

Calvary Exeter

Annual Report & Accounts

Year Ended 31st August

2024

Calvary Exeter

Annual Report and Accounts

Year Ended 31st Aug 2024

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Objectives and Achievements

Objects of the Charity

The Charity's Objects ("the Objects") are the advancement of Christianity for the benefit of the public in accordance with the following:

- a) To worship the Triune God (Father, Son and Holy Spirit);
- b) To build up the Church of Jesus Christ, in particular through the teaching and preaching of the Word of God (The Bible);
- c) To proclaim that men and women should repent and believe in Jesus Christ as Saviour and Lord;

As we have opportunity, to do good to all, especially to those who are of the household of faith (Galatians 6:10).

Activities of the Charity

The charity trustees have reviewed its activities with regard to the Charity Commission's guidance on public benefit. The charity provides, amongst other things, the following benefits:

- public Christian worship services;
- public Bible teaching for those who want to know Jesus;
- public Christian prayer meetings;
- public Christian bible study meetings;
- public preaching of the Christian gospel;
- public meetings for students to foster friendship and Christian spiritual growth;
- recycles unwanted student supplies and equipment to other students;
- Christian discipleship training;
- Christian spiritual and moral education for children;
- Christian counselling and comfort to those who are suffering.

The charity uses its financial resources to fulfil the charity purposes in the following ways:

- upkeeping a building and rents facilities for public prayer and worship;
- resources public discipleship training;
- resources public outreach via events and study materials;
- makes financial donations to various Christian causes;
- makes financial donations for the relief of poverty and suffering.

Achievements and Performance, Year Ended 31st Aug 2024

Calvary Exeter undertook the following achievements in accordance with its objectives:

- The pastor and other teachers taught expositionally through the book of Daniel, Hosea, Joel, Obediah and Micah on Wednesday nights.
- The pastor and other teachers taught expositionally through the books of Malachi, Jonah, Romans and Hebrews and a topical series on Jesus in Old Testament and on Israel on Sunday mornings.

- The fellowship held “Solomon's Porch” gatherings to encourage fellowship and spiritual growth of local university students.
- The fellowship held weekly prayer gatherings for spiritual encouragement and direction.
- The fellowship held meal gatherings in the church building to foster openness and sharing among the fellowship.
- The pastor conducted various discipleship meetings with individuals throughout the year.
- The pastor conducted various counselling meetings throughout the year.
- The fellowship held prayer gatherings with other Christian pastors across the UK.
- The fellowship building was used by the local community for events.
- The fellowship made a hardship donation to a family in need.
- The pastor continued to hold a sponsorship licence to employ workers from outside the UK and continued to sponsor a Calvary Chapel pastor to run the outreach in Plymouth.
- The fellowship made various donations to Creation Fest.
- Funds were spent on the upkeep of the fellowship building and many of the fellowship undertook cleaning, painting and repair work to the building.
- Funds were spent expanding the fellowship’s online ministry to provide worship, prayer and teaching to anyone who is unable to physically attend services.
- The fellowship safeguarding policy has been reviewed.

Calvary Plymouth:

- The pastor and other teachers taught expositionally through the books of Ezekiel and Genesis on Wednesday nights.
- The pastor and other teachers taught expositionally through the books of James and John on Sunday mornings.
- The fellowship undertook various studies and fellowship meetings for women.
- The fellowship undertook various studies and fellowship meetings for men.
- The fellowship undertook various studies and fellowship meetings for young people.
- The fellowship leadership team attended a pastors’ conference in York.
- The fellowship held weekly prayer gatherings via Zoom.
- The fellowship held meal gatherings at the fellowship to foster openness and sharing among the fellowship.
- The pastor conducted various discipleship meetings with individuals throughout the year.
- The pastor conducted various counselling meetings throughout the year.
- Some members of the fellowship attended the Calvary Chapel conference in York.
- The fellowship made various donations to charities.
- The fellowship made various donations to support missionaries.
- Funds were spent expanding the fellowship’s online ministry to provide worship, prayer and teaching to anyone who is unable to physically attend services.
- The fellowship safeguarding policy has been reviewed.

Financial Review

Financial Position

The Charity’s primary source of funds is from free-will offerings received from those regularly attending the Sunday services as well as various other supporters to the objectives of the Charity. No material fundraising activities were undertaken.

The charity's finances are in a very healthy position. Income and expenditure were in line with expectations and the charity expects to maintain future expenditure in line with current expenditure.

Reserves Policy

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities. There must be, at minimum, the equivalent of 3 months worth of expenditure held in unrestricted funds and available as a liquid asset held at all times. If the reserves fall below this figure, an extraordinary trustee meeting will be called.

Grant Making Policy

The Charity will make grants to external organisations and individuals by assessment of the Trustees on the basis of need and fulfilment of the charitable activities. There are no upper or lower limits of support.

Spending and Reimbursement Policy

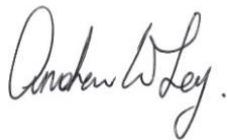
All money spent from an individual's personal bank account, with the intention of being reimbursed by the church, must either be by a trustee, or under the direction of/agreed by a trustee. If a trustee is planning to spend over £1,000 for the charity, this must also be approved by at least one other trustee.

Principal Sources of Funding

The charity's principal source of funds is from voluntary donations received from those regularly attending the Sunday services as well as various other supporters of the objectives of the charity.

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:
Andrew Ley (Chair)



Date: 18/01/2025

Plans For Future Periods

The charity's plans for the future, including its aims and objectives and activities remain unchanged and the trustees expect the future direction of the charity to remain the same.

Structure, Governance and Management

The charity is overseen by the church pastor, who is an office holder rather than an employee. He is supported in the decision-making process by the charity trustees and supported in the execution of his office by a team of volunteers. The charity has no employees but relies heavily upon all those who attend the fellowship to use their individual gifts and talents for the edification of the church.

The office of 'Pastor' is defined and regulated by the constitution. The charity trustees are entitled to remove the pastor from his office in accordance with circumstances listed in the constitution, but neither the church nor the charity trustees are the pastor's employer.

There is no legal obligation on the charity to provide financial or other material support to persons holding the office of pastor. However, the charity is always delighted when it can provide such support to enable the pastor to devote his full time and attention to fulfilling the functions of his office without having to engage in other work to support himself and his family.

The charity references the Charity Commission document CC3 – 'The essential trustee: what you need to know, what you need to do' for the induction and training of trustees

Reference and Administrative Details

Trustees:	Andrew Ley (Chair) Kenneth Pope Jason Thorpe Edward Major
Pastors:	Andrew Ley Kenneth Pope
Governing Document:	CIO - Foundation Constitution Registered 23rd April 2014 Amended 15th Dec 2015 and 16th May 2022
Registered Charity Number:	1156774
Charity Principal Address:	The Old Gospel Hall Edgerton Park Road Exeter EX4 6DD
Accounts Prepared By:	Bliss Accounts

Statement of Financial Activities

For the Year Ended 31st Aug 2024

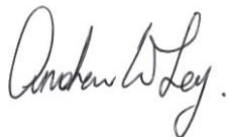
	Note	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
Income					
Donations and Legacies	2	141,356	-	141,356	129,305
Charitable Activities		575	-	575	1,560
Other Trading Activities		-	-	-	-
Investments	2	1,435	-	1,435	551
Other Income	2	1,110	-	1,110	12
Total Income		144,476	-	144,476	131,428
Expenditure					
Raising Funds		-	-	-	-
Charitable Activities	4-9	(93,809)	-	(93,809)	(92,444)
Total Expenditure		(93,809)	-	(93,809)	(92,444)
Net Income (Expenditure)		50,667	-	50,667	38,984
Transfers between Funds		-	-	-	-
Net Movement in Funds		50,667	-	50,667	38,984
Reconciliation of Funds					
	12-13				
Total Funds b/fwd		112,690	-	112,690	73,706
Total Funds c/fwd		163,357	-	163,357	112,690

Balance Sheet

At 31st Aug 2024

	Note	2024	2023
Fixed Assets			
Tangible Assets	9	7,638	2,179
Current Assets			
Debtors		13,160	12,976
Cash in Bank and in Hand		<u>143,350</u>	<u>98,262</u>
Total Current Assets		156,510	111,238
Liabilities			
Creditors: Amount falling due within one year	11	(791)	(727)
Net Current Assets		155,719	110,511
Net Assets		<u>163,357</u>	<u>112,690</u>
The Funds of the Charity	12-13		
Unrestricted Funds		163,357	112,690
Restricted Funds		-	-
Total Funds		<u>163,357</u>	<u>112,690</u>

These Financial Statements were approved by the board of trustees and signed on their behalf on 19/01/2025



Andrew Ley (Chair)

Summary Income and Expenditure Account

For the Year Ended 31st Aug 2024

	2024	2023
Income	143,041	130,877
Gains/(losses) on Investments	-	-
Interest and Investment Income	1,435	551
Gross Income in the Reporting Period	144,476	131,428
Expenditure	(91,335)	(91,610)
Interest Payable	-	-
Depreciation and charges for impairment of Fixed Assets	(2,474)	(834)
Total Expenditure in Reporting Period	(93,809)	(92,444)
Net Income (Expenditure) before tax	50,667	38,984
Tax Payable	-	-
Net Income (Expenditure) for the financial year	50,667	38,984

Notes to the Financial Statements

For the Year Ended 31st Aug 2024

1. Accounting Policies

General Information

Calvary Exeter is a Charitable Incorporated Organisation registered in England and Wales. The registered charity number, company number and address of the charity is given in the charity [Reference and Administrative Details](#).

Statement of Compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and The Charities Act 2011.

Calvary Exeter is a Public Benefit Entity as defined by FRS 102.

Going Concern

The charity has a number of regular donors, giving the trustees reasonable confidence that sufficient funding will be secured beyond the current year. The trustees have assessed the level of funds held, in addition to the cash flow needs of the charity, concluding with confidence that it will be able to continue in its operation.

Fund Accounting Policies

The General Funds are not subject to any restrictions regarding their particular use and are available for applicable general purposes of the charity.

The Building Fund is a designated unrestricted fund. No fundraising has taken place for this fund, it is solely resources “earmarked” for a Building.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when; the charity is legally entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

- Donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
- Where incoming resources have related expenditure, the incoming resources and related expenditure are reported gross in the SoFA
- Incoming resources from Gift Aid tax reclaims are included in the SoFA at the same time as the gift to which they relate.
- The value of voluntary help received is not included in the accounts but is described in the trustee’s annual report.
- Investment income is included in the accounts when receivable.

Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources. It is probable that the paying out of resources will be required in settlement and the amount of the obligation can be measured reliably.

The charity makes grants to individuals and other institutions to further its charitable objectives.

Governance costs of the charity are accurately recorded. These costs include those associated with preparation and examination of accounts, trustee meetings, trustee legal advice and expenditure incurred on the strategic management of the charity.

Fixed Assets

Tangible fixed assets which cost £500 or more and used for more than one year are capitalised.

They are valued at cost price or a reasonable value on receipt. Depreciation is calculated on tangible fixed assets using the Straight-Line Method at 25% of the cost per year

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Judgements in Applying Accounting Policies

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates but are unlikely to be material.

Cash at Bank and In Hand

Cash at bank and in hand includes cash and short-term highly liquid investments with short maturity of three months or less from the date of acquisition or opening of the deposit or similar amount.

Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial Instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method

Notes to the Financial Statements - Continued

2. Analysis of Income

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
Donations and Legacies						
Freewill Offerings	97,863	-	97,863	82,985	-	82,985
Freewill Offerings from Outside the UK	31,482	-	31,482	34,063	-	34,063
Tax Recoverable - Gift Aid	12,011	-	12,011	12,257	-	12,257
	141,356	-	141,356	129,305	-	129,305
Charitable Activities						
Plymouth Conferences and Retreats	315	-	315	-	-	-
Plymouth Merchandise Sales	260	-	260	-	-	-
Plymouth Discipleship and Outreach	-	-	-	1,560	-	1,560
	575	-	575	1,560	-	1,560
Investment Income						
Bank Interest	1,435	-	1,435	551	-	551
Other Income						
SSE Business Support Fund	865	-	865	-	-	-
HMRC Gift Aid Interest	245	-	245	12	-	12
	1,110	-	1,110	12	-	12
Total	144,476	-	144,476	131,428	-	131,428

3. Donated Goods, Facilities and Services

	2024	2023
	£	£
Donated Goods	2,000	-
Donated Facilities	-	-
	2,000	-

Number of Unpaid General Volunteers

Church Services - Hospitality and Operations	30	30
Church - Services - Technical	15	15
Church Services - Children's Ministry	14	14
Church Services - Discipleship	7	7
	66	66

Notes to the Financial Statements - Continued

4b. Analysis of Expenditure on Charitable Activities

		2024				2023			
	Note	Activities Undertaken Directly	Grant Funding of Activities	Support Costs	Total	Activities Undertaken Directly	Grant Funding of Activities	Support Costs	Total
		£	£	£	£	£	£	£	£
Mission and Ministry - Exeter									
Discipleship and Outreach		1,704	-	196	1,900	1,255	-	97	1,352
Hospitality, Supplies, Gifts		1,173	-	-	1,173	1,361	-	-	1,361
Honorarium		600	-	-	600	-	-	-	-
Ministerial Staff Salaries	8	30,825	-	-	30,825	27,200	-	-	27,200
IT - Media - Music		735	-	219	954	2,539	-	-	2,539
Grants Payable	7	-	4,350	-	4,350	-	6,400	-	6,400
Travel and Accommodation	5	172	-	-	172	-	-	-	-
		35,209	4,350	415	39,974	32,355	6,400	97	38,852
Mission and Ministry - Plymouth									
Discipleship and Outreach		6,500	-	538	7,038	3,720	-	361	4,081
Hospitality, Supplies, Gifts		3,081	-	-	3,081	2,997	-	-	2,997
IT - Media - Music		3,850	-	209	4,059	5,450	-	221	5,671
Conferences and Retreats		3,111	-	-	3,111	4,815	-	-	4,815
Grants Payable	7	-	6,265	-	6,265	410	3,439	-	3,849
Honoraria		400	-	-	400	600	-	-	600
Leadership Meetings and Dinners	5	441	-	-	441	-	-	-	-
Travel and Accommodation	5	209	-	-	209	-	-	-	-
Van Upkeep	5	622	-	-	622	-	-	-	-
		18,214	6,265	747	25,226	17,992	3,439	582	22,013
Property, Management and Administration									
Exeter - Rent and Utilities		2,200	-	-	2,200	1,859	-	-	1,859
Plymouth - Rent and Utilities		20,447	-	-	20,447	20,151	-	-	20,151
Exeter - Building, Repairs and Upkeep		1,245	-	-	1,245	1,137	-	-	1,137
Plymouth - Building, Repairs and Upkeep		120	-	-	120	4,625	-	-	4,625
Exeter - Insurance		613	-	-	613	651	-	-	651
Plymouth - Insurance		267	-	-	267	103	-	-	103
Exeter - Fixed Asset Depreciation		1,545	-	-	1,545	393	-	-	393
Plymouth - Fixed Asset Depreciation		928	-	-	928	441	-	-	441
Exeter - Office Supplies and Postage		311	-	-	311	-	-	-	-
Plymouth - Office Costs and Postage		79	-	-	79	573	-	-	573

Square Fees		12	-	-	12	143	-	-	143
Accounting	11	-	-	498	498	-	-	595	595
Independent Examination	6,11	-	-	180	180	-	-	170	170
Visa Costs		-	-	-	-	-	-	536	536
HR Software		-	-	164	164	-	-	202	202
		27,767	-	842	28,609	30,076	-	1,503	31,579
		81,190	10,615	2,004	93,809	80,423	9,839	2,182	92,444

Notes to the Financial Statements - Continued

5. Trustee Expenses

No trustee was paid for their service as a trustee. The nature of expenses incurred were for: ministry, administrative and subsistence causes, exclusively and necessary for fulfilling the charity objects.

3 Trustees were paid expenses in the financial year ended 31st Aug 2024

2 Trustees were paid expenses in the financial year ended 31st Aug 2023

	2024	2023
	£	£
Trustee Expenses - Exeter related		
Travel	172	-
	172	-
	2024	2023
	£	£
Trustee Expenses - Plymouth related		
Retreats and Conferences	2,511	409
Leadership Meetings and Dinners	441	-
Travel	209	409
	3,161	818

6. Independent Examination

	2024	2023
	£	£
Independent Examiner Fees	180	170

Notes to the Financial Statements - Continued

7. Grant Making Activities

	2024	2023
	£	£
Grants Made to Institutions		
Creation Fest	2,400	6,400
Global Refugee Aid	500	
Our Daily Bread Ministries Trust	100	-
Christians Together Across Exeter	50	-
Pioneers UK Ministries	-	240
Transforming Plymouth Together	-	100
	3,050	6,740
Grants Made to Individuals		
C Cannone Bible College Support	2,270	800
Delbridge Car Repairs	1,500	-
General Benevolence - Plymouth	1,055	999
Hardship - Exeter	1,800	1,000
S. Yardley - Missionary Support	540	300
S. Martinez - Missionary Support	400	-
	7,565	3,099
Total	10,615	9,839

Notes to the Financial Statements - Continued

8. Staff Costs, Employee Benefits and Trustee Remuneration

	2024	2023
Average number of staff employed during the reporting period	2	2
Staff Costs and Employee Benefits	£	£
Ministerial Staff Stipend Salary	30,825	27,200
Employer's Social Security Costs	-	-
Employer's Contribution to Pension Schemes	-	-
Other Employee Benefits	-	-
	30,825	27,200

No employees received employee benefits of more than £60,000

Trustee Remuneration

By provision of the charity's Governing Document, in their capacity as pastors,

- A. Ley was remunerated £8,625 with no personal expenses (£6,000 and no personal expenses in 2023).
- K. Pope was remunerated £22,200 with £3,161 in personal expenses (£21,200 and £684 personal expenses in 2023).

Calvary Exeter is not an employer for the purposes of automatic enrolment at this time as confirmed by the Pensions Regulator. Under the Pensions Act 2008, automatic enrolment duties no longer apply. If circumstances change in the future, Calvary Exeter will inform the Pensions Regulator

Notes to the Financial Statements - Continued

9. Fixed Assets

	Fixtures, Fittings and Equipment			
	Exeter Ministry Equipment	Plymouth Ministry Equipment	Exeter Building Improvements	Total
	£	£	£	£
Cost or Valuation				
At 1st September 2023	2,200	1,880	-	4,080
Additions	-	2,000	5,932	7,932
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers	-	-	-	-
At 31st August 2024	2,200	3,880	5,932	12,012
Depreciation and Impairments				
At 1st September 2023	(1,324)	(577)	-	(1,901)
Disposals	-	-	-	-
Depreciation	(309)	(928)	(1,236)	(2,473)
Impairment	-	-	-	-
Transfers	-	-	-	-
At 31st August 2024	(1,633)	(1,505)	(1,236)	(4,374)
Net Book Value at 1st Sept 2023	876	1,303	-	2,179
Net Book Value at 31st Aug 2024	567	2,375	4,696	7,638

Notes to the Financial Statements - Continued

10. Debtors

	2024	2023
	£	£
Prepayments and Accrued Income		
Insurance	252	231
Thirtyone:eight safeguarding	36	-
Christian Copyright	242	192
Utilities	135	
Zoom	91	-
Find a Church	10	10
Guardian Security	94	85
Breathe HR Software prepayment	97	-
	957	518
Other Debtors		
Tax Recoverable - Gift Aid	12,011	12,257
Breathe HR Software refund owing - charity status	192	201
	12,203	12,458
Total	13,160	12,976

11. Creditors

Amount falling due within one year

	2024	2023
	£	£
Accruals and Deferred Income		
Accrued Utilities	51	70
Other Creditors		
PAYE Tax Owing	412	357
Independent Examination	180	170
Accounting	120	130
A Ley - Church hospitality reimbursement	28	-
	740	657
Total	791	727

Notes to the Financial Statements - Continued

12. Summary of the Assets and Liabilities of each Category of Fund

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Tangible Fixed Assets	7,638	-	7,638	2,179	-	2,179
Intangible Assets	-	-	-	-	-	-
Current Assets	143,350	-	143,350	98,262	-	98,262
Debtors	13,160	-	13,160	12,976	-	12,976
Creditors: Amounts falling due within one year	(791)	-	(791)	(727)	-	(727)
Creditors: Amount falling due after more than one year	-	-	-	-	-	-
	163,357	-	163,357	112,690	-	112,690

Notes to the Financial Statements - Continued

13. Movement In Funds

	Fund Balances Brought Forward £	Income £	Expenditure £	Net Transfers £	Fund Balances Carried Forward £
Unrestricted Funds					
Exeter General Fund	57,015	68,885	(46,321)	(5,922)	73,657
Plymouth General Fund	13,381	75,591	(47,488)	(14,078)	27,406
Building Fund	42,294	-	-	20,000	62,294
Total Funds	112,690	144,476	(93,809)	-	163,357

Notes to the Financial Statements - Continued

14. Related Party Transactions

Income

Income from donations and legacies include £8,239 received from Trustees and Related Parties.

Expenditure

All expenditure transactions involving related parties are detailed in note 5, 'Trustee Expenses', and note 8, 'Staff Costs, Employee Benefits, and Trustees' Remuneration'.



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Calvary Chapel Exeter

**On accounts for the year
ended**

31st August 2024

**Charity no
(if any)**

1156774

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2024.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

09/05/2025

Name:

Michelle Hook

**Relevant professional
qualification(s) or body
(if any):**

N/A

Address:

35 Treeve Lane, Connor Downs, Hayle, Cornwall TR27 5DQ

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Nothing to disclose