

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 AdvDPMA

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

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