunday morning worship.

07.00pm. Carlisle Aglow, last Tuesday in the month

07.00pm. Men's Meeting called Man Friday, once a month

10.00am. Monday. Cleaning Team.

01.00pm. Gardening Team on Wednesdays

07.00pm. Recommencement of Worship Workshop on Wednesdays 6th November 2024

Other meetings and events held at Church

Baby Basics. Collection of clothing for newborn babies.

27.06.24. Thurs. 06.30pm. Visit of bible teacher Aaron Eime

04.07.24. Tue. 07.30pm. City wide prayer gathering for all churches locally, praying for the city.

07.07.24. Sun. 12.15pm. Bring and Share lunch after meeting

19.08.24. Mon. 07.30pm. Release International Meeting with Dr. Berhane

08.09.24. Sun. 12.15pm. Bring and Share lunch.

07.10.24. Mon. 07.30pm. Special prayer meeting for church unity.

10.10.24. Thu. 07.30pm. Special prayer meeting for Israel at war with Hezbollah and Hamas.

06.11.24. Wed. 07.00pm. Worship workshop led by Johnny Rook.

Carlisle Christian Fellowship

- 16.11.24. Sat. 07.00pm. Big Quiz Night for Tear Fund
- 18.11.24. Mon. 07.30pm. Open meeting with elders to discuss church matters and future plans.
- 01.12.24. Sun. Bring and share lunch after Church and thereafter on the 1st of each month.
- 22.12.24. Sun. 06.30pm. Carol Service
- 10.03.23. Mon. 07.30pm. Annual General Meeting.

Reoccurring meetings at Church held online

- 10.30am. Sunday. Morning worship
- 07.30pm. Friday zoom Prayer Meeting

Reoccurring meetings and events supported outside Church

- Borderlands Revival meetings held monthly at Canonbie.
- Prayer for Israel held once a month at Ron and Katy's House.

Meetings and events supported outside our Church

- 20.04. 2024 Sat. 10.30am. Borderlands Revival 'Conference' held at Langholm.
- 28.04.2024. Sun. Start of Week of Prayer run by Christian Institute.
- 29.04.2024. Mon.07.30pm. Caroline Virgo spoke at St. James' Church on modern day slavery.
- 30.04.2024. Tue. 01.00pm. Carlisle Deaf Association held a Deaf Awareness Course
- 15.05.2024. Living Word. Held for two days at St John's Evangelical Church.
- 22.05.2024. Wed. 07.00pm The Oddments Theatre performed Corrie Ten Boom's "The Hiding Place" at St. John's Church, Houghton.
- 08.06.2024. Sat. 07.30pm. St. Paul's Church held a Young Adults Conference (Engage Expanded)
Speakers – Leon Evans and Rebecca Hudson.
- 15.06.2024. Sat. Biker's Breakfast at Centre. Also running 20/7,17/8, and 21/9.
- 15.06.2024. Sat. 03.00pm. 4 Front Theatre presented a Musical Show at St. Michael's Church.
- 08.07.2024. Mon.02.20pm. Cremation of Bobby Dodds. Thanksgiving tea at CCF. Afterwards.
- 10.08.2024. Sat. 09.00am. Prayer Meeting at Hebron Church regarding disunity in many towns.
- 29.09.2024. Sun. 07.00pm. Into the Word at St. Michael's, Dalston. Speaker Rob Whittaker from Capernwray Bible School
- 25.10.2024. Langholm organised a trip to Egypt.
- 26.10.2024. Sat. 07.00pm. Musical evening at Salvation Army.
- 31.10.2024. Thur. 07.30pm. Riding Lights Theatre Company at St. John's Evangelist.
- 19.11.2024. Tue. 06.00pm.General prayer meeting at St. Luke's Church and Commissioning of Samuel and Karla Coswig to Network Youth Church.
- 11.11.2024. Mon. 02.20pm.Thanksgiving service at Crematorium for life of Frank Balme and refreshments at CCF afterwords
- 29.11.2024. Fri. 07.00pm. A Christian Pan-tivity at St. Michael's Church, Stanwix.
- 06.12.2024. Fri. 07.00pm.Limitless Youth Thanksgiving and Worship Night at St. Paul's Church.
- 13.12.2024. Fri. 03.00pm.Carol Singing in Milbourne Street. Also, at 8pm.
- 26.01.2025. Sun. 07.00pm.Guest Speaker, Andy Gibson, spoke at "Into the Word" Victory Hall, Dalston

Carlisle Christian Fellowship

- 11.02.2025. Tue. 07.30pm. Prayer for the City at Wigton Road Methodists.
- 02.03.2025. Sun. 07.00pm. Into the Word. Speaker Rob Whittaker. At Victory Hall, Dalston.
- 04.03.2025. Tue. 08.00pm. Grace and Truth Meeting at St. John's Church, Houghton run by Christian Institute.
- 12.03.2025. Wed. 08.00pm. Special assisted suicide webinar run by Christian Institute on how to speak to your MP about life and death issues. Go to [the.cl/AS webinar](https://the.cl/AS%20webinar)

Visiting speakers.

- 27.06.2024. Thur. Bible Teacher, Aaron Eime
- 19.08.2024. Mon. Dr. Berhane, representing Release International.
- 12.01.2025. Sun. Pat Frame, CEO, Ezra.

Marriages

- 27.06.2024. 1.30pm. At the Register Office, Carlisle, and the Milbourne Arms afterwards
Leon Lawler and Dionne Jane Dodds.

Deaths.

- 23.05.2024 John Ferguson (89 years)
- 18.06.2024. Robert Barnfather Dodds (82 years)
- 27.10.2024 Frank Balme (81 years)
- 14.03.2025. Nancy Phillips (96 years)

Baptisms

- 07.07.2024. Ray Wilkinson at Harker Grange, Nr Carlisle.

Summary of Departmental Reports

(A) Stepping Stones

Is the name we give our children's ministry for 0-18-year-olds. The ministry is overseen, co-ordinated and led by Stephen Mason. All leaders have a DBS check, and the church has a safeguarding policy and has Safeguarding Designated persons (Outside of the ministry Team).

Gems – 0-4 creche – which we are currently not able to offer in full, as we have no one to facilitate this at the moment. We have a creche room, with toys and comfy chairs and has the service audio streamed to it. There is a larger upper oval room as well and this can have video and audio link streamed to it. Children must be supervised at all times by parents using these facilities.

Pebbles – for 4-8-year-olds is led by Jackie Gollings and a small team, that rotate the Sundays they cover. Sessions include songs, art and storytelling.

Boulders – 8- 13 (currently extended up to 18) Is Led by Stephen and Robin Phillips. Sessions include games, art, cooking (the groups favourite) Bible exploration and discussion.

Rock Club 13-18 – is currently not offered as we have no one to facilitate it. Every year the groups share some of their learning and enthusiasm for learning about God and Jesus from the bible at a Nativity Family service in December.

Our aim is to introduce the children and young people to God the father, Jesus the son and the Holy spirit, as revealed through the bible. We encourage them as they get older to question and seek a personal relationship with Jesus. We do this by having fun and hope coming to church is something they look forward to and enjoy. For those that have taken that step of faith, we support and encourage them in their journey of faith.

Carlisle Christian Fellowship

We encourage the children and young people to be active members of the church, as an example Boulders recently served the tea and coffee after the service.

Do continue to pray for the children and young people and their leaders. Also prayerfully consider could you support the ministry as a helper to a leader, occasionally or is God calling you to step up and fill the gaps. Please speak with Stephen.

The team is always available to support others leading services in how to reach and involve the children and young people, with ideas and resources.

(B) House Groups

House groups continued throughout the year usually on a bi-weekly basis. An additional house group was formed at the beginning of 2025. A ministry lead to oversee the house groups was appointed at the end of March 2025.

(C) Prayer Ministry Group ("PMG")

A group of experienced CCF members minister both at the end of our Sunday service and via the email prayer group.

(D) Man Friday and Aglow International Carlisle

Our monthly Man Friday meetings have continued throughout the year.

We averaged 20-30 men through the year. All meetings are very well enjoyed, and people ministered through Gods Word and individual testimonies.

Aglow International Carlisle meet on the last Tuesday of each month except December when we meet on the second Tuesday.

We have average 25-35 each month. All the meetings are enjoyed where we have a meal together and then a time of worship. Most months we have a visiting speaker who will come and share their story or bring a message from God's word.

The numbers attending have generally increased. It's a great outreach tool and people book in to come back the following month.

We have seen lives changed and it's a great platform for the ladies to grow in the gifts God has given them.

(E) Prayer for Revival in the Borderlands

Members have been actively involved in Prayer for Revival in the Borderlands. The monthly meetings, involving people from other churches, ended in December 2024.

(F) Work Teams and Library

Currently seven CCF members meet from 10 - 12 noon every Monday morning to ensure that the building is kept clean.

(G) Missionaries

Missionaries supported by CCF in the year ended 31 March 2025

Helcio and Angela Lange DaSilva (Portugal- working independently)

Jochen and Johshy Tewes (India – working with Inter-Mission Industrial Development Association)

India Inland Mission.

Ian and Helen Faulds (poverty Swap- outreach to the poor worldwide.

Schools Workers working with Northern Inter-Schools Christian Union

Stirling Christian Union Worker with Navigators (Scotland):- Shona Cullens

Charities supporting the Poor: -

Joseph's Storehouse (Caring for poor Arabs and Jews in Israel)

Carlisle Christian Fellowship

Compassion (which releases children from poverty in undeveloped Countries)

Release international (Providing financial and prayer support to the Persecuted Church)

Ezra (supporting the repatriation of Jews back to Israel)

Children of Hope, Uganda

Tearfund (tackling poverty and injustice through sustainable development by responding to disasters and challenging injustice.

Baby basics (Providing 'Moses Baskets' filled with items needed for newly born babies)

Safe Families (Providing support to those local families in need)

(H) Praise Group

The Sunday morning Praise has been led by Jenny Beattie, Ben Mattinson and Chris Magas on a rota basis. Musicians were Gail, Colin & Ben Mattinson, Jonny Rook and Phil Smith. Singers were Jenny Beattie, Colin & Ben Mattinson, Christine Magas, Jonny Rook and Rosie Smith.

(I) Sounddesk Report

During the year Steve Thompson and Rob Jordan manned the audio / visual desk for the main meetings and Helen Tyson ably supported the Aglow meetings in the Lower Oval room.

2024 also saw us improve the Network with the installation of Fibre to help make our network more robust which it has. In addition, we added a mesh style network to increase the coverage within the building, which is extremely important as we are reliant upon this to support the Heating.

We recorded 33 services during 2024 and up to date (as some are still available) these have account for nearly 8500 downloads/views) via our website.

2024 also saw us re-launch our You Tube present, for both LIVE streaming and as resource where users can watch/download the recordings.

(J) Welcome Team

The welcome team, over the last year, has been a group of 10 (currently) 9 volunteers who, in pairs, act as the first line of welcome at the main entrance to the church. There is also an additional team who man the downstairs entrances and lift. As well as being a familiar face to the regular members the role is to provide a welcome to new and returning visitors ensuring that no-one leaves the church without being spoken to. As part of the role the team open and lock the main door at the start and end of the service and signpost newcomers to where to sit, refreshments and the welcome materials that are in the entrance area.

(K) Baby Basics

The Baby Basics UK project was initiated in Carlisle in 2019, supported by Carlisle Christian Fellowship.

The project is run by a team of 4 Volunteers, Clare who leads on social media and marketing, Avril and Wei who lead on stock control, washing, ironing donated items, preparation of Moses Baskets & gift packs and Alex who leads on administration. This financial year 2024-2025, 37 babies were supported, bringing the overall total since the start of the project to 183! Referrals (35) decreased slightly this year compared to last year (44). 23 referrals were received from midwives, 2 from Family Action (local child & family support centre), 3 from social workers and 7 from other health professionals. 8 of the distributed baskets and bundles of essential items were delivered as emergencies. 9 of the 35 referrals, to the best of our knowledge, were for refugees. Referrals in general were for homeless, abused, some very young teen mums and mums with no rights to benefits, living in the local community and the team are confident that this community outreach project is reaching and meeting the needs of the most vulnerable mums-to-be which was always that target/mission. At least one family who received support from the project, now attends CCF - such a positive outcome and a delight to report, praise God!

This year, our charity touched the hearts of local businesses who chose to collect and donate items throughout the year, but particularly at Christmas. Dunelm donated masses of gifts/items for the baskets as part of their 'Delivering Joy' campaign. Morrisons stores in Carlisle and Penrith donated over 10 trolley loads of goods as part of a nationwide campaign - 'The Big Baby Bank Appeal' instigated and advertised on TV by presenter Lorraine Kelly. The Nationwide Building Society, unbeknown to us at the time, chose Baby Basics Carlisle as their charity of the month to support and displayed information and collected donations which were gratefully received.

Carlisle Christian Fellowship

Donations were also received from Spencer Street GP surgery, a pram from Baby Basics UK, knitting groups, the general public and generous donations throughout the year from the congregation of CCF.

Funding of £336 for stock shortages for the purchase of baskets, stands and blankets was received from CCF.

Below is some feedback which one of the Mums-to-be who received one of the baskets for her unborn child, posted on Facebook:

"I just want to say a massive thank you Baby Basics Carlisle, midwives and all those who were involved in putting together the Moses Basket and self-care products I received today. It is absolutely amazing. The work you do for Mums-to-be just isn't recognised enough. I was absolutely amazed at what I've been given that I just had to put an appreciation post out there!"

(L) ISRAEL AID

The collection of clothes for those making Aliyah to Israel continued until May of 2024 when a source for new clothes was found in Israel. The aid for Israel in the form of clothing therefore came to an end. There is no expectation at present that this will be re-established.

Ecumenical Relationships

CCF is in association with "Hope Carlisle" - a gathering of church leaders in Carlisle; Churches Together Carlisle; The Evangelical Alliance; The Carlisle Chapter of Aglow International; Impact Housing Association and The Christian Motorcyclists Association (UK).

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

Financial review

The receipts and payments position as regards CCF for the year ended 31st March 2025 is summarised as follows:

Total receipts on unrestricted funds was £41,784 of which £2,059 was income on short term deposits. Restricted income of £3,462 was received as shown in the Financial Statement appended at Schedule A.

The unrestricted Gift Aid giving through envelopes and bankers orders increased from £26,528 to £29,457, up by 11% and the total income during the Operating Period decreased by 13%.

The net result as at 31st March 2025 was an excess of total receipts over payments for the year of £3,316.

The accounts are prepared in accordance with the CCF Constitution and the Charities Act 2011 following the option under C25 section 133, which allows accounts to be prepared on a receipts and payments basis by certain small Charities.

Financial Reserves Policy

The trustees have considered the level of reserves that they wish to retain, appropriate to CCF's needs.

This is based on CCF's size and the level of financial commitments held. The trustees consider that a level that equates to four months annual expenditure on unrestricted funds provides a sufficient reserve for CCF to be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income and and/or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily the amount is included in a short-term savings account with Kingdom Bank Limited.

Policy on Grants

Grants are made from general funds to overseas missionary organisations and relief agencies, home missions and other societies. Grants are also made to individuals who are considered to be in need. Many of the grants are made on a regular basis when the amount of the grant will depend on an assessment of the recipient circumstances and the resources available. It is not anticipated that the total grants made from unrestricted funds during a year will be less than 10% of the incoming resources from donors. In addition, grants will be made from restricted funds for income is received specifically to enable a grant to be made for a chosen purpose.

Investment Policy

In accordance with the governing document of CCF, the trustees have power to invest in such stocks, shares, or other investments and property as they see fit. the policy of CCF is to hold surplus liquid funds in short term deposits which can be accessed readily thus enabling CCF to respond quickly to changing needs and opportunities.

Volunteers

We would like to thank all the volunteers as identified in this report who work so hard to make CCF the lively, vibrant, and compassionate community that it is.

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

Structure Governance and Management

CCF is a CIO which was registered at the Charity Commission on 20th July 2017.

There is appended at schedule A, a Statement of Assets and Liabilities for the CIO as at 31st March 2025.

The CIO constitution governs the running of CCF. The CIO trustees who served during the Operating Period were:

James Alexander Johnston

Alan George Smithson until 31.07.2024

Ian Peter Belton

Mark Alan Millard

John David West from 10.03.2025

The CIO constitution describes the procedure for trustee selection. There must be at least three CIO trustees. Every new trustee must be appointed by a resolution passed at a properly convened meeting of the CIO trustees.

The following CIO trustees are also Elders of the CIO who are responsible for the day to day activities of the CIO:

James Alexander Johnston

Alan George Smithson until 31.07.2024

Ian Peter Belton

Mark Alan Millard

Trustee Responsibilities

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Administration Information

CCF is situated at Charlotte Street CA2 5BT. The CCF building is registered to the CIO with freehold title at HM Land Registry under title number CU163101.

Declarations

The trustees declare that they have approved the Trustees Report above.

Signed on behalf of the CIO Trustees:

Signature:



Full Name:

MARK MILLARD

Position:

TRUSTEE

Date:

14/9/2025

Signature:



Full Name:

IAN BELTON

Position:

TRUSTEE

Date:

14th SEPTEMBER 2025

CARLISLE CHRISTIAN FELLOWSHIP

TRUSTEES REPORT (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

Financial Information

See schedule A at the end of this report for a summary of receipts and payments for the year ended 31st March 2025. A Statement of Assets and Liabilities as at 31st March 2025 can be found in the Financial Statements contained in the Annual Report and Statements of Accounts for the year ended 31st March 2025.

Conclusion

We look forward to another year to experience more of the abundant life we inherit from Christ, not only collectively as a Church, but as individuals; seeking to display his nature in our homes, employment, relationships, and everyday activities. With our continued involvement in Hope Carlisle and other citywide initiatives, we seek to join with other parts of the Church of God in Carlisle to bless our city and to reach out to its people.

Financial Information

The Charity Commission allows a small charity to opt to prepare their annual accounts on a 'Receipts and Payments' basis rather than an accruals basis which is required by medium and large charities. The fellowship is within the limits set by the Commission and as the trustees consider that the present financial controls that are presently in place are adequate to fulfil their responsibilities, the trustees have prepared the Financial Statements on the said Cash Basis.

The receipts and payments for the year ended 31st March 2025 can be summarised as follows.

Schedule A

			2024/25	2023/24
Receipts	General fund	Donations	36,856	36,995
		Other receipts	4,775	3641
		Refunds and Repayments	154	4,105
		Sub-total	41,784	44,741
	Designated funds	Other receipts	213	166
	Restricted funds	Donations	3,462	3,027
		Charitable Activities	0	4042
		Sub-total	3,675	7,235
	Total receipts		45,459	51,976
Payments	General fund	Grants	14,058	13,133
		Activities	2,669	1,255
		Building maintenance	18,693	47,642
		Other payments	3,712	5,934
		Sub-total	39,133	67,963
	Restricted funds	Grants	0	0
		Activities	3,010	7,684
		Sub-totals	3,010	7,684
	Total payments		42,143	75,647
Net movement			3,316	-23,671

Further details showing the financial position are provided in the Annual Statement of Accounts.

The charity remains dependent on the generous support of its regular donors as it seeks to further develop its activities and improve its facilities.

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Carlisle Christian Fellowship on the accounts for the year ended 31st March 2025 set out on pages 14 to 20.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

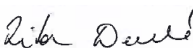
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester, West Sussex
PO20 7EG

Sign: 

Date: 22.09.2025

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
RECEIPTS						
Voluntary Receipts	2a	36,856	213	3,462	40,531	40,022
Investment Receipts	2b	2,059	-	-	2,059	1,900
Charitable Activities	2c	2,870	-	-	2,870	10,054
TOTAL RECEIPTS		41,784	213	3,462	45,459	51,976
PAYMENTS						
Investment Management Costs	3a	97	-	-	97	96
Charitable Activities	3b	37,529	-	3,010	40,539	73,494
Governance Costs	3c	1,507	-	-	1,507	1,580
Other Payments	3d	-	-	-	-	476
TOTAL PAYMENTS		39,133	-	3,010	42,143	75,647
NET RECEIPTS/(PAYMENTS)		2,651	213	452	3,316	(23,671)
Transfers Between Funds		(3,786)	2,400	1,386	-	-
Total Funds Brought Forward		98,870	11,832	(118)	110,584	134,256
TOTAL CASH FUNDS CARRIED FORWARD		97,734	14,445	1,720	113,899	110,584

All of the organisation's operations are classed as continuing.

The notes on pages 16 to 20 form part of these accounts.

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST MARCH 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
ASSETS						
Cash Funds:						
Cash at Bank and in Hand	6	26,458	14,445	1,720	42,623	41,083
Investments	7	71,276	-	-	71,276	69,501
		97,734	14,445	1,720	113,899	110,584
Other current assets:						
Prepayments		-	-	-	-	224
Gift Aid Tax recoverable		28,599	-	-	28,599	24,502
		28,599	-	-	28,599	24,726
Fixed assets retained for charity use:						
Freehold Building (deemed cost - valuation dated 2010)		255,000	-	-	255,000	255,000
General Equipment (historical cost)		84,008	-	-	84,008	81,952
		339,008	-	-	339,008	336,952
LIABILITIES						
Accountancy and Independent Examination Fees		1,236	-	-	1,236	1,200
Overpaid Gift Aid Tax recoverable (to be repaid)		-	-	-	-	8,201
		1,236	-	-	1,236	9,401

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and a Statement of Assets and Liabilities which are set out on pages 14 and 15.

Approved by the Trustees on 14th SEPTEMBER 2025

Signed on their behalf by Trustee I. Belton

Print Name: IAN BELTON

CARLISLE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES

Basis of Preparation

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

2. RECEIPTS

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Voluntary Receipts						
Gift Aid Donations	4	29,457	-	1,367	30,824	29,555
Gifts & Donations		7,399	213	2,095	9,707	10,467
		36,856	213	3,462	40,531	40,022
b) Investment Receipts						
Interest Receivable		2,059	-	-	2,059	1,900
		2,059	-	-	2,059	1,900
c) Charitable Activities						
Activities & Events		2,716	-	-	2,716	5,949
Refunds and Reimbursements		154	-	-	154	4,105
		2,870	-	-	2,870	10,054

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

3. PAYMENTS

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Investment Management Costs						
Bank Charges		97	-	-	97	96
		97	-	-	97	96
b) Charitable Activities						
Grants to Institutions		10,852	-	-	10,852	10,023
Grants To Individuals		3,207	-	-	3,207	3,110
Main Church Activities		2,669	-	-	2,669	1,255
Outreach Activities	4	-	-	3,010	3,010	7,684
Cost of Direct Charitable Activities		16,728	-	3,010	19,738	22,072
Premises Costs:						
Building Repairs and Maintenance		7,329	-	-	7,329	26,464
Furnishing		30	-	-	30	-
Equipment Costs		1,859	-	-	1,859	9,164
Cleaning Costs & Cleaning maintenance		131	-	-	131	44
Electricity Costs		2,360	-	-	2,360	1,767
Gas Costs		354	-	-	354	3,339
Water Rates		488	-	-	488	448
Insurance Costs		6,142	-	-	6,142	6,416
Administrative Expenses		2,108	-	-	2,108	3,781
Cost of Indirect Charitable Activities		20,801	-	-	20,801	27,376
Total Cost of Charitable Activities		37,529	-	3,010	40,539	49,448
c) Governance Costs						
Independent Examiners Fees		1,200	-	-	1,200	1,140
Legal & Professional Fees		307	-	-	307	440
		1,507	-	-	1,507	1,580
d) Other Payments						
Ex Gratia Payments		-	-	-	-	476
		-	-	-	-	476

CARLISLE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

4. RESTRICTED FUNDS

	CURRENT YEAR				
	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-25 £
Shoe Boxes	(72)	-	-	72	-
Baby Basics	(46)	547	(624)	-	(123)
Building Fund	-	900	-	-	900
EZRA	-	373	(373)	-	-
Mission Aviation	-	293	-	-	293
Roofing Fund	-	650	-	-	650
Tearfund	-	449	(449)	-	-
Aglow	-	250	(1,564)	1,314	-
	(118)	3,462	(3,010)	1,386	1,720

	PRIOR YEAR				
	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Shoe Boxes	346	703	(1,121)	-	(72)
Baby Basics	355	370	(771)	-	(46)
Joseph's Storehouse	-	1,012	(1,750)	738	-
Aglow	-	4,984	(4,042)	(942)	-
	701	7,069	(7,684)	(204)	(118)

The Shoe Boxes Fund enables the church to create shoe boxes for the Samaritan's Purse project operation Christmas Child.

The Baby Basics Fund relates to support of mothers with babies 0 - 3 months old.

Aglow relates to meetings of Aglow International Carlisle held at CCF. Aglow is a dynamic, global Kingdom movement made up of women and men with a single purpose: to see God's will done on earth as it is in Heaven.

EZRA: Aliya - the return of Jewish people / poverty relief

Mission Aviation Fellowship: donation to the world's largest humanitarian air operator

Roofing Fund: fund collected for Roofing Works

Tearfund: donation for Christian Relief & Development Charity

The restricted funds are wholly represented by cash reserves of the charity. Any restricted funds in deficit will be replenished in the next financial year.

CARLISLE CHRISTIAN FELLOWSHIP

**NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025**

5. DESIGNATED FUNDS

5. DESIGNATED FUNDS	CURRENT YEAR				
	Balance				Balance
	01-Apr-24	Income	Expenditure	Transfers	31-Mar-25
	£	£	£	£	£
Boiler Fund	11,832	213	-	2,400	14,445
	11,832	213	-	2,400	14,445

	PRIOR YEAR				
	Balance				Balance
	01-Apr-23	Income	Expenditure	Transfers	31-Mar-24
	£	£	£	£	£
Boiler Fund	9,266	166	-	2,400	11,832
	9,266	166	-	2,400	11,832

The Boiler Fund relates to a provision for the replacement of boilers.
The designated funds are wholly represented by cash reserves of the charity.

6. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
CAF Bank	26,458	-	1,720	28,178	29,251
Kingdom Bank	-	14,445	-	14,445	11,832
	26,458	14,445	1,720	42,623	41,083

7. INVESTMENTS (Short Term)

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Kingdom Bank	71,276	-	-	71,276	69,501
	71,276	-	-	71,276	69,501

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

8. STAFF COSTS AND NUMBERS

The charity employed no staff during this financial period.

9. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

Three Trustees donated an aggregate amount of £1,925 to the charity during the year (2023/24: three trustees donated total of £2,125). There were no conditions attached to these donations.

10. RESERVES POLICY

The reserves policies are detailed in the annual report.

11. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Accounts

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED
31ST MARCH 2024**

**CARLISLE CHRISTIAN
FELLOWSHIP**

CHARITY REGISTRATION No: 1173878

Independent Examiners Ltd
Unit 2 The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

CARLISLE CHRISTIAN FELLOWSHIP

CONTENTS

Page 3	Legal and Administrative Information
Page 4 to 12	Trustees Report
Page 13	Independent Examiners Report to the Trustees
Page 14	Statement of Receipts and Payments
Page 15	Statement of Assets and Liabilities
Pages 16 to 20	Notes to the Accounts

CARLISLE CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173878
START OF FINANCIAL YEAR	1st April 2023
END OF FINANCIAL YEAR	31st March 2024
TRUSTEES THAT SERVED DURING THE YEAR TO 31ST MARCH 2024	Mr. A. G. Smithson Mr. J. A. Johnston Mr. G. C. Pattinson - Resigned on 11.03.2024 Mr I. P. Belton Mr M. A. Millard

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS	Charitable Incorporated Organisation Registered with the Charity Commission of England and Wales
---------------------	---

GOVERNING INSTRUMENT	Foundation Registered 20th July 2017
-----------------------------	--------------------------------------

OBJECTS

The objects of the Charity as a Charitable Incorporated Organization ("CIO") are, for the public benefit:

1. To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit;
2. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and
3. to promote and fulfil such other charitable purposes beneficial to the community in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

CORRESPONDENCE ADDRESS	Charlotte Street Church Charlotte Street Carlisle CA2 5BT
-------------------------------	--

PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent
------------------------	--

INDEPENDENT EXAMINER	Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane West Sussex PO18 8NF
-----------------------------	--

SOLICITORS	Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
-------------------	---

INSURERS	Ansvar Insurance Company Ltd Ansvar House St Leonards Road Eastbourne, East Sussex BN21 3UR
-----------------	---

**CARLISLE CHRISTIAN FELLOWSHIP
Trustees Report**

For the Year Ended 31 March 2024

The Trustees present their report and accounts for the year ended 31 March 2024.

The accounts have been prepared in accordance with the charity's foundation document and the Charities Act 2011 ("the Charities Act") following the option under C25 section133, which allows accounts to be prepared on a receipts and payments basis by certain charities.

Summary of the Purposes of the Charity as set out in the Governing Document

The objects of the Charity as a Charitable Incorporated Organisation ("CIO") are, for the public benefit: 4.1 To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; 4.2 To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and 4.3 To promote and fulfil such other charitable purposes beneficial to the community in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

Summary of the main activities in relation to those purposes for the public benefit

These were: the Sunday Morning Prayer Meeting and Service; Stepping Stones; House Groups; Man Friday.

Each week, groups met to clean, decorate, and repair the church building, to keep the garden and surrounding grounds tidy and to carry out administrative functions.

Public Benefit Statement

The trustees have made use of the guidance available from the Charities Commission. This report is intended to demonstrate that activities of the CIO provide identifiable benefit to the public or a section of the public, including people on low incomes, and that any private benefit occurring is incidental. The CIO responds to needs, enhances lives, provides some education and development, fosters a sense of community, and considers future generations.

Achievements and Performance for the period 1 April 2023 to 31 March 2024

Reoccurring meetings and activities at Church:

09.45am Sunday prayer meeting

10.30am. Sunday morning worship.

09.30am. Monday Cleaning Team.

- Collection of clothes for Jews returning to Israel
- Collection of clothing and items to fill a Moses Basket for mothers in need.

07.30pm. Thursdays. Prayer for Revival meetings sometimes held at Church and sometimes at Longtown Community Hall or at Canonbie Church. Open to other churches.

07.00pm. Man Friday (for men) met usually every 3rd or 4th Friday each month. No meeting in July and August.

07.00pm. Carlisle Aglow in Lower Octagonal Hall - last Tuesday in month

CARLISLE CHRISTIAN FELLOWSHIP
Trustees Report (continued)
For the Year Ended 31 March 2024

Other meetings and activities held at church:

- Wed. 10.05.2023. 10.00am. Start of garden project to tidy the garden and surrounding grounds by a team of people under the direction of Wendy West.
- Thur. 11.05.2023. 12.15pm. Thanksgiving service for the life of Dorothy McGowan followed by reception in octagonal hall. Interment at Penrith Cemetery.
- Sun. 10.09.2023. 12.30pm. Bring and Share lunch after Church.
- Sat. 07.10.2023. 07.00pm. Tearfund Big Quiz Night with supper. £610.55 raised.
- Sun. 15.10.2023. Gift day for support of victims of recent attacks in Israel. £982 raised.
- Sat. 21.10.2023. 06.00pm. Evening meal to celebrate 40 years as a Church. The children met in the afternoon under the supervision of David and Wendy West
- Sun. 22.10.2023. 10.30am. Celebration Service of 40 years as a church followed by bring and buy lunch.
- Sun. 05.11.2023. 10.30am. Shoe Box Café Church for shoe boxes going to Romania.
International Day of Prayer for persecuted church. National online Prayer 19:30-20:30.
Week of prayer 5-11th November
- Tue. 21.11.2023. Shoeboxes collected from CCF.
- Sun. 17.12.2023. 11.30am. Christmas Service with children participating.
- Sun. 17.12.2023. 06.00pm. Carol Service with refreshments afterwards.
- Sun. 24.12.2023. 10.30am. Christmas Eve Service held on ground floor. Talk given by Peter Whittaker.
- Mon. 11.03.2024. 07.30pm. Annual General Meeting of CCF.
- Sun. 31.03.2024. 09.30am. Easter Sunday Breakfast with 10.30am café service afterwards.

Reoccurring meetings on line:

- 10.30am Sunday morning worship held the week previous.
- 07.30pm Friday zoom prayer meeting.

Meetings and events supported outside our Church:

- 23.04.2023. Sun.06.30pm. Faith and Football at Elim Community Church, Carlisle. Quiz and prizes Tobi Sho Silva (Carlisle United Striker) and Chris Brunskill, (first team Physio) spoke.
- 26.05.2023. Fri. 07.30pm. The Big sing in St. Paul's Church, Holme Eden.
- 27.05.2023. Sat. 10.00am. Meeting till 5.pm at the Premier Inn, Carlisle. "Release the Sound of a New Day". Time of praise and worship, intercession, equipping, and Mobilising
- 28.05.2023 Sun. 03.00pm. A group met outside the Guildhall to pray for the nation, joining with Groups across the Country.

CARLISLE CHRISTIAN FELLOWSHIP
Trustees Report (continued)
For the Year Ended 31 March 2024

- 01.06.2023.Thur. 03.00pm. Glider experience for 12 members of CCF at Gliding Club, Lancaster.
- Tue. 07.30pm. Prayer for Israel met monthly on the 1st Tuesday each month. Available to members of other churches.
- 01.07.2023 Tue. 07.00pm. Family support event at 108 Botchergate, Carlisle.
- 08.07.2023 Sat. 01.00pm. Outreach meeting with gazebo near the Market Cross organised by Tom and Liz Seagrave. Meetings also on 15th and 22ND July.
- 20.07.2023 Thur. 02.00pm. Christian Institute holding meetings at Keswick Convention on "Loving Your Neighbour". Another meeting was held on 27.07.2023.
- 13.08.2023 Sun. 12.30pm. Picnic in Bitts Park, organised by the Sneller family, to say goodbye as Move to Southampton.
- 20.10.2023 Fri. 06.30pm. Peace vigil for Middle East outside Carlisle Cathedral.
- 22.10.2023 Sun. 10.30am. Celebration of 40 years as a church
- 05.11.2023 Sun. International Day of Prayer for persecuted church online
- 11.11.2023 Sat. 07.30pm. Brompton Community Centre Concert by Top Bananas, father and son Singers / Musicians to support the charity Small Steps.
- 07.01.2024. Sun. Hebron Evangelical Church has organised a week of prayer for local Churches: Prayer walk at 11am Thursday 11th Jan; and men's breakfast on Sat. 13th Jan. at 8.45am.
- 10.01.2024 Alan and Ruth Smithson went to Cuba to distribute clothing, made by Ruth, and toys, for people in need. They returned on 24th January.
- 30.01.2024 Tue. 07.30pm. The Christian Institute spoke about "Defending faith, family and Freedom" at St. Paul's Church, Carlisle.

Births

- 02 .04.2023. Caleb Andras SMITHSON
- 27.07.2023. Benjamin Robert William GREIG

Deaths.

- 24.04.2023. Dorothy McGowan 77years.
- 12.11.2023. Patricia Macrae 77years.
- 10.12.2023. Awie Van Ukirk 98 years.
- 23.02.2024. Dorothy Fox 100 years.
- 31.03.2024. Barbara (Babs) Belcher 73 years.

Visiting speakers

- 21.01.2024. Caroline Hetherington (Safe Families)

Baptisms

- 21.01.2024. Rachel Hood.

CARLISLE CHRISTIAN FELLOWSHIP
Trustees Report (continued)
For the Year Ended 31 March 2024

Summary of Departmental Reports

(A) Stepping Stones

The 0-18 ministry is named Stepping Stones, groups are Pebbles (pre-school, reception & early primary) and Boulder Gang (late primary & secondary). Oversight was by Ruth Smithson with Jackie Gollings coordinating Pebbles and Stephen Mason coordinating Boulder Gang.

(B) House Groups

All the established groups continued to meet regularly during the year. A new group was formed lead by John and Elizabeth Wilson. All the groups have continued to give pastoral oversight to their members.

The elders really appreciate the amount of time and work the leaders have put in during this past year. The elders are praying that other new groups can be established

(C) Prayer Ministry Group ("PMG")

Face to face Prayer Ministry Group was reinstated in Spring 2023. This group of experienced CCF members now minister both at the end of our Sunday service and via the email prayer group.

(D) Man Friday and Aglow International Carlisle

Our monthly Man Friday meetings have continued throughout the year. We averaged over 20 men through the year. All meetings are very well enjoyed, and people ministered through Gods Word and individual testimonies.

Aglow International Carlisle meet on the last Tuesday of each month except December when we meet on the second Tuesday.

We have average 25-35 each month. All the meetings are enjoyed where we have a meal together and then a time of worship. Most months we have a visiting speaker who will come and share their story or bring a message from God's word.

We have seen an increase in the numbers since we started meeting in the church and have new people coming most months. It's a great outreach tool and people book in to come back the following month.

We have seen lives changed and it's a great platform for the ladies to grow in the gifts God has given them.

(E) Prayer for Revival in the Borderlands

Members have been actively involved in Prayer for Revival in the Borderlands. Monthly meetings, involving people from other churches, continued during the year.

(F) Work Teams and Library

Ongoing minor maintenance of the building and grounds takes place both weekly and as required. Administration work has mostly been carried out remotely from members' homes.

(G) Missionaries

Missionaries supported by CCF in the year ended 31 March 2024

Helcio and Angela Lange DaSilva (Portugal- working independently)

Jochen and Johshy Tewes (India – working with Inter-Mission Industrial Development Association)

India Inland Mission.

Ian and Helen Faulds (poverty Swap- outreach to the poor worldwide.

CARLISLE CHRISTIAN FELLOWSHIP
Trustees Report (continued)
For the Year Ended 31 March 2024

Schools Workers working with Northern Inter-Schools Christian Union

Stirling Christian Union Worker with Navigators (Scotland):- Shona Cullens

Charities supporting the Poor: -

Joseph's Storehouse (Caring for poor Arabs and Jews in Israel)

Compassion (which releases children from poverty in undeveloped Countries)

Release international (Providing financial and prayer support to the Persecuted Church)

Ezra (supporting the repatriation of Jews back to Israel)

Children of Hope, Uganda

Tearfund (tackling poverty and injustice through sustainable development by responding to disasters and challenging injustice.

Baby basics (Providing 'Moses Baskets' filled with items needed for newly born babies)

Safe Families (Providing support to those local families in need)

Small Steps Forward (Helping bright children to attend Secondary School in Kenya)

Samaritans Purse and Amen (both organisations send shoeboxes full of Christmas presents to children in need worldwide.

(H) Praise Group

The Sunday morning Praise has been led by Jenny Beattie, Ben Mattinson, Claire Sneller and Alan Smithson, on a rota basis, with Alan Smithson being responsible for overall leadership. Musicians were Gail, Colin & Ben Mattinson, Claire Sneller, Jonny Rook and Alan Smithson. Singers were Jenny Beattie, Colin & Ben Mattinson, Claire Sneller, Christine Magas, Jonny Rook and Alan Smithson. Sound and vision crew was Steve Thompson, Rob Jordan and Doug Coyle. Live streaming of worship meetings has been implemented by Steve Thompson and Doug Coyle. CCF's elders would like to offer grateful thanks to everyone who has taken part in the Praise Group and all other aspects of our meetings. Special thanks go to Claire Sneller and Doug Coyle who have now moved away from Carlisle.

(I) Welcome Team

Our Welcome Team is blessed with several enthusiastic friendly faces to meet, greet, and seat everyone that comes to Church on a Sunday morning. Visitors are informed of Stepping Stones (creche facilities and children's groups). The lift team assist those who need the use of the lift to gain access to the main hall and the lift team member is often the first contact for visitors.

(J) Baby Basics

The Baby Basics UK Project was initiated in Carlisle in 2019, supported by Carlisle Christian Fellowship.

The project is run by a team of 4 Volunteers, Avril, Clare, Wei and Alex whose commitment is to be commended. In the last financial year April 2023 to March 2024 the team marketed the project via social media and sourced, prepared and distributed 44 Moses Baskets, bringing the overall total since the start of the project, to 144! Referrals over the year have increased since previous years (44 compared to 35 last year) – 37 received from midwives, 1 Family Action (Local Family Centre), 6 from health professionals and 1 from a social worker. 9 of the distributed Moses Baskets and bundles of essential items were delivered as emergencies – some to premature babies and one delivery in, particular to a new mum of triplets who had nothing at all for her babies.

CARLISLE CHRISTIAN FELLOWSHIP
Trustees Report (continued)

For the Year Ended 31 March 2024

Referrals were for homeless, abused, some very young teen mums and mums with no rights to benefits living in the local community and the team are confident that this community outreach project, is meeting the needs of the most vulnerable mums to be which was always the target/mission. 2 recipients of the baskets called in to the church one day, and willingly received prayer – such a positive outcome! Praise God. The Cumberland Building Society, unbeknown to us at the time, chose Baby Basics as their charity of the month to support and displayed information and collected donations which were gratefully received.

There has been some expenditure (approx. £700) during the year as Moses Baskets and mattresses, were sparse despite volunteers having travelled around Carlisle, Brampton, Cockermouth and Penrith collecting donations and purchases from Facebook Marketplace.

Please see below some of the feedback received, demonstrating the impact of the service:

"It's a prompt and efficient service which we are all thrilled with. The feedback from the mums is that they are delighted with the amazing hand knits and products. The Moses Baskets are beautiful and well received, they make such a difference to some of the most deprived mums. It gives them a sense of excitement and gets them organised on the road to motherhood. They are truly grateful. Thank you from us all for your kindness towards these mums and babies"

"The baskets are always beautiful and all the mums I have given them to have been overwhelmed and very thankful for them. As a midwife it reassures me to know that all new babies have a safe space to sleep. The toiletries for the women are also very much appreciated as they are very expensive. This means they don't feel embarrassed when they go in to hospital"

"The Baby Basics Moses Baskets have been absolutely, invaluable to me and the families I care for. There are so many people really struggling with the cost of living and the extra stresses pregnancy and preparing for a baby can put on this. The Moses Baskets are so appreciated by the vulnerable women I have requested them for. They are beautifully put together, and the women are always so grateful to receive them. Thank you for all your hard work. It is greatly appreciated by the whole team and families we look after"

(K) ISRAEL AID

Jeremiah 31:8-10

Behold, I will bring them from the north country and gather them from the farthest parts of the earth, among them the blind and the lame, the pregnant woman and she who is in labour, together; a great company, they shall return here.

"Hear the word of the LORD, O nations, and declare it in the coastlands far away; say, 'He who scattered Israel will gather him, and will keep him as a shepherd keeps his flock.'

Each Monday morning the small band of willing helpers continued to help pack boxes of aid for the Jewish people making Aliyah (immigration to Israel) from all corners of the world. They come from mainly Ukraine, Russia, other former Russian states but also from South America and Europe . Many are fleeing persecution and poverty and arrive in Israel with virtually nothing.

We sent over 500 boxes, mainly of good quality clothing, shoes and bedding. Other items include baby buggies, spectacles, sewing machines and walking aids. Any clothing that is unsuitable is either sent to local charity shops or take to "cash for clothes" and the proceeds sent to Ezra UK. We are the only centre in Great Britain collecting aid and so we pick up aid from Scotland and the north of England. We are very grateful to all those who help pack and especially to those who contribute clothing etc. to enable this work to continue.

CARLISLE CHRISTIAN FELLOWSHIP
Trustees Report (continued)
For the Year Ended 31 March 2024

Ecumenical Relationships

CCF is in association with "Hope Carlisle" - a gathering of church leaders in Carlisle; Churches Together Carlisle; The Evangelical Alliance; The Carlisle Chapter of Aglow International; Impact Housing Association and The Christian Motorcyclists Association (UK).

Financial Review

The receipts and payments position as regards CCF for the year ended 31st March 2024 is summarised as follows:

Total receipts on unrestricted funds was £44,741. Restricted income of £7,069 was received as shown in the Financial Statement appended at Schedule A. The Gift Aid giving through envelopes and bankers orders increased to £36,995 from £34,249 up by 8% and the total income during the Operating Period increased by 20%. The net result as at 31st March 2024 was an excess of total payments over receipts for the year of £23,671.

The accounts are prepared in accordance with the CCF Constitution and the Charities Act 2011 following the option under C25 section 133, which allows accounts to be prepared on a receipts and payments basis by certain small Charities.

Financial Reserves Policy

The trustees have considered the level of reserves that they wish to retain, appropriate to CCF's needs. This is based on CCF's size and the level of financial commitments held. The trustees consider that a level that equates to four months annual expenditure on unrestricted funds provides a sufficient reserve for CCF to be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income and and/or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily the amount is included in a short-term savings account with Kingdom Bank Limited.

Policy on Grants

Grants are made from general funds to overseas missionary organisations and relief agencies, home missions and other societies. Grants are also made to individuals who are considered to be in need. Many of the grants are made on a regular basis when the amount of the grant will depend on an assessment of the recipient circumstances and the resources available. It is not anticipated that the total grants made from unrestricted funds during a year will be less than 10% of the incoming resources from donors. In addition, grants will be made from restricted funds for income is received specifically to enable a grant to be made for a chosen purpose.

Investment Policy

In accordance with the governing document of CCF, the trustees have power to invest in such stocks, shares, or other investments and property as they see fit. the policy of CCF is to hold surplus liquid funds in short term deposits which can be accessed readily thus enabling CCF to respond quickly to changing needs and opportunities.

Volunteers

We would like to thank all the volunteers as identified in this report who work so hard to make CCF the lively, vibrant, and compassionate community that it is.

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

Structure Governance and Management

CCF is a CIO which was registered at the Charity Commission on 20th July 2017.

There is appended at schedule A, a Statement of Assets and Liabilities for the CIO as at 31st March 2024.

The CIO constitution governs the running of CCF. The CIO trustees who served during the Operating Period were:

James Alexander Johnston
George Colin Pattinson
Alan George Smithson
Ian Peter Belton
Mark Alan Millard

The CIO constitution describes the procedure for trustee selection. There must be at least three CIO trustees. Every new trustee must be appointed by a resolution passed at a properly convened meeting of the CIO trustees.

The following CIO trustees are also Elders of the CIO who are responsible for the day to day activities of the CIO:

James Alexander Johnston
George Colin Pattinson
Alan George Smithson
Ian Peter Belton
Mark Alan Millard

Trustee Responsibilities

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Administration Information

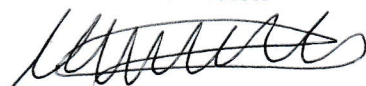
CCF is situated at Charlotte Street CA2 5BT. The CCF building is registered to the CIO with freehold title at HM Land Registry under title number CU163101.

Declarations

The trustees declare that they have approved the Trustees Report above.

Signed on behalf of the CIO Trustees

Signature



Full Name

MARK MILLARD

Position

CHURCH ELDER

Date

3/11/2024

Signature



Full Name

IAN PETER BELTON

Position

CHURCH ELDER & TRUSTEE

Date

4/11/2024

CARLISLE CHRISTIAN FELLOWSHIP

TRUSTEES REPORT (continued)

FOR THE YEAR ENDED 31ST MARCH 2024

Financial Information

See schedule A at the end of this report for a summary of receipts and payments for the year ended 31st March 2024. A Statement of Assets and Liabilities as at 31st March 2024 can be found in the Financial Statements contained in the Annual Report and Statements of Accounts for the year ended 31st March 2024.

Conclusion

We look forward to another year to experience more of the abundant life we inherit from Christ, not only collectively as a Church, but as individuals; seeking to display his nature in our homes, employment, relationships, and everyday activities. With our continued involvement in Hope Carlisle and other citywide initiatives, we seek to join with other parts of the Church of God in Carlisle to bless our city and to reach out to its people.

Financial Information

The Charity Commission allows a small charity to opt to prepare their annual accounts on a 'Receipts and Payments' basis rather than an accruals basis which is required by medium and large charities. The fellowship is within the limits set by the Commission and as the trustees consider that the present financial controls that are presently in place are adequate to fulfil their responsibilities, the trustees have prepared the Financial Statements on the said Cash Basis.

The receipts and payments for the year ended 31st March 2024 can be summarised as follows.

Schedule A

			2023/24	2022/23
Receipts	General fund	Donations	36,995	34,249
		Other receipts	3,641	1,906
		Refunds and Repayments	4,105	1,292
		Sub-total	44,741	37,447
	Designated funds	Other receipts	166	0
	Restricted funds	Donations	3,027	5,729
		Charitable Activities	4,042	0
		Sub-total	7,235	5,729
	Total receipts		51,976	43,176
Payments	General fund	Grants	13,133	19,121
		Activities	1,255	305
		Building maintenance	47,642	24,819
		Other payments	5,934	4,796
		Sub-total	67,963	49,041
	Restricted funds	Grants	0	0
		Activities	7,684	5,898
		Sub-totals	7,684	5,898
	Total payments		75,647	54,939
Net movement			-23,671	-11,763

Further details showing the financial position are provided in the Annual Statement of Accounts.

The charity remains dependent on the generous support of its regular donors as it seeks to further develop its activities and improve its facilities.

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Carlisle Christian Fellowship on the accounts for the year ended 31st March 2024 set out on pages 14 to 20.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

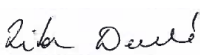
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
Unit 2 The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

Sign: 

Date: 05.11.2024

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MARCH 2024

		Unrestricted		Restricted	TOTAL	TOTAL
	Notes	General Funds £	Designated Funds £	Funds £	2023/24 £	2022/23 £
RECEIPTS						
Voluntary Receipts	2a	36,995	-	3,027	40,022	39,978
Investment Receipts	2b	1,734	166	-	1,900	433
Charitable Activities	2c	6,012	-	4,042	10,054	2,765
TOTAL RECEIPTS		44,741	166	7,069	51,976	43,176
PAYMENTS						
Investment Management Costs	3a	96	-	-	96	173
Charitable Activities	3b	65,810	-	7,684	73,494	52,700
Governance Costs	3c	1,580	-	-	1,580	2,066
Other Payments	3d	476	-	-	476	-
TOTAL PAYMENTS		67,963	-	7,684	75,647	54,939
NET RECEIPTS/(PAYMENTS)		(23,222)	166	(615)	(23,671)	(11,763)
Transfers Between Funds		(2,196)	2,400	(204)	-	-
Total Funds Brought Forward		124,289	9,266	701	134,256	146,020
TOTAL CASH FUNDS CARRIED FORWARD		98,870	11,832	(118)	110,584	134,256

All of the organisation's operations are classed as continuing.

The notes on pages 16 to 20 form part of these accounts.

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST MARCH 2024

		Unrestricted		Restricted Funds £	Total 31-Mar-24 £	Total 31-Mar-23 £
Notes	General Funds £	Designated Funds £				
ASSETS						
Cash Funds:						
Cash at Bank and in Hand	6	29,369	11,832	(118)	41,083	66,390
Investments	7	69,501	-	-	69,501	67,866
		98,870	11,832	(118)	110,584	134,256
Other current assets:						
Prepayments		224	-	-	224	224
Gift Aid Tax recoverable		24,502	-	-	24,502	24,502
		24,726	-	-	24,726	24,726
Fixed assets retained for charity use:						
Freehold Building (deemed cost - valuation dated 2010)		255,000	-	-	255,000	255,000
General Equipment (historical cost)		81,952	-	-	81,952	72,994
		336,952	-	-	336,952	327,994
LIABILITIES						
Accountancy and Independent Examination Fees		1,200	-	-	1,200	1,110
Overpaid Gift Aid Tax recoverable (to be repaid)		8,201	-	-	8,201	8,201
		9,401	-	-	9,401	9,311

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and a Statement of Assets and Liabilities which are set out on pages 14 and 15.

Approved by the Trustees on 4 / 11 / 2024

Signed on their behalf by Trustee I. Belton

Print Name: IAN PETER BELTON

CARLISLE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES

Basis of Preparation

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

2. RECEIPTS

		Unrestricted		Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
	Notes	General Funds £	Designated Funds £			
a) Voluntary Receipts						
Gift Aid Donations	4	26,528	-	3,027	29,555	20,825
Gifts & Donations		10,467	-	-	10,467	19,153
		36,995	-	3,027	40,022	39,978
b) Investment Receipts						
Interest Receivable		1,734	166	-	1,900	433
		1,734	166	-	1,900	433
c) Charitable Activities						
Activities & Events		1,907	-	4,042	5,949	1,473
Refunds and Reimbursements		4,105	-	-	4,105	1,292
		6,012	-	4,042	10,054	2,765

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

3. PAYMENTS

	Notes	Unrestricted		Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
		General Funds £	Designated Funds £			
a) Investment Management Costs						
Bank Charges		96	-	-	96	173
		96	-	-	96	173
b) Charitable Activities						
Grants to Institutions		10,023	-	-	10,023	14,826
Grants To Individuals		3,110	-	-	3,110	4,295
Main Church Activities		1,255	-	-	1,255	305
Outreach Activities	4	-	-	7,684	7,684	5,898
Cost of Direct Charitable Activities		14,388	-	7,684	22,072	25,324
Premises Costs:						
Building Repairs and Maintenance		26,464	-	-	26,464	6,777
Equipment Costs		9,164	-	-	9,164	4,885
Cleaning Costs		44	-	-	44	146
Electricity Costs		1,767	-	-	1,767	2,157
Gas Costs		3,339	-	-	3,339	6,195
Water Rates		448	-	-	448	340
Insurance Costs		6,416	-	-	6,416	4,319
Administrative Expenses		3,781	-	-	3,781	2,557
Cost of Indirect Charitable Activities		51,423	-	-	51,423	27,376
Total Cost of Charitable Activities		65,810	-	7,684	73,494	52,700
c) Governance Costs						
Accountancy Fees		-	-	-	-	-
Independent Examiners Fees		1,140	-	-	1,140	1,110
Legal & Professional Fees		440	-	-	440	956
		1,580	-	-	1,580	2,066
d) Other Payments						
Ex Gratia Payments		476	-	-	476	476
		476	-	-	476	476

CARLISLE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2024

4. RESTRICTED FUNDS

THIS YEAR

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Shoe Boxes	346	703	(1,121)	-	(72)
Baby Basics	355	370	(771)	-	(46)
Joseph's Storehouse	-	1,012	(1,750)	738	-
Aglow	-	4,984	(4,042)	(942)	-
	701	7,069	(7,684)	(204)	(118)

LAST YEAR

	Balance 01-Apr-22 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-23 £
Release International Fund	-	1,030	(1,030)	-	-
Shoe Boxes	(299)	1,715	(1,070)	-	346
Baby Basics	251	752	(648)	-	355
Hardship Fund	50	100	(150)	-	-
CRMI Children of Hope	-	570	(1,000)	430	-
Kenya - Small Steps Forward	-	889	(1,000)	111	-
Tearfund	-	673	(1,000)	327	-
	2	5,729	(5,898)	868	701

The Release International Fund relates to donations received for Release International, an organisation that supports persecuted Christians in various parts of the world.

The Missionary Fund relates to money received specifically for those carrying out missionary work or training for missionary work.

The Shoe Boxes Fund enables the church to create shoe boxes for the Samaritan's Purse project operation Christmas Child.

The Baby Basics Fund relates to support of mothers with babies 0 - 3 months old.

The Ezra Fund relates to donations received for Ezra International, a christian organisation that provides humanitarian aid to impoverished Jewish people.

The Leprosy Mission Fund relates to donations received for The Leprosy Mission, a global christian organisation leading the fight against leprosy.

Aglow : relates to meetings of Aglow International Carlisle held at CCF. Aglow is a dynamic, global Kingdom movement made up of women and men with a single purpose: to see God's will done on earth as it is in Heaven.

The restricted funds are wholly represented by cash reserves of the charity. Any restricted funds in deficit will be replenished in the next financial year.

CARLISLE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2024

5. DESIGNATED FUNDS

THIS YEAR

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Boiler Fund	9,266	166	-	2,400	11,832
	9,266	166	-	2,400	11,832

LAST YEAR

	Balance 01-Apr-22 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-23 £
Boiler Fund	7,233	-	-	2,033	9,266
	7,233	-	-	2,033	9,266

The **Boiler Fund** relates to a provision for the replacement of boilers.
The designated funds are wholly represented by cash reserves of the charity.

6. CASH AT BANK AND IN HAND

	Unrestricted		Restricted	Total	Total
	General Fund £	Designated Fund £	Fund £	31-Mar-24 £	31-Mar-23 £
CAF Bank	29,369	-	(118)	29,251	56,624
Kingdom Bank	-	11,832	-	11,832	11,299
Petty Cash	-	-	-	-	500
	29,369	11,832	(118)	41,083	68,423

7. INVESTMENTS (Short Term)

	Unrestricted		Restricted	Total	Total
	General Fund £	Designated Fund £	Fund £	31-Mar-24 £	31-Mar-23 £
Kingdom Bank	69,501	-	-	69,501	67,866
	69,501	-	-	69,501	67,866

8. STAFF COSTS AND NUMBERS

The charity employed no staff during this financial period.

9. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

Three Trustees donated an aggregate amount of £2,125 to the charity during the year (2022/23: Four trustees donated total of £1,225). There were no conditions attached to these donations.

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2024

10. RESERVES POLICY

The reserves policies are detailed in the annual report.

11. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

12. NOTE OF UNFORSEEN EVENTS IN THE YEAR

The major water damage caused by a burst pipe in the roof space by freezing weather conditions in December 2022 was repaired during the year 23/24 and costs thereof settled in full by the insurers.

Accounts

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED
31ST MARCH 2023**

**CARLISLE CHRISTIAN
FELLOWSHIP**

CHARITY REGISTRATION No: 1173878

Independent Examiners Ltd
Unit 2 The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

CARLISLE CHRISTIAN FELLOWSHIP

CONTENTS

Page 3	Legal and Administrative Information
Page 4	Independent Examiners Report to the Trustees
Pages 5 to 14	Trustees Report
Page 15	Statement of Receipts and Payments
Page 16	Statement of Assets and Liabilities
Pages 17 to 21	Notes to the Accounts

CARLISLE CHRISTIAN FELLOWSHIP
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173878
START OF FINANCIAL YEAR	1st April 2022
END OF FINANCIAL YEAR	31st March 2023
TRUSTEES THAT SERVED DURING THE YEAR TO 31ST MARCH 2023	Mr. A. G. Smithson Mr. J. A. Johnston Mr. G. C. Pattinson Mr I. P. Belton - Appointed on 19.10.2022 Mr M. A. Millard - Appointed on 19.10.2022

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS	Charitable Incorporated Organisation Registered with the Charity Commission of England and Wales
---------------------	---

GOVERNING INSTRUMENT	Foundation Registered 20th July 2017
-----------------------------	--------------------------------------

OBJECTS

The objects of the Charity as a Charitable Incorporated Organization ("CIO") are, for the public benefit: 4.1 To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; 4.2 To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and 4.3 to promote and fulfil such other charitable purposes beneficial to the community in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

CORRESPONDENCE ADDRESS	Charlotte Street Church Charlotte Street Carlisle CA2 5BT
-------------------------------	--

PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent
------------------------	--

INDEPENDENT EXAMINER	Z Derbak MAAT AATQB Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane West Sussex PO18 8NF
-----------------------------	---

SOLICITORS	Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
-------------------	---

INSURERS	Ansvar Insurance Company Ltd Ansvar House St Leonards Road Eastbourne, East Sussex BN21 3UR
-----------------	---

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Carlisle Christian Fellowship on the accounts for the year ended 31st March 2023 set out on pages 15 to 21.

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

It is my responsibility to:

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

Basis of independent examiner's statement

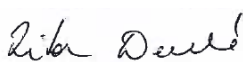
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
Unit 2 The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

Sign: 

Date: 16.01.2024

CARLISLE CHRISTIAN FELLOWSHIP

Trustees Annual Report

For the Year Ended 31 March 2023

The Trustees present their report and accounts for the year ended 31 March 2023.

The accounts have been prepared in accordance with the charity's foundation document and the Charities Act 2011 ("the Charities Act") following the option under C25 section133, which allows accounts to be prepared on a receipts and payments basis by certain charities.

Summary of the Purposes of the Charity as set out in the Governing Document

The objects of the Charity as a Charitable Incorporated Organisation ("CIO") are, for the public benefit: 4.1 To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; 4.2 To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and 4.3 To promote and fulfil such other charitable purposes beneficial to the community in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

Summary of the main activities in relation to those purposes for the public benefit

These were: the Sunday Morning Prayer Meeting and Service; Stepping Stones; House Groups; Man Friday.

Each week, groups met to clean, decorate, and repair the church building, to keep the garden and surrounding grounds tidy and to carry out administrative functions.

Public Benefit Statement

The trustees have made use of the guidance available from the Charities Commission. This report is intended to demonstrate that activities of the CIO provide identifiable benefit to the public or a section of the public, including people on low incomes, and that any private benefit occurring is incidental. The CIO responds to needs, enhances lives, provides some education and development, fosters a sense of community, and considers future generations.

Achievements and Performance for the period 1 April 2022 to 31 March 2023

Reoccurring meetings at Church.

09.45am Sunday prayer meeting.

10.30am Sunday morning worship.

09.30am Monday Cleaning Team meet.

Other meetings and events held at Church.

05.05.2022 Thu. 7.30pm. Caroline Hetherington gave information on "Safe Families"

12.05.2022 Thu. 7.30pm Prayer for Revival Meeting open to all churches in the Border area, organised by Tom Seagrave and held monthly, on the second Thursday, sometimes held at the Community Hall, Longtown, or at CCF.

27.05.2022 Fri. 7.00pm Man Friday. Speaker was Heinz Traut. This meeting is normally held on the third Friday of each month and is open to all men.

07.06.2022 Tue. 7.30pm Meeting to be held in upper oval room to discuss outreach in Carlisle.

27.06.2022 Mon. 7.30pm Prayer meeting in upper oval room for outreach at Town Hall during Months of July and August.

CARLISLE CHRISTIAN FELLOWSHIP

Trustees Annual Report (continued)

For the Year Ended 31 March 2023

04.07.2022 Mon. 7.30pm Elders meeting with leaders.

03.10.2022 Mon. 7.30pm Release International China Aid Meeting with Bob Fu

28.10.2022 Fri. 7.00pm Meeting held in lower oval room. Speakers were Pastors Daniel and Bolanie Akepette from the Redeemed Church of God, Edinburgh.

03.11.2022 Thur.10.00am Stay Warm meetings lasting until 12.00noon every Thursday in November

19.11.2022 Sat. 7.00pm Tearfund Big Quiz Night with supper.

01.12.2022 Thur.10.00am Stay Warm meetings on Thursdays. We are continued throughout the winter.

Reoccurring meetings on line

10.30am. Sunday morning worship

7.30pm. Friday prayer meeting.

Meetings and events supported outside our Church

05.04.2022 Tue. 7.30pm. Prayer for Israel. Held once a month at Ron and Katie's home on the 1st Tuesday each month, available to member of other churches.

12.04.2022 Tue. 7.00pm. Film Show of Richard Wurmbrand's wife, Sabina, during the Nazi years.

14.04.2022 Thu. 7.30pm. Prayer for Revival. Meeting at Longtown Community Hall monthly, second Thursday. Available for everyone. Sometimes held at CCF.

17.04.2022 Sun. 06.00am. Easter Sunrise Service at Carlisle Cemetery.

26.04.2022 Tue. 7.00pm. Carlisle Aglow met at Cumbria Park Hotel, Carlisle. Members of the Area Board Spoke. Meeting open to all ladies. Held one a month, on the last Tuesday.

24.05.2022 Tue. 10.20am. Cremation Service for William Fordyce Greig.

24.05.2022 Tue. Start of three days of evangelism in streets of Carlisle, culminating in a Meeting in the Pinegrove Hotel, Carlisle, for Praise and Prophecy organised by David McDonald.

05.06.2022 Sun. 10.30am. Queen's Platinum Jubilee Celebration of Community and Hope at Bitts Park.

02.07.2022 Sat. 1.00pm. First of 8 evangelistic outreaches at Town Hall over the next 2 months Tom and Liz Seagrave.

27.08.2022 Sat. 2.00pm. Street evangelist at Langholm organised by Tom and Liz Seagrave.

17.09.2022 Sat. 6.00pm. Praise and Worship night at St. Paul's Church.

03.10.2022 Mon. 7.00pm. Zoom meeting about "Safe Families" being hosted in Cumbria.

13.10.2022 Thur. 7.45pm. Christian Institute Meeting at Baptist Church, Warwick Square, on "Sure Foundations"

18.10.2022 Tue. 6.00pm. Drop in held at 108 Botchergate, Carlisle, to give information about "Safe Families" giving help to the underprivileged

20.10.2022 Thur.10.00am. Another Drop in regarding "Safe Families".

CARLISLE CHRISTIAN FELLOWSHIP

Trustees Annual Report (continued)

For the Year Ended 31 March 2023

31.10.2022 Mon. 7.00pm. A one man play was put on at St. James Church, Carlisle, called "If prison walls could speak".

02.12.2022 Fri. 7.00pm. Healing and Deliverance Training night at Pinegrove Hotel, Carlisle.

03.12.2022 Sat. 1.00pm. Street work in City Centre with Fishers of Men, Halifax.

17.12.2022 Sat. Helen and Ian Faulds Gospel Choir at Tullie House, Carlisle.

31.01.2022 Tue. 7.30pm Christian Institute Meeting on "Loving our Neighbour" was held at Trinity Baptist Church, Maryport.

02.02.2023 Thur. 7.30pm. Christian Institute Meeting on "Loving our Neighbour" was held at The Barn, Penrith.

18.02.2023 Sat. 1.00pm. Street outreach with "Fishers of men"

7.00pm. New Beginnings" at Atlas Works, Nelson Street, Carlisle.

Feb – March. Ruth Smithson and Joanna Coyle went to Kenya to finish work they started in March 2020 and curtailed by the pandemic. Clothing and sanitary products were distributed to those who needed them.

12.03.2023 Sun. "Hope Together Mission Week" starts, headed by St. James' Church.

13.03.2023 Mon. 7.30pm. CCF held their AGM.

Visiting Speakers.

24.04.2022 Sun. 10.30am. Caroline Hetherington representing "Safe Families"

01.05.2022 Sun. 10.30am. Simon and Pauline Kaye representing "Hope Uganda"

05.03.2023 Sun. 10.30am. Caroline Hetherington representing "Safe Families"

Deaths

06.05.2022 William Fordyce Greig

15.07.2022 Frederick Arnold Holmes (79yrs)

12.10.2022 Ray Turnbull

Summary of Departmental Reports

(A) Stepping Stones

The 0-18 ministry is named Stepping Stones, groups are Pebbles (pre-school, reception & early primary) and Boulder Gang (late primary & secondary). Oversight was by Ruth Smithson with Jackie Gollings coordinating Pebbles and Stephen Mason coordinating Boulder Gang.

CARLISLE CHRISTIAN FELLOWSHIP

Trustees Annual Report (continued)

For the Year Ended 31 March 2023

(B) House Groups

There are 4 groups meeting regularly all well supported. A new group was established with Pat and Lesley meeting at Maureen's house. All the groups offer pastoral support and the opportunity to study the bible in more depth.

We are expecting 1 more house group to start after the summer. The elders really appreciate the time and effort the leaders put into the groups.

(C) Prayer Ministry Group ("PMG")

The prayer ministry has not restarted meeting in person. We have offered prayer ministry on a Sunday morning on a week-by-week basis depending on who was there.

Mark Millard has agreed to take over the oversight of the team from Spring 2023.

(D) Man Friday and Women@CCF

Our monthly Man Friday meetings have continued throughout the year.

We averaged approx. 22 men through the year. All meetings are very well enjoyed and people ministered through Gods Word and individual testimonies.

Women@CCF had no organised activities or meetings during the operating period, but many members attend Carlisle Aglow monthly meetings. The venue for these meetings have temporarily changed to our building as that formerly used has been utilised to accommodate asylum seekers.

(E) Prayer for Revival in the Borderlands

Members have been actively involved in Prayer for Revival in the Borderlands. Monthly meetings, involving people from other churches, continued during the year.

(F) Work Teams and Library

Ongoing minor maintenance of the building and grounds takes place both weekly and as required. Administration work has mostly been carried out remotely from members' homes.

(G) Missionaries

Missionaries supported by CCF in the year ended 31 March 2023

Helcio and Angela Lange DaSilva (Portugal – working independently)

Jochen and Johshy Tewes (India – working with Inter-Mission Industrial Development Association)

India Inland Mission

Ian and Helen Faulds (Poverty Swap – Outreach to the Poor worldwide)

CARLISLE CHRISTIAN FELLOWSHIP

Trustees Annual Report (continued)

For the Year Ended 31 March 2023

Schools Workers working with Northern Inter-Schools Christian Union

Rachel Gleave

Hayley Wisbey

Becky Hudson

Ruth Young

Chris Walford (Puppets)

Stirling Christian Union Workers with Navigators (Scotland)

Duncan and Shona Cullens.

Charities supporting the Poor.

Joseph's Storehouse (Caring for poor Arabs and Jews in Israel)

Samaritan's Purse (Providing Christmas Presents in Shoeboxes for the poor worldwide - approximately 60 boxes were provided by CCF this year. Also engaged in clean water projects).

Compassion, which releases children from poverty in undeveloped countries.

Release international, providing financial and prayer support to the Persecuted Church.

Ezra, supporting the repatriation of Jews back to Israel.

Children of Hope, Uganda.

Tearfund, tackling poverty and injustice through sustainable development, by responding to disasters and challenging injustice.

AMEN. Provides boxes of aid via local churches in Romania for families in need. Approximately 110 boxes were provided by CCF this year.

Baby Basics, providing 'Moses Baskets' filled with items needed for newly born babies.

Safe Families, providing support to those local families in need.

(H) Praise Group

The Sunday morning Praise has been led by Jenny Beattie, Ben Mattinson, Sarah Traut, Claire Sneller and Alan Smithson, on a rota basis, with Alan Smithson being responsible for overall leadership. Musicians were Gail, Colin & Ben Mattinson, Sarah Traut and her children, Claire Sneller and Ben and Alan Smithson. Singers were Jenny Beattie, Sarah Traut and her children, Colin & Ben Mattinson, Claire Sneller, Christine Magas and Alan Smithson. Sound and vision crew was Steve Thompson, Rob Jordan and Doug Coyle. Duncan and Shona Cullens were guest worship leaders on one Sunday. Live streaming of worship meetings has been implemented by Steve Thompson and Doug Coyle. CCF's elders would like to offer grateful thanks to everyone who has taken part in the Praise Group and all other aspects of our meetings.

CARLISLE CHRISTIAN FELLOWSHIP

Trustees Annual Report (continued)

For the Year Ended 31 March 2023

(I) Welcome Team

Our Welcome Team is blessed with several enthusiastic friendly faces to meet, greet, and seat everyone that comes to Church on a Sunday morning. Visitors are informed of Stepping Stones (creche facilities and children's groups). The lift team assist those who need the use of the lift to gain access to the main hall and the lift team member is often the first contact for visitors.

(J) Baby Basics

Baby Basics Carlisle is a volunteer-led project aiming to support new mothers and families who are struggling to meet the financial and practical burden of looking after a new baby. The vision for the project was given by Alex Davis back in 2019 and was taken up by Carlisle Christian Fellowship. The provision of Moses Basket Starter Packs has been advertised through the CCF website and various agencies such as NHS midwives, health visitors and most recently peri-natal health services, Local Authority social workers and family support workers at the local Family Action Children's Centres. Referrals have predominantly been from midwives whose clients have ranged from homeless, asylum seekers, refugees, single teenage parents, low income families and those fleeing domestic abuse. Referrals for support have increased year on year, with 2022-2023 receiving 35 referrals. By the end of this financial year, the milestone of 100 baskets distributed, was reached.

Volunteers have been thinking of innovative ways to source funding and donations and delighted to report that donations both financially and practically have increased considerably in the last year, particularly since the new Facebook page was set up and updated regularly with notifications of stock items needed, when stocks are low. The introduction of cosmetic bags distributed in the church for the congregation to take and fill has also helped with supplies of toiletries for mums-to-be. Volunteers have been out and about in the community collecting items from homes where members of the public have contacted the service via email and messenger and offered donations of clothes and blankets (which volunteers have sorted, washed, ironed and packed ready for distribution) as well as Moses Baskets and covers. Monetary donations have been forthcoming and CCF have met any shortfall when items have needed to be purchased new, in bulk. CCF have also paid the monthly subscriptions to Baby Basics UK. In December 2022, Newman School donated £285 from takings at their Christmas fair and donations were also received from Newtown Primary and Queen Elizabeth Grammar Schools whose pupils chose Baby Basics as their preferred charity for donations from events.

The project is now an integral part of CCF, and the word is spreading. We may never know the full impact of this outreach service into the local community, in particular the number of unborn babies whose lives may have been saved by their mum being supported by Baby Basics, relieving them of the stress of not being prepared for a new baby. God sees it all and has been blessing the incomings and outgoings in wonderful way in 2022-2023.

(K) ISRAEL AID

Jeremiah 31:8-10

Behold, I will bring them from the north country and gather them from the farthest parts of the earth, among them the blind and the lame, the pregnant woman and she who is in labour, together; a great company, they shall return here.

“Hear the word of the LORD, O nations, and declare it in the coastlands far away; say, ‘He who scattered Israel will gather him, and will keep him as a shepherd keeps his flock.’

CARLISLE CHRISTIAN FELLOWSHIP

Trustees Annual Report (continued)

For the Year Ended 31 March 2023

Each Monday morning the small band of willing helpers continued to help pack boxes of aid for the Jewish people making Aliyah (immigration to Israel) from all corners of the world. They come from mainly Ukraine, Russia, other former Russian states but also from South America and Europe. Many are fleeing persecution and poverty and arrive in Israel with virtually nothing.

We sent over 500 boxes, mainly of good quality clothing, shoes and bedding. Other items include baby buggies, spectacles, sewing machines and walking aids.

We are the only centre in Great Britain collecting aid and so we pick up aid from Scotland and the north of England.

We are very grateful to all those who help pack and especially to those who contribute clothing etc. to enable this work to continue.

Ecumenical Relationships

CCF is in association with "Hope Carlisle" - a gathering of church leaders in Carlisle; Churches Together Carlisle; The Evangelical Alliance; The Carlisle Chapter of Aglow International; Impact Housing Association and The Christian Motorcyclists Association (UK).

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

Financial review

The receipts and payments position as regards CCF for the year ended 31st March 2023 is summarised as follows:

Total receipts on unrestricted funds was £40,569 of which £433 was income on short term deposits. Restricted income of £2,607 was received as shown in the Financial Statement appended at Schedule A.

The Gift Aid giving through envelopes and bankers orders decreased from £34,052 to £20,825, down by 38% and the total income during the Operating Period decreased by 9%.

The net result as at 31st March 2023 was an excess of total payments over receipts for the year of £11,763.

The accounts are prepared in accordance with the CCF Constitution and the Charities Act 2011 following the option under C25 section 133, which allows accounts to be prepared on a receipts and payments basis by certain small Charities.

Financial Reserves Policy

The trustees have considered the level of reserves that they wish to retain, appropriate to CCF's needs. This is based on CCF's size and the level of financial commitments held. The trustees consider that a level that equates to four months annual expenditure on unrestricted funds provides a sufficient reserves for CCF to be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income and and/or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily the amount is included in a short term savings account with Kingdom Bank Limited.

Policy on Grants

Grants are made from general funds to overseas missionary organisations and relief agencies, home missions and other societies. Grants are also made to individuals who are considered to be in need. Many of the grants are made on a regular basis when the amount of the grant will depend on an assessment of the recipient circumstances and the resources available. It is not anticipated that the total grants made from unrestricted funds during a year will be less than 10% of the incoming resources from donors. In addition, grants will be made from restricted funds for income is received specifically to enable a grant to be made for a chosen purpose.

Investment Policy

In accordance with the governing document of CCF, the trustees have power to invest in such stocks, shares, or other investments and property as they see fit. the policy of CCF is to hold surplus liquid funds in short term deposits which can be accessed readily thus enabling CCF to respond quickly to changing needs and opportunities.

Volunteers

We would like to thank all the volunteers as identified in this report who work so hard to make CCF the lively, vibrant, and compassionate community that it is.

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

Structure Governance and Management

CCF is a CIO which was registered at the Charity Commission on 20th July 2017.

There is appended at schedule A, a Statement of Assets and Liabilities for the CIO as at 31st March 2023.

The CIO constitution governs the running of CCF. The CIO trustees who served during the Operating Period were:

James Alexander Johnston
George Colin Pattinson
Alan George Smithson
Ian Peter Belton
Mark Alan Millard

The CIO constitution describes the procedure for trustee selection. There must be at least three CIO trustees. Every new trustee must be appointed by a resolution passed at a properly convened meeting of the CIO trustees.

The following CIO trustees are also Elders of the CIO who are responsible for the day to day activities of the CIO:

James Alexander Johnston
George Colin Pattinson
Alan George Smithson
Ian Peter Belton
Mark Alan Millard

Trustee Responsibilities

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Administration Information

CCF is situated at Charlotte Street CA2 5BT. The CCF building is registered to the CIO with freehold title at HM Land Registry under title number CU163101.

Declarations

The trustees declare that they have approved the Trustees Report above.

Signed on behalf of the CIO Trustees

Signature 
Full Name *IAN PETER BELTON*
Position *TRUSTEE*
Date *14th JANUARY 2024*

Signature 
Full Name *GEORGE COLIN PATTINSON*
Position *TRUSTEE*
Date *14-1-24*

CARLISLE CHRISTIAN FELLOWSHIP

TRUSTEES REPORT (continued)

FOR THE YEAR ENDED 31ST MARCH 2023

Financial Information

See schedule A at the end of this report for a summary of receipts and payments for the year ended 31st March 2023. A Statement of Assets and Liabilities as at 31st March 2023 can be found in the Financial Statements contained in the Annual Report and Statements of Accounts for the year ended 31st March 2023.

Conclusion

We look forward to another year to experience more of the abundant life we inherit from Christ, not only collectively as a Church, but as individuals; seeking to display his nature in our homes, employment, relationships, and everyday activities. With our continued involvement in Hope Carlisle and other citywide initiatives, we seek to join with other parts of the Church of God in Carlisle to bless our city and to reach out to its people.

Financial Information

The Charity Commission allows a small charity to opt to prepare their annual accounts on a 'Receipts and Payments' basis rather than an accruals basis which is required by medium and large charities. The fellowship is within the limits set by the Commission and as the trustees consider that the present financial controls that are presently in place are adequate to fulfil their responsibilities, the trustees have prepared the Financial Statements on the said Cash Basis.

The receipts and payments for the year ended 31st March 2023 can be summarised as follows.

Schedule A

			2022/23	2022/21
Receipts	General fund	Donations	34,249	41,437
		Other receipts	1,906	370
		Refunds and Repayments	1,292	0
		Sub-total	37,447	41,807
	Designated funds	Other receipts	0	10
	Restricted funds	Donations	5,729	2,889
		Sub-total	5,729	2,899
	Total receipts		43,176	44,706
Payments	General fund	Grants	19,121	10,543
		Activities	305	3,238
		Building maintenance	24,819	9,872
		Other payments	4,796	3,354
		Sub-total	49,041	27,007
	Restricted funds	Grants	0	2,529
		Activities	5,898	921
		Sub-totals	5,898	3,450
	Total payments		54,939	30,457
Net movement			-11,763	14,249

Further details showing the financial position are provided in the Annual Statement of Accounts.

The charity remains dependent on the generous support of its regular donors as it seeks to further develop its activities and improve its facilities.

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MARCH 2023

		Unrestricted		Restricted	TOTAL	TOTAL
	Notes	General Funds £	Designated Funds £	Funds £	2022/23 £	2021/22 £
RECEIPTS						
Voluntary Receipts	2a	34,249	-	5,729	39,978	44,326
Investment Receipts	2b	433	-	-	433	97
Charitable Activities	2c	2,765	-	-	2,765	283
TOTAL RECEIPTS		37,447	-	5,729	43,176	44,706
PAYMENTS						
Investment Management Costs	3a	173	-	-	173	125
Charitable Activities	3b	46,802	-	5,898	52,700	29,138
Governance Costs	3c	2,066	-	-	2,066	1,194
TOTAL PAYMENTS		49,041	-	5,898	54,939	30,457
NET RECEIPTS/(PAYMENTS)		(11,594)	-	(169)	(11,763)	14,249
Transfers Between Funds		(2,901)	2,033	868	-	-
Total Funds Brought Forward		138,785	7,233	2	146,020	131,771
TOTAL CASH FUNDS CARRIED FORWARD		124,289	9,266	701	134,256	146,020

All of the organisation's operations are classed as continuing.

The notes on pages 17 to 21 form part of these accounts.

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST MARCH 2023

		Unrestricted		Restricted	Total	Total
		General	Designated	Funds	31-Mar-23	31-Mar-22
		Funds	Funds			
	Notes	£	£	£	£	£
ASSETS						
Cash Funds:						
Cash at Bank and in Hand	6	56,423	9,266	701	66,390	118,925
Investments	7	67,866	-	-	67,866	27,095
		124,289	9,266	701	134,256	146,020
Other current assets:						
Prepayments		224	-	-	224	-
Gift Aid Tax recoverable		24,502	-	-	24,502	17,296
		24,726	-	-	24,726	17,296
Fixed assets retained for charity use:						
Freehold Building (deemed cost - valuation dated 2010)		255,000	-	-	255,000	255,000
General Equipment (historical cost)		72,994	-	-	72,994	71,378
		327,994	-	-	327,994	326,378
LIABILITIES						
Accountancy and Independent Examination Fees		1,110	-	-	1,110	1,110
Overpaid Gift Aid Tax recoverable (to be repaid)		8,201	-	-	8,201	8,201
		9,311	-	-	9,311	9,311

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and a Statement of Assets and Liabilities which are set out on pages 15 and 16.

Approved by the Trustees on 14th JANUARY 2024

Signed on their behalf by Trustee I. Belton

Print Name: IAN PETER BELTON

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2023

1. ACCOUNTING POLICIES

Basis of Preparation

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

2. RECEIPTS

		Unrestricted		Restricted Funds £	TOTAL 2022/23 £	TOTAL 2021/22 £
Notes	General Funds £	Designated Funds £				
a) Voluntary Receipts						
Gift Aid Donations	4	15,096	-	5,729	20,825	34,052
Gifts & Donations		19,153	-	-	19,153	10,274
		34,249	-	5,729	39,978	44,326
b) Investment Receipts						
Interest Receivable		433	-	-	433	97
		433	-	-	433	97
c) Charitable Activities						
Activities & Events		1,473	-	-	1,473	283
Refunds and Reimbursements		1,292	-	-	1,292	-
		2,765	-	-	2,765	283

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

3. PAYMENTS

3. PAYMENTS		Unrestricted			TOTAL 2022/23 £	TOTAL 2021/22 £
Notes	General	Designated	Restricted			
	Funds	Funds	Funds			
	£	£	£			
a) Investment Management Costs						
Bank Charges		173	-	-	173	173
		173	-	-	173	173
b) Charitable Activities						
Grants to Institutions		14,826	-	-	14,826	10,972
Grants To Individuals		4,295	-	-	4,295	2,100
Main Church Activities		305	-	-	305	1,896
Sunday School		-	-	-	-	399
Outreach Activities	4	-	-	5,898	5,898	1,864
Cost of Direct Charitable Activities		19,426	-	5,898	25,324	17,231
Premises Costs:						
Building Repairs and Maintenance		6,777	-	-	6,777	2,559
Equipment Costs		4,885	-	-	4,885	370
Cleaning Costs		146	-	-	146	91
Electricity Costs		2,157	-	-	2,157	1,355
Gas Costs		6,195	-	-	6,195	1,626
Water Rates		340	-	-	340	-
Insurance Costs		4,319	-	-	4,319	3,871
Administrative Expenses		2,557	-	-	2,557	2,035
Cost of Indirect Charitable Activities		27,376	-	-	27,376	11,907
Total Cost of Charitable Activities		46,802	-	5,898	52,700	29,138
c) Governance Costs						
Accountancy Fees		-	-	-	-	658
Independent Examiners Fees		1,110	-	-	1,110	392
Legal & Professional Fees		956	-	-	956	144
		2,066	-	-	2,066	1,194

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

4. RESTRICTED FUNDS

THIS YEAR	Balance 01-Apr-22	Income	Expenditure	Transfers	Balance 31-Mar-23
	£	£	£	£	£
Release International Fund	-	1,030	1,030	-	-
Shoe Boxes	(299)	1,715	1,070	-	346
Baby Basics	251	752	648	-	355
Hardship Fund	50	100	150	-	-
CRMI Children of Hope	-	570	1,000	430	-
Kenya - Small Seeps Forward	-	889	1,000	111	-
Tearfund	-	673	1,000	327	-
	2	5,729	5,898	868	701

LAST YEAR	Balance 01-Apr-21	Income	Expenditure	Transfers	Balance 31-Mar-22
	£	£	£	£	£
Release International Fund	-	673	673	-	-
Shoe Boxes	248	750	1,297	-	(299)
Baby Basics	265	360	374	-	251
Ezra	-	657	657	-	-
Leprosy Mission	-	449	449	-	-
Hardship Fund	50	-	-	-	50
	563	3,995	4,556	-	2

The Release International Fund relates to donations received for Release International, an organisation that supports persecuted Christians in various parts of the world.

The Missionary Fund relates to money received specifically for those carrying out missionary work or training for missionary work.

The Shoe Boxes Fund enables the church to create shoe boxes for the Samaritan's Purse project operation Christmas Child.

The Baby Basics Fund relates to support of mothers with babies 0 - 3 months old.

The Ezra Fund relates to donations received for Ezra International, a christian organisation that provides humanitarian aid to impoverished Jewish people.

The Leprosy Mission Fund relates to donations received for The Leprosy Mission, a global christian organisation leading the fight against leprosy.

The restricted funds are wholly represented by cash reserves of the charity.

Any restricted funds in deficit will be replenished in the next financial year.

CARLISLE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2023

5. DESIGNATED FUNDS

THIS YEAR

	Balance 01-Apr-22 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-23 £
Boiler Fund	7,233	-	-	2,033	9,266
	7,233	-	-	2,033	9,266

LAST YEAR

	Balance 01-Apr-21 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-22 £
Boiler Fund	5,423	10	-	1,800	7,233
	5,423	10	-	1,800	7,233

The **Boiler Fund** relates to a provision for the replacement of boilers.
The designated funds are wholly represented by cash reserves of the charity.

6. CASH AT BANK AND IN HAND

	Unrestricted		Restricted	Total 31-Mar-23 £	Total 31-Mar-22 £
	General Fund £	Designated Fund £	Fund £		
CAF Bank	55,923	-	701	56,624	111,192
Kingdom Bank	-	9,266	-	9,266	7,233
Petty Cash	500	-	-	500	500
	56,423	9,266	701	66,390	118,925

7. INVESTMENTS (Short Term)

	Unrestricted		Restricted	Total 31-Mar-23 £	Total 31-Mar-22 £
	General Fund £	Designated Fund £	Fund £		
Kingdom Bank	67,866	-	-	67,866	27,095
	67,866	-	-	67,866	27,095

8. STAFF COSTS AND NUMBERS

The charity employed no staff during this financial period.

9. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

Four Trustees donated an aggregate amount of £1,225 to the charity during the year (2021/22: Two trustees donated total of £3000). There were no conditions attached to these donations.

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2023

10. RESERVES POLICY

The reserves policies are detailed in the annual report.

11. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

12. NOTE OF UNFORSEEN EVENTS IN THE YEAR

The charity unfortunately suffered a break-in during July 2022. The incident was reported to the police and an insurance claim was made for loss and damage. The claim was settled by the insurers at £1,192 in August 2022.

In December 2022 there was a major water damage due to a burst pipe in the roof space caused by freezing weather condition. The charity is expecting the insurance claim to be settled in 2023/24.

Accounts

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED
31ST MARCH 2022**

**CARLISLE CHRISTIAN
FELLOWSHIP**

CHARITY REGISTRATION No: 1173878

Independent Examiners Ltd
Unit 2 the Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

CARLISLE CHRISTIAN FELLOWSHIP

CONTENTS

Page 3	Legal and Administrative Information
Page 4	Independent Examiners Report to the Trustees
Pages 5 to 12	Trustees Report
Page 13	Statement of Receipts and Payments
Page 14	Statement of Assets and Liabilities
Pages 15 to 19	Notes to the Accounts

CARLISLE CHRISTIAN FELLOWSHIP
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173878
START OF FINANCIAL YEAR	1st April 2021
END OF FINANCIAL YEAR	31st March 2022
TRUSTEES THAT SERVED DURING THE YEAR TO 31ST MARCH 2022	Mr. A. G. Smithson Mr. J. A. Johnston Mr. G. C. Pattinson Mr. R. H. McNeill (resigned 31st May 2021)

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS	Charitable Incorporated Organisation Registered with the Charity Commission of England and Wales
---------------------	---

GOVERNING INSTRUMENT	Foundation Registered 20th July 2017
-----------------------------	--------------------------------------

OBJECTS

The objects of the Charity as a Charitable Incorporated Organization ("CIO") are, for the public benefit: 4.1 To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; 4.2 To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and 4.3 to promote and fulfil such other charitable purposes beneficial to the community in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

CORRESPONDENCE ADDRESS	Charlotte Street Church Charlotte Street Carlisle CA2 5BT
-------------------------------	--

PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent
------------------------	--

INDEPENDENT EXAMINER	J Irvine-Smith FCIE Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane West Sussex PO18 8NF
-----------------------------	---

SOLICITORS	Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
-------------------	---

INSURERS	Ansvar Insurance Company Ltd Ansvar House St Leonards Road Eastbourne, East Sussex BN21 3UR
-----------------	---

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Carlisle Christian Fellowship on the accounts for the year ended 31st March 2022 set out on pages 13 to 19.

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

It is my responsibility to:

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

Basis of independent examiner's statement

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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

J Irvine-Smith FCIE
Independent Examiners Ltd
Unit 2 The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF



Date: 9th September 2022

Carlisle Christian Fellowship

Trustees Report

For the Year Ended 31 March 2022

The Trustees present their report and accounts for the year ended 31 March 2022.

The accounts have been prepared in accordance with the charity's foundation document and the Charities Act 2011 ("the Charities Act") following the option under C25 section 133, which allows accounts to be prepared on a receipts and payments basis by certain charities.

Summary of the Purposes of the Charity as set out in the Governing Document

The objects of the Charity as a Charitable Incorporated Organisation ("CIO") are, for the public benefit: 4.1 To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; 4.2 To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and 4.3 To promote and fulfil such other charitable purposes beneficial to the community in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

Summary of the main activities in relation to those purposes for the public benefit

These were: the Sunday Morning Prayer Meeting and Service; Stepping Stones; House Groups; Man Friday.

Each Monday, a group met to clean, decorate and repair the church building, to keep the garden and surrounding grounds tidy and to carry out administrative functions.

Public Benefit Statement

The trustees have made use of the guidance available from the Charities Commission. This report is intended to demonstrate that activities of the CIO provide identifiable benefit to the public or a section of the public, including people on low incomes, and that any private benefit occurring is incidental. The CIO responds to needs, enhances lives, provides some education and development, fosters a sense of community, and considers future generations.

Achievements and Performance for the period 1 April 2021 to 31 March 2022

Due to continued lockdown caused by the Coronavirus Pandemic, the Fellowship's activities are still limited. However, we have started to use our Church premises for Sunday Morning Worship, and part of the service is recorded and shown the following week on our continued 'on line' service.

Recurring meetings at Church

09.45am Sunday prayer meeting.
10.30am Sunday morning meeting.
09.30am Monday Cleaning Team meet.

Other meetings and events held at Church.

18.09.2021. Sat. 09.30am.	Cleaning Day at Church followed by free meal.
19.11. 2021. Fri. 07.00pm.	Man Friday men's meeting. Paul Carter spoke on prayer.
20.11. 2021. Sat. 07.00pm.	Tear Fund's Big Quiz Night with supper.
16.12. 2021. Fri. 07.00pm.	Man Friday Christmas Edition, Women invited. Paul Hodge ministered in song and CID O'Neil gave his testimony.
25.02. 2022. Fri. 07.00pm.	Man Friday. Alan Paterson spoke about his work in wood.
08.03. 2022. Fri. 07.30pm.	CCF Annual General Meeting.
18.03. 2022. Fri. 07.00pm.	Man Friday. Speaker – John Thomlinson.

Recurring Meetings on line.

10.30am.	Sunday morning meeting
	11.45am. after Church meeting

Carlisle Christian Fellowship

07.00pm. Friday Zoom Prayer Meeting.

Meetings and events supported outside our Church.

06.04.2021. Tue. 7.30pm.	Prayer for Israel. Held once a month at Ron and Katie's home on the 1st Tuesday each month, available to members of other churches.
25.04.2021. Sun.	Start of week of prayer run by Christian Institute.
27.04.2021. Tue. 7.00pm.	Zoom Aglow Meeting. Held once a month on the last Tuesday and available to members of other churches.
17.07.2021.	Start of three weeks of Keswick Convention.
01.08.2021. Sun. 4.30pm.	Inter-church prayer meeting at Cathedral.
14.10.2021. Thu. 7.30pm.	Prayer for revival in the Borderlands at Longtown Memorial Hall. Held once a month on the 2nd Thursday and available to members of other churches.
29.10.2021. Fri. 7.00pm.	Pastor Glory Okpedo from Motherwell spoke at Pinegrove Hotel. Available to the general public.
10.01.2022. Mon. 7.30pm.	6 week course, facilitated by Churches in Carlisle by zoom on Cruse Bereavement Care.
21.03.2022. Mon.	Duncan Cullens, and a colleague, representing Navigators, Scotland, took a van of medical supplies to Poland in support of Ukrainian Refugees.

Deaths.

23.04. 2021.	Philip John Collier.	(84 years)
05.06. 2021.	John Douglas Taylor	(62 years)

Births.

08.11.2021.	James Cullens	(10lbs)
-------------	---------------	---------

Baptisms

18.02.2022 at Carlisle Baptist Church. Amanda Hudspith, Louise Gray, and Charlotte Gray.

Visiting speakers.

27.02.2022. Sun. 10.30am. Pat Frame. Gift day for 25TH anniversary of Ezra UK.

Summary of Departmental Reports

(A) Stepping Stones

The 0-18 ministry is named Stepping Stones was suspended as from 22 March 2020 due to the coronavirus pandemic lockdown but reopened during the reporting year. Groups are Pebbles (pre-school, reception & early primary) and Boulder Gang (late primary & secondary). Oversight was by Ruth Smithson with Jackie Gollings coordinating Pebbles and Stephen Mason coordinating Boulder Gang.

(B) House Groups

Due to covid restrictions the groups have not been able to meet as normal but as the year progressed the situation improves. The remaining groups started to meet up again and a new group was formed lead by Ian Belton and Chris Magas. All the groups have continued to give pastoral oversight to their members.

The elders really appreciate the amount of time and work the leaders have put in during this difficult time. The elders are praying that other new groups could be established.

(C) Prayer Ministry Group ("PMG")

The PMG has not been able to meet in person over the past year. The main focus has been and continues to be prayer support. Prayer requests are received and passed on by email to the members of the group.

The elders really appreciate the dedication and commitment to prayer by those involved in the team.

(D) Man Friday and Women@CCF

Our monthly Man Friday meetings resumed in November last in the lower hall.

Between 20-30 men met each month to share a two course meal and hear an invited speaker. We also had one open meeting for all with around 70 in attendance.

Women@CCF had no organised activities or meetings during the operating period but access to Carlisle Aglow continues to remain available.

(E) Prayer for Revival in the Borderlands

Members have been actively involved in Prayer for Revival in the Borderlands. Monthly meetings recommenced during the year.

(F) Monday Work Team and Library

Most activities were suspended from 22 March 2020 and recommenced during the reporting year. Ongoing maintenance of the building and grounds takes place as required and administration work has mostly been carried out remotely from members' homes.

Measures were put in place to ensure that activities within the building were Covid-19 compliant when this was required. A cleaning day took place during the year to prepare the building for full reopening. Occasionally external paid contractors have been used for garden maintenance.

(G) Missionaries

Missionaries supported by CCF in the year ended 31.03. 2022

Helcio and Angela Lange DaSilva (Portugal – working independently)

Jochen and Johshy Tewes (India – working with Inter-Mission Industrial Development Association)

Annie Pillai – died 19.01.2022 (India – working with India Inland Mission)

Ian and Helen Faulds (Poverty Swap – Outreach to the Poor worldwide)

Schools Workers working with Northern Inter-Schools Christian Union

Rachel Gleave

Hayley Wisbey

Becky Hudson

Chris Walford (Puppets)

Ruth Young

Operation Mobilisation Workers.

Lucas and Claire Sneller (resigned 31.12.2021)

Stirling Christian Union Workers with Navigators (Scotland)

Duncan and Shona Cullens.

Charities supporting the Poor.

Joseph's Storehouse (Caring for poor Arabs and Jews in Israel)

Samaritan's Purse (Providing Christmas Presents in Shoeboxes for the poor worldwide. Also engaged in clean water projects)

Carlisle Christian Fellowship

Compassion, which releases children from poverty in undeveloped countries

Release international, providing financial and prayer support to the Persecuted Church.

Ezra, supporting the repatriation of Jews back to Israel.

Children of Hope, Uganda.

Tearfund, tackling poverty and injustice through sustainable development, by responding to disasters and challenging injustice.

AMEN. Provides boxes of aid via local churches in Romania for families in need.

(H) Praise Group

The Sunday morning Praise has been recorded for incorporation into our online services since 22nd March 2020, with a move to live worship from June 2021. Praise has been led by Jenny Beattie, Jonathan Adams, Claire Sneller, Ben Mattinson, Sarah Traut, Tom Seagraves and Alan Smithson, on a rota basis, with Alan Smithson being responsible for overall leadership.

Musicians were Gail, Colin & Ben Mattinson, Claire Sneller, Jonathan Adams, Tom Seagraves, Sarah Traut and her children, and Ben and Alan Smithson. Singers were Jenny Beattie, Claire & Lucas Sneller and their children, Jonathan Adams, Sarah Traut and her children, Tom Seagraves, Colin & Ben Mattinson and Alan & Ruth Smithson.

The video recordings and addition of song words were done by Claire and Lucas Sneller, Alan Smithson, Heinz and Sarah Traut, Ben Mattinson, Jonathan Adams and Tom Seagraves. Some video recordings were made in CCF's building (when restrictions allowed) and for these the sound technician was Ruth Smithson. Steve Thompson was responsible for overall coordination of the recordings and their incorporation into the online service videos. An overlap period allowed continuation of online services being shown, using recordings of the previous week's live meeting, so that those who were not ready to return to live meetings could still participate from home. Sound and vision crew was Steve Thompson and Doug Coyle with assistance from Liz Seagraves. Live streaming of worship meetings was explored and has been implemented by Steve Thompson and Doug Coyle after the reporting year.

CCF's elders would like to offer grateful thanks to everyone who has taken part in the Praise Group and all other aspects of the online and live meetings. They have been a valuable means of continuing to meet together (virtually and in reality) and have been an encouragement to CCF and many other online viewers nationally and internationally. We have seen many people grasp the opportunity to learn new skills and discover new gifts, which has been a blessing to us all.

(I) Welcome Team

Our Welcome Team is blessed with several enthusiastic friendly faces to meet, greet and seat everyone that comes to Church on a Sunday morning. Visitors are informed of Stepping Stones (creche facilities and children's groups). The lift team assist those who need the use of the lift to gain access to the main hall and the lift team member is often the first contact for visitors. There was no activity whilst Covid restrictions were in place.

(J) Baby Basics

Baby Basics is a volunteer-led project aiming to support new mothers and families who are struggling to meet the financial and practical burden of looking after a new baby. The vision for the project was given by Alex Davis and taken up by Carlisle Christian Fellowship. The provision of Moses Basket Starter Packs has been advertised through various Agencies such as NHS Midwives, Health Visitors, Local Authority Social Workers and Child & Family Support Services (Children's Centres) in the Carlisle area since August 2019.

Carlisle Christian Fellowship

2021-2022 has shown 100% increase (33) of referrals since last year, a total of 65 since commencement of the project. Moses Basket Starter Packs were distributed mostly to the NHS Midwives whose clients are vulnerable mums to be who are struggling financially, including homeless and a small number have been distributed to resettlement families. Donations from the suppliers, signposted by the Duchess of Cambridge, ceased at the end of 2020-2021 financial year. There has since been a steady flow of donations of good quality clothes from email/website contacts and we are now thinking of innovative ways to attract donations from churches around Carlisle and from supermarkets, as supplies and monetary donations are currently low, and we are hoping to recruit volunteers to source items from social media platforms. CCF have supported the project financially with the purchasing of 20 new baskets and paying the monthly subscriptions.

The baskets are touching hearts and making a vast difference to families struggling in this economic climate. We may never know the full impact and in particular will never know how many unborn babies' lives have been saved by mums not having to stress over not having anything for their new baby – but God knows.

Ecumenical Relationships

CCF is in association with “Hope Carlisle” - a gathering of church leaders in Carlisle; Churches Together Carlisle; The Evangelical Alliance; The Carlisle Chapter of Aglow International; Impact Housing Association and The Christian Motorcyclists Association (UK).

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

Financial review

The receipts and payments position as regards CCF for the year ended 31st March 2022 is summarised as follows:

Total receipts on unrestricted funds was £41,817 of which £97 was income on short term deposits. Restricted income of £2,889 was received as shown in the Financial Statement appended at Schedule A.

The Gift Aid giving through envelopes and bankers orders increased from £29,855 to £34,052, up by 12% and the total income, in the absence of grants and tax recovered during the Operating Period decreased by 9%.

The net result as at 31st March 2022 was an excess of total receipts over payments for the year of £14,249.

The accounts are prepared in accordance with the CCF Constitution and the Charities Act 2011 following the option under C25 section 133, which allows accounts to be prepared on a receipts and payments basis by certain small Charities.

Financial Reserves Policy

The trustees have considered the level of reserves that they wish to retain, appropriate to CCF's needs. This is based on CCF's size and the level of financial commitments held. The trustees consider that a level that equates to four months annual expenditure on unrestricted funds provides a sufficient reserves for CCF to be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income and and/or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily the amount is included in a short term savings account with Kingdom Bank Limited.

Policy on Grants

Grants are made from general funds to overseas missionary organisations and relief agencies, home missions and other societies. Grants are also made to individuals who are considered to be in need. Many of the grants are made on a regular basis when the amount of the grant will depend on an assessment of the recipient circumstances and the resources available. It is not anticipated that the total grants made from unrestricted funds during a year will be less than 10% of the incoming resources from donors. In addition, grants will be made from restricted funds for income is received specifically to enable a grant to be made for a chosen purpose.

Investment Policy

In accordance with the governing document of CCF, the trustees have power to invest in such stocks, shares, or other investments and property as they see fit. the policy of CCF is to hold surplus liquid funds in short term deposits which can be accessed readily thus enabling CCF to respond quickly to changing needs and opportunities.

Volunteers

We would like to thank all the volunteers as identified in this report who work so hard to make CCF the lively, vibrant, and compassionate community that it is.

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

Structure Governance and Management

CCF is a CIO which was registered at the Charity Commission on 20th July 2017.

There is appended at schedule A, a Statement of Assets and Liabilities for the CIO as at 31st March 2022.

The CIO constitution governs the running of CCF. The CIO trustees who served during the Operating Period were:

James Alexander Johnston
Ronald Hay McNeill (resigned 31st May 2021)
George Colin Pattinson
Alan George Smithson

The CIO constitution describes the procedure for trustee selection. There must be at least three CIO trustees. Every new trustee must be appointed by a resolution passed at a properly convened meeting of the CIO trustees.

The following CIO trustees are also Elders of the CIO who are responsible for the day to day activities of the CIO:

James Alexander Johnston
George Colin Pattinson
Alan George Smithson

Trustee Responsibilities

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Administration Information

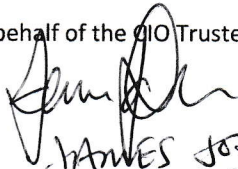
CCF is situated at Charlotte Street CA2 5BT. The CCF building is registered to the CIO with freehold title at HM Land Registry under title number CU163101.

Declarations

The trustees declare that they have approved the Trustees Report above.

Signed on behalf of the CIO Trustees

Signature



Full Name

JAMES JOHNSTON

Position

ELDER + TRUSTEE

Date

4/9/2022

Signature



Full Name

GEORGE PATTINSON

Position

ELDER + TRUSTEE

Date

4 - 9 - 22

CARLISLE CHRISTIAN FELLOWSHIP

TRUSTEES REPORT (continued)

FOR THE YEAR ENDED 31ST MARCH 2022

Financial Information

See schedule A at the end of this report for a summary of receipts and payments for the year ended 31st March 2022. A Statement of Assets and Liabilities as at 31st March 2022 can be found in the Financial Statements contained in the Annual Report and Statements of Accounts for the year ended 31st March 2022.

Conclusion

We look forward to another year to experience more of the abundant life we inherit from Christ, not only collectively as a Church, but as individuals; seeking to display his nature in our homes, employment, relationships, and everyday activities. With our continued involvement in Hope Carlisle and other citywide initiatives, we seek to join with other parts of the Church of God in Carlisle to bless our city and to reach out to its people.

Financial Information

The Charity Commission allows a small charity to opt to prepare their annual accounts on a 'Receipts and Payments' basis rather than an accruals basis which is required by medium and large charities. The fellowship is within the limits set by the Commission and as the trustees consider that the present financial controls that are presently in place are adequate to fulfil their responsibilities, the trustees have prepared the Financial Statements on the said Cash Basis.

The receipts and payments for the year ended 31st March 2022 can be summarised as follows.

Schedule A

			2021/22	2020/21
Receipts	General fund	Donations	41,437	40,060
		Tax refunded	0	23,571
		Other receipts	370	284
		Refunds and Repayments	0	8,201
		Sub-total	41,807	72,116
	Designated funds	Other receipts	10	7
	Restricted funds	Donations	2,889	693
		Tax refunded	0	170
		Other receipts	0	0
		Sub-total	2,899	870
	Total receipts		44,706	72,986
Payments	General fund	Grants (being 14% (2021: 14%) of the General fund receipts)	10,543	10,018
		Activities	3,238	3,186
		Building improvements	0	0
		Building maintenance	9,872	6,057
		Other payments	3,354	9,960
		Sub-total	27,007	0
	Restricted funds	Grants	2,529	654
		Activities	921	879
		Sub-totals	3,450	1,533
	Total payments		30,457	30,754
Net movement			14,249	42,232

Further details showing the financial position are provided in the Annual Statement of Accounts.

The charity remains dependent on the generous support of its regular donors as it seeks to further develop its activities and improve its facilities.

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021/22 £	TOTAL 2020/21 £
RECEIPTS						
Voluntary Receipts	2a	41,437	-	2,889	44,326	64,494
Activities for Generating Funds	2b	-	-	-	-	-
Investment Receipts	2c	87	10	-	97	291
Charitable Activities	2d	283	-	-	283	8,201
TOTAL RECEIPTS		41,807	10	2,889	44,706	72,986
PAYMENTS						
Investment Management Costs	3a	125	-	-	125	111
Charitable Activities	3b	25,688	-	3,450	29,138	29,341
Governance Costs	3c	1,194	-	-	1,194	1,050
Other Payments	3d	-	-	-	-	252
TOTAL PAYMENTS		27,007	-	3,450	30,457	30,754
NET RECEIPTS/(PAYMENTS)		14,800	10	(561)	14,249	42,232
Transfers Between Funds		(1,800)	1,800	-	-	-
Total Funds Brought Forward		125,785	5,423	563	131,771	89,539
TOTAL CASH FUNDS CARRIED FORWARD		138,785	7,233	2	146,020	131,771

All of the organisation's operations are classed as continuing.

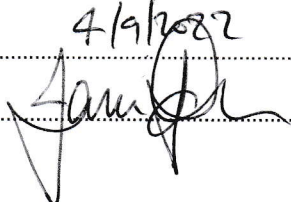
The notes on pages 15 to 19 form part of these accounts.

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST MARCH 2022

		Unrestricted				
		General Funds	Designated Funds	Restricted Funds	Total 31-Mar-22	Total 31-Mar-21
	Notes	£	£	£	£	£
ASSETS						
Cash Funds:						
Cash at Bank and in Hand	6	111,690	7,233	2	118,925	104,764
Investments	7	27,095	-	-	27,095	27,007
		138,785	7,233	2	146,020	131,771
Other current assets:						
Prepayments		-	-	-	-	306
Gift Aid Tax recoverable		17,296	-	-	17,296	8,863
		17,296	-	-	17,296	9,169
Fixed assets retained for charity use:						
Freehold Building (deemed cost - valuation dated 2010)		255,000	-		255,000	255,000
General Equipment (historical cost)		71,378	-		71,378	71,265
		326,378	-	-	326,378	326,265
LIABILITIES						
Accountancy and Independent Examination Fees		1,110	-	-	1,110	1,110
Overpaid Gift Aid Tax recoverable (to be repaid)		8,201	-	-	8,201	8,201
		9,311	-	-	9,311	9,311

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and a Statement of Assets and Liabilities which are set out on pages 13 and 14.

Approved by the Trustees on 4/4/22

Signed on their behalf by Trustee 

Print Name:

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2022

1. ACCOUNTING POLICIES

Basis of Preparation

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

2. RECEIPTS

		Unrestricted		Restricted	TOTAL	TOTAL
	Notes	General Funds	Designated Funds	Funds	2021/22	2020/21
		£	£	£	£	£
a) Voluntary Receipts						
Gift Aid Donations	4	31,163	-	2,889	34,052	29,855
Gifts & Donations		10,274	-	-	10,274	10,898
Tax Repayments (for YE 2018)		-	-	-	-	5,755
Tax Repayments (for YE 2019)		-	-	-	-	7,789
Tax Repayments (for YE 2020)		-	-	-	-	10,197
		41,437	-	2,889	44,326	64,494
b) Activities for Generating Funds						
Sale of Donated Goods		-	-	-	-	-
		-	-	-	-	-
c) Investment Receipts						
HMRC Repayment Supplement		-	-	-	-	57
Interest Receivable	5	87	10	-	97	234
		87	10	-	97	291
d) Charitable Activities						
Activities & Events		283	-	-	283	-
Refunds and Reimbursements		-	-	-	-	8,201
		283	-	-	283	8,201

CARLISLE CHRISTIAN FELLOWSHIP

**NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022**

3. PAYMENTS

		Unrestricted		Restricted Funds £	TOTAL 2021/22 £	TOTAL 2020/21 £
	Notes	General Funds £	Designated Funds £			
a) Investment Management Costs						
Bank Charges		125	-	-	125	111
		125	-	-	125	111
b) Charitable Activities						
Grants to Institutions	4	8,443	-	2,529	10,972	8,572
Grants To Individuals		2,100	-	-	2,100	2,100
Pastoral Ministry		-	-	-	-	150
Main Church Activities		1,896	-	-	1,896	2,028
Sunday School		399	-	-	399	500
Outreach Activities	4	943	-	921	1,864	1,387
Cost of Direct Charitable Activities		13,781	-	3,450	17,231	14,737
Premises Costs:						
Building Repairs and Maintenance		2,559	-	-	2,559	6,057
Roof Repairs		-	-	-	-	-
Equipment Costs		370	-	-	370	585
Cleaning Costs		91	-	-	91	-
Electricity Costs		1,355	-	-	1,355	1,105
Gas Costs		1,626	-	-	1,626	777
Water Rates		-	-	-	-	306
Insurance Costs		3,871	-	-	3,871	3,357
Administrative Expenses		2,035	-	-	2,035	2,417
Cost of Indirect Charitable Activities		11,907	-	-	11,907	14,604
Total Cost of Charitable Activities		25,688	-	3,450	29,138	29,341
c) Governance Costs						
Accountancy Fees		658	-	-	658	658
Independent Examiners Fees		392	-	-	392	392
Legal & Professional Fees		144	-	-	144	-
		1,194	-	-	1,194	1,050
d) Other Payments						
Ex Gratia Payments		-	-	-	-	252
		-	-	-	-	252

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

4. RESTRICTED FUNDS

THIS YEAR

	Balance 01-Apr-21	Income	Expenditure	Transfers	Balance 31-Mar-22
	£	£	£	£	£
Release International Fund	-	673	673	-	-
Shoe Boxes	248	750	1,297	-	(299)
Baby Basics	265	360	374	-	251
Ezra	-	657	657	-	-
Leprosy Mission	-	449	449	-	-
Hardship Fund	50	-	-	-	50
	563	2,889	3,450	-	2

LAST YEAR

	Balance 01-Apr-20	Income	Expenditure	Transfers	Balance 31-Mar-21
	£	£	£	£	£
Release International Fund	-	13	13	-	-
Missionary Fund	541	-	541	-	-
Shoe Boxes	630	597	979	-	248
Baby Basics	62	203	-	-	265
Hardship Fund	-	50	-	-	50
	1,233	863	1,533	-	563

The Release International Fund relates to donations received for Release International, an organisation that supports persecuted Christians in various parts of the world.

The Missionary Fund relates to money received specifically for those carrying out missionary work or training for missionary work.

The Shoe Boxes Fund enables the church to create shoe boxes for the Samaritan's Purse project operation Christmas Child.

The Baby Basics Fund relates to support of mothers with babies 0 - 3 months old.

The Ezra Fund relates to donations received for Ezra International, a christian organisation that provides humanitarian aid to impoverished Jewish people.

The Leprosy Mission Fund relates to donations received for The Leprosy Mission, a global christian organisation leading the fight against leprosy.

The restricted funds are wholly represented by cash reserves of the charity.

Any restricted funds in deficit will be replenished in the next financial year.

CARLISLE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2022

5. DESIGNATED FUNDS

THIS YEAR

	Balance 01-Apr-21 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-22 £
Boiler Fund	5,423	10	-	1,800	7,233
	5,423	10	-	1,800	7,233

LAST YEAR

	Balance 01-Apr-20 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-21 £
Boiler Fund	3,616	7	-	1,800	5,423
	3,616	7	-	1,800	5,423

The Boiler Fund relates to a provision for the replacement of boilers.

The designated funds are wholly represented by cash reserves of the charity.

6. CASH AT BANK AND IN HAND

	Unrestricted		Restricted	Total 31-Mar-22 £	Total 31-Mar-21 £
	General Fund £	Designated Fund £	Fund £		
CAF Bank	111,190	-	2	111,192	98,841
Kingdom Bank	-	7,233	-	7,233	5,423
Petty Cash	500	-	-	500	500
	111,690	7,233	2	118,925	104,764

7. INVESTMENTS (Short Term)

	Unrestricted		Restricted	Total 31-Mar-22 £	Total 31-Mar-21 £
	General Fund £	Designated Fund £	Fund £		
Kingdom Bank	27,095	-	-	27,095	27,007
	27,095	-	-	27,095	27,007

8. STAFF COSTS AND NUMBERS

The charity employed no staff during this financial period.

9. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

Two Trustees donated an aggregate amount of £3,000 to the charity during the year (2021/20: Two Trustees donated total of £720). There were no conditions attached to these donations.

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2022

10. RESERVES POLICY

The reserves policies are detailed in the annual report.

11. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

12. POST BALANCE SHEET EVENT

The charity unfortunately suffered a break-in during July 2022. The incident was reported to the police and an insurance claim was made for loss and damage. The claim was settled by the insurers at £1,192 in August 2022.

Accounts

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED
31ST MARCH 2021**

**CARLISLE CHRISTIAN
FELLOWSHIP**

CHARITY REGISTRATION No: 1173878

Independent Examiners Ltd
Unit 2 the Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

CARLISLE CHRISTIAN FELLOWSHIP

CONTENTS

Page 3	Legal and Administrative Information
Page 4	Independent Examiners Report to the Trustees
Pages 5 to 12	Trustees Report
Page 13	Statement of Receipts and Payments
Page 14	Statement of Assets and Liabilities
Pages 15 to 19	Notes to the Accounts

CARLISLE CHRISTIAN FELLOWSHIP
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173878
START OF FINANCIAL YEAR	1st April 2020
END OF FINANCIAL YEAR	31st March 2021
TRUSTEES AT 31ST MARCH 2021	Mr. R. H. McNeill (resigned May 2021) Mr. R. A. H. Barklem (resigned 31st March 2021) Mr. A. G. Smithson Mr. J. A. Johnston Mr. G. C. Pattinson

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS	Charitable Incorporated Organisation Registered with the Charity Commission of England and Wales
---------------------	---

GOVERNING INSTRUMENT	Foundation Registered 20th July 2017
-----------------------------	--------------------------------------

OBJECTS

The objects of the Charity as a Charitable Incorporated Organization ("CIO") are, for the public benefit: 4.1 To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; 4.2 To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and 4.3 to promote and fulfil such other charitable purposes beneficial to the community in the said County and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

CORRESPONDENCE ADDRESS	Charlotte Street Church Charlotte Street Carlisle CA2 5BT
-------------------------------	--

PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent
------------------------	--

INDEPENDENT EXAMINER	J Irvine-Smith FCIE Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane West Sussex PO18 8NF
-----------------------------	---

SOLICITORS	Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
-------------------	---

INSURERS	Ansvar Insurance Company Ltd Ansvar House St Leonards Road Eastbourne, East Sussex BN21 3UR
-----------------	---

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Carlisle Christian Fellowship on the accounts for the year ended 31st March 2021 set out on pages 13 to 19.

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

It is my responsibility to:

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

Basis of independent examiner's statement

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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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



J Irvine-Smith FCIE
Independent Examiners Ltd
Unit 2 The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

Date: 2nd November 2021

Carlisle Christian Fellowship

Trustees Report

For the Year Ended 31 March 2021

The Trustees present their report and accounts for the year ended 31 March 2021.

The accounts have been prepared in accordance with the charity's foundation document and the Charities Act 2011 ("the Charities Act") following the option under C25 section133, which allows accounts to be prepared on a receipts and payments basis by certain charities.

Summary of the Purposes of the Charity as set out in the Governing Document

The objects of the Charity as a Charitable Incorporated Organisation ("CIO") are, for the public benefit: 4.1 To advance the Christian faith in the County of Cumbria and in such other parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; 4.2 To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit; and 4.3 To promote and fulfil such other charitable purposes beneficial to the community in the said County and in such parts of the United Kingdom or the world as the Charity trustees may from time to time think fit.

Summary of the main activities in relation to those purposes for the public benefit

These were: the Sunday Morning Prayer Meeting and Service; Stepping Stones; House Groups; Man Friday.

Each Monday, a group met to clean, decorate and repair the church building, to keep the garden and surrounding grounds tidy and to carry out administrative functions.

Public Benefit Statement

The trustees have made use of the guidance available from the Charities Commission. This report is intended to demonstrate that activities of the CIO provide identifiable benefit to the public or a section of the public, including people on low incomes, and that any private benefit occurring is incidental. The CIO responds to needs, enhances lives, provides some education and development, fosters a sense of community, and considers future generations.

Achievements and Performance for the period 1 April 2020 to 31 March 2021

Due to the coronavirus pandemic lockdown every activity of the fellowship has been suspended as from 22 March 2020, along with that of every other church in the country.

The following events have, however, been organised 'on line' to keep CCF members in contact with each other during this suspension:

Recurring meetings

The following have been arranged 'on line' on a regular weekly basis:

- 10.30am. Sunday morning meeting broadcast on YouTube.
- 11.45am. After church meeting (started on 17 May 2020).
- 07.00pm. Friday Zoom prayer meeting.

Jonathan Adams has published on Facebook a daily spiritual meditation from his early morning walks in the park. (only for a period)

Other meetings or events in church

- | | | |
|-------------|--------------|---|
| 12.04.2020. | Sun. 10.00am | Jonathan Adams worship half hour on Facebook |
| 05.05.2020. | Tue. 07.00pm | CCF quiz by Zoom. |
| 13.06.2020. | Sat. 07.00pm | CCF quiz by Zoom. |
| 15.08.2020. | Sat. 07.30pm | CCF quiz by Zoom |
| 30.09.2020. | Wed 07.30pm | Meeting to discuss return to worship in church, followed by |

Carlisle Christian Fellowship

		prayer meeting.
30.10.2020.	Fri. 07.30pm	Man Friday meeting (without a meal) speaker – Alan McManus
01.11.2020.	Sun. 10.30am	on line meeting - Christmas shoe box service.
06.11.2020.	Fri. 07.30pm	every Friday in November a day of fasting was arranged to cover the English lockdown -that we may draw closer to God.
08.11.220.	Sun. 10.30am	on line meeting - Remembrance Day service.
14.11.2020.	Sat. 07.00pm	quiz night in aid of tear fund by Zoom.
22.11.2020.		Collection of Israel aid starting again.
22.11.2020.	Sun 10.30am.	on line meeting remembering the persecuted church.
29.11.2020.	Sun.10.30am.	on line meeting remembering 'compassion' – releasing children from poverty.
02.01.2021.	Sat. 07.30pm.	CCF Zoom quiz night.
14.02.2021.	Sun. 10.30am.	first Sunday morning meeting in church during the lockdown for those who have no access to viewing the on-line service.

Meetings and events held outside church

30.05.2020	Sat. 10.00am.	Zoom joint prayer meeting throughout Cumbria for all churches lasting until 10.00am Sunday 31 concentrating on the coronavirus pandemic.
July 2020.		Charity op shops run by diocese of Carlisle to be run by a new charity "restore Cumbria".
07.07.2020.	Tue. 07.00pm.	Zoom volunteering evening for safe family team in Cumbria.
27.07.2020.	Mon.	Virtual Keswick convention to Friday 31.7.20.
25.08.2020.	Tue. 07.00pm.	Carlisle aglow by Zoom. Dot Aldren was the speaker.
30.08.2020.	Sun. 03.00pm.	Fellowship walk round Talkin Tarn. This will be a regular walk while interest lasts.
29.09.2020	Tue. 07.00pm.	Carlisle aglow by Zoom. Speaker -Doreen henry.
27.10.2020.	Tue. 07.00pm.	Carlisle aglow by Zoom. Speaker -Vanessa Wilthaw
24.11.2020.	Tue. 07.00pm.	Carlisle aglow by Zoom. Speaker -Glenys McDonald
15.12.2020.	Tue. 07.00pm.	Carlisle aglow by Zoom. Speaker -Georgina Danso.
22.01.2021.	Fri.	National Day of Prayer for our Nation: Subject- Covid-19 and Brexit.
26.01.2021.	Tue. 07.00pm.	Carlisle aglow by Zoom. Speaker -Nonnie McVeigh, national president.
27.01.2021.	Wed.07.30pm.	Zoom meeting at Penrith of Christian Institute.
23.02.2021.	Tue. 07.00pm.	Carlisle aglow by Zoom. Elizabeth de Silva spoke on the baptism of the Holy Spirit.
27.03.2021.	Sat	aglow day of teaching.
30.03.2021.	Tue. 07.00pm.	Carlisle aglow by Zoom. Helen Hunter spoke on <i>Trust and Obey</i> .

Births

21.01.2021. Noah Jonathan Traut

Deaths

23. 10. 2020. June Kirk, 79 years.

Summary of Departmental Reports

(A) Stepping Stones

The 0-18 ministry is named Stepping Stones has been suspended as from 22 March 2020 due to the coronavirus pandemic lockdown. Groups are Gems (crèche), Pebbles (pre-school and reception), Boulder Gang (primary) and Cornerstone (secondary). Oversight was by Ruth Smithson.

(B) House Groups

There have been a number of changes in the past year Pat and Ben, John and Sheila's, and Sheila Buxton's house group have stopped meeting permanently.

Due to covid restrictions the groups have not been able to meet as normal. A couple of the groups have occasionally met following the government guidelines and met more regularly via Zoom. All the groups have continued to give pastoral oversight to their members.

The elders really appreciate the amount of time and work the leaders have put in during this difficult time. The elders are looking and praying about the future structure of the small groups.

(C) Prayer Ministry Group ("PMG")

The PMG has not been able to meet in person over the past year. The main focus has been and continues to be prayer support. Prayer requests are received and passed on by email to the members of the group.

The elders really appreciate the dedication and commitment to prayer by those involved in the team.

(D) Man Friday and Women@CCF

Due to coronavirus restrictions, only one meeting of Man Friday was held during the year (without our usual meal). About 25 socially-distanced men attended with Alan McManus as speaker.

Women@CCF had no organised activities or meetings during the operating period but access to Carlisle Aglow continues to remain available.

(E) Monday Work Team and Library

Most activities were suspended from 22 March 2020, although ongoing maintenance of the building and grounds takes place as required and administration work has mostly been carried out remotely from members' homes.

Measures were put in place to ensure that activities within the building were Covid-19 compliant.

(F) Missionaries

Missionaries supported by CCF in the year ended 31.03.2021

Helcio and Angela Lange DaSilva (Portugal – working independently)

Jochen and Johshy Tewes (India – working with Inter-Mission Industrial Development Association)

Annie Pillai (India- working with India Inland Mission)

Ian and Helen Faulds (Poverty Shop- Outreach to the Poor worldwide)

Schools Workers

Rachel Gleaves

Hayley Wisbech

Carlisle Christian Fellowship

Alisa Taylor (Puppets)

Operation Mobilisation Workers:

Lucas and Claire Sneller.

Stirling Christian Union Workers (with Navigators, Scotland):

Shona and Duncan Cullens.

Charities Supporting the Poor:

Joseph's Storehouse, founded by Barry and Batman Segal and caring for poor Arabs and Jews in Israel.

Samaritan's Purse, which provides Christmas presents in shoeboxes for poor children worldwide. It is also engaged in clear water products.

Compassion, which releases children from poverty in undeveloped countries.

Release international, providing financial and prayer support to the Persecuted Church.

Ezra, supporting the repatriation of Jews back to Israel.

(G) Praise Group

The Sunday morning Praise has been recorded for incorporation into our online services since 22nd March 2020. Praise has been led by Jenny Beattie, Jonathan Adams, Claire Sneller, Ben Mattinson, Sarah Traut, Tom Seagraves and Alan Smithson, on a rota basis, with Alan Smithson being responsible for overall leadership.

Musicians were Gail, Colin & Ben Mattinson, Claire Sneller, Jonathan Adams, Tom Seagraves, Sarah Traut and her children, and Ben and Alan Smithson. Singers were Jenny Beattie, Claire & Lucas Sneller and their children, Jonathan Adams, Sarah Traut and her children, Tom Seagraves, Colin & Ben Mattinson and Alan & Ruth Smithson.

The video recordings and addition of song words were done by Claire and Lucas Sneller, Alan Smithson, Heinz and Sarah Traut, Ben Mattinson, Jonathan Adams and Tom Seagraves. Some video recordings were made in CCF's building (when restrictions allowed) and for these the sound technician was Ruth Smithson. Steve Thompson was responsible for overall coordination of the recordings and their incorporation into the online service videos.

CCF's elders would like to offer grateful thanks to everyone who has taken part in the Praise Group and all other aspects of the online meetings. They have been a valuable means of continuing to meet together (albeit virtually) and have been an encouragement to CCF and many other viewers nationally and internationally. We have seen many people grasp the opportunity to learn new skills and discover new gifts, which has been a blessing to us all.

(H) Welcome Team

Our Welcome Team is blessed with several enthusiastic friendly faces to meet, greet and seat everyone that comes to Church on a Sunday morning. Visitors are informed of Stepping Stones (creche facilities and children's groups) and are invited for coffee after the service where they can get to know people and are made to feel at home. The lift team assist those who need the use of the lift to gain access to the main hall and the lift team member is often the first contact for visitors. During the year, there was no activity due to covid restrictions.

(I) Baby Basics

Baby Basics is a volunteer-led project aiming to support new mothers and families who are struggling to meet the financial and practical burden of looking after a new baby. The vision for the project was given by Alex Davis and taken up by Carlisle Christian Fellowship. The provision of Moses Basket Starter Packs have been advertised through various Agencies such as NHS Midwives, Health Visitors, Local Authority Social Workers and Child & Family Support Services (Children's Centres) in the Carlisle area since August 2019.

Carlisle Christian Fellowship

In the year 2020-2021 There has been a steady, manageable stream of referrals, despite the COVID pandemic. Volunteers were given 'Key Worker' status to continue working through lockdown with rigorous health & safety measures in place. In the last year we have distributed 16 Moses Basket Starter Packs, mostly to the NHS Safeguarding Midwives whose clients are vulnerable teenage mums to be. A small number have been distributed to Health Visitors, Social Workers and one to a 'resettlement' family.

In August 2020 Her Royal Highness the Duchess of Cambridge visited several Baby Basic Centres, was in awe of the work and compassion of the volunteers, and tearful when hearing feedback from Mums whose lives had been touched by such a lovely project. As a result, HRH contacted several renowned suppliers of Baby items who took the project to their hearts too, and as a result we in Carlisle received abundant supplies of brand new items for the Moses Baskets. These were well received, as monetary donations had decreased and fund raising events had not been possible during the pandemic.

The feedback we have received makes it all so worthwhile. Mums to be and indeed the practitioners who have collected the baskets have been overwhelmed. The most frequent comment we have received from the practitioners is that the mums-to-be have cried, been overjoyed and been very emotional on receipt of the baskets and they are mums who do not normally show any emotion. Practitioners have informed us that these mums had absolutely nothing for their new babies. The baskets are touching hearts and we may never know the full impact. In particular, we will never know how many unborn babies' lives have been saved by mums not having to stress over not having anything for their new baby – but God knows.

Ecumenical Relationships

CCF is in association with "Hope Carlisle" - a gathering of church leaders in Carlisle; Churches Together Carlisle; The Evangelical Alliance; The Carlisle Chapter of Aglow International; and Impact Housing Association.

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

Financial review

The receipts and payments position as regards CCF for the year ended 31st March 2021 is summarised as follows:

Total receipts on unrestricted funds was £72,116 of which £234 was income on short term deposits. Restricted income of £863 was received as shown in the Financial Statement appended at Schedule A.

The Gift Aid giving through envelopes and bankers orders decreased from £32,514 to £29,855 down by 9% and the total income, in the absence of grants and tax recovered during the Operating Period decreased by 14%.

The net result as at 31st March 2021 was an excess of total receipts over payments for the year of £42,232.

The accounts are prepared in accordance with the CCF Constitution and the Charities Act 2011 following the option under C25 section 133, which allows accounts to be prepared on a receipts and payments basis by certain small Charities.

Financial Reserves Policy

The trustees have considered the level of reserves that they wish to retain, appropriate to CCF's needs. This is based on CCF's size and the level of financial commitments held. The trustees consider that a level that equates to four months annual expenditure on unrestricted funds provides a sufficient reserves for CCF to be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income and and/or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily the amount is included in a short term savings account with Kingdom Bank Limited.

Policy on Grants

Grants are made from general funds to overseas missionary organisations and relief agencies, home missions and other societies. Grants are also made to individuals who are considered to be in need. Many of the grants are made on a regular basis when the amount of the grant will depend on an assessment of the recipient circumstances and the resources available. It is not anticipated that the total grants made from unrestricted funds during a year will be less than 10% of the incoming resources from donors. In addition, grants will be made from restricted funds for income is received specifically to enable a grant to be made for a chosen purpose.

Investment Policy

In accordance with the governing document of CCF, the trustees have power to invest in such stocks, shares, or other investments and property as they see fit. the policy of CCF is to hold surplus liquid funds in short term deposits which can be accessed readily thus enabling CCF to respond quickly to changing needs and opportunities.

Volunteers

We would like to thank all the volunteers as identified in this report who work so hard to make CCF the lively, vibrant, and compassionate community that it is.

CARLISLE CHRISTIAN FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

Structure Governance and Management

CCF is a CIO which was registered at the Charity Commission on 20th July 2017.

There is appended at schedule A, a Statement of Assets and Liabilities for the CIO as at 31st March 2021.

The CIO constitution governs the running of CCF. The CIO trustees who served during the Operating Period were:

Roland Arthur Hewson Barklem

James Alexander Johnston

Ronald Hay McNeill

George Colin Pattinson

Alan George Smithson

The CIO constitution describes the procedure for trustee selection. There must be at least three CIO trustees. Every new trustee must be appointed by a resolution passed at a properly convened meeting of the CIO trustees.

The following CIO trustees are also Elders of the CIO who are responsible for the day to day activities of the CIO:

James Alexander Johnston

George Colin Pattinson

Alan George Smithson

Trustee Responsibilities

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Administration Information

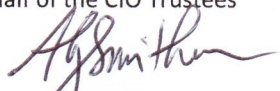
CCF is situated at Charlotte Street CA2 5BT. The CCF building is registered to the CIO with freehold title at HM Land Registry under title number CU163101.

Declarations

The trustees declare that they have approved the Trustees Report above.

Signed on behalf of the CIO Trustees

Signature



Full Name

ALAN GEORGE SMITHSON

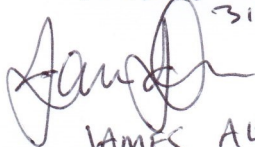
Position

TRUSTEE

Date

31/07/2021

Signature



Full Name

JAMES ALEXANDER JOHNSTON

Position

TRUSTEE

Date

31/07/2021

CARLISLE CHRISTIAN FELLOWSHIP

TRUSTEES REPORT (continued)

FOR THE YEAR ENDED 31ST MARCH 2021

Financial Information

See schedule A at the end of this report for a summary of receipts and payments for the year ended 31st March 2021. A Statement of Assets and Liabilities as at 31st March 2021 can be found in the Financial Statements contained in the Annual Report and Statements of Accounts for the year ended 31st March 2021.

Conclusion

We look forward to another year to experience more of the abundant life we inherit from Christ, not only collectively as a Church, but as individuals; seeking to display his nature in our homes, employment, relationships, and everyday activities. With our continued involvement in Hope Carlisle and other citywide initiatives, we seek to join with other parts of the Church of God in Carlisle to bless our city and to reach out to its people.

Financial Information

The Charity Commission allows a small charity to opt to prepare their annual accounts on a 'Receipts and Payments' basis rather than an accruals basis which is required by medium and large charities. The fellowship is within the limits set by the Commission and as the trustees consider that the present financial controls that are presently in place are adequate to fulfil their responsibilities, the trustees have prepared the Financial Statements on the said Cash Basis.

The receipts and payments for the year ended 31st March 2021 can be summary summarised as follows.

Schedule A

			2020/21	2019/20
Receipts	General fund	Donations	40,060	49,180
		Tax refunded	23,571	1965
		Other receipts	284	160
		Refunds and Repayments	8,201	0
		Sub-total	72,116	51,305
	Designated funds	Other receipts	7	0
	Restricted funds	Donations	693	7,362
		Tax refunded	170	25
		Other receipts	0	300
		Sub-total	870	7,687
	Total receipts		72,986	58,992
Payments	General fund	Grants (being 14% (2020: 19%) of the General fund receipts)	10,018	9,848
		Activities	3,186	2,802
		Building improvements	0	0
		Building maintenance	6,057	8,437
		Other payments	9,960	12,346
		Sub-total	0	33,432
	Restricted funds	Grants	654	5,403
		Activities	879	1,846
		Sub-totals	1,533	7,249
	Total payments		30,754	40,682
Net movement			42,232	18,310

Further details showing the financial position are provided in the Annual Statement of Accounts.

The charity remains dependent on the generous support of its regular donors as it seeks to further develop its activities and improve its facilities.

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020/21 £	TOTAL 2019/20 £
RECEIPTS						
Voluntary Receipts	2a	63,631	-	863	64,494	58,532
Activities for Generating Funds	2b	-	-	-	-	300
Investment Receipts	2c	284	7	-	291	160
Charitable Activities	2d	8,201	-	-	8,201	-
TOTAL RECEIPTS		72,116	7	863	72,986	58,992
PAYMENTS						
Investment Management Costs	3a	111	-	-	111	115
Charitable Activities	3b	27,808	-	1,533	29,341	39,376
Governance Costs	3c	1,050	-	-	1,050	1,191
Other Payments	3d	252	-	-	252	-
TOTAL PAYMENTS		29,221	-	1,533	30,754	40,682
NET RECEIPTS/(PAYMENTS)		42,895	7	(670)	42,232	18,310
Transfers Between Funds		(1,800)	1,800	-	-	-
Total Funds Brought Forward		84,690	3,616	1,233	89,539	71,229
TOTAL CASH FUNDS CARRIED FORWARD		125,785	5,423	563	131,771	89,539

All of the organisation's operations are classed as continuing.

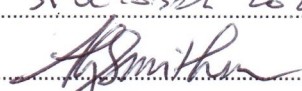
The notes on pages 15 to 19 form part of these accounts.

CARLISLE CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST MARCH 2021

		Unrestricted		Restricted	Total	Total
	Notes	General Funds	Designated Funds	Funds	31-Mar-21	31-Mar-20
		£	£	£	£	£
ASSETS						
Cash Funds:						
Cash at Bank and in Hand	6	98,778	5,423	563	104,764	62,760
Investments	7	27,007	-	-	27,007	26,779
		125,785	5,423	563	131,771	89,539
Other current assets:						
Prepayments		306	-	-	306	276
Gift Aid Tax recoverable		8,863	-	-	8,863	18,961
		9,169	-	-	9,169	19,237
Fixed assets retained for charity use:						
Freehold Building (deemed cost - valuation dated 2010)		255,000	-	-	255,000	255,000
General Equipment (historical cost)		71,265	-	-	71,265	71,110
		326,265	-	-	326,265	326,110
LIABILITIES						
Accountancy and Independent Examination Fees		1,110	-	-	1,110	1,097
Overpaid Gift Aid Tax recoverable (to be repaid)		8,201	-	-	8,201	-
		9,311	-	-	9,311	1,097

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and a Statement of Assets and Liabilities which are set out on pages 13 and 14.

Approved by the Trustees on 31 October 2021

Signed on their behalf by Trustee 

Print Name:

ALAN GEORGE SMITHSON

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2021

1. ACCOUNTING POLICIES

Basis of Preparation

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

2. RECEIPTS

		Unrestricted		Restricted	TOTAL	TOTAL
	Notes	General Funds	Designated Funds	Funds	2020/21	2019/20
		£	£	£	£	£
a) Voluntary Receipts						
Gift Aid Donations	4	29,612	-	243	29,855	32,514
Gifts & Donations	4	10,448	-	450	10,898	24,028
Tax Repayments (for YE 2017)		-	-	-	-	1,990
Tax Repayments (for YE 2018)	4	5,663	-	92	5,755	-
Tax Repayments (for YE 2019)	4	7,753	-	36	7,789	-
Tax Repayments (for YE 2020)	4	10,155	-	42	10,197	-
		63,631	-	863	64,494	58,532
b) Activities for Generating Funds						
Sale of Donated Goods		-	-	-	-	300
		-	-	-	-	300
c) Investment Receipts						
HMRC Repayment Supplement		57	-	-	57	-
Interest Receivable	5	227	7	-	234	160
		284	7	-	291	160
d) Charitable Activities						
Activities & Events		-	-	-	-	-
Disposal of asset		-	-	-	-	-
Refunds and Reimbursements		8,201	-	-	8,201	-
		8,201	-	-	8,201	-

CARLISLE CHRISTIAN FELLOWSHIP

**NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021**

3. PAYMENTS

		Unrestricted		Restricted Funds £	TOTAL 2020/21 £	TOTAL 2019/20 £
	Notes	General Funds £	Designated Funds £			
a) Investment Management Costs						
Bank Charges		111	-	-	111	115
		111	-	-	111	115
b) Charitable Activities						
Grants to Institutions	4	7,918	-	654	8,572	13,101
Grants To Individuals		2,100	-	-	2,100	2,150
Pastoral Ministry		150	-	-	150	-
Main Church Activities		2,028	-	-	2,028	2,032
Sunday School		500	-	-	500	728
Young Peoples' Groups		-	-	-	-	26
Outreach Activities	4	508	-	879	1,387	1,862
Cost of Direct Charitable Activities		13,204	-	1,533	14,737	19,899
Premises Costs:						
Building Repairs and Maintenance		6,057	-	-	6,057	8,437
Roof Repairs		-	-	-	-	-
Equipment Costs		585	-	-	585	754
Cleaning Costs		-	-	-	-	91
Electricity Costs		1,105	-	-	1,105	1,984
Gas Costs		777	-	-	777	2,130
Water Rates		306	-	-	306	276
Insurance Costs		3,357	-	-	3,357	3,227
Administrative Expenses		2,417	-	-	2,417	2,578
Cost of Indirect Charitable Activities		14,604	-	-	14,604	19,477
Total Cost of Charitable Activities		27,808	-	1,533	29,341	39,376
c) Governance Costs						
Accountancy Fees		658	-	-	658	643
Independent Examiners Fees		392	-	-	392	392
Legal & Professional Fees		-	-	-	-	156
		1,050	-	-	1,050	1,191
d) Other Payments						
Ex Gratia Payments		252	-	-	252	-
		252	-	-	252	-

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

4. RESTRICTED FUNDS

THIS YEAR

	Balance 01-Apr-20	Income	Expenditure	Transfers	Balance 31-Mar-21
	£	£	£	£	£
Release International Fund	-	13	13	-	-
Missionary Fund	541	-	541	-	-
Shoe Boxes	630	597	979	-	248
Baby Basics	62	203	-	-	265
Equipment Fund	-	-	-	-	-
Hardship Fund	-	50	-	-	50
	1,233	863	1,533	-	563

LAST YEAR

	Balance 01-Apr-19	Income	Expenditure	Transfers	Balance 31-Mar-20
	£	£	£	£	£
Release International Fund	(358)	1,284	926	-	-
Missionary Fund	-	5,149	4,608	-	541
Shoe Boxes	823	909	1,102	-	630
Baby Basics	330	345	613	-	62
Equipment Fund	-	-	-	-	-
	795	7,687	7,249	-	1,233

The Release International Fund relates to donations received for Release International, an organisation that supports persecuted Christians in various parts of the world.

The Missionary Fund relates to money received specifically for those carrying out missionary work or training for missionary work.

The Shoe Boxes Fund enables the church to create shoe boxes for the Samaritan's Purse project operation Christmas Child.

The Baby Basics Fund relates to support of mothers with babies 0 - 3 months old.

The restricted funds are wholly represented by cash reserves of the charity.

CARLISLE CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2021

5. DESIGNATED FUNDS

THIS YEAR

	Balance 01-Apr-20 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-21 £
Boiler Fund	3,616	7	-	1,800	5,423
	3,616	7	-	1,800	5,423

LAST YEAR

	Balance 01-Apr-19 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-20 £
Boiler Fund	1,804	13	-	1,799	3,616
	1,804	13	-	1,799	3,616

The Boiler Fund relates to a provision for the replacement of boilers.

The designated funds are wholly represented by cash reserves of the charity.

6. CASH AT BANK AND IN HAND

	Unrestricted		Restricted	Total 31-Mar-21 £	Total 31-Mar-20 £
	General Fund £	Designated Fund £	Fund £		
CAF Bank	98,278	-	563	98,841	58,644
Kingdom Bank	-	5,423	-	5,423	3,616
Petty Cash	500	-	-	500	500
	98,778	5,423	563	104,764	62,760

7. INVESTMENTS (Short Term)

	Unrestricted		Restricted	Total 31-Mar-21 £	Total 31-Mar-20 £
	General Fund £	Designated Fund £	Fund £		
Kingdom Bank	27,007	-	-	27,007	26,779
	27,007	-	-	27,007	26,779

8. STAFF COSTS AND NUMBERS

The charity employed no staff during this financial period.

9. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

Two Trustees donated an aggregate amount of £720 to the charity during the year (2020/19: Two Trustees donated total of £3,120). There were no conditions attached to these donations.

CARLISLE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2021

10. RESERVES POLICY

The reserves policies are detailed in the annual report.

11. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.