

CAMBORNE COMMUNITY CHURCH

England & Wales · Charity number 1173192

Details

Other names	FORE STREET CHAPEL
Status	Registered
Legal form	CIO
Registered	2017-05-26
Register	View on the Charity Commission register

Contact

Address	Fore Street Chapel 19/21 Fore Street Camborne Cornwall TR14 8AY
Phone	07935 833278
Email	info@cambornecommunitychurch.org.uk
Website	https://cambornecommunitychurch.org.uk

Activities

Objects: THE OBJECTS OF THE CIO FOR THE PUBLIC BENEFIT ARE TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN CAMBORNE, CORNWALL AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: The charity is an evangelical Christian church.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Chile
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£78,818	£87,380	-	-
2024-03-31	£58,477	£40,900	-	-
2023-03-31	£57,204	£68,004	-	-
2022-03-31	£32,000	£30,000	-	-
2021-03-31	£55,828	£72,913	-	-

Trustees

Name	Role	Appointed
Douglas Cross		2025-03-08
Jonathan Hussey		2025-08-14
Matthew Bailey		2021-08-02

CAMBORNE COMMUNITY CHURCH

England & Wales - Charity number 1173192

Accounts

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31st MARCH 2025**

**CAMBORNE COMMUNITY CHURCH
CHARITY REGISTRATION NUMBER: 1173192**

**BLUE STONE ACCOUNTANCY LTD
PENVENTON MILL
TREVISKEY
LANNER
CORNWALL
TR16 6AS**

CAMBORNE COMMUNITY CHURCH

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Pages 12	Detailed Statement of Financial Activities

Trustees Annual Report – year ending 31st March 2025

Objectives & Activities

The objectives of the CIO for the public benefit are to advance the Christian faith in accordance with our statement of beliefs within Camborne, Cornwall and in such other parts of the UK and the world as the charity trustees may seem fit from time to time.

Significant Activities

The church continues to thrive, both numerically and spiritually, under the leadership of a team of Elders, headed up by our Pastor, following the long tradition of this local church. They are supported by a team of Deacons and Trustees and the congregation is encouraged to share in the work and activities of this local church.

We have regular activities and events each week serving both the members of the congregation and the local community. We continue to live-stream the Sunday morning worship service via Zoom, enabling us to reach beyond the four walls of our building. This also means that members of the congregation can continue to enjoy the service when they are away from home or when they are unwell and unable to attend in person. Our café-style interactive Sunday evening services continue with a small core of attendees actively engaging with the Bible studies and “Grill-a-Pastor” sessions.

Engaging the community with the good news of the Christian Gospel continues to be a priority and throughout this period we have continued to distribute thousands of copies of the Good News newspaper along with Bibles, Gospel tracts, leaflets and literature. This is especially so with special events organised for Easter and Christmas with the specific purpose of engaging the local community with the message of the Gospel.

During the period, our Pastor conducted two funerals for members of the congregation or their family members. Also, during this year, we had the joy of one baby being born to a family in the congregation.

The church congregation growth has levelled a little, and at the end of the period, we had 50 adults and 15 children and youth in regular attendance on a Sunday. As a result of our Youth worker our after school and Youth Clubs continue to thrive with around 10 children or youth attending each session. Whilst we have lost some members who have moved on to different locations and churches, we have a growing number of families arriving from West Africa under the care workers visa scheme and a Pakistani family also join us.

Up until September we had a Pastor and 3 Elders alongside the Deacons and the Trustees. However due to personal circumstances and also the Church not being in a position to increase his wages, our Pastor had to find a new job and he left us in December 2024. The Church continues with the 3 Elders in a voluntary role alongside the existing Deacons and Trustees. Nevertheless we will continue to actively work to adding new members to each of these roles from within our local congregation, to help with the good running and functioning of the church.

Financial Review

As mentioned in previous annual reports, in recent years, the church has been surviving off three large one-off legacy donations and therefore expenses have been exceeding income each month. This is especially so, given the demographic of Camborne with incomes well below average earnings for the UK. However, we have continued to search for grant funding.

Thanks to the work of our Chair of Trustees, during this current period, we have been able to source funding from Joseph Rank Trust agreed to a grant of £10,000 per year over three years for children and youth work and the first of this grant was paid during this 2024/25 financial year. This grant will enable us to reach children and youth in the Camborne area and have meant that we were able to employ a Children & Youth Worker for 20 hours per week since January 2024. We are hugely grateful to this organisation for this cash injection.

We continue to remind the congregation of the need for financial giving and we continue to look for more funding grants.

Our financial reserves policy is to maintain sufficient cash reserves to meet our essential bills for a period of three months to give time to address any financial crisis which could arise. We therefore continue to maintain a reserve of £10,000 and this will be reviewed annually according to the needs of the church.

CAMBORNE COMMUNITY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173192
CIO NUMBER	CE010918 (England and Wales)
START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025
TRUSTEES AT 31ST MARCH 2024	Matthew Bailey Douglas Cross Ray Harris Dermot Hannon

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

GOVERNED BY Constitution

Objects

The furtherance of the Christian religion by the follow:-

- a) To give finance or help to people according to their need and to teach others to have a giving nature.
- b) To arrange holidays for those otherwise, for varied reasons, could not take such times of refreshment; especially children.
- c) To hold conferences to teach a better way to live.
- d) To train people in Biblical economics prayer, healing, faith, worship and to further the Christian way of life.

CORRESPONDENCE ADDRESS Fore Street Chapel
19/21 Fore Street
Camborne
Cornwall
TR12 8AY

INDEPENDENT EXAMINER Blue Stone Accountancy Ltd
Penventon Mill
Treviskey
Lanner
Cornwall
TR16 6AS

CAMBORNE COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025

RECEIPTS:	Notes	Unrestricted funds	Restricted funds	Endowment funds	2025 Total Funds	2024 Total Funds
		£	£	£	£	£
INCOME AND ENDOWMENTS FROM						
Donations and Legacies		78,535	0	0	78,535	58,021
Investment Income	2	283	0	0	283	299
TOTAL RECEIPTS		<u>78,818</u>	<u>0</u>	<u>0</u>	<u>78,818</u>	<u>58,320</u>
EXPENDITURE ON CHARITABLE ACTIVITIES						
Charitable Activities		87,380	0	0	87,380	55,876
NET INCOME/(EXPENDITURE)		(8562)	0	0	(8562)	2,444
Other Resources Expended		0	0	0	0	0
NET MOVEMENT IN FUNDS		<u>(8562)</u>	<u>0</u>	<u>0</u>	<u>(8562)</u>	<u>2,444</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		24,523	0	50,262	74,785	72,341
Total funds carried forward		<u>15,961</u>	<u>0</u>	<u>50,262</u>	<u>66,223</u>	<u>74,785</u>

The notes on pages 10 - 12 form part of these accounts

CAMBORNE COMMUNITY CHURCH

BALANCE SHEET
FOR THE YEAR ENDED 31ST MARCH 2025

Notes	Unrestricted funds	Restricted funds	Endowment funds	2025 Total Funds	2024 Total Funds
	£	£	£	£	£
FIXED ASSETS					
Tangible Assets	2,848	0	50,262	53,110	54,712
CURRENT ASSETS					
Debtors	232	0	0	232	161
Cash at Bank and in Hand	20,308	0	0	20,308	20,099
				20,540	20,260
CREDITORS					
Amounts falling due within one year	7,427	0	0	7,427	2,631
NET CURRENT ASSETS	7,427	0	0	13,113	17,629
TOTAL ASSETS LESS CURRENT LIABILITIES				66,223	72,341
NET ASSETS				66,223	72,341
FUNDS					
Unrestricted Funds				15,961	21,329
Restricted Funds				0	750
Endowment Funds				50,262	50,262
TOTAL FUNDS				66,223	72,341

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The financial statements were approved by the Board of Trustees on 25/01/26 2026 and were signed on its behalf by:

M. Bailey - Treasurer M. Bailey

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the Charitable Incorporated Organisation, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. The financial statements have been prepared under the historical costs convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Land & Buildings - not provided as fair value of the property is deemed to exceed cost shown in the accounts.

Fixtures & Fittings - 20%

Computer Equipment - 20%

Taxation

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

Fund accounting

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

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

Endowment funds are those which represent gifts of endowment. Permanent endowment funds are used where there is no power for the Trustees to convert the capital into income. Expendable endowment funds are used when the Trustees have the power to convert the capital into income.

CAMBORNE COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit Account interest	283	299
	<u>283</u>	<u>299</u>

3. NET INCOME/(EXPENDITURE)

	2025	2024
	£	£
Net Income/(expenditure) is stated after charging/(crediting):		
Depreciation - owned assets	712	890
	<u>712</u>	<u>890</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' Expenses

	2025	2024
	£	£

There were no trustees' expenses paid for the year ended 31 March 2025 (2024: £NIL)

	<u>0</u>	<u>0</u>
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5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
	£	£
Church Staff	2	2
	<u>2</u>	<u>2</u>

CAMBORNE COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

6. TANGIBLE FIXED ASSETS

	Freehold Property £	Fixtures & Fittings £	Computer Equipment £	Totals £
COST				
At 1 April 2024	50,262	14,050	16,308	80,620
Additions	0	0	0	0
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	50,262	14,050	16,308	80,620
	<hr/>	<hr/>	<hr/>	<hr/>
DEPRECIATION				
At 1 April 2024	0	13,838	12,960	26,798
Charge for year	0	42	670	712
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	0	13,880	13,630	27,510
	<hr/>	<hr/>	<hr/>	<hr/>
NET BOOK VALUE				
At 31 March 2025	<hr/> <hr/> 50,262	<hr/> <hr/> 170	<hr/> <hr/> 2,678	<hr/> <hr/> 53,110
At 31 March 2024	<hr/> <hr/> 50,262	<hr/> <hr/> 212	<hr/> <hr/> 3,348	<hr/> <hr/> 53,822

7. DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments	<hr/> <hr/> 232	<hr/> <hr/> 191

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade Creditors	0	0
Social security and other taxes	481	420
Other creditors	42	172
Accruals and deferred income	6,904	10,715
	<hr/> <hr/> 7,427	<hr/> <hr/> 11,307

CAMBORNE COMMUNITY CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025

	2025	2024
	£	£
INCOME AND ENDOWMENTS		
Donations and Legacies		
Collections and Standing Orders and Youth Project	65,386	48,482
Gift Aid	9,303	9,539
Donations for Building Fund	0	0
Grants	3,846	0
	<u>78,535</u>	<u>58,021</u>
Investment Income		
Deposit account interest	283	299
	<u>78,818</u>	<u>58,320</u>
EXPENDITURE		
Charitable Activities		
Wages	39,811	32,924
Mission Donations	2,930	5,430
Gifts	3,848	357
Youth, Children & other events	3,820	217
Men's Ministry	208	30
Sparks	187	389
Young at Heart	1,140	0
Preachers	68	741
Outreach	1,326	964
	<u>53,338</u>	<u>41,052</u>
Support Costs - Management		
Premises Expense & Maintenance	21,523	398
Insurance	1,352	1,337
IT & Website	1,184	123
Utilities	4,454	4,410
Postage & Stationery	390	0
Consumables	1,801	3,438
Sundries	226	104
Copyright & Licences	1,039	759
Governance Costs	507	725
Training	57	91
Subscriptions	47	144
Depreciation	712	890
	<u>33,292</u>	<u>12,419</u>
Governance costs		
Accountancy	750	719
Legal & Professional Fees	0	1,686
	<u>750</u>	<u>2,405</u>
Total Resources Expended	87,380	55,876
Net Expenditure/ Loss	<u><u>(8,562)</u></u>	<u><u>2,444</u></u>

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31st MARCH 2025**

**CAMBORNE COMMUNITY CHURCH
CHARITY REGISTRATION NUMBER: 1173192**

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CAMBORNE COMMUNITY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173192
CIO NUMBER	CE010918 (England and Wales)
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END OF FINANCIAL YEAR	31st March 2025
TRUSTEES AT 31ST MARCH 2024	Matthew Bailey Douglas Cross Ray Harris Dermot Hannon

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

GOVERNED BY Constitution

Objects

The furtherance of the Christian religion by the follow:-

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CAMBORNE COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025

RECEIPTS:	Notes	Unrestricted funds	Restricted funds	Endowment funds	2025 Total Funds	2024 Total Funds
		£	£	£	£	£
INCOME AND ENDOWMENTS FROM						
Donations and Legacies		78,535	0	0	78,535	58,021
Investment Income	2	283	0	0	283	299
TOTAL RECEIPTS		<u>78,818</u>	<u>0</u>	<u>0</u>	<u>78,818</u>	<u>58,320</u>
EXPENDITURE ON CHARITABLE ACTIVITIES						
Charitable Activities		87,380	0	0	87,380	55,876
NET INCOME/(EXPENDITURE)		(8562)	0	0	(8562)	2,444
Other Resources Expended		0	0	0	0	0
NET MOVEMENT IN FUNDS		<u>(8562)</u>	<u>0</u>	<u>0</u>	<u>(8562)</u>	<u>2,444</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		24,523	0	50,262	74,785	72,341
Total funds carried forward		<u>15,961</u>	<u>0</u>	<u>50,262</u>	<u>66,223</u>	<u>74,785</u>

The notes on pages 10 - 12 form part of these accounts

CAMBORNE COMMUNITY CHURCH

BALANCE SHEET
FOR THE YEAR ENDED 31ST MARCH 2025

Notes	Unrestricted funds	Restricted funds	Endowment funds	2025 Total Funds	2024 Total Funds
	£	£	£	£	£
FIXED ASSETS					
Tangible Assets	2,848	0	50,262	53,110	54,712
CURRENT ASSETS					
Debtors	232	0	0	232	161
Cash at Bank and in Hand	<u>20,308</u>	<u>0</u>	<u>0</u>	<u>20,308</u>	<u>20,099</u>
				20,540	20,260
CREDITORS					
Amounts falling due within one year	7,427	0	0	7,427	2,631
NET CURRENT ASSETS	<u>7,427</u>	<u>0</u>	<u>0</u>	<u>13,113</u>	<u>17,629</u>
TOTAL ASSETS LESS CURRENT LIABILITIES				66,223	72,341
NET ASSETS				<u>66,223</u>	<u>72,341</u>
FUNDS					
Unrestricted Funds				15,961	21,329
Restricted Funds				0	750
Endowment Funds				50,262	50,262
TOTAL FUNDS				<u>66,223</u>	<u>72,341</u>

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The financial statements were approved by the Board of Trustees on 25/01/26 2026 and were signed on its behalf by:

M. Bailey - Treasurer M. Bailey

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the Charitable Incorporated Organisation, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. The financial statements have been prepared under the historical costs convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Land & Buildings - not provided as fair value of the property is deemed to exceed cost shown in the accounts.

Fixtures & Fittings - 20%

Computer Equipment - 20%

Taxation

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

Fund accounting

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

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

Endowment funds are those which represent gifts of endowment. Permanent endowment funds are used where there is no power for the Trustees to convert the capital into income. Expendable endowment funds are used when the Trustees have the power to convert the capital into income.

CAMBORNE COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit Account interest	283	299

3. NET INCOME/(EXPENDITURE)

	2025	2024
	£	£
Net Income/(expenditure) is stated after charging/(crediting):		
Depreciation - owned assets	712	890

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' Expenses

	2025	2024
	£	£

There were no trustees' expenses paid for the year ended 31 March 2025 (2024: £NIL)

	0	0
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5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
	£	£
Church Staff	2	2

CAMBORNE COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2025

6. TANGIBLE FIXED ASSETS

	Freehold Property £	Fixtures & Fittings £	Computer Equipment £	Totals £
COST				
At 1 April 2024	50,262	14,050	16,308	80,620
Additions	0	0	0	0
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	50,262	14,050	16,308	80,620
	<hr/>	<hr/>	<hr/>	<hr/>
DEPRECIATION				
At 1 April 2024	0	13,838	12,960	26,798
Charge for year	0	42	670	712
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	0	13,880	13,630	27,510
	<hr/>	<hr/>	<hr/>	<hr/>
NET BOOK VALUE				
At 31 March 2025	<hr/> <hr/> 50,262	<hr/> <hr/> 170	<hr/> <hr/> 2,678	<hr/> <hr/> 53,110
At 31 March 2024	<hr/> <hr/> 50,262	<hr/> <hr/> 212	<hr/> <hr/> 3,348	<hr/> <hr/> 53,822

7. DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments	<hr/> <hr/> 232	<hr/> <hr/> 191

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade Creditors	0	0
Social security and other taxes	481	420
Other creditors	42	172
Accruals and deferred income	6,904	10,715
	<hr/> <hr/> 7,427	<hr/> <hr/> 11,307

CAMBORNE COMMUNITY CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025

	2025	2024
	£	£
INCOME AND ENDOWMENTS		
Donations and Legacies		
Collections and Standing Orders and Youth Project	65,386	48,482
Gift Aid	9,303	9,539
Donations for Building Fund	0	0
Grants	3,846	0
	78,535	58,021
Investment Income		
Deposit account interest	283	299
	78,818	58,320
EXPENDITURE		
Charitable Activities		
Wages	39,811	32,924
Mission Donations	2,930	5,430
Gifts	3,848	357
Youth, Children & other events	3,820	217
Men's Ministry	208	30
Sparks	187	389
Young at Heart	1,140	0
Preachers	68	741
Outreach	1,326	964
	53,338	41,052
Support Costs - Management		
Premises Expense & Maintenance	21,523	398
Insurance	1,352	1,337
IT & Website	1,184	123
Utilities	4,454	4,410
Postage & Stationery	390	0
Consumables	1,801	3,438
Sundries	226	104
Copyright & Licences	1,039	759
Governance Costs	507	725
Training	57	91
Subscriptions	47	144
Depreciation	712	890
	33,292	12,419
Governance costs		
Accountancy	750	719
Legal & Professional Fees	0	1,686
	750	2,405
Total Resources Expended	87,380	55,876
Net Expenditure/ Loss	(8,562)	2,444

Independent Examiner's report to the Trustees of

Camborne Community Church

Registered Charity Number - 1173192



Independent Examiner's Report

I report on the accounts of the Trust for the year ended 31st March 2025, which are set out on the attached pages.

Respective responsibilities of Trustees and Examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the

Charities Act) and that an Independent Examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention.

1. Which gives me reasonable cause to believe that in any material respect, the requirements:

- To keep accounting records in accordance with Section 130 of the Charities Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mrs Tamarine Robinson

Executive Accountant Registered Office: Penventon Mill, Treviskey, Lanner

HMRC Ref: XMML00000208602 Cornwall, TR16 6AS. Tel/Fax: 01209 704869

2026

Tamarine Robinson - Executive Director
Blue Stone Accountancy Ltd
Email: info@bluestoneaccountancy.co.uk
Company Number: 15909954

Dated 26th January



Simply Solutions (SW) Ltd

Registered Office: Penventon Mill, Treviskey,
Lanner

Cornwall, TR16 6AS. Tel/Fax: 01209 820884

Email: info@simplyaccountscornwall.co.uk

Company Number: 09527164

CAMBORNE COMMUNITY CHURCH

England & Wales - Charity number 1173192

Accounts

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31st MARCH 2024**

**CAMBORNE COMMUNITY CHURCH
CHARITY REGISTRATION NUMBER: 1173192**

**BLUE STONE ACCOUNTANCY LTD
PENVENTON MILL
TREVISKEY
LANNER
CORNWALL
TR16 6AS**

CAMBORNE COMMUNITY CHURCH

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CAMBORNE COMMUNITY CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173192
CIO NUMBER	CE010918 (England and Wales)
START OF FINANCIAL YEAR	1st April 2023
END OF FINANCIAL YEAR	31st March 2024
TRUSTEES AT 31ST MARCH 2024	Denise Williams - Chair (appointed 24.6.23) Daniel Widdowson (Appointed 1.8.23) Chak to Fu (Appointed 24.6.23) Matthew Bailey (Appointed 2.8.21)

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

GOVERNED BY Constitution

Objects

The furtherance of the Christian religion by the follow:-

- a) To give finance or help to people according to their need and to teach others to have a giving nature.
- b) To arrange holidays for those otherwise, for varied reasons, could not take such times of refreshment; especially children.
- c) To hold conferences to teach a better way to live.
- d) To train people in Biblical economics prayer, healing, faith, worship and to further the Christian way of life.

CORRESPONDENCE ADDRESS Fore Street Chapel
19/21 Fore Street
Camborne
Cornwall
TR12 8AY

INDEPENDENT EXAMINER Blue Stone Accountancy Ltd
Penventon Mill
Treviskey
Lanner
Cornwall
TR16 6AS

CAMBORNE COMMUNITY CHURCH
CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31ST MARCH 2024

Trustees Annual Report – year ending 31st March 2024.

Objectives & Activities

The objectives of the CIO for the public benefit are to advance the Christian faith in accordance with our statement of beliefs within Camborne, Cornwall and in such other parts of the UK and the world as the charity trustees may seem fit from time to time.

Significant Activities

The church continues to thrive, both numerically and spiritually, under the leadership of a team of Elders, headed up by our Pastor, following the long tradition of this local church. They are supported by a team of Deacons and Trustees and the congregation is encouraged to share in the work and activities of this local church.

We have regular activities and events each week serving both the members of the congregation and the local community. We continue to live-stream the Sunday morning worship service via Zoom, enabling us to reach beyond the four walls of our building. This also means that members of the congregation can continue to enjoy the service when they are away from home or when they are unwell and unable to attend in person. Our café-style interactive Sunday evening services continue with a small core of attendees actively engaging with the Bible studies and “Grill-a-Pastor” sessions.

Engaging the community with the good news of the Christian Gospel continues to be a priority and throughout this period we have continued to distribute thousands of copies of the Good News newspaper along with Bibles, Gospel tracts, leaflets and literature. This is especially so with special events organised for Easter and Christmas with the specific purpose of engaging the local community with the message of the Gospel. Once again, we took part in the local Camborne “feast” day at the end of April to celebrate the steam inventor Richard Trevithick who was born in the town, and on that day, we had hundreds of locals coming through the church building and engaging with our different activities.

During the period, our Pastor conducted four funerals for members of the congregation or their family members, three of them conducted in the church and one at a local Methodist church. We also had two believers’ baptisms during the period, in the baptistry in the church building. Also, during this year, we had the joy of two babies being born to families in the congregation.

The church congregation growth has levelled a little, and at the end of the period, we had 73 adults and 25 children and youth in regular attendance on a Sunday. Whilst we have lost some members who have moved on to different locations and churches, we have a growing number of families arriving from West Africa under the care workers visa scheme.

In the first half of the year, the Elders recognised God’s call on two men in the congregation to the role of Elder and also added three new Deacons and two additional Trustees. This puts the church Leadership Team in the strongest position as it has been in for a number of years. However, we will continue to actively work to adding new members to each of these roles from within our local congregation, to help with the good running and functioning of the church.

CAMBORNE COMMUNITY CHURCH
CHAIRMANS REPORT CONTINUED
FOR THE YEAR ENDED 31ST MARCH 2024

Financial Review

As mentioned in previous annual reports, in recent years, the church has been surviving off three large one-off legacy donations and therefore expenses have been exceeding income each month. This is especially so, given the demographic of Camborne with incomes well below average earnings for the UK. However, we have continued to search for grant funding.

Thanks to the work of our Chair of Trustees, during this current period, we have been able to secure £12,000 from the Sedel Collings Foundation for youth work and Joseph Rank Trust agreed to a grant of £10,000 per year over three years for children and youth work (this latter grant was not paid until the 2024/25 financial year, but agreement to fund was received during the current period). These grants are to enable us to reach children and youth in the Camborne area and have meant that we were able to employ a Children & Youth Worker for 20 hours per week with effect from January 2024. We are hugely grateful to these organisations for this cash injection.

We continue to remind the congregation of the need for financial giving and we continue to look for more funding grants.

Our financial reserves policy is to maintain sufficient cash reserves to meet our essential bills for a period of three months to give time to address any financial crisis which could arise. We therefore continue to maintain a reserve of £10,000 and this will be reviewed annually according to the needs of the church.

CAMBORNE COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024

RECEIPTS:	Notes	Unrestricted funds	Restricted funds	Endowment funds	2024 Total Funds	2023 Total Funds
		£	£	£	£	£
INCOME AND ENDOWMENTS FROM						
Donations and legacies		58,021	0	0	58,021	57,151
Investment Income	2	299	0	0	299	53
TOTAL RECEIPTS		<u>58,320</u>	<u>0</u>	<u>0</u>	<u>58,320</u>	<u>57,204</u>
EXPENDITURE ON CHARITABLE ACTIVITIES						
Charitable Activities		55,126	750	0	55,876	68,004
NET INCOME/(EXPENDITURE)		3,194	-750	0	2,444	-10,800
Other Resources Expended		0	0	0	0	0
NET MOVEMENT IN FUNDS		<u>3,194</u>	<u>0</u>	<u>0</u>	<u>2,444</u>	<u>-10,800</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		32,129	750	50,262	72,341	83,141
Total funds carried forward		<u>35,323</u>	<u>0</u>	<u>50,262</u>	<u>74,785</u>	<u>72,341</u>

The notes on pages 10 - 12 form part of these accounts

CAMBORNE COMMUNITY CHURCH
BALANCE SHEET
FOR THE YEAR ENDED 31ST MARCH 2024

Notes	Unrestricted funds	Restricted funds	Endowment funds	2024 Total Funds	2023 Total Funds
	£	£	£	£	£
FIXED ASSETS					
Tangible Assets	3,560	0	50,262	53,822	54,712
CURRENT ASSETS					
Debtors	191	0	0	191	161
Cash at bank and in hand	32,079	0	0	32,079	20,099
				32,270	20,260
CREDITORS					
Amounts falling due within one year	11,307	0	0	11,307	2,631
NET CURRENT ASSETS	11,307	0	0	20,963	17,629
TOTAL ASSETS LESS CURRENT LIABILITIES				74,785	72,341
NET ASSETS				74,785	72,341
FUNDS					
Unrestricted funds					
Restricted Funds				24,523	21,329
Endowment Funds				0	750
				50,262	50,262
TOTAL FUNDS				74,785	72,341

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The financial statements were approved by the Board of Trustees on 28.1.25 2025 and were signed on its behalf by:

D. Williams - Chair D.E. Williams

M. Bailey - Treasurer M. Bailey

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the Charitable Incorporated Organisation, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. The financial statements have been prepared under the historical costs convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Land & Buildings - not provided as fair value of the property is deemed to exceed cost shown in the accounts.

Fixtures & Fittings - 20%

Computer Equipment - 20%

Taxation

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

Fund accounting

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

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

Endowment funds are those which represent gifts of endowment. Permanent endowment funds are used where there is no power for the Trustees to convert the capital into income. Expendable endowment funds are used when the Trustees have the power to convert the capital into income.

CAMBORNE COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

2. INVESTMENT INCOME

	2024	2023
	£	£
Deposit Account interest	299	53
	299	53

3. NET INCOME/(EXPENDITURE)

	2024	2023
	£	£
Net Income/(expenditure) is stated after charging/(crediting):		
Depreciation - owned assets	890	1,112
	890	1,112

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' Expenses	2024	2023
	£	£
There were no trustees' expenses paid for the year ended 31 March 2024 (2023: £NIL)		
	0	0

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2024	2023
	£	£
Church Staff	2	2
	2	2

CAMBORNE COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2024

6. TANGIBLE FIXED ASSETS

	Freehold Property £	Fixtures & Fittings £	Computer Equipment £	Totals £
COST				
At 1 April 2023	50,262	14,050	16,308	80,620
Additions	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
At 31 March 2024	<u>50,262</u>	<u>14,050</u>	<u>16,308</u>	<u>80,620</u>
DEPRECIATION				
At 1 April 2023	0	13,785	12,123	25,908
Charge for year	<u>0</u>	<u>53</u>	<u>837</u>	<u>890</u>
At 31 March 2024	<u>0</u>	<u>13,838</u>	<u>12,960</u>	<u>26,798</u>
NET BOOK VALUE				
At 31 March 2024	<u>50,262</u>	<u>212</u>	<u>3,348</u>	<u>53,822</u>
At 31 March 2023	<u>50,262</u>	<u>265</u>	<u>4,185</u>	<u>54,712</u>

7. DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Prepayments	<u>191</u>	<u>161</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade Creditors	0	0
Social security and other taxes	420	449
Other creditors	172	139
Accruals and deferred income	10,715	2,043
	<u>11,307</u>	<u>2,631</u>

CAMBORNE COMMUNITY CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2024

	2024	2023
	£	£
INCOME AND ENDOWMENTS		
Donations and Legacies		
Collections and Standing Orders and Youth Project	48,482	47,888
Gift Aid	9,539	8,781
Donations for Building Fund	0	232
Grants	0	250
	58,021	57,151
Investment income		
Deposit account interest	299	53
	58,320	57,204
EXPENDITURE		
Charitable activities		
Wages	32,924	43,218
Mission Donations	5,430	6,601
Gifts	357	550
Youth, Children & other events	217	447
Mens Ministry	30	22
Sparks	389	173
Preachers	741	1,075
Outreach	964	1,610
	41,052	53,696
Support Costs - Management		
Premises Expense & Maintenance	398	1,223
Insurance	1,337	910
IT & Website	123	153
Utilities	4,410	3,022
Postage & Stationery	0	229
Consumables	3,438	2,106
Sundries	104	20
Copyright & Licences	759	725
Governance Costs	725	0
Training	91	315
Subscriptions	144	0
Depreciation	890	1,112
	12,419	9,815
Governance costs		
Accountancy	719	2,043
Legal & Professional Fees	1,686	2,450
	2,405	4,493
Total resources expended	55,876	68,004
Net expenditure/ Loss	2,444	-10,800

CAMBORNE COMMUNITY CHURCH

England & Wales - Charity number 1173192

Accounts

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31st MARCH 2023**

CAMBORNE COMMUNITY CHURCH

CHARITY REGISTRATION NUMBER: 1173192

**SIMPLY SOLUTIONS ACCOUNTANCY SERVICES LTD
PENVENTON MILL
TREVISKEY
LANNER
CORNWALL
TR16 6AS**

CAMBORNE COMMUNITY CHURCH

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Pages 12	Detailed Statement of Financial Activities

CAMBORNE COMMUNITY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1173192
CIO NUMBER	CE010918 (England and Wales)
START OF FINANCIAL YEAR	1st April 2022
END OF FINANCIAL YEAR	31st March 2023
TRUSTEES AT 31ST MARCH 2023	Colin Duffin - Chairman M Bailey - Treasurer S E Duffin

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

GOVERNED BY Constitution

Objects

The furtherance of the Christian religion by the follow:-

- a) To give finance or help to people according to their need and to teach others to have a giving nature.
- b) To arrange holidays for those otherwise, for varied reasons, could not take such times of refreshment; especially children.
- c) To hold conferences to teach a better way to live.
- d) To train people in Biblical economics prayer, healing, faith, worship and to further the Christian way of life.

CORRESPONDENCE ADDRESS Fore Street Chapel
19/21 Fore Street
Camborne
Cornwall
TR12 8AY

INDEPENDENT EXAMINER Mrs. T. D. Robinson
Simply Solutions Accountancy Services Ltd
Penventon Mill
Treviskey
Lanner
Cornwall
TR16 6AS

CAMBORNE COMMUNITY CHURCH
CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31ST MARCH 2023

Trustees Annual Report – year ending 31st March 2023.

Objectives & Activities

The objectives of the CIO for the public benefit are to advance the Christian faith in accordance with our statement of beliefs within Camborne, Cornwall and in such other parts of the UK and the world as the charity trustees may seem fit from time to time.

Significant Activities

The church continues to thrive, both numerically and spiritually. We now have regular activities each week serving members of the congregation and outreach activities for the local community.

We continue to live-stream the Sunday morning worship service via Zoom, enabling us to reach beyond the four walls of our building. This also means that members of the congregation can continue to enjoy the service when they are away from home or when they are unwell and unable to attend in person. Our café-style interactive Sunday evening services continue to thrive with a small core of attendees actively engaging with the Bible studies and “Grill-a-Pastor” sessions.

There continues to be a hunger within the community to hear about the good news of the Christian Gospel and throughout this period we have continued to distribute thousands of copies of the Good News newspaper along with Bibles, Gospel tracts, leaflets and literature.

We conducted three funerals for members of the congregation or their family members, two of them conducted in the church and one conducted at the local crematorium. We also had two believers’ baptisms during the period, one young adult and one of more senior years and towards the end of the period we had the joy of a baby being born to one of the families in the congregation.

The church congregation continues to grow, and at the end of the period, we had 76 adults and 29 children and youth in regular attendance on a Sunday. Whilst this number of children and youth for our size of congregation is a huge blessing, it does present us with a challenge, especially in finding sufficient helpers and physical space for Sunday School.

In July 2022, one of our Elders and Trustees, Bob McFarland, resigned from these roles, but remains an active member of the congregation. The current Pastor and Trustees value and appreciate more than forty years of faithful service within this church, many of them within these two roles of Elder and Trustee. In fact, it is worth noting that it was Bob McFarland’s obedience to God’s challenge that our current Pastor was called to the church nearly 10 years ago, which started a period of renewal and growth.

This resignation left the Pastor as the only functioning Elder, however he continued to receive support and help from Rev’d Rodney Orr as “Consulting Elder” (Pastor at Hope Community Church, St Ives). From September 2022, the Elders worked with four men in the church with a view to them possibly becoming Elders and in March 2023, Matthew Bailey responded to the call of God and stepped up as an Elder, whilst continuing to serve as Trustee and Treasurer. The Leadership Team are actively working towards adding new Elders, Deacons and Trustees to the team within the first half of the new financial year.

CHAIRMANS REPORT CONTINUED
FOR THE YEAR ENDED 31ST MARCH 2023

Financial Review

The Trustees are very aware that in recent years, the church has been surviving off three large one-off legacy donations and therefore expenses have been exceeding income each month. As reported in the last Trustees Annual Report, the Trustees have been looking at grant funding to support the work of this local church and will continue to do so in the coming months.

However, in September 2022, due to the monthly shortfall and reducing reserve funds, the Trustees made the decision to make both the part-time Evangelist and the part-time Cleaner redundant. This decision was made with heavy hearts, but trusting that God will provide for the individuals concerned and the needs of this church congregation going forward.

Our financial reserves policy is to maintain sufficient cash reserves to meet our essential bills for a period of three months to give time to address any financial crisis which could arise. As a result, we have revised this policy to £10,000 and it will be reviewed annually according to the needs of the church.

Mrs. T.D. Robinson F.M.A.A.T. C.P.A.A.
Certified Licensed and Regulated
by the Association of Accounting Technicians and
Certified Public Accountants Association
to provide services in accordance with
Licence no 2022; details of which are
displayed at the address below.



Independent Examiner's report to the Trustees of :

Camborne Community Church - Registered Charity Number - 13030052

I report on the accounts of the Trust for the year ended 31st March 2023, which are set out on the attached pages.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an Independent Examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention.

1. Which gives me reasonable cause to believe that in any material respect, the requirements:

- To keep accounting records in accordance with Section 130 of the Charities Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

T D Robinson. F.M.A.A.T. C.P.P.A

Dated 29th November 2023



CAMBORNE COMMUNITY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2023

RECEIPTS:	Notes	Unrestricted funds	Restricted funds	Endowment funds	2023 Total Funds	2022 Total Funds
		£	£	£	£	£
INCOME AND ENDOWMENTS FROM						
Donations and legacies		57,151	0	0	57,151	45,706
Investment Income	2	53	0	0	53	5
TOTAL RECEIPTS		<u>57,204</u>	<u>0</u>	<u>0</u>	<u>57,204</u>	<u>45,711</u>
EXPENDITURE ON CHARITABLE ACTIVITIES						
Charitable Activities		66,781	0	1,223	68,004	77,897
NET INCOME/(EXPENDITURE)		<u>-9,577</u>	<u>0</u>	<u>-1,223</u>	<u>-10,800</u>	<u>-32,186</u>
Other Resources Expended		0	0	0	0	0
NET MOVEMENT IN FUNDS		<u>-9,577</u>	<u>0</u>	<u>-1,223</u>	<u>-10,800</u>	<u>-32,186</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		32,129	750	50,262	83,141	115,327
Total funds carried forward		<u>22,552</u>	<u>750</u>	<u>49,039</u>	<u>72,341</u>	<u>83,141</u>

The notes on pages 10 - 12 form part of these accounts

CAMBORNE COMMUNITY CHURCH
BALANCE SHEET
FOR THE YEAR ENDED 31ST MARCH 2023

Notes	Unrestricted funds	Restricted funds	Endowment funds	2023 Total Funds	2022 Total Funds
	£	£	£	£	£
FIXED ASSETS					
Tangible Assets	4,450	0	50,262	54,712	55,824
CURRENT ASSETS					
Debtors	161	0	0	161	102
Cash at bank and in hand	19,349	750	0	20,099	29,547
				20,260	29,649
CREDITORS					
Amounts falling due within one year	2,631	0	0	2,631	2,332
NET CURRENT ASSETS	2,631	0	0	17,629	27,317
TOTAL ASSETS LESS CURRENT LIABILITIES				72,341	83,141
NET ASSETS				72,341	83,141
FUNDS					
Unrestricted funds				21,329	32,129
Restricted Funds				750	750
Endowment Funds				50,262	50,262
TOTAL FUNDS				72,341	83,141

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The financial statements were approved by the Board of Trustees on 04/12/ 2023 and were signed on its behalf by:

D. Williams - Chair D. E. Williams

M. Bailey - Treasurer M. Bailey

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the Charitable Incorporated Organisation, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. The financial statements have been prepared under the historical costs convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Land & Buildings - not provided as fair value of the property is deemed to exceed cost shown in the accounts.

Fixtures & Fittings - 20%

Computer Equipment - 20%

Taxation

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

Fund accounting

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

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

Endowment funds are those which represent gifts of endowment. Permanent endowment funds are used where there is no power for the Trustees to convert the capital into income. Expendable endowment funds are used when the Trustees have the power to convert the capital into income.

CAMBORNE COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2023

2. INVESTMENT INCOME

	2023	2022
	£	£
Deposit Account interest	53	5
	53	5

3. NET INCOME/(EXPENDITURE)

	2023	2022
	£	£
Net Income/(expenditure) is stated after charging/(crediting):		
Depreciation - owned assets	1,112	5,561
	1,112	5,561

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' Expenses

	2023	2022
	£	£
There were no trustees' expenses paid for the year ended 31 March 2023 (2022: £NIL)		
	0	0

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2023	2022
	£	£
Church Staff	2	2
	2	2

CAMBORNE COMMUNITY CHURCH
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2023

6. TANGIBLE FIXED ASSETS

	Freehold Property £	Fixtures & Fittings £	Computer Equipment £	Totals £
COST				
At 1 April 2022	50,262	14,050	16,308	80,620
Additions	0	0	0	0
At 31 March 2023	<u>50,262</u>	<u>14,050</u>	<u>16,308</u>	<u>80,620</u>
DEPRECIATION				
At 1 April 2022	0	13,719	11,077	24,796
Charge for year	0	66	1,046	1,112
At 31 March 2023	<u>0</u>	<u>13,785</u>	<u>12,123</u>	<u>25,908</u>
NET BOOK VALUE				
At 31 March 2023	<u>50,262</u>	<u>265</u>	<u>4,185</u>	<u>54,712</u>
At 31 March 2022	<u>50,262</u>	<u>331</u>	<u>5,231</u>	<u>55,824</u>

7. DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Prepayments	<u>162</u>	<u>102</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade Creditors	0	0
Social security and other taxes	449	0
Other creditors	139	190
Accruals and deferred income	<u>2,043</u>	<u>2,142</u>
	<u>2,631</u>	<u>2,332</u>

CAMBORNE COMMUNITY CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and Legacies		
Collections and Standing Orders	47,888	36,104
Gift Aid	8,781	8,102
Donations for Building Fund	232	0
Grants	250	1,500
	<u>57,151</u>	<u>45,706</u>
Investment income		
Deposit account interest	53	5
	<u>57,204</u>	<u>45,711</u>
EXPENDITURE		
Charitable activities		
Wages	43,218	47,016
Mission Donations	6,601	6,292
Gifts	550	2,050
Youth, Children & other events	447	646
Mens Ministry	22	0
Sparks	173	0
Preachers	1,075	1,250
Outreach	1,610	3,930
	<u>53,696</u>	<u>61,184</u>
Support Costs - Management		
Premises Expense & Maintenance	1,223	1,293
Insurance	910	847
IT & Website	153	600
Utilities	3,022	2,884
Postage & Stationery	229	1,135
Consumables	2,106	1,101
Sundries	20	127
Copyright & Licences	725	756
Training	315	122
Subscriptions	0	0
Depreciation	1,112	5,562
	<u>9,815</u>	<u>14,427</u>
Governance costs		
Accountancy	2,043	2,286
Legal & Professional Fees	2,450	0
	<u>4,493</u>	<u>2,286</u>
Total resources expended	68,004	77,897
Net expenditure/ Loss	<u><u>-10,800</u></u>	<u><u>-32,186</u></u>

CAMBORNE COMMUNITY CHURCH

England & Wales - Charity number 1173192

Accounts

Trustees Annual Report - year ending 31st March 2022.

Objectives & Activities

The objectives of the CIO for the public benefit are to advance the Christian faith in accordance with our statement of beliefs within Camborne, Cornwall and in such other parts of the UK and the world as the charity trustees may seem fit from time to time.

Significant Activities

This period continued to be dogged by the issues of lockdowns and restrictions from the Covid-19 pandemic. However, we have continued to engage with our congregation and the community of Camborne.

Following the relaxation of restrictions in 2021, we returned to the church building for our Sunday worship services and streamed the morning service live for those who felt uneasy about returning to the building. The structural changes and system upgrade which we invested in during the first quarter of 2021 made this run very smoothly. We continue to stream the morning service live every week. We also continued to produce a weekly DVD of the morning service for those unable to attend and with no access to the Zoom platform.

Towards the end of the year, we radically changed the format of our evening service to a Café-style church to encourage the congregation to participate through discussion and asking questions. Part of this, is that once a month we “Grill-a-Pastor”, where the congregation can ask any question about our practices and doctrines within the Christian faith – and no question is off limits!

During the year we resumed some of our other church activities and community outreach groups, with further activities resuming in the next financial year:

- Jelly Tots Toddler Group
- Bible Studies (within the church building and in members' homes)
- Prayer meetings

We have also started the following new activities during the period:

- Wildfire Men's Bible Study
- Wildfire Men's Breakfast
- Belonging & Becoming Ladies Group
- Martha Mondays group for ladies

There continues to be a hunger within the community to hear about the good news of the Christian Gospel and throughout this period we have continued to distribute thousands of copies of the Good News newspaper, along with Gospel tracts, leaflets and literature.

We conducted one funeral in the church building during the year and our pastor conducted one funeral at a local crematorium. We also had one believer's baptism during the period.

The church congregation continues to grow, with the vast majority having now returned following the Covid-19 lockdowns. As at the end of the period, we had c.70 adults and c.25 children in regular attendance on a Sunday. We have had some families join us during the year, including another family joining us from overseas.

During the year, the Elders invited Rev'd Rodney Orr, a pastor from a Church in St Ives, to join the Eldership as a "Consulting Elder". In this capacity he does not get involved with the day-to-day pastoral workload, but is a help to the Elders in discussing the plans for the church and theological issues.

During the year, four of our Trustees have stepped down from their roles, including the Chair of Trustees at the end of this period. We wish to acknowledge their hard work, but in particular the outgoing Chair for the work done in the setting up of the current charity and transfer from the old Fore Street Chapel trust.

Three new Trustees have been appointed in their place and we continue to look for new candidates to join the Trustees.

Financial Review

Our financial reserves policy is to maintain sufficient cash reserves to meet our essential bills for a period of three months to give time to address any financial crisis which could arise. This is currently set at £15,000 and will be reviewed during the coming financial year.

The Trustees are acutely aware that our general accounts only show a balance of £8,003 at the end of the year, which is below our reserves policy. However, most of the funds held in our Building Fund are reserved, but not restricted. On the basis that our financial reserve policy is to cover 3 months essential running costs in the unlikely event of the decision being taken to close the charity down, the £15,000 is more than adequately covered by general funds and reserved funds as at the end of the financial year.

CAMBORNE COMMUNITY CHURCH

England & Wales - Charity number 1173192

Accounts

REGISTERED COMPANY NUMBER: CE010918 (England and Wales)
REGISTERED CHARITY NUMBER: 1173192

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021
FOR
CAMBORNE COMMUNITY CHURCH

Lang Bennetts
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

CAMBORNE COMMUNITY CHURCH

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FOR THE YEAR ENDED 31 MARCH 2021

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Detailed Statement of Financial Activities	15 to 16

CAMBORNE COMMUNITY CHURCH

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 MARCH 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the CIO for the public benefit are to advance the Christian faith in accordance with the statement of beliefs in Camborne, Cornwall and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit.

Significant activities

This year was dominated by the COVID-19 pandemic and the two lockdowns which flowed from it. During each lockdown we had to close the church premises but that did not stop us worshipping God.

Instead of having the congregation in the church building we engaged with people using the Zoom video conferencing service. Live music was replaced with worship videos and our Pastor continued to preach but from his home rather than from his pulpit. Before and after the service each Sunday worshippers were able to chat via Zoom and this helped to combat the loneliness others were reporting.

Some were unable to join us via Zoom so we recorded our services and sent them DVD recordings of the service plus a typed transcript of the sermon. Alternatively people could watch the sermon on our YouTube channel.

A video conference like Zoom is considered to be a broadcast so we investigated and bought a broadcast license to enable us to use the worship videos.

Each week Zoom was also used to hold

- a children's meeting
- a ladies outreach ministry meeting
- a Bible study group
- a home group
- and six prayer meetings per week.

While the church was closed we panelled the wall behind the lectern thus providing a much better backdrop for the broadcasts. We invested in stage lighting, a new sound desk, a new mixing deck, three new remote controlled cameras and video streaming equipment to provide a professional finish to our on-line services. Once this was completed the sermons were recorded in the empty church and played during the services.

Building work was completed during the closure of the church to enable the new lighting to be fitted and to enhance the aesthetics of the church.

When we were permitted to return to the building we completed a risk assessment and put in place measures to guard against spreading the infection. Some seats were taken out of service to promote social distancing which meant numbers attending had to be limited. To offer everyone an opportunity to worship in church each Sunday, the morning service was repeated in the evening at which a recording of the morning sermon was played. Worshippers were asked to book free tickets for the services they wanted to attend so we could limit numbers at each service, and the Eventbrite ticket service enabled us to collect contact data for those attending in case it was required by the Public Health authorities for contact tracing.

But Government regulations prohibited us from singing even when we did get back into the church building, which was very frustrating. So we moved outside during the warm months and held our services in the car park at the rear of our premises where we were permitted to sing as much as we liked. A public address system ensured our neighbours heard the Good News of Jesus Christ, and several came out onto their balconies so they could see and hear better!

CAMBORNE COMMUNITY CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The outdoor services proved popular, attracting new worshippers from four surrounding churches.

Despite the considerable difficulties created by COVID-19 regulations we still managed to reach out into our community to spread the word.

A new ministry, "Neighbourhood Chaplains" was about to be launched when the first lockdown began. A team had been trained so it refocused on the new needs of our town. For those unable to get out, prescriptions were delivered, shopping was done and delivered, and errands were run on request.

A new policy and system was set up for taking payments for shopping, which minimised person-to-person contact.

At this time there was a thirst for learning what the Christian message is, and how to be saved even though we die. Hundreds of "Good News" newspapers, "Hope" leaflets and COVID tracts plus over 100 bibles were given away and put in local doctors' surgeries and our community hospital.

The church set up a WhatsApp group to enable members of our fellowship to keep in touch and isolated members were telephoned at least once a week to support them.

The leadership team remained very active during this very challenging year.

One of our staff was put on furlough because most of her work was mothballed during the shutdowns. During that time her role and job description were revised, and she began her new role once furlough ended. The church benefitted considerably from the money made available by the furlough scheme.

The senior leaders met several times to formulate a strategy for the church and to create a clear direction for future developments.

The vision for Camborne Community Church is,
"To see our community and beyond transformed by God."

The mission for the church is,
"Glorifying God in every aspect of our lives through the power of the Holy Spirit, Gathering the Lost with compassion and love, whilst sharing the good news of Jesus Christ, Growing disciples by teaching, preaching and studying the word of God, applying it to our lives."

Our purpose statement is,
"This church exists to bring glory to God through living the Gospel and sharing the Gospel."

Other work of the leadership team included changing our Disclosure and Barring Service provider; commissioning and completing an asbestos survey of the church; drafting and agreeing a health and safety policy, a lone worker policy and a financial reserves policy; ensuring we are complying with food preparation requirements and updating the safeguarding policy.

A new family joined us from overseas who were staying in temporary accommodation. During the October 2020 half term they had to move out for a week, but everywhere else was also booked up for that week. We offered them sanctuary in the church building which was a new venture for us. Various regulations were checked and we found that we were complying with them all. Our insurance cover was extended to cover this.

October half term found us offering free school meals to those who needed them. Over the 5 days of the half term holiday, we gave away

- 174 packed lunches
- 261 Good News papers
- 131 Light Party bags for the children
- and 28 Gospels of Luke.

So many people were moved to donate money spontaneously that we broke even financially.

CAMBORNE COMMUNITY CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

For Christmas we ran a Jesus Rocks project. The public was invited to find one of 140 painted rocks/large pebbles which were hidden throughout the town. The rocks were exchanged for a "goody bag" and were added to a nativity scene set up in the Church lobby. As well as confectionary the goody bags contained printed material and games explaining Christmas and our faith.

The congregation donated £265 to buy Christmas hampers which were distributed to our own who were in need.

The year ended at Easter when we held a baptism and ran an "egg for an egg" project. The public were invited to paint an egg and come to the Church to exchange it for a chocolate Easter egg. 275 bags were given out (containing Christian literature as well as the chocolate eggs) and Good News newspapers were also given out on the street, meaning we reached over 700 people.

Financial review

Our financial reserves policy is to maintain sufficient cash reserves to meet our essential bills for a period of three months to give time to address any financial crisis which arise (currently £15,000).

We have also set aside funds we intend to put toward future building improvements.

CAMBORNE COMMUNITY CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity name
Camborne Community Church

Registered CIO number
CE010918 (England and Wales)

Registered Charity number
1173192

Constituted as
Charitable Incorporated Organisation

Governed by
Constitution

Principle office
Fore Street Chapel
19/21 Fore Street
CAMBORNE
Cornwall
TR12 8AY

Trustees
The Trustees who served the charity during the period were as follows:

Dr S R Barton	Chair
A F Green	(Resigned 20 January 2021)
J Allwright	(Appointed 21 July 2020)
D W Allwright	Treasurer

J Allwright resigned as a Trustee on 2 July 2021

D W Allwright resigned as a Treasurer on 2 July 2021

M Bailey was appointed as a Treasurer on 2 August 2021

Ms G Richards was appointed as a Trustee on 2 August 2021 and resigned on 6 November 2021

R Mcfarland was appointed as a Trustee on 15 November 2021

Independent Examiner
Jonathan Mashen FCA
Lang Bennetts
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Approved by order of the board of trustees on 24th JAN. 2022 and signed on the board's behalf by:

Simon Barton
Dr S R Barton - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CAMBORNE COMMUNITY CHURCH**

Independent examiner's report to the trustees of Camborne Community Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 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 your charity's accounts as carried out under section 145 of the Act. In carrying out my examination I have followed all the 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 matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Jonathan Mashen FCA
Lang Bennetts
The Old Carriage Works
Moresk Road
TRURO
Cornwall
TR1 1DG

Date:

CAMBORNE COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies		55,690	-	-	55,690	63,369
Charitable activities						
Charitable Activities		-	-	-	-	3,993
Investment income	2	<u>138</u>	<u>-</u>	<u>-</u>	<u>138</u>	<u>539</u>
Total		55,828	-	-	55,828	67,901
EXPENDITURE ON						
Charitable activities						
Charitable Activities		<u>71,567</u>	<u>750</u>	<u>596</u>	<u>72,913</u>	<u>75,033</u>
NET INCOME/(EXPENDITURE)		(15,739)	(750)	(596)	(17,085)	(7,132)
RECONCILIATION OF FUNDS						
Total funds brought forward		<u>79,335</u>	<u>1,500</u>	<u>51,577</u>	<u>132,412</u>	<u>139,544</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>63,596</u></u>	<u><u>750</u></u>	<u><u>50,981</u></u>	<u><u>115,327</u></u>	<u><u>132,412</u></u>

The notes form part of these financial statements

CAMBORNE COMMUNITY CHURCH

BALANCE SHEET
31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS						
Tangible assets	7	10,923	-	50,262	61,185	49,138
CURRENT ASSETS						
Debtors	8	103	-	-	103	634
Cash at bank and in hand		<u>58,289</u>	<u>750</u>	<u>719</u>	<u>59,758</u>	<u>84,299</u>
		58,392	750	719	59,861	84,933
CREDITORS						
Amounts falling due within one year	9	<u>(5,719)</u>	-	-	<u>(5,719)</u>	<u>(1,659)</u>
NET CURRENT ASSETS		<u>52,673</u>	<u>750</u>	<u>719</u>	<u>54,142</u>	<u>83,274</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>63,596</u>	<u>750</u>	<u>50,981</u>	<u>115,327</u>	<u>132,412</u>
NET ASSETS		<u>63,596</u>	<u>750</u>	<u>50,981</u>	<u>115,327</u>	<u>132,412</u>
FUNDS	10					
Unrestricted funds					63,596	79,335
Restricted funds					750	1,500
Endowment funds					<u>50,981</u>	<u>51,577</u>
TOTAL FUNDS					<u>115,327</u>	<u>132,412</u>

The financial statements were approved by the Board of Trustees on 24.1.2022 and were signed on its behalf by:

Simon Barton

S R Barton – Chairman

Matthew Bailey

Matthew Bailey - Treasurer

The notes form part of these financial statements

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the Charitable Incorporated Organisation, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

- Land & Building - not provided as fair value of the property is deemed to exceed cost shown in the accounts.
- Fixtures & Fittings - 20%
- Computer Equipment - 33%

Taxation

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

Fund accounting

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

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

Endowment funds are those which represent gifts of endowment. Permanent endowment funds are used where there is no power for the Trustees to convert the capital into income. Expendable endowment funds are used where the Trustees have the power to convert the capital into income.

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

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

2. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	<u>138</u>	<u>539</u>

3. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Depreciation - owned assets	<u>5,522</u>	<u>292</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for in the year ended 31 March 2021 (2020: £281.05).

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021	2020
Church staff	<u>2</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	60,369	3,000	-	63,369
Charitable activities				
Charitable Activities	3,993	-	-	3,993
Investment income	<u>539</u>	<u>-</u>	<u>-</u>	<u>539</u>
Total	64,901	3,000	-	67,901
EXPENDITURE ON				
Charitable activities				
Charitable Activities	<u>72,562</u>	<u>1,500</u>	<u>971</u>	<u>75,033</u>
NET INCOME/(EXPENDITURE)	(7,661)	1,500	(971)	<u>(7,132)</u>

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
RECONCILIATION OF FUNDS				
Total funds brought forward	86,996	-	52,548	139,544
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>79,335</u>	<u>1,500</u>	<u>51,577</u>	<u>132,412</u>

7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2020	48,384	13,850	617	62,851
Additions	<u>1,878</u>	-	<u>15,691</u>	<u>17,569</u>
At 31 March 2021	<u>50,262</u>	<u>13,850</u>	<u>16,308</u>	<u>80,420</u>
DEPRECIATION				
At 1 April 2020	-	13,507	206	13,713
Charge for year	-	<u>86</u>	<u>5,436</u>	<u>5,522</u>
At 31 March 2021	<hr/>	<u>13,593</u>	<u>5,642</u>	<u>19,235</u>
NET BOOK VALUE				
At 31 March 2021	<u>50,262</u>	<u>257</u>	<u>10,666</u>	<u>61,185</u>
At 31 March 2020	<u>48,384</u>	<u>343</u>	<u>411</u>	<u>49,138</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other debtors	-	505
Prepayments	<u>103</u>	<u>129</u>
	<u>103</u>	<u>634</u>

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	2,993	(1)
Social security and other taxes	776	460
Accruals and deferred income	<u>1,950</u>	<u>1,200</u>
	<u>5,719</u>	<u>1,659</u>

10. MOVEMENT IN FUNDS

	At 1/4/20	Net movement in funds	Transfers between funds	At 31/3/21
	£	£	£	£
Unrestricted funds				
General fund	40,488	(15,999)	14,981	39,470
Designated building project fund	<u>38,847</u>	<u>260</u>	<u>(14,981)</u>	<u>24,126</u>
	79,335	(15,739)	-	63,596
Restricted funds				
Intern Fund	1,500	(750)	-	750
Endowment funds				
Permanently endowed fund- Fore Street Chapel	48,384	-	1,878	50,262
Expendable endowments- 17 Fore Street Chapel residual proceeds	<u>3,193</u>	<u>(596)</u>	<u>(1,878)</u>	<u>719</u>
	<u>51,577</u>	<u>(596)</u>	<u>-</u>	<u>50,981</u>
TOTAL FUNDS	<u>132,412</u>	<u>(17,085)</u>	<u>-</u>	<u>115,327</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	55,568	(71,567)	(15,999)
Designated building project fund	<u>260</u>	<u>-</u>	<u>260</u>
	55,828	(71,567)	(15,739)
Restricted funds			
Intern Fund	-	(750)	(750)
Endowment funds			
Expendable endowments- 17 Fore Street Chapel residual proceeds	-	(596)	(596)
	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>55,828</u>	<u>(72,913)</u>	<u>(17,085)</u>

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	52,905	(8,866)	(3,551)	40,488
Designated building project fund	<u>34,091</u>	<u>1,205</u>	<u>3,551</u>	<u>38,847</u>
	86,996	(7,661)	-	79,335
Restricted funds				
Intern Fund	-	1,500	-	1,500
Endowment funds				
Permanently endowed fund- Fore Street Chapel	48,384	-	-	48,384
Expendable endowments- 17 Fore Street Chapel residual proceeds	<u>4,164</u>	<u>(971)</u>	<u>-</u>	<u>3,193</u>
	<u>52,548</u>	<u>(971)</u>	<u>-</u>	<u>51,577</u>
TOTAL FUNDS	<u><u>139,544</u></u>	<u><u>(7,132)</u></u>	<u><u>-</u></u>	<u><u>132,412</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	63,696	(72,562)	(8,866)
Designated building project fund	<u>1,205</u>	<u>-</u>	<u>1,205</u>
	64,901	(72,562)	(7,661)
Restricted funds			
Intern Fund	3,000	(1,500)	1,500
Endowment funds			
Expendable endowments- 17 Fore Street Chapel residual proceeds	-	(971)	(971)
	<u>-</u>	<u>(971)</u>	<u>(971)</u>
TOTAL FUNDS	<u><u>67,901</u></u>	<u><u>(75,033)</u></u>	<u><u>(7,132)</u></u>

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

10. MOVEMENT IN FUNDS - continued

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

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	52,905	(24,865)	11,430	39,470
Designated building project fund	<u>34,091</u>	<u>1,465</u>	<u>(11,430)</u>	<u>24,126</u>
	86,996	(23,400)	-	63,596
Restricted funds				
Intern Fund	-	750	-	750
Endowment funds				
Permanently endowed fund- Fore Street Chapel	48,384	-	1,878	50,262
Expendable endowments- 17 Fore Street Chapel residual proceeds	<u>4,164</u>	<u>(1,567)</u>	<u>(1,878)</u>	<u>719</u>
	<u>52,548</u>	<u>(1,567)</u>	<u>-</u>	<u>50,981</u>
TOTAL FUNDS	<u><u>139,544</u></u>	<u><u>(24,217)</u></u>	<u><u>-</u></u>	<u><u>115,327</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	119,264	(144,129)	(24,865)
Designated building project fund	<u>1,465</u>	<u>-</u>	<u>1,465</u>
	120,729	(144,129)	(23,400)
Restricted funds			
Intern Fund	3,000	(2,250)	750
Endowment funds			
Expendable endowments- 17 Fore Street Chapel residual proceeds	-	(1,567)	(1,567)
	<u>-</u>	<u>(1,567)</u>	<u>(1,567)</u>
TOTAL FUNDS	<u><u>123,729</u></u>	<u><u>(147,946)</u></u>	<u><u>(24,217)</u></u>

CAMBORNE COMMUNITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

10. MOVEMENT IN FUNDS - continued

Unrestricted funds

General:

Unrestricted funds are those funds which are free from donor imposed restrictions and separate to those funds designated by the trustees for specific purposes.

Designated building project fund:

Designated funds are those funds which are free from donor imposed restrictions but which are designated by the Trustees for a specific purpose. The Trustees wish to set aside funds to put toward future building improvements.

Restricted funds

Restricted funds are those funds held on specific trusts under donor imposed restrictions. The intern fund accounts for the amount reserved to support the costs of an intern staff member, under instruction of the donor.

Endowment funds

Permanently endowed funds- Fore Street Chapel:

Permanent endowment funds are those which represent gifts of endowment, where there is no power for the Trustees to convert the capital into income. The fund represents the historic cost of the property known as 19 Fore Street Chapel, which was gifted in Trust to the charity on 31 January 2019.

Expendable endowments- 17 Fore Street residual proceeds:

Expendable endowment funds are those which represent gifts of endowment, where the Trustees have the power to convert the capital into income. The fund represents the remaining proceeds from the sale of 17 Fore Street Chapel, which were gifted in Trust to the charity on 31 January 2019 and are eligible to be spent for specific purposes relating to the Charity's property.

Transfers between funds

During the period funds were transferred to the designated building project reserve in accordance with the charity's current policy for reserves.

11. RELATED PARTY DISCLOSURES

During the period from 1 April 2020 to 20 January 2021 Foundation of Christian Education, a charitable company in which Arthur F Green is a Trustee, received donations totalling £675 from Camborne Community Church.

During the year ended 31 March 2021 a close family member of the Charity's management, who is a missionary working with a local organisation, received donations totalling £3,500 from Camborne Community Church.

It should be noted that the CIO paid for employees' expenses and received financial support from some of the trustees in the year ended 31 March 2021. These may constitute related party transactions. However, to preserve the anonymity of the donors and because no financial benefits were received, these have not been listed here.

CAMBORNE COMMUNITY CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Collections and Standing Orders	34,844	41,756
Gift aid	10,389	20,147
Donations for Building Fund	100	962
Grants	<u>10,357</u>	<u>504</u>
	55,690	63,369
Investment income		
Deposit account interest	138	539
Charitable activities		
Clubs and Groups	-	2,571
Coffee Shop Outreach	<u>-</u>	<u>1,422</u>
	<u>-</u>	<u>3,993</u>
Total incoming resources	55,828	67,901
EXPENDITURE		
Charitable activities		
Wages	46,752	50,536
Mission Donations	7,200	4,275
Gifts	480	1,130
Youth, Children & other events	489	803
Young@Heart	623	2,528
Preachers	200	1,050
Outreach	1,980	1,578
Coffee Shop Outreach	<u>-</u>	<u>850</u>
	57,724	62,750
Support costs		
Management		
Premises Expense & Maintenance	596	971
Insurance	883	944
IT & Website	312	398
Utilities	2,715	3,529
Postage and stationery	1,096	1,514
Consumables	216	390
Sundries	24	138
Copyright & Licences	667	576
Training	134	1,270
Subscriptions	144	-
Fixtures and fittings	86	86
Carried forward	6,873	9,816

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CAMBORNE COMMUNITY CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Management		
Brought forward	6,873	9,816
Computer equipment	<u>5,436</u>	<u>206</u>
	12,309	10,022
Governance costs		
Accountancy	2,640	2,016
Legal and Professional Fees	<u>240</u>	<u>245</u>
	<u>2,880</u>	<u>2,261</u>
Total resources expended	<u>72,913</u>	<u>75,033</u>
Net expenditure	<u>(17,085)</u>	<u>(7,132)</u>

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