

COMBERTON BAPTIST CHURCH

England & Wales · Charity number 1172657

Details

Status Registered

Legal form CIO

Registered 2017-04-20

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

Contact

Address Comberton Baptist Church
Green End
Comberton
Cambridge
CB23 7DY

Phone 01223 264707

Email info@c-b-c.org.uk

Website www.c-b-c.org.uk

Activities

Objects: 3.1 THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Comberton Baptist Church is a Christian organisation serving the people of Comberton, Cambridgeshire and surrounding villages.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£84,611	£84,773	-	-
2024-12-31	£86,840	£82,824	-	-
2023-12-31	£95,175	£102,450	-	-
2022-12-31	£81,368	£70,445	-	-
2021-12-31	£151,409	£215,978	-	-

Trustees

Name	Role	Appointed
BOB CRICHTON		2018-03-21
DEBI GOODCHILD		2018-03-21
Iris Hung		2025-01-01
James Henry Wrycroft		2022-03-23
Kitty Chan		2023-01-01
Rev KEITH TARRING		2018-03-21
Stephen Webb		2023-01-01

COMBERTON BAPTIST CHURCH

England & Wales - Charity number 1172657

Accounts

Comberton Baptist Church

Charity registration number 1172657

Trustees' Annual Report for the period 1st January to 31st December 2025

Purposes of the charity

Comberton Baptist Church exists for the advancement of the Christian faith according to the principles of the Baptist denomination.

The Church may also advance education, relieve poverty and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Main charitable activities

In fulfilling the purposes, the Church engages in a range of activities either on its own or with others that will vary from time to time, with activities being initiated, expanded, or closed, as appropriate.

The activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of children and young people;
- supporting elderly and vulnerable members of our local community;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Trustees' statement

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Achievements during 2025

Our vision as a church is to be an authentic community of disciples, becoming more like Jesus – walking in step with God, alongside each other and seeing lives transformed.

At the end of December 2025, Comberton Baptist Church had 64 Members. Average attendance in the final quarter of 2025 was around 74 people in the building and 15 online, broken down as follows:

Children	0-10	10
Young people	11-17	6
Young adults	18-30	8
Other adults	31-64	26
Seniors	65+	24
Online attendance		15

Sunday services

Sunday Services are normally held at 10.30am, followed by refreshments and a time of fellowship.

Our Sunday morning Bible teaching is divided into three sessions, broadly following the school term times. From January to Easter the theme was “The Parables of Jesus”. The summer series to the end of July was entitled “Citizens of Heaven”, based on Paul’s letter to the Philippians. Finally, our autumn series, leading up to Christmas, was entitled “The Minor Prophets – part 1”.

Our teaching seeks to be relevant to modern day life, regularly asking the question, ‘so what?’

We also run programmes for our children and young people on a Sunday morning, with teams of volunteers helping our Youth Team, and our Children & Families Worker deliver these sessions.

A small prayer group meets on a Sunday evening. We aim to hold a communion service once a month.

Activities for Children

Our children’s programme on Sundays is known as “Energize” and provides a combination of bible teaching, craft and other activities. Children stay in church for the first 15 minutes of the service and then leave for Energize.

We ran a successful holiday club for primary school aged children during the first week of the school summer holidays, attended by 40 children from the community.

Activities for Young People

We continued to support and work with local youth organisation WCCYM (West Cambridge Christian Youth Ministries) to provide resources and activities for young people in the area. These have included a monthly youth service “Thirst”, a Weekend Away, and attendance at a summer festival ‘Satellites’.

On Sundays young people stay in the morning service for the first 15 minutes and then leave to follow their own programme.

EDGE Community Youth Club flourished during 2025, with up to 70 young people from the community joining each week, although attendance has fallen to about 40 for the current

academic year – from September 2025. Four of the youth workers who help at EDGE are funded by the local Parish Council. As a part of EDGE provide high quality craft activities which are a benefit for the young people's mental health.

Schools Work

As well as engaging with children and young people at the church we also support local schools in the delivery of certain aspects of the National Curriculum.

Our Minister regularly takes whole school assemblies at Barton Primary School.

Our Minister also helped to deliver "It's Your Move" transition workshops for Year 6 pupils moving on to secondary school, in a number of primary schools in the area. He has also been helping at the local secondary school with RPE lessons for Year 10 and 11. Over the course of the year these have looked at a range of topics including Christian views on: the environment; questions of war and peace; medical ethics; and relationships.

Working Together

It has been great to continue to work together with other local churches. Along with St. Mary's (Anglican) and the local Catholic Community we run Oasis Tea once a month in the Village Hall. This provides an opportunity for older members of our community to come together to engage in various activities and socialise over tea and cake.

We also ran the Oasis Holiday Club at the end of the school summer holidays – a mix of activities and talks with a Christian service, hot lunch and afternoon tea. There were around 30 attendees plus 15 helpers.

We held a Joint Sunday morning service in November, where many of the local churches close their individual buildings on a Sunday morning and we meet together in the performance hall at Comberton Village College.

Finally we hold regular meetings with other local Baptist Churches for a Cluster Tea and Celebration.

Serving the Community

In addition to those events already mentioned above there are several other ways in which we normally serve our local community on a weekly basis throughout the year.

Bumps & Babes is our very popular parent and baby/toddler group that meets each Wednesday afternoon and is run by a team of volunteers.

Fabric & Yarns normally runs on a Tuesday afternoon. Fabric & Yarns encompasses a whole range of crafts including sewing, knitting and crochet. It not only provides a place where people can learn and develop new skills but a place to come together with others and make friends.

The **Wellbeing Walking Group**, supported by the local GP Practice, is led by a member of the church and uses our premises as the base for their weekly Monday morning walks. A range of walks is on offer including short walks that can be accessed by those who have restricted mobility but who also benefit from the exercise and social wellbeing these walks provide.

Finally, we continued to work with the local Anglican church to extend our support to all members of the community, whether or not they were churchgoers.

Safeguarding

The Charity is committed to best practice in safeguarding of children and adults at risk. Policies are reviewed regularly, training by experts in the field is undertaken and advice taken from the Baptist Union and a specialist third party organisation.

Financial review

2025 was the eighth year Comberton Baptist Church operated as a Charitable Incorporated Organisation (CIO).

The net current assets of the Charity on 31st December 2025 were £60,445. The Charity has full beneficial use of a church building, community centre (on the same site) and manse for the minister. These are held in trust by the Baptist Union Corporation as Property Trustees.

Operating receipts during 2025 were £84,611 and operating expenses £84,773. Full accounts, in accordance with FRS 102, have been prepared and submitted.

The bulk of the receipts were charitable giving from Members and others who attend Comberton Baptist Church, along with other charitable income.

Payments included the stipend of a full-time minister and salaries for a part-time administrator and a children's worker.

As a policy, the Charity seeks to maintain a minimum reserve of six months' salaries and related costs. Also as a policy the Charity gives 10% of its operating income to other relevant charities. In 2025 these included BMS World Mission, EBA (The Eastern Baptist Association), WCCYM (West Cambridge Christian Youth Ministries) and Tek Ura – a Christian Charity operating amongst the poor in Albania.

Towards the end of 2025 the Charity inherited a small house in Toft (a local village) with a sitting tenant. This provides an income of £850 per month, less maintenance, improvement and insurance costs.

The Trustees have no concerns regarding the Charity as an ongoing concern.

Governance

The Charity is governed by a CIO constitution in an approved format for churches that are members of the Baptist Union.

Selection of Trustees

Apart from the Minister, who is a Trustee ex-officio, all trustees are elected by Members and serve for a maximum of three years before re-election or replacement.

List of Trustees

The following trustees all served for the entire period.

- Keith Tarring (Minister)
- Bob Crichton (Secretary)
- Debi Goodchild (Treasurer)
- James Wrycroft
- Kitty Chan
- Steve Webb

Iris Hung was elected as a Trustee during 2025.

Contact information

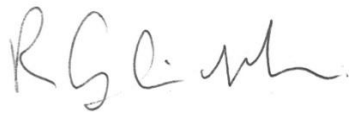
Comberton Baptist Church
Green End
Comberton
Cambridge CB23 7DU

Tel 01223 264707 | Email info@c-b-c.org.uk | Web www.c-b-c.org.uk

Declaration

The Trustees and Members of Comberton Baptist Church declare that they have approved this annual report and accounts for 2025.

Signed on 25th March 2026 by:



Bob Crichton
(Secretary)



Debi Goodchild
(Treasurer)

Comberton Baptist Church
Statement of Assets and Liabilities
As at: 31 December 2025

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Bank Current account	12,416	4,159	(1,734)	—	14,841	11,040
6505 : Bank Deposit account	21,271	—	—	—	21,271	20,929
6510 : Building Society Enabling Reserve	15,441	4,237	4,316	—	23,994	27,544
6512 : Building Society Monies in Trust	1	—	—	—	1	1
6514 : Building Society Invested Reserve	—	140	198	—	338	3,396
6590 : Cash in hand	—	—	—	—	—	42
Total	49,129	8,536	2,780	—	60,445	62,952
Liabilities - Agency accounts						
6699 : Agency collections	—	—	20	—	20	—
Total	—	—	20	—	20	—
Net total assets	49,129	8,536	2,760	—	60,425	62,952
Represented by						
Unrestricted - General	49,129	—	—	—	49,129	49,791
Designated - Christmas	—	90	—	—	90	100
Designated - Concert	—	17	—	—	17	17
Designated - Eco	—	2,634	—	—	2,634	2,634
Designated - Festival	—	13	—	—	13	154
Designated - FurnishFit	—	3	—	—	3	3
Designated - Passover	—	496	—	—	496	413
Designated - RentalProp	—	11	—	—	11	—
Designated - WarmHub	—	617	—	—	617	658
Designated - Capital	—	1,310	—	—	1,310	136
Designated - Manse	—	3,345	—	—	3,345	3,345
Restricted - Kitchen	—	—	198	—	198	3,261
Restricted - Acts2	—	—	820	—	820	570
Restricted - BumpsBabes	—	—	204	—	204	118
Restricted - Childrens	—	—	52	—	52	42
Restricted - Oasis	—	—	126	—	126	20
Restricted - HolidayCl	—	—	—	—	—	132
Restricted - EDGE	—	—	1,360	—	1,360	1,558
Total	49,129	8,536	2,760	—	60,425	62,952

Comberton Baptist Church
Receipts and Payments Account

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	80,528	1,816	507	—	82,851	82,111
Income from charitable activities	586	—	7,117	—	7,703	7,973
Investments	765	4	7	—	776	1,166
Other income	2,732	650	250	—	3,632	3,807
Total receipts	84,611	2,470	7,881	—	94,962	95,057
Payments						
Expenditure on charitable activities	83,707	1,894	11,888	—	97,489	93,587
Total payments	83,707	1,894	11,888	—	97,489	93,587
Excess of receipts over payments before transfer	904	576	(4,007)	—	(2,527)	1,470
Transfers						
Gross transfers between funds - in	—	500	1,066	—	1,566	2,787
Gross transfers between funds - out	(1,566)	—	—	—	(1,566)	(2,787)
Excess of receipts over payments before other gains	(662)	1,076	(2,941)	—	(2,527)	1,470
Net movement in funds	(662)	1,076	(2,941)	—	(2,527)	1,470
Reconciliation of funds						
Excess of receipts over payments at beginning of	49,791	7,460	5,701	—	62,952	61,482
Excess of receipts over payments for the year	49,129	8,536	2,760	—	60,425	62,952



Section A Independent Examiner's Report

Report to the trustees

Charity Name
Comberton Baptist Church

On accounts for the year ended

31 December 2025	Charity no (if any)	1172657
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Set out on page

1
(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 December 2025.

Responsibilities and basis of report

As the charity's trustees, 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 all 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 in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: *Linda Trollip*

Date: 16 February 2026

Name: Linda Trollip

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

MAAT (Licence number 20217160)

Address: 38 Howes Avenue, Thurston, Bury St Edmunds IP31 3PY

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

COMBERTON BAPTIST CHURCH

England & Wales - Charity number 1172657

Accounts

Comberton Baptist Church

Charity registration number 1172657

Trustees' Annual Report for the period 1st January to 31st December 2024

Purposes of the charity

Comberton Baptist Church exists for the advancement of the Christian faith according to the principles of the Baptist denomination.

The Church may also advance education, relieve poverty and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

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In fulfilling the purposes, the Church engages in a range of activities either on its own or with others that will vary from time to time, with activities being initiated, expanded, or closed, as appropriate.

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- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of children and young people;
- supporting elderly and vulnerable members of our local community;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Trustees' statement

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Achievements during 2024

Our vision as a church is to be an authentic community of disciples, becoming more like Jesus – walking in step with God, alongside each other and seeing lives transformed.

At the end of December 2024, Comberton Baptist Church had 65 Members. Average attendance in the final quarter of 2024 was around 78 people in the building and 25 online, broken down as follows:

Children	0-10	12
Young people	11-17	10
Young adults	18-30	6
Other adults	31-64	30
Seniors	65+	20
Online attendance		25

Sunday services

Sunday Services are normally held at 10.30am, followed by refreshments and a time of fellowship.

Our Sunday morning Bible teaching is divided into three sessions, broadly following the school term times. From January to Easter the theme was “Encounters with Jesus”. The summer series to the end of July was entitled “Only Jesus”, based on Paul’s letter to the Colossians. Finally, our autumn series, leading up to Christmas, covered the book of Isaiah and was entitled “Truth for Tough Times”.

Our teaching seeks to be relevant to modern day life, regularly asking the question, ‘so what?’

We also run programmes for our children and young people on a Sunday morning, with teams of volunteers helping our Youth Team, and our Children & Families Worker deliver these sessions.

A small prayer group meets on a Sunday evening. We aim to hold a communion service once a month.

Activities for Children

Our children’s programme on Sundays is known as “Energize” and provides a combination of bible teaching, craft and other activities. Children stay in church for the first 20 minutes of the service and then leave for Energize.

We ran a successful holiday club for primary school aged children during the first week of the school summer holidays, attended by 40 children from the community.

Activities for Young People

We continued to support and work with local youth organisation WCCYM (West Cambridge Christian Youth Ministries) to provide resources and activities for young people in the area. These have included a monthly youth service “Thirst” and a Weekend Away.

On Sundays young people stay in the morning service for the first 20 minutes and then leave to follow their own programme.

EDGE Community Youth Club flourished during 2024, with up to 70 young people from the community joining each week. Three of the youth workers who help at EDGE are funded by

the local Parish Council, and we have had a grant from SCDC to provide high quality craft activities which is a benefit for the young people's mental health.

Schools Work

As well as engaging with children and young people at the church we also support local schools in the delivery of certain aspects of the National Curriculum.

Our Minister regularly takes whole school assemblies at Barton Primary School.

Our Minister also helped to deliver "It's Your Move" transition workshops for Year 6 pupils moving on to secondary school, in a number of primary schools in the area. He has also been helping at the local secondary school with RPE lessons for Year 10 and 11. Over the course of the year these have looked at a range of topics including Christian views on: the environment; questions of war and peace; medical ethics; and relationships.

Working Together

It has been great to continue to work together with other local churches. Along with St. Mary's (Anglican) and the local Catholic Community we run Oasis Tea once a month in the Village Hall. This provides an opportunity for older members of our community to come together to engage in various activities and socialise over tea and cake.

We also ran the Oasis Holiday Club at the end of the school summer holidays – a mix of activities and talks with a Christian service, hot lunch and afternoon tea. There were around 35 attendees plus 15 helpers.

We held a Joint Sunday morning service in November, where many of the local churches close their individual buildings on a Sunday morning and we meet together in the performance hall at Comberton Village College.

Finally we hold regular meetings with other local Baptist Churches for a Cluster Tea and Celebration.

Serving the Community

In addition to those events already mentioned above there are several other ways in which we normally serve our local community on a weekly basis throughout the year.

Bumps & Babes is our very popular parent and baby/toddler group that meets each Wednesday afternoon and is run by a team of volunteers.

Fabric & Yarns normally runs on a Tuesday afternoon. Fabric & Yarns encompasses a whole range of crafts including sewing, knitting and crochet. It not only provides a place where people can learn and develop new skills but a place to come together with others and make friends.

The **Walking for Health Group**, supported by the local GP Practice, is led by a member of the church and uses our premises as the base for their weekly Monday morning walks. A range of walks is on offer including short walks that can be accessed by those who have restricted mobility but who also benefit from the exercise and social wellbeing these walks provide.

The **Community Hub**, supported by ACRE, operated through most of the year, offering a free 3-hour session per week, when members of the community can come to our heated community hall and enjoy tea, coffee, toasties, cake and biscuits as well as good company as well advice on coping with the cost-of-living crisis. We took the decision to close the Community Hub in Autumn 2024 as it was no longer meeting its main objectives.

Finally, we continued to work with the local Anglican church to extend our support to all members of the community, whether or not they were churchgoers.

Financial review

2024 was the seventh year Comberton Baptist Church operated as a Charitable Incorporated Organisation (CIO).

The net current assets of the Charity on 31st December 2024 were £62,952. The Charity has full beneficial use of a church building, community centre (on the same site) and manse for the minister. These are held in trust by the Baptist Union Corporation as Property Trustees.

Operating receipts during 2024 were £86,840 and operating expenses £82,824. Full accounts, in accordance with FRS 102, have been prepared and submitted.

The bulk of the receipts were charitable giving from Members and others who attend Comberton Baptist Church, along with other charitable income.

Payments included the stipend of a full-time minister and salaries for part-time administrator and children's worker.

As a policy, the charity seeks to maintain a minimum reserve of six months' salaries and related costs. Also as a policy the charity gives 10% of its operating income to other relevant charities. In 2024 these included BMS (the Baptist Missionary Society), EBA (The Eastern Baptist Association), WCCYM (West Cambridge Christian Youth Ministries) and Tek Ura – a Christian charity operating amongst the poor in Albania.

The Trustees have no concerns regarding the Charity as an ongoing concern.

Governance

The Charity is governed by a CIO constitution in an approved format for churches that are members of the Baptist Union.

Selection of Trustees

Apart from the Minister, who is a Trustee ex-officio, all trustees are elected by Members and serve for a maximum of three years before re-election or replacement.

List of Trustees

The following trustees all served for the entire period.

- Keith Tarring (Minister)
- Bob Crichton (Secretary)
- Debi Goodchild (Treasurer)
- James Wrycroft
- Kitty Chan
- Steve Webb

Contact information

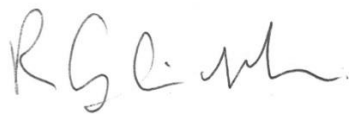
Comberton Baptist Church
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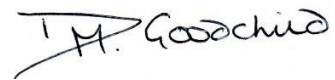
Declaration

The Trustees and Members of Comberton Baptist Church declare that they have approved this annual report for 2024.

Signed on 26th March 2025 by:



Bob Crichton
(Secretary)



Debi Goodchild
(Treasurer)

Comberton Baptist Church
Statement of Assets and Liabilities
As at: 31 December 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Bank Current account	15,889	(1,160)	(3,689)	—	11,040	15,520
6505 : Bank Deposit account	20,929	—	—	—	20,929	20,528
6510 : Building Society Enabling Reserve	12,967	8,490	6,087	—	27,544	21,966
6512 : Building Society Monies in Trust	1	—	—	—	1	1
6514 : Building Society Invested Reserve	—	135	3,261	—	3,396	3,308
6590 : Cash in hand	5	(5)	42	—	42	159
Total	49,791	7,460	5,701	—	62,952	61,482
<hr/>						
Net total assets	49,791	7,460	5,701	—	62,952	61,482
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Represented by						
Unrestricted - General	49,791	—	—	—	49,791	45,774
Designated - Christmas	—	100	—	—	100	119
Designated - Concert	—	17	—	—	17	18
Designated - Eco	—	2,634	—	—	2,634	2,790
Designated - Festival	—	154	—	—	154	154
Designated - FurnishFit	—	3	—	—	3	2,091
Designated - Passover	—	413	—	—	413	151
Designated - WarmHub	—	658	—	—	658	571
Designated - Capital	—	136	—	—	136	132
Designated - Manse	—	3,345	—	—	3,345	3,335
Restricted - WarmHub	—	—	—	—	—	477
Restricted - Kitchen	—	—	3,261	—	3,261	3,176
Restricted - Acts2	—	—	570	—	570	1,090
Restricted - Community	—	—	—	—	—	13
Restricted - BumpsBabes	—	—	118	—	118	143
Restricted - Childrens	—	—	42	—	42	42
Restricted - Oasis	—	—	20	—	20	—
Restricted - HolidayCl	—	—	132	—	132	174
Restricted - EDGE	—	—	1,558	—	1,558	1,232
Total	49,791	7,460	5,701	—	62,952	61,482

Comberton Baptist Church
Receipts and Payments Account
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	80,900	530	681	—	82,111	80,733
Income from charitable activities	614	—	7,359	—	7,973	6,074
Investments	1,077	4	85	—	1,166	765
Other income	3,469	88	250	—	3,807	7,603
Total receipts	86,060	622	8,375	—	95,057	95,175
Payments						
Expenditure on charitable activities	80,843	3,522	9,222	—	93,587	102,450
Total payments	80,843	3,522	9,222	—	93,587	102,450
Excess of receipts over payments before transfer	5,217	(2,900)	(847)	—	1,470	(7,275)
Transfers						
Gross transfers between funds - in	780	1,013	994	—	2,787	7,904
Gross transfers between funds - out	(1,980)	(14)	(793)	—	(2,787)	(7,904)
Excess of receipts over payments before other gains	4,017	(1,901)	(646)	—	1,470	(7,275)
Net movement in funds	4,017	(1,901)	(646)	—	1,470	(7,275)
Reconciliation of funds						
Excess of receipts over payments at beginning of	45,774	9,361	6,347	—	61,482	68,757
Excess of receipts over payments for the year	49,791	7,460	5,701	—	62,952	61,482



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Comberton Baptist Church

On accounts for the year ended

31 December 2024

**Charity no
(if any)**

1172657

Set out on page

1

(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 December 2024.

Responsibilities and basis of report

As the charity's trustees, 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 all 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 in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: *Linda Trollip*

Date: 24 February 2025

Name: Linda Trollip

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

MAAT (Licence number 20217160)

Address: 38 Howes Avenue, Thurston, Bury St Edmunds IP31 3PY

COMBERTON BAPTIST CHURCH

England & Wales - Charity number 1172657

Accounts

Comberton Baptist Church

Charity registration number 1172657

Trustees' Annual Report for the period 1st January to 31st December 2023

Purposes of the charity

Comberton Baptist Church exists for the advancement of the Christian faith according to the principles of the Baptist denomination.

The Church may also advance education, relieve poverty and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Main charitable activities

In fulfilling the purposes, the Church engages in a range of activities either on its own or with others that will vary from time to time, with activities being initiated, expanded, or closed, as appropriate.

The activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of children and young people;
- supporting elderly and vulnerable members of our local community;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Trustees' statement

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Achievements during 2023

Our vision as a church is to be an authentic community of disciples, becoming more like Jesus – walking in step with God, alongside each other and seeing lives transformed.

At the end of December 2023, Comberton Baptist Church had 69 Members. Average attendance in the final quarter of 2023 was around 80 people in the building and 20 online, broken down as follows:

Children	0-10	12
Young people	11-17	8
Young adults	18-30	4
Other adults	31-64	30
Seniors	65+	25
Online attendance		20

Sunday services

Sunday Services are typically at 10.30am, with one service a month at 4.00pm followed by a bring-and-share tea.

Our Sunday morning Bible teaching is divided into three sessions, broadly following the school term times. From January to Easter the theme was “Encounters with Jesus”. The summer series to the end of July was entitled “Only Jesus”, based on Paul’s letter to the Colossians. Finally, our autumn series, leading up to Christmas, covered the book of Isaiah and was entitled “Truth for Tough Times”.

Our teaching seeks to be relevant to modern day life, regularly asking the question, ‘so what?’

We also run programmes for our children and young people on a Sunday morning, with teams of volunteers helping our Youth Team, and our Children & Families Worker deliver these sessions.

A small prayer group meets on a Sunday evening. We aim to hold a communion service once a month.

Activities for Children

Our children’s programme on Sundays is known as “Energize” and provides a combination of bible teaching, craft and other activities. Children stay in church for the first 20 minutes of the service and then leave for Energize.

We ran a successful holiday club for primary school aged children during the first week of the school summer holidays, attended by 40 children from the community.

Activities for Young People

We continued to support and work with local youth organisation WCCYM (West Cambridge Christian Youth Ministries) to provide resources and activities for young people in the area. These have included a monthly youth service “Thirst” and a Weekend Away.

On Sundays young people stay in the morning service for the first 20 minutes and then leave to follow their own programme.

EDGE Community Youth Club flourished during 2023, with typically 55 young people from the community joining each week. Three of the youth workers who help at EDGE are funded

by the local Parish Council, and we have had a grant from SCDC to provide high quality craft activities which is a benefit for the young people's mental health.

Schools Work

As well as engaging with children and young people at the church we also support local schools in the delivery of certain aspects of the National Curriculum.

Our Minister regularly takes whole school assemblies at Barton Primary School.

Our Minister also helped to deliver "It's Your Move" transition workshops for Year 6 pupils moving on to secondary school, in a number of primary schools in the area. He has also been helping at the local secondary school with RPE lessons for Year 10 and 11. Over the course of the year these have looked at a range of topics including Christian views on: the environment; questions of war and peace; medical ethics; and relationships.

Working Together

It has been great to continue to work together with other local churches. Along with St. Mary's (Anglican) and the local Catholic Community we run Oasis Tea once a month in the Village Hall. This provides an opportunity for older members of our community to come together to engage in various activities and socialise over tea and cake.

We also ran the Oasis Holiday Club at the end of the school summer holidays – a mix of activities and talks with a Christian service, hot lunch and afternoon tea. There were around 35 attendees plus 15 helpers.

We held a Joint Sunday morning service in November, where many of the local churches close their individual buildings on a Sunday morning and we meet together in the performance hall at Comberton Village College.

Finally we hold regular meetings with other local Baptist Churches for a Cluster Tea and Celebration.

Serving the Community

In addition to those events already mentioned above there is a number of other ways in which we normally serve our local community on a weekly basis throughout the year.

Bumps & Babes is our very popular parent and baby/toddler group that meets each Wednesday afternoon and is run by a team of volunteers.

Fabric & Yarns normally runs on a Tuesday afternoon. Fabric & Yarns encompasses a whole range of crafts including sewing, knitting and crochet. It not only provides a place where people can learn and develop new skills but a place to come together with others and make friends.

The **Walking for Health Group**, supported by the local GP Practice, is led by a member of the church and uses our premises as the base for their weekly Monday morning walks. A range of walks is on offer including short walks that can be accessed by those who have restricted mobility but who also benefit from the exercise and social wellbeing these walks provide.

The **Community Hub**, supported by ACRE, continued to operate and offers a free 3-hour session per week, when members of the community can come to our heated community hall and enjoy tea, coffee, toasties, cake and biscuits as well as good company and advice on coping with the cost-of-living crisis.

Finally, we continued to work with the local Anglican church to extend our support to all members of the community, whether or not they were churchgoers.

Financial review

2023 was the sixth year Comberton Baptist Church operated as a Charitable Incorporated Organisation (CIO).

The net current assets of the Charity on 31st December 2023 were £61,482. The Charity has full beneficial use of a church building, community centre (on the same site) and manse for the minister. These are held in trust by the Baptist Union Corporation as Property Trustees.

Operating receipts during 2023 were £82,102 and operating expenses £76,035. Full accounts, in accordance with FRS 102, have been prepared and submitted.

The bulk of the receipts were charitable giving from Members and others who attend Comberton Baptist Church, along with other charitable income.

Payments included the stipend of a full-time minister and salaries for part-time administrator and children's worker.

As a policy, the charity seeks to maintain a minimum reserve of six months' salaries and related costs. Also as a policy the charity gives 10% of its operating income to other relevant charities. In 2023 these included BMS (the Baptist Missionary Society), EBA (The Eastern Baptist Association) and WCCYM (West Cambridge Christian Youth Ministries).

The Trustees have no concerns regarding the Charity as an ongoing concern.

Governance

The Charity is governed by a CIO constitution in an approved format for churches that are members of the Baptist Union.

Selection of Trustees

Apart from the Minister, who is a Trustee ex-officio, all trustees are elected by Members and serve for a maximum of three years before re-election or replacement.

List of Trustees

The following trustees served for the entire period, except where indicated

- Keith Tarring (Minister)
- Bob Crichton (Secretary)
- Debi Goodchild (Treasurer)
- Debbie Davies (to March 2023)
- Keren Mallinson (to March 2023)
- James Wrycroft
- Kitty Chan
- Steve Webb

Contact information

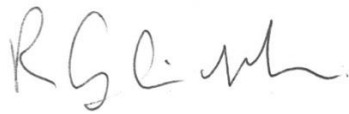
Comberton Baptist Church
Green End
Comberton
Cambridge CB23 7DU

Tel 01223 264707 | Email info@c-b-c.org.uk | Web www.c-b-c.org.uk


Declaration

The Trustees and Members of Comberton Baptist Church declare that they have approved this annual report for 2023.

Signed on 22nd March 2024 by:



Bob Crichton
(Secretary)



Debi Goodchild
(Treasurer)

Comberton Baptist Church
Statement of Assets and Liabilities
As at: 31 December 2023

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Bank Current account	14,065	1,165	290	—	15,520	33,347
6505 : Bank Deposit account	20,528	—	—	—	20,528	20,216
6510 : Building Society Enabling Reserve	11,133	8,064	2,769	—	21,966	11,089
6512 : Building Society Monies in Trust	1	—	—	—	1	1
6514 : Building Society Invested Reserve	—	132	3,176	—	3,308	3,558
6520 : Soldo Account	—	—	—	—	—	348
6590 : Cash in hand	47	—	112	—	159	203
Total	45,774	9,361	6,347	—	61,482	68,762
Liabilities - Agency accounts						
6699 : Agency collections	—	—	—	—	—	5
Total	—	—	—	—	—	5
Net total assets	45,774	9,361	6,347	—	61,482	68,757
Represented by						
Unrestricted - General	45,774	—	—	—	45,774	50,056
Designated - Christmas	—	119	—	—	119	184
Designated - Concert	—	18	—	—	18	—
Designated - Eco	—	2,790	—	—	2,790	2,936
Designated - Festival	—	154	—	—	154	182
Designated - FurnishFit	—	2,091	—	—	2,091	2,512
Designated - Passover	—	151	—	—	151	126
Designated - WarmHub	—	571	—	—	571	531
Designated - Capital	—	132	—	—	132	130
Designated - MensGroup	—	—	—	—	—	117
Designated - Manse	—	3,335	—	—	3,335	6,000
Restricted - WarmHub	—	—	477	—	477	(5)
Restricted - Kitchen	—	—	3,176	—	3,176	3,111
Restricted - Acts2	—	—	1,090	—	1,090	1,445
Restricted - Community	—	—	13	—	13	13
Restricted - BumpsBabes	—	—	143	—	143	143
Restricted - Childrens	—	—	42	—	42	155
Restricted - Oasis	—	—	—	—	—	(18)
Restricted - HolidayCl	—	—	174	—	174	740
Restricted - EDGE	—	—	1,232	—	1,232	399
Total	45,774	9,361	6,347	—	61,482	68,757

Comberton Baptist Church
Receipts and Payments

For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	74,285	4,650	1,798	—	80,733	104,843
Income from charitable activities	641	—	5,433	—	6,074	5,589
Investments	697	3	65	—	765	93
Other income	6,479	831	293	—	7,603	2,800
Total receipts	82,102	5,484	7,589	—	95,175	113,325
Payments						
Raising funds	—	—	—	—	—	—
Expenditure on charitable activities	78,627	15,944	7,879	—	102,450	88,735
Other expenditure	—	—	—	—	—	—
Total payments	78,627	15,944	7,879	—	102,450	88,735
Excess of receipts over payments before transfer	3,475	(10,460)	(290)	—	(7,275)	24,590
Transfers						
Gross transfers between funds - in	0	7,220	684	—	7,904	6,682
Gross transfers between funds - out	(7,757)	(117)	(30)	—	(7,904)	(6,682)
Excess of receipts over payments before other gains	(4,282)	(3,357)	364	—	(7,275)	24,590
Net movement in funds	(4,282)	(3,357)	364	—	(7,275)	24,590
Reconciliation of funds						
Excess of receipts over payments at beginning of	50,056	12,718	5,983	—	68,757	44,167
Excess of receipts over payments for the year	45,774	9,361	6,347	—	61,482	68,757



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Comberton Baptist Church

On accounts for the year ended

31 December 2023

**Charity no
(if any)**

1172657

Set out on pages

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I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31.12.2023.

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report**

As the charity's trustees, 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 all 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 in connection with the examination which gives me cause to believe that in, any material respect:

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- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Linda Trollip

Date:

13.2.24

Name:

Linda Trollip

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

MAAT

Address:

38 Howes Avenue, Thurston, Bury St Edmunds Suffolk IP31 3PY

COMBERTON BAPTIST CHURCH

England & Wales - Charity number 1172657

Accounts

Comberton Baptist Church

Charity registration number 1172657

Trustees' Annual Report for the period 1st January to 31st December 2022

Purposes of the charity

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The Church may also advance education, relieve poverty and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

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- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of children and young people;
- supporting elderly and vulnerable members of our local community;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Trustees' statement

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Achievements during 2022

Our vision as a church is to be an authentic community of disciples, becoming more like Jesus – walking in step with God, alongside each other and seeing lives transformed.

At the end of December 2022, Comberton Baptist Church had 71 Members. Average attendance in the final quarter of 2022 was around 80 people.

Lockdown

We progressively eased the pandemic lockdown restrictions during the first half of 2022, increasing the capacity of the main church building and the community hall and removing the requirement to wear face coverings.

The only exception was the monthly communion service where the servers wore face coverings and participants were served with individual portions.

We have continued to make hand sanitisers available at entrances and ensure good ventilation in the buildings

Sunday services

Sunday Services are typically at 10.30am, with one service a month at 4.00pm followed by a bring-and-share tea.

Our Sunday morning Bible teaching is divided into three sessions, broadly following the school term times. From January to Easter the theme was "The Sermon on the Mount". The summer series to the end of July was entitled "Faith and Freedom", based on Paul's letter to the Galatians. Finally, our autumn series, leading up to Christmas, covered the books of Ezra and Nehemiah and was entitled "Return, Rebuild, Renew".

Our teaching seeks to be relevant to modern day life, regularly asking the question, 'so what?'

We also run programmes for our children and young people on a Sunday morning, with teams of volunteers helping our Youth Team, and our Children & Families Worker deliver these sessions.

A small prayer group meets on a Sunday evening. We aim to hold a communion service once a month.

Activities for Children

Our children's programme on Sundays is known as "Energise" and provides a combination of bible teaching, craft and other activities. Children stay in church for the first 20 minutes of the service and then leave for Energise.

We ran a successful holiday club for primary school aged children during the first week of the school summer holidays, attended by 44 children from the community.

Activities for Young People

We continued to support and work with local youth organisation WCCYM (West Cambridge Christian Youth Ministries) to provide resources and activities for young people in the area. These have included a monthly youth service "Thirst" and a Weekend Away.

On Sundays young people stay in the morning service for the first 20 minutes and then leave to follow their own programme.

EDGE Community Youth Club flourished during 2022, with typically 27 young people from the community joining each week.

Schools Work

As well as engaging with children and young people at the church we also support local schools in the delivery of certain aspects of the National Curriculum.

Our Minister regularly takes whole school assemblies at Barton Primary School.

Our Minister also helped to deliver “It’s Your Move” transition workshops for Year 6 pupils moving on to secondary school, in a number of primary schools in the area. He has also been helping at the local secondary school with RPE lessons for Year 10 and 11.

Working Together

It has been great to continue to work together with other local churches. Along with St. Mary’s (Anglican) and the local Catholic Community we run Oasis Tea once a month in the Village Hall. This provides an opportunity for older members of our community to come together to engage in various activities and socialise over tea and cake.

We also ran the Oasis Holiday Club at the end of the school summer holidays – a mix of activities and talks with a Christian service, hot lunch and afternoon tea. There were around 35 attendees plus 15 helpers.

We held a Joint Sunday morning service in November, where many of the local churches close their individual buildings on a Sunday morning and we meet together in the performance hall at Comberton Village College.

Finally, towards the end of 2022, we restarted our meetings with other local Baptist Churches for a Cluster Tea and Celebration.

Serving the Community

In addition to those events already mentioned above there is a number of other ways in which we normally serve our local community on a weekly basis throughout the year.

Bumps & Babes is our very popular parent and baby/toddler group that meets each Wednesday afternoon and is run by a team of volunteers.

Fabric & Yarns normally runs on a Tuesday afternoon. Fabric & Yarns encompasses a whole range of crafts including sewing, knitting and crochet. It not only provides a place where people can learn and develop new skills but a place to come together with others and make friends.

The **Walking for Health Group**, supported by the local GP Practice, is led by a member of the church and uses our premises as the base for their weekly Monday morning walks. A range of walks is on offer including short walks that can be accessed by those who have restricted mobility but who also benefit from the exercise and social wellbeing these walks provide.

The **Warm Hub**, supported by ACRE, started towards the end of the year and offers two free 3-hour sessions per week, when members of the community can come to our heated community hall and enjoy tea, coffee, toasties, cake and biscuits as well as good company and advice on coping with the cost-of-living crisis.

Finally, we continued to work with the local Anglican church to extend our support to all members of the community, whether or not they were churchgoers.

Financial review

2022 was the fifth year Comberton Baptist Church operated as a Charitable Incorporated Organisation (CIO).

The net current assets of the Charity on 31st December 2022 were £68,763. The Charity has full beneficial use of a church building, community centre (on the same site) and manse for the minister. These are held in trust by the Baptist Union Corporation as Property Trustees.

Operating receipts during 2022 were £81,368 and operating expenses £70,445. Full accounts, in accordance with FRS 102, have been prepared and submitted.

The bulk of the receipts were charitable giving from Members and others who attend Comberton Baptist Church, along with other charitable income.

Payments included the stipend of a full-time minister and salaries for part-time administrator and children's worker.

As a policy, the charity seeks to maintain a minimum reserve of six months' salaries and related costs. Also as a policy the charity gives 10% of its operating income to other relevant charities. In 2022 these included BMS (the Baptist Missionary Society), EBA (The Eastern Baptist Association) and WCCYM (West Cambridge Christian Youth Ministries).

The Trustees have no concerns regarding the Charity as an ongoing concern.

Governance

The Charity is governed by a CIO constitution in an approved format for churches that are members of the Baptist Union.

Selection of Trustees

Apart from the Minister, who is a Trustee ex-officio, all trustees are elected by Members and serve for a maximum of three years before re-election or replacement.

List of Trustees

The following trustees served for the entire period, except where indicated

- Keith Tarring (Minister)
- Bob Crichton (Secretary)
- Debi Goodchild (Treasurer)
- Debbie Davies
- Sean Trace (to March 2022)
- Mark Catley (to November 2022)
- Keren Mallinson
- Graham Seed (to March 2022)
- Tom Smith (to July 2022)
- James Wrycroft (from April 2022)

Contact information

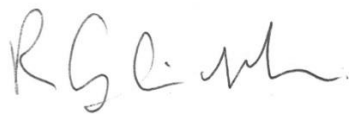
Comberton Baptist Church
Green End
Comberton
Cambridge CB23 7DU

Tel 01223 264707 | Email info@c-b-c.org.uk | Web www.c-b-c.org.uk

Declaration

The Trustees and Members of Comberton Baptist Church declare that they have approved this annual report for 2022.

Signed on 22nd March 2023 by:



Bob Crichton
(Secretary)



Debi Goodchild
(Treasurer)

Comberton Baptist Church
Statement of Assets and Liabilities
As at: 31 December 2022

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Bank Current account	19,916	11,424	2,007	—	33,347	12,534
6505 : Bank Deposit account	20,216	—	—	—	20,216	20,178
6510 : Building Society Enabling Reserve	9,425	847	817	—	11,089	7,726
6512 : Building Society Monies in Trust	1	—	—	—	1	1
6514 : Building Society Invested Reserve	—	447	3,111	—	3,558	3,542
6520 : Soldo Account	343	—	5	—	348	170
6530 : PayPal	—	—	—	—	—	1
6590 : Cash in hand	155	—	48	—	203	15
Total	50,056	12,718	5,988	—	68,762	44,167
Liabilities - Agency accounts						
6699 : Agency collections	—	—	5	—	5	—
Total	—	—	5	—	5	—
Net total assets	50,056	12,718	5,983	—	68,757	44,167
Represented by						
Unrestricted - General	50,056	—	—	—	50,056	39,133
Designated - Christmas	—	184	—	—	184	200
Designated - Eco	—	2,936	—	—	2,936	—
Designated - Festival	—	182	—	—	182	538
Designated - FurnishFit	—	2,512	—	—	2,512	6,366
Designated - Passover	—	126	—	—	126	126
Designated - WarmHub	—	531	—	—	531	—
Designated - Capital	—	130	—	—	130	445
Designated - MensGroup	—	117	—	—	117	117
Designated - Manse	—	6,000	—	—	6,000	1,318
Restricted - WarmHub	—	—	(5)	—	(5)	—
Restricted - Kitchen	—	—	3,111	—	3,111	3,097
Restricted - Acts2	—	—	1,445	—	1,445	2,145
Restricted - Community	—	—	13	—	13	13
Restricted - BumpsBabes	—	—	143	—	143	110
Restricted - Childrens	—	—	155	—	155	155
Restricted - Oasis	—	—	(18)	—	(18)	7
Restricted - HolidayCl	—	—	740	—	740	750
Restricted - Building	—	—	—	—	—	(10,212)
Restricted - EDGE	—	—	399	—	399	(141)
Total	50,056	12,718	5,983	—	68,757	44,167

Comberton Baptist Church
Receipts and Payments

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	77,793	11,497	15,553	—	104,843	148,142
Income from charitable activities	699	—	4,890	—	5,589	1,552
Investments	77	2	14	—	93	22
Other income	2,800	—	—	—	2,800	1,693
Total receipts	81,369	11,499	20,457	—	113,325	151,409
Payments						
Raising funds	—	—	—	—	—	—
Expenditure on charitable activities	68,798	6,100	13,837	—	88,735	215,978
Other expenditure	—	—	—	—	—	—
Total payments	68,798	6,100	13,837	—	88,735	215,978
Excess of receipts over payments before transfer	12,571	5,399	6,620	—	24,590	(64,569)
Transfers						
Gross transfers between funds - in	1,306	986	4,390	—	6,682	1,705
Gross transfers between funds - out	(2,954)	(2,777)	(951)	—	(6,682)	(1,705)
Excess of receipts over payments before other gains	10,923	3,608	10,059	—	24,590	(64,569)
Net movement in funds	10,923	3,608	10,059	—	24,590	(64,569)
Reconciliation of funds						
Excess of receipts over payments at beginning of	39,133	9,110	(4,076)	—	44,167	108,736
Excess of receipts over payments for the year	50,056	12,718	5,983	—	68,757	44,167



Section A

Independent Examiner's Report

Report to the trustees/
members of

Comberton Baptist Church

On accounts for the year ended

31 December 2022

Charity no
(if any)

1172657

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31.12.2022.

Responsibilities and basis of
report

As the charity's trustees, 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 all 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 in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: *Linda Trollip*

Date: 23.2.23

Name: Linda Trollip

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

MAAT

Address:

38 Howes Avenue, Thurston, Bury St Edmunds Suffolk IP31 3PY

COMBERTON BAPTIST CHURCH

England & Wales - Charity number 1172657

Accounts

Comberton Baptist Church

Charity registration number 1172657

Trustees' Annual Report for the period 1st January to 31st December 2021

Purposes of the charity

Comberton Baptist Church exists for the advancement of the Christian faith according to the principles of the Baptist denomination.

The Church may also advance education, relieve poverty and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Main charitable activities

In fulfilling the purposes, the Church engages in a range of activities either on its own or with others that will vary from time to time, with activities being initiated, expanded, or closed, as appropriate.

The activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of children and young people;
- supporting elderly and vulnerable members of our local community;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Trustees' statement

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Achievements during 2021

Our vision as a church is to be an authentic community of disciples, becoming more like Jesus – walking in step with God, alongside each other and seeing lives transformed.

At the end of December 2021, Comberton Baptist Church had 63 members.

Lockdown

We continued to follow Government regulations and Baptist Union guidance regarding services and other activities, erring on the cautious side where discretion was permitted. For most of the year our main building was out of commission as building works were undertaken and our church community centre only became usable at the beginning of August 2021.

As a consequence, up until the end of July 2021, we continued to deliver pre-recorded online services by YouTube, followed by online discussion by Zoom. Special steps were taken to ensure elderly and others without internet access were able to access our services, e.g. by telephone dial-in or delivery of a pre-recorded DVD. Support for the elderly, house-bound and self-isolating has also included help with shopping and transport to medical appointments.

In August 2021 we were able to restart in-person services in the community centre. These were limited to 30 people and the services were also streamed live on YouTube. Attendees were required to wear face coverings, socially distance from each other and sanitise as appropriate.

In November 2021 we were able to return to the refurbished main church building, continuing to stream services to those who were unable or unwilling to attend in person.

Weekday, children's and youth activities were also able to restart in person – these are described later in this report.

Sunday services

Sunday Services are typically at 10.30am, with one service a month at 4.00pm followed by a picnic tea.

Our Sunday morning Bible teaching is divided into three sessions, broadly following the school term times. From January to Easter the theme was "Glimpses of Jesus" following the Gospel of John. The summer series to the end of July was entitled "Thinking, Being, Doing", based on the letters 1 Peter and 2 Peter. Finally, our autumn series, leading up to Christmas, covered the book of Daniel and was entitled "God is King".

Our teaching seeks to be relevant to modern day life, regularly asking the question, 'so what?'

We also run programmes for our children and young people on a Sunday morning, with teams of volunteers helping our Youth Worker, and our Children & Families Worker deliver these sessions.

A small prayer group meets on a Sunday evening. We aim to hold a communion service once a month, though were not able to achieve this consistently during 2021.

Activities for Children

Since the lockdown in March 2020 all of our face-to-face work with children had to close and was replaced, where possible, with online provision. Weekly videos have been available through our website and resource packs have been sent to families each week.

On-site children's activities, including on Sunday mornings, were able to restart in August 2021, though we continued to provide a range of online activities and resources.

Activities for Young People

We continued to support and work with local youth organisation WCCYM (West Cambridge Christian Youth Ministries) to provide online resources for young people in the area. These have included a monthly youth service "Thirst" and a virtual Weekend Away. WCCYM was also allowed back into the local secondary school from the beginning of the summer term and on-site services for young people resumed in August.

EDGE Community Youth Club was able to restart on-site for the final three weeks of the summer term.

Schools Work

As well as engaging with children and young people at the church we also support local schools in the delivery of certain aspects of the National Curriculum.

Our Minister regularly takes whole school assemblies at Barton Primary School. When this has not been possible because of school closures these assemblies have been delivered as pre-recorded assemblies available to the children via YouTube.

Our Minister and Youth Worker also helped to deliver "It's Your Move" transition workshops for Year 6 pupils moving on to secondary school, in a number of primary schools in the area.

Along with the Minister, Our Youth Worker, as a part of the WCCYM team, was involved in the delivery of RPE and PSHE lessons for Years 10 and 11 at Comberton Village College. Our Youth Worker was also involved in the leading of the Christian Union in CVC. These have been done both virtually and in person – depending on when the schools have been in lockdown.

Working Together

It has been great to continue to work together with other local churches. Along with St. Mary's (Anglican) and the local Catholic Community we normally run Oasis Tea once a month in the Village Hall. This provides an opportunity for older members of our community to come together to engage in various activities and socialise over tea and cake. During the early part of 2021 Oasis Tea continued to be replaced by a monthly newsletter with articles, a quiz and other interesting content, restarting in the Village Hall in June 2021.

We also normally run the Oasis Holiday Club for three mornings in the summer holidays – a mix of activities and talks culminating in a hot lunch together. Following a year's absence, this was able to restart for a full day in August 2021.

Along with many other local churches we also hold a Joint Service in November, where many of the local churches close their individual buildings on a Sunday morning and we meet together in the performance hall at Comberton Village College. In 2021 the Joint Service was held in person with online access also available.

Finally we also normally meet with other local Baptist Churches for a Cluster Tea and Celebration, three times a year. Again this had to be cancelled for 2021, with planned restart in 2022.

Summer festival

To celebrate the return to being able to meet together again, we held a week-long summer festival at the end of July. This was aimed not only at members of the fellowship but also the community and included children's activities, a special "Bumps and Babes", a one-off youth club, a cream tea aimed at elderly people and a barbecue for the village.

The summer festival attracted many people and helped demonstrate to the community that the charity remained active during and following lockdown.

Serving the Community

In addition to those events already mentioned above there is a number of other ways in which we normally serve our local community on a weekly basis throughout the year.

Bumps & Babes is our very popular parent and baby/toddler group that meets each Wednesday afternoon and is run by a team of volunteers. Although the meetings were cancelled during lockdown, members of the group still met informally on social media, with on-site meetings restarting in September.

Fabric & Yarns normally runs on a Tuesday afternoon and has developed out of an earlier initiative called Patchwork. Initially focused on quilting, Fabric & Yarns now encompasses a whole range of crafts including knitting and crochet. It not only provides a place where people can learn and develop new skills but a place to come together with others and make friends. Fabric and Yarns was meeting on Zoom fortnightly during the pandemic, restarting on site in September 2021.

The local Walking for Health Group, supported by the local GP Practice, is led by a member of the church and uses our premises as the base for their weekly Monday morning walks. A range of walks is on offer including short walks that can be accessed by those who have restricted mobility but who also benefit from the exercise and social wellbeing these walks provide. During lockdown the Group has met socially on Zoom every week and members have continued walking individually or in pairs, as permitted by the government regulations. Group walks restarted in June 2021.

Finally, we continued to work with the local Anglican church to extend our support to all members of the community, whether or not they were churchgoers.

Facilities

Following the granting of planning permission in 2018 for an extension and improvements to our church buildings, a programme of giving and fundraising to cover the costs of this work and a competitive tender, work started on our building improvements in February 2021.

The programme of works was completed in November 2021. Grant income and personal giving fully covered the cost of these works.

Financial review

2021 was the fourth year Comberton Baptist Church operated as a Charitable Incorporated Organisation (CIO).

The net current assets of the Charity on 31st December 2021 were £44,168. The Charity has full beneficial use of a church building, community centre (on the same site) and manse for the minister. These are held in trust by the Baptist Union Corporation as Property Trustees.

Operating receipts during 2021 were £75,250 and operating expenses £69,775. Full accounts, in accordance with FRS 102, have been prepared and submitted.

The bulk of the receipts were charitable giving from Members and others who attend Comberton Baptist Church, along with other charitable income.

Non-operating receipts included grant income and giving specifically related to the building project.

Payments included the stipend of a full-time minister and salaries for part-time administrator, children's worker and youth worker.

As a policy, the charity seeks to maintain a minimum reserve of six months' salaries and related costs. Also as a policy the charity gives 10% of its operating income to other relevant charities. In 2021 these included BMS (the Baptist Missionary Society), EBA (The Eastern Baptist Association) and WCCYM (West Cambridge Christian Youth Ministries).

Even though regular giving dropped slightly during 2021, the Trustees have no concerns regarding the Charity as an ongoing concern.

Governance

The Charity is governed by a CIO constitution in an approved format for churches that are members of the Baptist Union.

Selection of Trustees

Apart from the Minister, who is a Trustee ex-officio, all trustees are elected by Members and serve for a maximum of three years before re-election or replacement.

List of Trustees

The following trustees served for the entire period, except where indicated

- Keith Tarring (Minister)
- Bob Crichton (Secretary)
- Debi Goodchild (Treasurer)
- Debbie Davies
- Sean Trace
- Mark Catley
- Keren Mallinson
- Graham Seed
- Tom Smith (from April 2021)

Contact information

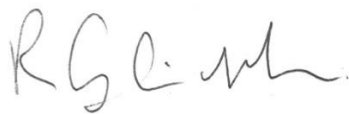
Comberton Baptist Church
Green End
Comberton
Cambridge CB23 7DU

Tel 01223 264707 | Email info@c-b-c.org.uk | Web www.c-b-c.org.uk

Declaration

The Trustees and Members of Comberton Baptist Church declare that they have approved this annual report for 2021.

Signed on 23rd March 2022 by:



Bob Crichton
(Secretary)



Debi Goodchild
(Treasurer)

Comberton Baptist Church
Statement of Assets and Liabilities (by code)
As at: 31 December 2021

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Cash at bank and in hand						
6501 : Bank Current account	11,715	7,903	(7,084)	—	12,534	43,254
6505 : Bank Deposit account	20,178	—	—	—	20,178	20,175
6510 : Building Society Enabling Reserve	6,685	762	279	—	7,726	7,054
6512 : Building Society Monies in Trust	1	—	—	—	1	1
6514 : Building Society Invested Reserve	—	445	3,097	—	3,542	38,120
6518 : Building Society Acts2	—	—	—	—	—	7
6520 : Soldo Account	538	—	(368)	—	170	125
6530 : PayPal	1	—	—	—	1	—
6590 : Cash in hand	15	—	—	—	15	—
Total	39,133	9,110	(4,076)	—	44,167	108,736
Net total assets						
	39,133	9,110	(4,076)	—	44,167	108,736
Represented by						
Unrestricted - General	39,133	—	—	—	39,133	33,659
Designated - Christmas	—	200	—	—	200	161
Designated - Festival	—	538	—	—	538	—
Designated - FurnishFit	—	6,366	—	—	6,366	—
Designated - Passover	—	126	—	—	126	126
Designated - Capital	—	445	—	—	445	1,054
Designated - MensGroup	—	117	—	—	117	117
Designated - Manse	—	1,318	—	—	1,318	1,606
Restricted - Kitchen	—	—	3,097	—	3,097	3,085
Restricted - Acts2	—	—	2,145	—	2,145	1,556
Restricted - Community	—	—	13	—	13	13
Restricted - BumpsBabes	—	—	110	—	110	121
Restricted - Childrens	—	—	155	—	155	189
Restricted - Oasis	—	—	7	—	7	4
Restricted - HolidayCl	—	—	750	—	750	—
Restricted - PuddInPark	—	—	—	—	—	8
Restricted - Building	—	—	(10,212)	—	(10,212)	66,562
Restricted - EDGE	—	—	(141)	—	(141)	475
Total	39,133	9,110	(4,076)	—	44,167	108,736

Comberton Baptist Church

Receipts and payments

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	74,248	27,580	46,314	—	148,142	119,380
Income from charitable activities	257	—	1,295	—	1,552	1,836
Investments	9	2	11	—	22	87
Other income	735	860	98	—	1,693	1,091
Total receipts	75,249	28,442	47,718	—	151,409	122,394
Payments						
Raising funds	—	—	—	—	—	—
Expenditure on charitable activities	68,878	22,356	124,744	—	215,978	77,469
Other expenditure	—	—	—	—	—	—
Total payments	68,878	22,356	124,744	—	215,978	77,469
Excess of receipts over payments before transfer	6,371	6,086	(77,026)	—	(64,569)	44,925
Transfers						
Gross transfers between funds - in	—	768	937	—	1,705	474
Gross transfers between funds - out	(897)	(808)	—	—	(1,705)	(474)
Excess of receipts over payments before other gains	5,474	6,046	(76,089)	—	(64,569)	44,925
Net movement in funds	5,474	6,046	(76,089)	—	(64,569)	44,925
Reconciliation of funds						
Excess of receipts over payments at beginning of	33,659	3,064	72,013	—	108,736	63,811
Excess of receipts over payments for the year	39,133	9,110	(4,076)	—	44,167	108,736



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Comberton Baptist Church

On accounts for the year ended

31 December 2021

**Charity no
(if any)**

1172657

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31.12.2021.

**Responsibilities and basis of
report**

As the charity's trustees, 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 all 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 in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: LATrollip

Date: 4.5.2022

Name: Linda Trollip

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

MAAT

Address:

5 Sweetentree Way, Lower Cambourne, Cambridge CB23 6FH