

CHRIST CHURCH CAMBOURNE

England & Wales · Charity number 1171395

Details

Status Registered

Legal form CIO

Registered 2017-01-31

Register [View on the Charity Commission register](#)

Contact

Address 8 Playcross Close
Great Cambourne
Cambridge
CB23 5AF

Phone 01954710171

Email info@christchurchcambourne.org.uk

Website <http://christchurchcambourne.org.uk>

Activities

Objects: THE PURPOSES OF THE CIO ARE:3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, PRIMARILY, BUT NOT EXCLUSIVELY, WITHIN CAMBOURNE AND THE SURROUNDING NEIGHBOURHOOD; AND3.1.2 SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF COMMUNITY FACILITIES;PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CIO FROM TIME TO TIME.

Activities: As a church we meet publicly on a Sunday morning where we praise and worship God. We listen to God's word (the Bible) being taught as well as singing and praying together. Children are taught at a level and in a way that is appropriate for them. There is an opportunity for social interaction and informal fellowship. A creche facility is providedMid-week evening meetings are held in private homes

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£71,003	£73,683	-	-
2024-03-31	£50,563	£60,633	-	-
2023-03-31	£84,569	£72,238	-	-
2022-03-31	£59,966	£51,755	-	-
2021-03-31	£88,563	£47,774	-	-

Trustees

Name	Role	Appointed
RICHARD GEORGE BROWN	Chair	2016-04-17
BENJAMIN DANIEL TWISS		2016-04-17
Matthew Christopher Baalham		2022-09-25

CHRIST CHURCH CAMBOURNE

England & Wales - Charity number 1171395

Accounts

Christ Church Cambourne

Trustees Annual Report and Accounts
for the year ended 31st March 2025

Registered Charity Number 1171395

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Legal Details of the Charity

Charity Name: Christ Church Cambourne

Charity Number: 1171395

Administrative Address: 8 Playcross Close
Great Cambourne
Cambridge
CB23 5AF

Principal Activity Address: Hardwick and Cambourne Community Primary School
Sheepfold Lane
Great Cambourne
Cambridge
CB23 6FR

Charity Website: www.christchurchcambourne.org.uk

Managing Trustees: Matthew Baalham, 22 Sterling Way, Upper Cambourne, CB23 6AR

Richard Brown, 8 Playcross Close Great Cambourne, CB23 5AF

Benjamin Twiss, 24 School Lane, Lower Cambourne, CB23 5DQ

Principal Banker: Nat West Bank
Community Banking Centre
PO Box 575
Rotherham
S63 3FJ

Independent Examiner: Claire Kermode, 13 The Crofts, Little Paxton, St Neots
PE19 6PG

Managing Trustees' Report for the Year ending 31st March 2025

Charity Structure, Governance and Management

The church is a Charitable Incorporated Organisation with a constitution that was adopted on 20th January 2017. Registration with the Charity Commission was confirmed on 30th January 2017. The church became fully independent from its parent church, St Neots Evangelical Church, on 6th April 2017.

The managing trustees are responsible for the management of the affairs of the church and consist of the elders, including the full-time pastor, together with any others who may be appointed to ensure there is always a minimum of three trustees. New elders are appointed according to Christ Church Cambourne's Statement of Current Practice. Proposals for new elders are made by the existing elders to a business meeting of the church members. After a period of time for prayer, reflection and feedback, if the church should deem it appropriate, an appointment will be made. Where complete unity of members cannot be reached, the existing elders have the responsibility of deciding how to proceed and whether to appoint or not.

It is anticipated that any new elders appointed will become a trustee. New trustees will be appointed by the passing of a resolution at a formal business meeting of the managing trustees. The managing trustees who have held office during the period from 1st April 2024 to 31st March 2025 are set out on page 3.

Elders' business meetings are usually held on a bi-weekly basis on Monday evenings with additional regular meetings on Zoom during the day to systematically pray for each church member.

Objectives and Activities for the Public Benefit

The objectives of the church are:

1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Cambourne and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities (provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the church from time to time).

Since January 2019, the church has been fully affiliated with the Fellowship of Independent Evangelical Churches.

As a church we exist to glorify God by

- Loving Jesus

- Loving one another
- Loving our community

When planning the activities of the church for the year, the trustees have had regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Achievements

Loving Jesus, Loving One Another and Loving the Community

Principally, we demonstrate our love for Jesus, one another and the community as we proclaim the gospel and invite people from across the community to know him. This is summed up in a key verse for us - 'Him [Christ] we proclaim, warning everyone and teaching everyone with all wisdom, that we may present everyone mature in Christ.' We have continued to welcome regular visitors to our meetings and by God's grace our membership reflects many different nationalities just like Cambourne at large.

Sunday Services held at Hardwick and Cambourne Primary School

We have stayed meeting each week at Hardwick and Cambourne Primary School for the duration of the year.

Our meetings followed the general pattern of previous years with singing, prayers, Bible reading and the preaching of God's word which included systematic, expository and practical Bible teaching mostly from Ephesians, Haggai, Genesis (Abraham) and a series in 'women who met Jesus' from the Gospels. The Lord's Supper was normally organised every month, though more recently the pattern became twice a month. The first Sunday of the month is designed to be for 'all ages'. This means children stay with the adults for the whole meeting and the preaching is to be more deliberately accessible for them. On other Sundays, it has been the norm that primary-aged children separate from the adults and attend 'Sunday Groups' during the latter part of the meeting. Those of secondary school age also began separating from the adults for their own group on the third Sunday of each month.

Refreshments are provided at the end of the meeting. Once a month there has also been a bring-and-share lunch.

Attendance and Membership

The number of people attending Sunday morning meetings has gradually increased with new visitors joining us and 4 new members. Typically, we had around 70-80 adults and children attending each week. One person was baptised during a specially arranged service on the premises of Cambourne Church, Jeavons Lane. This was due to the school not permitting a baptismal pool to be used on the site. By the end of March 2025, the membership was 40 people.

Sunday Groups (Rockets)

The purpose of Rockets is to teach children about the Christian faith in age-appropriate ways during the Sunday morning sermon. During the 45 minutes session, they learn about a Bible story or Bible passage with age-appropriate activities, such as games, worksheets and craft activities, as well as songs and a memory verse of the term. Children sometimes have a take-home sheet with questions or a memory verse to share at home with their family. From April 2024-March 2025, we have studied Ephesians, Parables, Joseph, Moses, the Exodus, 10 Commandments, Christmas story, Easter in Luke, Journey to the Promised Land in Exodus & Numbers.

Rockets caters for the age range of 5-11 (primary school age). They meet as one large group and have a regular group of 12-15 children with 2 leaders (and a standby). All of our leaders are DBS checked, and we ensure we meet expected ratios as per our Safeguarding Policy.

Sunday Groups Creche Facility (Sparklers)

Sparklers caters for 0-4 year olds and allows them to benefit from age-appropriate teaching during the main talk of a Sunday service. It also provides them with a space to play and sing. Over the year, the children have used the Beginner's Bible to look at key stories from the Old Testament (e.g. Noah, David, Daniel and Jonah), the Christmas Story, and the Easter story.

Sparklers had, on average, 3-4 children who regularly attended during this period. Sparklers runs each week with 1 leader and 1 helper. All of our leaders are DBS checked, and we ensure we meet expected ratios as per our Safeguarding Policy.

CCC Teens

CCC Teens started to meet on the third Sunday of each month during the main preaching of the Sunday service. The idea behind starting the group was to acknowledge that going from regular children's groups to sitting in the main teaching with adults can be a big jump for some children at 11. It was hoped that seeking to engage more deliberately with teenagers once a month in their own setting would help them to follow along with the sermon series and make them feel more welcome. CCC Teens is open to those aged 11-18. Typically, the group follows material based on the sermon taking place at the same time.

Growth Groups

Growth Groups meet each week in school term time with a focus on studying the Bible together, praying and encouraging one another. They also contribute to our church aims of meeting together informally beyond Sunday services. Three Growth Groups were operational, one in each of Lower, Great and Upper Cambourne. For the summer term a series based on each week's Sunday sermon was followed. In the autumn and winter terms groups worked through a book called *Bitesize*

Theology which covered basic Christian doctrines and biblical concepts systematically. Some weeks were intentionally more social gatherings and at times which allowed for people to bring their children.

Leadership Course

As a way of fostering future leadership in the church, members were invited to attend a leadership course on a monthly basis starting in the autumn. The group met at the church manse for discussion around a book called *Integrity* by Jonathan Lamb. Around 9 people joined in.

Sunday Prayer Meetings

Meetings have been held in various member's homes. The meetings started with a very short message based on the Psalms, followed by a prayer time. This was then often followed by food. During the year the start time of prayer meetings was altered from 5pm to 6pm so that people had the chance to eat first.

Week of Prayer

We commenced 2025 with a special week of prayer. Church members were encouraged to pray particularly for our evangelistic activity at various extra times during the week as well as during regular church meetings.

Women's Ministry

The Ladies Group met on Fridays during the school term, meeting in a member's home, to study the Bible and pray. From September this meeting was directed by the new women's worker employed by the church. The ladies studied *The Lord's Prayer* (summer term), *1 Thessalonians* (autumn term), *Habbakuk* and *Revelation 1-3* (winter term).

Additionally, the women met for breakfast or brunch three times during the year for prayer and to listen to Bible teaching or testimony.

For an evangelistic outreach, a watercolour evening was arranged on March 26 at the Cambourne Cricket Pavillion. Female members invited friends to come along to have a go at painting and the women's worker gave an evangelistic message.

Men's Ministry

There have been ad hoc breakfast meetings for men held on Saturdays through the year. These have mostly been social with occasional devotional times planned.

Young People's Group - Ignite

The Ignite group is designed for young people (ages 11-16) to explore the Christian faith more. The group also aims to allow the young people to feel integrated into the life of the church, getting to know their peers and our church members more. The group ran on a Friday evening, usually at Hardwick and Cambourne Primary School, and consisted of a combination of games and fun, Bible studies, discussion and prayer with drinks and snacks provided. Social events were also incorporated at appropriate times and members' homes were still used on some weeks.

Leaders organised for members of Ignite to attend the *Sorted* youth conference in London and *The Gathering* youth evening in Cambridge. The whole group also had a weekend away in partnership with Beccles Baptist Church, Suffolk, using their building to meet and sleep in.

For the Bible studies, the group have been working through Mark's Gospel.

An average of 10 young people have been attending Ignite each week. The group is a mixture of young people who profess faith and those who are still exploring the Christian faith for themselves. Ignite is open to young people to invite their friends along to.

Ignite always runs with two DBS-checked adults in attendance.

Community Outreach Events

The church ran an event in April called *Easter Eggstravaganza*, designed for local families to bring their children to. It was intended as a way of communicating to them the gospel and showing love to the local community. It was held at Hardwick and Cambourne Primary School and there were craft activities and games for the children and an age-appropriate talk explaining an aspect of the gospel. It was well attended by visitors who do not normally come to church meetings.

In July, we ran a 'Holiday Club' over three successive mornings. This was an opportunity to invite primary aged children from across Cambourne to learn about Jesus in a fun environment. There were Bible stories, games, crafts and other activities, all based on the theme of the Olympics and champions. Around 30-40 children attended with a team of helpers from the church. As part of this we held an additional evening event with food for the children to come to with their families. This was an opportunity for the parents to see what the children had been doing and for prizes to be awarded. This event was well attended.

The church also held an annual carol service at Hardwick and Cambourne Primary. This was another opportunity to specifically invite newcomers along to a church meeting, perhaps for the first time.

321 Evangelistic Course

We were able to run a short course (4 sessions) for those interested in exploring the Christian faith called 321 from *Speak Life*. It tried to deal with questions which sceptics or enquirers might ask and looking to answers found in Jesus Christ.

Church website

A new website for Christ Church Cambourne was formally launched in April 2024. The new website is a great improvement and is recognised as a key way that people first interact with our church before visiting.

Mission Partners

We continued to support mission partners in Greece both financially and through prayer. A mission partner is someone set aside for gospel work overseas. We took on an additional mission partner working in an undisclosed overseas location at the beginning of the year. The church were able to meet her while she was on furlow.

GDPR

In 2024 the trustees received one request concerning data held on an individual by the church. The trustees were able to fully comply with this, supplying the information in line with our GDPR obligations.

Safeguarding

The church administrator was appointed as a safeguarding lead in September 2024. Efforts have since been made to tighten up some of our procedures bringing them in line with our safeguarding policy which was adopted at the beginning of 2024. The policy is now reviewed annually in March. She shares the safeguarding role with another church member.

The safeguarding leads and two of the trustees attended specialist training sessions online run by Christian Safeguarding Services in December. These sessions were designed specifically for compliance in the church context.

All volunteers working with children had an in-house annual safeguarding update training delivered in July 2024.

Staff

For the duration of the year, the church employed Ben Twiss as pastor/elder on a full-time contractual basis. In September, the church also began to employ Fernanda Curtis and Iris Considine as a women's worker and administrator respectively. Both were on a part-time contractual basis.

Ben was granted a sabbatical by the church for three months between the end of May and the end of August. During this time, his responsibilities were shared by the other elders. In addition, his Sunday preaching responsibilities were taken on by various visiting speakers, alongside the elders and another church member.

In September, Fernanda and Iris enrolled on the Training for East Anglia Ministry (TEAM) course, taught locally in Cambridge. This involved attending sessions one day each week in term time. Ben and Fernanda attended the FIEC Leaders Conference which was held in November in Blackpool. Ben also attended a Living Leadership pastoral refreshment conference with his wife in February 2025 and completed a module of study with Biblical Counselling UK.

Financial Review

The balance carried forward from 2023/24 was £46,083. This consisted of £19,384 unrestricted funds, £25,000 restricted funds relating to the FIEC grant funding given for a Women's Worker and £1,699 residual endowed cash funds retained for maintenance of the manse.

Receipts were generated solely from members regular freewill giving and one-off gifts from individuals. On these gifts, a gift aid amount of £3,044 was due to be claimed at the end of the year.

During the year, we appointed two new members of staff to fulfil an admin position and a Women's Worker. Both members of staff began work in September 2024.

Grant payments for the year included voluntary member contributions to the FIEC of £1,260 and payments totalling £3,500 to Al and Rachel MacInnes, our mission partners working with SIM International in Athens, Greece. The church took on an additional Mission Partner in the year, making contributions totalling £2,750 to them between July 2024 and March 2025.

Throughout the year we continued to set apart 10% of our regular income to support missionary work elsewhere and at the end of the year we had a balance in our missionary fund, a designated fund within our unrestricted funds waiting to be allocated, of £4,191.

The final bank balance for the year was £37,442 including the £23,440 of restricted funds for the Women's Worker, not used during the period, and residual cash funds of £274 held in the endowment fund for manse maintenance.

It is the aim of the trustees to adopt a reserves policy of maintaining reserves at a minimum level of three months of staff costs and we were enabled to consistently achieve this objective throughout the year. This figure was set at £13,400 for the 2024/25 year. Ben Twiss (staff elder/pastor) was employed by the church on a full-time basis and is also a trustee. The remuneration of the staff elder is reviewed by the trustees each year. In accordance with the church's constitution, the staff elder does not attend the meetings at which the staff salary reviews take place. None of the other trustees received any remuneration from the church during the course of the year.


 CHARITY COMMISSION
 FOR ENGLAND AND WALES

Christ Church Cambourne

1171395

Receipts and payments accounts
CC16a

 For the period
 from

1-Apr-24

To

31-Mar-25

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Tithes and Offerings	43,371		-	43,371	47,765
Gift Aid Received	20,457		-	20,457	2,798
Mission Gift/Donation		1,175		1,175	
FIEC Womens Worker Contribution		6,000	-	6,000	
Sub total (Gross income for AR)	63,828	7,175	-	71,003	50,563
A2 Asset and investment sales, (see table).					
		-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	63,828	7,175	-	71,003	50,563
A3 Payments					
Staff Salaries and NIC	30,004	7,560		37,564	26,314
Hire of rooms for Church services	7,941			7,941	5,485
Pastor expenses (books and conf's)	1,474			1,474	2,051
Licenses, insurance,	1,354			1,354	1,295
Safeguarding/Cultural Review	698			698	527
FIEC Contribution	1,260			1,260	1,260
Expenses for church events	693			693	2,761
Refreshments and other expenses	192			192	157
Website, Books, Software etc	847			847	204
Mission Support	5,250	1,175		6,425	3,000
Travel and Visiting Preacher costs	240			240	584
Staff Courses and Expenses	1,596			1,596	-
Manse Fabric, Maint & Monthly Costs	4,776		1,425	6,201	5,071
Mortgage & loan interest	7,198			7,198	7,244
Sub total	63,523	8,735	1,425	73,683	55,953
A4 Asset and investment purchases, (see table)					
Equipment					
Loan Repayments	4,680			4,680	4,680
Sound Equipment	332			332	
Storage Shed	904			904	
Sub total	5,916	-	-	5,916	4,680
Total payments	69,439	8,735	1,425	79,599	60,633
Net of receipts/(payments)	- 5,611	- 1,560	- 1,425	- 8,596	- 10,070
A5 Transfers between funds					
A6 Cash funds last year end	19,339	25,000	1,699	46,038	56,108
Cash funds this year end	13,728	23,440	274	37,442	46,038

Section B Statement of assets and liabilities at the end of the period

		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank balance as at 31/03/2025	13,728	23,440	274
			-	
			-	-
	Total cash funds	13,728	23,440	274
	(agree balances with receipts and payments account(s))			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details: Gift Aid to be claimed	3,044		-
B3 Investment assets	Details:	Fund to which asset belongs	Cost (optional)	Current value (optional)
				-
B4 Assets retained for the charity's own use	Details:	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Sound Equipment	Unrestricted	400	-
	5 Bedroom Manse	Endowment	595,000	-
	Sound Equipment	Unrestricted	332	
	Storage Shed	Unrestricted	2,329	-
B5 Liabilities	Details:	Fund to which liability relates	Amount due (optional)	When due (optional)
	Pension	Unrestricted	336	
	Pension	Restricted	80	
	Manse Loan Repayments		-	
	Mortgage Repayments		-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			Richard Brown	18/10/25


**CHARITY COMMISSION
FOR ENGLAND AND WALES**
**Independent examiner's
report on the accounts**
Section A
Independent Examiner's Report

Report to the trustees/ members of	Christ Church Cambourne		
On accounts for the year ended	31/03/2025	Charity no (if any)	1171395
Set out on pages	13 - 14		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent
examiner's statement**

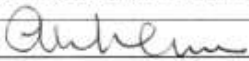
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 18/11/2025

Name: Claire Kermode

**Relevant professional
qualification(s) or body
(if any):**

Chartered Management Accountant (ACMA)
Chartered Global Management Accountant (CGMA)

Address:

39 The Crofts
Little Paxton
St Neots, Cambridgeshire PE19 6PG

Section B**Disclosure**

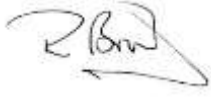
Give here brief details of any items that the examiner wishes to disclose.

Nothing to disclose

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the Trustees:



RICHARD BROWN

Elder and Trustee

19 December 2025



MATTHEW BAALHAM

Elder and Trustee

19 December 2025

CHRIST CHURCH CAMBOURNE

England & Wales - Charity number 1171395

Accounts

Christ Church Cambourne

Trustees Annual Report and Accounts
for the year ended 31st March 2024

Registered Charity Number 1171395

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Legal Details of the Charity

Charity Name:	Christ Church Cambourne
Charity Number:	1171395
Administrative Address:	8 Playcross Close Great Cambourne Cambridge CB23 5AF
Principal Activity Address:	Hardwick and Cambourne Community Primary School Sheepfold Lane Great Cambourne Cambridge CB23 6FR
Charity Website:	www.christchurchcambourne.org.uk
Managing Trustees:	Matthew Baalham, 22 Sterling Way, Upper Cambourne, CB23 6AR Richard Brown, 8 Playcross Close Great Cambourne, CB23 5AF Stephen Robinson, 39 Mayfield Way, Great Cambourne, CB23 5JA [stepped down in October 2023] Geoffrey Selley, 5 Coleridge Court, St Neots, PE19 7LY [stepped down in April 2023] Benjamin Twiss, 24 School Lane, Lower Cambourne, CB23 5DQ
Principal Banker:	Nat West Bank Community Banking Centre PO Box 575 Rotherham S63 3FJ
Independent Examiner:	Immanuel Kemp, 7 Miller Way, Great Cambourne, CB23 5FJ

Managing Trustees' Report for the Year ending 31st March 2024

Charity Structure, Governance and Management

The church is a Charitable Incorporated Organisation with a constitution that was adopted on 20th January 2017. Registration with the Charity Commission was confirmed on 30th January 2017. The church became fully independent from its parent church, St Neots Evangelical Church, on 6th April 2017.

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Elders' meetings are usually held on a bi-weekly basis where church business is discussed. During the past year it has become the practice to meet in addition on Zoom in the daytime specifically to pray for each church member regularly.

Objectives and Activities for the Public Benefit

The objectives of the church are:

1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Cambourne and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities (provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the church from time to time).

Since January 2019, the church has been fully affiliated with the Fellowship of Independent Evangelical Churches.

As a church we exist to glorify God by

- Loving Jesus
- Loving one another
- Loving our community

When planning the activities of the church for the year, the trustees have had regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Achievements

Loving Jesus, Loving One Another and Loving the Community

Throughout the course of the year, in both Sunday services and Home Groups, as strong a focus as was possible was maintained on these core objectives of loving Jesus, loving one another and loving our community.

We have continued to welcome regular visitors to our meetings and our membership continues to reflect many different nationalities. In addition to the activities below we encourage members to pursue informal fellowship with one another and to pray for one another.

Sunday Services held at Hardwick and Cambourne Primary School

We have stayed meeting each week at Hardwick and Cambourne Primary School for the duration of the year.

Our meetings followed the general pattern of previous years with singing, prayers, Bible reading and the preaching of God's word (sermons) which included systematic, expository and practical Bible teaching mostly from the Books of Psalms and Ephesians. We also followed a topical series on the Christian and Work. Communion is normally organised every month and the first Sunday of the month is designed to be for 'all ages'. This means children stay with the adults for the whole meeting and the preaching is to be more deliberately accessible for them. On other Sundays, it has been the norm that primary-aged children separate from the adults and attend 'Sunday Groups' during the latter part of the meeting. From April those of secondary school age also began separating from the adults for their own group once a month.

Refreshments are provided at the end of the meeting. Once a month there has also been a bring-and-share lunch.

The number of people attending Sunday morning meetings has gradually increased with new visitors joining us and one new member. Typically, we had around 70-80 adults and children attending each week.

Sunday Groups (Rockets)

The purpose of these groups is to teach children about the Christian faith in age-appropriate ways during the Sunday morning sermon. During the 45 minutes session, they learn about a Bible story or Bible passage with age-appropriate activities, such as games, worksheets and craft activities, as well as songs and a memory verse of the term. Children sometimes have a take-home sheet with questions or a memory verse to share at home with their family. From April 2023-March 2024, we have studied the Easter Story (from John's Gospel), key stories from Genesis (Creation to Jacob), the Book of Ephesians, the Christmas story, 'Meals with Jesus' - a series looking at people Jesus ate a meal with in the Gospels, and the Easter story (from Luke's Gospel). Some of these topics have followed along with the main teaching series of the adults, whilst some sessions/series have been chosen to provide balance and an adapted curriculum for the children for both Old and New Testament knowledge.

Sunday Groups cater for the age range of 5-11 (primary school age). We meet as one large group and have a regular group of 12-14 children with 2 leaders (and a standby). All of our leaders are DBS checked, and we ensure we meet expected ratios as per our Safeguarding Policy.

We have used a variety of pre-planned Sunday School resources from Mustard Seeds and Faith in Kids, alongside some materials being written by the Sunday Group leaders from scratch or amended from other resources.

Sunday Creche Facility (Sparklers)

Creche caters for 0-4 year olds and allows them to benefit from age appropriate teaching during the main talk of a Sunday service. It also provides them with a space to play, sing and do craft activities related to the Bible story being told. Over the year, the children have used the Beginner's Bible to look at key stories from the Old Testament (Creation to Jacob), the Christmas Story, 'Meals with Jesus' and the Easter story.

Creche had, on average, 6 children who regularly attended during this period. Creche runs each week with 1 leader and 1 helper, all of whom are DBS-checked. Ratios are in line with the national guidance and are regularly checked.

CCC Teens

CCC Teens started to meet in April 2023 and does so once a month during the main talk of the Sunday service. The idea behind starting the group was to acknowledge that going from regular children's groups to sitting in the main teaching with adults can be a big jump for some children at 11. It was hoped that seeking to engage more deliberately with teenagers once a month in their own setting would help them to follow along with the sermon series and make them feel more welcome. CCC Teens is open to those aged 11-18.

Home Groups (Growth Groups)

In April the church took the decision to allow not only members but anyone regularly meeting with the church to attend a Home Group. Our groups were subsequently renamed Growth Groups to

emphasise their focus on Christian discipleship and mutual edification. Three Growth Groups were operational, one in each of Lower, Great and Upper Cambourne. These were often helpful in reinforcing the teaching and lessons learned the previous Sunday as well as organising independent Bible studies. For the summer term a series on Christians and work was followed, in the autumn term groups followed a DVD series called God's Big Picture (a Bible overview), and in the winter groups studied a book called God's Not Done With You Yet (following various Bible characters).

Growth Groups provided opportunities for fellowship, encouragement and mutual support as well as learning about God's word. Some weeks were intentionally more social gatherings.

Prayer Meetings

Meetings have been held in various member's homes. The meetings started with a very short message based on our Statement of Faith suitable for the children present, followed by a prayer time. This was then followed by a communal tea provided by the host.

Week of Prayer

We commenced 2024 with a special week of prayer. Church members were encouraged to pray in accordance with our church aims at various extra times during the week as well as during regular activities.

Women's Ministry

The Ladies Group met on Friday, meeting in a member's home, with the host usually leading a Bible study. The ladies studied the Book of Galatians (summer term), a book called God's Not Done With You Yet (autumn term) and The Lord's Prayer (winter term).

Each week consisted of a Bible study, a time of prayer and informal fellowship where the ladies could share their lives together. Approximately six ladies attended on a fairly regular basis and new ones were joining by the end of the year.

There was also a seminar organised for women on February 10, a Saturday morning, on the subject of understanding the menopause. The seminar was held at St Neots Evangelical Church in partnership with them and another local church.

Men's Ministry

There have been ad hoc breakfast meetings for men held on Saturdays through the year. These have mostly been social with an informal atmosphere and good times of spiritual conversation.

Young People's Group - Ignite

The Ignite group is designed for young people (ages 11-16) to explore the Christian faith more. The group also aims to allow the young people to feel integrated into the life of the church, getting to know their peers and our church members more. The group ran on a Friday evening, usually at Hardwick and Cambourne Primary School, and consisted of a combination of games and fun, Bible

studies, discussion and prayer with drinks and snacks provided. Social events were also incorporated at appropriate times and members' homes were still used on some weeks.

For the Bible studies, some were specially prepared by the leaders and some were purchased pre-prepared. The group have looked at 1 Peter. Members of Ignite have also helped out at the Light Party and Easter Eggstravaganza children's events (see below), running games and activities.

An average of 5 young people were attending Ignite each week, but this was growing throughout the year. By March 2024, 9 young people were regularly present. The group is a mixture of young people who profess faith and those who are still exploring the Christian faith for themselves. Ignite is open to young people to invite their friends along to.

Ignite always runs with two DBS-checked adults in attendance.

Community Outreach Events

The church has run two events designed with local families with children in mind, as a way of communicating to them the gospel and showing love to the community. These events shared the same format with craft activities and games for the children and an age-appropriate talk explaining an aspect of the gospel. The first in April was called Easter Eggstravaganza and the second was called Light Party and was held in October. Both events were well attended by visitors who do not normally come to church meetings.

In August, we ran a 'Holiday Club' over three successive mornings. This was an opportunity to invite primary aged children from across Cambourne to learn about Jesus in a fun environment. There were Bible stories, games, crafts and other activities, all based on the theme of Superheroes. Around 30-40 children attended with a team of helpers from the church.

The church also held an annual carol service at Hardwick and Cambourne Primary. This was another opportunity to specifically invite newcomers along to a church meeting, perhaps for the first time.

The Blue School was hired for an evening of Christmas craft activities for women in December. This was another opportunity to invite people along who did not regularly attend other church meetings and besides the craft activities, a speaker from another local church was organised to give a gospel message part way through the evening for the benefit of visitors.

Church website

A new website for Christ Church Cambourne was developed during the year and formally launched just after March 31st. The new website is a great improvement and is recognised as a key way that people first interact with our church before visiting.

Mission Partners

We continued to support mission partners in Greece both financially and through prayer. A mission partner is someone set aside for gospel work overseas. We also began to explore taking on an additional mission partner who had been made known to the elders during the winter of 2024.

Annual GDPR Report

In 2022 the trustees received a complaint regarding the sharing of personal information outside of Christ Church Cambourne and they made a self-referral to the Information Commissioner's Office (ICO) in May 2023. The ICO chose not to take any further action but made some recommendations including training for staff members. All trustees completed online GDPR training during the remainder of 2023. The church also formally adopted a revised Data Protection (GDPR) Policy in March 2024 to help make our handling of personal data clearer and more robust.

Cultural Review and Safeguarding

Following a 'cultural review' carried out by Christian Safeguarding Services (CSS) in 2022, the elders have continued to work through the recommendations suggested by CSS. In February 2024, the elders commissioned a survey to be filled in by church members anonymously as a way of monitoring progress and seeing what improvements still needed to be made. The survey was analysed by Richard Underwood, a retired church pastor who had been helping the elders think through the implications of the cultural review since January 2023. He wrote a report based on the survey to be shared with church members. The report was largely positive and supportive but highlighted potential improvements where they could still be made. Richard Underwood formally ended his regular work with the elders after this as he was confident that they were able to carry this forward without outside help.

There have been no safeguarding concerns raised between April 2023 and March 2024.

A number of new church policies were drafted throughout 2023 and formally adopted by the church in March 2024. They are all available on our church website and include the following: Safeguarding Policy, Complaints Policy, Whistleblowing Policy, Health and Safety Policy, Data Protection (GDPR) Policy.

Staff and Church Membership

For the duration of the year, the church employed Ben Twiss as pastor/elder on a full-time contractual basis.

Ben Twiss attended the FIEC Leaders Conference which was held in November in Blackpool. He also attended a Living Leadership pastoral refreshment conference with his wife in February 2024.

During the winter of 2024 the church advertised for a women's worker to come and lead the church's work among women on a part-time contractual basis. Three candidates were interviewed by a panel made up of selected church members. The panel's preferred choice accepted the role and is due to start in September 2024.

The formal membership of the church grew slightly over the year with others going through the membership process at the close of March 31st.

Financial Review

The balance carried forward from 2022/23 was £56,108. This consisted of £29,010 unrestricted funds, £25,000 restricted funds relating to the FIEC grant funding given for a Women's Worker and £2,098 residual endowed cash funds retained for maintenance of the manse.

Receipts were generated solely from members regular freewill giving and one-off gifts from individuals. On these gifts, a gift aid debtor of £11,876 was due to be claimed at the end of the year.

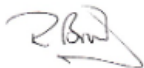
Grant payments for the year included voluntary member contributions to the FIEC of £1,260 and payments totalling £3,000 to Al and Rachel MacInnes, our mission partners working with SIM International in Athens, Greece. Throughout the year we continued to set apart 10% of our regular income to support missionary work elsewhere and at the end of the year we had a balance in our missionary fund, a designated fund within our unrestricted funds waiting to be allocated, of £4,094.

The final balance for the year was £46,038 including the £25,000 of restricted funds for the Women's Worker, not used during the period, and residual cash funds of £1,699 held in the endowment fund for manse maintenance.

It is the aim of the trustees to adopt a reserves policy of maintaining reserves at a minimum level of three months of staff costs and we were enabled to consistently achieve this objective throughout the year. This figure was set at £13,400 for the 2023/24 year. Mr Ben Twiss (Pastor) was employed by the church on a full-time basis and is also a trustee. The remuneration of the Pastor is reviewed by the trustees each year. In accordance with the church's constitution, the Pastor does not attend the meetings at which the staff salary reviews take place. None of the other trustees received any remuneration from the church during the course of the year.

 CHARITY COMMISSION FOR ENGLAND AND WALES	Christ Church Cambourne			1171395		CC16a
	Receipts and payments accounts					
	For the period from	1-Apr-23	To	31-Mar-24		
Section A Receipts and payments						
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year	
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	
A1 Receipts						
Tithes and Offerings	47,765	-	-	47,765	47,606	
Gift Aid Received	2,798	-	-	2,798	14,448	
Book contributions	-	-	-	-	140	
Manse Gift from PBS	-	-	-	-	388,022	
Manse Gifts	-	-	-	-	20,500	
FIEC Womens Worker Contribution	-	-	-	-	25,000	
Sub total(Gross income for AR)	50,563	-	-	50,563	495,716	
A2 Asset and investment sales, (see table).						
Manse Loans	-	-	-	-	170,000	
Mortgage	-	-	-	-	100,000	
Sub total	-	-	-	-	270,000	
Total receipts	50,563	-	-	50,563	765,716	
A3 Payments						
Pastors Salary and NIC	26,314	-	-	26,314	31,083	
Hire of rooms for Church services	5,485	-	-	5,485	5,615	
Pastor expenses (books and confs)	2,051	-	-	2,051	1,149	
Licenses, insurance,	1,295	-	-	1,295	523	
Safeguarding/Cultural Review	527	-	-	527	7,165	
FIEC Contribution	1,260	-	-	1,260	1,260	
Expenses for church events	2,761	-	-	2,761	1,237	
Refreshments and other expenses	157	-	-	157	276	
Publicity ,books, legal packs etc	204	-	-	204	759	
Mission Support	3,000	-	-	3,000	3,000	
Travel and Visiting Preacher costs	584	-	-	584	599	
Manse Legal Fees	-	-	-	-	11,173	
Manse Fabric, Maint & Monthly Costs	4,672	-	399	5,071	3,849	
Mortgage & loan interest	7,244	-	-	7,244	4,550	
Sub total	55,554	-	399	55,953	72,238	
A4 Asset and investment purchases, (see table)						
Manse Purchase	-	-	-	-	595,000	
Loan Repayments	4,680	-	-	4,680	103,120	
Sub total	4,680	-	-	4,680	698,120	
Total payments	60,234	-	399	60,633	770,358	
Net of receipts/(payments)	- 9,671	-	- 399	- 10,070	- 4,642	
A5 Transfers between funds	-	-	-	-	-	
A6 Cash funds last year end	29,010	25,000	2,098	56,108	60,750	
Cash funds this year end	19,339	25,000	1,699	46,038	56,108	

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank balance as at 31/03/2024	19,339	25,000	1,699
	Total cash funds	19,339	25,000	1,699
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid to be claimed	11,876	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets				
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Sound Equipment	Unrestricted	400	
	5 bedroom Manse	Endowment	595,000	
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Pension		335	6th April 2024
	Manse Loan Repayments			
	Mortgage Repayments			
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		RICHARD BROWN	1/30/2025	

Notes to the accounts:

- 1) The trustees have elected to prepare the accounts on a Receipts and Payments basis.
- 2) The charity currently operated a single restricted fund over the course of the year, containing grant funding donated the previous year by the FIEC for a Women's Worker staff position, which has not been spent as at the period end date.
- 3) The charity has been operating an endowment fund consisting of monies handled in respect of the purchase of the manse, and of the manse itself as a fixed asset.
- 4) A designated fund for mission exists within the unrestricted funds as noted in the Trustees' Annual Report.

**Independent
 examiner's report on
 the accounts**

**CHARITY COMMISSION
 FOR ENGLAND AND WALES**
Section A
Independent Examiner's Report

Report to the trustees/ members of	Christ Church Cambourne		
On accounts for the year ended	31/03/2024	Charity no (if any)	1171 395
Set out on pages	1-2		
Respective responsibilities of trustees and examiner	The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to: * examine the accounts under section 145 of the Charities Act, * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and * to state whether particular matters have come to my attention.		
Basis of independent examiner's statement	My examination was carried out in accordance with 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 the 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 a '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 - 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 Charities Act; and * to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.		
Signed:		Date:	30/01/2025
Name:	Aaron Immanuel Kemp		

Relevant professional qualification(s) or body (if any):	Foundation Certificate in Accounting (AAT, Level 2)
Address:	7 Miller Way, Great Cambourne
	Cambridge
	CB23 5FJ

Section B	Disclosure
	Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)
Give here brief details of any items that the examiner wishes to disclose.	n/a

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the Trustees:



RICHARD BROWN

Elder and Trustee



MATTHEW BAALHAM

Elder and Trustee

CHRIST CHURCH CAMBOURNE

England & Wales - Charity number 1171395

Accounts

Christ Church Cambourne

Trustees Annual Report and Accounts
for the year ended 31st March 2023

Registered Charity Number 1171395

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Legal Details of the Charity

Charity Name:	Christ Church Cambourne
Charity Number:	1171395
Administrative Address:	8 Playcross Close Great Cambourne Cambridge CB23 5AF
Principal Activity Address:	Hardwick and Cambourne Community Primary School Sheepfold Lane Great Cambourne Cambridge CB23 6FR
Charity Website:	www.christchurchcambourne.org.uk
Managing Trustees:	Matthew Baalham, 22 Sterling Way, Upper Cambourne, CB23 6AR [from September 2022] Richard Brown, 8 Playcross Close Great Cambourne, CB23 5AF Stephen Robinson, 39 Mayfield Way, Great Cambourne, CB23 5JA [from September 2022, stepped down subsequent to March 2023] Geoffrey Selley, 5 Coleridge Court, St Neots, PE19 7LY [stepped down subsequent to March 2023] Benjamin Twiss, 24 School Lane, Lower Cambourne, CB23 5DQ
Principal Banker:	Nat West Bank Community Banking Centre PO Box 575 Rotherham S63 3FJ
Independent Examiner:	Immanuel Kemp, 7 Miller Way, Great Cambourne, CB23 5FJ

Managing Trustees' Report for the Year ending 31st March 2023

Charity Structure, Governance and Management

The church is a Charitable Incorporated Organisation with a constitution that was adopted on 20th January 2017. Registration with the Charity Commission was confirmed on 30th January 2017. The church became fully independent from its parent church, St Neots Evangelical Church, on 6th April 2017.

The managing trustees are responsible for the management of the affairs of the church and consist of the elders, including the full-time pastor, together with any others who may be appointed to ensure there is always a minimum of three trustees. New elders are appointed according to Christ Church Cambourne's Statement of Current Practice. Proposals for new elders are made by the existing elders to a business meeting of the church members. After a period of time for prayer, reflection and feedback, if the church should deem it appropriate, an appointment will be made. Where complete unity of members cannot be reached, the existing elders have the responsibility of deciding how to proceed and whether to appoint or not.

It is anticipated that any new elders appointed will become a trustee. New trustees will be appointed by the passing of a resolution at a formal business meeting of the managing trustees. The managing trustees who have held office during the period from 1st April 2022 to 31st March 2023 are set out on page 3.

Elders' meetings are usually held on a bi-weekly basis where church business is discussed and every member of the church family is regularly prayed for. These two activities are focussed on, on an alternative meeting basis. For this year, we were able to revert to these meetings being held in person.

Objectives and Activities for the Public Benefit

The objectives of the church are:

1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Cambourne and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities (provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the church from time to time).

Since January 2019, the church has been fully affiliated with the Fellowship of Independent Evangelical Churches.

As a church we exist to glorify God by

- Loving Jesus
- Loving one another
- Loving our community

When planning the activities of the church for the year, the trustees consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Achievements

Loving Jesus, Loving One Another and Loving the Community

Throughout the course of the year, in both Sunday services and Home Groups, as strong a focus as was possible was maintained on these core objectives of loving Jesus, loving one another and loving our community.

We were able to appoint two additional elders to assist with pastoral oversight of our members and a deacon to help with the practical area of church communications (such as our website). These appointments took place in the autumn of 2022. As is CCC's practice, the elders became trustees of the church, though one subsequently stepped down as an elder, whilst remaining as a trustee until after March 2023.

We have continued to welcome regular visitors to our meetings, including increasing numbers of people from Hong Kong. Our membership continues to reflect many different nationalities.

We continued our emphasis on informal fellowship and one-to-one discipling in addition to the activities listed below.

Sunday Services held at Cambourne Village College or Hardwick and Cambourne Primary School

Our normal Sunday morning meetings were held between April and December at Cambourne Village College. However, following a heating failure at the College, the church started using the neighbouring Hardwick and Cambourne Primary School from December. The new site had many advantages besides a working heating system. The church had exclusive use of the school site which improved security. It also had access to kitchen and classroom facilities better suited to the church's needs. One key positive about the change was that the site used the same car park as Cambourne Village College and so the change of venue also had a sense of continuity. After a few weeks of meeting regularly, the church decided to move permanently to the primary school for the foreseeable future. One outstanding issue was that the school had no piano which could be used in

the main hall to accompany singing. Eventually the church was able to pay for the school's piano to have suitable casters fitted which has made moving the piano into the main hall very easy.

These meetings followed the general pattern of previous years with singing, prayers, Bible reading and the preaching of God's word (sermon) which included systematic, expository and practical Bible teaching from the books of 1 Timothy, 1 Samuel, Psalms and John's Gospel 13-21.

Communion is normally organised every two weeks and the first Sunday of the month is designed to be for 'all ages'. This means children stay with the adults for the whole meeting and the preaching is to be more deliberately accessible for them. On other Sundays, it has been the norm that primary-aged children separate from the adults and attend 'Sunday Groups' during the latter part of the meeting. Refreshments are provided at the end of the meeting. Once a month there has also been a bring-and-share lunch.

The number of people attending Sunday morning meetings has fluctuated during the year. Typically, we had around 80-100 adults and children attending during the summer of 2022 but this was more like 50-70 at the end of 2022 and into the first months of 2023.

Sunday Groups for Children

The purpose of these groups is to teach children about the Christian faith in age-appropriate ways during the Sunday morning sermon. During the 45 minutes session, they learn about a Bible story or Bible passage with age-related activities, such as games, worksheets and craft activities, as well as songs and a memory verse of the term. Children often have a take-home sheet with questions or a memory verse to share at home with their family. From April 2022-March 2023, we have studied 1 Timothy, Ruth, some Psalms, the story of Samuel, the Christmas story, and a series about the life of Jesus in John's Gospel. Most of these topics have followed along loosely with the main teaching series of the adults, whilst some sessions/series have been chosen to provide balance and an adapted curriculum for the children of both Old and New Testament knowledge.

Sunday Groups cater for the age range of 4-11 (primary school age). For the first half of the year we met as two groups, Infants (Reception-Y2) and Juniors (Yr3-6), however since the Spring Term 2023 we have met as one large group instead of two. All of our leaders are DBS checked, and we ensure we meet expected ratios as per our Safeguarding Policy. We have a regular group of 15-20 children with 3 leaders on rota each week (and a standby).

We have used pre-planned Sunday School resources from Mustard Seeds and Faith in Kids, alongside some materials being written by the Sunday group leaders from scratch or amended from other resources.

Sunday Creche Facility

Creche caters for 0-4 year olds and allows them to benefit from age appropriate teaching during the main talk of a Sunday service. It also provides them with a space to play, sing and do craft activities related to the Bible story being told. Over the year, the children looked at a Faith in Kids resource about Jesus caring for people (summer term), a Scripture Union Bubbles resource about heroes in the Old Testament and Christmas story (autumn term) and another Bubbles resource about stories about Jesus (winter term).

Creche had, on average, 5 children who regularly attended during this period.

Creche runs each week with 1 leader and 1 helper all of whom are DBS-checked. Ratios are in line with the national guidance and are regularly checked.

Home Groups

Three Home Groups were operational, one in each of Lower, Great and Upper Cambourne. These were often helpful in reinforcing the teaching and lessons learned the previous Sunday as well as organising independent Bible studies. For the summer term a series on Ruth was followed, in the autumn term groups followed a DVD and booklet series called Hope Explored, and in the winter groups studied the Gospel of John.

Home Groups provided opportunities for fellowship, encouragement and mutual support as well as learning about God's word

Prayer Meetings

Meetings have been held in various member's homes. The meetings started with a very short message based on our Statement of Faith, specifically geared to the children present, followed by a prayer time. This was then followed by a communal tea provided by the host.

Week of Prayer

We commenced 2023 with a special week of prayer. Church members were encouraged to pray in accordance with our church aims at various extra times during the week as well as during regular activities.

Ladies Ministry

The Ladies Group met on Friday, meeting in a different home each week, with the host usually leading a Bible study. The ladies studied the books of Proverbs (summer term), James (autumn term) and Jeremiah (winter term).

Each week consisted of a Bible study, a time of prayer and informal fellowship where the ladies could share their lives together. At the end of each half term, a social was held, either at a garden centre or at one of the women's houses for coffee and cake. This was a further opportunity for informal fellowship and encouragement. Approximately six ladies attended on a fairly regular basis.

There was also a seminar organised one Saturday morning in May for women on the subject of reading the Bible one-to-one. This was to encourage more of this to take place among the women of the church and breakfast was also provided.

Men's Ministry

There have been ad hoc breakfast meetings for men held on various Saturdays through the year. These have mostly been social with an informal atmosphere and good times of spiritual conversation.

Young People's Group - Ignite

The Ignite group started in September 2021 and is designed for young people (ages 11-16) to explore the Christian faith more. The group also aims to allow the young people to feel integrated into the life of the church, getting to know their peers and our church members more. The group ran on a Friday evening at a member's home and consisted of a combination of games and fun, Bible studies, discussion and prayer with drinks and snacks freely provided. Social events were also incorporated at appropriate times.

For the Bible studies, some were specially prepared by the leaders and some were purchased pre-prepared. The group have looked at Jesus' 'I am' sayings and the Easter story. Members of Ignite have also helped out at the Light Party/Easter Eggstravaganza, running games and activities.

An average of 5 young people attended Ignite each week. The group is a mixture of young people who profess faith and those who are still exploring the Christian faith for themselves. Ignite is open to young people to invite their friends along to.

Ignite always runs with 3 DBS-checked adults in attendance.

Community Outreach Events

The church has run two events designed with local families with children in mind, as a way of communicating to them the gospel and showing love to the community. These events shared the same format with craft activities and games for the children and an age-appropriate talk explaining an aspect of the gospel. Both events were held at the 'The Hub' community centre in Cambourne. The first in April was called Easter Eggstravaganza and the second was called Light Party and was held in October. Both events were well attended by visitors who do not normally come to church meetings.

The church also hired 'The Hub' for our annual carol service because of the heating problems at Cambourne Village College. This was another opportunity to specifically invite newcomers along to a church meeting, perhaps for the first time.

Again 'The Hub' was hired for an evening of Christmas craft activities for women in December. This was another opportunity to invite people along who did not regularly attend other church meetings and besides the craft activities, a speaker from another local church (Sarah Angel) was organised to give a gospel message part way through the evening for the benefit of visitors.

Church Day Away

A special day was organised in June 2022 with Catherine Haddow, a writer and Christian counsellor, to speak on the subject of mental health and anxiety from a biblical perspective. The event took place in Gamlingay at a community centre and a programme for the children ran alongside with helpers from St Neot's Evangelical Church.

Annual GDPR Report

We are committed to the following from our data protection policy: “An annual report on the level of compliance with or variance from good data protection practices will be produced by the Data Protection Officer.” The following was submitted:

In July 2022, the church received two complaints regarding the sharing of personal information within the FIEC. While we are an FIEC-affiliated church, the personal data was shared outside the organisation [i.e. Christ Church Cambourne] without consent.

The church made a self-referral to the Information Commissioner’s Office (ICO) in May 2023. While the ICO chose not to take further action, we have been given recommendations to ensure compliance moving forwards, including training needs. We will report further on these recommendations and our actions in the 2023-24 Trustees Report.

Stephen Robinson, Data Protection Officer

Cultural Review and Safeguarding

In January 2022, following discussions with the church safeguarding leads, the elders commissioned a church ‘cultural review’ to be carried out by Christian Safeguarding Services (CSS). The report was written by CSS specifically as an internal document to be seen by church members only.

The basis of the report consisted of an electronic survey filled out by church members and attendees on a number of topics relevant to the culture of CCC. The survey allowed people to comment on their experiences of church life at CCC with the idea of informing the elders about areas which could be improved. The surveys were collected between May and June 2022 and were fed into a cultural review report written by CSS which was made available to church members in November 2022.

The report touched on various aspects of church life and concluded with a number of recommendations. These recommendations then formed the basis of an action plan which the elders drafted and adopted in December 2022. The action plan is a mixture of specific short- and long-term goals to make improvements at CCC. Work began on implementing the action plan immediately and was ongoing at the end of March 2023. CSS, however, made it clear that it would take a number of years to work through the action plan and to see certain specific changes embedded in the church culture.

The elders sought long-term support and advice from a retired and experienced church leader to assist them in thinking through the outworking of the action plan. He attended many of the elders meetings in this capacity from January 2023 and was also able to visit the church on some Sundays.

Staff and Church Membership

For the duration of the year, the church employed Ben Twiss as pastor/elder on a full-time contractual basis.

Ben Twiss attended the FIEC Leaders Conference which was held in November in Blackpool. He also attended a Living Leadership pastoral refreshment conference with his wife in February 2023. He has also been part of a book group that meets monthly to discuss a book called Biblical Critical Theory by Christopher Watkin, organised by Crosslands.

Manse Purchase

The church successfully purchased 24 School Lane in Lower Cambourne for use as a manse to house Ben Twiss and his family. The property has five bedrooms, two reception rooms and an office as well as a double garage, and will be able to be used for a number of church activities. The property was acquired on 5 July 2022 and Ben and his family moved in immediately.

Financial Review

The balance carried forward from 2021/22 was £60,750, which consisted of £26,000 unrestricted funds, £3,750 restricted funds for safeguarding costs, and £31,000 endowment funds held for the purchase of a manse.

The receipts for the year included a loan for £100,000, which was a temporary loan to facilitate the actual purchase of the manse whilst a mortgage from Kingdom Bank was being put into place.

In addition to the above receipts, a further £25,000 was received from the FIEC to support the future employment of a Women's Worker.

Payments for the year included voluntary member contributions to the FIEC of £1,260 and payments totalling £3,000 to Al and Rachel MacInnes, our mission partners working with SIM international in Athens, Greece. Throughout the year we continued to set apart 10% of our regular income to support missionary work elsewhere and at the end of the year we had a balance in our missionary fund, waiting to be allocated, of £2,743.

The final balance for the year was £56,108 including restricted funds and residual cash funds for the manse purchase held in the endowment fund, which will be retained for manse maintenance purposes. Receipts were generated solely from members regular freewill giving and one-off gifts from individuals.

It is the aim of the trustees to adopt a reserves policy of maintaining reserves at a minimum level of three months of staff costs and we were enabled to consistently achieve this objective for this current year. This figure was set at £13,400 for the current year.

Mr Ben Twiss (Pastor) was employed by the church on a full-time basis and is also a trustee. The remuneration of the Pastor is reviewed by the trustees each year. In accordance with the church's constitution, the Pastor does not attend the meetings at which the staff salary reviews take place. None of the other trustees received any remuneration from the church during the course of the year.

 CHARITY COMMISSION FOR ENGLAND AND WALES	Christ Church Cambourne			1171395		CC16a
	Receipts and payments accounts					
	For the period from	01-Apr-22	To	31-Mar-23		
Section A Receipts and payments						
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year	
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	
A1 Receipts						
Tithes and Offerings	47,606	-	-	47,606	43,205	
Gift Aid Received	11,823	-	2,625	14,448	10,261	
Safeguarding Gift	-	-	-	-	3,000	
Book contributions	140	-	-	140	-	
Manse Gift from PBS	-	-	388,022	388,022	-	
Manse Gifts	-	-	20,500	20,500	3,500	
FIEC Womens Worker Contribution	-	25,000	-	25,000	-	
Sub total (Gross income for AR)	59,569	25,000	411,147	495,716	59,966	
A2 Asset and investment sales, (see table).						
Manse Loans	-	-	170,000	170,000	-	
Mortgage	-	-	100,000	100,000	-	
Sub total	-	-	270,000	270,000	-	
Total receipts	59,569	25,000	681,147	765,716	59,966	
A3 Payments						
Pastors Salary and NIC	31,083	-	-	31,083	37,644	
Hire of rooms for Church services	5,615	-	-	5,615	3,072	
Pastor expenses (books and conf's)	1,149	-	-	1,149	190	
Licenses, insurance,	523	-	-	523	921	
Safeguarding/Cultural Review	3,415	3,750	-	7,165	-	
FIEC Contribution	1,260	-	-	1,260	1,140	
Expenses for church events	1,237	-	-	1,237	419	
Refreshments and other expenses	276	-	-	276	271	
Publicity ,books, legal packs etc	759	-	-	759	27	
Mission Support	3,000	-	-	3,000	6,287	
Travel and Visiting Preacher costs	599	-	-	599	211	
Manse Legal Fees	-	-	11,173	11,173	-	
Manse Fabric, Maint & Monthly Costs	3,093	-	756	3,849	-	
Mortgage & loan interest	4,550	-	-	4,550	1,573	
Sub total	56,559	3,750	11,929	72,238	51,755	
A4 Asset and investment purchases, (see table)						
Manse Purchase	-	-	595,000	595,000	-	
Loan Repayments	-	-	103,120	103,120	-	
Sub total	-	-	698,120	698,120	-	
Total payments	56,559	3,750	710,049	770,358	51,755	
Net of receipts/(payments)	3,010	21,250	- 28,902	- 4,642	8,211	
A5 Transfers between funds	-	-	-	-	-	
A6 Cash funds last year end	26,000	3,750	31,000	60,750	52,539	
Cash funds this year end	29,010	25,000	2,098	56,108	60,750	

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank balance as at 31/03/2023	29,010	25,000	2,098
			-	
			-	-
	Total cash funds		29,010	25,000
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
	Gift Aid to be claimed	2,515		-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Sound Equipment	Unrestricted	400	-
	5 bedroom Manse	Endowment	595,000	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Pension	Unrestricted	298	08 April 2023
	Manse Loan	Unrestricted	70,000	
	Mortgage	Unrestricted	100,000	
			-	
		-		
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		RICHARD BROWN	24/11/2023	

Notes to the accounts

The charity trustees have elected to prepare the accounts on a Receipts and Payments basis.

The charity operated two restricted funds over the course of the year. One of these funds was created in a prior period upon receipt of a restricted donation towards the safeguarding and culture review, and was spent during this accounting period. The other consisted of the grant received during the period from the FIEC for the Women's Worker staff position.

In addition, the charity has been operating an endowment fund consisting of monies handled in respect of the purchase of the manse, and of the manse itself as a fixed asset. A correction for prior periods has been applied to the opening balances for the period, to transfer £31,000 previously accounted as restricted funds to the endowment fund to correctly account for its fund status in this year's accounts.

A designated fund for mission exists within the unrestricted funds as noted in the Trustees' Annual Report.

Independent examiner's report on the accounts


CHARITY COMMISSION
 FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/
members of

Christ Church Cambourne

On accounts for the year
ended

31/03/2023

Charity no
(if any)

1171395

Set out on pages

1-2

**Respective responsibilities
of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with 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 the 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 a '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

1. 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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:**Date:** 27/01/2024**Name:** Aaron Immanuel Kemp**Relevant professional
qualification(s) or body (if
any):**

Foundation Certificate in Accounting (AAT, Level 2)

Address: 7 Miller Way, Great Cambourne

Cambridge

CB23 5FJ

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees' annual report.)

Give here brief details of any items that the examiner wishes to disclose.

n/a

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature:		
Full Name:	Richard Brown	Matthew Baalham
Position:	Elder and Trustee	Elder and Trustee
Date:	29/1/2024	29/1/2024

CHRIST CHURCH CAMBOURNE

England & Wales - Charity number 1171395

Accounts

Christ Church Cambourne

Trustees Annual Report and Financial Statements
for the year ended 31st March 2022

Registered Charity Number 1171395

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Legal Details of the Charity

Charity Name:	Christ Church Cambourne
Charity Number:	1171395
Administrative Address:	8 Playcross Close Great Cambourne Cambridge CB23 5AF
Principal Activity Address:	Cambourne Village College Sheepfold Lane Great Cambourne Cambridge CB23
Charity Website:	www.christchurchcambourne.org.uk
Managing Trustees:	Richard Brown, 8 Playcross Close Great Cambourne, CB23 5AF Geoffrey Selley, 5 Coleridge Court, St Neots, PE19 7LY Benjamin Twiss, 24 School Lane, Lower Cambourne, CB23 5DQ
Principal Banker:	Nat West Bank Community Banking Centre PO Box 575 Rotherham S63 3FJ
Independent Examiner:	Immanuel Kemp, 7 Miller Way, Great Cambourne, CB23 5FJ

Managing Trustees' Report for the Year ending 31st March 2022

Charity Structure, Governance and Management

The church is a Charitable Incorporated Organisation with a constitution that was adopted on 20th January 2017. Registration with the Charity Commission was confirmed on 30th January 2017. The church became fully independent from its parent church, (St Neots Evangelical Church), on 6th April 2017.

The Managing Trustees are responsible for the management of the affairs of the church and consist of the elders, including the pastor, together with any others who may be appointed to ensure there is always a minimum of three trustees. New elders are appointed according to Christ Church's Statement of Current Practice. Proposals for new elders will be made by the existing elders to a business meeting of the church members. After a period of time for prayer, reflection and feedback, if the church should deem it appropriate, an appointment will be made. Where complete unity of members cannot be reached, the existing elders have the responsibility of deciding how to proceed and whether to appoint or not.

It is anticipated that any new elder appointed will become a trustee. New trustees will be appointed by the passing of a resolution at a formal business meeting of the Managing Trustees.

The Managing Trustees who have held office during the period from 1st April 2021 to 31st March 2022 are set out on page 3.

Elders' meetings are usually held on a bi-weekly basis where church business is discussed and every member of the church family is regularly prayed for. These two activities are focussed on, on an alternative meeting basis. For this year, we were able to revert to these meetings being held in person.

Objectives and Activities for the Public Benefit

The objectives of the church are:

1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Cambourne and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities (provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the church from time to time).

Since January 2019, the church has been Fully Affiliated with the Fellowship of Independent Evangelical Churches.

As a church we exist to glorify God by

- Loving Jesus
- Loving one another
- Loving our community

When planning the activities of the Church for the year, the Trustees consider the Charity Commission's guidance on public benefit and in particular, the specific guidance on charities for the advancement of religion.

Following COVID, risk assessments were carried out for all activities before they were reintroduced.

Following the long period of the COVID outbreak nationally, in which we had not been able to meet in person as a church, it was good to be able to start the year with public gathering. Our first two meetings of the year, which were on Good Friday and Easter Sunday, (2ND and 4th April), were held in the open air at the Amphitheatre in Upper Cambourne. We had permission from the local Council to use this space for our meetings. It is a good space because there is plenty of room to spread out and maintain social distancing and electrical power is available on the site for the PA system. Despite the weather being very cold, especially on Good Friday, it was really good to be able to meet together as a church family once more. These meetings were streamed live on Zoom for those not able to attend.

The following Sunday, we met for the first time since early 2020, in Cambourne Village College. Moving back to the College however was not normal as although it was quite legal for us to meet again in this public way, we had to ensure we complied with all of the COVID rules that were then in place. This included having a Track and Trace system in place, having a hand sanitiser station at the reception point, wearing of face masks for the duration of the services including singing, and maintaining social distancing throughout.

Fortunately, the main hall in the College where we met, had a removable partition wall at the rear adjoining onto the school dining area. This partition wall was permanently removed at this time as part of the College's COVID management. This meant we could spread out into this additional area which enabled us to easily position family groups of seats at two metre intervals, in line with the prevailing regulations, across the entire hall.

The services were run as all-age services. This meant there were no separate meetings for children's groups – everyone stayed in the main hall. Also, initially, no refreshments of any kind were provided as was our previous practice prior to COVID. Refreshments in the form of drinks only, were introduced in the autumn term but this was done in a very controlled way with the tables used for serving drinks being wiped down both before and at the end, with disinfectant cloths; drinks being served only by the refreshment team – no self-service; and serving staff wearing disposable gloves throughout.

Initially, some members were very cautious about meeting in person and there were cases where it was many months before people felt it was safe enough to return. For quite some months, the two-

metre rule between seating blocks was maintained. After that, the rows at the front were gradually moved closer together, albeit, by the end of the year the two-metre gap was still being maintained on the back rows to cater for those members of the congregation who were still nervous about the COVID situation.

This return to normal meetings on Sundays meant that we were once again able to freely share the good news of the Christian faith with the people in Cambourne and the local area. We were able to resume our normal practice of teaching the Bible, in order to help Christians grow in their faith and to encourage them to live in godly, loving ways, which seek to do good to all.

Achievements

Sunday Services held at Cambourne Village College

Our normal Sunday morning meeting at the College resumed after COVID on April 11th and continued for the rest of the year.

These meetings then followed the general pattern of previous years with singing, prayers, Bible reading and the preaching of God's word. However, these meetings were kept fairly short in terms of time initially, with few songs, and were only gradually lengthened over the course of the year.

We all met in the main hall with no options for either creche or Sunday Groups for young people. The All-Age services were designed to cater for people of all ages and levels. Our usual practice of holding Communion was re-introduced in a very controlled way in order to avoid any COVID complications. This meant communion was prepared beforehand by a person wearing disposable gloves and a face mask; bread was provided in a paper bag; communion wine was provided in individual disposable cups; and it was served by one member of a family unit coming to take a bag of bread and enough communion cups for their family.

The number of people attending when we resumed meeting in the College was lower than would have been normal as some members were very reluctant to meet because of the perceived COVID threat. Typical numbers attending in this period were between 40-65 adults and children. However, before the end of the year numbers had risen, with up to 100 people attending.

Also, different to a normal year, our monthly "bring and share" lunches were not participated in with attendees at the Sunday meetings being dismissed very quickly and orderly, at the end of each meeting.

Sunday Groups for Children

Due to Covid restrictions, children's groups only restarted in September 2021. The purpose of these groups is to teach children about the Christian faith in age-appropriate groups during the Sunday morning sermon. This is not only helpful to the children but also allows parents to concentrate on the sermon without the distraction of their children being around them.

During the 30-45 minutes session, we play games and teach the Bible story which the adults are learning about in the main Sermon. Worksheets and craft activities are used to support the teaching. We have a song and memory verse of the term for the children to learn and repeat each week. Children often have a take-home sheet with questions or a memory verse to share at home with their family.

Sunday Groups cater for the age range of 4-11 and due to the age range and numbers of children attending, it was decided that two separate groups would be run this year for the first time. The groups would be staffed by two DBS checked leaders for each group.

Total numbers of children attending, ranged between 15-30 children across the 2 groups each week.

Sunday Creche Facility

Due to COVID, no creche facilities were offered over the period from April to August 2021. The first Sunday creche session was on the 26th September 2021.

Creche caters for 0 – 4 year olds and allows them to benefit from age appropriate teaching during the main talk of a Sunday service. It also provides them with a space to play, sing and do craft activities related to the Bible story being told. Between September 2021 and March 2022, we used Faith in Kids' "God saves" (Old Testament) and "God helps" (New Testament) material which looked at the key characters of the Old Testament such as Jonah and Moses and the life of Jesus and how he helped people such as the blind man etc. Each week consisted of a short Bible story, song and prayer time followed by a related craft activity as well as free play.

It has been really encouraging to teach the young children of the church and see them start to recognise some of the stories and characters of the Bible.

Creche had, on average, 5 children who regularly attended during this period.

Creche runs each week with 1 leader and 1 helper all of whom are DBS checked. Ratios are in line with the national guidance and are regularly checked.

Home Groups

At the start of the year, Home Group continued on-line (ZOOM), as per the previous year. This was just one group and followed the Sunday sermon series. Home Groups in person recommenced at the end of June and were designed (for the summer term) to continue to follow the Sunday sermon series. Three Home Groups were operational, one in each of Lower, Great and Upper Cambourne. These were helpful in reinforcing the teaching and lessons learned the previous Sunday. For the autumn term, the letter of James was studied followed by a DVD/on-line nationally distributed series on Passion for Life topics for the spring term. This later series was designed to encourage people in personal evangelism.

Home Groups provided opportunities for fellowship, encouragement and mutual support, which following COVID, proved immensely helpful.

These Home Group meetings gave the opportunity for different men to teach the whole church. On one occasion, we had a guest speaker who encouraged parents in nurturing and teaching their children in positive ways.

Prayer Meetings

The Sunday afternoon prayer meeting was re-instated at the beginning of September with the meetings being held in various members homes. The meetings started with a very short message based on our Statement of Faith followed by a prayer time. This was then followed by a communal tea provided by the host. These proved to be very positive and encouraging times together with about seven different families attending at various times.

Ladies Ministry

The Ladies Group started meeting again on Fridays, from April onwards, meeting in a different home each week, with the host usually leading the study. For the summer term, the ladies studied the minor prophets of Obadiah and Malachi, followed by a series using a Good Book Guide on Women of Faith for the autumn term. In December, a three-part series on the Women of Christmas was prepared and delivered by one of the ladies' leaders. The spring term saw a return to using a Good Book Guide, this time on Philippians. Each week consisted of a Bible study, a time of prayer and informal fellowship where the ladies could share their lives together. At the end of each half term, a social was held, either at a garden centre or at one of the ladies' houses for coffee and cake. This was a further opportunity for informal fellowship and encouragement.

The ladies group provided an encouraging environment in which they could study the Bible together and think about topics in a little more depth, as well as sharing in each-others' lives and praying for each other. It has been an encouragement to see the ladies grow in their faith and has helped to build friendships within the church. Approximately six ladies attended on a fairly regular basis.

Some of the ladies were keen to expand women's ministry in the church and the elders met with some of the ladies to discuss the possibility of creating a Women's Ministry Team. The outcome of this meeting was that three ladies were nominated to form this team and lead this work. This was considered an essential step in providing on-going support for any ladies that may be struggling with various personal, family or spiritual issues.

Men's Group

The men's discipleship group, which commenced in January 2021, continued on this year studying the textbook "Following Jesus". The group met once a month usually and continued to meet on ZOOM up until the summer. From October onwards the group met in person. These meetings

provided an opportunity to share the Christian life together and to provide mutual encouragement and support in their walk with Christ..

Christianity Explored

A Christianity Explored course was run over the winter period using ZOOM. These proved very helpful in encouraging participants to learn about the gospel and to follow Jesus. Five families attended this course which was very encouraging.

Young People's Group - Ignite

The Ignite group started in September 2021 and is designed for our young people (ages 11-16) to explore the Christian faith more. The group also aims to allow the young people to feel integrated into the life of the church, getting to know their peers and church members more. The group runs on a Friday evening at a member's home and consists of a combination of games and fun, Bible studies, discussion and prayer with drinks and snacks freely provided. Social events would also be incorporated at appropriate times.

For the Bible studies, some were specially prepared by the leaders and some were purchased pre-prepared. For the period from September 2021 through to February 2022 the group looked at the story of Moses in Exodus and the year ended with a Bible study book by Tim Hawkins looking at who Jesus is. The Bible studies overall, generally consisted of 'say what you see' questions, with a few applications geared towards how the young people may apply the study to their own lives.

The young people have had an opportunity to explore God's word with age-appropriate studies and discussion. The studies have always involved time for the young people to identify unfamiliar words to help boost their Bible literacy.

The group has also provided a good opportunity to get to know each other better. Most of the young people sit in family groups at church so may not have many opportunities to get to know their peers in church. The young people have the opportunity to learn more about faith in Jesus and as they do this, this creates opportunities to talk and develop communication with their families. Members of Ignite have also helped out at the Light Party running games and activities which has helped with developing their social skills.

Two social events were held which were a Fireworks social in November and a Christmas social in December.

An average of 7 young people attended Ignite each week with 15 young people attending at least one of the sessions. The group is a mixture of young people who profess faith and those who are still exploring the Christian faith for themselves. Ignite is open to young people to invite their friends along to.

Ignite runs with 4 leaders, with any 2 of them being operational on a Friday evening. All leaders are DBS checked.

Carol Service

At the time of the Carol Service, many people were suffering from COVID whilst others were feeling very nervous and keen to avoid being in crowded spaces. After carrying out a risk assessment, we decided to go ahead with the Carol Service as the school hall was very large and we were able to spread the seating out to maintain a two-metre gap between family groups. Approximately 50 people attended and the service was followed by refreshments and craft activities for the children. The refreshments consisted of hot and cold drinks and mince pies. A separate area was set up with craft tables with various crafts for the children to do. For those parents who were not happy for their children to mix whilst doing crafts, a premade up bag of crafts was available for them to take as they left the hall. Each child attending also received a Christmas Nativity book to take away.

Loving Jesus, Loving One Another and Loving the Community

Throughout the course of the year, in both Sunday services and Home Groups, as strong a focus as was possible, was maintained on these core objectives of loving Jesus, loving one another and loving our community. Systematic, expository and practical Bible teaching was given from the book of Genesis and Philemon on Sunday mornings with a further series in the Summer based on the “Two Ways to Live” booklet. This was followed by a further short series from chapters 5 to 7 of John’s gospel. In the spring term, the focus was on elders and deacons with teaching from 1 Timothy.

We continued our emphasis on informal fellowship and one-to-one discipling, as this had proved very helpful during COVID when we were restricted to once a day walks with one other person.

This year saw an influx into Cambourne of people who, due to the political situation, had moved from Hong Kong to relocate in the UK. A number of these families attended Christ Church Cambourne regularly on a Sunday morning. Many of these were already Christians but many family members were not, but all were made very welcome at the services. This meant that church lunches which were re-introduced in January 2022, became much more interesting with a plethora of far eastern dishes!

In order to help the Hong Kong group of people integrate into church life, the pastor hosted a group of them every Thursday for lunch, where he would go through his sermon with them for the forthcoming Sunday. This not only helped them to understand his message better but also helped them with developing English skills. About 8 people attended for lunch each week but, including children and teenagers, about 15 attended on Sundays.

During the year, a number of discussions and topics were raised such that it was agreed that we would carry out a Cultural Survey Review. This would be carried out by Christian Safeguarding

Services in the summer of 2022. It was also recognised that we needed to strengthen and improve our Safeguarding policy and this was being worked on at the year end.

Staff and Church Membership

For the duration of the year, the church employed Ben Twiss as Pastor on a full-time basis.

The pastor and fellow elder attended the FIEC Leaders Conference which was held on the 12th November 2021 at East London Tabernacle Baptist Church. This was an encouraging day with the focus on the glory of God and the blessings of the Christian life

The pastor engaged in a “pulpit swap” with Beccles Baptist Church, one of our partner churches. This not only provides an opportunity for updates on each church’s situation but is mutually beneficial in providing variety and stimulus into the Sunday meeting.

The pastor attended a twice-termly preaching group which was made up of pastors from the East Anglian Gospel Partnership, which happened usually once a month, to pray and to talk about church planting in the area.

The church treasurer undertook a 3 session refresher course entitled “Being a Treasurer – the Basics” with the Association of Church Accountants and Treasurers (ACAT) in March 2022.

The church membership at the start of the year was 38, which rose to 44 by the end of March 2022.

During the course of the year, 3 people were baptised. For these, a portable baptistry was located in Cambourne Village College car park and filled from an outside tap. The baptisms were carried out following Sunday morning services.

Financial Review

The balance carried forward from 2020/21 was £52,539, which consisted of £25,039 unrestricted funds and £27,500 which was restricted for the purchase of a manse.

The receipts for the year amounted to £59,966 which included £10,261 in Gift Aid of which £7.69 was Gift Aid interest. £3,500 of the income was given as a restricted gift for the purchase of a manse and £3,000 was a restricted gift towards safeguarding costs.

Expenditure for the year amounted to £51,755. This included £3,000 paid to Al and Rachel MacInnes, our mission partners working with SIM international in Athens, Greece; £3,287 to support Christians and refugees suffering in the Ukraine due to the war situation, which was distributed through the Europe Missionary Fellowship (£2000) and ECMI (£1287). A further £1,140 was given as a voluntary contribution to the FIEC who actively support other gospel churches in the UK. The money given to the Ukraine was the entire mission budget balance at the time. The church policy is to set aside 10% of all income received into general fund to support mission work

elsewhere – either here in the UK or abroad. The church has agreed to provide £250 per month to support the MacInnes family (previously, Al MacInnes was pastor at one of our partner churches – Hope Community Church, Teversham, Cambridge).

The final balance for the year was £60,750 which included a restricted amount of £31,000 for the purchase of a manse plus £3,000 restricted for safeguarding costs. Gift Aid for the period from January to March 2022, amounting to £3,306, was still to be claimed.

Receipts were generated solely from members regular freewill giving and one-off gifts from individuals. Regular freewill giving from church members had risen by 21% over the previous year.

In February 2022, the church agreed to purchase 24, School Lane, Lower Cambourne CB23 5DQ for use as a manse for the purchase price of £595,00. This purchase was to be funded by a gift from the Particular Baptist Fund of £388,022 with the balance of £206,978 to be provided by the church. The church already had received gifts totalling £31,000, restricted for this very purpose, leaving a final balance of £175,978 to be provided by a combination of church giving, gifts from individuals, private loans and/or a mortgage. The elders had received specialist financial advice on the funding model proposed before submitting the purchase proposal to the church. The proposal was accepted unanimously to purchase the property, without a single dissenting voice.

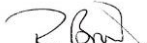
Regarding the gift from the Particular Baptist Fund, £1,296 was paid in legal costs for a Declaration of Trust to protect the interests of the PBF in the provision of this gift.

It is the aim of the trustees to adopt a reserves policy of maintaining reserves at a minimum level of three months of staff costs and we were enabled to consistently achieve this objective for this current year. This figure was set at £11,400 for the current year

Mr Ben Twiss (Pastor) was employed by the church on a full-time basis and is also a trustee. The remuneration of the Pastor is reviewed by the trustees each year. In accordance with the church's constitution, the Pastor does not attend the meetings at which the staff salary reviews take place. None of the other trustees received any remuneration from the church during the course of the year.

 CHARITY COMMISSION FOR ENGLAND AND WALES	Christ Church Cambourne		1171395		CC16a
	Receipts and payments accounts				
	For the period from	01-Apr-21	To	31-Mar-22	
Section A Receipts and payments					
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Tithes and Offerings	43,205	-	-	43,205	38,483
Gift Aid Received	9,511	750	-	10,261	22,580
Safeguarding Gift	-	3,000	-	3,000	-
Manse Gift	-	3,500	-	3,500	27,500
Sub total (Gross income for AR)	52,716	7,250	-	59,966	88,563
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	52,716	7,250	-	59,966	88,563
A3 Payments					
Pastors Salary and NIC	37,644	-	-	37,644	45,403
Hire of rooms for Church services	3,072	-	-	3,072	600
Pastor expenses (books and conferences)	190	-	-	190	135
Licenses, insurance, data and child protection	921	-	-	921	434
FIEC Contribution	1,140			1,140	972
Expenses for church events	419	-	-	419	158
Refreshments and other expenses	271	-	-	271	-
Publicity and books	27	-	-	27	72
Mission Support	6,287	-	-	6,287	-
Traivel and Visiting Preacher costs	211	-	-	211	-
Legal Fees (Manse)	1,573	-	-	1,573	-
Sub total	51,755	-	-	51,755	47,774
A4 Asset and investment purchases, (see table)					
Equipment		-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	51,755	-	-	51,755	47,774
Net of receipts/(payments)	961	7,250	-	8,211	40,789
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	25,039	27,500	-	52,539	11,750
Cash funds this year end	26,000	34,750	-	60,750	52,539

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank balance as at 31/03/2022	26,000	34,750	
			-	
			-	-
	Total cash funds	26,000	34,750	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
	Gift Aid Reclaim -Jan to Mar 2022	2,431	875	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Sound Equipment		400	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Pension		284	08 April 2022
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			RICHARD BROWN	07/12/2022

Independent examiner's report on the accounts


CHARITY COMMISSION
 FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

 Report to the trustees/
 members of

Christ Church Cambourne

 On accounts for the year
 ended

31/03/2022

 Charity no
 (if any)

1171395

Set out on pages

13 and 14

**Respective
 responsibilities of
 trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
 examiner's statement**

My examination was carried out in accordance with 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 the 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 a '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

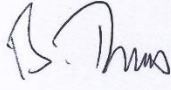
1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:**Date:** 18/01/2023**Name:** Aaron Immanuel Kemp

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature:		
Full Name:	Richard Brown	Ben Twiss
Position:	Elder and Trustee	Pastor and Trustee
Date:	13/1/2023	13 th January 2023

CHRIST CHURCH CAMBOURNE

England & Wales - Charity number 1171395

Accounts

Christ Church Cambourne

Trustees Annual Report and Financial Statements
for the year ended 31st March 2021

Registered Charity Number 1171395

Contents

	Page
Legal Details of the Charity.....	3
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Legal Details of the Charity

Charity Name:	Christ Church Cambourne
Charity Number:	1171395
Administrative Address:	8 Playcross Close Great Cambourne Cambridge CB23 5AF
Principal Activity Address:	Cambourne Village College Sheepfold Walk Great Cambourne Cambridge CB23
Charity Website:	www.christchurchcambourne.org.uk
Managing Trustees:	Richard Brown, 8 Playcross Close CB23 5AF Geoff Selley, 5 Coleridge Court PE19 7LY Ben Twiss, 7 Sweetentree Way CB23 6FH
Principal Banker:	Nat West Bank Community Banking Centre PO Box 575 Rotherham S63 3FJ
Independent Examiner:	Colin Anderson FCA

Managing Trustees' Report for the Year ending 31st March 2021

Charity Structure, Governance and Management

The church is a Charitable Incorporated Organisation with a constitution that was adopted on 20th January 2017. Registration with the Charity Commission was confirmed on 30th January 2017. The church became fully independent from its parent church, (St Neots Evangelical Church), on 6th April 2017.

The managing trustees are responsible for the management of the affairs of the church and consist of the elders, including the pastor, together with any others who may be appointed to ensure there is always a minimum of three trustees. New elders are appointed according to Christ Church's Statement of Current Practice. Proposals for new elders will be made by the existing elders to a business meeting of the church members. After a period of time for prayer, reflection and feedback, if the church should deem it appropriate, an appointment will be made. Where complete unity of members cannot be reached, the existing elders have the responsibility of deciding how to proceed and whether to appoint or not.

It is anticipated that any new elders appointed will become a trustee. New trustees will be appointed by the passing of a resolution at a formal business meeting of the managing trustees.

The Managing Trustees who have held office during the period from 1st April 2020 to 31st March 2021 are set out on page 3.

Elder's meetings are usually held on a weekly or bi-weekly basis where church business is discussed and every member of the church family is regularly prayed for.

Objectives and Activities for the Public Benefit

The objectives of the church are:

1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Cambourne and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities (provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the church from time to time).

Since January 2019, the church has been Fully Affiliated with the Fellowship of Independent Evangelical Churches.

As a church we exist to glorify God by

- Loving Jesus
- Loving one another
- Loving our community

When planning the activities of the Church for the year, the Trustees consider the Charity Commission's guidance on public benefit and in particular, the specific guidance on charities for the advancement of religion. However, due to the COVID 19 pandemic, the Church's usual activities were severely curtailed and hampered for the whole of the year, such that we were very limited in the benefit we could provide for the community.

Whilst we have wanted to seek to freely share the good news of the Christian faith with all people in Cambourne and the surrounding area, this was restricted in the main, to people using social media to access our meetings and personal one to one contacts. We continued to teach the Bible, wherever possible, in order to help Christians grow in their faith and to live godly, loving lives, which seek to do good to all.

Whilst many of our normal activities had to be stopped for the majority of the year, a number of legally acceptable, alternative arrangements were put in place in order to support our objectives for the public benefit. These included our weekly Sunday service which would, under normal circumstances, be held in Cambourne Village College. These meetings were instead, transferred to ZOOM, so regular attendees at our public Sunday morning meeting could still benefit. The message was simultaneously made available live on Facebook, so making the teaching accessible to anyone with internet access.

During the pandemic, (which lasted for the full year), we made a special point of ensuring we consistently complied with all government rules and guidelines in all that we did, throughout the whole year. When restrictions lifted and we were able to gather again as a church, then again government guidelines were strictly followed in terms of using face masks, social distancing of seating, entry/exit routes, providing hand sanitiser and clear instructions for attendees on all aspects including when leaving the building. We endeavoured to ensure people felt as safe as was possible.

Achievements

Sunday Services held on Zoom and Facebook Live

For the majority of the year, our normal Sunday morning meeting was replaced by a Zoom meeting, to which all regular Sunday morning attendees were given an access code. These Zoom meetings followed a similar pattern to a normal Sunday morning meeting with a leader sensitively guiding us through the various aspects of the meeting. These included prayers, Bible readings, singing and the preaching of God's word. The singing was achieved

by one member playing and singing to everyone else, whilst the words were simultaneously displayed on the screen so people could sing along in the privacy of their own home without any embarrassment. Different members were involved in praying and Bible reading each week. The messages preached were designed to be family friendly and accessible to people of all ages with handouts, (emailed), and visual aids used as appropriate. At the point in the service when the preaching was about to begin, then the service was live streamed on Facebook, to enable those who were uncomfortable with using Zoom, to participate and benefit from the message.

The Zoom meetings also allowed us some on-line interactions with one another which was a significant improvement over Facebook. The option to meet in break-out rooms at the end of the formal service provided an opportunity for more personal fellowship and prayer in a more intimate way, as there were usually no more than 4 people/families in each break-out room. The time in the break-out rooms was not limited so people could stay as long as they wanted.

Sunday Services held at Cambourne Village College

At the end of the summer, at the point when lockdown restrictions were eased such that churches were allowed to physically meet again, we stopped meeting on Zoom and resumed our practice of meeting on Sunday mornings in Cambourne Village College. These meetings then followed the general pattern of previous years with prayers, Bible reading and the preaching of God's word but the meetings were much shorter than would have been normal and there was no community singing. The only singing was provided by a soloist or a socially distanced duet. These meetings were also different in as much as we all met in the main hall with no options for either creche or Sunday Groups for young people. Instead, all of the meetings were All-Age services and catered for people of all ages and levels. Our usual practice of holding Communion was also curtailed for this period, as it had been since the start of the year.

The meetings in the college however, were a fairly short-lived arrangement as lockdown restrictions kicked in again and our Sunday morning meetings then reverted back to Zoom, which then continued right up to the end of March 2021.

The number of people attending when we resumed meeting in the College was lower than would have been normal as some members were very reluctant to meet because of the perceived COVID threat. Typical numbers attending in this period were between 40-65 adults and children.

Also, different to a normal year, our monthly "bring and share" lunches were not participated in with attendees at the Sunday meetings being dismissed very quickly and orderly, at the end of each meeting.

Sunday Groups for Children and Creche

These simply did not happen this year due to COVID.

Good Friday Joint Meeting

It has become our normal practice to hold a joint Good Friday meeting with Emmanuelle Church, Northstowe, meeting at alternating venues each year. This year however, as we could not physically meet together, we met on Zoom. This proved very successful with Bible teaching and mutual encouragement and fellowship. This was further enhanced by the opportunity to meet in break out rooms at the end of the meeting.

Home Groups

Our usual Home Groups were run, starting from 22nd April, through to the end of the year, but due to COVID, all of these meetings were run on ZOOM on midweek evenings. However, different to previous years, these were run as a single Home Group rather than as three separate groups. As in previous years, these events provided opportunities for fellowship, encouragement and mutual support, which due to COVID, was more important than ever. As the year progressed, a number of people struggled with emotional and mental health issues caused by lockdown and lack of social contact with others and so any additional contact, even on Zoom, was helpful to the well-being of individuals.

These Home Group meetings gave the opportunity for different men to teach the whole church as well as having a guest speaker on one occasion. The teaching series in Home groups included the first nine chapters of the book of Proverbs and the Letter of James.

Prayer Meetings

Both the Sunday afternoon and the ladies Friday prayer meetings were cancelled for the whole of the year. These were replaced by weekday, thirty-minute, lunch time prayer meetings which were conducted over ZOOM and ran from the start of the year until we came out of the first lockdown.

Christianity Explored

Christianity Explored courses were run using ZOOM. These proved very helpful in encouraging participants to learn about the gospel and to follow Jesus. At least one person became a Christian through these courses.

Young People's Event - Rooted

Under normal circumstances, Rooted would be run as a school term time monthly event for people aged between 8 and 14. Due to COVID restrictions, virtually the whole year's programme had to be aborted. The only event that took place for Rooted was a Christmas social, which was done as a breakout group following the Sunday morning ZOOM meeting

on Sunday 13th December. Only 1 young person and their family, was able to attend but nonetheless, it was a very positive and worthwhile time.

Carol Service

Due to COVID, we were unable to hold our usual Carol Service in Cambourne Village College. Instead, we received permission from the local Council to hold this in the open air at the amphitheatre in Upper Cambourne. Additionally, we formed a choir of 5 singers who were able to record in a socially distanced manner, a series of carols which were then interspersed with a series of appropriate Bible readings, which was simultaneously broadcast on Facebook, at the time the open-air Carol Service was taking place. The Carol Service was well attended with a number of local residents joining in.

Other Meetings Cancelled

Many of our regular annual events, which are designed to provide benefit for the community in one way or another, were cancelled due to COVID restrictions. These included, the Easter Extravaganza and the Light Party in October. Our Christmas Day service, which we were allowed to hold in Cambourne Village College, was cancelled as an in-person meeting for security and practical reasons and was instead, held over ZOOM.

Loving Jesus, Loving One Another and Loving the Community

Throughout the course of the year, in both Sunday services and Home Groups, as strong a focus as was possible, was maintained on these core objectives of loving Jesus, loving one another and loving our community. Systematic, expository and practical Bible teaching was given from the book of Romans on Sunday mornings with a further series in the Summer from the book of Jonah. A short series entitled "One in Christ" was run in November followed by a series from the first chapter of John's gospel leading up to Christmas. This was followed in the Spring term by further teaching from John's gospel and from Paul's letter to the Colossians.

During the course of lockdown, we were restricted at various times in terms of how and where we could meet. Working within these restrictions however, and keeping strictly within the rules, church members participated in the following activities as appropriate throughout the year:

- Taking walks with another person
- Meeting for coffee/lunch outside
- 2 families meeting in one another's gardens
- Meeting for coffee/lunch inside
- Using social media
- Meeting neighbours outside

Staff and Church Membership

For the duration of the year, the church employed Ben Twiss as Pastor on a full-time basis.

The pastor attended the FIEC AGM which was held on ZOOM on the 11th November 2020. This consisted of a short encouraging message, followed by the AGM. This meeting was instead of the usual three-day conference.

Throughout lockdown, the pastor met with two other local pastors on a weekly basis on ZOOM for mutual support and encouragement. They read and discussed 'The rise and triumph of the modern self' by Carl Trueman, in these meetings.

In January 2021 the pastor led four sessions at the TEAM (Training for East Anglian Ministry) course. These sessions were run over ZOOM and were aimed at helping students with correctly applying the Bible's teachings.

The pastor attended ZOOM meetings of the East Anglian Gospel Partnership, which happened usually once a month, to pray and to talk about church planting in the area. The pastor also attended, (on ZOOM again), a preaching group that met once a half term with other local pastors, in order to encourage one another and to receive feedback on how they could improve so that others may benefit more from their teaching.

The annual minister's wives conference, scheduled for May 2020, which the pastor's wife usually attends, was cancelled due to COVID.

The church membership at the start of the year was 36 which rose to 38 by the end of March 2021.

Financial Review

The balance carried forward from 2019/20 was £11,750, with receipts for the year amounting to £61,063 which included £22,448 in Gift Aid, back dated to April 2017, together with Gift Aid interest of £132. In addition to these amounts, a further one-off gift was received of £27,500 which was restricted to be used towards the purchase of a manse, on the condition that the church would also take out a loan of £50,000 towards the manse purchase. This meant that the total monies available to purchase a manse, including the gift of £388,022 promised to us by the Particular Baptist Fund, would amount to £465,022. Failure to meet the condition set by the giver of the gift of £27,500 would mean referring back to them as to how they would like the £27,500 to be used.

Expenditure for the year amounted to £47,774. This amount included a series of missing pension payments going back to when the church became fully independent on 1st April 2017. As soon as this error was discovered, during an internal audit, we carried out an investigation to discover the cause of the error and calculated the amount of the missing payments. We then attempted to make a single payment to cover the whole outstanding amount but due to the intricacies of the NEST pension scheme were not allowed to do this. Instead, we had to re-set up the Direct Debit process, (which had originally been set up in April 2017), and make a series of payments for each individual year. The total sum of the missing pension payments amounted to £10,880. In the event, all of the outstanding payments were made within the shortest time possible and the system is now in place to ensure all future pension payments will be made in a timely way.

With expenditure of £47,774, we ended with a final balance for the year of £52,539. Gift Aid for the period from January to March 2021, was still to be claimed.

Receipts were generated solely from members regular freewill giving and one-off gifts from individuals. Regular freewill giving from church members had risen by 47% over the previous year.

It was decided, as a church, that from 1st January 2021, we would set aside 10% of our monthly income to support mission activities, whether at home or abroad. At the year-end of 31st March, we had £934 ring-fenced for mission purposes and although at that point, no monies had been allocated to any specific work, mission concerns and priorities were under review in order to identify possible beneficiaries.

It is the aim of the trustees to adopt a reserves policy of maintaining reserves at a minimum level of three months of staff costs and we were enabled to consistently achieve this objective for this current year.

For the course of the year, we maintained a regular monthly payment to support the work of the Fellowship of Independent Evangelical Churches.

With the aid of the Particular Baptist Fund, it was our intention to purchase a manse for the benefit of the church but as at the year end, no suitable manse had been identified to purchase that was within our budget, albeit, the objective still remained.

Mr Ben Twiss (Pastor) was employed by the church on a full-time basis and is also a trustee. The remuneration of the Pastor is reviewed by the trustees each year. In accordance with the church's constitution, the Pastor does not attend the meetings at which the staff salary reviews take place. None of the other trustees received any remuneration from the church during the course of the year.

 CHARITY COMMISSION FOR ENGLAND AND WALES	Christ Church Cambourne			1171395		CC16a
	Receipts and payments accounts					
	For the period from	01-Apr-20	To	31-Mar-21		
Section A Receipts and payments						
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year	
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	
A1 Receipts						
Tithes and offerings	38,483	-	-	38,483		
Gift Aid Received	22,448	-	-	22,448	26,099	
Gift Aid Repayment Interest	132	-	-	132		
Manse Gift	-	27,500	-	27,500		
		-	-	-		
Sub total (Gross income for AR)	61,063	27,500	-	88,563	26,099	
A2 Asset and investment sales, (see table).						
	-	-	-	-		
	-	-	-	-	-	
Sub total	-	-	-	-	-	
Total receipts	61,063	27,500	-	88,563	26,099	
A3 Payments						
Pastors Salary, Pension, Tax and NIC	45,403	-	-	45,403	31,573	
Hire of rooms for Church services	600	-	-	600	5,700	
Pastor expenses (books and conferences)	135	-	-	135	122	
Licenses, insurance, data and child protection	434	-	-	434	608	
Expenses for (on-line) church events	158	-	-	158	1,059	
Refreshments and other		-	-	-	152	
Publicity and books	72	-	-	72	212	
FIEC Contribution	972	-	-	972	486	
Sub total	47,774	-	-	47,774	39,912	
A4 Asset and investment purchases, (see table)						
Equipment		-	-	-	-	
	-	-	-	-	-	
Sub total	-	-	-	-	-	
Total payments	47,774	-	-	47,774	39,912	
Net of receipts/(payments)	13,289	27,500	-	40,789	13,813	
A5 Transfers between funds	-	-	-	-		
A6 Cash funds last year end	11,750	-	-	11,750	25,563	
Cash funds this year end	25,039	27,500	-	52,539	11,750	

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank balance as at 31/03/2021	25,039	27,500	
			-	
			-	
	Total cash funds (agree balances with receipts and payments account(s))	25,039	27,500	-

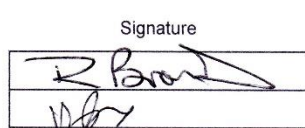
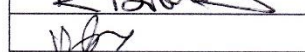
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid reclaim to 31/3/21	2,124	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Equipment		296	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
	Missionary Allocation not yet spent		934	
			-	
			-	
			-	

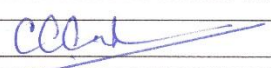
Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	R. BROWN	25/11/21
	B. TWISS	25/11/21


**CHARITY COMMISSION
FOR ENGLAND AND WALES**
**Independent examiner's
report on the accounts**

Section A

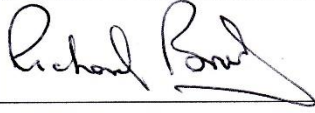
Independent Examiner's Report

Report to the trustees/ members of	Charity Name CHRIST CHURCH CAMBOURNE		
On accounts for the year ended	31 MARCH 2021	Charity no (if any)	1171395
Set out on pages	11 and 12 (remember to include the page numbers of additional sheets)		
I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021			
Responsibilities and basis of report	As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.		
Independent examiner's statement	I have completed my examination. I confirm that no material matters have come to my attention ~~(other than that disclosed below*)~~ in connection with the examination which gives me cause to believe that in, any material respect: • accounting records were not kept in accordance with section 130 of the Act or • the accounts do not accord with the accounting records I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached. * Please delete the words in the brackets if they do not apply.		
Signed:			Date: 4 OCTOBER 2021
Name:	COLIN ANDERSON		
Relevant professional qualification(s) or body (if any):	FCA		
Address:	11 BARRINGER WAY ST. NEOTS CAMBRIDGESHIRE		

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature:		
Full Name:	Richard Brown	Ben Twiss
Position:	Elder and Trustee	Pastor and Trustee
Date:	25 th November 2021	25 th November 2021