

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.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Cardea Community Church

1173815

Receipts and payments accounts

For the period
from

4/1/2020

To

3/31/2021

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 PGACHAM

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

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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

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	-	-	-	-	

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Total payments	22,642	1,566	-	24,208	20,890
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Section B Statement of assets and liabilities at the end of the period

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		-	-	-
		-	-	-
		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'.