CARMEL CHURCH

Charity no. 1195649 Registered 27.08.21

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDING 31.12.25

The Trustees are pleased to present their report and unaudited financial statements for the year ending 31.12.25

The Trustees

The trustees who held office during the relevant year and to date are:

A Porch (resigned 16.4.25), C J Lewis, C Skraburski, S Cook (appointed 16.4.25)

Governance and History

The charity is constituted under a trust document which was adopted on the 13th July 2021 and which was amended on 1st November 2022. The organisation occupies a modest sized church building on Commercial Street in the small village of Blaenllechau, Rhondda.
There has been a church in existence on this site since the 1850's. The charity as such has been set up by the members and deacons of the church formerly known as Carmel Forward Movement Church and later as Carmel Church, Blaenllechau.

Objectives and Activities

The object of the Church is the advancement of the Christian religion in accordance with the principles and practices of independent Baptist churches. The Church may also carry out other charitable purposes in the UK and/or other parts of the world, which are exclusively charitable according to the laws of England and Wales and as the trustees from time to time determine.

To further this objective, the charity has organised:
- weekly church services on Sundays and Wednesdays;

- regular meetings of trustees and members;
- a clothes ministry under the name of Carmel Community Clothing.

Achievements and Performance

Over the 2025 12 month period, the membership of the church has remained unchanged as has the number of persons attending Sunday services.

Our Sunday morning service continues to be held in Treforest Community Centre and we can facilitate attendees to worship with us online via Zoom should they prefer to do so.

In the absence of a full or part time minister, the Trustees have been assisted by having Sunday services led by visiting ministers recommended by the South Wales Baptist Association and by the Association of Evangelical Churches in Wales.

Guidance upon practical and legal issues has been received from the South Wales and National Baptist Associations.

Bible Studies and prayer meetings have been held on Wednesday evenings both online and at members' homes.

Carmel Community Clothing is an outreach of the church aimed at providing good quality clothes to individuals and families who are in need. We receive regular donations of second hand clothes from the public and this stock is supplemented by us purchasing brand new clothes, particularly items of underwear, as and when needed. During this year, our clothing outreach, Carmel Community Clothing saw a significant number of clients needing clothes. In particular, this year we delivered a total of 9704 (7801in 2024) items of clothing to 667 (611 in 2024) clients throughout Rhondda Cynon Taf and beyond. This equates to a saving of over 13.2 (9.5 in 2024) metric tons of clothes that may have otherwise gone into landfill. We have been pleased during the year to work alongside Women's Aid RCT, Pobl, Resilient Families, Trivallis, the Royal Glamorgan Hospital and many more organisations in order to help to ease the suffering caused by clothing poverty. The Carmel Church building continues to be the Carmel Community Clothing workplace. The preparation of the bundles of clothes and their delivery to clients is carried out by a small number of unpaid volunteers.

During the year, we supplied local authority social workers with numerous items of sportswear to help disadvantaged young persons to participate in sports activities thereby promoting inclusivity. In reponse we received highly positive feedback.

During 2025, the volunteers were able to raise funds for the clothes work via grants of £8330, by recycling clothes and through gifts (£1108). The balance of the cost of providing the clothes work was met out of church funds.

During the year, the trustees have monitored the performance of the church with respect to health and safety, safeguarding and other legal obligations. In particular, a fire safety assessment was commissioned and in December 2025 a fire alarm and emergency lighting systems were installed.

Financial Review

The accounts for the year to 31st December 2025 show a loss of £4156 as opposed to a surplus of £635 in 2024. This reduction was expected because of the one off cost incurred in the installation of the fire alarm and emergency lighting systems which was nearly £9000. The view of the Trustees continues to be that the Church is unable on present income to employ a minister, official or any employees on a remunerated basis.

Risks

The trustees continue to regularly monitor the finances of the church and recognise the need to ensure that overall spending should be minimized so that reserve funds need not be utilized unless absolutely necessary. In terms of the trustees policy on reserves, it is felt that it is reasonable and necessary to retain the balance in the deposit account, circa £23000 because of the significant potential costs of repairs and to maintain statutory compliance in respect of the building which houses the clothes work.

Signed Christopher Lewis

Dated 16th September 2026

Registered number
CE026549

Carmel Church

Accounts

31 December 2025

Carmel Church
Profit and Loss Account
for the year ended 31 December 2025

	2025 £	2024 £
Turnover	16,350	20,281
Cost of raw materials and consumables	(5,913)	(2,090)
Gross profit	10,437	18,191
Staff costs	(3,899)	(3,913)
Depreciation and other amounts written off assets	(1,366)	(81)
Other charges	(9,328)	(13,562)
(Loss)/profit before taxation	(4,156)	635
(Loss)/profit	(4,156)	635

Carmel Church
Registered number: **CE026549**
Balance Sheet
as at 31 December 2025

		2025 £		2024 £
Fixed assets		47,910		40,427
Current assets	33,797		45,443	
Prepayments and accrued income	428		402	
	34,225		45,845	
Net current assets		34,225		45,845
Total assets less current liabilities		82,135		86,272
Accruals and deferred income		(414)		(396)
Net assets		81,721		85,876
Funds of the charity		81,721		85,876

The company is a Charitable Incorporated Organisation and incorporated in England & Wales. Its registered office is 31 Lan Park Road, Pontypridd, CF37 2DH.

Mr. C. Lewis
Member
Approved by the board on 5 August 2026

Carmel Church
Detailed profit and loss account items
for the year ended 31 December 2025

This schedule does not form part of the statutory accounts

	2025 £	2024 £
Sales		
Donations from members and friends	5,416	5,320
Clothes bank	1,108	1,276
Grant received	8,330	10,958
HMRC charities tax refund	1,071	2,240
Interest receivable	425	487
	16,350	20,281
Cost of raw materials and consumables		
Clothing	5,913	2,090
Staff costs		
Visiting ministers fee	2,800	2,545
Staff training and welfare	60	-
Travel and subsistence	1,039	1,368
	3,899	3,913
Depreciation and other amounts written off assets		
Depreciation	1,366	81
Other charges		
Premises costs:		
Rates	455	357
Light and heat	2,387	(92)
	2,842	265
General administrative expenses:		
Telephone and internet	70	138
Stationery and printing	1,067	325
Subscriptions	89	393
Insurance	1,298	811
Equipment expensed	-	635
Software	163	60
Website	361	276
Repairs and maintenance	1,523	8,690
Sundry expenses	118	340
	4,689	11,668
Legal and professional costs:		
Accountancy fees	432	426
Other legal and professional	20	323
	452	749
Other		
Donations	280	-
Venue Hire	1,020	880
Refreshments	45	-
	1,345	880
	9,328	13,562