

Saffron Walden Baptist Church

Registered Charity Number: 1199611



Trustees' Annual Report and Financial Statements For the period ended 31st December 2023

Saffron Walden Baptist Church, High Street, Saffron Walden, Essex, CB11 3HD

01799 523031

www.sw-bc.org

Administrative Details

Charity Name	Saffron Walden Baptist Church
Charity Registration Number	1199611
Registered Address	Audley Road, Saffron Walden, Essex, CB11 3HD
Property Trustees	The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT
Trustees	Revd John Goddard (Minister) Mrs Glenys Goodwin (11/07/2022 – 05/06/2024) Mrs Rosemary Timms (11/07/2022 – 05/06/2025) Mrs Tracy Todman (Treasurer) (11/07/2022 - 05/06/2025) Mrs Angela Sabey (28/11/2022 – 05/06/2026) Mr Robert Wiseman (28/11/2022 – 05/06/2026) All of the above were re-appointed at the first AGM of the CIO on 5 th June 2023
Financial Administrator	Mrs Rosemary Timms (voluntary)
Bankers	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ The Co-operative Bank plc P O Box 101, 1 Balloon Street, Manchester M60 4EP
Independent Examiner	Mr Geoff Mann Dee House, Highworth Avenue, Cambridge, CB4 2BQ

Charitable Objective

Saffron Walden Baptist Church is a Charitable Incorporated Organisation (CIO) and is governed by its Constitution adopted on 16th May 2022 and registered with the Charity Commission on 11th July 2022, which states that, "the principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education and other charitable purposes in such parts of the United Kingdom and the world" as the Church shall determine.

The Church occupied premises which are held by the Baptist Union Corporation Ltd on Trusts which are entirely compatible with the above object.

Following the completion of the transfer of the assets, liabilities and activities of the Unincorporated Church (charity Number 1145484) to Saffron Walden Baptist Church, (charity number 1199611)

1. the Unincorporated Church was dissolved; and
2. the charity trustees of the CIO applied to register the incorporation on the Register of Mergers on behalf of the Unincorporated Church and the CIO; and
3. made arrangements for the Unincorporated Church to be removed from the Register of Charities.

The Trustees present their Annual Report and Financial Statements for 2023

Structure, Governance and Management

Members of the Church are accepted, in accordance with the Constitution, which requires them to be baptised upon personal profession of faith in Jesus Christ, or by transfer from other Christian churches or by profession of faith in Christ after visitation by two church members approved by the Church Members' Meeting. Acceptance into membership shall be the decision of a Church Members' Meeting.

In accordance with the Constitution, the members appoint Trustees, who together with the Minister and the Church Secretary and Treasurer, who are also Trustees appointed by the Members, are collectively known as the Diaconate. They are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity.

Church Members' Meetings are held regularly and normally take place at least six times every year and are an opportunity to consider and review matters associated with the life of the Church including:

- issues related to church membership;
- the appointment and dismissal of the Charity Trustees;
- the approval of the budget and financial reporting;
- issues relating to the overall policy of the church; and
- considering proposals from the Charity Trustees or Church Members for the development of the Church and the advancement of its purpose through its activities.

All members are encouraged to take an appropriate part in the tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

The Church engages in a range of activities either on its own or with others and these vary from time to time with activities being initiated, expanded or closed as appropriate.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Services take place on Sunday mornings at 10.30 am. There are also occasional activities at other times which are advertised in the Church Notices. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services. The Church also runs a series of small groups for the growth of faith and discipleship in the homes of some members and a fellowship group at the church on Wednesday mornings. Other Church activities may include:

- prayer meetings and opportunities for Bible Study, preaching and teaching;
- courses for people interested in discovering more about Christianity, e.g. 'Alpha';
- courses designed to nurture faith and discipleship;
- evangelism and mission locally, regionally, nationally and internationally;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the UK and abroad;

- sharing Communion, normally once a month as part of morning worship; and
- opportunities to discover more about adult baptism and church membership

Church organisations, groups, committees and individuals appointed to operate within the life of the church shall be accountable to the Diaconate and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children, young people and vulnerable adults are appropriately trained (in line with Baptist Union guidance) and vetted with regard to the Disclosure and Barring Service (DBS).

The Trustees are aware of the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

The Church's activities on Sundays and throughout the week are intended to cater for people of all ages, providing structured and unstructured learning opportunities and encouraging worship, spiritual growth, fellowship, prayer and praise.

Achievements and Performance

Review of the Year

Attendance at Sunday morning worship is usually 30-50 people meeting in the chapel and with a few also joining on-line. Sermons are recorded and made available on-line. As at 31st December 2023, the number in Church Membership was 62. The Small Groups meet during the week and a Fellowship Group, led by the Minister, meets on Wednesday mornings in the church.

We are indebted to all the people who have faithfully taken responsibility for running and adapting the Church's activities during the year. Special thanks are due to our lettings manager; our premises are very busy and income from community use forms a significant part of the church's funds. We especially give thanks to our minister who has guided, resourced and facilitated all aspects of Church life.

We were delighted to find a new cleaner at the beginning of the year and are very grateful to him for his service.

It has been our privilege and pleasure to hold a baptismal service this year and to have two infant dedication services. We were also delighted to host the Induction Service in the year of the newly appointed EBA Regional Minister Team Leader.

Main Church Activities

- **Church activities** include Sunday morning services, Small Groups, Lunch Club, Fellowship Group, Boys Brigade, Breakfast Club (in partnership with MIND), Welcome Coffee Morning (alongside a Touchpoint Foodshare scheme) and joint activities with Churches Together, with other local Churches and with the local Baptist Cluster Churches.
- **Uniformed Organisations**, including our Boys Brigade, the Scouts, the Guides and the Brownies would all usually meet regularly on our premises.
- **Youth Activities** have included hosting a number of school visits from both primary and secondary school children and Stort Valley Schools Trust Projects.
- **Overseas Mission Partnerships** — we have continued to support Liz and Sergio Vilela who were working with BMS World Mission in Mozambique. In the year they took the decision to end their service with BMS and return to make their home here in the UK. We have kept in touch with them and continue to pray for them regularly.

- **Social Events** - Lunch Club is normally held once a month providing home cooked food and companionship, primarily to older members of the church and community. The team have also provided some light refreshment events to smaller groups.
- **Outreach Events** include joining with Churches Together in Saffron Walden at the Good Friday March of Witness and Lent Groups. We also partner with local churches in providing Street Pastors in Saffron Walden. We were again able to enjoy a Carol Service featuring the Saffron Walden Town Band and to host an East Anglia Children's Hospice Carol Service.
- **Community use of our Premises** is diverse and extensive and normally includes our Uniformed Organisations and Lunch Club as well as activities organised by U3A, Tiny Tempos, Hyperfusion, MIND in West Essex and Karate and Pilates classes. A Home Schooling group also regularly uses the premises. During the year we started to host a weekly Community Food Share event run by the charity TouchPoint in conjunction with our Warm Welcome Group. This is exceptionally well attended by the community each week. Periodically, throughout the year our Minister makes himself available to conduct funerals.

Financial Review 2023

The accounts cover the period from incorporation of the CIO in July 2022 to 31 December 2023. The CIO was dormant and had no income or expenses, assets or liabilities until the transfer of activities and financial resources took place on 1 January 2023. There are, therefore, no comparative figures to the 2023 accounts for the CIO. However, to assist users of the accounts draw comparisons with last year's results, the figures from the 2022 accounts for the unincorporated church have been shown in the accounts and the notes below as comparative figures.

The total income of the Church in 2023 was £114,598 (2022: £106,115) and expenditure was £149,424 (2022: £86,680) giving a deficit for the year of £34,826 (2022: surplus £19,435).

However, £44,236 of the expenditure in 2023 was on major building works, addressing areas highlighted in the quinquennial report and replacing our projection system. If we exclude these premises projects then we ended the year with an operational surplus of £9,409.

In addition, from our 2023 maintenance budget we funded work to the roof, gutters and downpipes, repaired some stained glass windows, did some plumbing repairs, some electrical work including the 5 year fixed wiring test, redecorated the Upper Hall and installed a new gas boiler in the manse. The Listed Places of Worship Grant Scheme gives grants covering the VAT on certain eligible repairs to listed buildings used primarily as a place of worship (including those chapels within the curtilage of listed buildings). Some of the work on the chapel was therefore eligible and we have received £1,013 from the scheme this year.

Funds raised from offerings from within the membership and congregation and the gift aid tax recovered thereon continue to be our primary source of income. Our income in 2023 was higher than we had anticipated, despite offerings being £4,458 lower than last year, because we have been blessed this year with:

- 1) a significant level of lettings income £29,773 and
- 2) a significant level of interest from a BUC Trust Fund due to higher interest rates £25,273.

We are very grateful to everyone who has continued to support us financially in 2023 even during a period that has been called a 'cost of living crisis'. As a Baptist Church we receive no government funding and are totally dependent on offerings from our congregation as our primary source of income.

Our lettings manager has worked hard to stay in touch with those who regularly hire our premises, managing our lettings and invoicing the hirers. We are grateful to him and our minister who have continued to work with the hirers to ensure that we maintain good relationships with them. Revenue

from lettings forms a significant part of the church's income and enabled us to go ahead during the year with so much of the premises repairs that were needed.

We have continued to support a number of different Mission appeals during the year including:

- £3,295 sent to the DEC Turkey/Syria earthquake Appeal: £295 donated by individuals and £3,000 from church funds.
- £725 sent to Liz and Sergio: £225 donated by individuals and £500 from church funds.
- £230 sent to BMS for their Harvest Appeal which supported Uganda
- £922 sent to Christian Aid - £748 of which was donated by members of our Lunch Club
- £87 raised for the Tommys charity at a family dedication service
- £431 raised for our Christmas Appeal Charities – with more expected in early 2024

We are very grateful that our BMS Birthday Scheme secretary continues to send birthday cards to those in the Scheme and in 2023 this raised £485.

We have also given £4,500 to BMS and £4,500 to Home Mission from our general fund budget.

Although a lot of our costs are fixed costs, energy prices stabilized during the year and began to come down so energy and utility costs in 2023 were slightly lower than last year.

Funds from the Baptist Union Corporation

During the year we received £25,273 in interest from the permanent Endowment of the Robert Cozens charity set up in 1729. A further amount of interest £5,271 accrued before the year end but was received in 2024 and is shown as a monetary asset in the accounts. The capital sum remains with, and is managed by, the BUC. As the only known beneficiary the church will continue to receive the entirety of the income from the endowment, for the benefit of the church, for the foreseeable future. The amount receivable will fluctuate each year in line with changes in interest rates.

In 2020 we received capital from the BUC from a Trust Fund that was closed down. It is shown as a designated fund in our accounts and is not a restricted fund. At the time we agreed that we would not use to the fund to subsidise routine operating costs but use it for specific projects. This year we have used some of it to purchase a new projection system for the chapel and to improve the front driveway and the outside area on the north side of the church.

We will continue to discuss what we might use the balance of these funds for but, at the moment, we have made no decisions or plans for 2024.

Restricted Funds

The 1st SW Boys' Brigade: 2023 saw the leaders and boys meeting together on Tuesday evenings and enjoying activities in the church and local area. A number of leaders and members enjoyed a summer camp to the Isle of Wight. We are grateful to all those involved in the organising and running of events and activities. Their funds are shown in our accounts as follows:

1 st January 2023 Balance B/F	5,979
Receipts	9,200
Payments	(9,680)
31 st December 2023 Balance C/F	5,499

Pension Deficit:

The Pension and BUGB Trustees sent a joint communication at the end of July 2022 regarding the Buy In of pension benefits with Just. The last actuarial valuation of the closed DB Plan took place on 31 December 2022 and this showed that the scheme is no longer in deficit. Our liability has therefore

been set to zero in the statement of assets and liabilities in our accounts. At the present time our deficit payments continue at the rate of £1 a month.

Reserves Policy

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is in the range £15,000 to £ 25,000. As at 31 December 2023, the church held total reserves of £87,319 of which £42,631 was within the General Fund. There is a delegated spending authority policy to ensure there are appropriate controls and procedures in place.

The Future

We are encouraged by a number of new people who have started to worship with us regularly at our Sunday morning services and the trustees hope this trend will continue as we seek to find new ways to engage with our fellowship and community. The church is in a stable financial position to further the advancement of the Christian faith whilst serving the community and other charitable purposes.

Signed on behalf of the Trustees of Saffron Walden Baptist Church:



10/6/2024

Tracy Todman (Trustee and Treasurer)

SAFFRON WALDEN BAPTIST CHURCH (Reg charity No 1199611)
Saffron Walden Baptist Church is a Charitable Incorporated Organisation (CIO)
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2023

The accounts for the CIO show a nil value until 1st January 2023 (the date of the transfer of assets from the former unincorporated charity No 1145484). These are therefore the first accounts of the CIO and there are no comparative figures. However, the figures for the prior year of the unincorporated church have been shown in these accounts for comparison.

GENERAL RECEIPTS & PAYMENTS ACCOUNT		(No 1199611)	(No. 1145484)
	Note	2023	2022
Receipts			
Regular offerings		43,635	48,093
Donations & other income	2	3,802	5,500
Income tax recovered on gifts		9,150	10,565
Rents and contributions for use of premises		29,773	31,083
Raised for other causes	3	2,965	3,044
Interest from BUC	4	25,273	7,830
		£ 114,598	£ 106,115
Payments			
Ministry	5	41,433	41,195
Mission	6	16,691	12,352
Upkeep of church premises	7	86,777	24,732
Administration	8	4,523	8,401
		£ 149,424	£ 86,680
(Loss)/Surplus for the year		(34,826)	19,435
Balance brought forward		122,145	102,710
Balance carried forward		£ 87,319	£ 122,145

UNRESTRICTED - FUNDS	Total	General fund	Capital from BUC	Building fund
Balance at 1 January 2023	122,145	33,221	70,073	18,851
Transfer between funds	-	44,236	(38,076)	(6,160)
Receipts	114,598	114,598	-	-
Payments	(149,424)	(149,424)	-	-
Balance at 31 December 2023	87,319	£ 42,631	£ 31,997	£ 12,691

RESTRICTED FUNDS RECEIPTS AND PAYMENTS ACCOUNT

	Balance 1 Jan 23	Receipts 2023	Payments 2023	Balance 31 Dec 23
Boys Brigade	5,979	9,200	9,680	5,499
	£ 5,979	£ 9,200	£ 9,680	£ 5,499

	Balance 1 Jan 22	Receipts 2022	Payments 2022	Balance 31 Dec 22
Boys Brigade	5,499	12,612	12,132	5,979
	£ 5,499	£ 12,612	£ 12,132	£ 5,979

REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS

	2023	2022
Unrestricted funds	87,319	122,145
Restricted funds	5,499	5,979
	<u>£ 92,818</u>	<u>£ 128,124</u>


STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023

	Note	(No 1199611) 2023	(No. 1145484) 2022
ASSETS			
Bank balances		92,730	128,124
Other cash balances		88	-
		<u>£ 92,818</u>	<u>£ 128,124</u>
Other monetary assets (general fund)	9	<u>£ 12,416</u>	<u>£ 9,588</u>
Non monetary assets	10	<u>£ 5,499,604</u>	<u>£ 5,216,890</u>
LIABILITIES			
Current liabilities	11	<u>£ 2,824</u>	<u>£ -</u>
Pension Scheme Liability	12	<u>£ -</u>	<u>£ -</u>

The Financial Statements set out on pages 7 to 11 relating to the year ending 31 December 2023 were produced by Rosemary Timms.

They were approved by the Deacons/Trustees of Saffron Walden Baptist Church

Signed on behalf of the Trustees by:

Tracy Todman (Trustee and Treasurer)  Date 10/6/2024

Rosemary Timms (Trustee)  Date 10/6/2024

NOTES TO THE ACCOUNTS

(Except for Note 1 and stated elsewhere, these notes refer solely to the General Fund)

1 Basis of accounts:

These accounts have been prepared on a receipts and payments basis and accord with Section 133 Charities Act 2011.

	(No 1199611)	(No. 1145484)
2 Donations and other income	2023	2022
Lunch Club income (excluding charity donations)	352	36
Donations	2,048	3,088
Bank interest	1,402	576
Legacies	-	1,800
	£ 3,802	£ 5,500

3 Other causes	2023	2023	2022	2022
	Receipts	Payments	Receipts	Payments
BMS Birthday Scheme	485	485	724	744
Harvest Appeal	230	230	568	568
Christian Aid - Offering	174	174	159	159
Christian Aid - Lunch Club	748	748	439	439
Tommy's Charity	87	87	-	-
Liz & Sergio Vilela	225	225	-	-
Touchpoint Stansted	215	-	-	-
Medecin Sans Frontiere	216	-	-	-
DEC Turkey	295	295	-	-
Christmas Appeal 2022	210	210	394	394
Christmas Appeal 2022 - Lunch Club	80	80	-	-
Christmas Appeal 2021	-	-	30	30
Lighthouse Ministry	-	-	500	500
Saffron Walden Carnival	-	-	100	100
1st S W BB - Lunch Club	-	-	130	130
	£ 2,965	£ 2,534	£ 3,044	£ 3,064

4 Funds from the BUC

We received £ 25,273 accrued interest associated with the permanent Endowment of the Robert Cozens charity set up in 1729. A further interest amount of £5,271 accrued before the year end which we received in 2024 and is shown as a monetary asset (note 9).

The capital sum remains with and is managed by the BUC. As the only known beneficiary we will continue to receive the entirety of the income, for the benefi of the church, for the foreseeable future.

NOTES TO THE ACCOUNTS (continued)

	(No 1199611)	(No. 1145484)
5 Ministry	2023	2022
Minister's stipend	30,636	28,613
Pension contributions (current)	3,857	3,579
Pension contributions (deficit)	12	2,533
Manse costs	3,710	3,034
Travel and other expenses	2,104	1,730
Visiting preachers	479	610
Conferences & training	130	452
Resources	-	-
Miscellaneous	-	100
Sunday Club and Youth Groups	505	544
	£ 41,433	£ 41,195

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation [owned by the church]

6 Mission		
Given to other causes (Note 3)	2,534	3,064
Eastern Baptist Association	4,500	3,600
Baptist Missionary Society	4,500	3,600
Lunch Club costs	314	190
BMS - Liz & Sergio Vilela	500	150
Boys brigade - subs paid to HQ	1,343	1,498
DEC Turkey	3,000	-
5th Saffron Walden Scouts - Normandy Trip	-	250
	£ 16,691	£ 12,352

7 Upkeep of church premises		
Power & water & oil	8,867	11,016
Cleaning salary and materials	6,570	6,126
Church repairs and maintenance	15,794	3,844
Church upkeep projects from buildings fund	6,160	-
Church upkeep projects from trust fund	38,076	-
Insurance	2,540	2,431
Linton Close repairs and maintenance	5,689	510
Equipment	2,826	502
Grounds Maintenance	255	303
	£ 86,777	£ 24,732

8 Administration		
Anthony Collins Solicitors	602	3,180
Printing/Copying	514	504
Refreshments	274	77
Stationery & postage	95	535
Telephone & internet	636	565
Licences, subscriptions, website	1,432	1,896
Miscellaneous	970	1,644
	£ 4,523	£ 8,401

NOTES TO THE ACCOUNTS (continued)

	(No 1199611)	(No. 1145484)
9 Other monetary assets (general fund)	2023	2022
Lettings debtors	4,939	718
BUC Trust Fund Interest	5,271	5,949
Gift aid receivable	2,206	2,657
Shelford Oil credit account (see note 11 below)	-	264
	£ 12,416	£ 9,588

10 Non-monetary assets - held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd.

Insured Value of the following :	2023	2022
Saffron Walden Baptist Church, Audley Road, Saffron Walden, Essex, CB11 3HD	4,859,935	4,637,350
The Manse, 31 Linton Close, Saffron Walden, Essex, CB11 3BU	502,617	448,765
The Church also owns fixtures, furniture and equipment with an insured value of:	137,052	130,775
	£ 5,499,604	£ 5,216,890

11 Current Liabilities

	2023	2022
Shelford Oil balance	1,594	-
Website & Zoom Nov - Dec invoices	57	-
Gas & Electricity December invoice	532	-
D G Maintenance Dec Invoice	210	-
Christmas Appeal 2023 collection	431	-
	£ 2,824	£ -

12 Pension Scheme Liabilities

The Church is an employer participating in the Baptist Pension Scheme which is administered by the Baptist Pension Trust Limited. The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the participating employers.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme which started in 1925 but was closed on 31 December 2011.

A formal valuation of the DB Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. This valuation revealed a deficit of assets compared with the liabilities. The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

The next actuarial valuation of the DB Plan within the Scheme took place on 31 December 2022 and this shows that the Scheme is no longer in deficit. Our liability has therefore been set to zero in the statement of assets and liabilities.

Saffron Walden Baptist Church

Accounts for the year ended 31 December 2023

Independent Examiner's Report

To the Trustees of Saffron Walden Baptist Church

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 7 to 11.

Respective Responsibilities of the Trustees and the Examiner

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

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

Independent Examiner's Report

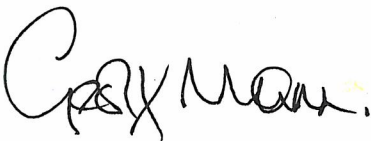
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

the accounting records were not kept in respect of the charity as required by section 130 of the Act; or

the accounts do not accord with those records; or

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 brought in this report in order to enable a proper understanding of the accounts to be reached.



Geoff Mann FCIE
Geoff Mann Limited
Dee House
Highworth Avenue
Cambridge
CB4 2BQ

21 June 2024