

Carmel Community Church Trust

2023/24 Trustees Report

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Carmel Community Church Trust - Trustees Report Trust Information

Status	A Charitable Incorporated Organisation. Charity Registration No 1190036
Trustees	Mark Thomas (Chair) Susan Moores Tracey Taplin Michael Brown
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
Bank	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 7th 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.

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, Baby Bereavement support Group. Showstoppers, Base

Dance Group, Acorn Recovery run recovery courses, CGL (drug and alcohol team), Anew, Alcoholics Anonymous

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 every day 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 Carmel Cafe.

We have completed the name change to Carmel Community Church and have transferred all the charity assets to the new charity and opened a bank account with the new charity name.

This year also saw the appointment of Mike 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 gifting 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 department leaders to attend AOG regional events that will inspire them to develop their gifting.

Finance 2022/23

Current Account Balance 31 st March 2023	£46,722.23
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Second Account balance 31 st March 2024	£42,148.57
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Total Income 2023/24	£95,784.26
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Total Expenditure 2023/24	£100,352.92
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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 to 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 trustee's 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 is 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 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.

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:

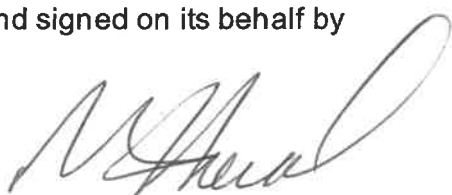
- Select suitable accounting policies and estimates that are reasonable and prudent.
- Make adjustments and estimates that are reasonable and prudent
- Prepare accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

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:

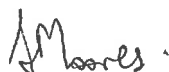
Date: 23rd January 2025

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