Charity Registration Number: 1157202

Company Registration Number: CE001988

Carelinks

Unaudited financial statements

Year ended 31 March 2026

Independent examination completed 19th August 2026

Carelinks

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Carelinks

Administrative Details

CHARITY DATA

Registered in England and Wales Number 1157202

Company Registration Number CE001988

REGISTERED OFFICE ADDRESS

27 Castle Gardens, Bloomfield, Bath, BA2 2AN

TRUSTEES AT DATE OF APPROVAL OF REPORTS

D Hemingray

D Cwiecek

J Field

N Stock

P Eichhorn

R Clements

S H Gretton

BANKERS

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

CCLA, One Angel Lane, London, EC4R 3AB

INDEPENDENT EXAMINER

Linden Accountants, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB

Carelinks - Trustees' report for the year ended 31 March 2026

The trustees have pleasure in presenting their Annual Report and audited Financial Statements for the year ended 31 March 2026.

Reference and administrative information

Charity name	Carelinks
Charity Registration Number	1157202 (England and Wales)
Contact address	27 Castle Gardens Bloomfield Bath BA2 2AN
Trustees	David Hemingray Debs Cwiecek Jean Field Norman Stock Pete Eichhorn Rob Clements Steve Gretton

Introduction

The main aims of the charity are to advance Christianity, primarily by distributing Bible and other Christian literature, and to relieve poverty by providing support to those in need. These aims are reflected in our formal objectives.

Structure, governance and management

Carelinks is a Charitable Incorporated Organisation registered in England and Wales: Number 1157202, governed by Constitution. The Board of Trustees meets regularly and is responsible for the governance of the charity. In recruiting new trustees, we seek to identify people who have been supportive of the work of Carelinks and can bring appropriate skills and knowledge to the board.

Carelinks does not employ any staff. The trustees and volunteers undertake the day-to-day management of the charity.

Risk management

We have a risk register which enable us to monitor our activities under four main headings – safeguarding, regulatory and compliance risk, financial risk and operational risk. This helps us to implement measures that help mitigate any risks which we feel are at unsatisfactory levels.

Objectives and activities

Our formal objectives are:

(1) The advancement of the Christian religion for the benefit of the public in accordance with the statement of faith appearing in the schedule to the charity's constitution, in particular but not exclusively by distributing Christian literature at cost or free of charge.

(2) The prevention or relief of poverty by the providing of grants, items, and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

In setting these objectives and translating them into action, the trustees have considered the Charity Commission's general guidance on public benefit and, in particular, its supplementary guidance on the advancement of religion for the public benefit.

The main focus of our work, as the section below demonstrates, has been to meet both these objectives at the same time. In the UK this has mostly been done by providing practical face-to-face support for those in need alongside Bible-based talks and the provision of both printed and online written material. We have also supported a number of visits by volunteers to other countries and our Bible app, launched six years ago, continues to allow us to be visible and active in many parts of the world, providing spiritual support throughout the year.

Activities and performance

Our ongoing project in the borough of Croydon is the mainstay of our domestic work. Our weekly 'Church in a Pub', where those coming are given lunch as well as being able to enjoy Bible teaching, became so well-attended that some had to sit on the floor, so we took the decision to move this to our regular mid-week venue for the 'Croydon Lunchtime Church,' where a similar approach is taken on weekdays at a town-centre venue. These sessions have continued to have large numbers attending and many of those coming have committed themselves to Jesus Christ through baptism as a result. A considerable number of those who come are homeless or otherwise challenged in life, so the meals we provide are much appreciated, as is other material help such as clothing, tents, sleeping bags and hygiene items. The strong sense of community and mutual support that has developed has been reinforced during the year by two weekends at a residential centre in Kent which have provided excellent fellowship and support for many who have never before experienced something similar.

The Croydon sessions are streamed online which means that they have been enjoyed by many from other parts of the UK and round the world. There are between 500 and 900 views of each Sunday's sermon on Tiktok alone, let alone Facebook Live and YouTube where our channel has nearly 12,000 subscribers. As a result of our work, some 120 people in the UK and 60 in other countries, supported by us, committed themselves to Jesus Christ during the year through baptism. Some of these live in countries where as Christians they are liable to persecution, so online support remains very important. This has, however, become increasingly difficult as local authorities have blocked direct internet access to our (and many other) websites and apps.

We have also delivered both practical and pastoral support to those in need in several countries overseas. A particular focus has been on Ukraine, to which Carelinks volunteers made eight visits during the year in order to provide welfare, clothing, generators and other help, alongside spiritual support, to those seriously impacted by the war there.

Our *Bible Companion* app has continued to be a crucial and well-used tool in our work. The app, which is cost- and advertisement-free, comprises a full Bible text including audio; deeper commentary on every verse; basic devotionals, an audio and a youth message on every chapter; a daily sermon and thought for the day, a reading planner; a *Bible Basics* study course; and powerful search functionality. We believe that this app offers more features and resources than any other free Bible app. It is available on both Android and Apple, in English, Russian, Farsi, French, Spanish, Ukrainian and, since January 2026, Hebrew. Some 10,000 people a day use the app.

Alongside the app, we run a 'Virtual Church' (www.virtualchurch.cc) which is a gateway to both pastoral support and to regular online communion services along with Q&A sessions and talks.

Serious incidents

There were no serious incidents during the year.

Financial Review

Our finances continue to be in a healthy state. Funding is in place for the work of Croydon Church for the next 24 months. The other work of Carelinks is funded for the foreseeable future.

We have been able to work at our current tempo because of historical donations some years ago, but these are now dwindling as our policy was to spend those funds rather than hoard them. Bearing this in mind, we have been very careful not to get involved in anything that has long term liability. We pay the rent for the premises for our soup kitchen-church on a quarterly basis and have no obligation to continue. Likewise our preaching work can be reduced at any moment. We will continue to seek to avoid any ongoing obligations. The nature of our work is such that we can increase or decrease it as required by our finances without causing any problems associated with withdrawing support. We regularly appeal for funds and our hope is that we will continue to receive significant donations that enable us to carry on working at the current tempo. We have no employed staff to pay and so we are free from any sustainability concern in that area.

Reserves policy

Our formal reserves policy is that we will aim to maintain our reserves held in cash or near-cash at a level of not less than 50 per cent of our expenditure in the preceding financial year. If the reserves fall below that level for a period of three months, the trustees will consider what action needs to be taken to rectify the situation. The reserves throughout the period were found to have been well in excess of that limit.

Plans for future periods

Our main current areas of work are the general preaching of our faith online both in the UK and worldwide, running the soup kitchen-church in Croydon and assisting with humanitarian issues in Ukraine. These are likely to be our ongoing areas of work in the medium and longer terms, though our organisation is such that we can often act flexibly and at short notice and we always aim to meet needs where we can.

Statement of trustees' responsibilities

The trustees are responsible for preparing this annual report and the financial statements in accordance with applicable law. They are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable charity law, Charity Commission guidance and the provisions of the Constitution. 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.

This report was approved by the trustees on 15 June 2026 and signed on their behalf by Steve Gretton.



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARELINKS

I report to the charity's trustees on my examination of the accounts of Carelinks for the period ended 31 March 2026.

Respective responsibilities of trustees and examiner

As the charity trustees of the CIO you are responsible for the preparation of the accounts accordance with the requirements of the Charities Act 2011 ('the 2011 Act'). The charity's trustees consider that an audit is not required for this year under section 144 (2) of the 2011 Act. and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under the company law and is eligible for independent examination; it is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act),
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) 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 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 by audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

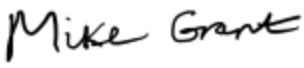
In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Michael Grant ACPA
Linden Accountants, Scrapstore House, 21 Sevier Street, St Werburghs, Bristol, BS2 9LB



Michael Grant
Date .....19th August 2026 ……

CARELINKS
STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)
YEAR ENDED 31ST MARCH 2026

Charity Number: 1157202
Company Number: CE001988

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2026	Total Funds 2025
		£	£	£	£
Incoming resources					
Income from charitable activities	2	82,052	25,916	107,968	83,025
Other income	3	8,724	0	8,724	10,305
Total income and endowments		90,777	25,916	116,693	93,330
Resources expended					
Expenditure on charitable activities	4	79,543	74,318	153,861	147,728
Total resources expended		79,543	74,318	153,861	147,728
Net income/(expenditure)		11,234	(48,403)	(37,168)	(54,398)
Transfers between funds		0	0	0	0
Net movement in funds	10	11,234	(48,403)	(37,168)	(54,398)
Total funds at 1st April 2025		273,221	69,166	342,387	396,785
Total funds at 31st March 2026		284,455	20,763	305,219	342,387

All of the activities of the charity are classed as continuing

The notes on pages 11 to 18 form part of these financial statements

CARELINKS
BALANCE SHEET
YEAR ENDED 31ST MARCH 2026

Charity Number: 1157202
Company Number: CE001988

	Note		2026 £		2025 £
Fixed assets	7		0		379
Current assets					
Debtors and prepayments	8	4,861		3,769	
Cash at bank and in hand		261,458		186,538	
COIF Ethical Investment Fund		40,367		154,006	
Creditors paid in advance		0		0	
		306,686		344,313	
Creditors : Amounts falling due within one year	9	1,467		2,305	
Net current assets			305,219		342,008
Net assets			305,219		342,387
Funds					
Restricted funds		20,763		69,166	
Unrestricted funds	11	284,456		273,222	
			305,219		342,387

For the year ending 31 March 2026 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 ('the Act') relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Act. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The trustees acknowledge their responsibilities for:

(i) ensuring that the charity keeps proper accounting records which comply with section 386 of the Act, and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396 of the Act, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the trustees on ..... and are signed on their behalf by:

.....

Charity Registration Number: 1157202

The notes on pages 11 to 18 form part of these financial statements

1 Accounting policies

a) The financial statements have been prepared under the historic cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102 SORP) issued in July 2014, and applicable UK Accounting Standards and the Charities Act 2011.

b) Income from donations/grants is included as income when these are receivable, except as follows:

i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.

ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.

c) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

d) Most expenditure is directly attributable to specific activities, and have been included in those cost categories. Support cost have been allocated 100% towards the charitable activities of the charity.

e) Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.

f) Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

g) 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.

h) Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Vehicles - 25% straight line
Computer equipment - 50% straight line

2 Income from Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £	Total Funds 2025 £
Gift Aid Donations	26,893	250	27,143	17,585
Gift Aid entitlement	6,961	0	6,961	4,404
Non Gift Aid Donations	45,292	3,500	48,792	36,479
Overseas Donations	2,906	22,166	25,072	24,557
	82,052	25,916	107,968	83,025

3 Other Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £	Total Funds 2025 £
Investment Income	0	0	0	0
Interest Received	8,724	0	8,724	7,945
Legacies Income	0	0	0	2,360
	8,724	0	8,724	10,305

4 Expenditure on Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £	Total Funds 2025 £
Accountancy	970	0	970	960
Advertising and PR	4,000	69	4,070	3,530
Bank Charges	1,335	0	1,335	1,638
Depreciation	379	0	379	3,975
Equipment small charges	569	171	740	431
Exchange differences & charges	32	0	32	189
Impairment loss on COIF Fund	3,640	0	3,640	2,303
Insurance	656	0	656	610
Literature charges	14,559	46,504	61,063	65,099
Postage, Telephone and admin	1,080	0	1,080	1,867
Room hire	7,615	12,770	20,384	9,818
Software and subscriptions	286	0	286	134
Travel and subsistence	34,399	168	34,567	29,500
Charitable grants				
Accommodation	5,404	0	5,404	5,481
Gifts	162	130	292	0
Electronic	91	0	91	0
Food & welfare	3,065	14,425	17,490	20,394
Transport	106	81	188	1,173
Utilities	833	0	833	265
Governance costs				
Independent examination fees	360	0	360	360
	79,543	74,318	153,861	147,728

5 Staff costs and numbers

The aggregate payroll costs were:

	2026	2025
	£	£
Wages & salaries	0	0
	0	0

Particulars of employees:

The average number of staff employed by the charity during the financial year amounted to: 0

	No.
Project Staff	0
Support staff	0
	0

No employee received emoluments of more than £60,000.

6 Taxation

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

7 Tangible fixed assets

	Equipment	Vehicles	Total
	£	£	£
Cost			
At 1st April 2025	1,203	13,495	14,698
Additions	0	0	0
Revaluations	0	0	0
At 31st March 2026	1,203	13,495	14,698
Depreciation			
At 1st April 2025	823	13,495	14,318
Charge for the period	380	0	380
At 31st March 2026	1,203	13,495	14,698
Net book value			
At 31st March 2026	0	0	0
At 31st March 2025	379	0	379

8 Debtors

	2026	2025
	£	£
Trade Debtors	0	0
Prepayments	3,981	2,945
Other debtors	880	823
Accrued income	0	0
	4,861	3,769

9 Creditors: amounts falling due within one year

	2026	2025
	£	£
Accruals	1,330	1,616
Creditors	138	689
Other creditors - loans	0	0
	1,467	2,305

10 Movement in funds

	At 1st April 2025	Income	Expenditure	Transfers between funds	At 31st March 2026
	£	£	£	£	£
Restricted funds					
Christadelphian Advancement Trust	46,504	0	(46,504)	0	0
Croydon Church	22,662	25,916	(27,815)	0	20,763
	69,166	25,916	(74,318)	0	20,763
Unrestricted funds					
General funds	116,883	60,798	(54,991)	110,000	232,690
Designated Fund - Ukraine Relief	(5,893)	21,209	(13,760)	0	1,557
Designated Fund - Carroty Wood	(2,014)	8,770	(7,152)	0	(397)
COIF Investment funds	164,246	0	(3,640)	(110,000)	50,606
	273,222	90,777	(79,543)	0	284,456
Total funds	342,387	116,693	(153,861)	0	305,219

Restricted & Designated Fund Summaries

Christadelphian Advancement Trust (CAT) merger - Restricted

A merger between Carelinks and a sister charity, Christadelphian Advancement Trust (CAT) to simplify administrative processes and provided targeted support in line with the aims and objectives of Carelinks more effectively.

Croydon Church - Restricted

This fund is for the work undertaken at, and in connection with the activities, 'Church in the Pub', and 'Lunchtime Church' (currently at The Event Rooms, High Street, Croydon.)

Ukraine Relief - Designated

Donations received put into a designated fund to provide physical and financial support for displaced Ukrainians, and subsequent pastoral support.

Carroty Wood - Designated

Donations received to remove the barrier to and offset the cost of accommodation, food and transport for a retreat in Kent for beneficiaries to gather together for a time of fellowship, teaching and sharing life experiences.

Movement in funds - previous year

	At 1st April 2024 £	Income £	Expenditure £	Transfers between funds £	At 31st March 2025 £
Restricted funds					
Christadelphian Advancement Trust	111,603	0	(65,099)	0	46,504
Croydon Church	28,192	22,759	(28,289)	0	22,662
Riga Welfare Programme	5,940	1,124	(7,064)	0	0
	145,736	23,883	(100,452)	0	69,166
Unrestricted funds					
General funds	98,504	56,893	(38,514)	0	116,883
Designated Fund - Ukraine Relief	(3,763)	100	(2,231)	0	(5,893)
Designated Fund - Carroty Wood	0	4,518	(6,532)	0	(2,014)
COIF Investment funds	156,309	7,937	0	0	164,246
	251,050	69,448	(47,276)	0	273,222
Total funds	396,786	93,330	(147,728)	0	342,387

Restricted & Designated Fund Summaries

Christadelphian Advancement Trust (CAT) merger - Restricted

A merger between Carelinks and a sister charity, Christadelphian Advancement Trust (CAT) to simplify administrative processes and provided targeted support in line with the aims and objectives of Carelinks more effectively.

Croydon Church - Restricted

This fund is for the work undertaken at, and in connection with the activities, 'Church in the Pub', and 'Lunchtime Church' (currently at The Event Rooms, High Street, Croydon.)

Riga Welfare Programme (RWP) closure - Restricted

Due to Covid-19 restrictions and the shared objectives of Carelinks and Riga Welfare Programme, the closure of RWP was agreed and the funds transferred to Carelinks in order to carry out the relief of financial hardship amongst the people of Riga and Latvia, in accordance with the objects of RWP which coincide with those of Carelinks.

Ukraine Relief - Designated

Donations received put into a designated fund to provide physical and financial support for displaced Ukrainians, and subsequent pastoral support.

Carroty Wood - Designated

Donations received to remove the barrier to and offset the cost of accommodation, food and transport for a retreat in Kent for beneficiaries to gather together for a time of fellowship, teaching and sharing life experiences.

11 Analysis of net assets between funds

	Tangible Fixed assets	Other Net assets	Total
	£	£	£
Restricted funds			
	0	20,763	20,763
Unrestricted funds			
General funds	0	284,456	284,456
	0	305,219	305,219

12 Related party transactions

During the financial period no payments were made from the charity to the trustees or persons or entities connected to them. Total donations made by trustees to the charity during the financial period were £12,205 (previous period £14,680).