CARMEL INTERNATIONAL MINISTRIES

England & Wales · Charity number 1190259

Details

Other names	CARMEL PENTECOSTAL CHURCH UK
Status	Registered
Legal form	CIO
Registered	2020-07-06
Register	View on the Charity Commission register

Contact

Address	4 Pilgrim Gardens America Lane Haywards Heath RH16 3SX
Phone	07970329378
Email	cpcuk.hh@gmail.com

Activities

Objects: THE CHURCH'S PURPOSES ARE:1. TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF FAITH OF THE CHURCH, AS APPROVED BY THE CHURCH COUNCIL.2. TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP, AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS, OR SERVICE OF ANY KIND, 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 THINKS FIT AND TO ADVANCE THE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL (AS HEREINAFTER DEFINED) OF THE CHURCH FROM TIME TO TIME, THINKS FIT;3.TO CARRY OUT SUCH OTHER CHARITABLE PURPOSES AS SHALL FURTHER THE ATTAINMENT OF THE ABOVE PURPOSES OF THE CHURCH.

Activities: Holding regular services to promote the Christian faith in the community.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- India
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£117,505	£49,508	-	-
2024-03-31	£95,309	£46,740	-	-
2023-03-31	£45,499	£30,792	-	-
2022-03-31	£44,464	£29,196	-	-
2021-03-31	£20,312	£6,042	-	-

Trustees

Name	Role	Appointed
Roy Thomas	Chair	2020-07-06
Antony Joseph Painal		2020-07-06
Daniel Mathew		2020-07-06
Jerry Kurian		2020-07-06
Sabu Chacko		2020-07-06
Shaji Mathew		2020-07-06
Siby Abraham		2020-07-06

Accounts

CARMEL INTERNATIONAL MINISTRIES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2025

CHARITY NUMBER: 1190259

CARMEL INTERNATIONAL MINISTRIES
4 PILGRIM GARDENS
AMERICA LANE
HAYWARDS HEATH
RH16 3SX

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LEGAL & ADMINISTRATIVE DETAILS
YEAR ENDED 31ST MARCH 2024

ADDRESS FOR CORRESPONDENCE

4 PILGRIM GARDENS
AMERICA LANE
HAYWARDS HEATH
RH16 3SX

REGISTERED CHARITY NUMBER

1190259

GOVERNING DOCUMENT

CIO REGISTRATION ON 06/07/2020

TRUSTEES/ DIRECTORS

Siby Abraham, Daniel Mathew
Jerry Kurian, Sabu Chacko
Shaji Mathew, Roy Thomas
Anthony Joseph Painal

PRINCIPAL BANKERS

METRO BANK
ONE SOUTHAMPTON ROW
LONDON
WC1B 5HA

INDEPENDENT EXAMINER

FRESH FIRE ORGANISATION
GENERATOR BUSINESS CENTRE
95 MILES ROAD
MITCHAM
CR4 3FH

CARMEL INTERNATIONAL MINISTRIES
TRUSTEES' REPORT
YEAR ENDED 31st March 2025

The trustees are pleased to present their report for the year ended 31st March 2025 for the charity, Carmel International Ministries with Charity Number 1190259.

The principal address of the charity is: 4 Pilgrim Gardens
America Lane
Haywards Heath
RH16 3SX

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a CIO constitution that was adopted on 6th July 2020.The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are to advance the Christian faith in accordance with the Statement of Faith of the church, as approved by the church council. 2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or service of any kind. 3 To carry out such other charitable purposes as shall further the attainment of the above purposes of the church. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful services through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The church has continued with holding in person services in its hired building . This has brought more growth to the congregation in the financial year as more people were supported and encouraged with the message of the church.

FINANCIAL REVIEW

The income of the charity is above £117,000. This is a higher amount than the first year's income of the church. The costs have been managed over this period. The charity is in a good position to develop itself in the community.

FUTURE DEVELOPMENTS

The church intends to continue to host its regular services in UK. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011.They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 12th January 2026 and signed on their behalf by:

Independent Examiner's Report
To the Trustees
CARMEL INTERNATIONAL MINISTRIES

I report on the accounts of the church for the year ended 31st March 2025 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act),does not apply. It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention;

(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 130 of the 2011 Act
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chuks Ajuka BSc(Man), FICB PMDip
FRESH FIRE ORGANISATION
Generator Business Centre
95 Miles road
Mitcham
Surrey
CR4 3FH

CARMEL INTERNATIONAL MINISTRIES

Statement of Financial Activities for the year ended 31st MARCH 2025

		Unrestricted Funds	Total Funds 2025	2024
Incoming Resources	Note	**£**	**£**	**£**
from generated funds				
Donations and Legacie	**2**	101402	101402	95309
Investment income	**3**	0	0	0
		101402	101402	95309
Other Income				
Other		16103	16103	
Total Incoming Resources		117505	117505	95309
Resources Expended				
Charitable activities in furtherance of objectives				
Charitable Activities	**6**	49,423	49,423	46000
Other	7	85	85	0
Total Resources Expended		49,508	49,508	46000
Net movement in funds		**67,997**	67,997	48569
Reconciliation of Funds				
Total Funds brought forward		92814	92814	44245
Total Funds carried forward		**160,811**	**160,811**	92814

The above funds are all classed as to purpose
All movements of funds and all recognised gains and losses are included above.

The notes on the accounts form part of these accounts.

CARMEL INTERNATIONAL MINISTRIES
Balance Sheet as at 31st March 2025

	Note	2025	2024
Fixed Assets		£	£
Tangible fixed assets	**5**	3137	2990
		3137	2990
Current Assets			
Cash at bank and in hand		158154	90224
Debtors & prepayments			
		158154	90224
Creditors:amounts falling due within one year			
Creditors & accruals	**8**	480	400
Net Current Assets		157674	89824
Net Assets		160811	92814
Unrestricted Funds		160811	92814
TOTAL FUNDS		**160811**	92814

Approved by trustees on 10th January 2025

The notes on these accounts form part of these accounts

CARMEL INTERNATIONAL MINISTRIES

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2025

1) Accounting Policies

These accounts have been prepared under the historic cost convention with items Recognised at cost or transaction values otherwise stated in the relevant note(s) to These accounts. The accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities Preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014.

1.1 **Going Concern:** The accounts are prepared on a going concern basis.

1.2 The accounts present a true and fair view and no change have been made to the accounting policies adopted.

1.3 No changes to the accounting estimates have occurred in the reporting period

1.5 No material prior year error have been identified in the reporting period.

Recognition of Income

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to resources;
- It is more likely than not that the trustees will receive the resources;
- The monetary value can be measured with sufficient reliability.

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 512 FRS102 SORP)

.

Tax reclaim on donations and gifts

Gift Aid receivable is included in the income when there is a valid declaration from the donor. Any gift aid amount recovered on a donation is considered to be part of that gift and is treated in addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

EXPENDITURE AND LIABILITIES

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Grants and Support Costs

Support costs have been allocated between the governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

ASSETS

Tangible Fixed Assets for use by the charity
They are capitalised if they can be used for more than one year. They are valued at cost. The depreciation is calculated at 20% reducing balance method.

Debtors
Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash.

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CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2025

2 Voluntary Income/ Other Income

	Unrestricted Funds	Total funds 2025	2024
Church collections	£	£	£
Tithes and Offerings	101402	101402	95309
Total	101402	101402	95309

3 Other Income

	Unrestricted Funds	Total funds 2025/£	2024/£
Gift Aid		16103	

3 Investment income

	Unrestricted Funds £	Total funds 2025/£	2024/£
Bank Interest	0	0	0

5 Tangible Fixed Assets

	Equipment	Instrument	Total 2025
Cost	**£**	**£**	**£**
At 01/04/2024	4258	1047	5305
Additions	930	0	930
At 31/03/2025	5188	1047	6235
Depreciation			
At 01/04/2024	2106	209	2315
charge for the year	616	167	783
At 31/03/2025	2722	376	3098
Net Book Value at 31/03/2025	2466	671	3137
Net Book Value at 01/04/2024	2152	838	2990

CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2025

6 Charitable Activities

	2025/£	2024/£
Missions	5850	5150
Subscriptions	0	216
Depreciation	783	747
Insurance	21	277
Welfare	0	2355
Accounting services	600	570
Pastor's Wages	15745	12951
PAYE	1056	531
Rent	12043	10032
Pensions	1138	781
Church programs	711	4092
Church Supplies	3335	1201
Refreshments	3218	497
Donations	55	5100
Travel	68	250
Honorarium	4800	1250
Total	49423	46000

7 Other

	2025/£	2024/£
Repairs	85	78
Rates	0	662
Total	85	740

Trustee Remuneration

The pastor Roy Thomas received £15745 for Pastoral services offered to the church
The church had 1 employee on staff who was paid <£20000 in
the financial year.

8 Creditors: amounts falling due within one year

	2025/£	2024/£
Accounting services	480	400

9 Debtors and Prepayments

	2025/£	2024/£
Debtors	0	0

Accounts

CARMEL INTERNATIONAL MINISTRIES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2024

CHARITY NUMBER: 1190259

CARMEL INTERNATIONAL MINISTRIES
4 PILGRIM GARDENS
AMERICA LANE
HAYWARDS HEATH
RH16 3SX

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LEGAL & ADMINISTRATIVE DETAILS
YEAR ENDED 31ST MARCH 2024

ADDRESS FOR CORRESPONDENCE

4 PILGRIM GARDENS
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HAYWARDS HEATH
RH16 3SX

REGISTERED CHARITY NUMBER

1190259

GOVERNING DOCUMENT

CIO REGISTRATION ON 06/07/2020

TRUSTEES/ DIRECTORS

Siby Abraham, Daniel Mathew
Jerry Kurian, Sabu Chacko
Shaji Mathew, Roy Thomas
Anthony Joseph Painal

PRINCIPAL BANKERS

METRO BANK
ONE SOUTHAMPTON ROW
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WC1B 5HA

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CARMEL INTERNATIONAL MINISTRIES
TRUSTEES' REPORT
YEAR ENDED 31st March 2024

The trustees are pleased to present their report for the year ended 31st March 2024 for the charity, Carmel International Ministries with Charity Number 1190259.

The Trustees of the charity are: Roy Thomas, Jerry Kurian
Sabu Chacko, Shaji Mathew
Siby Abraham, Daniel Mathew
Anthony Joseph Painal

The principal address of the charity is: 4 Pilgrim Gardens
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The Objects of the organisation are to advance the Christian faith in accordance with the Statement of Faith of the church, as approved by the church council. 2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or service of any kind. 3 To carry out such other charitable purposes as shall further the attainment of the above purposes of the church. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful services through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The church has continued with holding in person services in its hired building as the lockdown has eased. This has brought more stability and growth to the congregation in the financial year as more people were supported and encouraged with the message of the church.

FINANCIAL REVIEW

The income of the charity is above £90,000. This is a higher amount than the first year's income of the church. The costs have been managed over this period. The charity is in a good position to develop itself in the community.

FUTURE DEVELOPMENTS

The church intends to continue to host its regular services in UK. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
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Approved by the Trustees on 10th January 2025 and signed on their behalf by:

Independent Examiner's Report
To the Trustees
CARMEL INTERNATIONAL MINISTRIES

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Respective responsibilities of trustees and examiner

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- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner's report

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Independent examiner's statement

In the course of my examination, no matter has come to my attention;

(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 130 of the 2011 Act
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chuks Ajuka BSc(Man), FICB PMDip
FRESH FIRE ORGANISATION
Generator Business Centre
95 Miles road
Mitcham
Surrey
CR4 3FH

CARMEL INTERNATIONAL MINISTRIES

Statement of Financial Activities for the year ended 31st MARCH 2024

		Unrestricted Funds	**Total Funds**	
			2024	**2023**
Incoming Resources from generated funds	Note	**£**	**£**	**£**
Donations and Legacie	**2**	95309	95309	45499
Investment income	**3**	0	0	0
		95309	95309	45499
Other Income				
Other				
Total Incoming Resources		95309	95309	45499
Resources Expended				
Charitable activities in furtherance of objectives				
Charitable Activities	**6**	46,000	46,000	30792
Other	7	740	740	0
Total Resources Expended		46,740	46,740	30792
Net movement in funds		**48,569**	48,569	14707
Reconciliation of Funds				
Total Funds brought forward		44245	44245	29538
Total Funds carried forward		**92,814**	**92,814**	44245

The above funds are all classed as to purpose
All movements of funds and all recognised gains and losses are included above.

The notes on the accounts form part of these accounts.

CARMEL INTERNATIONAL MINISTRIES
Balance Sheet as at 31st March 2024

	Note	2024	2023
Fixed Assets		£	£
Tangible fixed assets	**5**	2990	2690
		2990	2690
Current Assets			
Cash at bank and in hand		90224	41915
Debtors & prepayments			
		90224	41915
Creditors:amounts falling due within one year			
Creditors & accruals	**8**	400	360
Net Current Assets		89824	41555
Net Assets		92814	44245
Unrestricted Funds		92814	44245
TOTAL FUNDS		**92814**	44245

Approved by trustees on 10th January 2025

The notes on these accounts form part of these accounts

1) Accounting Policies

These accounts have been prepared under the historic cost convention with items Recognised at cost or transaction values otherwise stated in the relevant note(s) to These accounts. The accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities Preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014.

1.1 **Going Concern:** The accounts are prepared on a going concern basis.

1.2 The accounts present a true and fair view and no change have been made to the accounting policies adopted.

1.3 No changes to the accounting estimates have occurred in the reporting period

1.5 No material prior year error have been identified in the reporting period.

Recognition of Income

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to resources;
- It is more likely than not that the trustees will receive the resources;
- The monetary value can be measured with sufficient reliability.

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 512 FRS102 SORP)

.

Tax reclaim on donations and gifts

Gift Aid receivable is included in the income when there is a valid declaration from the donor. Any gift aid amount recovered on a donation is considered to be part of that gift and is treated in addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

EXPENDITURE AND LIABILITIES

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Grants and Support Costs

Support costs have been allocated between the governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

ASSETS

Tangible Fixed Assets for use by the charity
They are capitalised if they can be used for more than one year. They are valued at cost. The depreciation is calculated at 20% reducing balance method.

Debtors
Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash.

.

CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2024

2 Voluntary Income/ Other Income

	Unrestricted Funds	Total funds 2024	2023
Church collections	£	£	£
Tithes and Offerings	95309	95309	45499
Total	95309	95309	45499

3 Other Income	Unrestricted Funds	Total funds 2024/£	2023/£
Gift Aid			

3 Investment income

	Unrestricted Funds £	Total funds 2024/£	2023/£
Bank Interest	0	0	0

5 Tangible Fixed Assets	Equipment	Instrument	Total 2023
Cost	**£**	**£**	**£**
At 01/04/2023	4258	0	4258
Additions	0	1047	1047
At 31/03/2024	4258	1047	5305
Depreciation			
At 01/04/2023	1568	0	1568
charge for the year	538	209	747
At 31/03/2024	2106	209	2315
Net Book Value at 31/03/2024	2152	838	2990
Net Book Value at 01/04/2023	2690	0	2690

CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2024

6 Charitable Activities

	2024/£	2023/£
Missions	5150	4200
Subscriptions	216	0
Depreciation	747	673
Insurance	277	264
Welfare	2355	1000
Accounting services	570	480
Pastor's Wages	12951	12477
PAYE	531	292
Rent	10032	5278
Pensions	781	403
Church programs	4092	1152
Church Supplies	1201	655
Refreshments	497	1438
Donations	5100	2480
Travel	250	
Honorarium	1250	
Total	46000	30792

7 Other

	2024/£	2023/£
Repairs	78	0
Rates	662	
Total	740	0

Trustee Remuneration

The pastor Roy Thomas received £12951 for Pastoral services offered to the church
The church had 1 employee on staff who was paid <£15000 in the financial year.

8 Creditors: amounts falling due within one year

	2024/£	2023/£
Independent Examination	400	360

9 Debtors and Prepayments

	2024/£	2023/£
Debtors	0	0

Accounts

CARMEL INTERNATIONAL MINISTRIES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2023

CHARITY NUMBER: 1190259

CARMEL INTERNATIONAL MINISTRIES
4 PILGRIM GARDENS
AMERICA LANE
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YEAR ENDED 31ST MARCH 2023

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REGISTERED CHARITY NUMBER

1190259

GOVERNING DOCUMENT

CIO REGISTRATION ON 06/07/2020

TRUSTEES/ DIRECTORS

Siby Abraham, Daniel Mathew
Jerry Kurian, Sabu Chacko
Shaji Mathew, Roy Thomas
Anthony Joseph Painal

PRINCIPAL BANKERS

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CARMEL INTERNATIONAL MINISTRIES
TRUSTEES' REPORT
YEAR ENDED 31st March 2023

The trustees are pleased to present their report for the year ended 31st March 2023 for the charity, Carmel International Ministries with Charity Number 1190259.

The Trustees of the charity are: Roy Thomas, Jerry Kurian
Sabu Chacko, Shaji Mathew
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The Charity governing document is a CIO constitution that was adopted on 6th July 2020.The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are to advance the Christian faith in accordance with the Statement of Faith of the church, as approved by the church council. 2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or service of any kind. 3 To carry out such other charitable purposes as shall further the attainment of the above purposes of the church. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful services through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The church has continued with holding in person services in its hired building as the lockdown has eased. This has brought more stability and growth to the congregation in the financial year as more people were supported and encouraged with the message of the church.

FINANCIAL REVIEW

The income of the charity is above £45,000. This is a higher amount than the first year's income of the church. The costs have been managed over this period. The charity is in a good position to develop itself in the community.

FUTURE DEVELOPMENTS

The church intends to continue to host its regular services in UK. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011.They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 10th January 2024 and signed on their behalf by:

Independent Examiner's Report
To the Trustees
CARMEL INTERNATIONAL MINISTRIES

I report on the accounts of the church for the year ended 31st March 2023 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act),does not apply. It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention;
(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 130 of the 2011 Act
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chuks Ajuka BSc(Man), FICB PMDip
FRESH FIRE ORGANISATION
Generator Business Centre
95 Miles road
Mitcham
Surrey
CR4 3FH

CARMEL INTERNATIONAL MINISTRIES

Statement of Financial Activities for the year ended 31st MARCH 2023

		Unrestricted Funds	Total Funds 2023	2022
Incoming Resources from generated funds	Note	**£**	**£**	**£**
Donations and Legacie	**2**	45499	45499	44464
Investment income	**3**	0	0	0
		45499	45499	44464
Other Income				
Other				
Total Incoming Resources		45499	45499	44464
Resources Expended				
Charitable activities in furtherance of objectives				
Charitable Activities	**6**	30,792	30,792	29196
Other	7	0	0	0
Total Resources Expended		30,792	30,792	29196
Net movement in funds		**14,707**	14,707	15268
Reconciliation of Funds				
Total Funds brought forward		29538	29538	14270
Total Funds carried forward		**44,245**	**44,245**	29538

The above funds are all classed as to purpose
All movements of funds and all recognised gains and losses are included above.

The notes on the accounts form part of these accounts.

CARMEL INTERNATIONAL MINISTRIES
Balance Sheet as at 31st March 2023

	Note	2023	2022
Fixed Assets		£	£
Tangible fixed assets	**5**	2690	3363
		2690	3363
Current Assets			
Cash at bank and in hand		41915	26511
Debtors & prepayments			
		41915	26511
Creditors:amounts falling due within one year			
Creditors & accruals	**8**	360	336
Net Current Assets		41555	26175
Net Assets		44245	29538
Unrestricted Funds		44245	29538
TOTAL FUNDS		**44245**	29538

Approved by trustees on 10th January 2024

The notes on these accounts form part of these accounts

1) Accounting Policies

These accounts have been prepared under the historic cost convention with items Recognised at cost or transaction values otherwise stated in the relevant note(s) to These accounts. The accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities Preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014.

1.1 **Going Concern:** The accounts are prepared on a going concern basis.

1.2 The accounts present a true and fair view and no change have been made to the accounting policies adopted.

1.3 No changes to the accounting estimates have occurred in the reporting period

1.5 No material prior year error have been identified in the reporting period.

Recognition of Income

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to resources;
- It is more likely than not that the trustees will receive the resources;
- The monetary value can be measured with sufficient reliability.

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 512 FRS102 SORP)

.

Tax reclaim on donations and gifts

Gift Aid receivable is included in the income when there is a valid declaration from the donor. Any gift aid amount recovered on a donation is considered to be part of that gift and is treated in addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

EXPENDITURE AND LIABILITIES

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Grants and Support Costs

Support costs have been allocated between the governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

ASSETS

Tangible Fixed Assets for use by the charity
They are capitalised if they can be used for more than one year. They are valued at cost. The depreciation is calculated at 20% reducing balance method.

Debtors
Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash.

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CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2023

2 Voluntary Income/ Other Income

	Unrestricted Funds	Total funds 2023	2022
Church collections	£	£	£
Tithes and Offerings	45499	45499	44464
Total	45499	45499	44464

3 Other Income

	Unrestricted Funds	Total funds 2023/£	2022/£
Gift Aid			

3 Investment income

	Unrestricted Funds £	Total funds 2023/£	2022/£
Bank Interest	0	0	0

5 Tangible Fixed Assets

	Equipment	Total 2023
Cost	**£**	**£**
At 01/04/2022	4258	4258
Additions	0	0
At 31/03/2023	4258	4258
Depreciation		
At 01/04/2022	895	895
charge for the year	673	673
At 31/03/2023	1568	1568
Net Book Value at 31/03/2023	2690	2690
Net Book Value at 01/04/2022	3363	3363

6 Charitable Activities

	2023/£	2022/£
Missions	4200	3612
Website costs	0	0
Depreciation	673	841
Insurance	264	235
Welfare	1000	9800
Accounting services	480	446
Pastor's Wages	12477	11496
PAYE	292	293
Rent	5278	1532
Pensions	403	336
Church programs	1152	605
Church Supplies	655	
Refreshments	1438	
Donations	2480	
Total	30792	29196

7 Other

	2023/£	2022/£
Governance	0	0
Total	0	0

Trustee Remuneration

The pastor Roy Thomas received £12477 for Pastoral services offered to the church
The church had 1 employee on staff who was paid <£15000 in the financial year.

8 Creditors: amounts falling due within one year

	2023/£	2022/£
Independent Examination	360	336

9 Debtors and Prepayments

	2023/£	2022/£
Debtors	0	0

Accounts

CARMEL INTERNATIONAL MINISTRIES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2022

CHARITY NUMBER: 1190259

CARMEL INTERNATIONAL MINISTRIES
4 PILGRIM GARDENS
AMERICA LANE
HAYWARDS HEATH
RH16 3SX

INDEX

LEGAL & ADMINISTRATIVE DETAILS
YEAR ENDED 31ST MARCH 2022

ADDRESS FOR CORRESPONDENCE

4 PILGRIM GARDENS
AMERICA LANE
HAYWARDS HEATH
RH16 3SX

REGISTERED CHARITY NUMBER

1190259

GOVERNING DOCUMENT

CIO REGISTRATION ON 06/07/2020

TRUSTEES/ DIRECTORS

Siby Abraham, Daniel Mathew
Jerry Kurian, Sabu Chacko
Shaji Mathew, Roy Thomas
Anthony Joseph Painal

PRINCIPAL BANKERS

METRO BANK
ONE SOUTHAMPTON ROW
LONDON
WC1B 5HA

INDEPENDENT EXAMINER

FRESH FIRE ORGANISATION
GENERATOR BUSINESS CENTRE
95 MILES ROAD
MITCHAM
CR4 3FH

CARMEL INTERNATIONAL MINISTRIES
TRUSTEES' REPORT
YEAR ENDED 31st March 2022

The trustees are pleased to present their report for the year ended 31st March 2022 for the charity, Carmel International Ministries with Charity Number 1190259.

The Trustees of the charity are: Roy Thomas, Jerry Kurian
Sabu Chacko, Shaji Mathew
Siby Abraham, Daniel Mathew
Anthony Joseph Painal

The principal address of the charity is: 4 Pilgrim Gardens
America Lane
Haywards Heath
RH16 3SX

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a CIO constitution that was adopted on 6th July 2020.The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are to advance the Christian faith in accordance with the Statement of Faith of the church, as approved by the church council. 2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or service of any kind. 3 To carry out such other charitable purposes as shall further the attainment of the above purposes of the church. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful services through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The church is now back to holding in person services in its hired building as the lockdown has eased. However it continues to help those that have been affected by the pandemic.

FINANCIAL REVIEW

The income of the charity is above £44,000. This is a higher amount than the first year's income of the church. The costs have been managed over this period. The charity is in a good position to develop itself in the community.

FUTURE DEVELOPMENTS

The church intends to continue to host its regular services in UK. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011.They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 10th January 2022 and signed on their behalf by:

Independent Examiner's Report
To the Trustees
CARMEL INTERNATIONAL MINISTRIES

I report on the accounts of the church for the year ended 31st March 2022 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act),does not apply. It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention;

(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 130 of the 2011 Act
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chuks Ajuka BSc(Man), FICB PMDip
FRESH FIRE ORGANISATION
Generator Business Centre
95 Miles road
Mitcham
Surrey
CR4 3FH

CARMEL INTERNATIONAL MINISTRIES

Statement of Financial Activities for the year ended 31st MARCH 2022

		Unrestricted Funds	**Total Funds 2022**	**2021**
Incoming Resources from generated funds	Note	**£**	**£**	**£**
Donations and Legacie	**2**	44464	44464	20312
Investment income	**3**	0	0	0
		44464	44464	20312
Other Income				
Other				
Total Incoming Resources		44464	44464	20312
Resources Expended				
Charitable activities in furtherance of objectives				
Charitable Activities	**6**	29,196	29,196	5706
Other	7	0	0	336
Total Resources Expended		29,196	29,196	6042
Net movement in funds		**15,268**	15,268	14270
Reconciliation of Funds				
Total Funds brought forward		14270	14270	0
Total Funds carried forward		**29,538**	**29,538**	14270

The above funds are all classed as to purpose
All movements of funds and all recognised gains and losses are included above.

The notes on the accounts form part of these accounts.

CARMEL INTERNATIONAL MINISTRIES
Balance Sheet as at 31st March 2022

	Note	2022	2021
Fixed Assets		£	£
Tangible fixed assets	**5**	3363	495
		3363	495
Current Assets			
Cash at bank and in hand		26511	14111
Debtors & prepayments			
		26511	14111
Creditors:amounts falling due within one year			
Creditors & accruals	**8**	336	336
Net Current Assets		26175	13775
Net Assets		29538	14270
Unrestricted Funds		29538	14270
TOTAL FUNDS		**29538**	14270

Approved by trustees on 10th January 2023

The notes on these accounts form part of these accounts

1) Accounting Policies

These accounts have been prepared under the historic cost convention with items Recognised at cost or transaction values otherwise stated in the relevant note(s) to These accounts. The accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities Preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014.

1.1 **Going Concern:** The accounts are prepared on a going concern basis.

1.2 The accounts present a true and fair view and no change have been made to the accounting policies adopted.

1.3 No changes to the accounting estimates have occurred in the reporting period

1.5 No material prior year error have been identified in the reporting period.

Recognition of Income

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to resources;
- It is more likely than not that the trustees will receive the resources;
- The monetary value can be measured with sufficient reliability.

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 512 FRS102 SORP)

.

Tax reclaim on donations and gifts

Gift Aid receivable is included in the income when there is a valid declaration from the donor. Any gift aid amount recovered on a donation is considered to be part of that gift and is treated in addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

EXPENDITURE AND LIABILITIES

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Grants and Support Costs

Support costs have been allocated between the governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

ASSETS

Tangible Fixed Assets for use by the charity
They are capitalised if they can be used for more than one year. They are valued at cost. The depreciation is calculated at 20% reducing balance method.

Debtors
Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash.

.

CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2022

2 Voluntary Income/ Other Income

	Unrestricted Funds	Total funds 2022	2021
Church collections	£	£	£
Tithes and Offerings	44464	44464	20312
Total	44464	44464	20312

3 Other Income

	Unrestricted Funds	Total funds 2022/£	2021/£
Gift Aid			

3 Investment income

	Unrestricted Funds £	Total funds 2022/£	2021/£
Bank Interest	0	0	0

5 Tangible Fixed Assets

	Equipment	Total 2022
Cost	**£**	**£**
At 01/04/2021	549	549
Additions	3709	3709
At 31/03/2022	4258	4258
Depreciation		
At 01/04/2021	54	54
charge for the year	841	841
At 31/03/2022	895	895
Net Book Value at 31/03/2022	3363	3363
Net Book Value at 01/04/2021	495	495

CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2022

6 Charitable Activities

	2022/£	2021/£
Missions	3612	600
Website costs	0	194
Depreciation	841	54
Insurance	235	227
Welfare	9800	2540
Accounting services	446	116
Pastor's Wages	11496	1950
PAYE	293	25
Rent	1532	
Pensions	336	
Church programs	605	
Total	29196	5706

7 Other

	2022/£	2021/£
Governance	0	336
Total	0	336

Trustee Remuneration

The pastor Roy Thomas received £11496 for Pastoral services offered to the church
The church had 1 employee on staff who was paid <£15000 in the financial year.

8 Creditors: amounts falling due within one year

	2022/£	2021/£
Independent Examination	336	336

9 Debtors and Prepayments

	2022/£	2021/£
Debtors	0	0

Accounts

CARMEL INTERNATIONAL MINISTRIES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st MARCH 2021

CHARITY NUMBER: 1190259

CARMEL INTERNATIONAL MINISTRIES
4 PILGRIM GARDENS
AMERICA LANE
HAYWARDS HEATH
RH16 3SX

INDEX

LEGAL & ADMINISTRATIVE DETAILS
YEAR ENDED 31ST MARCH 2021

ADDRESS FOR CORRESPONDENCE

4 PILGRIM GARDENS
AMERICA LANE
HAYWARDS HEATH
RH16 3SX

REGISTERED CHARITY NUMBER

1190259

GOVERNING DOCUMENT

CIO REGISTRATION ON 06/07/2020

TRUSTEES/ DIRECTORS

Antony Joseph Painal, Siby Abraham
Daniel Mathew, Jerry Kurian
Sabu Chacko, Shaji Mathew
Roy Thomas

PRINCIPAL BANKERS

METRO BANK
ONE SOUTHAMPTON ROW
LONDON
WC1B 5HA

INDEPENDENT EXAMINER

FRESH FIRE ORGANISATION
GENERATOR BUSINESS CENTRE
95 MILES ROAD
MITCHAM
CR4 3FH

CARMEL INTERNATIONAL MINISTRIES
TRUSTEES' REPORT
YEAR ENDED 31st March 2021

The trustees are pleased to present their report for the year ended 31st March 2021 for the charity, Carmel International Ministries with Charity Number 1190259.

The Trustees of the charity are: Antony Joseph Painal, Daniel Mathew
Sabu Chacko, Roy Thomas
Siby Abraham, Jerry Kurian
Shaji Mathew

The principal address of the charity is: 4 Pilgrim Gardens
America Lane
Haywards Heath
RH16 3SX

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a CIO constitution that was adopted on 6th July 2020.The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are to advance the Christian faith in accordance with the Statement of Faith of the church, as approved by the church council. 2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or service of any kind. 3 To carry out such other charitable purposes as shall further the attainment of the above purposes of the church. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful services through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. As a result of the pandemic all services and meetings of the church were held online.

FINANCIAL REVIEW

The income of the charity is above £20,000. This is a reasonable amount for the first year's income of the church. The costs have been managed over this period. The charity is in a good position to develop itself in the community.

FUTURE DEVELOPMENTS

The church intends to continue to host its regular services in UK. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011.They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 2nd December 2021 and signed on their behalf by:

Independent Examiner’s Report
To the Trustees
CARMEL INTERNATIONAL MINISTRIES

I report on the accounts of the church for the year ended 31st March 2021 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act),does not apply. It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner’s report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner’s statement

In the course of my examination, no matter has come to my attention;

(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 130 of the 2011 Act
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chuks Ajuka BSc(Man), FICB PMDip
FRESH FIRE ORGANISATION
Generator Business Centre
95 Miles road
Mitcham
Surrey
CR4 3FH

CARMEL INTERNATIONAL MINISTRIES

Statement of Financial Activities for the year ended 31st MARCH 2021

		Unrestricted Funds	Total Funds 2021
Incoming Resources	Note	**£**	**£**
from generated funds			
Donations and Legacie	**2**	20312	20312
Investment income	**3**	0	0
		20312	20312
Other Income			
Other			
Total Incoming Resources		20312	20312
Resources Expended			
Charitable activities in furtherance of objectives			
Charitable Activities	**6**	5,706	5,706
Other	7	336	336
Total Resources Expended		6,042	6,042
Net movement in funds		**14,270**	14,270
Reconciliation of Funds			
Total Funds brought forward		0	0
Total Funds carried forward		**14,270**	**14,270**

The above funds are all classed as to purpose
All movements of funds and all recognised gains and losses are included above.

The notes on the accounts form part of these accounts.

CARMEL INTERNATIONAL MINISTRIES
Balance Sheet as at 31st March 2021

	Note		2021
Fixed Assets		£	
Tangible fixed assets	**5**		495
			495
Current Assets			
Cash at bank and in hand			14111
Debtors & prepayments			
			14111
Creditors:amounts falling due within one year			
Creditors & accruals	**8**		336
Net Current Assets			13775
Net Assets			14270
Unrestricted Funds			14270
TOTAL FUNDS			**14270**

Approved by trustees on 2nd December 2021

The notes on these accounts form part of these accounts

1) Accounting Policies

These accounts have been prepared under the historic cost convention with items Recognised at cost or transaction values otherwise stated in the relevant note(s) to These accounts. The accounts have been prepared in accordance with:
The Statement of Recommended Practice: Accounting and Reporting by Charities Preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014.

1.1 **Going Concern:** The accounts are prepared on a going concern basis.

1.2 The accounts present a true and fair view and no change have been made to the accounting policies adopted.

1.3 No changes to the accounting estimates have occurred in the reporting period

1.5 No material prior year error have been identified in the reporting period.

Recognition of Income

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to resources;
- It is more likely than not that the trustees will receive the resources;
- The monetary value can be measured with sufficient reliability.

Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 512 FRS102 SORP)

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Tax reclaim on donations and gifts

Gift Aid receivable is included in the income when there is a valid declaration from the donor. Any gift aid amount recovered on a donation is considered to be part of that gift and is treated in addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

EXPENDITURE AND LIABILITIES

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Grants and Support Costs

Support costs have been allocated between the governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

ASSETS

Tangible Fixed Assets for use by the charity
They are capitalised if they can be used for more than one year. They are valued at cost. The depreciation is calculated at 20% reducing balance method.

Debtors
Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash.

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CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2021

2 Voluntary Income/ Other Income

	Unrestricted Funds	Total funds 2021
Church collections	£	£
Tithes and Offerings	20312	20312
Total	20312	20312

3 Other Income

	Unrestricted Funds	Total funds 2021/£
Gift Aid		

3 Investment income

	Unrestricted Funds £	Total funds 2021/£
Bank Interest	0	0

5 Tangible Fixed Assets

	Equipment	Total 2021
Cost	**£**	**£**
At 01/09/2020	0	0
Additions	549	549
At 31/03/2021	549	549
Depreciation		
At 01/09/2020	0	0
charge for the year	54	54
At 31/03/2021	54	54
Net Book Value at 31/03/2021	495	495
Net Book Value at 01/09/2020	0	0

CARMEL INTERNATIONAL MINISTRIES
Notes to the accounts for year ended 31st March 2021

6 Charitable Activities

	2021/£
Missions	600
Website costs	194
Depreciation	54
Insurance	227
Welfare	2540
Accounting services	116
Pastor's Wages	1950
PAYE	25
Total	5706

7 Other

	2021/£
Governance	336
Total	336

Trustee Remuneration

Trustee Roy Thomas received £1950 for Pastoral services offered to the church
The church had 1 employee on staff who was paid <£10000 in the financial year.

8 Creditors: amounts falling due within one year

	2021/£
Independent Examination	336

9 Debtors and Prepayments

	2021/£
Debtors	0