

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
	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
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	
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

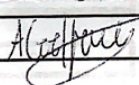
Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		0	
		0	
		0	
		0	
		0	

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

Signature

Print Name

Date of approval



Ashley Godfrey

08/01/2025



DUDLEY PEACHAM

INDEPENDENT EXAMINER

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 Name
Cardea Community Church

No (if any)

CC16a

CHARITY COMMISSION
FOR ENGLAND AND WALES

Receipts and payments accounts

For the period from

Period start date
1st April 2023

To

Period end date
31st March 2024

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	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

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		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
	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-

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.