

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.



Receipts and payments accounts

CC16a

For the period from Period start date
1st April 2021

To

Period end date
31st March 2022

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

Unrestricted funds

Restricted funds

Endowment funds

Details

to nearest £

to nearest £

to nearest £

B2 Other monetary assets

			0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0

Details

Fund to which asset belongs

Cost (optional)

Current value (optional)

B3 Investment assets

		0	0
		0	0
		0	0
		0	0
		0	0

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	1,857
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0
		0	0

Details

Fund to which liability relates

Amount due (optional)

When due (optional)

B5 Liabilities

		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

SAMUEL WOOD

16/01/23

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
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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	
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	-	-	-	-	
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 to nearest £	Restricted funds to nearest £	Endowment funds 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'.