

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
Managing Trustees' Report for the Year Ending 31 st March 2021	4
Charity Structure, Governance and Management	4
Objectives and Activities for the Public Benefit	4
Achievements	5
Financial Review.....	9
Financial Statement.....	11
Independent Examiner's Review.....	13
Declaration.....	14

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	-

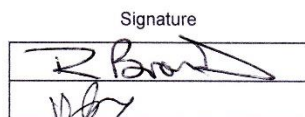
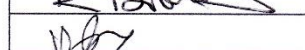
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid reclaim to 31/3/21	2,124	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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 <small>(remember to include the page numbers of additional sheets)</small>		

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**

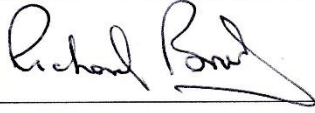

Name: **COLIN ANDERSON**

**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