



**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

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## **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
  - Church activities
  
- D. Administration and performance
  - Church governance and administration
  - Public benefit
  
- E. Financial review
  - Bank accounts
  - Accounting procedures
  - Financial summary and reserves policy
  - Financial accounts
  - Independent examiner
  
- F. Declaration
  - Trustees declaration

## **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 10<sup>th</sup> 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 5<sup>th</sup> 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

<b>Receipts</b>	<b>£</b>		<b>Payments</b>	<b>£</b>
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
<b>TOTAL</b>	<b>113,339.39</b>		<b>TOTAL</b>	<b>100,424.72</b>
			Excess Receipts over Payments	12,914.67
	<b>113,339.39</b>			<b>113,339.39</b>
<b>Reserves</b>			<b>Represented by</b>	
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			
	<b>98,136.01</b>			<b>98,136.01</b>

### **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 31<sup>st</sup> 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