

**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

Notes	Unrestricted		Restricted Funds £	Total 31-Mar-24 £	Total 31-Mar-23 £	
	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.