CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
Cardea Community Church	

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1st April 2025		31st March 2026

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	14,743	-	-	14,743	20,141
Stewardship	35,898	-	-	35,898	26,562
Impact Giving	-	-	-	-	-
Refund	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	50,641	-	-	50,641	46,703
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	50,641	-	-	50,641	46,703
A3 Payments					
Equipment	25	-	-	25	1,671
Legal and professional	475	-	-	475	1,132
Salaries	40,629	-	-	40,629	32,644
Mission	-	-	-	-	3,000
Food event	788	-	-	788	664
Rent and Lease	6,735	-	-	6,735	6,800
Training	-	-	-	-	-
Advertising	766			766	1,186
Travel expenses	100			100	550
Bank charges	4			4	
Charitable Contributions	2,435			2,435	
Commisions and Fees	332			332	
Dues and Subscriptions	237			237	
Gifts	300			300	
Insurance	394			394	
Meals and Entertainment	300			300	
Office expenses	309			309	
Supplies	404			404	
				-	
				-	
	-	-	-	-	-
	-	-	-	-	-
	54,233	-	-	54,233	47,647
A4 Asset and investment purchases, (see table)					
Music Equipment purchased in previous year		-	-	-	-
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	54,233	-	-	54,233	47,647
Net of receipts/(payments)	- 3,592	-	-	- 3,592	- 944
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	23,159	-	-	23,159	24,103
Cash funds this year end	19,567	-	-	19,567	23,159

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Bank Account	19,567	-	-
		-	-	-
		-	-	-
	Total cash funds	**19,567**	**-**	**-**
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Music Equipment	General	2,785	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Barry Didcott	

Independent examiner's report on the accounts

Report to the Trustees of Cardea Community Church on accounts for the year ended 31st March 2026.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Statement

In connection with my examination, no matter has come to my attention examiner's statement

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   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.



Dudley Peacham
23 Park Street, Dunstable, Beds, LU61NL

15th June 2026

Appendix 1 – Analytical Overview

Section A– Income totalling £50,641 - all in unrestricted funds. Lloyds bank statements – 30-98-90 17403868, viewed to evidence income. Largely from standing orders of individual givers and Stewardship giving. This represents an increase of £3,938 (108%), from £46,703 the previous year.

Expenditure totalling £54,108 – again all in unrestricted funds. Payments evidenced through the bank statement, with copies of receipts seen. This represents an increase of £6,460 (114%) from £47,648 the previous year.

The bank statement evidences a balance as at 31/03/26 of £19,566.45

Section B1 – Cash Funds detail a year-end balance of £19,566. All cash assets are held in the bank account.

Section B4 – Assets retained for the charity's own use detail assets purchased in a previous financial year of £2,785. This was a purchase of music equipment that is being depreciated on a 3-year straight line method and has been valued at £0 at the end of financial year.

Total depreciation at the end of the year is £2,785. The asset is now fully depreciated.

Appendix 2

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)	CC16a
Cardea Community Church		

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	1st April 2025		31st March 2026

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	14,743	-	-	14,743	20,141
Stewardship	35,898	-	-	35,898	26,562
Impact Giving	-	-	-	-	-
Refund	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	50,641	-	-	50,641	46,703
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	50,641	-	-	50,641	46,703
A3 Payments					
Equipment	25	-	-	25	1,481
Legal and professional	475	-	-	475	1,132
Salaries	40,629	-	-	40,629	32,645
Mission	-	-	-	-	3,000
Food event	788	-	-	788	664
Rent and Lease	6,735	-	-	6,735	6,800
Training	-	-	-	-	-
Advertising	766			766	1,186
Travel expenses	100			100	550
Bank charges	4			4	
Charitable Contributions	2,435			2,435	
Commisions and Fees	332			332	
Dues and Subscriptions	237			237	
Gifts	300			300	
Insurance	394			394	
Meals and Entertainment	300			300	
Office expenses	309			309	
Supplies	404			404	
Independent Examiner				-	190
				-	
	-	-	-	-	-
	-	-	-	-	-
	54,233	-	-	54,233	47,648

A4 Asset and investment purchases, (see table)					
Music Equipment purchased in previous year		-	-	-	-
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	54,233	-	-	54,233	47,648
Net of receipts/(payments)	- 3,592	-	-	- 3,592	- 945
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	23,159	-	-	23,159	24,104
Cash funds this year end	19,567	-	-	19,567	23,159

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

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Bank Account	19,567	-	-
		-	-	-
		-	-	-
	Total cash funds	19,567	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	**Restricted funds**	**Endowment funds**
	Details	**to nearest £**	**to nearest £**	**to nearest £**
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Music Equipment	General	2,785	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Barry Didcott	

Appendix 3

Financial records are recorded using Lloyds Bank online software, recording every entry in and out individually.

Entries are downloaded from Lloyds online banking and allocated to the appropriate category and fund.

Gift aid declarations were not viewed this year, these must be retained and it is good practice to ensure that these are kept up to date with old or deceased donors records being stored separately and then destroyed after a period.

Again, this year the Charity Commission template has been followed, the accounts include details of designated, restricted, unrestricted and endowment funds, giving the opening balance, movement throughout the year and the closing balance.

Appendix 4

The church meets in premises rented (they meet in St Michaels School, a local school as this allows them sufficient space to meet) on a twice weekly basis (Sundays and mid-week prayer meetings) with some use of Cardea Community Sports Association, the local sports community hall for youth work, there is no ongoing commitment as the premises are rented on a week-to-week basis.

This is around £90 per week for the school and £20 per week for the sports centre, there are more than sufficient cash reserves available to meet that liability in the general fund.

The church employs one pastor full-time, they have been blessed and church growth has been maintained, they have been able to give consideration to the commitment of his ongoing employment. The church has a reserves policy to maintain 3 months expenditure.

Appendix 5

Income

BACS Credit £2,405.96 from 'STWDSHP 03949649' dated 6th May. Included as 'Other Income'.
BACS Credit £100.00 from 'James & Katie Wood' dated 23rd Sep. Included as 'Other Income'
BACS Credit £122.00 from 'Oliver Totaro' dated 1st Dec. Included as 'Standing Order'.
BACS credit £50.00 from '*MISC CUSTOMER'* dated 20th Feb Included as 'Post Office Cash/Cheques'.

Expenditure

BACS payment to '*Lauren Godfrey'*. £8.99 dated 15th May. Included as 'Cardea Kids Materials'. Receipt evidenced.
BACS payment to 'Cardea Community Sports Association' £20.00 dated 29th Aug. Included as 'Other Rent'.
BACS payment to 'Stewardship Payroll' for £3,879.19 dated 22nd Dec. Included as 'Employee Salary or Wage'.
BACS payment to '*Barry Didcott*' £33.89 dated 12th Mar. Included as 'Office Expenses'. Cups from Amazon, receipt evidenced.

Cardea Community Church

Trustees' Annual Report March 2026

Introduction

The Cardea Community Church Trustees present their annual report and financial statements for the year ended 31st March 2026. The trustees are responsible for preparing the report and the financial statements in accordance with charity law and the requirements of the Church constitution.

Structure, Governance, and Management

The governance of the Church is overseen by six trustees who meet regularly throughout the year to ensure compliance with the governing documents, legal, and regulatory requirements. The trustees oversee the Church's activities, ensuring they align with the charitable objectives and values of the Church.

A women's and families' worker has been appointed during the year to further the work of the church particularly in those areas.

Achievements and Activities

Throughout the year, Cardea Community Church continued its commitment to serving the community through various activities and regular worship services each Sunday. Highlights include regular Sunday worship services, which includes special activities for the children, and a regular meeting each Thursday within a local community space. These meetings are open to the community and we've seen a number of new members of the community join us throughout the year. We also ran two carol services at Christmas, one specifically aimed at families with children, and we have continued to run a Tots group during term time which is well attended within the community. A youth work on Friday evenings has commenced, serving the young people of the church.

Financial Review

The financial statements, included, present a true and fair view of the Church's financial position. The Church's income mainly comprises donations from regular attendees. Expenditure primarily supports the running of the Church including hall hire, staff costs, and outreach activities such as the Tots group.

Risk Management and Future Plans

The trustees actively identify and manage risks that could impact the Church's operations.

Looking ahead, plans include a change of pastor due to retirement.

Conclusion

The trustees express their gratitude to all who have supported the Church's work through donations, time, and dedication. The commitment of the congregation and supporters is invaluable and greatly appreciated.

Signed on behalf of the Trustees:



Trustee Name/Position – Steve Hales – Trustee

Date – 8th August 2026