

CARMEL MINISTRIES UK

England & Wales · Charity number 1194400

Details

Status Registered

Legal form Trust

Registered 2021-05-10

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

Contact

Address 12 Stable Lane
Seer Green
Beaconsfield
12 Stable Lane
Seer Green
HP9 2YT

Phone +447931773013

Email revbdc.carmeluk@gmail.com

Activities

Objects: 1. THE PROMOTION OF THE CHRISTIAN RELIGION THROUGH INCREASING PEOPLE'S KNOWLEDGE AND AWARENESS OF THE CHRISTIAN FAITH BY ANY AND ALL MEANS. THE CHARITY ALSO BUILDS, PROVIDES AND MAINTAINS PLACES OF WORSHIP. 2. THE PREVENTION AND RELIEF OF POVERTY THROUGH SUCH MEANS AS GRANTS OF MONEY, THE PROVISION OF GOODS, CHILDREN'S HOMES, SERVICES AND TRAINING. 3. THE ADVANCEMENT OF EDUCATION THROUGH THE PROVISION OF FORMAL, VOCATIONAL AND HIGHER EDUCATION AND TRAINING. 4. THE PREVENTION AND RELIEF OF SICKNESS, DISEASE AND SUFFERING THROUGH IMPROVING HYGIENE AND SANITATION AND/OR DELIVERING MEDICAL TREATMENTS/SUPPORT TO THOSE LIVING WITH SICKNESS OR DISEASE.

Activities: Carmel Ministries UK fund the work of an Indian charity called Carmel. Carmel in India run an orphanage for homeless children or children of parents who cannot afford to keep them. They support a leprosy centre with food, encourage small village Christian churches to be planted by funding the building and then the support of the pastors. They also run a college for adult students.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- India

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£67,130	£38,075	-	-
2024-04-30	£62,926	£60,885	-	-
2023-04-30	£40,574	£44,243	-	-
2022-04-30	£43,233	£38,221	-	-

Trustees

Name	Role	Appointed
Rev Barry David Cheesman	Chair	2020-11-06
BARRY RICHARDSON		2020-11-16
Peter Sydney Smee		2020-11-06

CARMEL MINISTRIES UK

England & Wales - Charity number 1194400

Accounts

Carmel Ministries UK

Trustees Report and Accounts for year ending
30/4/2025

Registered charity no. 1194400

Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2025

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Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2025

Legal & Administrative Details

Registered Charity No. 1194400

Trustees: Barry Cheesman
Barry Richardson
Tagaram Ebenezer Sastry
Peter Smee

Registered Address: 12 Stable Lane
Seer Green
Bucks
HP9 2YT

Bankers: CAF Bank

Independent Examiner: Roxanne Fox
4 Radley Avenue
Silver End
Essex
CM8 3GJ

Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2025

Report of Trustees:

Structure, Governance and Management:

The Charity was registered in May 2021. Four Trustees were appointed at inception and these continue to serve in this capacity. Details as per page 3.

Summary of Objectives:

The Objects of the Charity are to support the charitable activities of its partners in India. Funds are granted to support church planting, pastoral ministry, the relief of poverty, education, training and healthcare improvements. There is significant emphasis on investing in projects that increase the wellbeing and life choices of disadvantaged children and young people.

Activities:

During this fourth year of operation, the Trustees are delighted that the number of regular donors has continued to increase, both individuals and churches. Donations have once again exceeded those made during the previous year of operation amounting to approx. £67,000. We are grateful for the generosity of all our supporters who have enabled us to make life changing grants in this reporting period. We acknowledge especially, a legacy from the estate of Sandie Maxworth. All our grants have been made through our principal Indian partner – Carmel Ministries, Eluru, Andhra Pradesh and these amounted to approx. £38,000. Due to banking difficulties, we ended the year with a higher balance than anticipated. However, a significant proportion of this balance is already approved for overseas transfer.

The Carmel Children's Home has now relocated to its original home following essential improvements (new girl's toilets) to the facilities offered. The work with needy children is being expanded in the coming year with a commitment to feeding and educating 50 'at risk' children from the local slum. During Pastor Ebenezer's recent UK trip, we were grateful that a significant number of child sponsors came forward to resource this new venture.

Four new church plants were started this year and three new church centres have been completed in rural villages with construction under way on two others. A significant proportion of our funds have continued to be directed toward meeting the tangible needs of those serving with our partner in these rural locations. Four graduating students from the Bible College have taken up posts within the organisation and are working alongside senior pastors.

The Educational projects that we support have had higher numbers during the year and we have been pleased to learn of the ever-increasing reputation of these projects which has led to an increasing number of employment opportunities for the graduating students.

Registrations for the coming year are encouragingly high with local officials inviting us to add an additional course in veterinary science this coming year.

Risk Management:

The Trustees are aware of the need to ensure that donations are spent responsibly and have systems in place that monitor both the award and application of all funds.

There is no Reserves Policy as we have no employees or managerial costs. All officers of the Charity are volunteers. Funds are transferred as soon as they become available and when grants have been approved.

We consider this report to be an accurate and fair account of the Charity's activities during the 2024-2025 reporting period.

On Behalf of Trustees

A handwritten signature in black ink, appearing to read 'Barry Cheesman', with a long horizontal flourish extending to the right.

Barry Cheesman (Chair)

Examiners Report

a) Independent examiners report to trustees of Carmel Ministries for Receipts and Payments accounts

I report to the trustees on my examination of the accounts of the Carmel Ministries ('The Trust') for the year ending 30 April 2025

b) Responsibilities and basis of report

As the charity trustees of The Trust you are responsible for the preparation of the accounts in accordance 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 all applicable directions given by the Charity Commission under section 145(5)(b) of The Act

Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination in 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

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:



Name:

Roxanne Fox

Relevant professional qualification(s):

FMAAT, MAAT, AATQB, CIMA Adv Dip MA

Address:

4 RADLEY AVENUE, SILVER END, WITHAM CM8 3QJ

Date:

18 July 2025

Carmel Current A/C

Analysis of Receipts and Payments Selected period: 01 May 2024 to 30 April 2025

	General	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Donations and legacies						
CA - Current Account	44,972.75	-	22,157.50	-	67,130.25	62,926.72
Donations and legacies Totals	44,972.75	-	22,157.50	-	67,130.25	62,926.72
Income from charitable activities						
Income from charitable activities Totals	-	-	-	-	-	-
Other trading activities						
Other trading activities Totals	-	-	-	-	-	-
Investments						
Investments Totals	-	-	-	-	-	-
Other income						
Other income Totals	-	-	-	-	-	-
Receipts Grand Totals	44,972.75	-	22,157.50	-	67,130.25	62,926.72
Payments						
Raising funds						
Raising funds Totals	-	-	-	-	-	-
Expenditure on charitable activities						
CAE - Current Account Expense	5,875.65	5,600.00	26,600.00	-	38,075.65	60,885.40
Expenditure on charitable activities Totals	5,875.65	5,600.00	26,600.00	-	38,075.65	60,885.40
Other expenditure						
Other expenditure Totals	-	-	-	-	-	-
Payments Grand Totals	5,875.65	5,600.00	26,600.00	-	38,075.65	60,885.40

Carmel Current A/C

**Statement of Assets and Liabilities (by fund)
As at: 30 April 2025**

		Balance	Previous balance
Cash At Bank And In Hand			
CAF: Current Account			
3 Phase Update	Restricted	1,000.00	-
Carmel Pastors	Restricted	1,387.50	(762.50)
General Fund	Unrestricted	30,835.55	4,678.45
Main Building	Restricted	-	500.00
Orphan Support	Restricted	247.50	-
		33,470.55	4,415.95
Cash At Bank And In Hand		33,470.55	4,415.95
Grand Total		33,470.55	4,415.95

8.

CARMEL MINISTRIES UK

England & Wales - Charity number 1194400

Accounts

Carmel Ministries UK

Trustees Report and Accounts for year ending
30/4/2024

Registered charity no. 1194400

Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2024

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Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2024

Legal & Administrative Details

Registered Charity No. 1194400

Trustees: Barry Cheesman
 Barry Richardson
 Tagaram Ebenezer Sastry
 Peter Smee

Registered Address: 12 Stable Lane
 Seer Green
 Bucks
 HP9 2YT

Bankers: CAF Bank

Independent Examiner: Roxanne Fox
 4 Radley Avenue
 Silver End
 Essex
 CM8 3GJ

Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2023

Report of Trustees:

Structure, Governance and Management:

The Charity was registered in May 2021. Four Trustees were appointed at inception and these continue to serve in this capacity. Details as per page 3.

Summary of Objectives:

The Objects of the Charity are to support the charitable activities of its partners in India. Funds are granted to support church planting, pastoral ministry, the relief of poverty, education, training and healthcare improvements. There is significant emphasis on investing in projects that increase the wellbeing and life choices of disadvantaged children and young people.

Activities:

During this third year of operation, the Trustees are delighted that the number of regular donors has continued to increase, both individuals and churches. Pastor Ebenezer's UK trip was a significant contributory factor in this expansion of the Charity's reach. As a result, donations have once again exceeded those made during the previous year of operation. We are grateful for the generosity of all our supporters who have enabled us to make grants totalling approximately £60,000 in this reporting period. All our grants have been made through our principal Indian partner – Carmel Ministries, Eluru, Andhra Pradesh.

Our partner's Children's Home has continued to function effectively at an alternative location during the ongoing construction work associated with the rebuilding of the Operational Centre. Once again, significant funds have been allocated in helping to complete this vital work. The new centre was opened in February with much celebration!

One new church centre has been completed in a rural village with construction under way on two others. A significant proportion of our funds have continued to be directed toward meeting the tangible needs of those serving with our partner in these rural locations.

The Educational projects that we support continued to recover during the year but the Vocational Training College still functions at below full capacity. We are expectant that numbers will continue to increase going forwards. In spite of the present downturn in registrations, our many graduates continue to benefit from gainful employment.

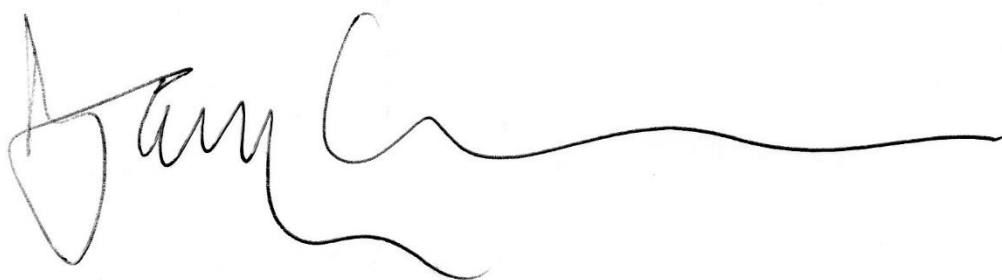
Risk Management:

The Trustees are aware of the need to ensure that donations are spent responsibly and have systems in place that monitor both the award and application of all funds.

There is no Reserves Policy as we have no employees or managerial costs. All officers of the Charity are volunteers. Funds are transferred as soon as they become available and when grants have been approved.

We consider this report to be an accurate and fair account of the Charity's activities during the 2023-2024 reporting period.

On Behalf of Trustees

A handwritten signature in black ink, appearing to read 'Barry Cheesman', followed by a long, wavy horizontal line.

Barry Cheesman (Chair)

31/12/2024.

Examiners Report

a) Independent examiners report to trustees of Carmel Ministries for Receipts and Payments accounts

I report to the trustees on my examination of the accounts of the Carmel Ministries ('The Trust') for the year ending 30 April 2024

b) Responsibilities and basis of report

As the charity trustees of The Trust you are responsible for the preparation of the accounts in accordance 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 all applicable directions given by the Charity Commission under section 145(5)(b) of The Act

Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination in 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

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:



Name:

ROXANNE FOX

Relevant professional qualification(s): FMAAT, MAAT, AATQB, CIMA Adv Dip MA

Address: 4 RADLEY AVENUE, SILVER END, WITHAM CMS 3GJ

Date:

31st July 2024

Carmel Current A/C
Receipts and Payments Account
For the period from 01 May 2023 to 30 April 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	35,048.73	-	27,877.99	-	62,926.72	40,574.46
Income from charitable activities	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-
Investments	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total Receipts	35,048.73	-	27,877.99	-	62,926.72	40,574.46
Payments						
Expenditure on charitable activities	20,884.40	2,800.00	37,201.00	-	60,885.40	44,243.40
Raising funds	-	-	-	-	-	-
Other expenditure	-	-	-	-	-	-
Total Payments	20,884.40	2,800.00	37,201.00	-	60,885.40	44,243.40
Excess of receipts over payments before transfer	14,164.33	(2,800.00)	(9,323.01)	-	2,041.32	(3,668.94)
Transfers:						
Gross transfers between funds - in	1,762.50	6,800.00	4,461.01	-	13,023.51	21,316.00
Gross transfers between funds - out	(11,261.01)	-	(1,762.50)	-	(13,023.51)	(21,316.00)
Excess of receipts over payments before other gains	4,665.82	4,000.00	(6,624.50)	-	2,041.32	(3,668.94)
Net movement in funds	4,665.82	4,000.00	(6,624.50)	-	2,041.32	(3,668.94)
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	12.63	(4,000.00)	6,362.00	-	2,374.63	6,043.57
Excess of receipts over payments for the year	4,678.45	-	(262.50)	-	4,415.95	2,374.63

Carmel Current A/C

Statement of Assets and Liabilities (by fund)
As at: 30 April 2024

		Balance	Previous balance
Cash At Bank And In Hand			
CAF: Current Account			
Carmel Pastors	Restricted	(762.50)	537.50
General Fund	Unrestricted	4,678.45	12.63
Leprosy Support	Restricted	-	62.00
Main Building	Restricted	500.00	4,000.00
Main Building	Designated	-	(4,000.00)
Village Building	Restricted	-	1,762.50
		4,415.95	2,374.63
Cash At Bank And In Hand		4,415.95	2,374.63
Grand Total		4,415.95	2,374.63

CARMEL MINISTRIES UK

England & Wales - Charity number 1194400

Accounts

Carmel Ministries UK

Trustees Report and Accounts for year ending
30/4/2023

Registered charity no. 1194400

Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2023

Legal & Administrative Details

Registered Charity No. 1194400

Trustees: Barry Cheesman
 Barry Richardson
 Tagaram Ebenezer Sastry
 Peter Smee

Registered Address: 12 Stable Lane
 Seer Green
 Bucks
 HP9 2YT

Bankers: CAF Bank

Independent Examiner: Roxanne Fox
 4 Radley Avenue
 Silver End
 Essex
 CM8 3GJ

Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2023

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Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2023

Report of Trustees:

Structure, Governance and Management:

The Charity was registered in May 2021. Four Trustees were appointed at inception and these continue to serve in this capacity. Details as per page 3.

Summary of Objectives:

The Objects of the Charity are to support the charitable activities of its partners in India. Funds are granted to support church planting, pastoral ministry, the relief of poverty, education, training and healthcare improvements. There is significant emphasis on investing in projects that increase the wellbeing and life choices of disadvantaged children and young people.

Activities:

During this second year of operation, the Trustees have been delighted that donations have exceeded those made during our initial year of operation despite the increased cost of living. We are grateful for the generosity of all our supporters who have enabled us to make grants totalling approximately £44,000 in this reporting period. All our grants have been made through our principal Indian partner – Carmel Ministries, Eluru, Andhra Pradesh.

Our partner's Children's Home has continued to function effectively despite some disruption due to the ongoing construction work associated with the rebuilding of the Operational Centre. Once again, significant funds have been allocated in helping to complete this vital work.

2 new church centres have been completed in rural villages. A significant proportion of our funds have continued to be directed toward meeting the tangible needs of those serving with our partner in these rural locations.

We hoped that the educational projects impacted most by Government imposed "lock-downs" during Covid-19 would be able to re-open during this year. Whilst this became possible, student registrations have been low, to date, due to some ongoing concern about the virus in the communities served. We are confident that the situation will have improved before our next reporting period.

Risk Management:

The Trustees are aware of the need to ensure that donations are spent responsibly and have systems in place that monitor both the award and application of all funds.

There is no Reserves Policy as we have no employees or managerial costs. All officers of the Charity are volunteers. Funds are transferred as soon as they become available and when grants have been approved.

We consider this report to be an accurate and fair account of the Charity's activities during the 2022-2023 reporting period.

On Behalf of Trustees


Barry Cheesman (Chair)

27th October 2023

Examiners Report

a) Independent examiners report to trustees of Carmel Ministries for Receipts and Payments accounts

I report to the trustees on my examination of the accounts of the Carmel Ministries ('The Trust') for the year ending 30 April 2023

b) Responsibilities and basis of report

As the charity trustees of The Trust you are responsible for the preparation of the accounts in accordance 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 all applicable directions given by the Charity Commission under section 145(5)(b) of The Act

Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination in 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

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:



Name:

Roxanne Fox

Relevant professional qualification(s): FMAAT, MAAT, AATQB, CIMA Adv Dip MA

Address: 4 RADLEY AVENUE, SILVER END, CM8 3GJ

Date: 29th October 2023

Carmel Current A/C
Receipts and Payments Account
For the period from 01 May 2022 to 30 April 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	30,345.21	-	10,229.25	-	40,574.46	37,501.97
Income from charitable activities	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-
Investments	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total Receipts	30,345.21	-	10,229.25	-	40,574.46	37,501.97
Payments						
Expenditure on charitable activities	15,243.40	7,200.00	21,800.00	-	44,243.40	36,739.40
Raising funds	-	-	-	-	-	-
Other expenditure	-	-	-	-	-	-
Total Payments	15,243.40	7,200.00	21,800.00	-	44,243.40	36,739.40
Excess of receipts over payments before transfer	15,101.81	(7,200.00)	(11,570.75)	-	(3,668.94)	762.57
Transfers:						
Gross transfers between funds - in	-	3,200.00	18,116.00	-	21,316.00	5,924.00
Gross transfers between funds - out	(21,316.00)	-	-	-	(21,316.00)	(5,924.00)
Excess of receipts over payments before other gains	(6,214.19)	(4,000.00)	6,545.25	-	(3,668.94)	762.57
Net movement in funds	(6,214.19)	(4,000.00)	6,545.25	-	(3,668.94)	762.57
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	6,226.82	-	(183.25)	-	6,043.57	5,281.00
Excess of receipts over payments for the year	12.63	(4,000.00)	6,362.00	-	2,374.63	6,043.57

Carmel Current A/C

**Statement of Assets and Liabilities (by fund)
As at: 30 April 2023**

		Balance	Previous balance
Cash At Bank And In Hand			
CAF: Current Account			
Carmel Pastors	Restricted	537.50	737.50
General Fund	Unrestricted	12.63	6,226.82
Leprosy Support	Restricted	62.00	62.00
Main Building	Restricted	4,000.00	300.00
Main Building	Designated	(4,000.00)	-
Orphan Support	Restricted	-	(1,545.25)
Village Building	Restricted	1,762.50	262.50
		2,374.63	6,043.57
	Cash At Bank And In Hand	2,374.63	6,043.57
	Grand Total	2,374.63	6,043.57

CARMEL MINISTRIES UK

England & Wales - Charity number 1194400

Accounts

Carmel Ministries UK

Trustees Report and Accounts for year ending
30/4/2022

Registered charity no. 1194400

Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2022

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Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2022

Legal & Administrative Details

Registered Charity No. 1194400

Trustees: Barry Cheesman
Barry Richardson
Tagaram Ebenezer Sastry
Peter Smee

Registered Address: 12 Stable Lane
Seer Green
Bucks
HP9 2YT

Bankers: CAF Bank

Independent Examiner: Alan Stuckey
32 Evelyn Road
Willows Green
Chelmsford
CM3 1QQ

Carmel Ministries UK

Trustees Report and Accounts for year ending 30/4/2022

Report of Trustees:

Structure, Governance and Management:

The Charity was registered in May 2021. Four Trustees were appointed at inception and these continue to serve in this capacity. Details as per page 3.

Summary of Objectives:

The Objects of the Charity are to support the charitable activities of its partners in India. Funds are granted to support church planting, pastoral ministry, the relief of poverty, education, training and healthcare improvements. There is significant emphasis on investing in projects that increase the wellbeing and life choices of disadvantaged children and young people.

Activities:

During this first year of operation, the Trustees have been delighted that donations have exceeded their expectations. We have been able to make grants totalling approximately £37,500 in this reporting period. All our grants have been made through our principal Indian partner – Carmel Ministries, Eluru, Andhra Pradesh.

We are delighted to have recruited a number of new child sponsors to support the work of our partner's Children's Home which has expanded and is now caring for a number of Covid-19 orphans.

Two new church centres have been completed in rural villages. A significant proportion of our funds have continued to be directed toward meeting the tangible needs of those serving with our partner in these rural locations where the economic effects of Covid-19 continue to be felt.

Finally, some funds have also been directed towards assisting with the costs of rebuilding our partner's Operational Centre which was badly damaged in the latest monsoons. This work is ongoing and may attract further grants.

We anticipate that the projects impacted most by Government “lock-downs” during Covid-19 will be able to re-open during the next 12 months and hope to be able to raise sufficient funds to help support these activities once again.

Risk Management:

The Trustees are aware of the need to ensure that donations are spent responsibly and have systems in place that monitor both the award and application of all funds.

There is no Reserves Policy as we have no employees or managerial costs. All officers of the Charity are volunteers. Funds are transferred to India as soon as they become available and when grants have been approved.

We consider this report to be an accurate and fair account of the Charity's activities during the 2021-2022 reporting period.

On Behalf of Trustees

A handwritten signature in dark ink, appearing to read 'Barry Cheesman', with a stylized, flowing script.

Barry Cheesman (Chair)

16/08/2022

Independent Examiner's report on the accounts to the Trustees of Carmel Ministries UK

I report to the Trustees on my examination of the accounts of the charity for the year ended 30 April 2022, which are set out on pages 7 and 8.

Responsibilities and basis of report

As the charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

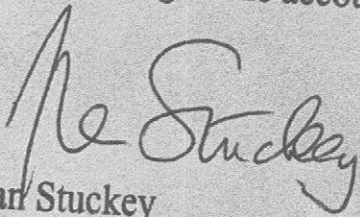
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 give 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; or
- the accounts did 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 any 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.



Alan Stuckey
32 Evelyn Road, Willows Green, Chelmsford CM3 1QQ

Date: 19th August 2022

Carmel Current A/C
Receipts and Payments Account
For the period from 01 April 2021 to 30 April 2022

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	22,110.22	-	15,391.75	-	37,501.97	5,281.00
Income from charitable activities	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-
Investments	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total Receipts	22,110.22	-	15,391.75	-	37,501.97	5,281.00
Payments						
Expenditure on charitable activities	20,214.40	-	16,525.00	-	36,739.40	-
Raising funds	-	-	-	-	-	-
Other expenditure	-	-	-	-	-	-
Total Payments	20,214.40	-	16,525.00	-	36,739.40	-
Excess of receipts over payments before transfer	1,895.82	-	(1,133.25)	-	762.57	5,281.00
Transfers:						
Gross transfers between funds - in	-	362.00	5,562.00	-	5,924.00	-
Gross transfers between funds - out	(200.00)	(362.00)	(5,362.00)	-	(5,924.00)	-
Excess of receipts over payments before other gains	1,695.82	-	(933.25)	-	762.57	5,281.00
Net movement in funds	1,695.82	-	(933.25)	-	762.57	5,281.00
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	4,531.00	-	750.00	-	5,281.00	-
Excess of receipts over payments for the year	6,226.82	-	(183.25)	-	6,043.57	5,281.00

Carmel Current A/C

**Statement of Assets and Liabilities (by fund)
As at: 30 April 2022**

		Balance	Previous balance
Cash At Bank And In Hand			
CAF: Current Account			
Carmel Pastors	Restricted	737.50	250.00
General Fund	Unrestricted	6,226.82	4,531.00
Leprosy Support	Restricted	62.00	-
Main Building	Restricted	300.00	-
Orphan Support	Restricted	(1,545.25)	500.00
Village Building	Restricted	262.50	-
		6,043.57	5,281.00
Cash At Bank And In Hand		6,043.57	5,281.00
Grand Total		6,043.57	5,281.00