

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

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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:

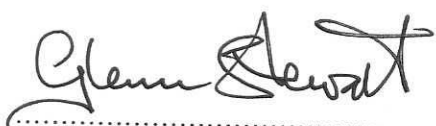
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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>


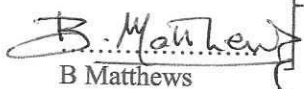
The notes on pages 9 and 10 form part of these accounts.

CHRISTIAN AFRICAN RELIEF TRUST
STATEMENT OF ASSETS AND LIABILITIES

31 MARCH 2024

Notes	2024	2023
	£	£
Fixed assets		
3 Property at Summer Street Lockwood, Huddersfield at cost	172,245	172,245
	<hr/>	<hr/>
Cash at bank and in hand		
General account	28,804	90,474
Savings account	71,133	-
Cash floats	45	77
	<hr/>	<hr/>
	99,982	90,551
	<hr/>	<hr/>
Current liabilities		
4 Creditors	(20,484)	(20,484)
	<hr/>	<hr/>
Net current assets	79,498	70,067
	<hr/>	<hr/>
Net assets	251,743	242,312
	<hr/> <hr/>	<hr/> <hr/>
Represented by:		
5 Reserves (unrestricted)	251,743	242,312
	<hr/> <hr/>	<hr/> <hr/>

The accounts were approved by the trustees on 12 September 2024 and signed on its behalf by


 V J 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 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.