

# **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

<b>CHARITY NUMBER</b>	1173878
<b>START OF FINANCIAL YEAR</b>	1st April 2024
<b>END OF FINANCIAL YEAR</b>	31st March 2025
<b>TRUSTEES THAT SERVED DURING THE YEAR TO 31ST MARCH 2025</b>	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.

<b>LEGAL STATUS</b>	Charitable Incorporated Organisation Registered with the Charity Commission of England and Wales
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<b>GOVERNING INSTRUMENT</b>	Foundation Registered 20th July 2017
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#### 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.

<b>CORRESPONDENCE ADDRESS</b>	Charlotte Street Church Charlotte Street Carlisle CA2 5BT
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<b>PRIMARY BANKERS</b>	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent
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<b>INDEPENDENT EXAMINER</b>	Independent Examiners Ltd The Grain Store Hills Barns Appledram Lane South Chichester, West Sussex PO20 7EG
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<b>SOLICITORS</b>	Anthony Collins Solicitors LLP 134 Edmund Street Birmingham B3 2ES
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<b>INSURERS</b>	Ansvar Insurance Company Ltd Ansvar House St Leonards Road Eastbourne, East Sussex BN21 3UR
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# **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 6<sup>th</sup> 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 1<sup>st</sup> 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_webinar)

### **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**

			<b>2024/25</b>	<b>2023/24</b>
<b>Receipts</b>	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
	<b>Total receipts</b>		<b>45,459</b>	<b>51,976</b>
<b>Payments</b>	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
	<b>Total payments</b>		<b>42,143</b>	<b>75,647</b>
<b>Net movement</b>			<b>3,316</b>	<b>-23,671</b>

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  
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PO20 7EG

Sign: 

Date: 22.09.2025

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

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

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 £
<b>ASSETS</b>						
<b>Cash Funds:</b>						
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
		<b>97,734</b>	<b>14,445</b>	<b>1,720</b>	<b>113,899</b>	<b>110,584</b>
<b>Other current assets:</b>						
Prepayments		-	-	-	-	224
Gift Aid Tax recoverable		28,599	-	-	28,599	24,502
		<b>28,599</b>	<b>-</b>	<b>-</b>	<b>28,599</b>	<b>24,726</b>
<b>Fixed assets retained for charity use:</b>						
Freehold Building (deemed cost - valuation dated 2010)		255,000	-	-	255,000	255,000
General Equipment (historical cost)		84,008	-	-	84,008	81,952
		<b>339,008</b>	<b>-</b>	<b>-</b>	<b>339,008</b>	<b>336,952</b>
<b>LIABILITIES</b>						
Accountancy and Independent Examination Fees		1,236	-	-	1,236	1,200
Overpaid Gift Aid Tax recoverable (to be repaid)		-	-	-	-	8,201
		<b>1,236</b>	<b>-</b>	<b>-</b>	<b>1,236</b>	<b>9,401</b>

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 14<sup>th</sup> 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**

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



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

**3. PAYMENTS**

	<b>Notes</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL 2024/25 £</b>	<b>TOTAL 2023/24 £</b>
<b>a) Investment Management Costs</b>						
Bank Charges		97	-	-	97	96
		<b>97</b>	<b>-</b>	<b>-</b>	<b>97</b>	<b>96</b>
<b>b) Charitable Activities</b>						
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	<b>4</b>	-	-	3,010	3,010	7,684
<b>Cost of Direct Charitable Activities</b>		<b>16,728</b>	<b>-</b>	<b>3,010</b>	<b>19,738</b>	<b>22,072</b>
<b>Premises Costs:</b>						
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
<b>Cost of Indirect Charitable Activities</b>		<b>20,801</b>	<b>-</b>	<b>-</b>	<b>20,801</b>	<b>27,376</b>
<b>Total Cost of Charitable Activities</b>		<b>37,529</b>	<b>-</b>	<b>3,010</b>	<b>40,539</b>	<b>49,448</b>
<b>c) Governance Costs</b>						
Independent Examiners Fees		1,200	-	-	1,200	1,140
Legal & Professional Fees		307	-	-	307	440
		<b>1,507</b>	<b>-</b>	<b>-</b>	<b>1,507</b>	<b>1,580</b>
<b>d) Other Payments</b>						
Ex Gratia Payments		-	-	-	-	476
		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>476</b>

# 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	-
	<b>(118)</b>	<b>3,462</b>	<b>(3,010)</b>	<b>1,386</b>	<b>1,720</b>

	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)	-
	<b>701</b>	<b>7,069</b>	<b>(7,684)</b>	<b>(204)</b>	<b>(118)</b>

**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**

	<b>CURRENT YEAR</b>			
	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £
Boiler Fund	11,832	213	-	2,400
	<b>11,832</b>	<b>213</b>	<b>-</b>	<b>2,400</b>

	<b>PRIOR YEAR</b>			
	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £
Boiler Fund	9,266	166	-	2,400
	<b>9,266</b>	<b>166</b>	<b>-</b>	<b>2,400</b>

**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 £	<b>Total 31-Mar-25 £</b>	<b>Total 31-Mar-24 £</b>
CAF Bank	26,458	-	1,720	28,178	29,251
Kingdom Bank	-	14,445	-	14,445	11,832
	<b>26,458</b>	<b>14,445</b>	<b>1,720</b>	<b>42,623</b>	<b>41,083</b>

**7. INVESTMENTS (Short Term)**

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

**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.