REGISTERED COMPANY NUMBER: 07609516 (England and Wales)
REGISTERED CHARITY NUMBER: 1141624

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 30 June 2025

for

Calvary Chapel Cambridge Limited

Andrew S Parker
16 Foundry Close
Halton
Lancaster
Lancashire
LA2 6FE

Calvary Chapel Cambridge Limited

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for the Year Ended 30 June 2025

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Calvary Chapel Cambridge Limited

Reference and Administrative Details
for the Year Ended 30 June 2025

TRUSTEES	A Higgins J Peat S Cornell P Cornell I Norman
COMPANY SECRETARY	
REGISTERED OFFICE	North Arbury Chapel 54 Cameron Road Cambridge CB4 2LY
REGISTERED COMPANY NUMBER	07609516 (England and Wales)
REGISTERED CHARITY NUMBER	1141624
INDEPENDENT EXAMINER	Andrew S Parker 16 Foundry Close Halton Lancaster Lancashire LA2 6FE
PASTORS	James Peat (Chair) Andrew Higgins

Calvary Chapel Cambridge Limited

Report of the Trustees
for the Year Ended 30 June 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 June 2025. The trustees have adopted the provisions of Accounting and Reporting by 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity's Objects (the Objects) are the advancement of Christianity for the benefit of the public in accordance with the following:

a. To worship God the Father, Son and Holy Spirit;

b. To build up the Church of Jesus Christ, in particular through the teaching and preaching of the Word of God (The Bible);

c. To proclaim that men and women should repent and believe in Jesus Christ as Saviour and Lord;

As we have opportunity, to do good to all, especially to those who are of the household of faith (Galatians 6:10).

Significant activities

As a church we meet regularly on a Sunday morning, where we gather as a body of believers to worship, pray and hear the bible taught line by line. Mid-week, we meet on a Wednesday night for alternating Bible story with a time of prayer and worship. Both men and women meet once a month for a time of fellowship. As a ministry we support charities, both nationally and internationally for example: Christian Concern and New Foundations. We have looked to engage the local community through outreach at Christmas and Easter. Through door-to-door leaflet dropping and engaging in conversation. We continue to pray for more open doors and opportunities to impact the local community.

Grantmaking policy

Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable activities. There are no upper or lower limits of support.

ACHIEVEMENTS AND PERFORMANCE

Achievements and performance

In the autumn of 2023 builders began work on North Arbury Chapel. This was the culmination of months of planning to help aid and support the growth of the church. The builders knocked through two small office spaces and converted the new room into a children's room. This has mean that each Sunday we now have the space and capacity for a crèche plus two different aged classes. Alongside the building work we have also employed a Children's and youth worker. She began work in January of this year and has provided both structure and vision to this area of the ministry.

In September 2023 we hosted a conference that was focused on the 'Church going forward'. It was an incredibly successful day with close to 100 attendees from all over the country. We had guest speakers from the UK and the USA. We had intended to do this conference annually; however, this has been postponed due to business and workload.

As a church we continue to meet the needs of all kinds of people and families across Cambridgeshire by providing a Christian, Bible teaching church that meets every Sunday morning. We desire to be a place where people come together to worship, pray, study the Bible and fellowship together as a loving community. We continue to have a very active online community with a large 'virtual congregation' who login to our sermons on a regular basis, it is always exciting to hear back or even meet these people in person.

The church has continued to grow both in numbers but also in depth of spirituality. We seem to rely on word of mouth as our online presence for new attendees, but this has led to some people committing to a life following Jesus and being baptised as a public demonstration of their faith. With this growth our children's ministry has swelled and one class has turned into two with an additional crèche. The growth of a children's group has now led there to being a need for a group for our teenagers. We are looking into starting a youth group in Autumn of 2024.

Our Sunday morning teaching is split between Lead Pastor James Peat, Pastor Andy Higgins, and James Gardner. This year we have returned to teaching week by week, looking at topical messages taught verse-by-verse from the Bible. Each of the men who teach look to the Bible and the Holy Spirit for inspiration. The Bible is taught in context, line by line in a way that is applicable to the hearer. We hear back from many new members of the congregation that this style of teaching is one of the reasons they come back.

As a church we meet mid-week for alternate Bible study – prayer/worship evenings. These nights continue to be beneficial for building relationships and strengthening the faith of those who attend Calvary Cambridge. Alongside this we extend our services once a month to have a meal together. A time where the church body could get together for an extended time of fellowship.

As a church we regularly support several charites both nationally and globally. These include Christian Concern who work with the persecuted church. New Foundations who do medical care and support in the Niger Delta. Open Doors who represent the furthering of the gospel in many countries globally.

FINANCIAL REVIEW

Financial position

This year we received one final gift from North Arbury Fellowship, this has been put towards much of the building works and also towards the contract of a part-time worker.

Our giving has plateaued with no real increase or decrease as the size of the church has not changed dramatically in the past 12 months.

The Charity's primary source of funds is from free-will offerings received from those regularly attending the Sunday services as well as various other supporters to the objectives of the Charity.

As a board of trustees we are confident with the financial stability of the charity.

Principal funding sources

The charity's principal source of funds is from voluntary donations received from those regularly attending the Sunday services as well as various other supporters of the objectives of the charity.

Spending and reimbursement policy

All money spent from an individual's personal bank account, with the intention of being reimbursed by the church, must either be by a trustee, or under the direction of/agreed by a trustee. If a trustee is planning to spend over £1,000 for the charity, this must also be approved by at least one other trustee.

Reserves policy

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities.

The Charity has an amount of reserves, of which its value must be available as a liquid asset at all times. These reserves are equal to 3 months of average total expenditure.

FINANCIAL REVIEW

Principal sources of funding

The charity's principal source of funds is from voluntary donations received from those regularly attending the Sunday services as well as various other supporters of the objectives of the charity.

FUTURE PLANS

As a church coming into the next year, we are aiming to focus at consistency and continuity. With a structured timetable of Sunday mornings, Wednesday nights, men's/women's meetings we intend to grow by simply doing what we are doing well.

This coming September we are looking to start a youth group at the church. A group that will be aimed at 11–17-year-olds. This purpose of this group will be to intentionally disciple them in their Christian faith. With a growing Children's and youth ministry we are looking forward to the consistency of running both Sunday morning and Friday night activities.

With the successful appointment of a Children's and youth worker we continue to look at how we can expand in these areas. With ideas of toddlers group and home-schooling co-ops we are hopeful that more can be done in the future to expand the work of Calvary Chapel Cambridge.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Memorandum and Articles Incorporated 19/04/2011.

Organisational structure

The charity currently has 5 trustees who oversee and monitor significant financial transactions, such as building work, larger pieces of sound/media equipment. Contracts and pay is decided upon by the board of trustees as a collective.

In terms of the day to day running of the Charity this is overseen by the Lead Pastor, James Peat. The full leadership team consists of James Peat and Andy Higgins. As a leadership team they meet regularly to discuss short-term, mid-term and long-term goals. This is the current set up in terms of key roles within the charity:

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Calvary Chapel Cambridge Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company 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 charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 11 March 2026 and signed on its behalf by:

Calvary Chapel Cambridge Limited

Report of the Trustees
for the Year Ended 30 June 2025

J Peat - Trustee

22.3.2026.

Independent Examiner's Report to the Trustees of
Calvary Chapel Cambridge Limited

Independent examiner's report to the trustees of Calvary Chapel Cambridge Limited ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 June 2025.

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.

Andrew S Parker FCA

Andrew S Parker
16 Foundry Close
Halton
Lancaster
Lancashire
LA2 6FE

11 March 2026

Calvary Chapel Cambridge Limited

Statement of Financial Activities
for the Year Ended 30 June 2025

	Notes	30.6.25 Unrestricted fund £	30.6.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		60,693	77,403
Other income		-	235
Total		60,693	77,638
EXPENDITURE ON			
Charitable activities			
Mission and Ministry		59,939	58,016
Property management and administration		13,300	14,336
Total		73,239	72,352
NET INCOME/(EXPENDITURE)		(12,546)	5,286
RECONCILIATION OF FUNDS			
Total funds brought forward		67,041	61,755
TOTAL FUNDS CARRIED FORWARD		54,495	67,041

The notes form part of these financial statements

Calvary Chapel Cambridge Limited

Balance Sheet
30 June 2025

	Notes	30.6.25 Unrestricted fund £	30.6.24 Total funds £
FIXED ASSETS			
Tangible assets	7	4,997	8,950
CURRENT ASSETS			
Debtors	8	4,088	3,855
Cash in hand		45,645	54,881
		49,733	58,736
CREDITORS			
Amounts falling due within one year	9	(235)	(645)
NET CURRENT ASSETS		49,498	58,091
TOTAL ASSETS LESS CURRENT LIABILITIES		54,495	67,041
NET ASSETS		54,495	67,041
FUNDS	10		
Unrestricted funds		54,495	67,041
TOTAL FUNDS		54,495	67,041

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 June 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 June 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that 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 surplus or deficit 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.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 11 March 2026 and were signed on its behalf by:

22.3.26

J Peat - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the 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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 25% on cost
Plant and machinery	- 25% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	30.6.25	30.6.24
	£	£
Depreciation - owned assets	3,953	3,863

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 June 2025 nor for the year ended 30 June 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 June 2025 nor for the year ended 30 June 2024.

No trustee was paid for their service as a trustee. The nature of expenses incurred were for: ministry, administrative and subsistence causes, exclusively and necessary for fulfilling the charity objects.

1 Trustees was paid expenses in the financial year ended 30th June 2024
1 Trustees was paid expenses in the financial year ended 30th June 2023

	2024	2023
	£	£
Trustees Expenses		
Retreats and conferences	648	640
Phone contract	267	241
Petrol and travel	99	65
	1,014	**946**

4. STAFF COSTS, EMPLOYEE BENEFITS AND TRUSTEES REMUNERATION

	2024	2023
Average number of staff	2	1
Staff costs and employee benefits	£	£
Wages and salaries	32,789	30,000
Ministerial staff contractor pay	6,000	6,000
Other contractor pay	5,317	3,700
Employer's social security costs	2,238	2,971
Visa costs	775	
	47,119	**42,671**

By provision of the charity's Governing Document, in his capacity as pastor, J.Peat was remunerated £30,000 with £476 in personal expenses (£946 personal expenses in 2023). A.Higgins was remunerated £6,000 with £538 personal expenses (£582 personal expenses in 2023). These salary payments were in relation to their ministerial roles, and not their trustee roles. There were no pension contributions made.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	77,403
Other income	235
Total	77,638
EXPENDITURE ON	
Charitable activities	
Mission and Ministry	58,016
Property management and administration	14,336

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £
Total	72,352
NET INCOME	5,286
RECONCILIATION OF FUNDS	
Total funds brought forward	61,755
TOTAL FUNDS CARRIED FORWARD	67,041

6. DONATED GOODS, FACILITIES AND SERVICES

	2024 £	2023 £
Donated Goods	-	-
Donated Facilities	-	-
Number of unpaid general volunteers		
Church Services - Hospitality	8	5
Church Services - Technical	2	2
Church Services - Kids Church	5	7
Church Services - Worship	2	2
Church Services - Women's Ministry	3	2
	20	**18**

7. TANGIBLE FIXED ASSETS

	Improvements to property £	Plant and machinery £	Totals £
COST			
At 1 July 2024 and 30 June 2025	8,951	14,441	23,392
DEPRECIATION			
At 1 July 2024	2,047	12,395	14,442
Charge for year	1,995	1,958	3,953
At 30 June 2025	4,042	14,353	18,395
NET BOOK VALUE			
At 30 June 2025	4,909	88	4,997
At 30 June 2024	6,904	2,046	8,950

continued...

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.25	30.6.24
	£	£
HMRC Gift Aid	3,501	3,501
Prepayments and accrued income	587	354
	4,088	3,855

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.25	30.6.24
	£	£
Accruals and deferred income	235	645

10. MOVEMENT IN FUNDS

	At 1.7.24	Net movement in funds	At 30.6.25
	£	£	£
Unrestricted funds			
General fund	67,041	(12,546)	54,495
TOTAL FUNDS	67,041	(12,546)	54,495

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	60,693	(73,239)	(12,546)
TOTAL FUNDS	60,693	(73,239)	(12,546)

Comparatives for movement in funds

	At 1.7.23	Net movement in funds	At 30.6.24
	£	£	£
Unrestricted funds			
General fund	61,755	5,286	67,041
TOTAL FUNDS	61,755	5,286	67,041

continued...

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	77,638	(72,352)	5,286
TOTAL FUNDS	77,638	(72,352)	5,286

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.7.23 £	Net movement in funds £	At 30.6.25 £
Unrestricted funds			
General fund	61,755	(7,260)	54,495
TOTAL FUNDS	61,755	(7,260)	54,495

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	138,331	(145,591)	(7,260)
TOTAL FUNDS	138,331	(145,591)	(7,260)

11. RELATED PARTY DISCLOSURES

Income

Income from donations include £4,680 received from trustees and related parties.

Expenditure

Related party transactions are disclosed in Note 2. 'Trustee expenses' and note 3. 'Staff costs, employee benefits and trustee remuneration'.

Calvary Chapel Cambridge Limited

Detailed Statement of Financial Activities
for the Year Ended 30 June 2025

	30.6.25	30.6.24
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Freewill offerings	57,408	73,902
Tax recoverable - Gift Aid	3,285	3,501
	60,693	77,403
Other income		
HMRC Gift aid interest	-	235
Total incoming resources	60,693	77,638
EXPENDITURE		
Charitable activities		
Employee pay	41,898	38,027
Building - rent and utilities	4,953	6,877
Insurance	2,037	1,841
Office expenses and postage	44	-
Discipleship and outreach	657	449
Conferences and retreats	818	1,827
Honoraria	361	320
Hospitality, supplies, gifts	1,373	904
Contractor pay	10,183	11,317
Visa costs	239	775
Pastor's phone costs	675	267
Building repairs	170	92
Bank charges and Paypal fees	901	217
IT, media and music	916	1,046
Exchange rate discrepancy	2	(2)
Travel and accommodation	135	99
Improvements to property	1,995	1,905
Plant and machinery	1,958	1,958
Grants to institutions	3,600	3,600
	72,915	71,519
Support costs		
Management		
Accounting	164	242
Independent examination	160	160
	324	402
Other		
Discipleship and Outreach	-	431
Total resources expended	73,239	72,352
Net (expenditure)/income	(12,546)	5,286

This page does not form part of the statutory financial statements