

# Cardea Community Church

# Trustees' Annual Report

## March 2025

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### **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 "SHales".

Trustee Name/Position – Steve Hales – Trustee

Date – 02/12/2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Cardea Community Church

No (if any)

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
1st April 2024

To

Period end date  
31st March 2025

### 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 £
<b>A1 Receipts</b>					
Donations	20,141	-	-	20,141	22,686
Stewardship	26,562	-	-	26,562	27,011
Impact Giving	-	-	-	-	-
Refund	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>46,703</b>	<b>-</b>	<b>-</b>	<b>46,703</b>	<b>49,697</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>46,703</b>	<b>-</b>	<b>-</b>	<b>46,703</b>	<b>49,697</b>
<b>A3 Payments</b>					
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
<b>A4 Asset and investment purchases. (see table)</b>					
Music Equipment purchased in previous year	-	-	-	-	2,785
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>47,647</b>	<b>-</b>	<b>-</b>	<b>47,647</b>	<b>50,211</b>
<b>Net of receipts/(payments)</b>	<b>- 944</b>	<b>-</b>	<b>-</b>	<b>- 944</b>	<b>- 514</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>24,103</b>	<b>-</b>	<b>-</b>	<b>24,103</b>	<b>24,617</b>
<b>Cash funds this year end</b>	<b>23,159</b>	<b>-</b>	<b>-</b>	<b>23,159</b>	<b>24,103</b>

## 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 £
<b>B1 Cash funds</b>	Bank Account	23,159	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	23,159	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Music Equipment	General	2,785	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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		

# **Independent examiner's report on the accounts**

Report to the Trustees of Cardea Community Church on accounts for the year ended 31<sup>st</sup> 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

24<sup>th</sup> 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.



## Receipts and payments accounts

CC16a

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Refund	-	-	-	-	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
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	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>46,703</b>	<b>-</b>	<b>-</b>	<b>46,703</b>	<b>49,697</b>
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Advertising	1,186			1,186	1,422
Visiting Preachers	550			550	380
Independent Examiner	190	-	-	190	190
Zoom/Skype	-	-	-	-	187
	<b>47,647</b>	<b>-</b>	<b>-</b>	<b>47,647</b>	<b>50,211</b>



<b>A4 Asset and investment purchases, (see table)</b>					
<b>Music Equipment purchased in previous year</b>		-	-	-	2,785
	-	-	-	-	
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	47,647	-	-	47,647	50,211
<b>Net of receipts/(payments)</b>	- 944	-	-	- 944	- 514
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	24,103	-	-	24,103	24,617
<b>Cash funds this year end</b>	23,159	-	-	23,159	24,103

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

[illegible]

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 3<sup>rd</sup> June. Included in spreadsheet as 'DM.

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

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

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

### Expenditure

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

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

BACS payment to '*STEPHEN HALES 600000001443507006 NEW BIBLES 221024 162817*' for £160.00 dated 22<sup>nd</sup> 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 16<sup>th</sup> Jan. Included in spreadsheet under Membership/Licences.