

CHRISTIAN AFRICAN RELIEF TRUST

England & Wales · Charity number 803686

Details

Other names C A R T

Status Registered

Legal form Other

Registered 1990-07-13

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

Contact

Address Christian African Relief Trust
PO Box 554
Huddersfield
HD1 9ZQ

Phone 01484 461800

Email enquiries@cartyorkshire.co.uk

Website www.cartyorkshire.co.uk

Activities

Objects: The Trustees shall hold the trust fund and its income upon trust to apply them for the following objects ("the objects")(a) the relief of poverty;(b) the advancement of the Christian religion;(c) the advancement of education; and(d) the improvement of health and for horticultural and agricultural development,for the benefit of needy persons, regardless of faith, caste or creed in the continent of Africa.

Activities: The Christian Africa Relief Trust is a charity which provides goods to the people of Africa, free of charge, in order to make a positive difference to their lives. The goods are distributed regardless of caste or creed. We also sponsor and encourage self-help and developmental projects in education, medicine, agriculture and vocational training.

Classification

- **How:** Makes Grants To Organisations
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** AFRICAN AND INDIAN CONTINENTS
- Cameroon
- Eritrea
- Ghana
- Liberia
- Malawi
- Sierra Leone
- Tanzania
- The Gambia
- Togo
- Uganda
- Zambia
- Zimbabwe
- Calderdale
- City Of Wakefield
- Kirklees

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£142,374	£180,981	-	-
2024-03-31	£170,816	£161,385	-	-
2023-03-31	£136,123	£135,209	-	-
2022-03-31	£131,503	£119,555	-	-
2021-03-31	£92,809	£103,234	-	-

Trustees

Name	Role	Appointed
GLENN STEWART	Chair	
Brigitte Matthews		2014-01-01
Joan Susan Rock		2015-07-21
Joanne Cheesbrough		2015-03-02
VANESSA JANE STEWART		

CHRISTIAN AFRICAN RELIEF TRUST

England & Wales - Charity number 803686

Accounts

CHRISTIAN AFRICAN RELIEF TRUST

ACCOUNTS

31 MARCH 2025

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Charity Registration Number: 803686

CHRISTIAN AFRICAN RELIEF TRUST**CHARITY INFORMATION****Trustees**

G Stewart Chair
V J Stewart
B Matthews
J Cheesbrough
J S Rock

Treasurer

D Robertson

Contact details

P O Box 554
Huddersfield
HD1 9ZQ
P:01484 461800
E:enquires@cartyorkshire.co.uk
W:www.cartyorkshire.co.uk

Accountants

Wheawill & Sudworth Limited
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

Bankers

Virgin Money
7 Gold Street
Northampton
NN1 1EN

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT

The trustees present their report and accounts for the period ended 31 March 2025.

The charity is registered with the Charity Commission with registered charity number 803686 whose registered office is at Christian African Relief Trust, PO Box 554, Huddersfield, HD1 9ZQ.

Objectives and activities

The charity is a non-profit seeking charitable organisation whose objects are: (a) the relief of poverty; (b) the advancement of the Christian religion; (c) the advancement of education; and (d) the improvement of health and for horticultural and agricultural development, for the benefit of needy persons, regardless of faith, caste or creed in the continent of Africa.

The main activities undertaken by the charity during the period was to send goods and support projects through small grants which make a difference to the lives of people of Africa by meeting educational, development or other basic needs.

Distribution of goods

During the period, the charity has collected, organized and loaded donated goods into containers for shipping to the charity's partners in regions of Africa where need for those goods is established. At their destination goods have been distributed by local organizers of proven ability and trustworthiness who are accountable for that distribution. See the goods and funds supplied plus transport section of the statement of financial activities.

Small grants

During the period, the charity has made small grants in response to applications from charities, other voluntary and not-for-profits organizations known to or recommended to the charity. See the sponsorships and grants section of the statement of financial activities.

When considering applications for grants, the grants sub-committee considers applications that fit within the charity's main areas of interest. These are:

- supporting people experiencing poverty and disadvantage;
- educational, vocational, health care and horticultural schemes;
- sustainable entrepreneurial activities that benefit a community;
- the provision of safe drinking water.

These activities are in line with the charity's objects and, having regard to the Charity Commission's guidance on public benefit, the trustees consider the activities to be in the public benefit.

Achievements and performance

The charity's achievements during the period included:

Distribution of goods

Successfully loading and dispatching containers of goods to each of:

- Malawi x 2
- Cameroon
- Zambia
- Zimbabwe

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

Small grants and sponsorships

Small grant projects and sponsorships successfully delivered during the accounting period included:

- Alpha Women Empowerment Initiative for vegetable planting for 98 women & their dependents in Uganda (£4,738);
- Byasira Charity Organisation for tree planting for 350 households across 12 villages in Uganda (£5,150);
- Christian Compassion Committee Luchenza for a goat exchange scheme for 5 villages in Malawi (£1,030);
- Christian Tract Distributor for a Christmas party and presents for 85 orphaned children in Zambia (£673);
- CINDI for agricultural training & chicken rearing for 5 orphaned women in Zambia (£3,090);
- Free Pentecostal Church of Christ for off-season planting for 390 households across 2 villages in Malawi (£5,150);
- Ghana Outlook in Ghana
 - 1) for a borehole at an orthopaedic training centre for 58 students treating 600 patients per year (£1,318);
 - 2) for a borehole for a village for 159 households (£1,772);
- John and Pauline Trust for dry season intercropping for 100 small farmers in Malawi (£4,815);
- Keneba Women's Garden Project for a pump & controller for a borehole for 300 individuals across 40 households in The Gambia (£2,575);
- Lugeye Primary School for avocado planting for 300 homesteads in Uganda (£2,060);
- MACOBO Zomba for food security for 137 families in Malawi (£4,635);
- Mbonweh Womens Development Association for educational sponsorship for 21 children in Cameroon (£2,100);
- Medaid United Kingdom in Uganda
 - 1) for repairs to a tractor used for sustainable farming for 500 households across 30 villages (£5,150);
 - 2) for hospital farming and tree-planting for 500 households across 40 villages (£5,150);
- Nkonte Widows for tree planting for 120 households in Uganda (£4,120);
- Sahara Advocates for Change for materials for vocational training in prison for 10 prisoners and for materials for menstrual hygiene training for 5 villages, both in Ghana (£4,635);
- Saidia Initiative Self Help in Kenya
 - 1) for educational sponsorship for 10 youngsters and medical costs for 2 other former students in Kenya (£5,150);
 - 2) as an emergency response to provide accommodation and food for 13 families displaced by floods in Kenya (£3,581);
- Seed Sowers Trust for a roof to complete the classroom that we helped to fund in 2022/23 for 700 students in Malawi (£3,090);

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

- Skills Link for transporting tools from Tools With a Mission, a UK-based charity which sends tools to African countries, for 120 participants in Uganda (£3,541);
- Ssooka Cultural Association for a goat farming rotation scheme initially for 86 households in Uganda (£5,150);
- Ssuubi Charity Organization for tree planting for 2 villages in Uganda (£2,575);
- United Action for Children in Cameroon
 - 1) for community kitchen related goods and equipment for 500 people across 5 villages (£3,090);
 - 2) for skills training in breadmaking for 200 women (£5,150);
- Zimbabwe Community Project UK in Zimbabwe
 - 1) for chicken rearing for 184 families (£3,090);
 - 2) for a borehole at the hatchery for 2500 individuals (£4,883).

Financial Review

These details are set out in the Statement of Financial Activities on page 7 of the accounts. Total reserves of the charity at 31 March 2025 were £233,620 (2024: £251,743).

The charity does not hold long-term reserves or investments; all donations received are used for the benefit of recipients overseas.

A savings account with Dudley Building Society and a Virgin Money 30 day notice saver account are both operated to generate interest income. The charity's new general bank account with Virgin Money offered an initial 25 month period with no bank charges. Once this offer expires on 30th June 2026, bank charges will still be lower than the charity's previous banking arrangements.

During the year, a long-standing provision of £20,484 has been released into the Charity's general reserves. During 2016/17 the Charity was overcompensated by this amount following the fraud. Despite best efforts over the intervening years the charity has been unable to engage with the other party to facilitate repayment of these monies. The liability to make a repayment had become statute barred by 31 March 2025 and the trustees have determined that it is now appropriate to release the accounting provision.

Accounting and reporting by charities

The trustees have formulated policies to ensure that the charity maintains adequate reserves to finance its operations. Risk management procedures are in place to help safeguard the on-going viability of the charity and to protect its assets.

Structure, governance and management

The charity's governing document is the declaration of trust dated 23 February 1995 as amended and restated by the second amended and restated declaration of trust dated 9 June 2020.

Trustees are appointed by the passing of a special resolution of the trustees requiring at least 21 days' notice. The charity's board of Trustees meets 6 times per annum, and extraordinary meetings if urgently required. They are ultimately responsible for the running of the charity. They make decisions about Policy, Finances and Premises. The board has a Projects sub-committee which assesses and recommends applications for small grants. The trustees are responsible to the Charity Commission, HSE and Employment executives. A Management Committee made up of volunteers meets at least 4 times per annum and reports to the Trustees on day to day running of its different activities e.g., shop, warehouse, repair workshops, fundraising, newsletters and recruitment.

CHRISTIAN AFRICAN RELIEF TRUST**TRUSTEES' REPORT (continued)**

Health and Safety, Fire and Financial risk management and safeguarding are regularly reviewed by the trustees and procedures updated as required.

Trustees

The trustees who served during the year are listed on page 1 of the accounts. They are sad to report the passing of Guildford Tompkins on 5 August 2025 aged 98. Guildford was the founder of the Charity and its Honorary President.

Trustees' responsibilities for preparing the accounts

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit statement

The trustees have considered the general guidance on public benefit issued by the Charity Commission in carrying out its objectives and activities and making a difference to lives of people of Africa and are satisfied that the objectives fall under the provisions of the Charities Act 2011.

On behalf of the board of trustees



.....
G STEWART

Chair

9 October 2025

CHRISTIAN AFRICAN RELIEF TRUST**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES**

I report on the accounts of Christian African Relief Trust for the year ended 31 March 2025 which are set out on pages 7 to 10.

Respective responsibilities of trustees and examiner

As the trustees you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D M Butterworth
WHEAWILL & SUDWORTH LIMITED
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

9 October 2025

CHRISTIAN AFRICAN RELIEF TRUST
STATEMENT OF FINANCIAL ACTIVITIES
for the year ended
31 MARCH 2025

Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income		
Donations and support	75,149	98,661
Shop and other sales	52,077	59,861
Gift Aid and other fee relief	12,243	10,894
Interest income	2,905	1,400
	<u>142,374</u>	<u>170,816</u>
Expenditure		
Goods and funds supplied plus transport	52,612	55,704
Stationery, postage, printing and products	2,557	2,346
Premises costs	28,351	16,713
Sponsorship and grants	97,461	86,622
	<u>180,981</u>	<u>161,385</u>
2 Net (outgoing) incoming resources	(38,607)	9,431
Reserves brought forward	251,743	242,312
4 Release of unclaimed liability	20,484	-
Reserves carried forward	<u><u>233,620</u></u>	<u><u>251,743</u></u>

The notes on pages 9 and 10 form part of these accounts.

CHRISTIAN AFRICAN RELIEF TRUST

NOTES TO THE ACCOUNTS

31 MARCH 2025

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the historical cost convention and include the results of the charity's operations which are described in the trustees' report and all of which are continuing.

The financial statements have been prepared in accordance with Accounting and Reporting for 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 (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice. The charity is exempt from preparing a cash flow statement.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general activities of the charity and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific instructions imposed by the donors.

Depreciation

The freehold property is not depreciated. It is maintained to a good standard and all repair and maintenance expenditure is charged in the Statement of Financial Activities each year. The trustees consider that any depreciation charge would be immaterial.

Taxation

The charity is not liable for corporation tax by reason of its charitable objects and status.

Incoming resources

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

Value added tax

Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

Resources expended

All expenditure is accounted for as incurred and has been classified under headings that aggregate all costs related to that 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.

Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

CHRISTIAN AFRICAN RELIEF TRUST

NOTES TO THE ACCOUNTS (continued)

31 MARCH 2025

2	Net incoming resources for the year	2025	2024
		£	£
	This is stated after charging:		
	Trustees' remuneration	-	-
	Independent exemption fee	-	-
		<u> </u>	<u> </u>

Trustees are not remunerated or reimbursed for any expenses incurred on charitable activities.

The charity had no paid employees during the period.

3 Fixed assets

The property is stated at historic cost and is not depreciated. It is used as the base for the charity's operations including the retail shop. The trustees are in the process of having the property revalued for inclusion in the 2025/26 accounts.

4	Creditors	2025	2024
		£	£
	Provision brought forward	20,484	20,484
	Released in the year	(20,484)	-
		<u> </u>	<u> </u>
	Provision carried forward	-	20,484
		<u> </u>	<u> </u>

5 Reserves

All reserves are general unrestricted reserves and are available to promote the charity's objectives.

6	Capital commitments	2025	2024
		£	£
	Capital expenditure contracted but not provided in the accounts	-	-
		<u> </u>	<u> </u>

7 Related party disclosures

The trustees are not aware of any material related party transactions that require disclosure.

There is no one controlling party of the charity.

CHRISTIAN AFRICAN RELIEF TRUST

England & Wales - Charity number 803686

Accounts

CHRISTIAN AFRICAN RELIEF TRUST

ACCOUNTS

31 MARCH 2024

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Charity Registration Number: 803686

CHRISTIAN AFRICAN RELIEF TRUST**CHARITY INFORMATION****Trustees**

G Stewart Chair
V J Stewart
B Matthews
J Cheesbrough
J S Rock

Honorary President

G G Tompkins

Treasurer

D Robertson

Postal address

P O Box 554
Huddersfield
HD1 9ZQ

Accountants

Wheawill & Sudworth Limited
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

Bankers

Virgin Money
7 Gold Street
Northampton
NN1 1EN

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT

The trustees present their report and accounts for the period ended 31 March 2024.

The charity is registered with the Charity Commission with registered charity number 803686 whose registered office is at Christian African Relief Trust, PO Box 554, Huddersfield, HD1 9ZQ.

Objectives and activities

The charity is a non-profit seeking charitable organisation whose objects are: (a) the relief of poverty; (b) the advancement of the Christian religion; (c) the advancement of education; and (d) the improvement of health and for horticultural and agricultural development, for the benefit of needy persons, regardless of faith, caste or creed in the continent of Africa.

The main activities undertaken by the charity during the period was to send goods and support projects through small grants which make a difference to the lives of people of Africa by meeting educational, development or other basic needs.

Distribution of goods

During the period, the charity has collected, organized and loaded donated goods into containers for shipping to the charity's partners in regions of Africa where need for those goods is established. At their destination goods have been distributed by local organizers of proven ability and trustworthiness who are accountable for that distribution. See the goods and funds supplied plus transport section of the statement of financial activities.

Small grants

During the period, the charity has made small grants in response to applications from charities, other voluntary and not-for-profits organizations known to or recommended to the charity. See the sponsorships and grants section of the statement of financial activities.

When considering applications for grants, the grants sub-committee considers applications that fit within the charity's main areas of interest. These are:

- supporting people experiencing poverty and disadvantage;
- educational, vocational, health care and horticultural schemes;
- sustainable entrepreneurial activities that benefit a community;
- the provision of safe drinking water.

These activities are in line with the charity's objects and, having regard to the Charity Commission's guidance on public benefit, the trustees consider the activities to be in the public benefit.

Achievements and performance

The charity's achievements during the period included:

Distribution of goods

Successfully loading and dispatching containers of goods to each of:

- Malawi x 2
- Cameroon
- Zambia
- The Gambia

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

Small grants and sponsorships

Small grant projects and sponsorships successfully delivered during the accounting period included:

- Anglican Church of Burundi for three boreholes for three villages in Burundi (£5,150);
- Byasira Charity for fruit tree planting for 300 individuals across 10 villages in Uganda (£5,150);
- Christian Compassion Committee Luchenza for a Goat exchange scheme across five villages in Malawi (£1,030) - this represents 25% of the total grant awarded, with remaining 75% to be paid next year;
- Christian Compassion Committee Ntcheu for food security via 'soft loans' to three villages in Malawi (£5,150);
- Christian Tract Distributor for Christmas party and presents for 85 orphaned children in Zambia (£704), provided from harvest funds;
- Garuga Soccer Academy to develop tailoring skills for 60 widows and children in Uganda (£3,605);
- John and Pauline Trust in Malawi
 - 1) for a borehole for users of the skills centre and nursery school (£5,150),
 - 2) for mosquito nets and permaculture training for 200 households (£5,150);
- Mbonweh Womens Development Association for school sponsorship to support 21 children in Cameroon (£2,100);
- Medaid UK for mosquito nets & tree planting for 3,000 individuals in Uganda (£5,150);
- Mumba Children's Project for chicken rearing & sharing for 500 households in Zambia (£5,000);
- Nkonte Widows to repair two boreholes used by 120 households in Uganda (£850);
- Pearl Community Empowerment Foundation for ICT equipment for Portland Community School for 150 students each year at the school in Uganda (£3,000);
- Sahara Advocates for Change for menstrual hygiene education for three villages in Ghana (£4,635)
- Saidia Initiative Self-Help Group in Kenya for school sponsorships to support 10 young people (£5,150, of which £250 was for medical fees for two other former students) in Kenya;
- Saraba Healing Garden & Wullinkamma clinic for improvements to kitchen for workshops & lighting for the clinic for one village in Gambia (£2,060);
- Seed Sowers Trust in Malawi
 - 1) for a borehole for 1000 individuals (£4,138),
 - 2) additional funds to help complete a borehole for one village (75 households and 315 individuals) (£1,500),
 - 3) Improvements to two primary schools for 700 students (£5,000);
- Snow Rural Community Development Organisation for flood management for 10 villages (74 households) in Uganda (£5,150);

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

- Ssooka Cultural Association for goat sharing for two villages (98 households and approximately 2,000 individuals) in Uganda (£5,150);
- United Action for Children in Cameroon
 - 1) for emergency flood support (£1,500), with £500 of this provided from harvest funds,
 - 2) for a community kitchen for five villages and 500 individuals, (£5,150).

Financial Review

These details are set out in the Statement of Financial Activities on page 7 of the accounts. Total reserves of the charity at 31 March 2024 were £251,743 (2023: £242,312).

The charity does not hold long-term reserves or investments; all donations received are used for the benefit of recipients overseas.

A savings account with Dudley Building Society was opened during the year to generate interest income. Shortly after the balance sheet date the charity's general bank account was moved from Barclays Bank to Virgin Money to reduce charges.

Accounting and reporting by charities

The trustees have formulated policies to ensure that the charity maintains adequate reserves to finance its operations. Risk management procedures are in place to help safeguard the on-going viability of the charity and to protect its assets.

Structure, governance and management

The charity's governing document is the declaration of trust dated 23 February 1995 as amended and restated by the second amended and restated declaration of trust dated 9 June 2020.

Trustees are appointed by the passing of a special resolution of the trustees requiring at least 21 days' notice. The charity's board of Trustees meets 6 times per annum, and extraordinary meetings if urgently required. They are ultimately responsible for the running of the charity. They make decisions about Policy, Finances and Premises. The board has a Projects sub-committee which assesses and recommends applications for small grants. The trustees are responsible to the Charity Commission, HSE and Employment executives. A Management Committee made up of volunteers meets at least 4 times per annum and reports to the Trustees on day to day running of its different activities e.g. shop, warehouse, repair workshops, fundraising, newsletters and recruitment.

Health and Safety, Fire and Financial risk management and safeguarding are regularly reviewed by the trustees and procedures updated as required.

Trustees

The trustees who served during the year are listed on page 1 of the accounts.

CHRISTIAN AFRICAN RELIEF TRUST**TRUSTEES' REPORT (continued)****Trustees' responsibilities for preparing the accounts**

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing those accounts, the trustees are required to:

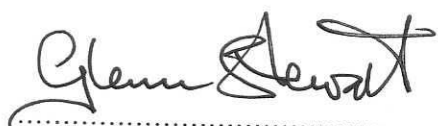
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit statement

The trustees have considered the general guidance on public benefit issued by the Charity Commission in carrying out its objectives and activities and making a difference to lives of people of Africa and are satisfied that the objectives fall under the provisions of the Charities Act 2011.

On behalf of the board of trustees



.....
G STEWART

Chair

12 September 2024

CHRISTIAN AFRICAN RELIEF TRUST**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES**

I report on the accounts of Christian African Relief Trust for the year ended 31 March 2024 which are set out on pages 7 to 10.

Respective responsibilities of trustees and examiner

As the trustees you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D M Butterworth
WHEAWILL & SUDWORTH LIMITED
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

12 September 2024

CHRISTIAN AFRICAN RELIEF TRUST
STATEMENT OF FINANCIAL ACTIVITIES

for the year ended

31 MARCH 2024

Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income		
Donations and support	110,955	77,001
Shop and other sales	59,861	59,122
	<u>170,816</u>	<u>136,123</u>
Expenditure		
Goods and funds supplied plus transport	55,704	65,250
Stationery, postage, printing and products	2,346	1,908
Premises costs	16,713	9,056
Sponsorship and grants	86,622	58,995
	<u>161,385</u>	<u>135,209</u>
2 Net incoming resources	9,431	914
Reserves brought forward	242,312	241,398
Reserves carried forward	<u><u>251,743</u></u>	<u><u>242,312</u></u>

The notes on pages 9 and 10 form part of these accounts.

CHRISTIAN AFRICAN RELIEF TRUST**NOTES TO THE ACCOUNTS****31 MARCH 2024****1 Accounting policies****Basis of accounting**

The financial statements have been prepared under the historical cost convention and include the results of the charity's operations which are described in the trustees' report and all of which are continuing.

The financial statements have been prepared in accordance with Accounting and Reporting for 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 (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice. The charity is exempt from preparing a cash flow statement.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general activities of the charity and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific instructions imposed by the donors.

Depreciation

The freehold property is not depreciated. It is maintained to a good standard and all repair and maintenance expenditure is charged in the Statement of Financial Activities each year. The trustees consider that any depreciation charge would be immaterial.

Taxation

The charity is not liable for corporation tax by reason of its charitable objects and status.

Incoming resources

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

Value added tax

Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

Resources expended

All expenditure is accounted for as incurred and has been classified under headings that aggregate all costs related to that 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.

Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

CHRISTIAN AFRICAN RELIEF TRUST**NOTES TO THE ACCOUNTS (continued)****31 MARCH 2024**

2 Net incoming resources for the year	2024	2023
	£	£
This is stated after charging:		
Trustees' remuneration	-	-
Independent exemption fee	-	-
	<u> </u>	<u> </u>

Trustees are not remunerated or reimbursed for any expenses incurred on charitable activities.

The charity had no paid employees during the period.

3 Fixed assets

The property is stated at historic cost and is not depreciated. It is used as the base for the charity's operations including the retail shop.

4 Creditors:	2024	2023
	£	£
Amounts owed to BT	20,484	20,484
	<u> </u>	<u> </u>

This amount is owed to BT arising from a fraud on the charity's account with BT.

5 Reserves

All reserves are general unrestricted reserves and are available to promote the charity's objectives.

6 Capital commitments	2024	2023
	£	£
Capital expenditure contracted but not provided in the accounts	-	-
	<u> </u>	<u> </u>

7 Related party disclosures

The trustees are not aware of any material related party transactions that require disclosure.

There is no one controlling party of the charity.

CHRISTIAN AFRICAN RELIEF TRUST

England & Wales - Charity number 803686

Accounts

CHRISTIAN AFRICAN RELIEF TRUST

ACCOUNTS

31 MARCH 2023

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Charity Registration Number: 803686

CHRISTIAN AFRICAN RELIEF TRUST**CHARITY INFORMATION****Trustees**

G Stewart Chair
V J Stewart
B Matthews
J Cheesbrough
J S Rock

Honorary President

G G Tompkins

Treasurer

D Robertson

Postal address

P O Box 554
Huddersfield
HD1 9ZQ

Accountants

Wheawill & Sudworth Limited
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

Bankers

Barclays Bank PLC
Market Place
Crackenedge Lane
Dewsbury
WF13 1XE

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT

The trustees present their report and accounts for the period ended 31 March 2023.

The charity is registered with the Charity Commission with registered charity number 803686 whose registered office is at Christian African Relief Trust, PO Box 554, Huddersfield, HD1 9ZQ.

Objectives and activities

The charity is a non-profit seeking charitable organisation whose objects are: (a) the relief of poverty; (b) the advancement of the Christian religion; (c) the advancement of education; and (d) the improvement of health and for horticultural and agricultural development, for the benefit of needy persons, regardless of faith, caste or creed in the continent of Africa.

The main activities undertaken by the charity during the period was to send goods and support projects through small grants which make a difference to the lives of people of Africa by meeting educational, development or other basic needs.

Distribution of goods

During the period, the charity has collected, organized and loaded donated goods into containers for shipping to the charity's partners in regions of Africa where need for those goods is established. At their destination goods have been distributed by local organizers of proven ability and trustworthiness who are accountable for that distribution. See the goods and funds supplied plus transport section of the statement of financial activities.

Small grants

During the period, the charity has made small grants in response to applications from charities, other voluntary and not-for-profits organizations known to or recommended to the charity. See the sponsorships and grants section of the statement of financial activities.

When considering applications for grants, the grants sub-committee considers applications that fit within the charity's main areas of interest. These are:

- supporting people experiencing poverty and disadvantage;
- educational, vocational, health care and horticultural schemes;
- sustainable entrepreneurial activities that benefit a community;
- the provision of safe drinking water.

These activities are in line with the charity's objects and, having regard to the Charity Commission's guidance on public benefit, the trustees consider the activities to be in the public benefit.

Achievements and performance

The charity's achievements during the period included:

Distribution of goods

Successfully loading and dispatching containers of goods to each of:

- Malawi x 2;
- Cameroon x 2; and
- Zimbabwe.

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

Small grants and sponsorships

Small grant projects and sponsorships successfully delivered during the accounting period included:

- Alpha Women Empowerment Initiative for workshop equipment to develop tailoring skills initially with 20 single mothers who will then pass on these skills to others in Uganda (£3,100);
- Christian African Association to establish a village farm 1200 individuals in 160 households in a rural village in Cameroon (£5,000);
- Christian Tract Distributor for Christmas party and presents for 80 orphaned children in Zambia (£400), provided from harvest funds;
- Ghana Outlook for school hygiene facilities for 500 students and staff at a rural school in Ghana (£3,000);
- John and Pauline Trust for nursery windows for 60 children and staff in Malawi (£895);
- Pearl Community Empowerment Foundation for ICT equipment for Portland Community School for 150 students each year at the school in Uganda (£5,000);
- Saidia Initiative Self-Help Group in Kenya
 - 1) for school sponsorships for 11 young people (£5,250, of which £250 was for medical fees for two young people),
 - 2) for a poultry project for 35 households initially, with plans to expand (£5,000),
 - 3) additional school sponsorship for IT hardware and security replacement (£1,400) and a further £600 provided from harvest funds to provide drought aid;
- Sahara Advocates for Change for vocational training in Ghana
 - 1) for women from 12 households providing for 100 family members (£2,500)
 - 2) providing business opportunities for 16 individuals, benefiting 91 family members (£4,000);
- Seed Sowers Trust for four deep wells for 1260 individuals in 300 households in 4 rural villages in Malawi (£5,815);
- Skills Link for vocational training 120 individuals in Uganda (£3,200);
- United Action for Children in Cameroon
 - 1) for aquaculture or 1,000 individuals in 160 households in a rural village (£4,635)
 - 2) for training on income generating activities for 40 internally displaced women and young girls in Cameroon (£2,000)
 - 3) for school sponsorships for 21 children (£2,200);
- Zimbabwe Community Project for chicken rearing and sharing, supporting 200 households in Zimbabwe (£5,000).

Financial Review

These details are set out in the Statement of Financial Activities on page 6 of the accounts. Total reserves of the charity at 31 March 2023 were £242,312 (2022: £241,398).

The charity does not hold long-term reserves or investments; all donations received are used for the benefit of recipients overseas.

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

Accounting and reporting by charities

The trustees have formulated policies to ensure that the charity maintains adequate reserves to finance its operations. Risk management procedures are in place to help safeguard the on-going viability of the charity and to protect its assets.

Structure, governance and management

The charity's governing document is the declaration of trust dated 23 February 1995 as amended and restated by the second amended and restated declaration of trust dated 9 June 2020.

Trustees are appointed by the passing of a special resolution of the trustees requiring at least 21 days' notice. The charity's board of Trustees meets 6 times per annum, and extraordinary meetings if urgently required. They are ultimately responsible for the running of the charity. They make decisions about Policy, Finances and Premises. The board has a Projects sub-committee which assesses and recommends applications for small grants. The trustees are responsible to the Charity Commission, HSE and Employment executives. A Management Committee made up of volunteers meets at least 4 times per annum and reports to the Trustees on day to day running of its different activities e.g. shop, warehouse, repair workshops, fundraising, newsletters and recruitment.

Health and Safety, Fire and Financial risk management and safeguarding are regularly reviewed by the trustees and procedures updated as required.

Trustees

The trustees who served during the year are listed on page 1 of the accounts.

A Holliday resigned on 5 February 2023.

Trustees' responsibilities for preparing the accounts

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CHRISTIAN AFRICAN RELIEF TRUST**TRUSTEES' REPORT (continued)****Public benefit statement**

The trustees have considered the general guidance on public benefit issued by the Charity Commission in carrying out its objectives and activities and making a difference to lives of people of Africa and are satisfied that the objectives fall under the provisions of the Charities Act 2011.

On behalf of the board of trustees

A handwritten signature in black ink, appearing to read 'Glen Stewart', written in a cursive style.

.....
G STEWART

Chair

30 November 2023

CHRISTIAN AFRICAN RELIEF TRUST

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES

I report on the accounts of Christian African Relief Trust for the year ended 31 March 2023 which are set out on pages 7 to 10.

Respective responsibilities of trustees and examiner

As the trustees you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in General Directors given by the Charity Commission (under section 145(5)(b) of the Act); and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D M Butterworth
 WHEAWILL & SUDWORTH LIMITED
 Chartered Accountants
 35 Westgate
 Huddersfield
 HD1 1PA

30 November 2023

CHRISTIAN AFRICAN RELIEF TRUST
STATEMENT OF FINANCIAL ACTIVITIES
for the year ended
31 MARCH 2023

Notes	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Income		
Donations and support	77,001	73,763
Shop and other sales	59,122	57,740
	<u>136,123</u>	<u>131,503</u>
Expenditure		
Goods and funds supplied plus transport	65,250	64,644
Stationery, postage, printing and products	1,908	2,504
Premises costs	9,056	8,791
Sponsorship and grants	58,995	43,616
	<u>135,209</u>	<u>119,555</u>
2 Net incoming resources	914	11,948
Reserves brought forward	<u>241,398</u>	<u>229,450</u>
Reserves carried forward	<u><u>242,312</u></u>	<u><u>241,398</u></u>


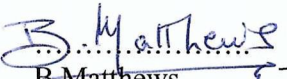
The notes on pages 9 and 10 form part of these accounts.

CHRISTIAN AFRICAN RELIEF TRUST
STATEMENT OF ASSETS AND LIABILITIES

31 MARCH 2023

Notes		2023	2022
		£	£
	Fixed assets		
3	Property at Summer Street Lockwood, Huddersfield at cost	172,245	172,245
	Cash at bank and in hand		
	General account	90,474	89,593
	Cash floats	77	44
		90,551	89,637
	Current liabilities		
4	Creditors	(20,484)	(20,484)
	Net current assets	70,067	69,153
	Net assets	242,312	241,398
	Represented by:		
5	Reserves (unrestricted)	242,312	241,398

The accounts were approved by the trustees on 30 November 2023 and signed on its behalf by


 G Stewart

 B Matthews
 Trustees

Charity number: 803686

The notes on pages 9 and 10 form part of these accounts.

CHRISTIAN AFRICAN RELIEF TRUST

NOTES TO THE ACCOUNTS

31 MARCH 2023

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the historical cost convention and include the results of the charity's operations which are described in the trustees' report and all of which are continuing.

The financial statements have been prepared in accordance with Accounting and Reporting for 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 (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice. The charity is exempt from preparing a cash flow statement.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general activities of the charity and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific instructions imposed by the donors.

Depreciation

The freehold property is not depreciated. It is maintained to a good standard and all repair and maintenance expenditure is charged in the Statement of Financial Activities each year. The trustees consider that any depreciation charge would be immaterial.

Taxation

The charity is not liable for corporation tax by reason of its charitable objects and status.

Incoming resources

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

Value added tax

Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

Resources expended

All expenditure is accounted for as incurred and has been classified under headings that aggregate all costs related to that 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.

Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

CHRISTIAN AFRICAN RELIEF TRUST

NOTES TO THE ACCOUNTS (continued)

31 MARCH 2023

2	Net incoming resources for the year	2023	2022
		£	£
	This is stated after charging:		
	Trustees' remuneration	-	-
	Independent exemption fee	-	-
		<u> </u>	<u> </u>

Trustees are not remunerated or reimbursed for any expenses incurred on charitable activities.

The charity had no paid employees during the period.

3 Fixed assets

The property is stated at historic cost and is not depreciated. It is used as the base for the charity's operations including the retail shop.

4	Creditors:	2023	2022
		£	£
	Amounts owed to BT	20,484	20,484
		<u> </u>	<u> </u>

This amount is owed to BT arising from a fraud on the charity's account with BT.

5 Reserves

All reserves are general unrestricted reserves and are available to promote the charity's objectives.

6	Capital commitments	2023	2022
		£	£
	Capital expenditure contracted but not provided in the accounts	-	-
		<u> </u>	<u> </u>

7 Related party disclosures

The trustees are not aware of any material related party transactions that require disclosure.

There is no one controlling party of the charity.

CHRISTIAN AFRICAN RELIEF TRUST

England & Wales - Charity number 803686

Accounts

CHRISTIAN AFRICAN RELIEF TRUST

ACCOUNTS

31 MARCH 2022

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Charity Registration Number: 803686

CHRISTIAN AFRICAN RELIEF TRUST**CHARITY INFORMATION****Trustees**

G Stewart Chair
V J Stewart
B Matthews
J Cheesbrough
J S Rock
A Holliday

Honorary President

G G Tompkins

Treasurer

D Robertson

Postal address

P O Box 554
Huddersfield
HD1 9ZQ

Accountants

Wheawill & Sudworth Limited
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

Bankers

Barclays Bank PLC
Market Place
Crackenedge Lane
Dewsbury
WF13 1XE

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT

The trustees present their report and accounts for the period ended 31 March 2022.

The charity is registered with the Charity Commission with registered charity number 803686 whose registered office is at Christian African Relief Trust, PO Box 554, Huddersfield, HD1 9ZQ.

Objectives and activities

The charity is a non-profit seeking charitable organisation whose objects are: (a) the relief of poverty; (b) the advancement of the Christian religion; (c) the advancement of education; and (d) the improvement of health and for horticultural and agricultural development, for the benefit of needy persons, regardless of faith, caste or creed in the continent of Africa.

The main activities undertaken by the charity during the period was to send goods and support projects through small grants which make a difference to the lives of people of Africa by meeting educational, development or other basic needs.

Distribution of goods

During the period, the charity has collected, organized and loaded donated goods into containers for shipping to the charity's partners in regions of Africa where need for those goods is established. At their destination goods have been distributed by local organizers of proven ability and trustworthiness who are accountable for that distribution. See the goods and funds supplied plus transport section of the statement of financial activities.

Small grants

During the period, the charity has made small grants in response to applications from charities, other voluntary and not-for-profits organizations known to or recommended to the charity. See the sponsorships and grants section of the statement of financial activities.

When considering applications for grants, the grants sub-committee considers applications that fit within the charity's main areas of interest. These are:

- supporting people experiencing poverty and disadvantage;
- educational, vocational, health care and horticultural schemes;
- sustainable entrepreneurial activities that benefit a community;
- the provision of safe drinking water.

These activities are in line with the charity's objects and, having regard to the Charity Commission's guidance on public benefit, the trustees consider the activities to be in the public benefit.

Achievements and performance

The charities achievements during the period included:

Distribution of goods

Successfully loading and dispatching containers of goods to each of:

- Uganda;
- Malawi;
- Cameroon;
- The Gambia;
- Zambia; and
- Zimbabwe.

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

Small grants and sponsorships

Small grant projects and sponsorships successfully delivered during the accounting period included:

- Food preparation and processing facility to United Action for Children in Cameroon (£4,500);
- School sponsorships to Saidia Self Help Initiatives in Kenya (£4,900);
- Alpha Women Uganda for vegetable growing project to provide a food and income source for widowed women living with HIV/AIDS (£4,500);
- Ssooka Cultural Association Uganda for the installation of a borehole and pump to supply 2 rural villages (81 households) with a clean water supply (£6,258);
- MedAid UK From Huddersfield Rotary Club Small Grant Donation for tree-planting in Uganda (£500);
- Christian Compassion Committee, Ntcheu in Malawi for a pass-on goat/sheep scheme and vegetable growing project in 3 rural villages (700 households) (£6,000);
- Council for NGOs in Malawi towards transport costs for distribution of goods from container to Luchenza (£165);
- Vocational Training for displaced youths to Mbonweh Women in Cameroon (£4,660.60);
- Harvest funds distributed to provide educational stationery to schools:
 - Mbonweh Women Unique School in Cameroon (£620);
 - CINDI Project, Zambia (£392.89);
 - John & Pauline Trust, Mangochi in Malawi (£1,800);
 - Sahara Advocates for Change in Ghana (£1,200);
 - Zimbabwe Community School near Harare (£600);
- Restocking of pig breeding project (decimated by swine flu) to United Action for Children and Christian Action Association in Cameroon (£2,820);
- Nkonte Widows and Needy Spiritual Association, Uganda for the installation of a borehole and pump to supply 2 rural villages (200 households) with a clean water supply (£4,700).

Financial Review

These details are set out in the Statement of Financial Activities on page 6 of the accounts. Total reserves of the charity at 31 March 2022 were £241,398 (2021: £229,450).

The charity does not hold long-term reserves or investments; all donations received are used for the benefit of recipients overseas.

Accounting and reporting by charities

The trustees have formulated policies to ensure that the charity maintains adequate reserves to finance its operations. Risk management procedures are in place to help safeguard the on-going viability of the charity and to protect its assets.

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

Structure, governance and management

The charity's governing document is the declaration of trust dated 23 February 1995 as amended and restated by the second amended and restated declaration of trust dated 09 June 2020.

Trustees are appointed by the passing of a special resolution of the trustees requiring at least 21 days' notice. The charity's board of Trustees meets 6 times per annum, and extraordinary meetings if urgently required. They are ultimately responsible for the running of the charity. They make decisions about Policy, Finances and Premises. The board has a Projects sub-committee which assesses and recommends applications for small grants. The trustees are responsible to the Charity Commission, HSE and Employment executives. A Management Committee made up of volunteers meets at least 4 times per annum and reports to the Trustees on day to day running of its different activities e.g. shop, warehouse, repair workshops, fundraising, newsletters and recruitment.

Health and Safety, Fire and Financial risk management and safeguarding are regularly reviewed by the trustees and procedures updated as required.

Trustees

The trustees who served during the year are listed on page 1 of the accounts.

Trustees' responsibilities for preparing the accounts

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit statement

The trustees have considered the general guidance on public benefit issued by the Charity Commission in carrying out its objectives and activities and making a difference to lives of people of Africa and are satisfied that the objectives fall under the provisions of the Charities Act 2011.

On behalf of the board of trustees



G STEWART

Chair

28 August 2022

CHRISTIAN AFRICAN RELIEF TRUST**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES**

I report on the accounts of Christian African Relief Trust for the year ended 31 March 2022 which are set out on pages 6 to 9.

Respective responsibilities of trustees and examiner

As the trustees you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D M Butterworth
WHEAWILL & SUDWORTH LIMITED
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

28 August 2022

CHRISTIAN AFRICAN RELIEF TRUST
STATEMENT OF FINANCIAL ACTIVITIES

for the year ended

31 MARCH 2022

Notes	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Income		
Donations and support	73,763	76,595
Shop and other sales	57,740	16,214
	<u>131,503</u>	<u>92,809</u>
Expenditure		
Goods and funds supplied plus transport	64,644	35,990
Stationery, postage, printing and products	5,508	9,236
Premises costs	5,787	5,820
Sponsorship and grants	43,616	52,488
	<u>119,555</u>	<u>103,534</u>
2 Net incoming (outgoing) resources	11,948	(10,725)
Reserves brought forward	<u>229,450</u>	<u>240,175</u>
Reserves carried forward	<u><u>241,398</u></u>	<u><u>229,450</u></u>

The notes on pages 8 and 9 form part of these accounts.

CHRISTIAN AFRICAN RELIEF TRUST

NOTES TO THE ACCOUNTS

31 MARCH 2022

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the historical cost convention and include the results of the charity's operations which are described in the trustees' report and all of which are continuing.

The financial statements have been prepared in accordance with Accounting and Reporting for 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 (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice. The charity is exempt from preparing a cash flow statement.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general activities of the charity and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific instructions imposed by the donors.

Depreciation

The freehold property is not depreciated. It is maintained to a good standard and all repair and maintenance expenditure is charged in the Statement of Financial Activities each year. The trustees consider that any depreciation charge would be immaterial.

Taxation

The charity is not liable for corporation tax by reason of its charitable objects and status.

Incoming resources

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

Value added tax

Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

Resources expended

All expenditure is accounted for as incurred and has been classified under headings that aggregate all costs related to that 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.

Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

CHRISTIAN AFRICAN RELIEF TRUST**NOTES TO THE ACCOUNTS (continued)****31 MARCH 2022**

2 Net incoming (outgoing) resources for the year	2022	2021
	£	£
This is stated after charging:		
Trustees' remuneration	-	-
Independent exemption fee	-	-
	<u> </u>	<u> </u>

Trustees are not remunerated or reimbursed for any expenses incurred on charitable activities.

The charity had no paid employees during the period.

3 Fixed assets

The property is stated at historic cost and is not depreciated. It is used as the base for the charity's operations including the retail shop.

4 Creditors:	2022	2021
	£	£
Amounts owed to BT	20,484	20,484
	<u> </u>	<u> </u>

This amount is owed to BT arising from a fraud on the charity's account with BT.

5 Reserves

All reserves are general unrestricted reserves and are available to promote the charity's objectives.

6 Capital commitments	2022	2021
	£	£
Capital expenditure contracted but not provided in the accounts	-	-
	<u> </u>	<u> </u>

7 Related party disclosures

The trustees are not aware of any material related party transactions that require disclosure.

There is no one controlling party of the charity.

CHRISTIAN AFRICAN RELIEF TRUST

England & Wales - Charity number 803686

Accounts

CHRISTIAN AFRICAN RELIEF TRUST

ACCOUNTS

31 MARCH 2021

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Statement of financial activities	6
Statement of assets and liabilities	7
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Charity Registration Number: 803686

CHRISTIAN AFRICAN RELIEF TRUST**CHARITY INFORMATION****Trustees**

G Stewart
V J Stewart
B Matthews
J Cheesbrough
J S Rock
A Holliday

Honorary President

G G Tompkins

Treasurer

V J Stewart

Postal address

P O Box 554
Huddersfield
HD1 9ZQ

Accountants

Wheawill & Sudworth Limited
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

Bankers

Barclays Bank PLC
Market Place
Crackenedge Lane
Dewsbury
WF13 1XE

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT

The trustees present their report and accounts for the period ended 31 March 2021.

The charity is registered with the Charity Commission with registered charity number 803686 whose registered office is at Christian African Relief Trust, PO Box 554, Huddersfield, HD1 9ZQ.

Objectives and activities

The charity is a non-profit seeking charitable organisation whose objects are: (a) the relief of poverty; (b) the advancement of the Christian religion; (c) the advancement of education; and (d) the improvement of health and for horticultural and agricultural development, for the benefit of needy persons, regardless of faith, caste or creed in the continent of Africa.

The main activities undertaken by the charity during the period was to send goods and support projects through small grants which make a difference to the lives of people of Africa by meeting educational, development or other basic needs.

Distribution of goods

During the period, the charity has collected, organized and loaded donated goods into containers for shipping to the charity's partners in regions of Africa where need for those goods is established. At their destination goods have been distributed by local organizers of proven ability and trustworthiness who are accountable for that distribution. See the goods and funds supplied plus transport section of the statement of financial activities.

Small grants

During the period, the charity has made small grants in response to applications from charities, other voluntary and not-for-profits organizations known to or recommended to the charity. See the sponsorships and grants section of the statement of financial activities.

When considering applications for grants, the grants sub-committee considers applications that fit within the charity's main areas of interest. These are:

- supporting people experiencing poverty and disadvantage;
- educational, vocational, health care and horticultural schemes;
- sustainable entrepreneurial activities that benefit a community;
- the provision of safe drinking water.

These activities are in line with the charity's objects and, having regard to the Charity Commission's guidance on public benefit, the trustees consider the activities to be in the public benefit.

Achievements and performance

The charities achievements during the period included:

Distribution of goods

Successfully loading and dispatching containers of goods to each of :

- Cameroon;
- Zimbabwe;
- Uganda;
- Ghana; and
- Malawi.

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

Structure, governance and management

The charity's governing document is the declaration of trust dated 23 February 1995 as amended and restated by the second amended and restated declaration of trust dated 09 June 2020.

Trustees are appointed by the passing of a special resolution of the trustees requiring at least 21 days notice. The charity's board of Trustees meets 6 times per annum, and extraordinary meetings if urgently required. They are ultimately responsible for the running of the charity. They make decisions about Policy, Finances and Premises. The board has a Projects sub-committee which assesses and recommends applications for small grants. The trustees are responsible to the Charity Commission, HSE and Employment executives. A Management Committee made up of volunteers meets 4 times per annum and reports to the Trustees on day to day running of its different activities e.g. shop, warehouse, repair workshops, fundraising, newsletters and recruitment.

Health and Safety, Fire and Financial risk management and safeguarding are regularly reviewed by the trustees and procedures updated as required.

Trustees

The trustees who served during the year are listed on page 1 of the accounts.

Trustees' responsibilities for preparing the accounts

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing those accounts, the trustees are required to:

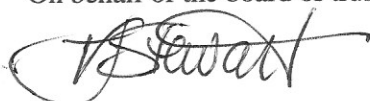
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit statement

The trustees have considered the general guidance on public benefit issued by the Charity Commission in carrying out its objectives and activities and making a difference to lives of people of Africa and are satisfied that the objectives fall under the provisions of the Charities Act 2011.

On behalf of the board of trustees



V J STEWART
Secretary
20 January 2022

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

Small grants and sponsorships

Small grant projects and sponsorships successfully delivered during the accounting period included:

- Borehole construction works in Uganda (£2,500);
- Construction of the Marjorie Moxon Maternity Unit in Uganda (£11,500);
- Echelle Cletus School Orphan for Orphans in Cameroon (£5,000);
- Trees planting project in Uganda (£3,074);
- Food aid and medical support in:
 - Malawi (£500);
 - Uganda (£800);
 - Gambia (£500);
 - Kenya (£1,750); and
 - Zambia (£225);
- School Fees in Cameroon (£2,000);
- Prisoner First Foundation tailoring project in Zambia (£4,000);
- Sponsorships in Kenya (£2,600);
- Fire refurbishment works at St Vianney in Uganda (£2,600);
- SAC Registration Fees for Sahara Advocates for Change in Ghana (£507.50)
- Well drilling in Malawi (£4,800);
- Nursing School Fees in Zambia (£398.06)
- Youth Skills development (tailoring and hairdressing) in Ghana (£2,000);
- Water pipeline project in Malawi (£5,000); and
- Youth training in Uganda (£3,000).

Financial Review

These details are set out in the Statement of Financial Activities on page 6 of the accounts. Total reserves of the charity at 31 March 2021 were £229,450 (2020: £240,175).

The charity does not hold long-term reserves or investments; all donations received are used for the benefit of recipients overseas.

Accounting and reporting by charities

The trustees have formulated policies to ensure that the charity maintains adequate reserves to finance its operations. Risk management procedures are in place to help safeguard the on-going viability of the charity and to protect its assets.

CHRISTIAN AFRICAN RELIEF TRUST**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES**

I report on the accounts of Christian African Relief Trust for the year ended 31 March 2021 which are set out on pages 6 to 9.

Respective responsibilities of trustees and examiner

As the trustees you are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D M Butterworth
WHEAWILL & SUDWORTH LIMITED
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

20 January 2022

CHRISTIAN AFRICAN RELIEF TRUST
STATEMENT OF FINANCIAL ACTIVITIES

for the year ended

31 MARCH 2021

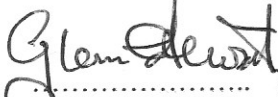
Notes	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Income		
Donations and support	76,595	73,280
Shop and other sales	16,214	66,436
	<u>92,809</u>	<u>139,716</u>
Expenditure		
Goods and funds supplied plus transport	35,990	71,281
Stationery, postage, printing and products	9,236	8,678
Premises costs	5,820	6,614
Malawi projects	-	5,816
Sponsorship and grants	52,488	49,637
	<u>103,534</u>	<u>142,026</u>
2 Net (outgoing) resources	(10,725)	(2,310)
Reserves brought forward	<u>240,175</u>	<u>242,485</u>
Reserves carried forward	<u><u>229,450</u></u>	<u><u>240,175</u></u>

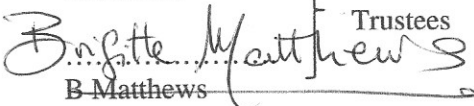
The notes on pages 8 and 9 form part of these accounts.

CHRISTIAN AFRICAN RELIEF TRUST
STATEMENT OF ASSETS AND LIABILITIES
31 MARCH 2021

Notes	2021 £	2020 £
Fixed assets		
Property at Summer Street Lockwood, Huddersfield at cost	172,245	172,245
Cash at bank and in hand		
General account	77,659	88,384
Cash floats	30	30
	<u>77,689</u>	<u>88,414</u>
Current liabilities		
3 Creditors	(20,484)	(20,484)
Net current assets	<u>57,205</u>	<u>67,930</u>
Net assets	<u><u>229,450</u></u>	<u><u>240,175</u></u>
Represented by:		
Reserves (unrestricted)	<u><u>229,450</u></u>	<u><u>240,175</u></u>

The accounts were approved by the trustees on 20 January 2022 and signed on its behalf by



 G Stewart
 Trustees


 B Matthews

Charity number: 803686

The notes on pages 8 and 9 form part of these accounts.

CHRISTIAN AFRICAN RELIEF TRUST

NOTES TO THE ACCOUNTS

31 MARCH 2021

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the historical cost convention and include the results of the charity's operations which are described in the trustees' report and all of which are continuing.

The financial statements have been prepared in accordance with Accounting and Reporting for 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 (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice. The charity is exempt from preparing a cash flow statement.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general activities of the charity and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific instructions imposed by the donors.

Depreciation

The freehold property is not depreciated. It is maintained to a good standard and all repair and maintenance expenditure is charged in the Statement of Financial Activities each year. The trustees consider that any depreciation charge would be immaterial.

Taxation

The charity is not liable for corporation tax by reason of its charitable objects and status.

Incoming resources

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

Value added tax

Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

Resources expended

All expenditure is accounted for as incurred and has been classified under headings that aggregate all costs related to that 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.

Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

CHRISTIAN AFRICAN RELIEF TRUST**NOTES TO THE ACCOUNTS (continued)****31 MARCH 2021**

2 Net (outgoing) resources for the year	2021	2020
	£	£
This is stated after charging:		
Trustees' remuneration	-	-
Independent exemption fee	-	-
	<u> </u>	<u> </u>

Trustees are not reimbursed for any expenses incurred on charitable activities.

The charity had no paid employees during the period.

3 Creditors:

Amounts owed to BT	20,484	20,484
	<u> </u>	<u> </u>

This amount is owed to BT arising from a fraud on the charity's account with BT.

4 Capital commitments

Capital expenditure contracted but not provided in the accounts	-	-
	<u> </u>	<u> </u>

5 Related party disclosures

The trustees are not aware of any material transactions that require disclosure.

There is no one controlling party of the charity.