

CARDEA COMMUNITY CHURCH

England & Wales - Charity number 1173815

Details

Status Registered

Legal form CIO

Registered 2017-07-13

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

Contact

Address 4 Crossway Hand
Whittlesey
Peterborough
PE7 1PB

Phone 01733204139

Email cardea.community.church@gmail.com

Website www.cardeacommunitychurch.org

Activities

Objects: THE PURPOSES OF THE CHURCH ARE: 1) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN CARDEA AND SOUTH STANGROUND AND THE SURROUNDING NEIGHBOURHOOD; AND2) SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MEMBERS OF THE CHURCH IN GENERAL MEETING, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE;PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: -THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN CARDEA PETERBOROUGH AND THE SURROUNDING NEIGHBOURHOOD.-PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING HELPING THOSE IN NEED CONSISTENT WITH DOCTRINAL BELIEF & PRACTICE AS ADOPTED & AMENDED BY THE CHURCH.

Classification

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

Geography

- Peterborough City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£46,703	£47,647	-	-
2024-03-31	£49,697	£50,211	-	-
2023-03-31	£44,531	£37,835	-	-
2022-03-31	£39,022	£38,146	-	-
2021-03-31	£34,690	£24,208	-	-

Trustees

Name	Role	Appointed
Stephen James Hales	Chair	2025-05-18
Andrew Simon Login		2025-07-17
Barry Stuart Didcott		2025-05-18
Christopher Carroll		2025-07-17
Jonathan Paul Wood		2025-05-18
Nicolas Tkaczuk		2025-07-17

CARDEA COMMUNITY CHURCH

England & Wales - Charity number 1173815

Accounts

Cardea Community Church

Trustees' Annual Report

March 2025

Introduction

The Cardea Community Church Trustees present their annual report and financial statements for the year ended 31st March 2025. The trustees are responsible for preparing the report and the financial statements in accordance with charity law and the requirements of the Church constitution.

Structure, Governance, and Management

The governance of the Church is overseen by six trustees who meet regularly throughout the year to ensure compliance with the governing documents, legal, and regulatory requirements. The trustees oversee the Church's activities, ensuring they align with the charitable objectives and values of the Church.

Achievements and Activities

Throughout the year, Cardea Community Church continued its commitment to serving the community through various activities and regular worship services each Sunday. Highlights include regular Sunday worship services, which includes special activities for the children, and a regular meeting each Thursday within a local community space. These meetings are open to the community and we've seen a number of new members of the community join us throughout the year. We also ran two carol services at Christmas, one specifically aimed at families with children, and we have continued to run a Tots group during term time which is well attended within the community.

Financial Review

The financial statements, included, present a true and fair view of the Church's financial position. The Church's income mainly comprises donations from regular attendees. Expenditure primarily supports the running of the Church including hall hire, staff costs, and outreach activities such as the Tots group.

Risk Management and Future Plans

The trustees actively identify and manage risks that could impact the Church's operations. Looking ahead, plans include a potential youth group, aimed at furthering the Church's mission and expanding community engagement.

Conclusion

The trustees express their gratitude to all who have supported the Church's work through donations, time, and dedication. The commitment of the congregation and supporters is invaluable and greatly appreciated.

Signed on behalf of the Trustees:

A handwritten signature in black ink, appearing to read "S Hales".

Trustee Name/Position – Steve Hales – Trustee

Date – 02/12/2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Cardea Community Church	No (if any)
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CC16a

Receipts and payments accounts

For the period from	Period start date 1st April 2024	To	Period end date 31st March 2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	20,141	-	-	20,141	22,686
Stewardship	26,562	-	-	26,562	27,011
Impact Giving	-	-	-	-	-
Refund	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	46,703	-	-	46,703	49,697
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	46,703	-	-	46,703	49,697
A3 Payments					
Equipment	1,481	-	-	1,481	3,666
Membership Fees	1,132	-	-	1,132	1,132
Minister Salary	32,644	-	-	32,644	30,975
Mission	3,000	-	-	3,000	4,608
Food	664	-	-	664	1,071
Room Hire	6,800	-	-	6,800	6,580
Training	-	-	-	-	-
Advertising	1,186	-	-	1,186	1,422
Visiting Preachers	550	-	-	550	380
Independent Examiner	190	-	-	190	190
Zoom/Skype	-	-	-	-	187
	47,647	-	-	47,647	50,211
A4 Asset and investment purchases. (see table)					
Music Equipment purchased in previous year	-	-	-	-	2,785
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	47,647	-	-	47,647	50,211
Net of receipts/(payments)	- 944	-	-	- 944	- 514
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	24,103	-	-	24,103	24,617
Cash funds this year end	23,159	-	-	23,159	24,103

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	23,159	-	-
		-	-	-
		-	-	-
	Total cash funds	23,159	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Music Equipment	General	2,785	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Ashley Godfrey	

Independent examiner's report on the accounts

Report to the Trustees of Cardea Community Church on accounts for the year ended 31st March 2025.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

Independent Statement

In connection with my examination, no matter has come to my attention examiner's statement

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

Signed:

A handwritten signature in black ink, appearing to be 'DP' with a long horizontal flourish extending to the right.

Dudley Peacham
23 Park Street, Dunstable, Beds, LU61NL

24th November 2025

Appendix 1 – Analytical Overview

Section A– Income totalling £46,703 - all in unrestricted funds. Lloyds bank statements – 30-98-90 17403868, viewed to evidence income. Largely from standing orders of individual givers and Stewardship giving. This represents a decrease of £2,994 (94%), from £49,697 the previous year.

Expenditure totalling £47,647 – again all in unrestricted funds. Payments evidenced through the bank statement, with copies of receipts seen. This represents a decrease of £2,563 (95%) from £50,211 the previous year.

The bank statement evidences a balance as at 31/03/25 of £23,158.92

Section B1 – Cash Funds detail a year-end balance of £23,159. All cash assets are held in the bank account.

Section B4 – Assets retained for the charity’s own use detail assets purchased in a previous financial year of £2,785.

This was a purchase of music equipment that is being depreciated on a 3-year straight line method and has been valued at £0 at the end of financial year.

Total depreciation at the end of the year is £2,785. The asset is now fully depreciated.



Charity Name Cardea Community Church	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st April 2024	To	Period end date 31st March 2025
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	20,141	-	-	20,141	22,686
Stewardship	26,562	-	-	26,562	27,011
Impact Giving	-	-	-	-	
Refund	-	-	-	-	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	46,703	-	-	46,703	49,697
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	46,703	-	-	46,703	49,697
A3 Payments					
Equipment	1,481	-	-	1,481	3,666
Membership Fees	1,132	-	-	1,132	1,132
Minister Salary	32,644	-	-	32,644	30,975
Mission	3,000	-	-	3,000	4,608
Food	664	-	-	664	1,071
Room Hire	6,800	-	-	6,800	6,580
Training	-	-	-	-	-
Advertising	1,186	-	-	1,186	1,422
Visiting Preachers	550	-	-	550	380
Independent Examiner	190	-	-	190	190
Zoom/Skype	-	-	-	-	187
	47,647	-	-	47,647	50,211

B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Music Equipment	General	2,785	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		Ashley Godfrey		

Appendix 3

Financial records are recorded in an excel spreadsheet as a cashbook, recording every entry in and out individually. This in turn is allocated to each area of income and expenditure and reconciled.

Gift aid declarations were not viewed this year, these must be retained and it is good practice to ensure that these are kept up to date with old or deceased donors records being stored separately and then destroyed after a period of time.

Electronic records are kept for those payments made in respect of the charity's activities; scanned copies of receipts and invoices have been provided.

Again, this year the Charity Commission template has been followed, the accounts include details of designated, restricted, unrestricted and endowment funds, giving the opening balance, movement throughout the year and the closing balance.

Appendix 4

The church meets in premises rented (they meet in a local school as this allows them sufficient space to meet) on a twice weekly basis (Sundays and mid-week prayer meetings) with some use of the local sports community hall for youth work, there is no ongoing commitment as the premises are rented on a week-to-week basis.

This is around £90 per week for the school and £20 per week for the sports centre, there are more than sufficient cash reserves available to meet that liability in the general fund.

The church employs one pastor full-time, they have been blessed and church growth has been maintained, they have been able to give consideration to the commitment of his ongoing employment. The church has a reserves policy to maintain 3 months expenditure.

Appendix 5

Income

BACS credit £150.00 from '*MAYERS DA CARDEACHURCH RP4651386698483000 204911*' dated 3rd June. Included in spreadsheet as 'DM'.

BACS Credit £100.00 from '*GRIFFIN DEREK DEREK & ANGELA FP24245050800517 070116*' dated 2nd Sep. Included in spreadsheet as 'DAG'.

Bank Deposit £600 '*PETERBOROUGH (7772)*' dated 20th Dec. Included in spreadsheet as 'Cash At Bank'.

BACS credit £250.00 from '*TKACZUK N + A GIVING RP4650287057973000 206737*' dated 3rd March. Included in spreadsheet as 'NAT'.

Expenditure

BACS payment to '*ST MICHAELS CHURCH 400000001359828376 5240004 20674*'. £720.00 dated 28th May. Included in spreadsheet under room hire, PDF invoice seen, room hire at the school for meetings between 7th Apr and 26th May.

BACS payment to '*BEN MORALEE 600000001411995719 SUNDAY 18TH AUGUST 404763*' £150.00 dated 28th Aug. Included in spreadsheet under Guest speaker for 18th August.

BACS payment to '*STEPHEN HALES 600000001443507006 NEW BIBLES 221024 162817*' for £160.00 dated 22nd Oct. Included in spreadsheet under Equipment/Stationery as an expense claim. Receipt evidenced eBay – 30 blue pew Bibles.

BACS payment to '*THIRTYONEEIGHT ZVS6NC9-TX00261537*' £150.00 dated 16th Jan. Included in spreadsheet under Membership/Licences.

CARDEA COMMUNITY CHURCH

England & Wales - Charity number 1173815

Accounts

Cardea Community Church Trustees' Annual Report for the Year Ended 31st March 2024

Introduction The Cardea Community Church Trustees present their annual report and financial statements for the year ended 31st March 2024. The trustees are responsible for preparing the report and the financial statements in accordance with charity law and the requirements of the Church constitution.

Structure, Governance, and Management The governance of the Church is overseen by three trustees who meet regularly throughout the year to ensure compliance with the governing documents, legal, and regulatory requirements. The trustees oversee the Church's activities, ensuring they align with the charitable objectives and values of the Church.

Achievements and Activities Throughout the year, Cardea Community Church continued its commitment to serving the community through various activities and regular worship services each Sunday. Highlights include regular Sunday worship services, which includes special activities for the children. A regular meeting each Thursday within a local community space. These meetings are open to the community and we've seen a number of new members of the community join us throughout the year. We also ran two carol services at Christmas, one specifically aimed at families with children. We have arranged litter picks with local councillors involved and we have continued to run a Tots group during term time which is well attended within the community.

Financial Review The financial statements, included, present a true and fair view of the Church's financial position. The Church's income mainly comprises of donations from regular attendees. Expenditure primarily supports the running of the Church including hall hire, staff costs, and outreach activities such as the Tots group.

Risk Management and Future Plans The trustees actively identify and manage risks that could impact the Church's operations. Looking ahead, plans include a youth group, aimed at furthering the Church's mission and expanding community engagement.

Conclusion The trustees express their gratitude to all who have supported the Church's work through donations, time, and dedication. The commitment of the congregation and supporters is invaluable and greatly appreciated.

Signed on behalf of the Trustees:

Trustee Name/Position – Ashley Godfrey - Trustee



Date – 15/01/2025



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Charity Name Cardea Community Church		No (if any)	
Receipts and payments accounts			
For the period from	Period start date 1st April 2023	To	Period end date 31st March 2024

CC16a

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	22,686	0	0	22,686	19,413
Stewardship	27,011	0	0	27,011	25,118
Impact Giving	0	0	0	0	
Refund	0	0	0	0	
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total(Gross income for AR)	49,697	0	0	49,697	44,531

A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0

Total receipts	49,697	0	0	49,697	44,531
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A3 Payments					
Equipment	3,666	0	0	3,666	1,356
Membership Fees	1,132	0	0	1,132	1,101
Minister Salary	30,975	0	0	30,975	26,466
Mission	4,608	0	0	4,608	1,200
Food	1,071	0	0	1,071	540
Room Hire	6,580	0	0	6,580	5,105
Training	0	0	0	0	0
Advertising	1,422			1,422	1,103
Visiting Preachers	380			380	600
Independent Examiner	190	0	0	190	190
Zoom/Skype	187	0	0	187	174
	50,211	0	0	50,211	37,835

A4 Asset and investment purchases, (see table)					
Laptop purchased in previous year		0	0	0	
	0	0	0	0	0
Sub total	0	0	0	0	0

Total payments	50,211	0	0	50,211	37,835
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Net of receipts/(payments)	- 514	0	0	- 514	6,696
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	24,617	0	0	24,617	
Cash funds this year end	24,103	0	0	24,103	6,696

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

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds			
Bank Account	24,103	0	0
	0	0	0
	0	0	0
Total cash funds	24,103	0	0

(agree balances with receipts and payments account(s)) OK OK OK

B2 Other monetary assets	Details		
	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0

B3 Investment assets	Details		
	Fund to which asset belongs	Cost (optional)	Current value (optional)
		0	0
		0	0
		0	0
		0	0
		0	0

B4 Assets retained for the charity's own use	Details		
	Fund to which asset belongs	Cost (optional)	Current value (optional)
Music Equipment	General	2,785	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0

B5 Liabilities	Details		
	Fund to which liability relates	Amount due (optional)	When due (optional)
		0	
		0	
		0	
		0	
		0	

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

Signature <i>A Godfrey</i>	Print Name Ashley Godfrey	Date of approval 08/01/2025
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Budley Peacham
 BUDLEY PEACHAM
 INDEPENDENT EXAMINER

Date	Description	Amount	Balance
2024-01-01	Opening Balance	1000.00	1000.00

Independent examiner's report on the accounts

Report to the Trustees of Cardea Community Church on accounts for the year ended 31st March 2024.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

Independent Statement

In connection with my examination, no matter has come to my attention examiner's statement

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

Signed:

Date:

Name:

Address

Appendix 1 – Analytical Overview

Section A– Income totalling £49,967 - all in unrestricted funds. Lloyds bank statements – 30-98-90 17403868, viewed to evidence income. Largely from standing orders of individual givers and Stewardship giving. This represents an increase of £5,166 (111%), from £44,531 the previous year.

Expenditure totalling £50,211 – again all in unrestricted funds. Payments evidenced through the bank statement, with copies of receipts seen. This represents an increase of £12,376 (133%) from £37,835 the previous year.

The bank statement evidences a balance as at 31/03/24 of £24,103.44

Section B1 – Cash Funds detail a year-end balance of £24,103. All cash assets are held in the bank account

Section B4 – Assets retained for the charity’s own use detail assets purchased in the previous financial year of £2,785.

This was a purchase of music equipment that is being depreciated on a 3-year straight line method and has no accounting value at the end of financial year.

Total depreciation at the end of the year is £2,785 as the assets have now been fully depreciated.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Cardea Community Church	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st April 2023	To	Period end date 31st March 2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	22,686	-	-	22,686	19,413
Stewardship	27,011	-	-	27,011	25,118
Impact Giving	-	-	-	-	-
Refund	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	49,697	-	-	49,697	44,531
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	49,697	-	-	49,697	44,531

A3 Payments

Equipment	3,666	-	-	3,666	1,356
Membership Fees	1,132	-	-	1,132	1,101
Minister Salary	30,975	-	-	30,975	26,466
Mission	4,608	-	-	4,608	1,200
Food	1,071	-	-	1,071	540
Room Hire	6,580	-	-	6,580	5,105
Training	-	-	-	-	-
Advertising	1,422	-	-	1,422	1,103
Visiting Preachers	380	-	-	380	600
Independent Examiner	190	-	-	190	190
Zoom/Skype	187	-	-	187	174
	50,211	-	-	50,211	37,835

A4 Asset and investment purchases, (see table)					
Laptop purchased in previous year		-	-	-	
	-	-	-	-	
<i>Sub total</i>	-	-	-	-	-

Total payments	50,211	-	-	50,211	37,835
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Net of receipts/(payments)	514	-	-	514	6,696
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	24,617	-	-	24,617	
Cash funds this year end	24,103	-	-	24,103	6,696

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

		Unrestricted funds	Restricted funds	Endowment funds
Categories	Details	to nearest £	to nearest £	to nearest £
B1 Cash funds	Bank Account	24,103	-	-
		-	-	-
		-	-	-
	Total cash funds	24,103	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-

		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Music Equipment	General	2,785	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval
	Ashley Godfrey	

Appendix 3

Financial records are maintained in an excel spreadsheet as a cashbook, recording every entry in and out individually. This in turn is allocated to each area of income and expenditure and reconciled.

Gift aid declarations were not viewed this year, these must be retained, and it is good practice to ensure that these are kept up to date with old or deceased donors records being stored separately and then destroyed after a period of time.

Electronic records are kept for those payments made in respect of the charity's activities, scanned copies of receipts and invoices have been provided.

Again, this year the Charity Commission template has been followed, the accounts include details of designated, restricted, unrestricted and endowment funds, giving the opening balance, movement throughout the year and the closing balance.

Appendix 4

The church meets in premises rented (they meet in a local school as this allows them sufficient space to meet) on a twice weekly basis (Sundays and mid-week prayer meetings), there is no ongoing commitment as the premises are rented on a week-to-week basis.

This is around £90 per week, there are more than sufficient cash reserves available to meet that liability in the general fund.

The church also run a tots group and rent the local sports hall for this at a cost of around £20 per week, again there are more than sufficient cash reserves to meet that liability.

The church employs one pastor full-time, they have been blessed and continue to grow as a church, they have been able to give consideration to the commitment of his ongoing employment. The church has a reserves policy to maintain 3 months expenditure.

Appendix 5

Income

Faster Payment £250.00 from '*TKACZUK N + A GIVING RP4650286590011400 206737*' dated 2nd May. Included in spreadsheet as 'N&AT'.

BACS Credit £1,961.41 from '*STWDSHP/ 03522705/00B1-00*' dated 3rd Aug. Included in spreadsheet as 'Stewardship'.

Faster Payment £50.00 from '*WILD GRAHAM GIFTFP23331053495499 070436*' dated 28th Nov. Included in spreadsheet as 'GW'.

Bank Deposit £600.00 from '*CHEQUE DEPOSIT LOYD 27-31 WESTGAT*' dated 8th Jan. Included in spreadsheet as 'Cheque Deposit'

Expenditure

Faster Payment £515.00 to '*ST MICHAELS CHURCH 100000001149387060 5230001*' dated 20th June. Included in spreadsheet as 'Invoice number 5230001' under 'Room Hire. Scanned invoice seen.

Debit Card Payment £74.15 to '*Amazon.co.uk*1V9E5 CD 1720.*' dated 8th Aug. Included in spreadsheet as 'Order number #026-6673689-8085958' under Equipment/Stationery.

Debit card payment to '*GREENWOOD INSURANC CD1738.' 019FEB23*' £361.29 dated 9th Nov. Included in spreadsheet as 'Insurance renewal' under Membership/Licences. Scanned invoice seen.

Faster Payment £300.00 to '*FIEC 5000000012893822784000/6040 405240 10*' dated 7th Feb. Included in spreadsheet as 'Membership fee amount agreed with Church Members and paid direct - no invoice received' under 'Membership/Licences.

CARDEA COMMUNITY CHURCH

England & Wales - Charity number 1173815

Accounts

Cardea Community Church Trustees' Annual Report for the Year Ended 31st March 2023

Introduction The Cardea Community Church Trustees present their annual report and financial statements for the year ended 31st March 2023. The trustees are responsible for preparing the report and the financial statements in accordance with charity law and the requirements of the Church constitution.

Structure, Governance, and Management The governance of the Church is overseen by three trustees who meet regularly throughout the year to ensure compliance with the governing documents, legal, and regulatory requirements. The trustees oversee the Church's activities, ensuring they align with the charitable objectives and values of the Church.

Achievements and Activities Throughout the year, Cardea Community Church continued its commitment to serving the community through various activities and regular worship services each Sunday. Highlights include regular Sunday worship services, which includes special activities for the children. A regular meeting each Thursday within a local community space. These meetings are open to the community, and we've seen a number of new members of the community join us throughout the year. We also ran two carol services at Christmas, one specifically aimed at children. We have arranged litter picks with local councillors involved and we have continued to run a Tots group during term time which is well attended within the community and has a regular waiting list.

Financial Review The financial statements, included, present a true and fair view of the Church's financial position. The Church's income mainly comprises of donations from regular attendees. Expenditure primarily supports the running of the Church including hall hire, staff costs, and outreach activities such as the Tots group.

Risk Management and Future Plans The trustees actively identify and manage risks that could impact the Church's operations. Looking ahead, plans include a youth group, aimed at furthering the Church's mission and expanding community engagement.

Conclusion The trustees express their gratitude to all who have supported the Church's work through donations, time, and dedication. The commitment of the congregation and supporters is invaluable and greatly appreciated.

Signed on behalf of the Trustees:

Trustee Name/Position: Ashley Godfrey – Treasurer

Date: 22/01/2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Cardea Community Church	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st April 2022	To	Period end date 31st March 2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	19,413	-	-	19,413	20,574
Stewardship	25,118	-	-	25,118	17,376
Impact Giving	-	-	-	-	1,000
Refund	-	-	-	-	72
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	44,531	-	-	44,531	39,022
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	44,531	-	-	44,531	39,022
A3 Payments					
Equipment	1,356	-	-	1,356	1,536
Membership Fees	1,101	-	-	1,101	1,523
Minister Salary	26,466	-	-	26,466	22,112
Mission	1,200	-	-	1,200	5,677
Food	540	-	-	540	610
Room Hire	5,105	-	-	5,105	2,635
Training		-	-	-	-
Advertising	1,103	-	-	1,103	605
Visiting Preachers	600	-	-	600	300
Independent Examiner	190	-	-	190	190
Zoom/Skype	174	-	-	174	173
	37,835	-	-	37,835	35,361
A4 Asset and investment purchases, (see table)					
Laptop purchased in previous year		-	-	-	2,785
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	37,835	-	-	37,835	38,146
Net of receipts/(payments)	6,696	-	-	6,696	876
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	17,921	-	-	17,921	-
Cash funds this year end	24,617	-	-	24,617	876

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	24,617	-	-
		-	-	-
		-	-	-
	Total cash funds	24,617	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Music Equipment	General	2,785	928
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval

Independent examiner's report on the accounts

Report to the Trustees of Cardea Community Church on accounts for the year ended 31st March 2023.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

Independent Statement

In connection with my examination, no matter has come to my attention examiner's statement

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

Signed:

Date

Name:

Address

Appendix 1 - Analytical Overview

Section A- Income totalling £44,531 - all in unrestricted funds. Lloyds bank statements - 30-98-90 17403868, viewed to

evidence income. Largely from standing orders of individual givers and Stewardship giving. This represents an increase of £5,509 (114%), from £39,022 the previous year.

Expenditure totalling £37,835 – again all in unrestricted funds. Payments evidenced through the bank statement, with copies of receipts seen. This represents an increase of £2,474 (107%) from £35,161 the previous year.

The bank statement evidences a balance as at 31/03/23 of £24,617.20

Section B1 – Cash Funds detail a year-end balance of £24,617. All cash assets are held in the bank account

Section B4 – Assets retained for the charity’s own use detail assets purchased in the previous financial year of £2,785.

This was a purchase of music equipment that is being depreciated on a 3 year straight line method and has been valued at £928 at the end of financial year.

Total depreciation at the end of the year is £1,857.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Cardea Community Church	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st April 2022	To	Period end date 31st March 2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	19,413	-	-	19,413	20,574
Stewardship	25,118	-	-	25,118	17,376
Impact Giving	-	-	-	-	1,000
Refund	-	-	-	-	72
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	44,531	-	-	44,531	39,022
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	44,531	-	-	44,531	39,022

A3 Payments

Equipment	1,356	-	-	1,356	1,536
Membership Fees	1,101	-	-	1,101	1,523
Minister Salary	26,466	-	-	26,466	22,112
Mission	1,200	-	-	1,200	5,677
Food	540	-	-	540	610
Room Hire	5,105	-	-	5,105	2,635
Training		-	-	-	-
Advertising	1,103			1,103	605
Visiting Preachers	600			600	300
Independent Examiner	190	-	-	190	190
Zoom/Skype	174	-	-	174	173
	37,835	-	-	37,835	35,361

A4 Asset and investment purchases, (see table)					
Laptop purchased in previous year					2,785
	-	-	-	-	
<i>Sub total</i>	-	-	-	-	-
Total payments	37,835	-	-	37,835	38,146
	5				
Net of receipts/(payments)	6,696			6,696	876
	6	-	-		
A5 Transfers between funds					
	-	-	-	-	-
A6 Cash funds last year end	17,921			17,921	
	1	-	-		-
Cash funds this year end	24,617			24,617	876
	7	-	-		

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

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Bank Account	24,617	-	-
		-	-	-
		-	-	-
	Total cash funds	24,617	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Unrestricted funds	Restricted funds	Endowment funds	
	to nearest £	to nearest £	to nearest £	
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Music Equipment	General	2,785	928
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval

Appendix 3

Financial records are recorded in an excel spreadsheet as a cashbook, recording every entry in and out individually. This in turn is allocated to each area of income and expenditure and reconciled.

Gift aid declarations were not viewed this year, these must be retained and it is good practice to ensure that these are kept up to date with old or deceased donors records being stored separately and then destroyed after a period of time.

Electronic records are kept for those payments made in respect of the charities activities, scanned copies of receipts and invoices have been provided.

Again this year the Charity Commission template has been followed, the accounts include details of designated, restricted, unrestricted and endowment funds, giving the opening balance, movement throughout the year and the closing balance.

Appendix 4

The church meets in premises rented (they meet in a local school as this allows them sufficient space to meet) on a twice weekly basis (Sundays and mid-week prayer meetings), there is no ongoing commitment as the premises are rented on a week-to-week basis.

This is around £75 per week, there are more than sufficient cash reserves available to meet that liability in the general fund.

The church employs one pastor full-time, they have been blessed and have grown as a church, they have been able to give consideration to the commitment of his ongoing employment. The church has a reserves policy to maintain 3 months expenditure.

Appendix 5

Income

BACS credit £100.00 from '*GRIFFIN DEREK DEREK & ANGELA FP22181058941320*' dated 1st July. Included in spreadsheet as 'DG&AG'.

Bank Deposit £535.00 from '*MARCH*' dated 11th Nov. Included in spreadsheet as 'MARCH Cash at Bank.

BACS credit £100.00 from '*KARIN SCHMIDT TITHES00151989632BLLNSD 090128*' dated 1st Feb. Included in spreadsheet as 'KS'.

Expenditure

BACS payment to '*J JONES LIMITED CD 172004JUN22*'. £111.70 dated 6th June. Included in spreadsheet as 'J JONES LIMITED Church BBQ' under 'Refreshments/Food'. Scanned invoice and credit card receipt seen.

Standing Order to 'CCSA' for £65.00 dated 14th Oct. Included in spreadsheet as 'CCSA' under Room Hire.

Debit card payment to '*ZOOM.US 888-799-96 CD 172019FEB23*' £14.39 dated 20th Feb. Included in spreadsheet as 'ZOOM'.

CARDEA COMMUNITY CHURCH

England & Wales - Charity number 1173815

Accounts

Annual Review for Cardea Community Church, 2021-22

Cardea Community Church continues to be an independent church charity which is self-governing and financing, aiming to provide a place of worship within the Cardea area of south Stanground, Peterborough. We are grateful to those attending, who, through their generous giving, enable us to meet all of our needs. According to our mission statement on our website, we exist to make Jesus known in Cardea and beyond.

To a certain extent – though obviously considerably less so than the previous year – we had a period of time when under certain Covid 19 restrictions. The church has been able to increase its payment of its pastor, Jonathan Wood.

The church relies on a dedicated team of volunteers to achieve its aims and objectives of sharing our message with the community; this includes events such as our regular Carol Services at Christmas, co-ordinating litter-picks in the community etc. A number of ladies within the church began a regular Parent and Toddler group for the community. This has proved to be very popular. All of our children's workers have been DBS checked.



Charity Name Cardea Community Church		No (if any)	
Receipts and payments accounts			
For the period from	Period start date 1st April 2021	To	Period end date 31st March 2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	18,719	1,855	0	20,574	12,196
Stewardship	16,773	603	0	17,376	20,465
Impact Giving	1,000	0	0	1,000	2,000
Refund	72	0	0	72	29
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total(Gross income for AR)	36,564	2,458	0	39,022	34,690
A2 Asset and investment sales, (see table).					
	0	0	0	0	
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	36,564	2,458	0	39,022	34,690
A3 Payments					
Equipment	1,536		0	1,536	1,011
Membership Fees	1,523		0	1,523	749
Minister Salary	22,112		0	22,112	18,204
Mission	3,219	2,458	0	5,677	2,250
Food	610		0	610	
Room Hire	2,635		0	2,635	1,085
Training	0		0	0	
Advertising	605		0	605	729
Visiting Preachers	300			300	0
Independent Examiner	190			190	
Zoom/Skype	173			173	0
Sub total	32,903	2,458	0	35,361	24,028
A4 Asset and investment purchases, (see table)					
	2,785	0	0	2,785	
	0	0	0	0	
Sub total	2,785	0	0	2,785	0
Total payments	35,688	2,458	0	38,146	24,028
Net of receipts/(payments)	876	0	0	876	10,662
A5 Transfers between funds			0	0	0
A6 Cash funds last year end	17,045	0	0	17,045	
Cash funds this year end	17,921	0	0	17,921	10,662

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	17,921	0	0
		0	0	0
		0	0	0
		17,921	0	0

(agree balances with receipts and payments account(s))

OK OK OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
			0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		0	0
		0	0
		0	0
		0	0
		0	0



B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Music Equipment	General	2,785	1,857
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		0	
		0	
		0	
		0	
		0	

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

Signature	Print Name	Date of approval
	Ashley Godfrey	16/01/23
	SAMUEL WOOD	16/01/23

Independent examiner's report on the accounts

Report to the Trustees of Cardea Community Church on accounts for the year ended 31st March 2022.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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

Independent Statement

In connection with my examination, no matter has come to my attention examiner's statement

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

Signed:

Date:

Name:

Address

Appendix 1 – Analytical Overview

Section A– Income totalling £39,022 - £36,564 in unrestricted funds and £2,458 in restricted funds. Lloyds bank statements – 30-98-90 17403868, viewed to evidence income. Largely from standing orders of individual givers and Stewardship giving. This represents an increase of £4,062 (111%), from £34,960 the previous year.

Expenditure totalling £35,361 - £32,903 in unrestricted funds and £2,458 in restricted funds. Payments evidenced through the bank statement, with copies of receipts seen. This represents an increase of £11,333 (147%) from £24,028 the previous year.

The bank statement evidences a balance as at 31/03/22 of £17,921.48

Section B1 – Cash Funds detail a year-end balance of £17,921. All cash assets are held in the bank account

Section B4 – Assets retained for the charity's own use detail assets purchased in the financial year of £2,785. This was a purchase of music equipment that is being depreciated on a 3 year straight line method and has been valued at £1,857 at the end of financial year.

Appendix 2 – Copies of Accounts

Set out using the Charity Commission's recommended template



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Cardea Community Church	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st April 2021	To	Period end date 31st March 2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	18,719	1,855	-	20,574	12,196
Stewardship	16,773	603	-	17,376	20,465
Impact Giving	1,000	-	-	1,000	2,000
Refund	72	-	-	72	29
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	36,564	2,458	-	39,022	34,690

A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	36,564	2,458	-	39,022	34,690

A3 Payments

Equipment	1,536		-	1,536	1,011
Membership Fees	1,523		-	1,523	749
Minister Salary	22,112		-	22,112	18,204
Mission	3,219	2,458	-	5,677	2,250
Food	610		-	610	
Room Hire	2,635		-	2,635	1,085
Training	-		-	-	
Advertising	605		-	605	729
Visiting Preachers	300			300	-
Independent Examiner	190			190	
Zoom/Skype	173			173	-
Sub total	32,903	2,458	-	35,361	24,028

A4 Asset and investment purchases, (see table)

	2,785	-	-	2,785	
--	-------	---	---	-------	--

	-	-	-	-	-
Sub total	2,785	-	-	2,785	-
Total payments	35,688	2,458	-	38,146	24,028
Net of receipts/(payments)	876	-	-	876	10,662
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	17,045	-	-	17,045	
Cash funds this year end	17,921	-	-	17,921	10,662

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	17,921	-	-
		-	-	-
		-	-	-
		17,921	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets				-
		-	-	-
		-	-	-
		-	-	-

	-	-	-
	-	-	-

B3 Investment assets

Details

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details

	Fund to which asset belongs	Cost (optional)	Current value (optional)
Music Equipment	General	2,785	1,857
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details

	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	

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

-
-
-

Signature

Print Name

Date of approval

Ashley Godfrey

Appendix 3

Financial records are recorded in an excel spreadsheet as a cashbook, recording every entry in and out individually. This in turn is allocated to each area of income and expenditure and reconciled.

Gift aid declarations were not viewed this year, these must be retained and it is good practice to ensure that these are kept up to date with old or deceased donors records being stored separately and then destroyed after a period of time.

Electronic records are kept for those payments made in respect of the charities activities, scanned copies of receipts and invoices have been provided.

Again this year the Charity Commission template has been followed, the accounts include details of designated, restricted, unrestricted and endowment funds, giving the opening balance, movement throughout the year and the closing balance.

Appendix 4

The church meets in premises rented (they have recently moved to a local school as this allows them more space to meet) on a twice weekly basis (Sundays and mid-week prayer meetings, there is no ongoing commitment as the premises are rented on a week-to-week basis.

This is around £65 per week, there are more than sufficient cash reserves available to meet that liability in the general fund.

The church employs one pastor full-time, they have been blessed and have grown as a church, they have been able to give consideration to the commitment of his ongoing employment. The church has a reserves policy to maintain 3 months expenditure.

Appendix 5

Income

BACS credit £300.00 from 'AT & R Deane' dated 10th June. Included in spreadsheet as 'R&B'.

BACS credit £200.00 from 'Wild Graham Gift' dated 18th Oct. Included in spreadsheet as 'J&G W'.

BACS credit £2,650.42 from 'Stewardship' dated 6th Jan. Included in spreadsheet as 'Stewardship'.

Expenditure

BACS payment to 'Mrs Jean Wild' £12.48 dated 17th May. Included in spreadsheet as 'Jean Expenses Reimbursement Teas and Coffees' under 'Refreshments/Food'. Four scanned receipts provided.

BACS payment to 'Mr Alasdair Ness' £1,317.99 dated 29th July. Included in spreadsheet as 'Alasdair Ness (Music equipment - 1st part of invoice)' under 'Equipment/stationery'. PDF scanned copies of invoice for AV equipment seen.

Debit card payment to 'Greenwood Moreland CD' £293.07 dated 15th Nov. Included in spreadsheet as 'Greenwood Moreland - Insurance Public Liability' under 'Membership/Licences'.

CARDEA COMMUNITY CHURCH

England & Wales - Charity number 1173815

Accounts

Cardea Community Church Trustee Annual Report April 2020 to March 2021

Cardea Community Church continues to be an independent church charity which is self-governing and financing, aiming to provide a place of worship within the Cardea area of south Stanground, Peterborough. We are grateful to those attending, who, through their generous giving, enable us to meet all of our needs. According to our mission statement on our website, we exist to make Jesus known in Cardea and beyond.

A sizeable chunk of the year was, of course, spent with much of the country in lockdown. We were glad to be able to have our Sunday Service and our midweek meeting for prayer on Zoom. Though this was no substitute for meeting in person, it did afford us the opportunity to 'meet' and to maintain contact with one another, particularly important for those who spent much of their lives alone. We had a special on-line Carol Service for the community just before Christmas.

We were grateful that, even over the lockdown period, we had new people joining with us. We are also glad that the children's work on a Sunday morning has shown signs of steady growth.



Receipts and payments accounts

For the period from	4/1/2020	To	3/31/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Donations (cash collections & bank transfers)	10,630	1,566	-	12,196
Stewardship donations including gift aid	20,465	-	-	20,465
Impact Giving Trust Cheques	2,000	-	-	2,000
Refund	29	-	-	29
BT MyDonate	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	33,124	1,566	-	34,690
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	33,124	1,566	-	34,690
A3 Payments				
Equipment/stationery	445	566	-	1,011
Membership Fees/Licences/Insurance/Zoom	749	-	-	749
Minister Salary/Speakers	18,204	-	-	18,204
Mission Donations	1,250	1,000	-	2,250
Food/events	-	-	-	-
Room Hire	1,085	-	-	1,085
Training	-	-	-	-
Advertising including website	729	-	-	729
Zoom/Skype	180	-	-	180
Sub total	22,642	1,566	-	24,208
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	22,642	1,566	-	24,208
Net of receipts/(payments)	10,482	-	-	10,482
A5 Transfers between funds				
A6 Cash funds last year end	6,563	-	-	6,563
Cash funds this year end	17,045	-	-	17,045

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	Bank Account	17,045	-
		-	-
		-	-
		17,045	-
	(agree balances with receipts and payments account(s))	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

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

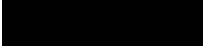
	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use	Church Laptop	General	529
	Church Projector	General	-
			-
			-
			-
			-
			-
			-
			-

	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

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

Signature	Print Name

CC16a



**Last year
to the nearest £**

6,225
7,756
-
-
3,847
-
-
-
17,828

-
-
-

17,828

2,046
1,792
12,368
900
442
2,155
306
857
24
20,890

-
-
-

20,890

- 3,062
-
-
- 3,062



Endowment funds
to nearest £

-
-
-
-

OK

Endowment funds
to nearest £

-
-
-
-
-
-

Current value (optional)

-
-
-
-
-

Current value (optional)

425
100
-
-
-
-
-
-
-
-

When due (optional)

Date of approval

Independent examiner's report on the accounts

Report to the Trustees of Cardea Community Church on accounts for the year ended 31st March 2021.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement


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

Independent Statement

In connection with my examination, no matter has come to my attention examiner's statement

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

Signed:



Date:

18/1/22

Name:

BUDLEY PEACOCK

Address

23 PARK STREET, DUNSTABLE
BEDS, LU6 1NL

Appendix 1 – Analytical Overview

Section A– Income totalling £34,690 - £33,124 in unrestricted funds and £1,566 in restricted funds. Lloyds bank statements – 2309890 17403868, viewed to evidence income. Largely from standing orders of individual givers and Stewardship giving. This represents an increase of £16,862 (194%), from £17,828 the previous year.

Expenditure totalling £24,208 - £22,642 in unrestricted funds and £1,566 in restricted funds. Payments evidenced through the bank statement, with copies of receipts seen. This represents an increase of £3,318 (115%) from £20,890 the previous year.

The bank statement evidences a balance as at 31/03/21 of £17,044.66.

Section B – Assets and Liabilities detail a year-end balance of £17,045. All assets are held as cash in the bank account.

Appendix 2 – Copies of Accounts

Set out using the Charity Commission's recommended template



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	10,630	1,566	-	12,196	6,225
Stewardship	20,465	-	-	20,465	7,756
Impact Giving	2,000	-	-	2,000	-
Refund	29	-	-	29	-
BT	-	-	-	-	3,847
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	33,124	1,566	-	34,690	17,828

A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	33,124	1,566	-	34,690	17,828

A3 Payments

Equipment	445	566	-	1,011	2,046
Membership Fees	749	-	-	749	1,792
Minister Salary	18,204	-	-	18,204	12,368
Mission	1,250	1,000	-	2,250	900
Food	-	-	-	-	442
Room Hire	1,085	-	-	1,085	2,155
Training	-	-	-	-	306
Advertising	729	-	-	729	857
Szoom/Skype	180	-	-	180	24
Sub total	22,642	1,566	-	24,208	20,890

A4 Asset and investment purchases, (see table)

	-	-	-	-	-
	-	-	-	-	-

Sub total	-	-	-	-	-
Total payments	22,642	1,566	-	24,208	20,890
Net of receipts/(payments)	10,482	-	-	10,482	3,062
A5 Transfers between funds					
A6 Cash funds last year end	6,563	-	-	6,563	-
Cash funds this year end	17,045	-	-	17,045	3,062

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	17,045	-	-
		-	-	-
		-	-	-
		17,045	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-

-
-
-
-
-

Signature

Print Name

Date of approval

Appendix 3

Financial records are recorded in an excel spreadsheet as a cashbook, recording every entry in and out individually. This in turn is allocated to each area of income and expenditure and reconciled.

Gift aid declarations were not viewed this year, it should be noted that these must be retained. It is good practice to ensure that these are kept up to date with old or deceased donors records being stored separately and then destroyed after a period of time.

Electronic records are kept for those payments made in respect of the charities activities.

Again this year the Charity Commission template has been followed, the accounts include details of designated, restricted, unrestricted and endowment funds, giving the opening balance, movement throughout the year and the closing balance.

Appendix 4

The church meets in premises rented when required on a weekly basis, there is no ongoing commitment as the premises are rented on a week-to-week basis.

This is around £35 per week, there are re than sufficient cash reserves available to meet that liability in the general fund.

The church employs one pastor full-time, consideration should be given to the commitment given to his ongoing employment. The church has a reserves policy to maintain 3 months expenditure.

Appendix 5

Income

BACS credit £50.00 from 'John Mclaughlan' dated 4th May. Included in spreadsheet as '0008' offering.

BACS credit £898.45 from 'Stewardship' dated 6th Aug. Included in spreadsheet as income.

BACS credit £300.00 from 'AT & R Deane' dated 10th Dec. Included in spreadsheet Book as '0011' offering.

Expenditure

Debit card payment to 'Zoom.GBP CD 1712' £14.39 dated 19th Jun. Included in spreadsheet as Zoom Trial under 'Membership/Licenses/Insurance'.

Debit card payment to 'XL Displays Ltd' £79.20 dated 1st Sep. Included in spreadsheet as 'XL Displays - Clear screen for COVID secure church equipment' under Equipment/stationery. PDF scanned copies of invoice seen.

BACS payment to 'CCSA CCC Carol Service 206740' £35.00 dated 20th Jan. Included in spreadsheet as 'Room Hire'.