

# CARMEL COMMUNITY CHURCH

England & Wales - Charity number 1190036

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-06-22

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

## Contact

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**Address** Carmel Christian Centre  
Seymour Street  
Denton  
Manchester  
M34 3PF

**Phone** 01613207308

**Email** [message.carmel@gmail.com](mailto:message.carmel@gmail.com)

**Website** [www.carmelcc.org.uk](http://www.carmelcc.org.uk)

## Activities

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**Objects:** THE OBJECTS OF THE CHURCH ARE FOR THE BENEFIT OF THE PUBLIC:(A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME MAY THINK FIT;(B) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME THINK FIT; AND(C) TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME MAY THINK FIT.

**Activities:** Activities for young people to develop physically/emotionally and spiritually. Sunday school for children aged 3 to 10. Dynamite Dads - providing a space for dads to learn and play with their kids. Crafts for All, Olive Cafe. A debt Centre in partnership with Christians Against Poverty giving debt advice on and also working with people dealing with various addiction and running a recovery project

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Disability, Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£97,416	£106,375	-	-
2024-03-31	£95,784	£100,352	-	-
2023-03-31	£94,338	£96,428	-	-
2022-03-31	£0	£0	-	-
2021-03-31	£0	£0	-	-

## Trustees

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Name	Role	Appointed
<b>Mark William Thomas</b>	Chair	2019-12-05
Michael Brown		2024-03-15
SUSAN MOORES		2019-12-05
Tracey Taplin		2023-08-15

**CARMEL COMMUNITY CHURCH**

England & Wales - Charity number 1190036

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# Accounts

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**Carmel Community Church Trust**

**2024/25 Trustees Report**

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**Carmel Christian Centre Church Trust - Trustees Report**  
**Trust Information**

Status	A Charitable Incorporated Organisation. Charity Registration No 1190036
Trustees	Mark Thomas (Chair) Susan Moores Michael Brown Tracey Taplin
Elders & Pastors	Mark Thomas (Pastor and Elder) Susan Moores Lisa Gilmore
Treasurer	Derek Francis
CAP Centre Manager	Lisa Gilmore
Registered Address	Carmel Community Church Seymour Street Denton Manchester M34 3PF
Independent Examiner	John Hulme
Bankers	Charities Aid Foundation Bank 25 Kings Hill Road Kings Hill West Malling Kent ME19 4JQ  Sort Code: 40-52-40 Account No 00018760

## **Carmel Christian Centre Church Trust**

### **Trustees Report for the year ended 31 March 2025**

#### **Objectives:**

1. To advance the Christian Faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods, or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the church council from time-to-time think fit:
3. To advance education in such ways and in such parts of the United Kingdom or the world as the church council from time to time may think fit.

#### **The Church: Its aims and objectives:**

The aims and objectives as stated above are the basis for our charitable status. The trustees and elders therefore have a role to keep the activities of the church within its designated purpose.

As a leadership the trustees of Carmel Community Centre are committed to taking our faith and making it both practical and accessible to our community. We continue to teach principles of faith and Christian living and how this impacts our members personally and how we together meet needs in our community local and international.

At CCC we have a number of teams that work tirelessly to carry our vision and message. Each team has a function and ministry within CCC that is part of our reaching out to our community and expressing God's heart in numerous ways.

Within the structure of CCC a number of departments operate that enable the organisation to function and to meet the aims of the charity.

- CAP debt centre
- Carmel Kids
- Dynamite Dads
- Youth
- Prayer Chain
- Carmel Cafe
- Crafts for All
- Silver Cord Ministry
- Freedom Homes (Stopped April 2024)

Each of these departments fulfils our value of reaching into the community and offering a service that meets a local identified need. CCC members each week sacrificially commit their time and energy for the benefit of others. As trustees and on behalf of all the members of CCC we thank you for your dedication and passion in serving God and blessing others.

### **CAP Debt Centre**

CAP Debt Centre Report for April 2024 – March 2025

The centre continues to thrive working in partnership with Holy Trinity Church, Stalybridge. Lisa the Debt Centre Manager, and Alan a Debt Coach for the centre, cover the whole of Tameside seeing 5 new clients a month between them (3 for Lisa and 2 for Alan). This year Lisa has seen 10 families go debt free and connected with over 30 families locally. Lisa also trained as a CAP Money Coach and provided 5 Money Coaching courses over the year: 2 group courses and 3 one to one courses for a total of 12 people. Money coaching is a free service designed to empower people with the knowledge, skills, tools and confidence to better manage your finances long term.

Lisa and her team of volunteers always show a caring, supportive attitude that demonstrates the values of Carmel Community Church.

### **Community**

CCC received funding from TMBC identified as the Winter Pressure Fund to support people in the community throughout the winter period. Alex and Tracey Taplin managed this fund of just over £4810. We continued to help people with food parcels, one off payments for white goods and utility supplies. We also opened up the building as a warm space offering a safe place to keep warm and receive a hot drink and meal.

**Freedom Homes** – due to the project manager moving area and a severe lack of available property to run the project the trustees made the decision to bring the project to an end. The charity continues to work with those in our community seeking to break free from addiction.

### **Carmel Café**

We have completed our 8<sup>th</sup> year. Our current café manager is Sarah Brown who is continuing to keep up the good work. We have a number of volunteers supporting the café and learning new skills on the job, including those recovering from addiction and three students doing work experience. Sarah is able to train up these volunteers to further their opportunities for paid employment elsewhere. It operates 3 days a week for local people and offers a warm, friendly place during the colder months. We have seen local walk – in trade flourish in this period as well as site users staying to eat at the café.

### **Carmel Kids**

In Carmel Kids Mary, Liz and I have worked alongside a small group of children aged between 3 and 11 each Sunday over the past year. We have had bible stories, drama, songs, games, quizzes and crafts. We have had parties at the end of each term. On Sunday we had 9 children which has grown considerably from the 3 or 4 we have had in the past. Bev Moores.

### **Young People**

Our young people (14-18) were meeting every other Sunday morning during 2024/2025 and strong relationships were formed with their leaders Scott and Sarah who did a great job in helping the young people learn about Christian values and how they could apply them in their daily lives. This is essential in family life and school. The young people need to be equipped to deal with the challenging world they live in. Having a young people's group is never static and they move on.

### **Dynamite Dads**

We provide a cafe for all dad's and children to eat at discount prices.

The cafe is run that day solely on volunteers that have undergone or worked through recovery programmes for, mental, physical health and addiction.

The group is also run by 2 volunteers Sarah and Carol.

Carol comes up with new crafts each month, and play time consists of bouncy castles, toys, dancing and singing.

The dads group offers a safe space for children to play and dad's / granddads/guardians and uncles, to socialise, discuss and share parenting advice /struggles and celebrations.

Although we have lost 2 families due to emigration to other countries this year, this has not affected the size of our group. And we have welcomed several more new dad's and children to the group.

### **Silver Cord**

This is a community outreach operating from the charity Silver Cord with whom we work in partnership supporting people in isolation very often through simply growing older. This is such a valued ministry of the church, and we want to thank those members of CCC who support this charity as volunteers. We decided to donate £50 per month as an ongoing investment into their work.

### **Prayer Chain**

The prayer chain begun during COVID as a support network for our members.

During this past year we have seen significant answers to those prayer requests.

Prayer is fundamental to our values, and we recognise the ongoing faithful work of Val and the team to sustain this ministry.

### **Worship Team**

We continue to develop the skills of our worship team as they practice and lead every Sunday. Unfortunately our lead musician injured his hand and we used available backing tracks during this year to enable sung worship in our services. It is a safe environment for people to grow in their musical ability, learning to use mixing equipment and playing together. The team support each other and are learning the core values of CCC.

### **Women Together**

During the year four ladies began a new department at CCC called Women Together. They began with an introduction of the team and the aims and objectives as they move forward. This was well attended and supported by the ladies of CCC.

### **Community Groups**

As we work with various community groups the church building has become a great asset for our community. These groups are Tracy Drury Exercise classes, Baby Sensory, Crafty Kids, Lil Beatz, Showstoppers, Base Dance Group, Acorn Recovery run recovery courses, CGL (drug and alcohol team), Diabetes Training Reedwell),

Maximus (supporting refugees), Anew and Alcoholics Anonymous plus the occasional one off room hire sessions.

### **Carmel Life**

For the past few years, we have focused on reaching out to our community by offering the church building. The building is now used everyday for various community groups, who now base themselves here. We have a great working relationship with each group who appreciate the quality of the building and all the facilities we offer, particularly the community café.

We have completed the name change to Carmel Community Church and have transferred all the charity assets to the new charity and opened a new bank account with the new charity name. This year we also saw the appointment of Mick Brown and Tracey Taplin as new trustees. We also want to thank Ged Kelly who decided it was time for him to step down from his role as an elder and trustee. Ged has been a loyal and valuable asset to CCC particularly as a teacher where his giftings lies.

### **The Future**

We are looking to consolidate our role in the community and continue to work in partnership with various community groups to give access to the building facilities.

We are constantly evaluating our church development and are looking to grow a wider leadership team. Currently we are making plans for the departmental leaders to attend AOG regional events that will inspire them to develop their giftings.

We are also as a trustee board looking at succession planning and seeking advice from our AOG network.

## Finance 2024/25

Opening Balance 1/4/2024      £41,933.57

Closing Balance 31/3/2025      £33,588.04

<b>Income</b>	<b>2024-2025</b>
Member Giving inc solar panel donations	58,999.48
Room Hire	10,783.19
HMRC Tax Refund (2023-2024)	8,564.76
Benefactor Trust	2,300.00
Olive Café	5,822.55
Crafts for All	739.09
Dynamite Dads	213.00
Christmas Fayre	587.00
CAP Donations	3,680.00
Misc	833.14
Bank Interest	83.97
Winter Pressure Fund	4,810.00
<b>TOTAL Income</b>	<b>97,416.18</b>

<b>Members giving 2024-2025</b>	
Bank direct	44,195.00
weekly offering	16,424.48

**Carmel Community Church Accounts 2024-2025**

<b>Expenditure</b>	<b>Amount</b>	
Bank Charge	90.00	
CAP client payments	357.00	
CAP membership fees (inc Holytrinity and Stalybridge contribution)	9,000.00	
<b>CAPITAL Exp. (Inc solar panels)</b>	<b>14,995.00</b>	
Carmel Kids	90.98	
Crafts for all	613.46	
Cleaning costs	1,516.33	
Community	558.75	
Conference	775.03	
Insurance	1,787.16	
U Broadband (Internet)	396.00	
maintenance and Repair	2,352.06	
Ministry gift	130.00	
Music License	903.37	
Mutual Faith Gift	179.97	
Office	401.26	
Olive café	2,456.39	
Photocopier Leasing	973.31	
salaries	51,324.01	
<b>ASSEMBLIES OF GOD</b>	<b>1,356.00</b>	
Sound Equipment	786.83	
U Water	1,192.23	
Water Cooler	272.88	
Website	295.00	
Winter Pressure Fund	4,266.43	
U Electric	4,734.76	
U Gas	2,552.22	
Misc	60.58	
DBS checks	230.21	
Proclaim Trust	500.00	
SO Silver Cord Ministries	600.00	
75 Celebration	275.00	
Christmas Meal support	335.00	
<b>Grand TOTAL</b>	<b>106,357.22</b>	excl HMRC and Account transfer

1. Reserves. The trustees seek where possible to retain within the Current Account cleared funds, we currently have cleared funds that allows four months without any income.
2. Mission Giving Amount. Our mission giving would aim to be 10% of trust income When we consider mission, we include local, national and international outreach
3. Mission Giving Policy. Our policy is based on the following principles:
  - a) Relationship – whilst the trustees will retain flexibility for emergency situations the aim is to give resource out of relationship with Carmel Christian Centre
  - b) Time Limited – the trustees will not agree any new open-ended commitment to any cause. All mission giving is agreed for a fixed period of time and is reviewed appropriately
  - c) Accountability – the trustees expect the recipients, when asked will be accountable for providing full details of expenditure and if considered appropriate by the trustees receipts or other evidence that our giving has been used in accordance with the basis on which it was given.
  - d) Face to face support – this is considered more desirable that just providing support on its own. Whilst on occasion pure financial support is appropriate to deal with events such as disaster relief, we would seek to help bring people to the point of self-sufficiency with our mission giving.
4. The trust does not accept restricted giving of any nature, all donors to the charity should be aware that gifts can be used for any legal purpose that is defined under the charities aims in the trust deed.

Charity law allows a charity to accept gifts and donations, which are either restricted or unrestricted. If a gift is unrestricted the trustees are allowed to use the funds for any purpose that are part of the aims and objectives of the Trust. Restricted gifts can only be used for the specified reason for which they were given, unless permission is sort and obtained by the giver to either change the restriction or make the gift unrestricted.

There is a further type of giving that is designated. Designated is still unrestricted however the trustees and the giver have the intention to use the gift for a specified purpose, however importantly the trustees are not bound to use the funds in this way should, in their opinion, a greater need arise and they decide to use the money for another need of the charity.

### **Risk Management**

All major insurable risks are subject to normal Churches and employees insurance. We also have a number of risk management policies including Child Protection. An annual review of all areas of risk is undertaken by the Trustees with the view to remove or mitigate the likelihood or affect for all risks affecting the charity.

### **Statement of Trustees Responsibilities**

Charity law requires the trustees to prepare accounts for each financial year, which is a true and fair view of the state of affairs of the Charity and of the profit and loss of the charity for that period. In preparing these accounts, the trustees are required to:

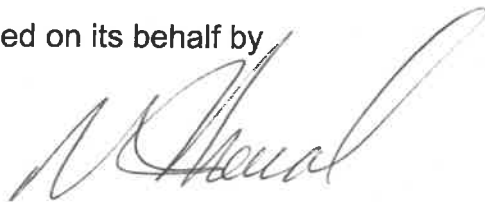
- Select suitable accounting policies and estimates that are reasonable and prudent.
- Make adjustments and estimates that are reasonable and prudent
- Prepare accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Acts. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the Board of Trustees on:

Date: 29/8/2026

And signed on its behalf by



Mark Thomas (Chair of trustees)



Susan Moores (Trustee)



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Carmel Community Church

**On accounts for the year  
ended**

31/03/2025  
Charity no (if any) 1190036

**Set out on pages**

1-11

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

29/01/2026

**Name:**

John Thomas Hulme JP

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

Daleside 59 Gibraltar Lane  
Denton  
Manchester M34 7PY

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**CARMEL COMMUNITY CHURCH**

England & Wales - Charity number 1190036

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# Accounts

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**Carmel Community Church Trust**

**2023/24 Trustees Report**

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## **Carmel Community Church Trust - Trustees Report Trust Information**

<b>Status</b>	A Charitable Incorporated Organisation. Charity Registration No 1190036
<b>Trustees</b>	Mark Thomas (Chair) Susan Moores Tracey Taplin Michael Brown
<b>Elders &amp; Pastors</b>	Mark Thomas (Pastor and Elder) Gerrard Kelly Susan Moores Lisa Gilmore
<b>Treasurer</b>	Derek Francis
<b>CAP Centre Manager</b>	Lisa Gilmore
<b>Registered Address</b>	Carmel Community Church Seymour Street Denton Manchester M34 3PF
<b>Independent Examiner</b>	Pauline Hague
<b>Bank</b>	Charities Aid Foundation Bank 25 Kings Hill Road Kings Hill West Malling Kent ME19 4JQ Sort Code: 40-52-40 Account No 00018760

**Objectives:**

1. To advance the Christian Faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods, or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the church council from time-to-time think fit:
3. To advance education in such ways and in such parts of the United Kingdom or the world as the church council from time to time may think fit.

**The Church: Its aims and objectives:**

The aims and objectives as stated above are the basis for our charitable status. The trustees and elders therefore have a role to keep the activities of the church within its designated purpose.

As a leadership the trustees of Carmel Community Church are committed to taking our faith and making it both practical and accessible to our community. We continue to teach principles of faith and Christian living and how this impacts our members personally and how we together meet needs in our community local and international.

At CCC we have a number of teams that work tirelessly to carry our vision and message. Each team has a function and ministry within CCC that is part of our reaching out to our community and expressing God's heart in numerous ways.

Within the structure of CCC a number of departments operate that enable the organisation to function and to meet the aims of the charity.

- CAP debt centre
- Carmel Kids
- Dynamite Dads
- Youth
- Prayer Chain
- Carmel Cafe
- Crafts for All
- Silver Cord Ministry
- Freedom Homes

Each of these departments fulfils our value of reaching into the community and offering a service that meets a local identified need. CCC members each week sacrificially

commit their time and energy for the benefit of others. As trustees and on behalf of all the members of CCC we thank you for your dedication and passion in serving God and blessing others.

### **CAP Debt Centre**

CAP Debt Centre Report for April 2023 – March 2024

The centre continues to provide debt support and advice for the Tameside area. We continue to work in partnership with Holy Trinity, Stalybridge. The centre is now a well-established and trusted route for referrals from other agencies working in Tameside. Lisa the centre manager provides an excellent service and always shows a caring and supportive attitude demonstrating the values of Carmel Community Church

### **Community**

#### **Freedom Homes**

Steve Oscroft manages Freedom Homes. Steve along with his team of Mike Brown, Alex and Tracey, Karen Lowe, Julie Ricci, Geoff Graham and Udi are supporting those who attend CCC who are going through recovery.

Steve organised a number of people from Anew to attend the Fixed conference at Bolton.

The initial objective of housing people and taking them through an 18-month recovery programme has become increasingly more difficult due to the general housing shortage. This would mean that anyone who was engaged on the course would not have anywhere to go when they had finished it. For now, this aspect of our project will be suspended.

Steve informed us that due to a family need he was moving to the Derby area. This would mean stepping down from his role in April 2024.

#### **Carmel Café**

It is now completing its 7<sup>th</sup> year. Our current cafe manager Sarah Brown is continuing to keep up the good work. The cafe is a great place for the community users to meet up and make new friends whilst sharing some great food at reasonable prices. Thanks to Sarah and the volunteers for another great year.

#### **Silver Cord**

This is a community outreach operating from the charity Silver Cord with whom we work in partnership supporting people in isolation very often through simply growing old. This is such a valued ministry of the church, and we want to thank those members of CCC who support this charity as volunteers.

#### **Prayer Chain**

The prayer chain supports the needs of CCC members and anyone else who needs intervention from God. Prayer is fundamental to our values. We recognise the faithful work of Val and the team. This is a fantastic asset to the church.

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d) Face to face support – this is considered more desirable than just providing support on its own. Whilst on occasion pure financial support is appropriate to deal with events such as disaster relief, we would seek to help bring people to the point of self-sufficiency with our mission giving.

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All major insurable risks are subject to normal Churches and employee's insurance. We also have a number of risk management policies including Child Protection. An annual review of all areas of risk is undertaken by the Trustees with the view to remove or mitigate the likelihood or affect for all risks affecting the charity.

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Charity law requires the trustees to prepare accounts for each financial year, which is a true and fair view of the state of affairs of the Charity and of the profit and loss of the charity for that period. In preparing these accounts, the trustees are required to:

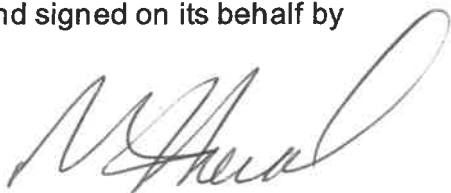
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Approved by the Board of Trustees on:

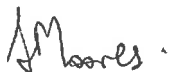
Date: 23rd January 2025

And signed on its behalf by



Mark Thomas (Chair of trustees)

Susan Moores (Trustee)



### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect: 1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or 2. the accounts do not accord with those records; or 3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Pauline Hague*

Name PAULINE HAGUE

Address: 31 CHESTER ROAD  
POYNTON  
CHESHIRE  
SK12 1HA

Date: 23-01-2025 8

**CARMEL COMMUNITY CHURCH**

England & Wales - Charity number 1190036

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# Accounts

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**Carmel Community Church Trust**

**2022/23 Trustees Report**

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## **Carmel Christian Centre Church Trust - Trustees Report Trust Information**

**Status** A Charitable Incorporated Organisation.  
Charity Registration No 1190036

**Trustees** Mark Thomas (Chair)  
Gerard Kelly  
Susan Moores

**Elders & Pastors** Mark Thomas (Pastor and Elder)  
Gerrard Kelly  
Susan Moores  
Lisa Gilmore

**Treasurer** Derek Francis

**CAP Centre Manager** Lisa Gilmore

**Registered Address** Carmel Community Church  
Seymour Street  
Denton  
Manchester M34 3PF

**Independent Examiner** Pauline Hague

**Bankers** Charities Aid Foundation Bank  
25 Kings Hill Road  
Kings Hill  
West Malling  
Kent ME19 4JQ

Sort Code: 40-52-40  
Account No 00018760

## **Carmel Christian Centre Church Trust**

### **Trustees Report for the year ended 31 March 2023**

#### **Objectives:**

1. To advance the Christian Faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods, or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the church council from time-to-time think fit:
3. To advance education in such ways and in such parts of the United Kingdom or the world as the church council from time to time may think fit.

#### **The Church: Its aims and objectives:**

The aims and objectives as stated above are the basis for our charitable status. The trustees and elders therefore have a role to keep the activities of the church within its designated purpose.

As a leadership the trustees of Carmel Christian Centre are committed to taking our faith and making it both practical and accessible to our community. We continue to teach principles of faith and Christian living and how this impacts our members personally and how we together meet needs in our community local and international.

At CCC we have a number of teams that work tirelessly to carry our vision and message. Each team has a function and ministry within CCC that is part of our reaching out to our community and expressing God's heart in numerous ways.

Within the structure of CCC a number of departments operate that enable the organisation to function and to meet the aims of the charity.

- CAP debt centre
- Carmel Kids
- Dynamite Dads
- Youth
- Ministry to the homeless
- Prayer Chain
- Carmel Cafe
- Crafts for All
- Silver Cord Ministry
- Freedom Homes

Each of these departments fulfils our value of reaching into the community and offering a service that meets a local identified need. CCC members each week sacrificially commit their time and energy for the benefit of others. As trustees and on behalf of all the members of CCC we thank you for your dedication and passion in serving God and blessing others.

### **CAP Debt Centre**

CAP Debt Centre Report for April 2022 – March 2023

Please note that the stats do not include Alan Bolton's (Debt coach from Holy Trinity Stalybridge) clients or appointments just the clients seen by Lisa.

- Debt Free Families 11
- 1<sup>st</sup>'s visits completed 27
- Follow up fact find appointments completed 22
- Budget and advise appointments completed 20

2022 saw me working along side some wonderful clients who were trying their very best to get not only their finances in order but their life's too. Our connection with Anew in Hyde was ever present and I had the privilege of supporting 7 clients from there through their journeys out of debt. It's a joy to witness someone turning things around and the appreciation they all showed was very special.

"I felt heard by Lisa and the team..... Thank you from the bottom of my heart for allowing me to have a new start!" Jody

"For me, being in debt was like drowning..... I couldn't be happier with my life now. A heartfelt thanks to everyone involved" Tracey.

I have seen an increase this year in the number of vulnerable clients that need additional support because of mental health or ongoing health related issues, like anxiety, depression, adhd. This means extra time is needed to get the client where they need to be. I have a small but great team of befrienders who come out on visits with me, and I would like to acknowledge them and thank them for their support because without them I couldn't do my job! there is always room for more so please speak to me if you are interested in helping.

Through out the year we have been able to refer clients to the local foodbanks and have also funded 2 individual food shops for clients who were in an extreme situation as well as pay for a bus pass for a child to get to school. With CAP head office support and the winter pressures fund we were also able to provide numerous gas and electric top ups.

At Christmas we raised £800 which enabled us to buy Aldi food vouchers for our CAP families. These are always gratefully received and means families can buy what they would prefer. Thank you to all who supported the appeal.

Throughout the year I was invited to share about CAPs service including the Women's Centre in Ashton,

St. Damians school in Ashton, The DWP – Hyde Job Centre, Ingeus Hyde & Ashton, Infinity Initiatives, Tameside Helping Hand, Oasis centre Haughton Green.

So many wonderful prayers have been shared with clients on visits and Gods love demonstrated. Its good to see a couple of our clients integrated into church or helping in some voluntary way. Praise God!

### **Community**

CCC received funding from TMBC identified as the Winter Pressure Fund to support people in the community throughout the winter period. Alex and Tracey Taplin managed this fund of just over £7000. We continued to help people with food parcels, one off payments for white goods and utility supplies. We also opened up the building as a warm space offering a safe place to keep warm and receive a hot drink and meal.

### **Freedom Homes**

Steve Oscroft manages Freedom Homes. Steve along with his new team of Mike Brown, Alex and Tracey, Karen Lowe & Julie Ricci are supporting those who attend CCC who are going through recovery. The team now run two 12 step courses per annum.

Steve organised a number of people from Anew to attend the Fixed conference at Bolton.

To date we have not been able to identify a house to offer a spiritual based recovery programme, this is an area of prayer.

**Carmel Café** – Sarah Brown took over the role of Carmel Café manager in September 2022. We want to thank Sue for all she has done to take the café to the next level in terms of food and income. We have received funding of £10,000 to support the role of manager in the café. The café continues to offer volunteer opportunities to CCC members and community members seeking to develop their skills and their personal growth.

### **Silver Cord**

Denise Powell who supported Silver Cord felt it was time to step down from her role in the organisation. We want to thank Denise for her dedication to working with Silver Cord to help grow it from the ground. For Christmas 2022 Silver Cord provided Christmas lunches which were delivered by members of local churches of which Carmel was a contributor. This is a community outreach to those in isolation very often through simply growing old. This is such a valued ministry of the church and we want to thank those members of CCC who support as volunteers.

### **Prayer Chain**

The prayer chain is an unsung hero in many ways. Sadly, Lyn Underhill has managed the team for many years passed away suddenly in December 2022. Val Carroll has volunteered to pick up the role and requests should be directed to her. The prayer chain supports the needs of CCC members and anyone else who needs intervention from God. Prayer is fundamental to our values we recognise the faithful work of Lyn and the team. This is a fantastic asset to the church.

## **Community Groups**

As we work with various community groups the church building has become a great asset for our community. These groups are Tracy Drury Exercise classes, Baby Sensory, Crafty Kids, Forever Families, Lil Beatz, Baby Bereavement support Group. Showstoppers, Base Dance Group, Acorn Recovery run recovery courses, CGL (drug and alcohol team), Anew.

## **Carmel Life**

During the year we made every effort to pick up and move on from inactivity from the fallout from the pandemic.

The leaders felt it was an opportunity to look at the overall health of Carmel Christian Centre and engaged Ian Watson to lead a project looking at where we were as church and what we could put in place to move forward, this began in September 2022 and will continue for a twelve-month period.

## **The Future**

We continue to pursue a change of charitable status to a Charitable Incorporated Organisation (CIO) that will allow more freedom financially and give greater financial cover for the trustees. At the same time, we will be changing the name of the church to Carmel Community Church as this better reflects our vision for church. This has been a longer journey than expected but we are aiming for early 2023 for this to happen.

We continue to work with members of our community demonstrating our faith through the works we do. This is an ever-increasing role for the church in the community.

## **Finance 2022/23**

Current Account Balance 31 <sup>st</sup> March 2023	<b>£38,402.37</b>
Second Account balance 31 <sup>st</sup> March 2023	<b>£45.55</b>
New Account for Carmel Community Church	<b>£9,811.80</b>

Income 2021-2022

<b>Member offerings</b>		
Sunday Collection	22,982.69	
Member Automatic Transfers	24,652.00	
		<b>47,634.69</b>
Designated Offering		
<b>Grants:</b>		
HMRC JRS GRANT	1,955.54	
TMBC Grant	10,000.00	
Winter Pressures Fund (Action Together)	3,150.00	<b>15,105.54</b>
HMRC Gift Aid Refund	6,318.02	<b>6,318.02</b>
Olive Café Receipts	5,907.96	<b>5,907.96</b> Gross
CAP from Supported Churches	5,150.00	Gross
CAP HQ for Client Direct Support	1,060.00	<b>6,210.00</b> Gross
<b>Facilities Hire</b>		
Room Hire	5,202.00	
Post Box rental Income	617.53	<b>5,819.53</b>
<b>Misc Income</b>		
Christmas Hamper	542.00	<b>542.00</b>
Reimbursement of legal fees	3,000.00	<b>3,000.00</b>
<b>DESIGNATED INCOME</b>		
UKRAINE APPEAL	729.00	<b>729.00</b>
Christians Against Poverty	398.96	<b>398.96</b>
Syria Turkey Relief		
<b>GROSS INCOME</b>	<b>91,665.70</b>	<b>TOTAL FOI 91,665.70</b>

NB

Water cooler refund not included	249.60	249.60
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91,915.30

Income 2022-3

<b>Member offerings</b>		
Sunday Collection	21,162.98	
Member Automatic Transfers	23,771.48	
		<b>44,934.46</b>
(Excl Designated Offering)	1,032.48	
<b>Grants:</b>		
Lottery Funding	10,000.00	
Winter Pressures Fund (Action Together)	8,220.00	<b>18,220.00</b>
HMRC Gift Aid Refund	3,996.99	<b>3,996.99</b>
Olive Café Receipts		<b>10,082.62</b> Gross
CAP from Supported Churches	4,850.00	
CAP HQ for Client Direct Support	690.00	<b>5,540.00</b>
<b>Facilities Hire</b>		
Room Hire	7,630.00	
Post Box rental Income	800.00	<b>8,430.00</b>
<b>Misc Income</b>		
Food Voucher Appeal		<b>805.00</b>
Misc Donations		<b>1,232.87</b>
<b>DESIGNATED INCOME</b>		
UKRAINE Appeal		<b>206.00</b>
Christians Against Poverty Local Dist		<b>413.00</b>
Syria Turkey Relief		<b>413.48</b>
<b>INTEREST</b>		<b>63.44</b>

Total Income

**94,337.86** (see raw data)

**CCC Expenditure 2022-2023**

		2021-2022	2022-2023	Diffce
Assemblies of God		2,004.00	2,004.00	0.00
Cleaning and Cleaning Supplies		696.13	1,131.80	435.67
Crafts for All		31.26	129.14	97.88
Insurance		1,403.26	1,519.45	116.19
Kitchen		871.40		-871.40
Ministry Received		450.00	1,587.05	1,137.05
Maintenance and Repair		5,655.72	4,066.54	-1,589.18
Office Supplies		969.38	517.04	-452.34
Photocopier Leasing		367.20	367.20	0.00
Refreshments		453.61	335.60	-118.01
Salaries		61,512.39	60,491.40	-1,020.99
Sound Desk		268.53	81.34	-187.19
Utilities		6,940.43	6,742.76	
	Utility Electricity	3,869.76	3,790.20	-79.56
	Utility Gas	2,157.24	1,996.75	-160.49
	Utility Internet	428.88	497.30	68.42
	Utility Water	484.55	458.51	-26.04
IT		54.54		-54.54
Website		488.00	295.00	-193.00
Books		84.47		-84.47
Conferences/Training		324.70	1160.41	835.71
DBS		450.00	15.00	-435.00
Music Licence		761.58	799.17	37.59
Misc/Other		694.71	223.39	-471.32
Legal Expenses		2,541.60	250.00	-2,291.60
Bank Fees		257.50	89.93	-167.57
<b>MINISTRY:</b>				
CAP Subscription (NET)		1,210.00	3,270.00	2,060.00
Carmel to CAP HQ	6,360.00		8,120.00	0.00
Received from other Churches	- 5,150.00		- 4,850.00	0.00
CAP clients HQ CAP support		1,060.00	630.00	-430.00
CAP clients local support (cash)		151.36	248.60	97.24
Community Support (inc Winter Pressure Fund)		2,141.69	4,530.21	2,388.52
Dynamite Dads		51.91	33.23	-18.68
Love Christmas		415.00		-415.00
Freedom Homes		336.43	809.20	472.77
Proclaim Trust (Barry Woodward)		200.00	200.00	0.00
Ministry Support: Silver Cord			200.00	200.00
Olive		1,318.68	1,678.06	359.38
Youth		169.47	72.00	-97.47
<b>TOTAL CURRENT ACCOUNT</b>		<b>94,334.95</b>	<b>93,477.52</b>	<b>-857.43</b>
<b>CAPITAL EXP:</b>				
		9,400.15		
	Windows	4,688.21		
	Boiler	1,800.00		1,026.80
	Coffee Machine	2,552.24		
	Laptop	359.70		
<b>TOTAL CAPITAL ACCOUNT</b>		<b>9,400.15</b>	<b>1,026.80</b>	<b>-8,373.35</b>
<b>From Designated Offerings</b>				
	Ukraine	700.00	206.00	
	Syria Turkey relief		413.48	
	Winning Women Worldwide		500.00	
	Christmas Food Voucher Appeal		805.00	
<b>GRAND TOTAL</b>		<b>104,435.10</b>	<b>96,428.80</b>	

1. Reserves. The trustees seek where possible to retain within the Current Account cleared funds, we currently have cleared funds that allows four months without any income.

2. Mission Giving Amount. Our mission giving would aim to be 10% of trust income When we consider mission, we include local, national and international outreach

3. Mission Giving Policy. Our policy is based on the following principles:

a) Relationship – whilst the trustees will retain flexibility for emergency situations the aim is to give resource out of relationship with Carmel Christian Centre

b) Time Limited – the trustees will not agree any new open-ended commitment to any cause. All mission giving is agreed for a fixed period of time and is reviewed appropriately

c) Accountability – the trustees expect the recipients, when asked will be accountable for providing full details of expenditure and if considered appropriate by the trustees receipts or other evidence that our giving has been used in accordance with the basis on which it was given.

d) Face to face support – this is considered more desirable than just providing support on its own. Whilst on occasion pure financial support is appropriate to deal with events such as disaster relief, we would seek to help bring people to the point of self-sufficiency with our mission giving.

4. The trust does not accept restricted giving of any nature, all donors to the charity should be aware that gifts can be used for any legal purpose that is defined under the charities aims in the trust deed.

Charity law allows a charity to accept gifts and donations, which are either restricted or unrestricted. If a gift is unrestricted the trustees are allowed to use the funds for any purpose that are part of the aims and objectives of the Trust. Restricted gifts can only be used for the specified reason for which they were given, unless permission is sought and obtained by the giver to either change the restriction or make the gift unrestricted.

There is a further type of giving that is designated. Designated is still unrestricted however the trustees and the giver have the intention to use the gift for a specified purpose, however importantly the trustees are not bound to use the funds in this way should, in their opinion, a greater need arise and they decide to use the money for another need of the charity. **Risk Management**

All major insurable risks are subject to normal Churches and employees insurance. We also have a number of risk management policies including Child Protection. An annual review of all areas of risk is undertaken by the Trustees with the view to remove or mitigate the likelihood or affect for all risks affecting the charity.

### Statement of Trustees Responsibilities

Charity law requires the trustees to prepare accounts for each financial year, which is a true and fair view of the state of affairs of the Charity and of the profit and loss of the charity for that period. In preparing these accounts, the trustees are required to:

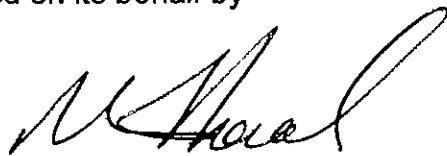
- Select suitable accounting policies and estimates that are reasonable and prudent.
- Make adjustments and estimates that are reasonable and prudent
- Prepare accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Acts. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the Board of Trustees on:

Date: 30th January 2024

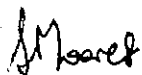
And signed on its behalf by



Mark Thomas (Chair of trustees)



Ged Kelly (Trustee)



Susan Moores (Trustee)

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect: 1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or 2. the accounts do not accord with those records; or 3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

*P. Hague*

Name

PAULINE HAGUE

Address:

31 CHESTER ROAD  
POYNTON  
STOCKPORT  
CHESHIRE  
SK12 1HA

Date:

30 JANUARY 2024

**CARMEL COMMUNITY CHURCH**

England & Wales - Charity number 1190036

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# Accounts

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# **Carmel Community Church**

## **Trustees Report 2021/2022**

Carmel Community Church registered as a charity in June 2020 and will replace the current charity Carmel Christian Centre.

As of today the transfer has not taken place and is not yet operating as a CIO. If you want to read a full trustee report please refer to the charity number 1052551. This will also give you the accounts for the year.

Mark Thomas  
Chair of Trustees

**CARMEL COMMUNITY CHURCH**

England & Wales - Charity number 1190036

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# Accounts

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# **Carmel Community Church**

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Mark Thomas  
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