

REGISTERED CHARITY NUMBER: 1207676

Report of the Trustees and Unaudited Financial Statements for the
Period Ended 31st March 2025
for Carlisle Refugee Action Group

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Carlisle Refugee Action Group

Report of the Trustees for the Period Ended 31st March 2025

The trustees present their report with the financial statements of the charity for the period ended 31st March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Name Carlisle Refugee Action Group

Registered Charity Number 1207676

Registered Office 2 Lowthians Lane
English Street
Carlisle
Cumbria
CA3 8JR

Trustees

Mr J A Cartwright (Chair)	Appointed 2-4-24
Dr N Y Arulanantham	Appointed 2-4-24
Mr C R Middleton	Appointed 2-4-24
Dr M A Paynther	Appointed 2-4-24
Ms D Tomlinson	Appointed 22-10-24
Ms A Pennington-Bie	Appointed 22-10-24
Mr J Lowry	Appointed 29-4-25

Independent examiner Mrs A Evans
A Evans Accountants
Highfield
Thurstonfield
Carlisle
CA5 6HE

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity was incorporated on the 2nd April 2024 and registered with the Charity Commission on this date.

Governing Document

The charity is controlled by its governing document.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Public Benefit

The trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

During the year 2024-25 Carlisle Refugee Action Group (CRAG) had secured independence from Carlisle One World Centre (COWC) and was registered as a new charity on the 2nd April 2024. In 2024-2025 CRAG received donations from individuals and fundraising activities of £3,280 (2024: £11,701) both through fundraising platforms but also through charitable giving. Other grants of £17,031 (2024: £15,308) from the New Balance, Cumbria Tourism, NHS and The Great Get together were received as well as grants of £91,874 (2024: £49,990) from Cumberland Council. Donations mostly went towards welcome and support to people seeking asylum in the city. CRAG purchased clothes and other items to help people who were living in Carlisle based hotel accommodation as well as dispersal housing under the Home Office. As asylum-seekers received their refugee status, we were able to help provide donated household goods including furniture and white goods where necessary. During the year over 500 individuals were supported by CRAG including members of the over 40 families through the various global, Ukraine and Afghan resettlement schemes. A collaboration with Mitzvah Day has enabled a number of refugees to receive driving lessons to enable them to seek work more easily. As well as material support, CRAG staff and volunteers ran drop ins, conversation cafes, clothes distributions, driving support and coffee mornings as well as a successful football team with several walks, meals and other one off activities taking place. Regular meetings with third sector, voluntary and statutory partners were held throughout the year to co-ordinate and manage support. Finally, the City of Sanctuary group continued to meet and work on this project with a new group for developing Cumberland as a Place of Sanctuary was formed.

As always CRAG is hugely grateful to individual and church supporters, partners and volunteers for contributing to our work, and with the organisation and publicity of events. As well as those mentioned above CRAG has worked closely with a wide range of organisations throughout the year including West Cumbria Refugee Support Network, The Border Kirk, Mitzvah Day, Penrith and Eden Refugee Network and Multicultural Cumbria.

FINANCIAL REVIEW

Reserves Policy

Carlisle Refugee Action Group

The trustees have agreed a Reserves Policy of 4 months expenditure.

Results for Year

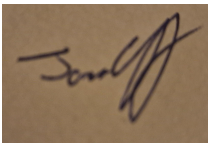
The charity has a surplus for the year of £95,172 after increasing income from £75,294 last year to £112,185 this year. Total expenditure increased from £57,936 to £60,167 during the year. Total funds at 31 March 2025 are £95,172 all being restricted.

FUTURE DEVELOPMENTS

The charity intends to continue its activities associated with supporting refugees and asylum-seekers across Cumberland. As per our charitable objects, we also hope to return to assisting organisations who support refugees and asylum-seekers who are living in Northern Europe and beyond.

Approved by order of the board of trustees on ...Friday 26th September 2025..... and signed on its behalf by:

James Cartwright - Chair

A handwritten signature in dark ink on a light brown background. The signature is stylized and appears to read 'James Cartwright'.

Independent Examiner's Report to the Trustees of Carlisle One World Centre

I report on the accounts of the charity for the year ended 31st March 2025, which are set out on pages 6 to 12.

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 Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept as required by section 130 of the Charities Act; or
2. That the accounts do not accord with those records; or
3. That the accounts do not comply with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. That there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention in order to enable a proper understanding of the accounts to be reached.

Alison Evans
CPFA FMAAT
A Evans Accountants
Highfield
Thurstonfield
Carlisle
Cumbria
CA5 6HE

Date: ...1st September 2025.....

Statement of Financial Activities for the Year Ended 31st March 2025

		Unrestricted Funds 2,025 £	Restricted Funds 2,025 £	Total Funds 2,025 £	Total Funds 2,024 £
	Note				
INCOMING RESOURCES					
Incoming resources from generating funds:					
Donations	2	3,280	-	3,280	12,777
Charitable activities	2	-	108,905	108,905	63,147
		3,280	108,905	112,185	75,924
TOTAL INCOMING RESOURCES					
RESOURCES EXPENDED					
Cost of generating funds:					
Fundraising costs					
Charitable activities	3	-	59,627	59,627	57,936
Governance Costs	3	-	540	540	-
		-	60,167	60,167	57,936
TOTAL RESOURCES EXPENDED					
NET INCOME / (OUTGOINGS) RESOURCES BEFORE TRANSFERS		3,280	48,738	52,018	17,988
Transfer between funds	7	(3,280)	3,280	-	-
NET INCOME / (EXPENDITURE) FOR THE YEAR		0	52,018	52,018	17,988
RECONCILIATION OF FUNDS					
Total funds brought forward		-	43,154	43,154	25,166
TOTAL FUNDS CARRIED FORWARD		0	95,172	95,172	43,154

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 8 to 12 for part of these financial statements

Balance Sheet at 31st March 2025

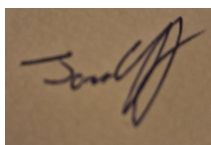
	Note	2025 £	2025 £	2024 £	2024 £
Current Assets					
Debtors	5	77,040		41,330	
Cash at bank and in hand		<u>20,558</u>		<u>5,676</u>	
		97,598		47,006	
Liabilities					
Creditors: Amounts falling due within one year	6	<u>2,426</u>		<u>3,852</u>	
		2,426		3,852	
NET ASSETS			<u>95,172</u>		<u>43,154</u>
FUNDS					
Restricted funds	8		95,172		43,154
Unrestricted income funds	9		<u>-</u>		<u>-</u>
Total Funds			<u>95,172</u>		<u>43,154</u>

The charity is entitled to exemption from audit under section 144 of the Charities Act 2011 ('the act') for the year ended 31st March 2025.

- (a) The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records that comply with section 130 of the Charities Act 2011 ('the act') and
- (b) Preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of section 133 of the Charities Act 2011 ('the act').

The financial statements were approved by the Board of Trustees onFriday 26th September 2025..... and were signed on its behalf by:

James Cartwright - Chair



Notes to the Financial Statements for the Year Ended 31st March 2025

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. VOLUNTARY INCOME

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Donations	3,280		3,280	12,777
Other			-	308
	3,280	-	3,280	13,085

Notes to the Financial Statements for the Year Ended 31st March 2024

Grants received, included in the above, are as follows:

	Unrestricted	Restricted	Total Funds	Total Funds
	Funds	Funds	2025	2024
	2025	2025	2025	2024
	£	£	£	£
City of Sanctuary	-	-	-	160
BMR Foundation - Private Driving Lessons	-	-	-	1,000
Migrant Helpline Grant	-	-	-	5,000
Cumberland Council - Mental Health Grant	-	-	-	2,500
Cumberland Council - Asylum Seekers	-	-	-	5,000
CVS - Mental Health Grant	-	-	-	9,000
Great Get Together Grant	-	-	-	1,000
CCF - New Balance (Football)		5,000	5,000	-
CCF - New Balance (Trips)		3,031	3,031	-
cumbria Tourism		4,000	4,000	-
NHS NE & N Cumbria		5,000	5,000	-
Cumberland Council - Travel Active Fund		19,872	19,872	-
Cumberland Council - Migration	-	72,002	72,002	41,330
	-	108,905	108,905	64,990

3. RESOURCES EXPENDED

	Unrestricted	Restricted	Total Funds	Total Funds
	Funds	Funds	2025	2024
	2025	2025	2025	2024
	£	£	£	£
Charitable Activities				
Driving Lessons		1,928	1,928	-
Room hire		2,290	2,290	-
Interent Charges		56	56	-
Insurance		425	425	-
Cycle Purchases		12,090	12,090	-
Expenses		12,615	12,615	21,641
Development Officers		30,222	30,222	36,295
	-	59,627	59,627	57,936
Governance Costs				
Accountancy		540	540	-
Bank Charges		-	-	-
	-	540	540	-
Total Resources Expended	-	60,167	60,167	52,448

Notes to the Financial Statements for the Year Ended 31st March 2025

4. TRUSTEE REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 (2024 : Nil)

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2025 (2024: Nil).

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade Debtors	-	-
Other Debtors	77,040	41,330
Prepayments		
	<u>77,040</u>	<u>41,330</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade Creditors	1,374	3,852
Other Creditors	1,052	-
	<u>2,426</u>	<u>3,852</u>

7. MOVEMENT IN FUNDS

Transfer between funds, unrestricted donations transferred to cover costs reported as restricted within the accounts.

Notes to the Financial Statements for the Year Ended 31st March 2025

8. RESTRICTED FUNDS

	Balance at 1st April 2024	Incoming Resources	Outgoing Resources	Transfers	Balance at 31st March 2025
	£	£	£	£	£
CRAG General	(1,037)	-	(2,072)	3,279	170
Asylum Seekers	365	-	-	-	365
Cumberland Council Mentoring	51	-	-	-	51
Cumbria Community Foundation	(1)	-	-	1	-
CCC City of Sanctuary	87	-	-	-	87
Driving Lessons	2,229	-	(118)	-	2,111
CVS Mental Health	1,510	-	(1,507)	-	3
Hadfield trust	2,127	-	(1,921)	-	206
CCF - New Balance (Football)	-	5,000	(105)	-	4,895
CCF - New Balance (Trips)	-	3,031	-	-	3,031
Cumbria Tourism	-	4,000	-	-	4,000
NHS NE & N Cumbria	-	5,000	-	-	5,000
Cumberland Council - Travel Active Fund	-	19,872	(12,426)	-	7,446
Cumberland Council - Migration	37,823	72,002	(42,018)	-	67,807
	43,154	108,905	(60,167)	3,280	95,172

	Balance at 1st April 2023	Incoming Resources	Outgoing Resources	Transfers	Balance at 31st March 2024
	£	£	£	£	£
Prior Year					
CRAG General	(1,800)	1,267	(504)	-	(1,037)
Asylum Seekers	2,173	15,381	(17,190)	-	365
CCC Mentoring	15,561	1,500	(17,010)	-	51
Cumbria Community Foundation	3,969	-	(3,970)	-	(1)
CCC City of Sanctuary	1,165	1,450	(2,528)	-	87
PCC Driving Lessons	776	-	(295)	-	481
Driving Lessons	3,322	1,000	(2,574)	-	1,748
CVS Mental Health	-	11,500	(9,990)	-	1,510
Hadfield trust	-	3,570	(1,443)	-	2,127
Migration 2024	-	41,330	(3,507)	-	37,823
	25,166	76,999	(57,936)	-	43,154

Notes to the Financial Statements for the Year Ended 31st March 2024

9. UNRESTRICTED FUNDS

Current Year	Balance at 1st April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31st March 2025 £
General Fund	-	3,280	-	(3,280)	0
	-	3,280	-	(3,280)	0

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Current Year	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Current Assets	2,426	95,172	97,598
Creditors	(2,426)	-	(2,426)
Net Assets	0	95,172	95,172

Prior Year	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Current Assets		47,006	47,006
Creditors		(3,852)	(3,852)
Net Assets	0	43,154	43,154

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on page 8.

Carlisle Refugee Action Group

Detailed statement of financial activities Year Ended 31st March 2024

Unrestricted Fund

2025
£

Core Fund

INCOME FROM:

Voluntary Income

Donations

3,280

3,280

Total Income

3,280

EXPENDITURE ON:

Charitable Activities

Total Expenditure

0

Surplus / (Deficit) for Year

3,280

Carlisle Refugee Action Group

Detailed statement of financial activities Year Ended 31st March 2024

Restricted Fund

	2025 £	2024 £
Carlisle Refugee Action Group (CRAG) Fund		
INCOME FROM:		
Voluntary Income		
Donations	<u>-</u>	<u>11,701</u>
		11,701
Charitable Activities		
CCC City of Sanctuary		160
BMR Foundation - Private Driving Lessons		1,000
Migrant Helpline		5,000
Cumberland Council - Mental Health		2,500
Cumberland Council - Asylum Seekers		5,000
CVS - Mental Health		9,000
Cumberland Council - Great Get Together Grant		1,000
Contributions towards expenses		308
CCF - New Balance (Football)	5,000	
CCF - New Balance (Trips)	3,031	
cumbria Tourism	4,000	
NHS NE & N Cumbria	5,000	
Cumberland Council - Travel Active Fund	19,872	
Cumberland Council Migration 2024	<u>72,002</u>	<u>41,330</u>
	<u>108,905</u>	<u>65,298</u>
Total Income	<u><u>108,905</u></u>	<u><u>76,999</u></u>
EXPENDITURE ON:		
Charitable Activities		
Driving Lessons	1,928	-
Room hire	2,290	-
Interent Charges	56	-
Insurance	425	-
Cycle Purchases	12,090	-
Expenses	12,615	21,641
Development Officers	<u>30,222</u>	<u>36,295</u>
	59,627	57,936
Governance Costs		
Accountancy	540	-
Total Expenditure	<u><u>60,167</u></u>	<u><u>57,936</u></u>
Surplus / (Deficit) for Year	<u><u>48,738</u></u>	<u><u>19,063</u></u>