

**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**

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Huddersfield  
HD1 9ZQ  
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E:enquires@cartyorkshire.co.uk  
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**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 £
<b>Income</b>		
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>
<b>Expenditure</b>		
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 <b>Net (outgoing) incoming resources</b>	(38,607)	9,431
Reserves brought forward	251,743	242,312
4 Release of unclaimed liability	20,484	-
<b>Reserves carried forward</b>	<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

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

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

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