CHRISTIAN AFRICAN RELIEF TRUST

ACCOUNTS

31 MARCH 2026

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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

P O Box 554
Huddersfield
HD1 9ZQ
P:01484 461800
E:enquires@cartyorkshire.co.uk
W:www.cartyorkshire.co.uk

Accountants

Wheawill & Sudworth Limited
Chartered Accountants
35 Westgate
Huddersfield
HD1 1PA

Bankers

Virgin Money
7 Gold Street
Northampton
NN1 1EN

Dudley Building Society
7 Harbour Buildings
The Waterfront
Brierley Hill
West Midlands
D75 1LN

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT

The trustees present their report and accounts for the period ended 31 March 2026.

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:

- Cameroon
- The Gambia
- Uganda
- 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:

• Anglican Church of Burundi for three boreholes for 4,080 individuals across three villages in Burandi (£5,150);

• Christian Compassion Committee Ntcheu for introduction of poultry farming for 900 households across three villages in Malawi (£5,150);

• Christian Tract Distributor
1) Christmas party and presents for 85 orphaned children in Zambia (£700);
2) Year 1 & 2 tuition fees (and uniform costs) for nursing course for one student (£424);

• Community Health Plan Governors International for a borehole for 1,000 people across five villages in Uganda (£4,635);

• Enow NJOCK Foundation for IT equipment for 650 students in two schools in Cameroon (£4,120);

• Kachere Progressive Women's Group for distribution of goats and tree planting for 60 households across three villages in Malawi (£4,120);

• Mbonweh Women's Development Association for educational sponsorship for 21 children in Cameroon (£2,100);

• Nagaba Women Youth and Needy Association for farming equipment for 300 households in Uganda (£4,635);

• Nkonte Widows & Needy Children for a borehole for 1,000 households in Uganda (£5,150);

• Porridge and Pens Ghana for start-up business grants for seven individuals in Ghana (£5,150);

• Saidia Initiative Self Help
1) for educational sponsorship for ten youngsters and medical costs for two other former students in Kenya (£5,150);
2) top up payment to meet increased higher educational sponsorship costs for the year in Kenya (£1,500);

• Seed Sowers Trust
1) for hiring of vehicle and fuel to evaluate project proposal in Malawi (£269);
2) following project approval, installation of solar panels to power irrigation system for 850 people in three villages in Malawi (£4,635);

• United Action for Children for second hand mixer and standby generator to support continued skills training in bread-making for 200 women across four villages in Cameroon (£2,450);

• Widows and Single Mothers Development Organization (WISIMODO) for equipment for tailoring and hairdressing skills training for 24 people initially in Uganda (£5,150);

• Youth Inclusion and Empowerment Network for skills training in tailoring, bakery & entrepreneurship for 100 women from across six villages in Uganda (£5,150);

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

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 2026 were £202,214 (2025: £233,620).

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 general bank account is with Virgin Money.

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.

The leadership team in the shop and warehouse provide regular feedback and escalate any issues to the Trustees around the 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.

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.

CHRISTIAN AFRICAN RELIEF TRUST

TRUSTEES' REPORT (continued)

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.

Trustees' approval of the accounts

Sadly due to ill-health the charity's Chair Mr Glenn Stewart is not able to approve the accounts. The four other trustees have approved the accounts and authorised Mrs Vanessa Stewart to sign the Trustees' Report.

On behalf of the board of trustees



.....

V J STEWART
Trustee
15 October 2026

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 2026 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

15 October 2026

CHRISTIAN AFRICAN RELIEF TRUST

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended

31 MARCH 2026

Notes		Unrestricted funds 2026 £	Unrestricted funds 2025 £
	Income		
	Donations and support	39,050	75,149
	Shop and other sales	48,322	52,077
	Gift Aid and other tax relief	5,988	12,243
	Interest income	899	2,905
		94,259	142,374
	Expenditure		
	Goods and funds supplied plus transport	42,032	52,612
	Stationery, postage, printing and products	1,517	2,557
	Premises costs	16,478	28,351
	Sponsorship and grants	65,638	97,461
		125,665	180,981
2	**Net (outgoing) incoming resources**	(31,406)	(38,607)
	Reserves brought forward	233,620	251,743
4	Release of unclaimed liability	-	20,484
	Reserves carried forward	202,214	233,620

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

CHRISTIAN AFRICAN RELIEF TRUST

STATEMENT OF ASSETS AND LIABILITIES

31 MARCH 2026

Notes		2026	2025
	Fixed assets	£	£
3	Property at Summer Street Lockwood, Huddersfield at cost	172,245	172,245
	Cash at bank and in hand		
	General account	10,581	22,870
	Savings account	19,351	38,453
	Cash floats	37	52
		29,969	61,375
	Current liabilities		
4	Creditors	-	-
	Net current assets	29,969	61,375
	Net assets	202,214	233,620
	Represented by:		
5	Reserves (unrestricted)	202,214	233,620

The accounts were approved by the trustees on 15 October 2026 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 2026

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 2026

2 **Net (outgoing) incoming resources for the year**

	2026	2025
	£	£
This is stated after charging:		
Trustees' remuneration	-	-
Independent exemption fee	-	-

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 have obtained an independent professional valuation of the property. However, certain issues have arisen regarding two titles to part of the property and these are currently being investigated. Until these have been resolved the trustees do not consider it is appropriate to include any revaluation of the property in these accounts.

4 **Creditors**

	2026	2025
	£	£
Provision brought forward	-	20,484
Released in the year	-	(20,484)
Provision carried forward	-	20,484

5 **Reserves**

All reserves are general unrestricted reserves and are available to promote the charity's objectives.

6 **Capital commitments**

	2026	2025
	£	£
Capital expenditure contracted but not provided in the accounts	-	-

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.