

**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:

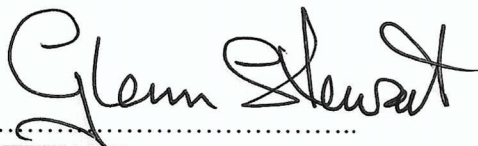
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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. The signature is positioned above a dotted line.

.....  
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 £
<b>Income</b>		
Donations and support	77,001	73,763
Shop and other sales	59,122	57,740
	<u>136,123</u>	<u>131,503</u>
<b>Expenditure</b>		
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>
<b>2 Net incoming resources</b>	914	11,948
Reserves brought forward	<u>241,398</u>	<u>229,450</u>
<b>Reserves carried forward</b>	<u><u>242,312</u></u>	<u><u>241,398</u></u>

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


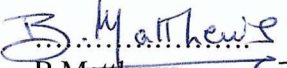
**CHRISTIAN AFRICAN RELIEF TRUST**

**STATEMENT OF ASSETS AND LIABILITIES**

**31 MARCH 2023**

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

<b>2</b>	<b>Net incoming resources for the year</b>	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.

<b>4</b>	<b>Creditors:</b>	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.

<b>6</b>	<b>Capital commitments</b>	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.