

CEDARS CHURCH

England & Wales · Charity number 1197098

Details

Status Registered

Legal form CIO

Registered 2021-12-14

Register [View on the Charity Commission register](#)

Contact

Address 32 Phoenix Way
Stowmarket
Suffolk
IP14 5GF

Phone 01379 778095

Email admin@cedarschurch.com

Website www.cedarschurch.com

Activities

Objects: 3.1 THE PURPOSES OF THE CHURCH ARE: 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN STOWMARKET SUFFOLK AND THE SURROUNDING NEIGHBOURHOOD; AND 3.1.2 SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT 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 THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: Cedars Church [FIEC] meets together and actively serves the Cedars Park community in Stowmarket. We have Christian worship every Sunday and provide a range of activities during the week for all ages, incl. home groups for Bible study and prayer, ladies and men's groups, youth activities, mums and toddlers group, school assemblies, Care Home services and regular community events through the year.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£113,339	£100,425	-	-
2024-12-31	£87,610	£83,092	-	-
2023-12-31	£76,471	£80,905	-	-
2022-12-31	£88,972	£75,469	-	-

Trustees

Name	Role	Appointed
Christopher Neil Oliver	Chair	2021-12-14
Christopher David Frost		2021-12-14
Clifford Doney		2024-05-09
Jonathan Richard Moore-Crispin		2021-12-14

CEDARS CHURCH

England & Wales - Charity number 1197098

Accounts



Registered Charity No. 1197098

Trustees Annual Report for the year ended 31 December 2025

CEDARS CHURCH STOWMARKET

Contact Address: 16 Broad Street Eye IP23 7AF

Email: admin@cedarschurch.com

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Annual report of trustees for the period ending 31 December 2025 for Cedars Church Registered Charity No. 1197098

Section A. Reference and administration details

Charity name: Cedars Church

Registered charity number: 1197098

Charity's contact address: 16 Broad Street Eye Suffolk IP23 7AF

Place of meeting: Cedars Park Community Primary School, Pintail Road, Stowmarket IP14 5FP

Email: admin@cedarschurch.com

Trustees: C Doney, C Frost, J Moore-Crispin & C Oliver (Chair of Trustees)

Staff workers: The church employs J Moore-Crispin as full time Pastor, who is also a Trustee and P Frost as Operations Facilitator

Section B. Structure, governance and management

Governing documents (legal): Cedars Church is registered as a Charitable Incorporated Organisation (charity number 1197098). The Church is governed by the following documents:

1. Cedars Church Constitution (Association Model)
2. Cedars Church Handbook

Governing documents (spiritual):

Cedars Church has its Basis of Faith incorporated into its governing documents. The church handbook includes doctrinal distinctives and ethical statements providing guidance for trustees and members.

Bodies responsible for governance and management:

The trustees provide the legal oversight of the church and the elders have a pastoral brief and oversee the spiritual life of the church, ensuring that the church fulfils its objectives, with support from co-ordinators within the church. The members of the church are responsible within the church to make the strategic and spiritual decisions for the church using an election and vote system.

The Trustees meet regularly throughout the year and the church members meet at least twice a year.

Safeguarding and Policies:

The church operates a safeguarding policy which is available in the church records from the Safeguarding Co-ordinator. Any other Church policies are available from the trustees.

SECTION C. Objectives, associations and activities

Objectives:

Cedars Church's objectives are to advance the Christian faith, in accordance with the Basis of Faith set out in the constitution, primarily but not exclusively within Stowmarket, Suffolk and the surrounding neighbourhood. And, such other charitable purposes, as shall in the opinion of the trustees, put into practise the Christian faith in accordance with the Basis of Faith, Doctrinal Distinctives and Ethical Statements. The church is active in Cedars Park community, and where appropriate further afield, looking to minister to and help as appropriate with needs and hardships and to promote social welfare through the provision of resources and activities, including that of counselling and support.

The vision of the church is to be a gospel centred people longing to see lives transformed in Stowmarket and beyond. Our goals are to provide a spiritual home, teaching, encouragement and support for followers of Jesus who do life together; to enable appropriate Christian outreach to those who wouldn't call themselves Christians; to provide support, Christian love and compassion to those in need in our local community; and to support the work of Christians around the world in spreading the love of Jesus Christ.

Associations:

The church is a member of the Fellowship of Independent Evangelical Churches (FIEC) uniting around their Doctrinal Basis and Ethos Statements, which it holds in common with other member churches [<https://fiec.org.uk>]. The church has affiliations, both local and national, with other like-minded Christian organisations and partnerships with Christian mission agencies to help advance the Christian faith and share the good news in word and deed.

Church activities:

Cedars Church is rooted in the local community of Cedars Park community, Stowmarket and the church meets in Cedars Park Primary School, a place that is central to the life and activity of the families in the community, with the Community Centre right next door. Relationships with the School and the Community centre are vital and valued as the church serves in the community.

The activities of the church can be found on the website [<https://www.cedarschurch.com/>] working with all ages in the community to benefit them with practical care as well as a spiritual concern, including –

- Sunday morning services with specialist programmes for children and youth;
- Bi-weekly Sunday evening meetings and midweek home groups for bible study and prayer;
- Friday youth work for children and teenagers;
- Sunday meetings in Cedrus House Care Home;
- Midweek meetings in the Community Centre for Cedars Tots group and the Connect group;
- Involvement in the spiritual life of the Primary School through assemblies and social interaction;
- Regular men's and women's group activities and studies;
- Community outreach events, such as our 'Easter Egg Hunt' and 'Light Party';
- Regular support of the Local Food Bank in the community.

The church provides opportunities to study the bible, explore the Christian faith, learn spiritual disciplines, grow in faith and share in life's circumstances by introducing people to Jesus Christ as not just a historical person, but as the living Son of God, who is the answer to our deepest needs and the fulfilment of our life's purpose.

SECTION D. Administration and performance

Administration and performance:

The Trustees have the overall responsibility for the oversight and governance of Cedars Church. These trustees recognise and are extremely grateful for all that happens on a day-to-day basis due to the wonderful dedication of members and volunteers connected to the church. These volunteers include Elders and Coordinators, alongside group activity leaders, who generously contribute innumerable hours and through sacrificial financial giving. It is because of them that the church is able to have a public benefit to the community.

The church leadership is responsible for the pastoral and spiritual oversight of church life and for practical administration. The leaders acknowledge their responsibilities pertaining to managing risk, both financial

and operational, reviewing and planning church activities in light of this and making informed collective decisions. Records of these meetings are maintained and filed. Appropriate insurance policies, including public liability and employers' insurances and copyright licenses are in place.

New leaders are appointed by the leadership (trustees), with agreement of the membership.

The church manages its financial commitments and resources and works to an annual budget, as agreed by the membership for the year ahead. As a responsible employer there is an awareness of the additional care that must be taken with the finances. The trustees manage the budget with prudence, ensuring that a combination of the current level of income (through giving) and the reserves held will be sufficient to meet our obligations. For 2025, there was a surplus. The 'reserves policy' is noted under the Financial Review and there is an understanding of the need to manage risk around issues such as possible fraud and money laundering and ensuring that funds are used appropriately, with suitable controls in place for handling and recording monies.

The church gives a minimum of 10% of its income to support mission partners in sharing the gospel.

At 31st December 2025, there were 66 (2024: 64) in membership, with many more people regularly at our meetings and services. The church income increased in the period and is sufficient to meet the current needs of the church and its goals in serving the community as it invests time, resource and funds into the activities of the church.

Public benefit:

The trustees have complied with their duty under the Charities Act 2022 & 2011 to have due regard to the public benefit guidance published by the Charity Commission. The charity believe that Christianity and the church is good news for society and this is evidenced very much in the objectives, activities, associations, achievements and performance highlighted in this report. Many people, directly and indirectly, have been positively impacted by the holistic approach of Cedars Church to serve people of faith, other faiths or of no faith at all.

SECTION E. Financial review

Bank accounts:

The Co-operative Bank, Queen Street, Ipswich IP1 1SW

Accounting procedures:

The Trustees, with the support of the church's Treasurer, have fulfilled their responsibility to prepare accounts for the year ending 31st December 2025, using the receipts and payments method of accounting and subject to an independent examination.

Financial summary and Reserves Policy:

Incoming total resources in 2025, were £113,339 and expenditure was £100,424, resulting in a £12,915 surplus, against a budgeted small deficit. The charity will continue in 2026 to budget and operate within a reserve, which is in place to cover a minimum of five months of budgeted and foreseen expenditure, which follows best practice recommendations appropriate for a charity of this size. At present this means that the minimum reserve level is £37,500. The trustees receive regular financial reports submitted during the year. The church gives thanks to God for all His provision.

The church currently holds in excess of the required reserves as it considers the needs of a growing church.

Financial Accounts in 2025:

See separate filed report with the Charity Commission.

Independent Examiner:

G Brown, 35 Aldis Avenue, Stowmarket IP14 2PE

Conclusion:

All the trustees are aware of the Charity Commission's General Guidance for the conduct of a charitable organisation, as published on the Charity Commission's website. They keep this guidance in mind in their deliberations and are committed to complying with it in every way that their conscience allows. The Leadership, for their part, have considered the specific guidance on the advancement of religion. This return and report have endeavoured to have due regard to the guidance and legal requirements.

SECTION F. Declaration

Approved by the Trustees of Cedars Church on 10th February 2026 and signed on their behalf by:

C Oliver

Mr C Oliver, Chair of Trustees &

C Frost

Mr C Frost, Trustee

This report was approved by the church members at the AGM on 5th March 2026.

Cedars Church Stowmarket

Registered Charity No. 1197098

Receipts and Payments for the year ended 31 December 2025

Prepared by – C Doney (Treasurer and Trustee) on 01/02/2026

Approved by – The Board of Trustees 10/02/2026

Independent Examiners Report – dated 11/02/2026 – see attached

Receipts	£	Payments	£
Giving (incl. Gift Aid)	105,103.29	Rent of Premises	10,274.50
Other Income	8,236.10	Salary, Pension & HMRC	51,789.38
		Mission Gifts	8,751.13
		FIEC & EA Affiliation Fees	2,238.00
		Ministry Resource Costs	9,278.49
		Equipment	2,084.69
		Events	12,943.49
		Youth Ministry Resource Costs	2,638.82
		Insurance	426.22
TOTAL	113,339.39	TOTAL	100,424.72
		Excess Receipts over Payments	12,914.67
	113,339.39		113,339.39
Reserves		Represented by	
Cedars Main Co-operative Bank	27,989.67	Cedars General Fund	98,136.01
United Trust Bank Bonds	54,795.95		
United Trust Bank Bonds	15,338.41		
Cash in hand	11.98		
	98,136.01		98,136.01

Independent examiner's report to the trustees of Cedars Church

I report to the trustees on my examination of the accounts of Cedars Church for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity trustees of the Church, 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 Trust's accounts carried out under section 145 of the 2011 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 Church as required by section 130 of the Act; or
2. The accounts do not accord with those records.

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.

Signed / Name: Graham Brown Address: 35 Aldis Avenue, Stowmarket, Suffolk. IP14 2DJ

Date: 11/2/26

CEDARS CHURCH

England & Wales - Charity number 1197098

Accounts



Registered Charity No. 1197098

Trustees Annual Report for the year ended 31 December 2024

CEDARS CHURCH STOWMARKET

Contact Address: 16 Broad Street Eye IP23 7AF

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Annual report of trustees for the period ending 31 December 2024 for Cedars Church Registered Charity No. 1197098

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Registered charity number: 1197098

Charity's contact address: 16 Broad Street Eye Suffolk IP23 7AF

Place of meeting: Cedars Park Community Primary School, Pintail Road, Stowmarket IP14 5FP

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The church managed its responsibilities during the period in respect of the pandemic, with the risks addressed for both practical and financial circumstances.

The activities of the church can be found on the website [<https://www.cedarschurch.com/>] working with all ages in the community to benefit them with practical care as well as a spiritual concern, including –

- Sunday morning services with specialist programmes for children and youth;
- Bi-weekly Sunday evening meetings and midweek home groups for bible study and prayer;
- Friday youth work for children and teenagers;
- Sunday meetings in Cedrus House Care Home;
- Midweek meetings in the Community Centre for Cedars Tots group and the Connect group;
- Involvement in the spiritual life of the Primary School through assemblies and social interaction;
- Regular men's and women's group activities and studies;
- Community outreach events, such as our 'Great Easter Egg Hunt' and 'Light Party';
- Regular support of the Local Food Bank in the community.

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SECTION D. Administration and performance

Administration and performance:

The Trustees have the overall responsibility for the oversight and governance of Cedars Church. These trustees recognise and are extremely grateful for all that happens on a day-to-day basis due to the wonderful dedication of members and volunteers connected to the church. These volunteers include Elders and Coordinators, alongside group activity leaders, who generously contribute innumerable hours and through sacrificial financial giving. It is because of them that the church is able to have a public benefit to the community.

The church leadership is responsible for the pastoral and spiritual oversight of church life and for practical administration. The leaders acknowledge their responsibilities pertaining to managing risk, both financial and operational, reviewing and planning church activities in light of this and making informed collective decisions. Records of these meetings are maintained and filed. Appropriate insurance policies, including public liability and employers' insurances and copyright licenses are in place.

New leaders are appointed by the leadership (trustees), with agreement of the membership.

The church manages its financial commitments and resources and works to an annual budget, as agreed by the membership for the year ahead. As a responsible employer there is an awareness of the additional care that must be taken with the finances. The trustees manage the budget with prudence, ensuring that a combination of the current level of income (through giving) and the reserves held will be sufficient to meet our obligations. For 2024, there was a surplus. The 'reserves policy' is noted under the Financial Review and there is an understanding of the need to manage risk around issues such as possible fraud and money laundering and ensuring that funds are used appropriately, with suitable controls in place for handling and recording monies.

The church gives a minimum of 10% of its income to support mission partners in sharing the gospel.

At 31st December 2024, there were 64 (2023: 61) in membership, with many more people regularly at our meetings and services. The church income increased in the period and is sufficient to meet the current needs of the church and its goals in serving the community as it invests time, resource and funds into the activities of the church.

Public benefit:

The trustees have complied with their duty under the Charities Act 2022 & 2011 to have due regard to the public benefit guidance published by the Charity Commission. The charity believe that Christianity and the church is good news for society and this is evidenced very much in the objectives, activities, associations, achievements and performance highlighted in this report. Many people, directly and indirectly, have been positively impacted by the holistic approach of Cedars Church to serve people of faith, other faiths or of no faith at all.

SECTION E. Financial review

Bank accounts:

The Co-operative Bank, Queen Street, Ipswich IP1 1SW

Accounting procedures:

The Trustees, with the support of the church's Treasurer, have fulfilled their responsibility to prepare accounts for the year ending 31st December 2024, using the receipts and payments method of accounting and subject to an independent examination.

Financial summary and Reserves Policy:

Incoming total resources in 2024, were £87,611 and expenditure was £83,093, resulting in a £4,518 surplus, against a budgeted break-even point. The charity will continue in 2025 to budget and operate within a reserve, which is in place to cover a minimum of five months of budgeted and foreseen expenditure, which follows best practice recommendations appropriate for a charity of this size. At present this means that the minimum reserve level is £37,750. The trustees receive regular financial reports submitted during the year. The church gives thanks to God for all His provision.

Financial Accounts in 2024:

See separate filed report with the Charity Commission.

Independent Examiner:

G Brown, 35 Aldis Avenue, Stowmarket IP14 2PE

Conclusion:

All the trustees are aware of the Charity Commission's General Guidance for the conduct of a charitable organisation, as published on the Charity Commission's website. They keep this guidance in mind in their deliberations and are committed to complying with it in every way that their conscience allows. The Leadership, for their part, have considered the specific guidance on the advancement of religion. This return and report have endeavoured to have due regard to the guidance and legal requirements.

SECTION F. Declaration

Approved by the Trustees of Cedars Church on 13th March 2025 and signed on their behalf by:

C Oliver

Mr C Oliver, Chair of Trustees &

C Frost

Mr C Frost, Trustee

Cedars Church

Stowmarket

Registered Charity No. 1197098

Receipts and Payments
for the year ended 31 December 2024

Cedars Church, Stowmarket

Receipts and Payments for the year ended 31 December 2024

Receipts	£		Payments	£
Giving (incl. Gift Aid)	79,798.96		Rent of Premises	9,972.25
Other Income	7,811.75		Salary, Pension & HMRC	41,317.97
			Mission Gifts	7,984.00
			FIEC & EA Affiliation Fees	1,918.00
			Ministry Resource Costs	10,465.10
			Equipment	341.40
			Events	8,906.92
			Youth Ministry Resource Costs	1,760.91
			Insurance	426.22
TOTAL	87,610.71		TOTAL	83,092.77
			Excess Receipts over Payments	4,517.94
	87,610.71			87,610.71
Receipts - Knoc	£		Payments - Knoc	£
Kenyan Needy Orphans & Children			Kenyan Needy Orphans & Children	
Income	0.00		To Knoc Programme	3,292.55
TOTAL	0.00		TOTAL	3,292.55
Excess Payments over Receipts	3,292.55			
	3,292.55			3,292.55
Reserves			Represented by	
Cedars Knoc Co-operative Bank	0.00		Cedars General Fund	85,221.34
Cedars Main Co-operative Bank	33,044.12			
United Trust Bank Bonds	52,161.78			
Cash in hand	15.44			
	85,221.34			85,221.34

Independent Examiner's Statement

I have examined the accounts of Cedars Church for the year ended 31 December 2024 (Registered Charity No. 1197098).

In connection with my examination, no matter has come to my attention

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements:
 - * to keep accounting records in accordance with the law; and
 - * to prepare accounts which accord with the accounting records and comply with the various legal requirements that apply have 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.

Mr G Brown

Honorary Independent Examiner

Approved Date – 27/02/2025

CEDARS CHURCH

England & Wales - Charity number 1197098

Accounts



Cedars Church
Stowmarket

Registered Charity No. 1197098

Trustees Annual Report for the year ended 31st December 2023

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The vision of the church is to be a Jesus centred people longing to see lives transformed in Stowmarket and beyond. Our goals are to provide a spiritual home, teaching, encouragement and support for followers of Jesus who do life together; to enable appropriate Christian outreach to those who wouldn't call themselves Christians; to provide support, Christian love and compassion to those in need in our local communities; and to support the work of Christians around the world in spreading the love of Jesus Christ.

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The church managed its responsibilities during the period in respect of the pandemic, with the risks addressed for both practical and financial circumstances.

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SECTION D. Administration and performance

Administration and performance:

A small group of Trustees have the overall responsibility for the oversight and governance of Cedars Church. These trustees recognise and are extremely grateful for all that happens on a day-to-day basis due to the wonderful dedication of members and volunteers connected to the church. These volunteers include Elders and Coordinators, alongside group activity leaders, who generously contribute innumerable hours and through sacrificial financial giving. It is because of them that the church is able to have a public benefit to the community.

The church leadership is responsible for the pastoral and spiritual oversight of church life and for practical administration. The leaders acknowledge their responsibilities pertaining to managing risk, both financial and operational, reviewing and planning church activities in light of this and making informed collective decisions. Records of these meetings are maintained and filed. Appropriate insurance policies, including public liability and employers' insurances and copyright licenses are in place.

New leaders are appointed by the leadership (trustees), with agreement of the membership.

The church manages its financial commitments and resources and works to an annual budget, as agreed by the membership for the year ahead. As a responsible employer there is an awareness of the additional care that must be taken with the finances. The trustees manage the budget with prudence, ensuring that a combination of the current level of income (through giving) and the reserves held will be sufficient to meet our obligations. For 2023, a deficit was incurred. The 'reserves policy' is noted under the Financial Review and there is an understanding of the need to manage risk around issues such as possible fraud and money laundering and ensuring that funds are used appropriately, with suitable controls in place for handling and recording monies.

The church gives a minimum of 10% of its income to support mission partners in sharing the gospel.

At 31st December 2023, there were 61 (2022: 58) in membership, with many more people regularly at our meetings and regular services. The church income increased in the period and is sufficient to meet the current needs of the church and its goals in serving the community as it invests time, resource and funds into the activities of the church.

Public benefit:

The trustees have complied with their duty under the Charities Act 2022 & 2011 to have due regard to the public benefit guidance published by the Charity Commission. The charity believe that Christianity and the church is good news for society and this is evidenced very much in the objectives, activities, associations, achievements and performance highlighted in this report. Many people, directly and indirectly, have been positively impacted by the holistic approach of Cedars Church to serve people of faith, other faiths or of no faith at all.

SECTION E. Financial review

Bank accounts:

The Co-operative Bank, Queen Street, Ipswich IP1 1SW

Accounting procedures:

The Trustees, with the support of the church's Treasurer, have fulfilled their responsibility to prepare accounts for the year ending 31st December 2023, using the receipts and payments method of accounting and subject to an independent examination.

Financial summary and Reserves Policy:

Incoming total resources in 2023, were £76,471 and resources expended £80,905, resulting in a £4,434 deficit, against a budgeted deficit of £7,573. The charity will continue in 2024 to budget and operate within a reserve, which is in place to cover a minimum of five months of budgeted and foreseen expenditure, which follows best practice recommendations appropriate for a charity of this size. At present this means that the minimum reserve level is £32,426. The trustees receive regular financial reports submitted during the year. The church gives thanks to God for all His provision.

Financial Accounts in 2023:

See separate filed report with the Charity Commission.

Independent Examiner:

G Brown, 35 Aldis Avenue, Stowmarket IP14 2PE

Conclusion:

All the trustees are aware of the Charity Commission's General Guidance for the conduct of a charitable organisation, as published on the Charity Commission's website. They keep this guidance in mind in their deliberations and are committed to complying with it in every way that their conscience allows. The Leadership, for their part, have considered the specific guidance on the advancement of religion. This return and report have endeavoured to have due regard to the guidance and legal requirements.

SECTION F. Declaration

Approved by the Trustees of Cedars Church on 26th March 2024 and signed on their behalf by:

C Oliver

Mr C Oliver, Chair of Trustees &

C Frost

Mr C Frost, Trustee

Cedars Church

Stowmarket

Registered Charity No. 1197098

Receipts and Payments
for the year ended 31 December 2023

Cedars Church, Stowmarket

Receipts and Payments for the year ended 31 December 2023

Receipts	£		Payments	£
Giving (incl. Gift Aid)	70,747.18		Rent of Premises	9,872.75
Other Income	5,724.28		Salary, Pension & HMRC	36,314.40
			Mission Gifts	8,823.91
			FIEC & EA Affiliation Fees	1,882.00
			Ministry Resource Costs	7,864.49
			Equipment	6,075.25
			Events	7,567.50
			Youth Ministry Resource Costs	2,078.68
			Insurance	426.22
TOTAL	76,471.46		TOTAL	80,905.20
Excess Payments over Receipts	4,433.74			
	80,905.20			80,905.20
Receipts - Knoc	£		Payments - Knoc	£
Kenyan Needy Orphans & Children			Kenyan Needy Orphans & Children	
Income	0.00		To Knoc Programme	3,220.00
TOTAL	0.00		TOTAL	3,220.00
Excess Payments over Receipts	3,220.00			
	3,220.00			3,220.00
Reserves			Represented by	
Cedars Knoc Co-operative Bank	3,292.55		Cedars General Fund	80,703.40
Cedars Main Co-operative Bank	30,703.40		Knoc General Fund	3,292.55
United Trust Bank Bonds	50,000.00			
Cash in hand	0.00			
	83,995.95			83,995.95

Independent Examiner's Statement

I have examined the accounts of Cedars Church for the year ended 31st December 2023 (Registered Charity No. 1197098).

In connection with my examination, no matter has come to my attention

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements:
 - * to keep accounting records in accordance with the law; and
 - * to prepare accounts which accord with the accounting records and comply with the various legal requirements that apply have 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.

Mr G Brown

Honorary Independent Examiner

Approved Date – 03/02/2024

CEDARS CHURCH

England & Wales - Charity number 1197098

Accounts



**Cedars Church
Stowmarket**

Registered Charity No. 1197098

**(Incorporating Cedars Church Registered Charity No. 1138981 which converted
to Cedars Church Registered Charity No. 1197098)**

**Trustees Annual Report for the combined entities for the twelve months
ended 31st December 2022**

CEDARS CHURCH STOWMARKET

Contact Address: 5 Market Place Stowmarket IP14 1DT

Email: info@cedarschurch.com

Contents

- A. Reference and administration details
 - Identity data of charity
 - Trustees
 - Staff workers

- B. Structure, governance and management
 - Governing documents (legal)
 - Governing documents (spiritual)
 - Bodies responsible for governance and management
 - Safeguarding & Policies

- C. Objectives, associations and activities
 - Objectives
 - Associations
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- D. Administration and performance
 - Church governance and administration
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- E. Financial review
 - Bank accounts
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 - Financial summary and reserves policy
 - Financial accounts 2022
 - Independent examiner

- F. Declaration

Combined annual report of trustees for the period ending 31st December 2022 for both Cedars Church Charity No. 1138981 which converted to Cedars Church Registered Charity No. 1197098

Section A. Reference and administration details

i up until 24th May 2022

Charity name: Cedars Church Registered charity number: 1138981
Charity's contact address: 5 Market Place Stowmarket Suffolk IP14 1DT
Place of meeting: Cedars Park Community Primary School, Pintail Road, Stowmarket IP14 5FP
Email: info@cedarschurch.com
Trustees: C Frost, J Moore-Crispin & C Oliver (Chair of Trustees)

i as from 24th May 2022

Charity name: Cedars Church Registered charity number: 1197098
Charity's contact address: 5 Market Place Stowmarket Suffolk IP14 1DT
Place of meeting: Cedars Park Community Primary School, Pintail Road, Stowmarket IP14 5FP
Email: info@cedarschurch.com
Trustees: C Frost, J Moore-Crispin & C Oliver (Chair of Trustees)

Staff worker: The church has one full time employed Pastor, who is also a Trustee, namely J Moore-Crispin

Section B. Structure, governance and management

Governing documents (legal):

Cedars Church was registered as a charity in 2010 (charity number 1138981) governed by Trust Deed until it was removed from the register in 2022 following the Church status being converted to a Charitable Incorporated Organisation (charity number 1197098). The Church is now governed by the following documents:

1. Cedars Church Constitution (Association Model)
2. Cedars Church Handbook

Governing documents (spiritual):

Cedars Church has its Basis of Faith incorporated into its governing documents. The church handbook includes doctrinal distinctives and ethical statements providing guidance for trustees and members.

Bodies responsible for governance and management:

The trustees provide the legal oversight of the church and the elders have a pastoral brief and oversee the spiritual life of the church, ensuring that the church fulfils its objectives, with support from co-ordinators within the church. The members of the church are responsible within the church to make the strategic and spiritual decisions for the church using an election and vote system.

The Trustees meet regularly throughout the year and the church members meet at least twice a year.

Safeguarding and Policies:

The church operates a safeguarding policy which is available in the church records from the Safeguarding Co-ordinator. Any other Church policies are available from the trustees.

SECTION C. Objectives, associations and activities

Objectives:

Cedars Church's objectives are to advance the Christian faith, in accordance with the Basis of Faith set out in the constitution, primarily but not exclusively within Stowmarket, Suffolk and the surrounding neighbourhood. And, such other charitable purposes, as shall in the opinion of the trustees, put into practise the Christian faith in accordance with the Basis of Faith, Doctrinal Distinctives and Ethical Statements. The church is active in Cedars Park community, and where appropriate further afield, looking to minister to and help as appropriate with needs and hardships and to promote social welfare through the provision of resources and activities, including that of counselling and support.

The vision of the church is to be a Jesus centred people longing to see lives transformed in Stowmarket and beyond. Our goals are to provide a spiritual home, teaching, encouragement and support for followers of Jesus who do life together; to enable appropriate Christian outreach to those who wouldn't call themselves Christians; to provide support, Christian love and compassion to those in need in our local communities; and to support the work of Christians around the world in spreading the love of Jesus Christ.

Associations:

The church is a member of the Fellowship of Independent Evangelical Churches (FIEC) uniting around their Doctrinal Basis and Ethos Statements, which it holds in common with other member churches [<https://fiec.org.uk>]. The church has affiliations, both local and national, with other like-minded Christian organisations and partnerships with Christian mission agencies to help advance the Christian faith and share the good news in word and deed.

Church activities:

Cedars Church is rooted in the local community of Cedars Park community, Stowmarket and the church meets in Cedars Park Primary School, a place that is central to the life and activity of the families in the community, with the Community Centre right next door. Relationships with the School and the Community centre are vital and valued as the church serves in the community.

The church managed its responsibilities during the period in respect of the pandemic, with the risks addressed for both practical and financial circumstances.

The activities of the church can be found on the website [<https://www.cedarschurch.com/>] working with all ages in the community to benefit them with practical care as well as a spiritual concern, including –

- Sunday morning services with specialist programmes for children and youth
- Bi-weekly Sunday evening meetings

- Friday youth work for children and teenagers
- Midweek home groups for bible study and prayer;
- Sunday meetings in Cedrus House Care Home;
- Midweek meetings in the Community Centre for Cedars Tots group and the Connect group;
- Involvement in the spiritual life of the Primary School through assemblies and social interaction;
- Regular men's and women's group activities and studies;
- Community outreach events, such as our 'Great Easter Egg Hunt' and 'Light Party';
- Regular support of the Local Food Bank in the community.

The church provides opportunities to study the bible, explore the Christian faith, learn spiritual disciplines, grow in faith and share in life's circumstances by introducing people to Jesus Christ as not just a historical person, but as the living Son of God, who is the answer to our deepest needs and the fulfilment of our life's purpose.

SECTION D. Administration and performance

Administration and performance:

A small group of Trustees have the overall responsibility for the oversight and governance of Cedars Church. These trustees recognise and are extremely grateful for all that happens on a day-to-day basis due to the wonderful dedication of members and volunteers connected to the church. These volunteers include Elders and Coordinators, alongside group activity leaders, who generously contribute innumerable hours and through sacrificial financial giving. It is because of them that the church is able to have a public benefit to the community.

The church leadership is responsible for the pastoral and spiritual oversight of church life and for practical administration. The leaders acknowledge their responsibilities pertaining to managing risk, both financial and operational, reviewing and planning church activities in light of this and making informed collective decisions, considering risks and benefits as they regularly meet. Records of these meetings are maintained and filed. Appropriate insurance policies, including public liability and employers' insurances and copyright licenses are in place.

New leaders are appointed, with agreement of the membership, by the existing leadership (trustees) from among the members of the church.

The church manages its financial commitments and resources and works to an annual budget, as agreed by the membership for the year ahead. As a responsible employer there is an awareness of the additional care that must be taken with the finances. The trustees manage the budget with prudence, ensuring that a combination of the current level of income (through giving) and the reserves held will be sufficient to meet our obligations. For 2022, a surplus accumulated. The 'reserves policy' is noted under the Financial Review and there is an understanding of the need to manage risk around issues such as possible fraud and money laundering and ensuring that funds are used appropriately, with suitable controls in place for handling and recording monies.

The church gives 10% of its income to support mission partners in sharing the gospel.

At 31st December 2022, there were 58 (2021: 50) in membership, with many more people regularly at our meetings and regular services. The church income increased in the period and is sufficient to meet the current needs of the church and its goals in serving the community as it invests time, resource and funds into the activities of the church.

Public benefit:

The trustees have complied with their duty under the Charities Act 2022 & 2011 to have due regard to the public benefit guidance published by the Charity Commission. The charity believe that Christianity and the church is good news for society and this is evidenced very much in the objectives, activities, associations, achievements and performance highlighted in this report. Many people, directly and indirectly, have been positively impacted by the holistic approach of Cedars Church to serve people of faith, other faiths or of no faith at all.

SECTION E. Financial review

Bank accounts:

The Co-operative Bank, Queen Street, Ipswich IP1 1SW

Accounting procedures:

The Trustees, with the support of the church's Treasurer, have fulfilled their responsibility to prepare accounts for the year ending 31st December 2022, using the receipts and payments method of accounting and subject to an independent examination.

As explained earlier in this Report, the Charity transferred in 2022 into a Charitable Incorporated Organisation (CIO), which is now a fully functioning new legal entity. The accounts prepared are for the year to 31st December and represent the activities of the church for the year, whilst it held Trust status under charity registration 1138981 and when it converted to CIO status under charity registration 1197098.

Financial summary and Reserves Policy:

Incoming total resources in 2022, were £88,972 and resources expended £75,469 reflected a better than expected outcome against. The charity will continue in 2023 to budget and operate within a reserve, which is in place to cover a minimum of five months of budgeted and foreseen expenditure, which follows best practice recommendations appropriate for a charity of this size. At present this means that the minimum reserve level is £31,000. The trustees receive regular financial reports submitted during the year. The church gives thanks to God for all His provision.

Financial Accounts in 2022:

See separate filed report with the Charity Commission.

Independent Examiner:

G Brown, 35 Aldis Avenue, Stowmarket IP14 2PE

Conclusion:

All the trustees are aware of the Charity Commission's General Guidance for the conduct of a charitable organisation, as published on the Charity Commission's website. They keep this guidance in mind in their deliberations and are committed to complying with it in every way that their conscience allows. The Leadership, for their part, have considered the specific guidance on the advancement of religion. This return and report have endeavoured to have due regard to the guidance and legal requirements.

SECTION F. Declaration

Approved by the Trustees of Cedars Church on 9th March 2023 and signed on their behalf by:

Mr C Oliver, Chair of Trustees & Mr C Frost, Trustee

Cedars Church Stowmarket

Registered Charity No. 1197098

(Incorporating Cedars Church Registered Charity No. 1138981 which converted
to Cedars Church Registered Charity No. 1197098)

Cedars Church has undertaken registration as a Charitable Incorporated Organisation – Association (CIO) and following registration (number 1197098) on 14th December 2021, funds and assets were received from the existing Cedars Church (Trust status) Charity Registration Number 1138981 on 24th May 2022. The Charity 1138981 was subsequently removed from the Charity Commission.

Receipts and Payments for the combined entities
for the twelve months ended 31 December 2022

Cedars Church, Stowmarket

Receipts and Payments for the year ended 31 December 2022

Receipts	£		Payments	£
Collections GASDS	2,590.70		Children's Library	625.96
Collections not Gift Aided	17,480.00		Catering	194.80
Gift Aided Giving	41,790.00		Church Outing (away day)	136.43
HMRC Gift Aid	16,648.68		Compassion UK Junior Church	336.00
Other Income	500.00		Edward Connor (Solicitors)	1,119.60
			Equipment	409.00
Cedars Tots	228.41		FIEC & EA Affiliation Fees	1,560.00
Cedars Tuckshop	892.91		Insurance	404.43
Gardening Project	200.00		Miscellaneous	48.90
Sizewell weekend (attendees)	3675.00		Mission (other costs)	4,012.42
Ukraine Appeal	4,773.89		Mission Gifts	8,151.60
Compassion UK	192.08		Outreach Events	979.22
			Pastoral Fund	100.00
			Rent: Community Centre	2,412.00
			Rent: School/Red House	7,594.50
			Salary, Pension & HMRC	35,347.92
			Sizewell Weekend (church)	432.47
			Speakers	1,620.00
			Youth & Junior Church	484.75
			Cedars Tots	0.00
			Cedars Tuckshop	657.94
			Gardening Project	200.00
			Sizewell Weekend (attendees)	3675.00
			Ukraine Appeal	4773.89
			Compassion UK	192.08
TOTAL	88,971.67		TOTAL	75,468.91
Bank 31/12/21 - see below	71,634.38		Bank 31/12/22 - see below	85,137.14
	160,606.05			160,606.05

Bank Reconciliation		Bank Reconciliation	
Balance per statement 31/12/21	71,633.88	Balance per statement 31/12/22	85,137.14
Unbanked cash 31/12/21	0.50	Unbanked cash 31/12/22	
0.00			
Net balance	71,634.38	Net balance	85,137.14

Cedars Church, Stowmarket
 Receipts and Payments for the year ended 31 December 2022

Receipts - Knoc	£		Payments - Knoc	£
Kenyan Needy Orphans & Children			Kenyan Needy Orphans & Children	
Collections	570.00		To Knoc Programme	0.00
TOTAL	570.00		TOTAL	0.00
Bank 31/12/21 - see below	5,942.55		Bank 31/12/22 - see below	6,512.55
	6,512.55			6,512.55

Bank Reconciliation		Bank Reconciliation	
Balance per statement 31/12/21	5,942.55	Balance per statement 31/12/22	6,512.55

Independent Examiner's Statement

I have examined the accounts of Cedars Church for the year ended 31st December 2022 (incorporating Cedars Church Registered Charity No. 1138981 which converted to Cedars Church Registered Charity No. 1197098).

In connection with my examination, no matter has come to my attention

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements:
 - * to keep accounting records in accordance with the law; and
 - * to prepare accounts which accord with the accounting records and comply with the various legal requirements that apply have 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.

Mr G Brown
 Honorary Independent Examiner

Approved Date – 03/02/2023
 (and 22/06/22 for charity 1138981)