

**CHRIST CHURCH HUNTINGDON
CHARITY NUMBER 1179744**

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

**CHRIST CHURCH HUNTINGDON
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2024**

Trustees	Charlie Newcombe Nathan Brown (to 24 March 2024) John Pawlett Jonathan Gilbert Simon Sykes Nicola Harrison Rebecca Pluke (to 24 March 2024) Sarah Hardy Jean Clark Joanna Watson Alistair Fraser (from 25 January 2024) Sho Carter-Daniel (from 24 March 2024) Susan Brown (from 24 March 2024)
Governing Document	Trust deed dated 28th August 2018 (amended 9 March 2025)
Charity Number	1179744
Principal Office	1 Coneygear Road Huntingdon PE29 1QL
Independent Examiner	S G Berriman BFP, FCCA, FCA Chater Allan LLP 7 Quay Court Colliers Lane Stow-cum-Quay CB25 9AU
Bankers	CAF Bank 25 Kings Hill Ave Kings Hill West Malling ME19 4JQ

CONTENTS

	Page
Charity Information	1
Report of the Trustees	2
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Accounts	8 - 13
Independent Examiner's Report	14

**CHRIST CHURCH HUNTINGDON
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024**

Objectives and Activities

The principal object of the CIO is the advancement of the evangelical Christian faith, by making and growing disciples, mainly, but not exclusively, by means of broadcasting messages of an evangelistic and teaching nature, in accordance with the Basis of Faith.

In furtherance of the above purpose, but not otherwise, the CIO may carry out charitable works as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, which may include but be 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 always that the advancement of the Objects must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the CIO from time to time in accordance with the provisions of this constitution.

The vision of the charity is to see the wonderful good news of Jesus' rescue, which transforms, unites and equips a community, prayerfully shared with all in the Huntingdon area. In planning the activities, the Trustees have had regard to the Charity Commission's guidance on public benefit.

Structure, Governance and Management

The Charity, which is a church, is constituted as a Charitable Incorporated Organisation and is governed by a founding document. The policy and operating decisions of the Charity rest with the Trustees who meet regularly to monitor the activities of the Charity. The Charity operated, until 29 February 2024, as part of the Church of England, with permission to operate a church in Huntingdon under a Bishop's Mission Order. On 29 February 2024 the Bishop's Mission Order expired and the charity left the Church of England, and joined the Anglican Mission in England (AMiE).

In accordance with the Constitution, trustees may be appointed by the existing trustees. In addition, up to four trustees may be appointed by the congregation at the Annual Church meeting.

Achievements and Performance

Oversight

- In February 2024, the church left the Church of England (CofE) to join the Anglican Mission in England. Much of the business of the council for the last year has included processing various changes related to this including a new safeguarding policy (with Christian Safeguarding Services), work on our constitution (objects and trustee benefits) and a reworking of our membership paperwork and commitment forms.
- Leaving the CofE meant that Rev Charlie Newcombe and family had to move house. We praise God for the provision of a house as a base for the family home and Charlie's work, and a place for hospitality, staff meetings and evangelism.
- We give thanks for AMiE, including the support that Charlie gets in the form of fellowship, support and oversight.
- It was a joy to welcome Bishop Andy Lines to speak on Ezekiel at our first church weekend away last May.
- We pray for the CofE, and especially "the Alliance" as the "Prayers of Love and Faith" discussions continue.

People

- We give thanks for each person who attends CCH including further newcomers over the last year.
- We rejoiced in services of thanksgiving for new babies, an adult baptism of Annie, and a confirmation service for four of our young people.
- We welcomed the arrival of Charis Murton to be our part-time administrator in January 2025 continuing much of the great work that Laura Carter did as operations manager.

**CHRIST CHURCH HUNTINGDON
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024**

Sundays

- We are grateful for those who serve on Sundays in so many ways: seen and unseen, formal and informal.
- Our sermons in 2024-25 have included series on Acts, Galatians, Ruth, Prayer, Psalms, John 15 and the Church.
- We continued our monthly "Carpenters Arms" ministry and have now started a monthly lifegroup on the Oxmoor estate.
- Our youth groups and children's work have continued to develop, including the appointment of some new leaders.
- Our Sunday attendance over the last year averaged around 116 people (106 for 23-24).
- We rejoice in the provision of the cupboard to store all our tech and setup/refreshment equipment!

Prayer and Discipleship

- Our monthly and Monday morning (zoom) prayer meetings remain a priority and encouragement.
- Life groups have continued to be a blessing for fellowship, prayer and further bible application.
- Our preachers, lifegroup leaders, & kids workers meet from time to time for training (eg with Andrew Sach in September).

Outreach

- In September, former Gladiator, Warren Furman came to share his story and fun at the Carpenters Arms.
- Other outreach has included Christmas events, Valentines messages, and door-to-door work.
- We have continued to offer our FEED outreach Bible study to local teens, and partner with Thrive youthwork.

Partnership

- Led by our mission committee, we give away around 15% of our income to various Christian causes worldwide.
- Several members of the church have served on summer camps in the UK/overseas and the Keswick Convention.
- Four members of the church have spoken on "Thought for the Day" on HCR104fm radio at 8.30am.
- We are active non-members of the local Churches Together (and run the men's breakfast).
- Susan Brown is our safeguarding officer (policy on website). We had some new training in February with CSS.
- Charlie Newcombe is a trustee of the Cambridgeshire Gospel Partnership and continues to discuss local church plants.

Safeguarding

Since February 2024, Christ Church Huntingdon has used Christian Safeguarding Services (CSS) as its safeguarding adviser and training provider.

Susan Brown is the Designated Safeguarding Lead, with deputies Beth Lindon and Jo Watson, who have all completed DSL training. Susan Brown and Beth Lindon have also completed safe recruitment training.

A new safeguarding policy has been reviewed by the Trustees and implemented in April 2025.

A safeguarding training day by CSS for staff and volunteers took place in February 2025.

No serious incidents have been reported in 2024-25.

Financial Review

Total income for the year was £168,332 (2023: £123,729). Total expenditure for the year amounted to £172,355 (2023: £110,276). There was therefore a deficit for the year of £4,023 (2023: surplus of £13,453). Giving increased by £39,028, being a 32.4% increase. The increase in expenditure relates mainly to the full cost of the minister following the departure from the Church of England, and increased donations in the year.

Due to giving from the members, the Trustees have continued to designate 15% of donated funds to be made available for grants for various projects that are aligned with the charitable objectives of the Charity,

**CHRIST CHURCH HUNTINGDON
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024**

with a focus on local projects, national Christian ministry, and international missionary work. Therefore, a further £23,928 (2023: £18,146) was transferred to the designated Mission Grants Fund in 2023.

Expenses to the Trustees

Three Trustees (2023: three) incurred expenses and were reimbursed during the period, all relating to the day-to-day charitable activities of the Charity. These expenses totalled £3,564 (2023: £2,269) incurred during their tenures as Trustees and relating to costs of the activities of the church. Following the departure from the Church of England, payments were made to and for the stipend of the minister of the church. Permission to make these payments was granted by the Charity Commission.

Reserves Policy

The Trustees have established a policy that a sensible level of free reserves should be maintained to ensure the Charity can continue to operate if income is below budget or if unplanned contingencies are required.

The Trustees decided that an amount equivalent to four months' expenditure should be kept for this purpose.

In December 2024, the average monthly expenditure was estimated to be £12,000 meaning that the Trustees set £48,000 as the minimum level of reserves required.

At the year end, unrestricted funds amounted to £75,227 and the Expendable Endowment amounted to £78,758. Since all these funds may be used for any charitable purpose, the total amount of free reserves of the Charity amounted to £153,985.

Investment Policy

Since the reserves of the Charity are currently in excess of the minimum required by the Charity's reserves policy, the Trustees have sought to invest some of the reserves in accordance with the Charity's objects. It is expected that the extra reserves will be used in the near future, so the Trustees was decided that the Charity should ensure the reserves are accessible within 3 months, and should carry little risk, so as to minimise possible losses that would hinder the outreach work of the Charity hopes to do.

The Trustees also decided that they would pursue opportunities that saw the Charity's reserves used for Christian purposes, in line with the Charity's objects, so the Charity has chosen to invest in savings accounts with Kingdom Bank.

Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period.

In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

**CHRIST CHURCH HUNTINGDON
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024**

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approval

This report was approved by the Trustees and signed on their behalf by:



Alistair Fraser
Treasurer
Date: 19th June 2025

CHRIST CHURCH HUNTINGDON
STATEMENT OF FINANCIAL ACTIVITIES (Incorporating the Income and Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
INCOME	3					
Income and Endowments from:						
Donations and Legacies		159,520	405	-	159,925	120,492
Charitable Activities		5,524	-	-	5,524	1,043
Investments		919	-	1,965	2,883	2,194
Total		165,962	405	1,965	168,332	123,729
EXPENDITURE	4					
Charitable Activities		172,255	100	-	172,355	110,276
Total		172,255	100	-	172,355	110,276
Net income		(6,293)	305	1,965	(4,023)	13,453
Transfers between Funds		-	-	-	-	-
Net Movement in Funds		(6,293)	305	1,965	(4,023)	13,453
Funds brought forward		81,520	1,714	76,793	160,027	146,574
Funds carried forward		75,227	2,019	78,758	156,004	160,027

**CHRIST CHURCH HUNTINGDON
BALANCE SHEET
AS AT 31 DECEMBER 2024**

	Notes	Unrestricted Funds	Endowment Funds	Restricted Funds	Total 2024	Total 2023
		£	£	£	£	£
FIXED ASSETS	7					
Tangible Assets		2,049	-	-	2,049	3,416
Total Fixed Assets		2,049	-	-	2,049	3,416
CURRENT ASSETS						
Debtors	8	10,651	-	-	10,651	23,312
Cash at bank and in hand	9	85,920	78,758	2,019	166,697	179,558
Total current assets		96,571	78,758	2,019	177,348	202,870
CREDITORS: amounts falling due within one year	10	23,393	-	-	23,393	46,259
NET CURRENT ASSETS		73,178	78,758	2,019	153,955	156,611
NET ASSETS		75,227	78,758	2,019	156,004	160,027
FUNDS	11					
Endowment Funds		-	78,758	-	78,758	76,793
Restricted Funds		-	-	2,019	2,019	1,714
Unrestricted Funds		75,227	-	-	75,227	81,520
TOTAL FUNDS		75,227	78,758	2,019	156,004	160,027

Approved by the Church Council on 19th June 2025 and signed on its behalf by:

Alistair Fraser
Treasurer

**CHRIST CHURCH HUNTINGDON
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. BASIS OF PREPARATION

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019
- Financial Reporting Standard 102 – Reduced disclosure exemptions. The trustees have taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS102:
 - the requirement of Section 7 Statement of Cash Flows
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS102.

1.2 Going concern

The financial statements have been prepared on a going concern basis. The trustees do not consider there to be any material uncertainties about the Charity's ability to continue as a Going Concern.

2. ACCOUNTING POLICIES

2.1 Income

Recognition of income

Income is included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Tax reclaims on donations

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that donation and is treated as an addition to the same fund as the donation unless the donor has specified otherwise.

Volunteers

The value of any voluntary help is not included in the financial statements.

Interest income

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

CHRIST CHURCH HUNTINGDON
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2.3 Assets

Tangible fixed assets

Tangible fixed assets are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost. The depreciation rates and methods are disclosed in note 7.

Debtors

Debtors are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

3 ANALYSIS OF INCOME

	2024	Unrestricted Funds	Restricted Funds	Expendable Endowment	Total 2024
		£	£	£	£
Donations and Legacies					
Planned Giving		96,892	-	-	96,892
Other Giving and grants		37,391	405	-	37,796
Gift Aid reclaimed		25,237	-	-	25,237
		159,520	405	-	159,925
Charitable Activities					
Events and Activities		5,524	-	-	5,524
Investments					
Bank Interest		919	-	1,965	2,883
		165,962	405	1,965	168,332
	2023	Unrestricted Funds	Restricted Funds	Expendable Endowment	Total 2023
		£	£	£	£
Donations and Legacies					
Planned Giving		84,251	-	-	84,251
Other Giving and grants		14,133	-	-	14,133
Gift Aid reclaimed		22,108	-	-	22,108
		120,492	-	-	120,492
Charitable Activities					
Events and Activities		1,043	-	-	1,043
Investments					
Bank Interest		386	-	1,808	2,194
		121,921	-	1,808	123,729

**CHRIST CHURCH HUNTINGDON
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

4 ANALYSIS OF EXPENDITURE

	2024	Unrestricted Funds	Restricted Funds	Expendable Endowment	Total 2024
		£	£	£	£
Charitable Activities					
Parish Share		5,842	-	-	5,842
Staff costs		96,726	-	-	96,726
Sunday services		11,559	-	-	11,559
Events and activities		8,286	-	-	8,286
Grants paid (note 6)		33,590	100	-	33,690
Administration		16,251	-	-	16,251
		172,255	100	-	172,355
	2023	Unrestricted Funds	Restricted Funds	Expendable Endowment	Total 2023
		£	£	£	£
Charitable Activities					
Parish Share		42,662	-	-	42,662
Staff costs		37,500	-	-	37,500
Sunday services		9,240	-	-	9,240
Events and activities		2,479	-	-	2,479
Grants paid (note 6)		9,440	-	-	9,440
Administration		8,956	-	-	8,956
		110,276	-	-	110,276

Included in administration costs are independent examination fees of £960 (2023: £960) and depreciation of £1,367 (2023: £1,601).

5 STAFF COSTS

For the two months that the church was still a member of the Church of England, the stipend of the minister of Christ Church Huntingdon was paid by the Diocese of Ely, to which the charity contributed through parish share (see note 4).

Staff costs (including the stipend of the minister from 1 March 2024) until 30 September 2024 relate to payments made for staff members whose contracts were with and who are paid by Gospel Mission Support Trust. Nicola Harrison is a trustee of Gospel Mission Support Trust.

From 1 October 2024 all staff member contracts were transferred to Christ Church Huntingdon and all staff were paid directly by Christ Church Huntingdon from that date.

The average number of staff working at the charity (including seconded staff and the minister) was 3 (2023: 3).

CHRIST CHURCH HUNTINGDON
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

6 GRANTS

	2024	2023
	£	£
Thrive	1,500	1,500
Crosslinks	15,946	1,300
Tyndale House	1,340	1,200
Christ Church South Cambridgeshire	750	1,000
OMF	1,300	1,300
Hope Church Chesterton	750	1,000
Falcon Camps	800	2,100
Diego Alves	2,360	-
Cornerstone Care in Confidence	2,000	-
GenR8	1,750	-
HAMA	200	-
Samaritan's Purse	900	-
Anglican Mission in England	3,974	-
Other	20	40
	33,590	9,440

A £100 (2023: £Nil) donation was paid from the Restricted Hardship Fund during the year.

7 FIXED ASSETS

	Equipment	Total
	£	£
Cost		
At 1 January 2024	11,023	11,023
Additions	-	-
At 31 December 2024	11,023	11,023
Depreciation		
At 1 January 2024	7,607	7,607
Charge for the year	1,367	1,367
At 31 December 2024	8,974	8,974
Net Book Value		
At 31 December 2024	2,049	2,049
At 31 December 2023	3,416	3,416

Depreciation is charged on a straight line basis with useful economic lives ranging from 3 to 5 years.

**CHRIST CHURCH HUNTINGDON
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

8 DEBTORS

	2024	2023
	£	£
Other Debtors	6,674	22,892
Prepayments and Accrued Income	3,977	420
	10,651	23,312

9 CASH AT BANK AND IN HAND

	2024	2023
Short term deposits	88,960	86,741
Cash at bank and in hand	77,737	92,817
	166,697	179,558

10 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Creditors	23,393	46,259
	23,393	46,259

11 CHARITY FUNDS

	Unrestricted Funds		Restricted Funds	Expendable Endowment	Total Funds
	General Fund	Mission Support Fund			
	£	£	£	£	£
Balance at 1 January 2024	66,394	15,126	1,714	76,793	160,027
Net income/(expenditure) for the year	23,323	(29,616)	305	1,965	(4,023)
Transfer between Funds	(23,928)	23,928		-	-
Balance at 31 December 2024	65,789	9,438	2,019	78,758	156,004

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Expendable Endowment funds are donations that are intended to be held as capital which may be gradually spent as income by the Charity over a period of time, in accordance with any restrictions imposed by the donors

The Charity holds the following various funds:

- Unrestricted Fund
General Fund – for the day-to-day activities of the Charity.

**CHRIST CHURCH HUNTINGDON
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

- **Designated Fund**
Mission Grants Fund – for the purpose of giving grants to other individuals or organisations that advance the Christian gospel, especially bringing the good news of Jesus. The trustees have decided to designate 15% of donated funds to the Mission Support Fund.
- **Restricted Funds**
Hardship Fund – for the purpose of giving grants to individuals in the church congregation experiencing financial difficulty.
- **Expendable Endowment Fund**
Church Plant Endowment Fund – The charity received a one-off grant from the PCC of St Andrew the Great Church when the charity started in 2018. This grant was given in order to finance the setup of Christ Church Huntingdon and underwrite the operation of the charity for the initial 10 years of operation. The grant has been classed as an Expendable Endowment. The fund is not restricted to any particular purpose and is expected to be spent over the coming years in such manner that the Church is established sustainably.

CHRIST CHURCH HUNTINGDON

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHRIST CHURCH HUNTINGDON

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts 'give a true and fair view' which is not a matter considered as part of an independent examination

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stuart Berriman

S G Berriman BFP, CTA, FCA
Chater Allan LLP
7 Quay Court
Colliers Lane
Stow-cum-Quay
CB25 9AU

Date: 9 July 2025