



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
- 1st'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 st March 2023	£38,402.37
Second Account balance 31 st March 2023	£45.55
New Account for Carmel Community Church	£9,811.80

Income 2021-2022

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

NB

Water cooler refund not included	249.60	249.60
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91,915.30

Income 2022-3

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

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
MINISTRY:			
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
TOTAL CURRENT ACCOUNT	94,334.95	93,477.52	-857.43
CAPITAL EXP:	9,400.15		
Windows	4,688.21		
Boiler	1,800.00		
Coffee Machine	2,552.24		
Laptop	359.70		
		1,026.80	
TOTAL CAPITAL ACCOUNT	9,400.15	1,026.80	-8,373.35
From Designated Offerings			
Ukraine	700.00	206.00	
Syria Turkey relief		413.48	
Winning Women Worldwide		500.00	
Christmas Food Voucher Appeal		805.00	
GRAND TOTAL	104,435.10	96,428.80	

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 charity's 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:

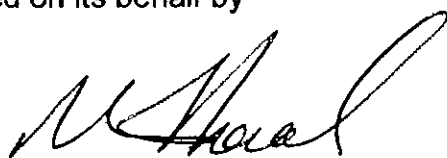
- Select suitable accounting policies and estimates that are reasonable and prudent.
- Make adjustments and estimates that are reasonable and prudent
- Prepare accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

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

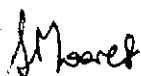
And signed on its behalf by



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