

Cambridge Vineyard Church

Report and Accounts
Year ended 31 March 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CAMBRIDGE VINEYARD CHURCH
COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2025

Trustees	Harold Dixon Judith Harbour Mark Harbour Daniel John Thomas Cashman
Key Staff	Judith Harbour Mark Harbour
Governing Document	Memorandum and Articles of Association dated 28 June 2001
Company Registration Number	04242684
Charity Registration Number	1087906
Registered Office and Principal Address	54 Jopling Way Hauxton Cambridge CB22 5HY
Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank

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CAMBRIDGE VINEYARD CHURCH

REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 MARCH 2025

Objects of the charity

The Trust seeks to demonstrate the Christian faith in action in Cambridge and the surrounding area by supporting those in our society who are disadvantaged or alone: the poor and needy, the sick and elderly, single parents, widows, orphans etc. and by supporting other organisations with similar objects.

Government

The policy and operating decisions of the charity rest with the Directors who meet regularly to monitor the activities of the Company.

Review of Activities

The charity has continued to focus on supporting individuals to live a Christian lifestyle and contribute to the wellbeing of those in their community through sharing the good news of Jesus and expressing God's love through practical acts of service.

In planning the activities of the charity, the trustees have given consideration to the guidance on public benefit issued by the Charity Commission.

The Directors have pleasure in submitting the Report and Accounts for the year ended 31 March 2025.

Introduction

The year 2024–2025 marks the seventh full year of Cambridge Vineyard Church under the leadership of Senior Pastors Mark and Jude Harbour. We have continued to meet regularly, most notably through our Sunday Morning Gatherings at Parkside Community College. These gatherings have been vibrant times of worship and community, enriched by visits from the Christian Motorcycle Association and Vineyard Church planters from Lowestoft, as well as the celebration of weddings, dedications, and baptisms.

Sunday Gatherings and Worship

We host three Sunday Morning Gatherings each month. A significant highlight this year has been the introduction of a new first-Sunday format: Messy Church and Simple Worship, with a community lunch in between. Messy Church offers a creative, family-focused way to explore faith through crafts and storytelling, while Simple Worship invites reflection and ministry through sung worship in a quiet, intimate setting.

Our teaching themes this year have included:

- A series on Jesus' Teachings on the Ten Commandments
- Life, the Universe, and Everything – God's Big Story, tracing the biblical narrative from Genesis to Revelation

Children, Youth, and Families

This year, we were pleased to appoint Lois as our Kids and Youth Ministry Lead, under whose leadership:

- Vineyard Kids has grown significantly

- Cambridge Vineyard Youth was launched, helping teenagers explore and deepen their faith
We've also welcomed families from our GrowKids ministry into our Messy Church community, helping bridge our outreach work with our worship life.

Church Community Life

Cambridge Vineyard Church continues to grow as a welcoming and vibrant community through:

- Midweek Life Groups
- Student and Young Adult lunches
- Men's and Women's socials
- Worship nights
- Special events such as Beer and Carols, Cambridge Vineyard Does Bake Off, and Church Has Left the Building outreach events

Wider Vineyard and Local Church Partnerships

We remain actively involved in the wider Vineyard Churches network, including:

- Serving at Dreaming the Impossible Youth Festival
- Participating in Cause to Live For (Student and Young Adult Conference)
- Attending the National Leaders' Gathering

Locally, we:

- Participated in regional East Anglian Vineyard events, including Worship Nights and the first East Anglia Men's Weekend
- Celebrated the launch of Hope Vineyard Thanet, led by two former members of our church

Pastors Mark and Jude have also contributed to national Vineyard leadership initiatives. Mark serves as a Vineyard UK & Ireland Coach, and both are involved in the Vineyard Successions Team.

Citywide Collaboration and Outreach

We work collaboratively with other churches and organisations in Cambridge. Highlights include:

- Mark serving as a trustee for Hope Cambridge and The Besom in Cambridge
- Supporting Pentecost in the Park, a joint worship event with diverse churches across Cambridge
- Partnering with Cambridge Youth for Christ to support their Open House Wellbeing Mentoring project at Parkside College

Social Action Ministries

GrowKids

Founded in 2020, GrowKids continues to provide high-quality, pre-loved clothing, toys, and baby equipment to families in need across Cambridge and nearby villages. Key activities include:

- Weekly "Coffee and Connect" parent drop-ins
- Friday community drop-ins at the Vineyard Centre
- Special events at Christmas and Easter
- Continued collaboration with Cambridge Foodbank, including visits to their Fairbite shop
- Participation in Cost-of-Living Events in partnership with Cambridge City Council

Mum2Mum

Mum2Mum provides 1-to-1 mentoring for mothers aged 16–30, offering:

- A befriending relationship with trained volunteers

- Ongoing support over 6 to 24 months
- Expanded reach and increased community profile through continued volunteer recruitment and training

Financial Giving and Partnerships

As part of our commitment to generosity, Cambridge Vineyard gives away at least 10% of all income annually. In 2024–2025, this included support for:

- The Besom in Cambridge
- Cambridge Foodbank
- Cambridge Youth for Christ
- Dalitso Trust in Malawi
- Romanian International Children's Foundation (whose work concluded in 2024)

Vision and Values

Cambridge Vineyard Church exists to 'Gather and Go':

- Gather in God's presence
- Be transformed by the Holy Spirit
- Go to love, serve, and bring blessing into every community we're a part of

Risk Statement

The Directors have reviewed the risks to which a small charity operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Financial Review

The accounts that follow show that the income for the year from all sources totalled £132,350 (2024: £121,100). Expenditure in the year was £140,431 (2024: £143,792). This resulted in a deficit for the year of £8,080 (2024: £22,692). Total funds at year end were £88,145 (2024: £96,235) which was all unrestricted.

Reserves Policy

The Board of Directors have established a policy whereby unrestricted reserves held by the charity should be no less than £35,000 (which equates to approximately 3 months' of unrestricted expenditure, figure updated in October 2024) so that the charity could continue to operate at a level sufficient to cover the charity in the event of unforeseen expenditure. At the year end, the charity held unrestricted net current assets of £88,145 and the charity is complying with its reserves policy.

Directors' Responsibilities

1. Select suitable accounting policies and apply them consistently
2. Observe the methods and principles in the Charities SORP
3. Make judgements and estimates that are reasonable and prudent
4. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
5. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Directors and signed on their behalf by:

MC Harbour

M C Harbour (Oct 6, 2025 15:39:20 GMT+1)

Mark Harbour

Date: Oct 6, 2025

Director

Company number: 04242684 Charity number: 1087906

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CAMBRIDGE VINEYARD CHURCH
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025 on pages 7 to 16 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 10.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin

[Sarah Crispin \(Oct 27, 2025 08:49:39 GMT\)](#)

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Oct 27, 2025

CAMBRIDGE VINEYARD CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	126,508	4,699	131,207	120,706
Charitable activities		137	-	137	54
Investments		1,007	-	1,007	340
Total income and endowments		127,651	4,699	132,350	121,100
EXPENDITURE ON:					
Charitable activities	4	109,752	30,678	140,431	143,792
Total expenditure		109,752	30,678	140,431	143,792
Net income/(expenditure)		17,899	(25,979)	(8,080)	(22,692)
Transfers between funds	12	(25,066)	25,066	-	-
Net movement in funds		(7,167)	(914)	(8,080)	(22,692)
Reconciliation of funds:					
Total funds brought forward		93,165	3,071	96,236	118,927
Total funds carried forward	12	85,997	2,157	88,155	96,235

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 9-15 form part of these accounts.

CAMBRIDGE VINEYARD CHURCH

BALANCE SHEET

AS AT 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	6	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
CURRENT ASSETS					
Stock	7	-	2,158	2,158	3,071
Debtors	8	26,035	-	26,035	25,528
Cash at bank and in hand	9	69,351	-	69,351	74,631
		<u>95,386</u>	<u>2,158</u>	<u>97,544</u>	<u>103,230</u>
CREDITORS: Amounts falling due within one year	10	(9,389)	-	(9,389)	(6,995)
		<u>85,997</u>	<u>2,158</u>	<u>88,155</u>	<u>96,235</u>
Net current assets / (liabilities)					
		<u>85,997</u>	<u>2,158</u>	<u>88,155</u>	<u>96,235</u>
TOTAL NET ASSETS		<u>85,997</u>	<u>2,158</u>	<u>88,155</u>	<u>96,235</u>
FUND BALANCES	12				
Unrestricted Funds					
General funds		85,997	-	85,997	93,164
Restricted Funds		<u>-</u>	<u>2,158</u>	<u>2,158</u>	<u>3,071</u>
		<u>85,997</u>	<u>2,158</u>	<u>88,155</u>	<u>96,235</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

MC Harbour

M C Harbour (Oct 6, 2025 15:39:20 GMT+1)

MARK HARBOUR

Date: Oct 6, 2025

Company number: 04242684

Charity number: 1087906

The notes on page 9-15 form part of these accounts.

CAMBRIDGE VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities,. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

CAMBRIDGE VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

2 Accounting Policies (continued)

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective, fixtures, fittings and equipment are depreciated over 3 years.

f) Stocks

Stocks of donated items held for distribution to beneficiaries are measured at fair value.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations and legacies

	2025	2024
	£	£
Donations of cash and similar	108,232	98,413
Donated items of clothing and equipment for GrowKids project	714	774
Grants receivable	125	250
Income tax recoverable	22,136	21,269
	<u>131,207</u>	<u>120,706</u>

CAMBRIDGE VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable expenditure

	2025 £	2024 £
a Costs incurred directly on specific activities		
Employment costs	71,771	68,621
Premises and meeting costs	7,212	7,756
Church ministry	36,426	40,050
Ministry Support	2,931	6,079
Distribution of donated items by GrowKids project	1,628	1,376
	<u>119,969</u>	<u>123,882</u>
Grants payable (note 4c)	12,400	11,890
	<u>132,369</u>	<u>135,772</u>
b Costs incurred on support & administration		
Governance costs		
Independent examiner's fee for preparing and examining the accounts	1,650	1,500
Professional services	3,249	2,262
Office expenses and minor equipment	3,163	3,499
Depreciation of tangible fixed assets	-	760
	<u>8,062</u>	<u>8,020</u>
Total expenditure	<u>140,431</u>	<u>143,792</u>

c Grants payable

	Institutions £	Individuals £	2025 £
Grants for UK and overseas mission	8,200	-	8,200
Grants for the relief of poverty	4,200	-	4,200
	<u>12,400</u>	<u>-</u>	<u>12,400</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2024 £
Grants for UK and overseas mission	6,945	-	6,945
Grants for the relief of poverty	4,945	-	4,945
	<u>11,890</u>	<u>-</u>	<u>11,890</u>

The charity's principal grants to institutions comprised:

	2025 £	2024 £
Vineyard Churches UK	6,700	5,945
Jesus Loves Romania	-	400
Dalitso Trust	3,600	4,045
Cambridge Youth for Christ	1,000	-
Grants to institutions for less than £1,000 each	1,100	1,500
	<u>12,400</u>	<u>11,890</u>

CAMBRIDGE VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

5 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 3 (2024:3). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2025 £
Trustees:				
Mark Harbour	41,659	-	2,083	43,742
Judith Harbour	20,830	-	1,041	21,871
	<u>62,489</u>	<u>-</u>	<u>3,124</u>	<u>65,613</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Mark Harbour	40,000	-	2,000	42,000
Judith Harbour	20,000	-	1,000	21,000
	<u>60,000</u>	<u>-</u>	<u>3,000</u>	<u>63,000</u>

Mark Harbour and Judith Harbour served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

6 Tangible fixed assets

	Fixtures, fittings and equipment £	Total 2025 £
Cost		
At 1 April 2024	5,380	5,380
Additions	-	-
At 31 March 2025	<u>5,380</u>	<u>5,380</u>
Accumulated depreciation		
At 1 April 2024	5,380	5,380
Charge for the year	-	-
At 31 March 2025	<u>5,380</u>	<u>5,380</u>
Net book value		
At 31 March 2025	<u>-</u>	<u>-</u>
At 31 March 2024	<u>-</u>	<u>-</u>

CAMBRIDGE VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

7 Stock

	2025	2024
	£	£
Stock of items donated to GrowKids project held for distribution to beneficiaries	2,158	3,071
	<u>2,158</u>	<u>3,071</u>

8 Debtors

	2025	2024
	£	£
Tax recoverable	22,166	21,423
Other debtors	3,400	3,400
Prepayments and accrued income	470	705
	<u>26,035</u>	<u>25,528</u>

9 Cash at Bank and in Hand

	2025	2024
	£	£
Cash at bank with immediate access	69,351	74,631
	<u>69,351</u>	<u>74,631</u>

10 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Trade creditors	6,110	5,355
Taxation and social security	1,629	140
Accruals	1,650	1,500
	<u>9,389</u>	<u>6,995</u>

11 Pension commitments

During the year employer's pension contributions totalling £3,345 (2024: £3,231) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2024: £nil).

CAMBRIDGE VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Gains and losses 2025 £	Closing balance 2025 £
<i>Restricted Funds</i>						
GrowKids fund	3,071	4,699	(30,678)	25,066	-	2,158
	3,071	4,699	(30,678)	25,066	-	2,158
<i>General Unrestricted Funds</i>	93,164	127,651	(109,752)	(25,066)	-	85,998
Aggregate of funds	96,235	132,350	(140,431)	-	-	88,155

The transfers referred to above were made for the following reasons:

- a) To offset the deficit net of stock against General Unrestricted Funds.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		Restricted funds £	2025 £
	General funds £	Designated funds £		
Stock	-	-	2,158	2,158
Debtors	26,035	-	-	26,035
Cash at bank and in hand	69,351	-	-	69,351
Creditors falling due within one year	(9,389)	-	-	(9,389)
	85,997	-	2,158	88,155

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
<i>Restricted Funds</i>						
GrowKids fund	7,184	1,491	(33,829)	28,226 a)	-	3,071
Mum2Mum fund	254	-	(631)	376 b)	-	-
	7,438	1,491	(34,460)	28,602	-	3,071
<i>General Unrestricted Funds</i>	111,490	119,610	(109,333)	(28,602)	-	93,164
Aggregate of funds	118,927	121,100	(143,792)	-	-	96,235

The transfers referred to above were made for the following reasons:

- a) To offset the deficit net of stock against General Unrestricted Funds.
b) To offset the deficit against General Unrestricted Funds.

CAMBRIDGE VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

12 Funds (continued)

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		Restricted	
	General	Designated	funds	2024
	funds	funds	funds	
	£	£	£	£
Stock	-	-	3,071	3,071
Debtors	25,471	-	58	25,528
Cash at bank and in hand	74,689	-	(58)	74,631
Creditors falling due within one year	(6,995)	-	-	(6,995)
	<u>93,164</u>	<u>-</u>	<u>3,071</u>	<u>96,235</u>

The restricted **GrowKids** fund was created from donations of money and from donations of clothing and equipment to the GrowKids project. This project aims provides clothing and baby equipment to families in need of support in the Cambridge area.

The restricted **Mum2Mum** fund was created from donations received to help support a ministry that aims to offer 1-to-1 support to mums.

14 Transactions with related parties

During the year the charity:

- a) received donations totalling £22,724 (2024: £30,728) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) except for the reimbursements of expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee, no expenses (2024: £nil) were paid to, or for, the trustees.

During the year the charity also made the following payments to, or for, related parties:

- c) Alex Harbour, who is closely related to Mark and Judith Harbour, who are trustees, received employment benefits totalling £5,045 (2024: £4,851) for providing administrative services to the charity.

Except as disclosed in note 5 'Analysis of staff costs', there have been no other transactions with related parties during the year.

15 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

CAMBRIDGE VINEYARD CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	<u>Unrestricted funds</u>			<u>Unrestricted funds</u>		
		General 2025 £	Restricted 2025 £	Total 2025 £	General 2024 £	Restricted 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	126,508	4,699	131,207	119,216	1,491	120,706
Charitable activities		137	-	137	54	-	54
Interest receivable		1,007	-	1,007	340	-	340
Total income and endowments		127,651	4,699	132,350	119,610	1,491	121,100
EXPENDITURE ON:							
Charitable activities:	4	109,752	30,678	140,431	109,333	34,460	143,792
Total Expenditure		109,752	30,678	140,431	109,333	34,460	143,792
Net income/(expenditure)		17,899	(25,979)	(8,080)	10,277	(32,969)	(22,692)
Transfers between funds	12	(25,066)	25,066	-	(28,602)	28,602	-
Net movement in funds		(7,167)	(914)	(8,080)	(18,325)	(4,367)	(22,692)
Reconciliation of funds:							
Total funds brought forward		93,165	3,071	96,236	111,490	7,438	118,927
Total funds carried forward	12	85,997	2,157	88,155	93,165	3,071	96,236