

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 8th 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 / grandads/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

Income	2024-2025
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
TOTAL Income	97,416.18

Members giving 2024-2025	
Bank direct	44,195.00
weekly offering	16,424.48

Carmel Community Church Accounts 2024-2025

Expenditure	Amount	
Bank Charge	90.00	
CAP client payments	357.00	
CAP membership fees (inc Holytrinity and Stalybridge contribution)	9,000.00	
CAPITAL Exp. (Inc solar panels)	14,995.00	
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	
ASSEMBLIES OF GOD	1,356.00	
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	
Grand TOTAL	106,357.22	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 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:

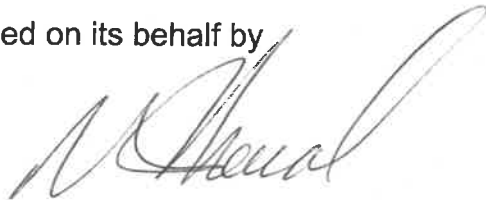
- Select suitable accounting policies and estimates that are reasonable and prudent.
- Make adjustments and estimates that are reasonable and prudent
- Prepare accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

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: 29/1/2026

And signed on its behalf by



Mark Thomas (Chair of trustees)



Susan Moores (Trustee)



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

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).