

City Life Church Truro

England & Wales · Charity number 1174403

Details

Other names	TRURO BAPTIST CHURCH
Status	Registered
Legal form	Other
Registered	2017-08-29
Register	View on the Charity Commission register

Contact

Address	City Life Church Truro Chapel Hill Truro TR1 3BD
Phone	01872241984
Email	office@citylifechurch.co.uk
Website	www.citylifechurch.co.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The church undertakes: regular acts of worship, including communion; baptisms; bible teaching; evangelism and mission; provision of pastoral care; encouraging charitable social action; teaching, encouragement, welcome and inclusion of young people; nurture and growth of Christian disciples; training for Christian and community service; encouraging relationships with and supporting other Christians

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£237,514	£243,240	-	-
2024-08-31	£244,195	£240,507	-	-
2023-08-31	£219,234	£241,583	-	-
2022-08-31	£172,335	£184,813	-	-
2021-08-31	£185,511	£139,097	-	-

Trustees

Name	Role	Appointed
Rev MATTHEW NOBLE	Chair	2006-09-01
Anna Chellamuthu		2024-02-04
Dr JAMES GARVICAN		2024-02-04
GRAEME PENWRIGHT		2020-09-23
HELEN LEWIS		2011-11-21
HELEN LOUISE HOLMES		2020-09-23
Hannah Jane Harris		2025-02-02
Lynda Jane McKenna-Sanders		2025-02-02
ROSIE GORDON		2024-02-04
RYAN READ		2024-02-04
Rev ANDREW MURRAY GOLDER		2025-06-29
Robert Loosemore		2025-10-05
STEPHEN JAMES TAYLOR CLAGUE		2025-10-05

Accounts



Trustees' Annual Report

For 1 September 2024 to 31 August 2025

City Life Church

Chapel Hill

Truro

TR1 3BD

Registered Charity no. 1174403

Trustees

Matt Noble	Pastor
Helen Holmes	Church Secretary
Ian Pearce	Treasurer
Helen Lewis	Deacon
Graeme Penwright	Deacon
Ryan Read	Deacon
Rosie Gordon	Deacon
Hannah Harris	One Church Pastor (from February 2025)
Lynda Sanders	One Church Pastor (from February 2025)
Barney Trevivian	Elder
Anna Chellamuthu	Elder
James Garvican	Elder

City Life Church has appointed the Baptist Union Corporation Ltd to be the Holding Trustee of the property.

Structures, governance and management

City Life Church is governed by a constitution and was registered as an unincorporated association with the Charity Commission on 29 August 2017 under the church's former name of Truro Baptist Church. (Prior to this date the church was an excepted charity and was not required to register with the Charity Commission).

The church meeting passed a resolution on 23 September 2020 to change the church's name to City Life Church Truro and this was registered with the Charity Commission to take effect from 1 January 2021.

In February 2025 the church meeting voted to change the clause which prohibited two people who are related from being appointed as trustees.

Trustees are appointed at Partners' meetings. Charity Trustees shall serve so long as they have the support of the Partners' Meeting and (except for those in pastoral office) shall be actively appointed and reappointed at least once every three years.

The trustees are made up of the Pastors, deacons and elders.

At City Life Church the deacons are responsible for:

- Financial management
- Management /development of buildings
- Meeting our legal requirements (e.g. Equality Act, Safeguarding, Health and Safety, Charity Commission requirements with regards to public benefit))

- Oversight of the church's activities (linking with the ministry team leaders and eldership)
- Oversight of administration
- Welcome and assimilation of new people to the church
- Seeking to maintain unity in the Church

The deacons meet every other month to consider the business matters of the church as listed above.

The elders, together with the One Church Pastors, take responsibility for establishing and encouraging the implementation of the overall vision for City Life Church; spiritual discernment and oversight; overseeing significant pastoral issues; supporting the pastors in the development and delivery of the preaching programme; consideration of mission and outreach opportunities; praying for the church and community; providing support to the pastors.

Trustees are Partners of the church and bring experience in leadership, accounting and workplace management.

In addition to the Trustees the following positions have been recognised either as paid or voluntary roles to lead the following ministries:

Paid positions:

One Church Pastors (two paid roles)

Administrator (job share)

Community Pastor

Youth Pastor

Toddler, Baby and Families Lead Worker (term-time)

Family & Growbaby Lead Worker (term-time)

Growbaby, Toddler and Lead Pioneering Worker (term-time)

Voluntary positions:

One Church Pastor

Treasurer

Secretary

Toddler and Baby Group Team Volunteers

Sunday morning team ministries (welcome, refreshments, AV, Powerhouse & Youth)

Prayer co-ordinator

Designated Persons for Safeguarding

Small group leaders e.g. Women's and Men's Bible study groups, Homegroups

Cleaning and maintenance crew

Worshipping Community leaders

Training and guidance are provided to the Trustees and team leaders as required.

Safeguarding

The church recognises its responsibilities for the safeguarding of all children and young people under the age of 18 and adults in need of care and support, regardless of gender, ethnicity or ability, as set out in the Children Act 1989 and 2004, Working Together to Safeguard Children (HM Government 2018), and Safeguarding Vulnerable Groups Act 2006 amended by the Protection of Freedoms Act 2012 and the Care Act 2014. The church has a robust Safeguarding policy that is reviewed annually by the Designated People for Safeguarding, supported by the Safeguarding Trustee and approved by the Trustees' Meeting. Staff and volunteers are required to attend training every three years and to hold a current DBS in line with their role(s). Safeguarding is a standing agenda item at Trustees' meetings.

Objectives and activities

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The church undertakes the following activities:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with, and supporting Baptists and other Christians.

Public benefits include:

- provision of sacred spaces and worship services
- contributing to the spiritual and moral education of children
- providing pastoral care to those in need
- carrying out, as a practical expression of religious beliefs, other activities such as relief of poverty through distribution of donated furniture, white goods, children's' clothing and nursery equipment
- providing the church building for other activities that support our religious beliefs including support groups and counselling
- supporting good mental and physical health

Services we provide:

- worship services
- groups for children and young people
- parent and toddler and parent and baby groups

- use of the building for activities that support the community e.g. support groups
- making the building available for the community to hire
- pastoral support for the congregation and wider community
- community space for Christian prayer

How we advance the Christian faith:

- City Life Church provides places of worship (through our worshipping communities) and a House of Prayer.
- The church provides pastoral care through home visits and working alongside partner organisations such as Christians Against Poverty.
- The church provides activities for youth and children which teach the Christian faith.
- The church runs Alpha courses to allow people to further explore the Christian faith.
- Existing followers are encouraged to pray and read the Bible regularly and to meet with other Christians to support one another in their faith. The church provides small groups to facilitate this.
- The church supports outreach work including running a community cafe, speaking to people on the streets about Jesus, community focussed worship events and resourcing individuals to represent Jesus wherever they are placed.

Achievements and performance

Church services/acts of worship

At City Life Church we believe our God-given call is to see 'all things everywhere' shaped and impacted by the Lord Jesus. This can only flow from worship and prayer. We see this in the description of the early church in Acts 2. We firmly believe that we can achieve this through our five 'ARISE Worshipping Communities' which seek to serve different geographical areas, and focussed people groups, in our city and surrounding area.

Each Worshipping Community, whilst being part of City Life 'One Church', has its own team of Worshipping Community leads, who are prayerfully developing a tailored vision for their specific focus area based around the five points of ARISE. Core elements of each worshipping community include worship, prayer, encounter, opportunities to give and serve and teaching. Communion is also included at some gatherings.

Our current worshipping communities in 2024-2025 are:

- Lighthouse – for families to come and worship together periodically on a Saturday morning
- Lanterns – in partnership with St Kea church, for people linked to CAP programmes and others with challenging life situations, meeting weekly on Tuesdays
- City Life Central – with a focus on the city centre, including groups for children and young people
- City Life East- meeting monthly in the Trelander & St Clement community centre
- City Life West- meeting monthly in the Threemilestone community centre

Twice a month, we gather all the worshipping communities together to worship in one place. These are times to worship, be empowered, celebrate and explore our ARISE vision all together.

Baptism is encouraged for all who have made a commitment to make Jesus their Lord and Saviour. In the last year four people were baptised.

During 2025 we introduced a weekly mid-week lunchtime communion in the House of Prayer open to anyone available during the day.

Prayer

As a church, we believe in the power of prayer, that God hears our prayers, and also that he answers us and speaks to us. "Prayer is the practice of the presence of God" and as we are instructed by James (4:8), "Draw near to God and He will draw near to you". Prayer is something that we all can and should be involved in! and as a church, prayer is central to our lives 'a thread of gold that runs through the fabric of the whole church'.

It has been a joy to see The House of Prayer being used on a regular basis, with the artwork and displays of changing themes throughout the year, and so many people making use of the space for prayer and meeting with God. The House of Prayer continues to be available for use for private prayer as well as for larger gatherings.

Prayer continues to flourish in all aspects of church life and in countless places - both seen and unseen, in the church, offices, House of Prayer, on the streets of Truro and in the homes and work places of all our members and worshippers, in home groups, at prayer gatherings, meetings and on many other occasions. Our regular prayer gatherings throughout the week include prayer breakfast online on Thursday mornings, weekly intercessors' meeting, and prayer before Sunday services. We also have regular prayer for the persecuted church, for Children and the Youth in our communities, and for our different worshipping communities.

Our regular intercessors group continues to meet each week to pray for the needs of our church family, its Partners and all that family life of a church entails, praying for individual circumstances as well as corporate and community situations. We have prayer request boxes with cards and pens available both in the main church building and also in the toddlers and families area, so that church family and visitors to the buildings can make specific prayer requests.

Each of the three geographical worshipping communities has hosted extended times of prayer and worship through the year.

Working with other churches and Christians

We recognise that we are part of the body of Christ, the wider church in our city, county and further afield. These are some of the ways we work with and support other Christians:

- We have strong links with the other Baptist churches and pioneering projects in Cornwall

- The 'Lanterns' worshipping community is run in partnership with St. Kea Church.
- We provide space for SWYM workers (local church youth and children work trainees) to meet for their weekly 'support huddles'.
- Our youth worker works with the Methodist church youth worker to lead a Christian group at one of the local secondary schools
- Other churches make use of our facilities including the baptistry and House of Prayer

Children, Youth and Families

Children: The first Sunday of the month is usually when we gather as church family and all worship, celebrate, encourage, and encounter God together. The second and fourth Sunday of the month we have groups for all children and young people. On the third weekend we hold our family Saturday get-together called *The Lighthouse*. This is attended by our Church, Toddler and Baby Group, Dads and Kids and Growbaby families. We have also been running a monthly afterschool club called 'Dig' for those children who want to 'dig' a bit deeper into the Christian faith. We are so very thankful and really blessed by all the volunteers who faithfully lead and serve amongst our children at City Life.

Families: Toddler and Baby Groups continue to thrive. We see many familiar faces each week whilst welcoming a steady flow of newcomers to the groups. We run three Toddler and Baby groups a week and we give opportunity for parents and carers from Toddlers to access Growbaby during these sessions. We are a lively and friendly community, who support one another through the ups and downs of life and have fun together. We enjoy offering an age-appropriate, inspiring environment where the little ones become absorbed in play whilst the grown-ups have a moment to breathe and receive an encouraging word and some refreshment!

Growbaby

Growbaby has continued to grow and our 'Stay and Play' sessions (which started in January 2025) have flourished in a wonderful, inclusive and supportive community of local families. It is free to attend and no booking is required, allowing for the attendance of all families in need. The children receive a healthy snack bowl and parents receive drinks and refreshments. There are lots of toys to play with as well as craft, and we have recently introduced a singing time at the end which has bonded families even more as children and their adults alike grow in confidence.

The Growbaby room continues to be busy: we have served another 100+ families this year from all over Cornwall. We have noticed lots of professionals now using our service to support their most vulnerable families- including health visitors, refugee support workers, mental health team and staff from the women's refuge. We continue to apply for grants to fund our free stay and play, to buy new mattresses and to support families with supermarket vouchers and financial support with their utility bills

Dads and Kids: This community has grown so much with Dads from all walks of life attending on the first Saturday each month and connecting over their common purpose as fathers. Conversations between Dads and team have

deepened and word has spread as there is no other group like this locally for male carers. Between 50 and 60 dads and children attend each month for free breakfast and a safe place to play and connect.

Pioneering: Time was spent researching about pioneering by reading, contacting and meeting with people who had done pioneering before. Our Pioneer worker then met key people for Trelander Estate at the beginning of 2025 along with getting involved in a local toddler group and spending time in the playground on the estate.

However, the facilities are not often used and are very run down and it became clear that it is a challenge to connect with people on the estate so, with this in mind, regular prayer walks (called the Broadfork Walk) have been started to 'loosen the soil'. The prophetic words from Psalm 65; 9-13 strengthen these walks.

We could see a clear difference after a few weeks of prayer walks. Some of the mums became more open and started coming to Growbaby to meet their practical needs, some of the families recognised City life Church as their safe space attending Lanterns, Growbaby and Stay and Play group or Babies and Toddlers group. The local councillor began to organise a public meeting and publicity and talk to Cornwall Council to help find funding for new play areas.

Youth: Youth Work at City Life Church goes from strength to strength. Our regular Youth gatherings have tackled issues around bullying, racism, and human trafficking- all with a focus on what it means to follow Jesus. Our sessions always have a key focus on encountering the Holy Spirit and we have seen the young people meet with God, and others come to realise that they need to make the decision for themselves to follow Jesus.

Schools work has really grown this year. We saw numbers at our weekly Lunch Club in a local secondary school blossom in Advent and then continue to steadily rise until we were seeing around 50 students each week. Numbers took a dip as we had to move rooms due to safety and capacity, but a core group of 20 remained who were eager to explore faith and learn about Jesus. In the summer term we also saw the start of a multi-faith club at the other secondary school in the city and have visited twice to run sessions on Christianity.

Our Summer Festival residential trip has likewise grown and we saw numbers double since last year. This year it was incredible to see the young people encountering Jesus and praying openly for one-another.

Pastoral care

The majority of pastoral care that takes place in the church is naturally happening daily in many ways, for example, through small groups, friendships and one to one contact, including providing meals, lifts, accommodation, meeting up to listen over a cup of coffee and praying for one another.

We have continued to welcome a significant number of new individuals and families who have arrived as migrant workers to take up positions in the health and social care sectors or at the local hospital. They have enriched our church family, bringing broader ethnic and cultural diversity and Christian experience. Over the last year a significant proportion has become integrated into the life of the church and has become involved in a range of roles and also become Partners, now making up approximately 25% of our regular congregations.

Alongside this the Community Pastor has been providing support and activities in a range of ways, but we know this is just one aspect of the pastoral care taking place across the church. The church has been awarded a grant from the Willats Trust for 3 years to partially support the salary of the Community Pastor.

- **Pastoral Support** - visiting individuals particularly to support and encourage those who are struggling with physical and mental health conditions or may be in hospital or residential care. This has included supporting the bereaved.

ReStore-the desire to support practical needs has continued to develop over the year. The project aims to help those in need in our community to make a new start by recycling and re-using unwanted furniture. This often helps to give emotional and practical support to those donating furniture as well as those receiving it. The ReStore delivery team is made up of volunteers working alongside the Community Pastor and gives an opportunity for a range of people to serve in a Christian setting.

We are also able to share donations with St Petrocs Homeless charity and the British Heart Foundation charity. Kitchenware and small items are donated to members of Lanterns, Trelander Café guests and City Life East worshippers. In particular Trelander Café has enabled us to build good relationships with local people on the Trelander estate who now feel confident to ask for support. We are developing links with Growbaby through reciprocal referrals and therefore each of these ministries is strengthened by working together.

We regularly support clients of the Women's' Refuge either by providing furniture and pastoral support in situ or for those being allocated social housing.

- **Lanterns** – working with Christians Against Poverty supporting leadership of a group for both CAP clients and others through teaching, prayer and discipleship. Many members of this group have been introduced through CAP referrals or contact made via the Restore project. This year we have seen a number of Lanterns attendees grow in their personal faith or make a Christian commitment for the first time.
- **New Start** – supporting adults living at New Start which is a housing scheme for homeless people with support needs, including those with alcohol, drug and other addictions and mental health problems. The church has been able to give practical rather than pastoral support by supplying a number of essential household items via the Restore project.
- **Evangelism** - This year there was again a special outreach/ mission supported by OAC evangelists from across the country and by members of other local churches. In addition, the Community Pastor worked with Churches Together in Cornwall to present the gospel at the Royal Cornwall show to visitors.

Digital Communication

This year we have maintained the website, continued to stream and/or upload Sunday services to YouTube and used social media (Facebook and Instagram) to enable wider access and improved communication with our own church family as well as the wider community.

Two WhatsApp groups (one for the leadership team and one for the wider church) are used to share news, encouragements and prayer requests.

Growing as disciples

We support people in their discipleship through:

- Meeting as worshipping communities to worship, pray, hear teaching and minister to one another. We see these gathered times as essential for equipping people for their everyday lives
- We keep our values of 'ARISE' central to all we do and teach on them regularly to help people to further explore what it means to partner with God to see his kingdom come in their lives and community
- Building on the Emerging Leaders' course that we ran last year, we have continued to grow disciples through the 'ARISE and build' teaching programme
- Mentoring some people on a one to one basis
- Continuing to provide guided bible reading plans, with a WhatsApp group to allow people to share thoughts and encouragement
- A whole range of small groups meeting to give people space to connect including bible study groups, walking group, exercise group, prayer groups. These include gender specific groups and locality-based groups meeting in homes.
- We have provided a range of opportunities for people to connect in a more relaxed manner including Sunday lunches
- We regularly gather those with oversight or leadership within the church or community for encouragement and support
- In February 2025 we had a whole church 'away day' in Falmouth with outside speakers encouraging us on the theme 'The revival we long for.'

We also encourage everyone to find an area where they can serve the church as people often grow in their faith as they serve others.

Trelander Community

The Trelander café has met every second Saturday of the month for the last year. There is a strong team who work together to set up, bake cakes, serve delicious food, spend time listening and talking to people and interacting with the children over a crafts table. The café is well supported with up to 60 people coming each month. We don't charge a set price for the food so that everyone can have something and donate what they are able – and we always manage to cover our costs.

The local councillor continues to run his surgery alongside the café and two members of the café team also support the community centre committee. The Restore project offers a table of donated household items and offers an opportunity for people to request larger items to be delivered (for example up to 40 beds and sofas have been distributed to the community in the last year.) In the last year we have also had visits from our newly-elected MP and the local neighbourhood policing team.

Mission

Our focus is also beyond Truro and this is reflected in our support of a number of agencies and organisations in the county, nation and beyond. We give financial support to BMS World Mission, Baptist Home Mission, Open Air Campaigners and Breathe Communities.

As a church we have pledged at least 10% of our income to outside causes for God's kingdom to increase on the earth.

Care for the Environment

In September 2021 the church made a Climate and Environmental Crisis declaration. This set out how care for the planet and the people most affected by environmental disasters is a key expression of our Christian faith. Each year we prepare an action plan of how we will support this commitment. This year we have:

- Continued to seek to apply our ethical purchasing policy in our purchasing practices
- Created regular displays on different aspects of environmental care
- Preached on the theme of care for the environment and shared a linked Bible reading series
- Improved energy efficiency by adding insulation to the Main worship area and the Powerhouse room.

Use of our buildings

We are blessed with a large building which we have sought to use effectively to deliver the vision of the church – either through our own organised activities (such as Growbaby, Toddler and Baby groups, Youth group, Exercise class, small groups and Dads and Kids) or through others who use our building and who share our aims.

We are pleased to be able to offer the building free of charge to support the work of CAP (Christians Against Poverty) in Truro. We also let rooms to charitable groups, often at a significantly reduced rate.

We also have the House of Prayer which is available any time of the day or night and has been used by both our own church family and other Christians for prayer gatherings and for pastoral care meetings/counselling.

FINANCIAL REVIEW 2024/25

This has been another good year for the church financially. A growing congregation has translated into growth in income but, unusually for this year, not a growth in expenditure.

Income and Expenditure

For the last five years we have built substantial reserves which are kept in a separate bank account.

We went into 2024/25 with a deficit budget where anticipated expenditure would outstrip income by £26,500. We had planned to draw this sum down from our general reserves to balance our books.

In the end, increased income from our Partners and expenditure, which was slightly under budget, meant that we only had to draw down £6,250 from our reserves this year. This came from ring-fenced reserves to help cover expenditure on our Toddlers' and Growbaby outreach projects.

Income

City Life Church financial year is from 1st September to 31st August.

Our church congregation provide our main source of income in the form of regular weekly/monthly bank standing orders (£98,000) together with income from our card terminal (£10,310). The other significant source of income is through Gift Aid (£25,342). Finally, we had donations of £12,914. Cash offerings are in decline compared with before the pandemic, although the total of £13,003 is still significant.

Our core income has grown for most of our income streams compared to last year which is a blessing.

Restricted Funds this year totalled £74,705 which is abnormally high.

The reason for this is that two years ago we moved £40,000 from our Reserves bank account to an interest-bearing account with the Baptist Union. We brought this £40,000 back this year which explains the large total. The interest of £2,542 on the money deposited was brought back into our main bank account and was used to support our outreach work.

Under the heading of Restricted Funds, we had two grants from Cornwall Council's Community Fund totalling £7,951. This was money from the Government designated to help folk who are struggling financially. With our outreach work in the community, we are well placed to advance sums of money to individuals to help them.

Willats Trust – For the last two years we have had a £10,000 grant to support the work of the Community Pastor.

Expenditure

Our total unrestricted expenditure was: £212,453 compared to £209,857 last year. Restricted expenditure was down: £27,029 compared to £30,650.

Nearly all areas of church expenditure have increased this year.

Staffing costs are up as the church now supports nine staff: two of the three One Church Pastors; Youth and Community Pastors, two job-share

administrators and three Toddler and Growbaby workers. Salary costs amounted to £136,233.

In addition, the church supports a number of outreach activities which incurred expenditure amounting to £17,638 (excluding staff costs). Some of this was covered by specific donations.

One key area of expenditure worth noting was £11,184 spent on gas and electricity in the previous financial year. Our one-year energy contract came to an end in July 2024 and the unit charges have reduced by 45% for the financial year. Costs were £6,251 compared to the previous year cost of £11,184.

As a church we aim to give at least 10% of our core income to outside causes: BMS Home Mission, BMS World Mission, and to a number of our partners involved in external Christian organisations.

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Bank Accounts

The Church has three bank accounts.

General Fund – main bank account for the Church. The balance at the end of the year was £9,201. This was achieved without drawing down any monies from general reserves in our Reserves bank account.

Old Manse – When the church manse was rented out two years ago, £2000 was transferred from Reserves to maintain a balance to fund any high-cost maintenance issues on the old manse. With interest, the sum is now £2066. There were a couple of minor works undertaken which were covered by general funds.

Reserves and Grants – The church maintains a general reserve as well as storing grant money received for future use. At the end of year, we had £84,514 in this account. The increase is largely due to receiving back the original sum of £40,000 lodged with the Baptist Union. Interest of £2542 went into our general fund.

The Church also built up grant monies totalling £31,429 at the start of last year. We only drew down £6200 grant money during the year from reserves. In addition, the Christmas Appeal for the Restore project totalled £5300. This has been added to the grant total giving a carried forward balance of £30,479.

It is planned to use a maximum of £26,500 of grant money to underwrite the three staff employed for our Toddler and Growbaby outreach work. This will help to balance the books for the coming year.

Reserves Policy

Note: up to 2020 the Church did not have any separate reserves from the main current account.

The Trustees of every charity are required to establish and record a reserves policy. Reserves are those funds which are designated to meet an emergency

situation where a significant source of income has gone, or has been reduced, or a significant need to spend has arisen.

Our Reserve bank account balance will give us latitude to cover any unforeseen emergencies that may arise – unexpected drop in income or unforeseen expenditure.

The section below will be retained for a situation that might occur if our reserves have been spent.

City Life has an operational reserve set up on our main General Fund bank account. This is an undesignated emergency reserve of £8000 on the General Fund in addition to unrestricted reserves held in our Reserve bank account.

This was increased from £3000 to £4000 in September 2015 following approval from the Trustees that month. This was increased again from £4000 to £6000 in September 2017 following approval from the Trustees, was further increased to £7000 for 2018/19 and again in 2019/20 to £8000.

As our budget is growing year on year, it is planned to increase this each year to at least £12,000 if we arrive at a point where our reserves are exhausted.

There are two key risks:

1. An amount might be needed to meet an unforeseen emergency or other unexpected need. For the church, this mainly centres on the fabric of the old manse, the church and the House of Prayer. The maintenance budgets for the church premises and the manse have been increased in earlier years although this was paused for 2020/21. Any major maintenance project should be funded from the balances held in the Reserve bank account.
2. One or more key donors leaves the church leading to a reduction in income. This suggests having reserves equivalent to a number of weeks of income to allow time to encourage greater giving or to cut-back on expenditure. A key donor leaving could lead to a shortfall of £8000pa.

The operational implementation by the Treasurer is relatively straightforward. A reserve has been established as a line in the budget. This means the bank balance must not fall below the reserve. However, as a precaution, if the balance is close to the reserve, the Treasurer will report this to the Pastors. Depending on the circumstances, the Pastors and the Treasurer will determine whether the matter is brought to the Trustees.

If it does fall below the reserve figure, the Treasurer will note the date, the balance and any relevant circumstances. This will then go to the Trustees.

The overall management of the budget, including the reserve, is put on the agenda of the Trustees' Team every two months. If the reserve issue is serious, the Pastors may require an ad-hoc meeting of the Trustees.

In keeping with the reserves policy, funds are maintained to meet foreseeable recurring expenditure.

Internal Controls

The church accounts are maintained on QuickBooks. Payroll is processed on the HMRC Basic Payroll Tools online software. The Church accounts are in the 'Payments and Receipts' form.

The Treasurer updates the accounts each week from the General Fund weekly bank statements and occasionally for the other two savings accounts when interest is received or money is transferred. Therefore, the accounts are matched to bank balances as the accounts are updated.

The budget is prepared during July and August and is presented to the Trustees for discussion and approval. Then they are submitted for approval at the Church Partners meeting in October.

The Treasurer produces profit and loss reports to a defined standard every quarter which are presented to the Trustees' Team. There is always a standing agenda item on Finances on the Trustees' Meeting, held six times per year.

Outlook for 2025/26

The draft budget for 2025-26 shows that City Life has a balanced budget. However, to meet this, the Church may have to draw down up to £29,000 from our Reserves bank account. With this, we will be able to meet our planned commitments for the year ahead. Our planned core expenditure is more than our core income - similar to the previous four years. Our Church does not want to stand still when there is so much need in our community.

We have, by our standards, substantial general reserves of nearly £53,016 to draw upon for this next year and for the future, if required.

We have a total of £26,500 in our Reserves which will be used this coming year to support two of our outreaches – Toddlers and Growbaby.

The grants that we hold will be sufficient for this year but we will need to attract new grants of at least £25,000 for 2025/26.

Our income grew substantially last year and we aim to appeal to our partners to engage in, or increase, covenanted giving.

The majority of our expenditure is spent on staffing costs (65%). One of the pastors has reduced his hours. The Children's Pastor has moved to the position of One Church pastor. The vacant Children's Pastor has been advertised for

some time now without success. We also have a vacancy for a Toddlers Worker. Overall the salary bill could rise by £17,500.

Apart from salaries, the remainder of planned expenditure for 2025/26 is fairly balanced compared to last year.

In 2023/24, we established two other worshipping communities on the east and the west of Truro, meeting once a month. These operate in conjunction with the main church, now known as City Life Central. The combined budget for these two centres is £2550, down from £3200 last year.

Our planned giving to outside causes will be 10% of our core income - £14,900 (core income defined as regular giving and gift aid).

Declaration

The Trustees declare that they have approved the trustees' report for 2024/2025.

Signed on behalf of the charity trustees

Hannah Harris
Pastor

Helen Holmes
Church Secretary

Date: 13th January 2026

CITY LIFE CHURCH

**FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2025**

**CITY LIFE CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2025**

CONTENTS

	Page
Receipts and Payments Account	1
Statement of Assets and Liabilities	2
Notes to the Accounts	3 to 6

CITY LIFE CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

		Unrestricted Funds	Restricted Funds	Y/E 31/08/2025 Total	Y/E 31/08/2024 Total
	Note	£	£	£	£
Income receipts					
Church income	2	203,191	30,756	233,947	242,590
Income for outside causes	3		3,567	3,567	1,034
Total receipts for year		<u>203,191</u>	<u>34,323</u>	<u>237,514</u>	<u>243,624</u>
Charitable payments					
Minister and Staff costs	4	136,233		136,233	116,461
Old & New Manse expenses	5	17,575		17,575	19,402
Church premises	6	22,862		22,862	30,523
Fellowship expenses	7	20,777	6,896	27,673	26,963
Giving to outside causes	8	13,170	5,000	18,170	17,580
Other expenses/transactions	9	313	16,354	16,667	25,650
Administrative expenses	10	4,060		4,060	3,928
Total payments for year		<u>214,990</u>	<u>28,250</u>	<u>243,240</u>	<u>240,507</u>
Net receipts for year		-11,799	6,073	-5,726	3,117
Opening Bank balances				101,507	56,758
Closing Bank balances				<u>95,781</u>	<u>59,875</u>

Note: Closing bank balances: General £9201; Reserve & Grants £84514; Old Manse £2,066
TOTAL £95781

CITY LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2025

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2025 £	Y/E 31/08/2024 £
Cash Funds				
General fund	9,201	0	9,201	13,556
Reserve & Grants *	47,039	37,475	84,514	44,282
Old Manse	0	2,066	2,066	2,037
	<u>56,240</u>	<u>39,541</u>	<u>95,781</u>	<u>59,875</u>
* Taken from Reserves spreadsheet				
Other Monetary Assets				
Baptist Corporation Savings a/c	0		0	41,632
Giftaid due but not received	9,560		9,560	7,955
Liabilities				
PAYE/Ni liability for July & Aug	1,419		1,419	1,199
Independent Examiners Fee	600		600	600
Company Barclaycard	889		889	0
	<u>2,908</u>	<u>0</u>	<u>2,908</u>	<u>1,799</u>

Non-Monetary Assets

Held for Church's own use:

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

	31/08/2025 £
Church premises (at insured value)	2,922,370
Church manse (at purchase price in 2007)	249,950
The Church also owns fixtures furniture and equipment (at insured value)	174,269
	<u>3,346,589</u>

The Accounts and Statement of Assets and Liabilities
are approved on behalf of the Board of Deacons and Partners:

.....
AGM Chair

.....
Secretary

Date:

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

1. ACCOUNTING POLICIES

Accounts have been prepared on the receipts and payments basis and comply with Charities Act 2011.

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2025 £	Y/E 31/08/2024 £
2. CHURCH INCOME				
Covenants	102,486		102,486	98,000
Card payments	8,718		8,718	10,310
Cash offerings, envelopes, CAF	13,003		13,003	9,322
Giftaid reclaims	25,342		25,342	21,999
External grants*	14,098	17,951	32,049	51,956
Donations	12,914	5,300	18,214	10,920
Lettings	2,538		2,538	1,693
Old Manse rental	18,000		18,000	15,201
Toddlers	2,454		2,454	2,957
ReStore	355		355	1,370
Trelander café	208	0	208	353
SWBA Support - Minister	1,250	0	1,250	1,250
SWBA Support - C Horne	0	5,000	5,000	5,000
Transfers from Reserves	0		0	6,000
Transfers from Baptist Union	0	0	0	
Misc Income - Interest	771	29	800	548
Misc. Income: Youth subs, Events and Social Events	1,054	2,476	3,530	5,711
	<u>203,191</u>	<u>30,756</u>	<u>233,947</u>	<u>242,590</u>

3. INCOME FOR OUTSIDE CAUSES

Christmas Appeal - Restore		3,567	3,567	1,034
	<u>0</u>	<u>3,567</u>	<u>3,567</u>	<u>1,034</u>

*** Grants**

Mr Willats Charity for Community Pastor £10,000
 Cornwall Community Fund - Poverty relief £7,951
 Truro Business Man - Toddlers £3,000

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2025 £	Y/E 31/08/2024 £
4. MINISTER AND STAFF COSTS				
a. Minister NOTE 12				
Gross stipend and employer's NI	29089		29,089	32,838
Pension Fund contributions	4075		4,075	3,947
Minister's expenses	1,913		1,913	2,163
b. Youth Pastor				
Gross salary employer's NI	19,627		19,627	14,023
Pension Fund contributions	975		975	699
Expenses	205		205	39
c. One Church Pastor (LS)				
Gross salary and employer's NI	17,492		17,492	16,936
Pension Fund contributions	895		895	821
Expenses	950		950	
d. Administrator - Job Share				
Gross salary and employer's NI	12,285		12,285	14,181
Pension Fund contributions	44		44	0
e. Community Pastor				
Gross salary and employer's NI	18,762		18,762	13,138
Pension Fund contributions	911		911	664
Expenses	460		460	354
f. One Church pastor (HH) Expenses	1,100		1,100	100
g. Toddlers' Worker (SR)				
Gross salary and employer's NI	9,374		9,374	8,773
Pension Fund contributions	519		519	440
h. Families Worker Lead (LS)				
Gross salary	10,077		10,077	6,171
Pension Fund contributions	133		133	
i. Toddler & Pioneer Worker (DM)				
Gross Salary	7,347		7,347	1,174
	<u>136,233</u>	<u>0</u>	<u>136,233</u>	<u>116,461</u>
5a OLD MANSE EXPENSES				
Old Manse insurance	463		463	430
Manse repairs and expenses	3092		3,092	5,643
	<u>3,555</u>	<u>0</u>	<u>3,555</u>	<u>6,073</u>
5b NEW MANSE EXPENSES				
New Manse Council Tax, Water	2,980		2,980	2,649
Support payments	11,040		11,040	10,680
	<u>14,020</u>	<u>0</u>	<u>14,020</u>	<u>13,329</u>
6. CHURCH PREMISES				
Church repairs and maintenance	4,319		4,319	7,417
Church equipment	5,266		5,266	6,050
Church insurance	2,842		2,842	2,780
Church gas & electricity	6,251		6,251	11,184
Church water charges	1156		1,156	974
Telephone and IT	1554		1,554	1,196
Cleaning, caretaking and gardening	1474		1,474	922
	<u>22,862</u>	<u>0</u>	<u>22,862</u>	<u>30,523</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2025 £	Y/E 31/08/2024 £
7. FELLOWSHIP EXPENSES				
City life Church - West	390		390	595
City life Church - East	257		257	1469
Children's ministry	1,505		1,505	935
Fellowship fund	150		150	2,417
Music copyright licence	1,588		1,588	1,613
Youth expenditure	749		749	1,330
Outreach	10,742	6,896	17,638	13,371
Training	403		403	887
Catering	2,668		2,668	2,586
Visiting speakers	150		150	450
Other	2,175		2,175	1,310
	<u>20,777</u>	<u>6,896</u>	<u>27,673</u>	<u>26,963</u>
8. GIVING TO OUTSIDE CAUSES				
OAC	2,310		2,310	2,520
BMS World mission	4,380		4,380	4,080
SWBA Home Mission	4,380		4,380	4,080
Breathe Ministry	1,800		1,800	1,800
Porthleven - Supported by SWBA		5,000	5,000	5,000
Other	300		300	100
	<u>13,170</u>	<u>5,000</u>	<u>18,170</u>	<u>17,580</u>
9. OTHER EXPENSES				
Social events	313	1,744	2,057	2,077
Limitless	0	3,573	3,573	3,384
Grant for pioneer worker		6,250	6,250	
Trans from Reserves	0	4,787	4,787	20,189
	<u>313</u>	<u>16,354</u>	<u>16,667</u>	<u>25,650</u>
10. ADMINISTRATION COSTS				
Independent examiner's fee	617		617	587
Bank charges	182		182	179
Regium card terminal	180		180	180
Stationery	1,098		1,098	1,097
Photocopying	1,038		1,038	1,018
Petty cash/postage	79		79	271
Subscriptions	866		866	596
	<u>4,060</u>	<u>0</u>	<u>4,060</u>	<u>3,928</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

11. RESTRICTED FUNDS

Fund name	At 1st Sept 2024	Incoming resources	Resources expended	At 31st Aug 2025
	£	£	£	£
Trips		2,476	5,316	0
Reserves	31,431	34,294	28,250	37,475
Old Manse	2,037	29	0	2,066
Total	<u>33,468</u>	<u>36,799</u>	<u>33,566</u>	<u>39,541</u>

12. MINISTER'S REMUNERATION

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of mortgage support, water rates and Council tax. The old manse is let.

**Independent Examiner's report to the Trustees
of**

City Life Church

Registered Charity Number - 1174403



Independent Examiner's Report

I report on the accounts of the Trust for the year ended 31st August 2025, which are set out on the attached pages.

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 Report

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 Examiner's Statement

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 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.

Mrs Tamarine Robinson

Executive Accounts Director

HMRC Ref: XMML00000208602

2025

Tamarine Robinson - Executive Director

Dated 25th September



Blue Stone Accountancy Ltd

Registered Office: Penventon Mill, Treviskey, Lanner
Cornwall, TR16 6AS. Tel/Fax: 01209 704859
Email: info@bluestoneaccountancy.co.uk
Company Number: 15909954

Accounts



Trustees' Annual Report

For 1 September 2023 to 31 August 2024

City Life Church

Chapel Hill

Truro

TR1 3BD

Registered Charity no. 1174403

Trustees

Matt Noble	Pastor	
Helen Holmes	Church Secretary	
Ian Pearce	Treasurer	
Helen Lewis	Deacon	
Michael Cutler	Deacon	(resigned February 2024)
Graeme Penwright	Deacon	
Ryan Read	Deacon	(elected February 2024)
Rosie Gordon	Deacon	(elected February 2024)
Hannah Harris	Elder	(resigned October 2023)
Sharon Patterson	Elder	(resigned October 2023)
Barney Trevivian	Elder	
Anna Chellamuthu	Elder	(elected February 2024)
James Garvican	Elder	(elected February 2024)

City Life Church has appointed the Baptist Union Corporation Ltd to be the Holding Trustee of the property.

Structures, governance and management

City Life Church is governed by a constitution which was approved by the church meeting on 8 November 2010. City Life Church was registered as an unincorporated association with the Charity Commission on 29 August 2017 under the church's former name of Truro Baptist Church. (Prior to this date the church was an excepted charity and was not required to register with the Charity Commission).

The church meeting passed a resolution on 23 September 2020 to change the church's name to City Life Church Truro and this was registered with the Charity Commission to take effect from 1 January 2021. The church meeting passed a resolution on 17 May 2021 to allow for online and blended meetings following increased use of new technologies during the pandemic. The amended constitution was registered with the Charity Commission in May 2021.

In January 2022, the church meeting voted to agree a change from the name 'church member' to 'Partner' which was agreed better reflected what it means to be committed to belonging to the church. Partners meet four times a year to consider important issues requiring a decision, such as matters relating to vision, budgets, staffing and buildings. They also commit to pray, gather and give and to journey together to see the vision of the church fulfilled.

Trustees are appointed at Partners' meetings. Charity Trustees shall serve so long as they have the support of the Partners' Meeting and (except for those in pastoral office) shall be actively appointed and reappointed at least once every three years.

The trustees are made up of the Pastor(s),deacons and elders.

At City Life Church the deacons are responsible for:

- Financial management
- Management /development of buildings
- Meeting our legal requirements (e.g. Equality Act, Safeguarding, Health and Safety)
- Oversight of the church's activities (linking with the ministry team leaders and eldership)
- Oversight of administration
- Welcome and assimilation of new people to the church
- Oversight of fellowship fund
- Seeking to maintain unity in the Church

The deacons meet every other month to consider the business matters of the church as listed above.

The elders, together with the One-Church Pastors, take responsibility for establishing and encouraging the implementation of the overall vision for City Life Church; spiritual discernment and oversight; overseeing significant pastoral issues; supporting the pastors in the development and delivery of the preaching programme; consideration of mission and outreach opportunities; praying for the church and community; providing support to the pastors.

Trustees are Partners of the church and bring experience in leadership, accounting and workplace management.

In addition to the Trustees the following positions have been recognised either as paid or voluntary roles to lead the following ministries:

Paid positions:

One Church Pastors (two paid roles)

Administrator (two part-time roles)

Community Pastor

Youth Pastor

Toddler, Baby and Families Lead Worker (term-time)

Growbaby Lead Worker (term-time)

Voluntary positions:

One Church Pastor

Treasurer

Secretary

Toddler and Baby Group Team Volunteers

Sunday morning team ministries (welcome, refreshments, AV, Powerhouse & Youth)

Prayer co-ordinator

Designated Persons for Safeguarding

Small group leaders e.g. Women's and Men's Bible study groups, Homegroups

Cleaning and maintenance crew

Worshipping Community leaders

Training and guidance are provided to the Trustees and team leaders as required.

Safeguarding

The church recognises its responsibilities for the safeguarding of all children and young people under the age of 18 and adults in need of care and support, regardless of gender, ethnicity or ability, as set out in the Children Act 1989 and 2004, Working Together to Safeguard Children (HM Government 2018), and Safeguarding Vulnerable Groups Act 2006 amended by the Protection of Freedoms Act 2012 and the Care Act 2014. The church has a robust Safeguarding policy that is reviewed annually by the Designated People for Safeguarding, supported by the Safeguarding Trustee and approved by the Trustees' Meeting. Staff and volunteers are required to attend training every three years and to hold a current DBS in line with their role(s). Safeguarding is a standing agenda item at Trustees' meetings.

Objectives and activities

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The church undertakes the following activities:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with, and supporting Baptists and other Christians.

Public benefits include:

- provision of sacred spaces and worship services
- contributing to the spiritual and moral education of children
- providing pastoral care to those in need

- carrying out, as a practical expression of religious beliefs, other activities such as relief of poverty, parenting courses, money management courses, distribution of donated furniture and white goods
- providing the church building for other activities that support our religious beliefs including support groups and counselling
- supporting good mental and physical health

Services we provide:

- worship services
- groups for children and young people
- parent and toddler and parent and baby groups
- use of the building for activities that support the community e.g. support groups
- making the building available for the community to hire
- pastoral support for the congregation and wider community
- community space for Christian prayer

How we advance the Christian faith:

- City Life Church provides places of worship (through our worshipping communities) and a House of Prayer.
- The church provides pastoral care through home visits and working alongside partner organisations such as Christians Against Poverty.
- The church provides activities for youth and children which teach the Christian faith.
- The church runs Alpha courses to allow people to further explore the Christian faith.
- Existing followers are encouraged to pray and read the Bible regularly and to meet with other Christians to support one another in their faith. The church provides small groups to facilitate this.
- The church supports outreach work including running a community cafe, speaking to people on the streets about Jesus, community focussed worship events and resourcing individuals to represent Jesus wherever they are placed.

Achievements and performance

Church services/acts of worship

At City Life Church we believe our God-given call is to see 'all things everywhere' shaped and impacted by the Lord Jesus. This can only flow from worship and prayer. We see this in the description of the early church in Acts 2. We firmly believe that we can achieve this through our five 'ARISE Worshipping Communities' which seek to serve different geographical areas, and focussed people groups, in our city and surrounding area.

Each Worshipping Community, whilst being part of City Life 'One Church', has its own team of Worshipping Community leads, who are prayerfully developing a tailored vision for their specific focus area based around the five points of ARISE. Core elements of each worshipping community include worship, prayer, encounter, opportunities to give and serve and teaching. Communion is also included at some gatherings.

Our current worshipping communities are:

- Lighthouse – for families to come and worship together each month on a Saturday morning
- Lanterns – in partnership with St Kea church, for people linked to CAP programmes and others with challenging life situations, meeting weekly on Tuesdays
- City Life Central – with a focus on the city centre, including groups for children and young people
- City Life East- meeting monthly in the Trelander & St Clement community centre
- City Life West- meeting monthly in the Threemilestone community centre

Twice a month, we gather all the worshipping communities together to worship in one place. These are times to worship, be empowered, celebrate and explore our ARISE vision all together.

Baptism is encouraged for all who have made a commitment to make Jesus their Lord and Saviour. In the last year eight people were baptised.

Prayer

As a church, we believe in the power of prayer, that God hears our prayers, and also that he answers us and speaks to us. "Prayer is the practice of the presence of God" and as we are instructed by James (4:8), "Draw near to God and He will draw near to you". Prayer is something that we all can and should be involved in! and as a church, prayer is central to our lives 'a thread of gold that runs through the fabric of the whole church'.

It has been a joy to see The House of Prayer being used on a regular basis, with the artwork and displays of changing themes throughout the year, and so many people making use of the space for prayer and meeting with God. The House of Prayer continues to be available for use for private prayer as well as for larger gatherings.

Prayer continues to flourish in all aspects of church life and in countless places - both seen and unseen, in the church, offices, House of Prayer, on the streets of Truro and in the homes and work places of all our members and worshippers, in home groups, prayer triplets, at prayer gatherings, meetings and on many other occasions. Our regular prayer gatherings throughout the week include prayer breakfast online on Thursday mornings, weekly intercessors' meeting, and prayer before Sunday services. We also have regular prayer for the persecuted church, for Children and the Youth in our communities, and for our different worshipping communities.

Our regular intercessors group continues to meet each week to pray for the needs of our church family, its Partners and all that family life of a church entails, praying for individual circumstances as well as corporate and community situations. We have prayer request boxes with cards and pens available both in the main church building and also in the toddlers and families area, so that church family and visitors to the buildings can make specific prayer requests.

There have also been regular half nights of prayer as well as a week of prayer and fasting in February 2024.

It is not always possible, but sometimes we are able to hear the testimonies of those who have received an answer to prayer, and what an encouragement that is to us all, in strengthening our faith and offering hope. And for those occasions when we don't know how to pray, we should remember the words of Max Lucado: "Our prayers may be awkward. Our attempts may be feeble. But since the power of prayer is in the one who hears it and not in the one who says it, our prayers do make a difference."

Working with other churches and Christians

We recognise that we are part of the body of Christ, the wider church in our city, county and further afield. These are some of the ways we work with and support other Christians:

- We have strong links with the other Baptist churches and pioneering projects in Cornwall and have met a number of times through the year to support and encourage one another.
- The 'Lanterns' worshipping community is run in partnership with St. Kea Church.
- At Pentecost we helped co-lead a worship event in St Austell for Christians across Cornwall to gather together.
- We gather children and family workers together from across churches through the 'So What' network to encourage and inspire one another.
- We provide space for SWYM workers (local church youth and children work trainees) to meet for their weekly 'support huddles'.
- We also host a monthly Prayer for the Persecuted Church event open to all churches using resources from Open Doors to pray for Christians in challenging circumstances across the world.

Children, Youth and Families

Children: The first Sunday of the month is usually when we gather as church family and all worship, celebrate, encourage, and encounter God together. The second and fourth Sunday of the month we have groups for all children and young people. On the third weekend we hold our family Saturday get-together called *The Lighthouse*. This is attended by our Church, Toddler and Baby Group, Dads and Kids and Growbaby families. We have also been running a fortnightly afterschool club called 'Dig' for those children who want to 'dig' a bit deeper into the Christian faith. We are so very thankful and really blessed by all the volunteers who faithfully lead and serve amongst our children at City Life.

Youth: In the last year the Youth AM and Youth PM groups have continued their journey through the Bible, exploring a wide array of people and stories and learning how God is in the everyday parts of their lives, with new young people joining all the time. The CY group ran for a term with up to 7 youth attending, using the Youth Alpha resources to explore what it is to follow Jesus.

Over the summer we took a large group of Young People from across the different groups to Limitless Festival where they explored deeper prayer. They are eager to go again next year.

Two of the older Youth have been exploring leadership by attending the Arise and Lead course and going to the TAG leadership weekend, and three were interested in going to the TAG conference this year.

Youth Socials have drawn in some of the young people on the fringes who don't attend the regular groups but who still maintain a connection. And finally, this year has seen the baptism of two of our young people who attend our regular groups!

Families: Toddler and Baby Groups continue to thrive. We see many familiar faces each week whilst welcoming a steady flow of newcomers to the groups. With the introduction of Growbaby, Toddlers has adapted to ensure each complements the work of the other. We absorbed the Baby Group into our Wednesday afternoon session to allow more time for Growbaby and we work together to offer parents and carers from Toddlers access to Growbaby during the toddler sessions.

We support around 100 families from Truro and the surrounding area and in any given week we see between 50 and 60 families (70-90 babies and toddlers). We are a lively and friendly community, who support one another through the ups and downs of life and have fun together! We enjoy offering an age-appropriate, inspiring environment where the little ones become absorbed in play whilst the grown-ups have a moment to breathe and receive an encouraging word and some refreshment!

Growbaby at City Life Church opened its doors in January 2024 with the aim to relieve some of the financial burden facing young families during the cost of living crisis.

We provide clothes for under 5s and all baby equipment. Everything is donated second-hand and given away for free. We have been able to support almost 200 different families during this time and plan to introduce Stay and Play sessions in Autumn 2024.

We are constantly looking out for and applying for grants in order to be able to buy new mattresses to go with the cots, beds and Moses baskets we give away. We have also started to give out vouchers for local supermarkets purchased with grant money to support families doing their food shop. We are looking at ways to support our families with vouchers towards utility bills over the winter months when they particularly struggle.

Dads and Kids is very popular on the first Saturday of each month. The breakfast is always well- received alongside good conversation, friendship building and fun toys and activities for the children.

Pastoral care

The majority of pastoral care that takes place in the church is naturally happening daily in many ways, for example, through friendships and one to one contact, including providing meals, lifts, accommodation, meeting up to listen over a cup of coffee and praying for one another. We have welcomed a significant number of new individuals and families who have arrived as migrant workers to take up positions in the health and social care sectors or at the local hospital. They have enriched our church family, bringing broader ethnic and cultural diversity and Christian experience. Over the last year a significant proportion of them have become integrated into the life of the church and have become involved in a range of roles and also become Partners.

Alongside this the Community Pastor has been providing support and activities in a range of ways, but we know this is just one aspect of the pastoral care taking place across the church. The church has been awarded a grant from the Willats Trust for 3 years to partially support the salary of the Community Pastor.

- **Pastoral Support** - visiting individuals particularly to support and encourage those who are struggling with physical and mental health conditions or may be in hospital or residential care. This has included supporting the bereaved.
- **ReStore**-the desire to support practical needs has continued to develop over the year. The project aims to help those in need in our community to make a new start by recycling and re-using unwanted furniture. This often helps to give emotional and practical support to those donating furniture as well as those receiving it. We are also able to share donations with St Petrocs Homeless charity and the British Heart Foundation charity. Kitchenware and small items are donated to members of Lanterns, Trelander Café guests and City Life East worshippers. In particular Trelander café has enabled us to build good relationships with local people on the Trelander estate who now feel confident to ask for support. We are developing links with Growbaby through reciprocal referrals and therefore each of these ministries is strengthened by working together.

Restore has been able to give a donated industrial size freezer to the local Food Bank and has developed a relationship of mutual referrals whereby we can offer pastoral and practical support in terms of food, furniture and spiritual comfort.
- **Lanterns** – working with Christians Against Poverty supporting leadership of a group for both CAP clients and others through teaching, prayer and discipleship. Many members of this group have been introduced through CAP referrals or contact made via the Restore project.
- **New Start** – supporting adults living at New Start which is a housing scheme for homeless people with support needs, including those with alcohol, drug and other addictions and mental health problems. The church has been able to supply a number of essential household items via the Restore project.
- **Evangelism** - This year there was again a special outreach/ mission supported by OAC evangelists from across the country and by members of other local churches. In addition, the Community Pastor worked with

Churches Together in Cornwall to present the gospel at the Royal Cornwall show to visitors.

In addition, there is the **Men's Group**-a weekly Bible study held for men to meet together and to connect socially. Some members live alone and are socially isolated and find attending Sunday church services overwhelming. This group offers a safe and supportive space for them to discuss faith and any other issues and the **Women's Group**-a weekly Bible study held for women to meet together and to connect socially.

Digital Communication

This year we have maintained the website, continued to stream and/or upload Sunday services to YouTube and used social media (Facebook and Instagram) to enable wider access and improved communication with our own church family as well as the wider community. Our YouTube Channel has doubled since last year with over 300 subscribers and our Facebook page has over 800 followers.

On average our services are watched by 90 people on YouTube each week and 38 people on Facebook with over 11,500 minutes' worth watched each month on YouTube alone.

The website is well used by over 200 unique visitors each week. One highlight is the number of times our policies and resources are downloaded. Since 2014, our Church policies have been downloaded at least 12,000 times and copies of the Church reading plans have been downloaded over 3,700 times.

Two WhatsApp groups (one for the leadership team and one for the wider church) are used to share news, encouragements and prayer requests.

Growing as disciples

We support people in their discipleship through:

- Meeting as worshipping communities to worship, pray, hear teaching and minister to one another. We see these gathered times as essential for equipping people for their everyday lives
- We keep our values of 'ARISE' central to all we do and teach on them regularly to help people to further explore what it means to partner with God to see his kingdom come in their lives and community
- Running an Emerging Leaders' course through the year called 'ARISE and lead' teaching and supporting new leaders
- Mentoring some people on a one to one basis
- Continuing to provide guided bible reading plans, with a WhatsApp group to allow people to share thoughts and encouragement
- A whole range of small groups meeting to give people space to connect including bible study groups, walking group, exercise group, prayer groups
- We have provided a range of opportunities for people to connect in a more relaxed manner including Sunday lunches
- We regularly gather those with oversight or leadership within the church or community for encouragement and support

- We have hosted termly 'Deep rooted' women's evenings to give ladies space to support one another and grow in their faith

We also encourage everyone to find an area where they can serve the church as people often grow in their faith as they serve others

Trelander Community Work

The Trelander café has met every second Saturday of the month for the last year. There is a strong team who work together to set up, bake cakes, serve delicious food, spend time listening and talking to people and interacting with the children over a crafts table. The café is well supported with up to 60 people coming each month. We don't charge a set price for the food so that everyone can have something and donate what they are able – and we always manage to cover our costs. The local councillor continues to run his surgery alongside the café and two members of the café team also support the community centre committee. The Restore project offers a table of donated household items.

Mission

Our focus is also beyond Truro and this is reflected in our support of a number of agencies and organisations in the county, nation and beyond. We give financial support to BMS World Mission, Baptist Home Mission, Open Air Campaigners and Breathe Communities.

As a church we have pledged up to 10% of our income to outside causes for God's kingdom to increase on the earth.

Care for the Environment

In September 2021 the church made a Climate and Environmental Crisis declaration. This set out how care for the planet and the people most affected by environmental disasters is a key expression of our Christian faith. Each year we prepare an action plan of how we will support this commitment. This year we have:

- Continued to seek to apply our ethical purchasing policy in our purchasing practices
- Registered as a Fairtrade church - all our tea, coffee and sugar are Fairtrade
- Created regular displays on different aspects of environmental care
- Invited an independent energy efficiency advisor to visit and suggest improvements to our buildings
- Purchased bird feeders to set up a feeding station
- Changed our recycling provider to ensure that we are still able to recycle a wide range of items

Use of our buildings

We are blessed with a large building which we have sought to use effectively to deliver the vision of the church – either through our own organised activities (such as Toddler and Baby groups, Youth group, Exercise class, small groups and Dads and Kids) or through others who use our building and who share our aims.

We are pleased to be able to offer the building free of charge to support the work of CAP (Christians Against Poverty) in Truro. We also let rooms to a variety of different charitable groups, often at a significantly reduced rate.

We also have the House of Prayer and meeting room in an adjacent building. The House of Prayer is available any time of the day or night and has been used by both our own church family and other Christians for prayer gatherings. The meeting room is often used for counselling and pastoral care.

FINANCIAL REVIEW 2023/24

This has been another year of growth. Our congregation has grown over the last eighteen months; our income has grown and so has our expenditure.

Income and Expenditure

For the last three years we have built substantial reserves which are kept in a separate bank account.

We went into 2023/24 with a deficit budget where anticipated expenditure would outstrip income by £19500. We planned to draw this down from our general reserves to balance our books. This was a similar position to 2022/23, although the planned deficit was higher this year.

In the end, increased income from our members meant that we only drew down £6000 from our general reserves.

Income

City Life Church financial year is from 1st September to 31st August.

Our Church congregation provide our main source of income in the form of cash offerings (very limited now), covenanted income, donations and Gift Aid.

(Covenanted income is weekly/monthly giving by Bank Standing Order or bank transfer from our Partners and regular worshippers).

In March 2022 we introduced a card terminal to encourage more casual giving from those not engaged in covenanted income. This is a growing source of income.

Our core income has grown for most of our income streams compared to last year which is a blessing. The largest growth was from external grants and gifts to support employed staff engaged in outreach activities. There was also an increase in Gift Aid.

Our unrestricted income totalled £196,128 compared to £175,378 last year.

Restricted income (monies designated to a specific line in the budget) totalled £47,496 which is an increase from £43,856 last year. The main element was grants totalling £31,500, of which £10,000 was given to support the work of our Community Pastor.

It is worth mentioning that key parts of our outreach into the community are through weekly sessions for parents and toddlers, GrowBaby and the Restore project. The first two of these outreach projects are supported by grants. This last year we drew down £17,900 grant money from the Reserve bank account and currently hold £22,350 in grants for this coming year.

Expenditure

Our total unrestricted expenditure was £229,862 compared to £189,862 last year. Restricted expenditure was £11,721.

Expenditure over most areas of Church life expanded this year. Staffing costs are up as the Church now supports nine staff: full-time Pastor, part-time Pastor; Youth and Community Pastors, two job-share Admin staff and three Toddler and GrowBaby workers. Salary costs amounted to £102,366.

In addition, the Church supports a number of outreach activities which incurred expenditure amounting to £13,371 (excluding staff costs). Some of this was covered by specific donations.

One key area of expenditure worth noting was £11,184 spent on Gas and Electricity. Our one-year energy contract came to an end in July and the unit charges have reduced by 45% for the coming financial year.

As a Church we aim to give at least 10% of our core income to outside causes: BMS Home Mission, BMS World Mission, and to a number of our Partners involved in external Christian organisations.

Bank Accounts

The Church has three bank accounts.

- **General Fund** – Main bank account for the Church. The balance at the end of the year was £13,556.
- **Old Manse** – When the Church Manse was rented out two years ago, £2000 was transferred from Reserves to maintain a balance to fund any high-cost maintenance issues on the old Manse.
- **Reserves and Grants** – The Church maintains a general reserve as well as storing grant money received for future use. At the end of year, we had £44,447 in this account. In addition, we have £40,000 from reserves deposited with the Baptist Union to earn interest.

We used £14,189 of our grants and received £27,715 new grants. We now have a grants total of £31,431 carried forward to the new financial year.

It is planned to use £9,000 of this to help balance the books for the coming year.

Reserves Policy

Note: up to 2020 the Church did not have any separate reserves from the main current account.

The Trustees of every charity are required to establish and record a reserves policy. Reserves are those funds which are designated to meet an emergency situation where a significant source of income has gone, or has been reduced, or a significant need to spend has arisen.

Our Reserve bank account balance will give us latitude to cover any unforeseen emergencies that may arise – an unexpected drop in income or unforeseen expenditure.

The section below will be retained for a situation that might occur once our reserves have been spent. City Life has an operational reserve set up on our main General Fund bank account. This is an undesignated emergency reserve of £8000 on the General Fund in addition to unrestricted reserves held in our Reserve bank account. This was increased from £3000 to £4000 in September 2015 following approval from the Trustees that month. This was increased again from £4000 to £6000 in September 2017 following approval from the Trustees, was further increased to £7000 for 2018/19 and again in 2019/20 to £8000. As our budget is growing year on year, it is planned to increase this each year to at least £12,000.

There are two key risks:

1. An amount might be needed to meet an unforeseen emergency or other unexpected need. For the Church, this mainly centres on the fabric of the old Manse, the Church and the House of Prayer. The maintenance budgets for the Church premises and the Manse have been increased in earlier years although this was paused for 2020/21. Any major maintenance project should be funded from the balances held in the Reserve bank account.
2. One or more key donors leaves the church leading to a reduction in income. This suggests having reserves equivalent to a number of weeks of income to allow time to encourage greater giving or to cut-back on expenditure. A key donor leaving could lead to a shortfall of £8000pa.

The operational implementation by the Treasurer is relatively straightforward. A reserve has been established as a line in the budget. This means the bank balance must not fall below the reserve.

However, as a precaution, if the balance is close to the reserve, the Treasurer will report this to the Pastor. Depending on the circumstances, the Pastor and the Treasurer will determine whether the matter is brought to the Trustees.

If it does fall below the reserve figure, the Treasurer will note the date, the balance and any relevant circumstances. This will then go to the Trustees.

The overall management of the budget, including the reserve, is put on the agenda of the Trustees' meeting every two months. If the reserve issue is serious, the Pastor(s) may require an ad-hoc meeting of the Trustees.

In keeping with the reserves policy, funds are maintained to meet foreseeable recurring expenditure.

Internal Controls

The Church accounts are maintained on QuickBooks. Payroll is processed on the HMRC Basic Payroll Tools online software. The Church accounts are in the 'Payments and Receipts' form.

The Treasurer updates the accounts each week from the General Fund weekly bank statements and occasionally for the other two savings accounts when interest is received or money is transferred. Therefore, the accounts are matched to bank balances as the accounts are updated.

The budget is prepared during July and August and is presented to the Trustees for discussion and approval in time for presentation and approval at the Partners meeting in September.

The Treasurer produces profit and loss reports to a defined standard every quarter which are presented to the Trustees' meeting. There is always a standing item on Finances on the Trustees' agenda, held every two months.

Outlook for 2024/25

The budget for 2024-25 shows that City Life has a balanced budget. To meet this, the church may have to draw down up to £9,000 from our Reserves bank account. With this, we will be able to meet our planned commitments for the year ahead. Our planned core expenditure is more than our core income - similar to the previous four years. Our church does not want to stand still when there is so much need in our community.

We have, by our standards, substantial general reserves of nearly £53,016 to draw upon for this next year and for the future, if required.

We have a total of £26,500 in our Reserves which will be used this coming year to support two of our outreaches – Toddlers and GrowBaby.

The grants that we hold will be sufficient for this year but we will need to attract new grants of at least £25,000 for 2025/26.

Our income grew substantially last year and we aim to appeal to our Partners to engage in, or increase, covenanted giving.

The majority of our expenditure is spent on staffing costs (65%). In addition, there are other essential elements like insurance, heating, rates etc. On the

other areas of discretionary spend, there have been some modest increases across a number of budget lines due to the increased size of our congregation and the weekly activities that are expanding.

In 2023/24, we established two other worshipping communities in the east and the west of Truro, meeting once a month. These run-in conjunction with the main church, now known as City Life Central. The combined budget for these two centres is £3,200, up from £2000 last year.

Our planned giving to outside causes will be 10% of our core income - £14,900 (core income is made up of regular giving, donations and gift aid).

Declaration

The Trustees declare that they have approved the trustees' report for 2023/2024.

Signed on behalf of the charity trustees

Matt Noble
Pastor

Helen Holmes
Church Secretary

Date: 2nd February 2024

CITY LIFE CHURCH

**FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2024**

**CITY LIFE CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2024**

CONTENTS

	Page
Receipts and Payments Account	1
Statement of Assets and Liabilities	2
Notes to the Accounts	3 to 6

CITY LIFE CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024

	Note	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2024 Total £	Y/E 31/08/2023 Total £
Income receipts					
Church income	2	197,732	46,463	244,195	216,183
Income for outside causes	3	0	1,034	1,034	3,078
Total receipts for year		197,732	47,497	245,229	219,261
Charitable payments					
Minister and Staff costs	4	116,461	0	116,461	102,366
Old & New Manse expenses	5	19,402	0	19,402	14,285
Church premises	6	30,523	0	30,523	27,768
Fellowship expenses	7	26,963	0	26,963	17,983
Giving to outside causes	8	12,580	5,000	17,580	24,488
Other expenses/transactions	9	0	25,650	25,650	12,109
Administrative expenses	10	3,928	0	3,928	2,584
Total payments for year		209,857	30,650	240,507	201,583
Net receipts for year		(12,125)	16,847	4,722	17,678
Opening Bank balances				96,785	79,107
Closing Bank balances				101,507	96,785

Note: Closing bank balances:

General	£13,556
Reserve & Grants	£44,282
Old Manse	£2,037
Baptist Corporation Savings	£41,632
Total	£101,507

CITY LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2024

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2024 £	Y/E 31/08/2023 £
Cash Funds				
General fund	13,556	0	13,556	12,848
Reserve & Grants *	12,851	31,431	44,282	41,900
Old Manse	0	2,037	2,037	2,010
Baptist Corporation Savings	41,632	0	41,632	40,027
	68,039	33,468	101,507	96,785

* Taken from Reserves spreadsheet

Other Monetary Assets

Gift Aid due but not received	7,955	0	7,955	7,045
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Liabilities

PAYE/NI liability for July & Aug	1,199	0	1,199	0
Independent Examiners Fee	600	0	600	450
Company Barclaycard	0	0	0	90
Uncashed cheques	0	0	0	67
	1,799	0	1,799	607

Non-Monetary Assets

Held for Church's own use:

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

	31/08/2024
	£
Church premises (at insured value)	2,848,304
Church manse (at purchase price in 2007)	249,950
The Church also owns fixtures furniture and equipment (at insured value)	169,852
	3,268,106

The Accounts and Statement of Assets and Liabilities
are approved on behalf of the Board of Deacons and Partners:

.....
AGM Chair

.....
Secretary

Date:

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024

1. ACCOUNTING POLICIES

Accounts have been prepared on the receipts and payments basis and comply with Charities Act 2011.

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2024 £	Y/E 31/08/2023 £
2. CHURCH INCOME				
Covenants	98,000	0	98,000	95,091
Card payments	10,310	0	10,310	7,617
Cash offerings, envelopes, CAF	9,322	0	9,322	6,383
Giftaid reclaims	21,999	0	21,999	26,886
External grants*	20,439	31,517	51,956	24,425
Donations	5,555	5,365	10,920	28,049
Lettings	1,693	0	1,693	1,065
Old Manse rental	15,201	0	15,201	14,080
Toddlers	2,957	0	2,957	726
ReStore	1,370	0	1,370	538
Trelander café	353	0	353	474
SWBA Support - Minister	1,250	0	1,250	625
SWBA Support - C Horne	0	5,000	5,000	8,333
Transfers from Reserves	6,000	0	6,000	0
Misc Income - Interest	2,153	0	2,153	301
Misc. Income: Youth subs, Events and Social Events	1,130	4,581	5,711	1,590
	197,732	46,463	244,195	216,183

3. INCOME FOR OUTSIDE CAUSES

Christmas Appeal (Defibrillator)	0	1,034	1,034	3,078
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*** Grants**

Mr Willats Charity for Community Pastor £9167
 Cornwall Community Fund for Growbaby £9000
 Cornwall Council for growbaby £850
 Baptist Insurance for Toddlers/Growbaby £12500
 Rank Foundation for Growbaby £650
 Dutchy Health for Toddlers £1000
 Cornwall Council for Growbaby £300
 Cornwall Foundation for Growbaby and Restore £600

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2024 £	Y/E 31/08/2023 £
4. MINISTER AND STAFF COSTS				
a. Minister NOTE 12				
Gross stipend and employer's NI	32,838	0	32,838	30,136
Pension Fund contributions	3,947	0	3,947	3,713
Minister's expenses	2,163	0	2,163	3,351
b.Asst. Pastor-Youth 2 staff(combined)				
Gross salary employer's NI and SMP	14,023	0	14,023	11,814
Pension Fund contributions	699	0	699	582
Expenses	39	0	39	0
c. Children's Pastor				
Gross salary and employer's NI	16,936	0	16,936	13,761
Pension Fund contributions	821	0	821	689
d. Administrator - Job Share				
Gross salary and employer's NI	14,181	0	14,181	10,555
Pension Fund contributions	0	0	0	0
e. Community Pastor				
Gross salary and employer's NI	13,138	0	13,138	12,755
Pension Fund contributions	664	0	664	638
Expenses	354	0	354	589
f. Hannah Harris Expenses	100	0	100	974
g. Toddlers' Worker SR				
Gross salary and employer's NI	8,773	0	8,773	8,104
Pension Fund contributions	440	0	440	404
h. Families Worker Lead LS				
Gross salary	6,171	0	6,171	2,599
i. Toddler & Baby Worker CC				
Gross Salary	1,174	0	1,174	1,702
	116,461	0	116,461	102,366
5a OLD MANSE EXPENSES				
Old Manse insurance	430	0	430	411
Manse repairs and expenses	5643	0	5,643	278
	6,073	0	6,073	689
5b NEW MANSE EXPENSES				
New Manse Council Tax, Water	2,649	0	2,649	2,916
Support payments	10,680	0	10,680	10,680
	13,329	0	13,329	13,596
6. CHURCH PREMISES				
Church repairs and maintenance	7,417	0	7,417	9,713
Church equipment	6,050	0	6,050	2,572
Church insurance	2,780	0	2,780	2,810
Church gas & electricity	11,184	0	11,184	9,729
Church water charges	974	0	974	829
Telephone and IT	1196	0	1,196	1,163
Cleaning, caretaking and gardening	922	0	922	952
	30,523	0	30,523	27,768

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2024 £	Y/E 31/08/2023 £
7. FELLOWSHIP EXPENSES				
City life Church - West	595	0	595	0
City life Church - East	1469	0	1,469	0
Children's ministry	935	0	935	1,079
Fellowship fund	2,417	0	2,417	510
Music copyright licence	1,613	0	1,613	1,470
Youth expenditure	1,330	0	1,330	1,235
Outreach	13,371	0	13,371	8,061
Training	887	0	887	451
Catering	2,586	0	2,586	1,716
Visiting speakers	450	0	450	50
Other	1,310	0	1,310	3,411
	26,963	0	26,963	17,983
8. GIVING TO OUTSIDE CAUSES				
OAC	2,520	0	2,520	2,555
BMS World mission	4,080	0	4,080	3,155
SWBA Home Mission	4,080	0	4,080	2,955
YWAM	0	0	0	1,360
Children of Hope	0	0	0	347
Christmas Appeal - Kenya	0	0	0	3,079
Breathe Ministry	1,800	0	1,800	1,800
Porthleven - Supported by SWBA	0	5,000	5,000	8,333
Other	100		100	904
	12,580	5,000	17,580	24,488
9. OTHER EXPENSES				
Social events	0	2,077	2,077	309
Limitless	0	3,384	3,384	0
Trans from Reserves	0	20,189	20,189	11,800
	0	25,650	25,650	12,109
10. ADMINISTRATION COSTS				
Independent examiner's fee	587	0	587	444
Bank charges	179	0	179	187
Regium card terminal	180	0	180	180
Stationery	1,097	0	1,097	266
Photocopying	1,018	0	1,018	818
Petty cash/postage	271	0	271	196
Subscriptions	596	0	596	493
	3,928	0	3,928	2,584

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024

11. RESTRICTED FUNDS

Fund name	At 1st Sept 2023	Incoming resources	Resources expended	At 31st Aug 2024
	£	£	£	£
Christmas Appeal- Defibrillator	0	1,034	1,759	0
Trips	0	1,675	2,077	0
Grants (Reserves b/a)	17,905	27,715	14,189	31,431
Old Manse	2,010	27	0	2,037
Total	19,915	30,451	18,025	33,468

12. MINISTER'S REMUNERATION

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of mortgage support, water rates and Council tax. The old manse is let.

Mrs T.D Robinson F.M.A.A.T

Certified Licensed and Regulated

by the Association of Accounting Technicians and
Certified Public Accountants Association
to provide services in accordance with
Licence no 2022; details of which are
displayed at the address below.



Independent Examiner's report to the Trustees of :

City Life Church - Registered Charity Number - 1174403

I report on the accounts of the Trust for the year ended 31st August 2024, which are set out on the attached pages.

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 report

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 Examiner's Statement

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 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.

T D Robinson. F.M.A.A.T

Dated 25th September 2024



Bluestone Accountancy
Address: Penventon Mill, Treviskey, Lanner
Cornwall, TR16 6AS. Tel: 01209 704869
Email: info@bluestoneaccountancy.co.uk

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Accounts



Trustees' Annual Report

For 1 September 2022 to 31 August 2023

City Life Church

Chapel Hill

Truro

TR1 3BD

Registered Charity no. 1174403

Trustees

Matt Noble	Pastor
Helen Holmes	Church Secretary
Ian Pearce	Treasurer
Helen Lewis	Deacon
Michael Cutler	Deacon
Graeme Penwright	Deacon
Hannah Harris	Elder
Sharon Patterson	Elder
Barney Trevivian	Elder

City Life Church has appointed the Baptist Union Corporation Ltd to be the Holding Trustee of the property.

Structures, governance and management

City Life Church is governed by a constitution which was approved by the church meeting on 8 November 2010. City Life Church was registered as an unincorporated association with the Charity Commission on 29 August 2017 under the church's former name of Truro Baptist Church. (Prior to this date the church was an excepted charity and was not required to register with the Charity Commission).

The church meeting passed a resolution on 23 September 2020 to change the church's name to City Life Church Truro and this was registered with the Charity Commission to take effect from 1 January 2021. The church meeting passed a resolution on 17 May 2021 to allow for online and blended meetings following increased use of new technologies during the pandemic. The amended constitution was registered with the Charity Commission in May 2021.

In January 2022, the church meeting voted to agree a change from the name 'church member' to 'Partner' which was agreed better reflected what it means to be committed to belonging to the church. Partners meet four times a year to consider important issues requiring a decision, such as matters relating to vision, budgets, staffing and buildings. They also commit to pray, gather and give and to journey together to see the vision of the church fulfilled.

Trustees are appointed at Partners' meetings. Charity Trustees shall serve so long as they have the support of the Partners' Meeting and (except for those in pastoral office) shall be actively appointed and reappointed at least once every three years.

The trustees are made up of deacons and elders.

At City Life Church the deacons are responsible for:

- Financial management
- Management /development of buildings
- Meeting our legal requirements (e.g. Equality Act, Safeguarding, Health and Safety)
- Oversight of the church's activities (linking with the ministry team leaders and eldership)
- Oversight of administration
- Welcome and assimilation of new people to the church
- Oversight of fellowship fund
- Seeking to maintain unity in the Church

The deacons meet every other month to consider the business matters of the church as listed above.

The elders, together with the Pastor, take responsibility for establishing and encouraging the implementation of the overall vision for City Life Church; spiritual discernment and oversight; overseeing significant pastoral issues; supporting the pastor in the development and delivery of the preaching programme; consideration of mission and outreach opportunities; praying for the church and community; providing support to the pastor.

Trustees are Partners of the church and bring experience in leadership, accounting and workplace management.

In addition to the Trustees the following positions have been recognised either as paid or voluntary roles to lead the following ministries:

Paid positions:

Pastor

Assistant Pastor (Children and Families)

Administrator (two part-time roles)

Community Pastor

Youth Worker

Toddler, Baby and Families Lead Worker (term-time)

Toddler, Baby and Family Group Team Worker (term-time)

Voluntary positions:

Assistant Pastor (Whole Life Discipleship)

Treasurer

Secretary

Toddler and Baby Group Team Volunteers

Welcome team co-ordinator and team volunteers

Prayer co-ordinator

Designated Persons for Safeguarding

Small group leaders e.g. Alpha, Homegroups

Cleaning and maintenance crew

Training and guidance are provided to the Trustees and team leaders as required.

Safeguarding

The church recognises its responsibilities for the safeguarding of all children and young people under the age of 18 and adults in need of care and support, regardless of gender, ethnicity or ability, as set out in the Children Act 1989 and 2004, Working Together to Safeguard Children (HM Government 2018), and Safeguarding Vulnerable Groups Act 2006 amended by the Protection of Freedoms Act 2012. The church has a robust Safeguarding policy that is reviewed annually by the Designated People for Safeguarding and approved by the Church Meeting. Staff and volunteers are required to attend training every three years.

Objectives and activities

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The church undertakes the following activities:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with, and supporting Baptists and other Christians.

Public benefits include:

- provision of sacred spaces and worship services
- contributing to the spiritual and moral education of children
- providing pastoral care to those in need
- carrying out, as a practical expression of religious beliefs, other activities such as relief of poverty, parenting courses, money management courses, distribution of donated furniture and white goods
- providing the church building for other activities that support our religious beliefs including support groups and counselling
- supporting good mental and physical health

Services we provide:

- worship services
- groups for children and young people

- parent and toddler and parent and baby groups
- use of the building for activities that support the community e.g. support groups
- building available for the community to hire
- pastoral support for the congregation and wider community
- community space for Christian prayer

How we advance the Christian faith:

- City Life Church provides a place of worship and a House of Prayer.
- The church provides pastoral care through home visits and working alongside partner organisations such as Christians Against Poverty.
- The church provides activities for youth and children which teach the Christian faith.
- The church runs Alpha courses to allow people to further explore the Christian faith.
- Existing followers are encouraged to pray and read the Bible regularly and to meet with other Christians to support one another in their faith. The church provides small groups to facilitate this.
- The church supports outreach work including running a community cafe, speaking to people on the streets about Jesus, community focussed worship events and resourcing individuals to represent Jesus wherever they are placed.

Achievements and performance

Church services/acts of worship

City Life Church provides regular acts of worship including weekly services which include provision for children and young people. Communion is also included in the morning service at least once a month. We believe these times together are essential in building up faith, seeking guidance from the Holy Spirit and preparing us for the week ahead. They also provide opportunities for us to connect with one another and most importantly to connect corporately with our heavenly Father.

Baptism is encouraged for all who have made a commitment to make Jesus their Lord and Saviour. In the last year five people were baptised.

When we gather we provide space and encouragement for people to both encounter God's presence and hear God's word. We both preach and teach from the Bible whilst at the same time encouraging everyone to engage with the Bible for themselves. We recognise that, because we are all different, each of us does this in different ways, so we have a variety of people sharing, and have developed a number of different contexts in which this can happen (Sundays, mid-week groups, one to one discussion, WhatsApp groups etc). In addition, we have prepared a number of individual reading plans for people to follow themselves. These have covered a number of different books of the Bible and themes.

In January we held 12 hours of non-stop prayer and worship to which Christians from the city were invited. This was felt to be a significant time that we intend to repeat.

Prayer

It's a joy to see our House of Prayer being used on a regular basis, the artwork and the changing themes through the year, with so many people making use of the space for prayer and meeting with God. "Prayer is the practice of the presence of God" and as we are instructed by James (4:8), "Draw near to God and He will draw near to you". Prayer is something that we all can and should be involved in! As a church, we believe that prayer is central to our lives, 'a thread of gold that runs through the fabric of the whole church' and we believe in the power of prayer.

Prayer is flourishing in all aspects of church life and in countless places - both seen and unseen, in the church, offices, House of Prayer, on the streets of Truro and in the homes and workplaces of all our Partners and worshippers, in home groups, prayer triplets, at prayer gatherings, meetings and on many other occasions. Prayer requests continue to come in regularly for Partners and for their families and friends' needs through our Keeping Connected WhatsApp group, which gives us all the chance to join in prayer for each other.

Our regular prayer gatherings throughout the week include prayer breakfast online on Thursday mornings, weekly intercessors' meeting, and prayer before Sunday services. We also have regular prayer for the persecuted church and for Children and the Youth in our communities.

Our intercessors group continues to meet each week to pray for the needs of our church family, our Partners and all that family life of a church entails, praying for individual circumstances as well as corporate, community and worldwide situations. The prayer request box beside the coffee hatch does not get a huge influx of requests, but is used by a few people and gives an opportunity for those using the lounge area to request prayer for specific needs. We have also a prayer box in the Toddlers group area, giving visiting Mums, Dads and Carers the opportunity to fill in a prayer card when they are asking for prayer.

In January 2023, we had an amazing month of prayer and fasting together with other churches in Truro which included an online prayer meeting every weekday morning focusing on different aspects and groups within the city. We have had several days throughout the year devoted to prayer and in June we had a month devoted to prayer and worship which was very powerful. Also, in April we held a Prayer Ministry training day.

On Sunday mornings there is often a call for prayer during the service, bringing forward many people seeking prayer from the prayer ministry team. It is not always possible, but sometimes we are able to hear the testimonies of those who have received an answer to prayer, and what an encouragement that is to us all, in strengthening our faith and offering hope. And for those occasions when we don't know how to pray, we should remember the words of Max Lucado: 'Our prayers may be awkward. Our attempts may be feeble. But since the power of prayer is in the one who hears it and not in the one who says it, our prayers do make a difference.' And we should always remember that "Our prayers can go where we cannot...there are no borders, no prison walls, no doors that are closed to us when we pray." (Brother Andrew)

Working with other churches and Christians

We recognise that we are part of the body of Christ, the wider church in our city, county and further afield. We also have strong links with the other Baptist churches and pioneering projects in Cornwall and have met a number of times through the year to support and encourage one another.

Churches Together in Truro (CTT) ceased to exist and consideration is being given as to what may take its place. The pastors of the churches in Truro meet together regularly to pray and the churches have gathered to pray and worship together.

In January we had a month of prayer and fasting across the city with daily zoom prayer meetings, shared bible readings and a prayer focus, and a couple of larger gatherings to seek God's purposes for our city together.

We also host a monthly Prayer for the Persecuted Church event using resources from Open Doors to pray for Christians in challenging circumstances across the world.

Children, Youth and Families

Our monthly Sunday rhythm for Children, Youth and Families continues to flow well, always being amazingly run by our team of volunteers. We are so very thankful and really blessed by all the volunteers who faithfully lead and help in Powerhouse, Youth and Toddlers.

The first Sunday of the month is usually when we gather as church family and all worship, celebrate, encourage, and encounter together. The second and fourth Sunday of the month we have groups for all children and young people. On the third weekend we hold our family Saturday get-together called *The Lighthouse*, this is attended by our Powerhouse Sunday families and many of our Toddler and Baby Group families.

Our Youth PM group have also enjoyed breakfast together, social events and going along to residential camps and conferences together.

Our Toddler and Baby Groups continue to grow, we now run four groups a week during term time. We have a specific group for babies and pre-walkers once a week. We continue to apply for grants to fund staff and resources on an on-going basis. We can welcome nearly 100 families a week from our local community.

Dads and Kids is very popular on the first Saturday of each month, the breakfast is always well received alongside good conversation, friendship building and fun toys and activities.

We continue to maintain good relationships with local primary schools, going along to share bible stories, lead assemblies and also producing You Tube films on RE topics for them to use in their classrooms.

Pastoral care

The majority of pastoral care that takes place in the church is naturally happening daily in many ways, for example, through friendships and one to one contact, including providing meals, lifts, accommodation, meeting up to listen over a cup of coffee and praying for one another. We have welcomed a significant number of new individuals and families who have arrived as migrant workers to build the new A30 link road and bypass or to take up positions in the health and social care sectors. They have enriched our church family, bringing broader ethnic and cultural diversity and Christian experience.

Alongside this the Community Pastor has been providing support and activities in the following ways, but we know this is just one aspect of the pastoral care taking place across the church.

Pastoral Support - visiting individuals particularly to support and encourage those who are struggling with physical and mental health conditions or may be in residential care. This has included supporting the bereaved.

Lanterns – working with Christians Against Poverty supporting leadership of a group for both CAP clients and others through teaching, prayer and discipleship. Many members of this group have been introduced through visits to New Start and evangelism on the streets.

New Start – supporting adults living at New Start which is a housing scheme for homeless people with support needs, including those with alcohol, drug and other addictions and mental health problems. The church has been able to establish a music workshop with the residents which allows them to enjoy their musical gifts. The group have now held a number of performances.

Evangelism on the streets of Truro- this includes using sketch boards and opening questions to give people the chance to talk about life and God and hear a bit more about who Christians say God is. For those who are interested, more resources and signposts are given and prayer is offered. A number of people from across the Truro churches have been involved in this ministry in association with Open Air Campaigners (OAC). This year there was a special outreach/mission supported by OAC evangelists from across the country and by members of other local churches. There has been a good level of engagement from the public and some people have re-connected with God and church through these activities. This has also been a great way to develop people's confidence in sharing their faith.

Men's Group-a weekly Bible study held for men to meet together and to connect socially. Some members live alone and are socially isolated and find attending Sunday church services overwhelming. This group offers a safe and supportive space for them to discuss faith and any other issues.

ReStore- the desire to support practical needs has further developed over the year into a flourishing project. This was initially grant funded by Cornwall Community Fund and this year has been generously supported by the Garfield Weston Foundation. The project aims to help those in need in our community to make a new start by recycling and re-using unwanted furniture. This often helps to give emotional and practical support to those donating furniture as well as those receiving it. We are also able to share donations with St Petrocs Homeless and the British Heart Foundation charity. Kitchenware and small items are donated to members of Lanterns. We have also established links with New Start

and the Cornwall Refuge Trust who signpost clients to ReStore once accommodation has been provided.

Digital Communication

This year we have refreshed the website, continued to stream and/or upload Sunday services to YouTube, used social media (Facebook and Instagram) to enable wider access and improved communication with our own church family as well as the wider community. Our YouTube Channel has grown to over 150 subscribers and our Facebook page has over 700 followers.

Two WhatsApp groups (one for the leadership team and one for the wider church) are used to share news, encouragements and prayer requests.

Growing as disciples

We support people in their discipleship through:

- Meeting every Sunday morning to worship, pray, hear teaching and minister to one another. We see these gathered times as essential for equipping people for their everyday lives
- Continuing to provide guided bible reading plans, with a WhatsApp group to allow people to share thoughts and encouragement
- A whole range of small groups meeting to give people space to connect including bible study groups, walking group, exercise group, prayer groups.
- We ran the Alpha course from January to April, providing an opportunity for participants to explore more about the Christian faith. A number of these people are continuing to meet to go deeper in their exploration of faith in a follow-up small group.
- We have run a number of sessions on our vision theme of 'ARISE' – helping people to explore further what it means to partner with God to see his kingdom come in their lives and community.
- We have provided a range of opportunities for people to connect in a more relaxed manner including Sunday lunches and a picnic in the park
- We have hosted 'Fuel the Fire' evenings for a time of equipping, training, encouragement and ministry for anyone who has any kind of oversight or leadership within the church or community.
- We have gathered those with a prophetic gifting or an interest in exploring the prophetic together to listen to what God is saying over the church and community.
- We have hosted termly 'Deep rooted' women's evenings to give ladies space to support one another and grow in their faith
- We also encourage everyone to find an area where they can serve the church as people often grow in their faith as they serve others.
-

Trelander Community Work

The Trelander café has met every second Saturday of the month for the last year. There is a strong team who work together to set up, bake cakes, serve delicious food, spend time listening and talking to people and interacting with

the children over a crafts table. The café is well supported with up to 60 people coming each month. We don't charge a set price for the food so that everyone can have something and donate what they are able – and we always manage to cover our costs. The local councillor continues to run his surgery alongside the café and two members of the café team also support the community centre committee.

Mission

Our focus is also beyond Truro and this is reflected in our support of a number of different individuals, agencies and organisation in the county, nation and beyond. We give financial support to BMS World Mission, Baptist Home Mission, Youth with a Mission, Open Air Campaigners, Breathe Communities Penzance. We also give to different causes as need arises, and as part of our special Christmas appeal.

We support two couples serving overseas with BMS World Mission and gave regular financial support to a full-time worker with YWAM Orlando until April 2023.

As a church we have pledged up to 10% of our income to outside causes for God's kingdom to increase on the earth. There were one-off donations to 5 other appeals or charities: DEC Earthquake appeal, Children of Hope, Tear Fund, World Day of Prayer and Safe Spaces.

Care for the Environment

In September 2021 the church made a Climate and Environmental Crisis declaration. This set out how care for the planet and the people most affected by environmental disasters and is a key expression of our Christian faith. Each year we prepare an action plan of how we will support this commitment. This year it has included:

- Registering as an Eco-church and getting bronze certification
- A focussed service using Tearfund and BMS material looking at the impact of climate change on some of the world's poorest communities
- Displays and information about environmental care
- Preparing an ethical purchasing policy
- Reviewing our energy provider with environmental considerations
- Organising a community litter pick alongside the Trelander café
- Taking the children to the park to discover God through his amazing creation
- Increasing the amount of pollinator plants on site
- Installing water saving devices including water butts and tap fittings
- Added a section about care for the environment to the website

Use of our buildings

We are blessed with a large building which we have sought to use effectively to deliver the vision of the church – either through our own organised activities (such as Toddler and Baby groups, Youth group, Exercise class, small groups

and Dads and Kids) or through others who use our building and who share our aims.

We are pleased to be able to offer the building free of charge to support the work of CAP (Christians Against Poverty) in Truro. We also let rooms to a variety of different charitable groups, often at a significantly reduced rate.

We also have the House of Prayer and meeting room in an adjacent building. The House of Prayer is available any time of the day or night and has been used by both our own church family and other Christians for prayer gatherings. The meeting room is often used for counselling and pastoral care.

FINANCIAL REVIEW 2022/23

This has been a year of growth. Our congregation has grown over the last eighteen months; our income has grown and so has our expenditure. In the past we have used the term 'Member' of our Church. We now use the term 'Partner'.

Income and Expenditure

For the last two years we have built up some reserves which are kept in a separate bank account. We went into 2022/23 with a deficit budget where anticipated expenditure would outstrip income by £19,500. We planned to draw this down from our general reserves to balance our books. This was a similar position for 2021/22, although the planned deficit was higher this year. In the end, increased income from our Partners meant that we did not need to draw down any money from our general reserves.

Income

City Life Church financial year is from 1st September to 31st August. Church Partners provide our main source of income in the form of cash offerings, covenanted income, donations and Gift Aid. (Covenanted income is weekly/monthly giving by Bank Standing Order or bank transfer from our partners).

In March 2022 we introduced a card terminal to encourage more casual giving from Partners not engaged in covenanted income.

Our core income has actually increased substantially compared to last year which is a great blessing. The largest growth was from covenanted income which went up from £78,000 to £95,100. There was also an increase in Gift Aid, Our unrestricted income totalled £175,378 compared to £153,264 last year. In addition, we had a gift of £20,000 from one of our partners. This was put in our Reserves bank account.

Restricted income totalled £43,856 which was greatly increased from £14,600 last year. The main elements were: Gift aid of £5,700, grants of £6,000 and a gift from a partner of £20,000.

Our Christmas appeal raised £3,100 for a house build in Kenya through a charity that we support.

It is worth mentioning that key parts of our outreach into the community are through weekly sessions for parents and toddlers and the Restore project. Both of these outreach projects are supported by grants. This last year we drew down £17,500 grant money from the Reserve bank account and currently hold £17,900 in grants for this coming year.

Expenditure

Our total unrestricted expenditure was £229,862. Restricted expenditure was £11,721.

Expenditure over most areas of church life expanded this year. Staffing costs are up as the Church now supports nine staff: full-time Pastor, part-time Children & Families and Community Pastors, a Youth Worker, two job-share office administration staff and two Toddler workers. Salary costs amounted to £102,370.

In addition, the Church supports a number of outreach activities which incurred expenditure amounting to £8,061. Some of this was covered by specific donations to our Church.

There were two other areas of expenditure worth noting: £9,700 was spent on Church maintenance including £5,460 on replacing outside veranda decking and £9,730 on energy costs. Our two-year energy contract came to an end on 1st January 2023 and charge rates went up considerably. Costs last year were £3,270.

As a Church we aim to give at least 10% of our core income to outside causes: BMS Home Mission, BMS World Mission, and to a number of our partners involved in external Christian organisations.

Funds and Balance Sheet

The Church has three bank accounts:

GENERAL FUND – Main bank account for the Church. The balance at the end of the year was £12,848.

OLD MANSE SAVINGS ACCOUNT – When the Church Manse was rented out last year, £2000 was transferred from Reserves to maintain a balance to fund any high-cost maintenance issues on the old Manse.

RESERVES AND GRANTS SAVINGS ACCOUNT – The Church maintains a general reserve as well as storing grant money received for future use. In addition, we used £17,800 of our grants and received £18,355 in new grants. We now have a grants total of £17,905 carried forward to the new financial year. The closing balance was £81,900. It is planned to use £19,500 of this to help balance the books for the coming year.

Reserves Policy

The Trustees of every charity are required to establish and record a reserves policy. Reserves are those funds which are designated to meet an emergency situation where a significant source of income has gone, or has been reduced, or a significant need to spend has arisen.

Our Reserve bank account balance will give us latitude to cover any unforeseen emergencies that may arise – unexpected drop in income or unforeseen expenditure.

The section below will be retained for a situation that might occur once our reserves have been spent.

City Life Church has an operational reserve set up on our main General Fund bank account. This is an undesignated emergency reserve of £8,000 on the General Fund in addition to unrestricted reserves held in our Reserve bank account.

This was increased from £3,000 to £4,000 in September 2015 following approval from the Trustees that month.

This was increased again from £4,000 to £6,000 in September 2017 following approval from the Trustees, further increased to £7,000 for 2018/19 and again in 2019/20 to £8,000. With our current liabilities, this figure will not change for the following year.

There are two key risks:

1. An amount might be needed to meet an unforeseen emergency or other unexpected need. For the Church, this mainly centres on the fabric of the old Manse, the Church and the House of Prayer. *The maintenance budgets for the Church premises and the Manse have been increased in earlier years although this was paused for 2020/21. Any major maintenance project should be funded from the balances held in the Reserve bank account.*
2. One or more key donors leaves the church leading to a reduction in income. This suggests having reserves equivalent to a number of weeks of income to allow time to encourage greater giving or to cut back on expenditure. *A key donor leaving could lead to a shortfall of £8,000pa. The reserve now stands at £8,000.*

The operational implementation by the Treasurer is relatively straightforward. A reserve has been established as a line in the budget. This means the bank balance must not fall below the reserve.

However, as a precaution, if the balance is close to the reserve, the Treasurer will report this to the Pastor. Depending on the circumstances, the Pastor and the Treasurer will determine whether the matter is brought to the Trustees. If it does fall below the reserve figure, the Treasurer will note the date, the balance and any relevant circumstances. This will then go to the Trustees.

The overall management of the budget, including the reserve, is put on the agenda of the Trustees' meeting every two months. If the reserve issue is serious, the Pastor may require an ad-hoc meeting of the Trustees.

In keeping with the reserves policy, funds are maintained to meet foreseeable recurring expenditure.

Internal Controls

The Church accounts are maintained on QuickBooks. Payroll is processed on the HMRC Basic Payroll Tools online software. The Church accounts are in the 'Payments and Receipts' form.

The Treasurer updates the accounts each week from the General Fund weekly bank statements and occasionally for the other two savings accounts when interest is received or money is transferred. Therefore, the accounts are matched to bank balances as the accounts are updated.

The budget is prepared during July and August and is presented to the Trustees for discussion and approval in time for presentation and approval at the Church Partners meeting in September.

The Treasurer produces profit and loss reports to a defined standard every quarter which are presented to the Trustees' Team. There is always a standing item on Finances on the Trustees' Meeting, held every two months.

Outlook for 2023/24

The budget for 2023-24 shows that City Life Church has a balanced budget. To meet this, the Church may have to draw down up to £19,500 from our Reserves bank account. With this, we will be able to meet our planned commitments for the year ahead. Our planned core expenditure is more than our core income - similar to the previous three years. Our Church does not want to stand still when there is so much need in our community.

We have, by our standards, substantial general reserves of nearly £64,100 to draw upon for this next year and for the future, if required.

We have a total of £17,900 in our Reserves which will be used this coming year to support two of our outreaches – Toddlers and Restore.

The grants that we hold will be sufficient for this year but we will need to attract new grants of at least £25,000 for 2024/25.

Our income grew substantially last year and we aim to appeal to our Partners to engage in, or increase, covenanted giving.

The majority of our expenditure is spent on staffing costs (61%). In addition, there are other essential elements like insurance, heating, rates etc. On the other areas of discretionary spend, there have been some modest increases as we expect a more normal year of activities.

The Church enters a new year with inflation forecast at 7% for staff pay increases. Energy costs are forecast to grow from £9,700 to £14,500 this coming year as this is the first full year under the new tariff.

We are in the process of establishing two other worshipping communities in the east and the west of Truro, meeting once a month. Budgets of £1,000 each have been established. These will run in conjunction with the main Church to be known as City Life Central.

Our planned giving to outside causes will be 10% of our core income (regular giving, donations and gift aid).

Declaration

The Trustees declare that they have approved the trustees' report

Signed on behalf of the charity trustees

Matt Noble
Pastor

Helen Holmes
Church Secretary

Date: 4th February 2024

CITY LIFE CHURCH

**FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2023**

**CITY LIFE CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2023**

CONTENTS

	Page
Receipts and Payments Account	1
Statement of Assets and Liabilities	2
Notes to the Accounts	3 to 6

CITY LIFE CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

		Unrestricted Funds	Restricted Funds	Y/E 31/08/2023 Total	Y/E 31/08/2022 Total
	Note	£	£	£	£
Income receipts					
Church income	2	180,948	35,208	216,156	170,300
Income for outside causes	3		3,078	3,078	2,035
Total receipts for year		<u>180,948</u>	<u>38,286</u>	<u>219,234</u>	<u>172,335</u>
Charitable payments					
Minister and Staff costs	4	102,366		102,366	96,700
Old & New Manse expenses	5	14,285		14,285	18,471
Church premises	6	27,768		27,768	13,859
Fellowship expenses	7	17,983		17,983	16,250
Giving to outside causes	8	13,076	11,412	24,488	13,722
Other expenses/transactions	9	51,800	309	52,109	23,369
Administrative expenses	10	2,584		2,584	2,442
Total payments for year		<u>229,862</u>	<u>11,721</u>	<u>241,583</u>	<u>184,813</u>
Net receipts for year		-48,914	26,565	-22,349	-12,478
Opening Bank balances				79,107	91,585
Closing Bank balances				<u>56,758</u>	<u>79,107</u>

Note: Closing bank balances: General £12,848; Reserve & Grants £41,900; Old Manse £2,010
TOTAL £56,758

CITY LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2023

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 £	Y/E 31/08/2022 £
Cash Funds				
General fund	12,848	0	12,848	10,568
Reserve & Grants	28,995	12,905	41,900	66,538
Old Manse	2,010		2,010	2,001
	<u>43,853</u>	<u>12,905</u>	<u>56,758</u>	<u>79,107</u>
Other Monetary Assets				
Baptist Corporation Savings a/c	40,027		40,027	
Giftaid due but not received	7,045		7,045	6,254
Liabilities				
PAYE/Ni liability for July & Aug-no liability as SMP credit covers PAYE/Ni	0		0	1,802
Independent Examiners Fee	450		450	300
BU DB Pension Deficit *	0		0	9,300
Company Barclaycard	90		90	130
Uncashed cheques	67		67	0
	<u>607</u>	<u>0</u>	<u>607</u>	<u>11,532</u>

* This debt is now a nominal figure. The Church pays £1 a month

Non-Monetary Assets

Held for Church's own use:

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

	31/08/2023 £
Church premises (at insured value)	2,968,284
Church manse (at purchase price in 2007)	249,950
The Church also owns fixtures furniture and equipment (at insured value)	164,905
	<u>3,383,139</u>

The Accounts and Statement of Assets and Liabilities
are approved on behalf of the Board of Deacons and Partners:

.....
AGM Chair

.....
Secretary

Date:

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

1. ACCOUNTING POLICIES

Accounts have been prepared on the receipts and payments basis and comply with Charities Act 2011.

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 £	Y/E 31/08/2022 £
2. CHURCH INCOME				
Covenants	94,911		94,911	78,054
Card payments	7,617		7,617	2,801
Cash offerings, envelopes, CAF	6,383		6,383	5,836
Giftaid reclaims	21,136	5750	26,886	19,322
External grants*	18,425	6000	24,425	22,529
Donations	7,444	20,605	28,049	3,574
Lettings	1,065		1,065	1,075
Old Manse rental	14,080		14,080	18,000
Toddlers	726		726	491
ReStore	538		538	760
Trelander café	474		474	0
Pastoral Assistant support			0	1,650
SWBA Support - Minister	625		625	0
SWBA Support - C Horne		8333	8,333	0
Transfers from Reserves			0	13,000
Misc Income - Interest	274		274	11
Misc. Income: Youth subs, Events and Social Events	1500	270	1,770	3,197
	<u>175,198</u>	<u>40,958</u>	<u>216,156</u>	<u>170,300</u>

3. INCOME FOR OUTSIDE CAUSES

Christmas Appeal (Kenya)		3,078	3,078	2,035
	<u>0</u>	<u>3,078</u>	<u>3,078</u>	<u>2,035</u>

*** Grants**

Truro City for Restore £500

Cornwall Community Fund for Restore £500

Garfield Weston for Restore £4000

Cornwall Community Fund for Toddlers £3000

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 £	Y/E 31/08/2022 £
4. MINISTER AND STAFF COSTS				
a. Minister NOTE 12				
Gross stipend and employer's NI	30,136		30,136	30,549
Pension Fund contributions	3,713		3,713	7,460
Minister's expenses	3,351		3,351	1,265
b. Asst. Pastor - Youth				
Gross salary and employer's NI	11,814		11,814	12,664
Pension Fund contributions	582		582	637
Expenses	0		0	465
c. Children's Pastor				
Gross salary and employer's NI	13,761		13,761	12,598
Pension Fund contributions	689		689	626
d. Administrator - Job Share				
Gross salary and employer's NI	10,555		10,555	10,216
Pension Fund contributions			0	272
e. Community Pastor				
Gross salary and employer's NI	12,755		12,755	12,217
Pension Fund contributions	638		638	520
Expenses	589		589	887
f. Hannah Harris Expenses	974		974	45
g. Toddlers' Worker				
Gross salary and employer's NI	8,104		8,104	6,057
Pension Fund contributions	404		404	222
h. Toddlers' Assistant				
Gross salary	2,599		2,599	
i. Toddler & Baby Worker				
Gross Salary	1,702		1,702	
	<u>102,366</u>	<u>0</u>	<u>102,366</u>	<u>96,700</u>
5a OLD MANSE EXPENSES				
Old Manse insurance	411		411	389
Manse repairs and expenses	278		278	4,448
	<u>689</u>	<u>0</u>	<u>689</u>	<u>4,837</u>
5b NEW MANSE EXPENSES				
New Manse expenses	2,916		2,916	2,954
Support payments	10,680		10,680	10,680
	<u>13,596</u>	<u>0</u>	<u>13,596</u>	<u>13,634</u>
6. CHURCH PREMISES				
Church repairs and maintenance	9,713		9,713	1,664
Church equipment	2,572		2,572	3,897
Church insurance	2,810		2,810	2,586
Church gas & electricity	9,729		9,729	3,273
Church water charges	829		829	741
Telephone and IT	1,163		1,163	992
Cleaning, caretaking and gardening	952		952	706
	<u>27,768</u>	<u>0</u>	<u>27,768</u>	<u>13,859</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 £	Y/E 31/08/2022 £
7. FELLOWSHIP EXPENSES				
Children's ministry	1,079		1,079	1,351
Fellowship fund	510		510	271
Music copyright licence	1,470		1,470	1,366
Youth expenditure	1,235		1,235	2,279
Outreach	8,061		8,061	5,849
Training	451		451	1,773
Catering	1,716		1,716	1,588
Visiting speakers	50		50	375
Other	3,411		3,411	1,398
	<u>17,983</u>	<u>0</u>	<u>17,983</u>	<u>16,250</u>
8. GIVING TO OUTSIDE CAUSES				
OAC	2,555		2,555	2,726
BMS World mission	3,155		3,155	2,310
SWBA Home Mission	2,955		2,955	2,310
YWAM	1,360		1,360	2,040
Children of Hope	347		347	425
Christmas Appeal - Kenya	0	3,079	3,079	2035
Penzance Church planting	1,800		1,800	1,800
Porthleven - Supported by SWBA	0	8,333	8,333	0
Other	904		904	76
	<u>13,076</u>	<u>11,412</u>	<u>24,488</u>	<u>13,722</u>
9. OTHER EXPENSES				
Social events		309	309	1,317
Fellowship payment	0		0	1,402
Baptist Corp Savings a/c	40,000		40,000	
Trans from Reserves	11,800		11,800	20,650
	<u>51,800</u>	<u>309</u>	<u>52,109</u>	<u>23,369</u>
10. ADMINISTRATION COSTS				
Independent examiner's fee	444		444	100
Bank charges	187		187	192
Regium card terminal	180		180	90
Stationery	266		266	433
Photocopying	818		818	778
Petty cash/postage	196		196	339
Subscriptions	493		493	510
	<u>2,584</u>	<u>0</u>	<u>2,584</u>	<u>2,442</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

11. RESTRICTED FUNDS

Fund name	At 1st Sept 2022	Incoming resources	Resources expended	At 31st Aug 2023
	£	£	£	£
Christmas Appeal- Kenya		3,079	3,079	0
Trips		90	309	0
Grants (Reserves b/a)	17,350	18,355	17,800	17,905
Old Manse	2,001	9	0	2,010
Total	<u>19,351</u>	<u>21,533</u>	<u>21,188</u>	<u>19,915</u>

12. MINISTER'S REMUNERATION

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of mortgage support, water rates and Council tax. The old manse is let.

Mrs T.D Robinson F.M.A.A.T C.P.A.A

Certified Licensed and Regulated

by the Association of Accounting Technicians and
Certified Public Accountants Association
to provide services in accordance with
Licence no 2022; details of which are
displayed at the address below.



Independent Examiner's report to the Trustees of :

City Life Church – Registered Charity Number – 1174403

I report on the accounts of the Trust for the year ended 31st August 2023, which are set out on the attached pages.

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 report

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 Examiner's Statement

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 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.

T D Robinson. F.M.A.A.T C.P.A.A.

Dated 6th October 2023



Simply Solutions (SW) Ltd
Registered Office: Penventon Mill, Treviskey, Lanner
Cornwall, TR16 6AS. Tel/Fax: 01209 820884
Email: info@simplyaccountscornwall.co.uk
Company Number: 09527164

CITY LIFE CHURCH

**FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2023**

**CITY LIFE CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2023**

CONTENTS

	Page
Receipts and Payments Account	1
Statement of Assets and Liabilities	2
Notes to the Accounts	3 to 6

CITY LIFE CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

	Note	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 Total £	Y/E 31/08/2022 Total £
Income receipts					
Church income	2	180,948	35,208	216,156	170,300
Income for outside causes	3		3,078	3,078	2,035
Total receipts for year		<u>180,948</u>	<u>38,286</u>	<u>219,234</u>	<u>172,335</u>
Charitable payments					
Minister and Staff costs	4	102,366		102,366	96,700
Old & New Manse expenses	5	14,285		14,285	18,471
Church premises	6	27,768		27,768	13,859
Fellowship expenses	7	17,983		17,983	16,250
Giving to outside causes	8	13,076	11,412	24,488	13,722
Other expenses/transactions	9	51,800	309	52,109	23,369
Administrative expenses	10	2,584		2,584	2,442
Total payments for year		<u>229,862</u>	<u>11,721</u>	<u>241,583</u>	<u>184,813</u>
Net receipts for year		-48,914	26,565	-22,349	-12,478
Opening Bank balances				79,107	91,585
Closing Bank balances				<u>56,758</u>	<u>79,107</u>

Note: Closing bank balances: General £12,848; Reserve & Grants £41,900; Old Manse £2,010
TOTAL £56,758

CITY LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2023

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 £	Y/E 31/08/2022 £
Cash Funds				
General fund	12,848	0	12,848	10,568
Reserve & Grants	28,995	12,905	41,900	66,538
Old Manse	2,010		2,010	2,001
	<u>43,853</u>	<u>12,905</u>	<u>56,758</u>	<u>79,107</u>
Other Monetary Assets				
Baptist Corporation Savings a/c	40,027		40,027	
Giftaid due but not received	7,045		7,045	6,254
Liabilities				
PAYE/Ni liability for July & Aug-no liability as SMP credit covers PAYE/Ni	0		0	1,802
Independent Examiners Fee	450		450	300
BU DB Pension Deficit *	0		0	9,300
Company Barclaycard	90		90	130
Uncashed cheques	67		67	0
	<u>607</u>	<u>0</u>	<u>607</u>	<u>11,532</u>

* This debt is now a nominal figure. The Church pays £1 a month

Non-Monetary Assets

Held for Church's own use:

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

	31/08/2023 £
Church premises (at insured value)	2,968,284
Church manse (at purchase price in 2007)	249,950
The Church also owns fixtures furniture and equipment (at insured value)	164,905
	<u>3,383,139</u>

The Accounts and Statement of Assets and Liabilities
are approved on behalf of the Board of Deacons and Partners:

.....
AGM Chair

.....
Secretary

Date:

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

1. ACCOUNTING POLICIES

Accounts have been prepared on the receipts and payments basis and comply with Charities Act 2011.

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 £	Y/E 31/08/2022 £
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Covenants	94,911		94,911	78,054
Card payments	7,617		7,617	2,801
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Old Manse rental	14,080		14,080	18,000
Toddlers	726		726	491
ReStore	538		538	760
Trelander café	474		474	0
Pastoral Assistant support			0	1,650
SWBA Support - Minister	625		625	0
SWBA Support - C Horne		8333	8,333	0
Transfers from Reserves			0	13,000
Misc Income - Interest	274		274	11
Misc. Income: Youth subs, Events and Social Events	1500	270	1,770	3,197
	<u>175,198</u>	<u>40,958</u>	<u>216,156</u>	<u>170,300</u>

3. INCOME FOR OUTSIDE CAUSES

Christmas Appeal (Kenya)		3,078	3,078	2,035
	<u>0</u>	<u>3,078</u>	<u>3,078</u>	<u>2,035</u>

*** Grants**

Truro City for Restore £500

Cornwall Community Fund for Restore £500

Garfield Weston for Restore £4000

Cornwall Community Fund for Toddlers £3000

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 £	Y/E 31/08/2022 £
4. MINISTER AND STAFF COSTS				
a. Minister NOTE 12				
Gross stipend and employer's NI	30,136		30,136	30,549
Pension Fund contributions	3,713		3,713	7,460
Minister's expenses	3,351		3,351	1,265
b. Asst. Pastor - Youth				
Gross salary and employer's NI	11,814		11,814	12,664
Pension Fund contributions	582		582	637
Expenses	0		0	465
c. Children's Pastor				
Gross salary and employer's NI	13,761		13,761	12,598
Pension Fund contributions	689		689	626
d. Administrator - Job Share				
Gross salary and employer's NI	10,555		10,555	10,216
Pension Fund contributions			0	272
e. Community Pastor				
Gross salary and employer's NI	12,755		12,755	12,217
Pension Fund contributions	638		638	520
Expenses	589		589	887
f. Hannah Harris Expenses	974		974	45
g. Toddlers' Worker				
Gross salary and employer's NI	8,104		8,104	6,057
Pension Fund contributions	404		404	222
h. Toddlers' Assistant				
Gross salary	2,599		2,599	
i. Toddler & Baby Worker				
Gross Salary	1,702		1,702	
	<u>102,366</u>	<u>0</u>	<u>102,366</u>	<u>96,700</u>
5a OLD MANSE EXPENSES				
Old Manse insurance	411		411	389
Manse repairs and expenses	278		278	4,448
	<u>689</u>	<u>0</u>	<u>689</u>	<u>4,837</u>
5b NEW MANSE EXPENSES				
New Manse expenses	2,916		2,916	2,954
Support payments	10,680		10,680	10,680
	<u>13,596</u>	<u>0</u>	<u>13,596</u>	<u>13,634</u>
6. CHURCH PREMISES				
Church repairs and maintenance	9,713		9,713	1,664
Church equipment	2,572		2,572	3,897
Church insurance	2,810		2,810	2,586
Church gas & electricity	9,729		9,729	3,273
Church water charges	829		829	741
Telephone and IT	1,163		1,163	992
Cleaning, caretaking and gardening	952		952	706
	<u>27,768</u>	<u>0</u>	<u>27,768</u>	<u>13,859</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2023 £	Y/E 31/08/2022 £
7. FELLOWSHIP EXPENSES				
Children's ministry	1,079		1,079	1,351
Fellowship fund	510		510	271
Music copyright licence	1,470		1,470	1,366
Youth expenditure	1,235		1,235	2,279
Outreach	8,061		8,061	5,849
Training	451		451	1,773
Catering	1,716		1,716	1,588
Visiting speakers	50		50	375
Other	3,411		3,411	1,398
	<u>17,983</u>	<u>0</u>	<u>17,983</u>	<u>16,250</u>
8. GIVING TO OUTSIDE CAUSES				
OAC	2,555		2,555	2,726
BMS World mission	3,155		3,155	2,310
SWBA Home Mission	2,955		2,955	2,310
YWAM	1,360		1,360	2,040
Children of Hope	347		347	425
Christmas Appeal - Kenya	0	3,079	3,079	2035
Penzance Church planting	1,800		1,800	1,800
Porthleven - Supported by SWBA	0	8,333	8,333	0
Other	904		904	76
	<u>13,076</u>	<u>11,412</u>	<u>24,488</u>	<u>13,722</u>
9. OTHER EXPENSES				
Social events		309	309	1,317
Fellowship payment	0		0	1,402
Baptist Corp Savings a/c	40,000		40,000	
Trans from Reserves	11,800		11,800	20,650
	<u>51,800</u>	<u>309</u>	<u>52,109</u>	<u>23,369</u>
10. ADMINISTRATION COSTS				
Independent examiner's fee	444		444	100
Bank charges	187		187	192
Regium card terminal	180		180	90
Stationery	266		266	433
Photocopying	818		818	778
Petty cash/postage	196		196	339
Subscriptions	493		493	510
	<u>2,584</u>	<u>0</u>	<u>2,584</u>	<u>2,442</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

11. RESTRICTED FUNDS

Fund name	At 1st Sept 2022	Incoming resources	Resources expended	At 31st Aug 2023
	£	£	£	£
Christmas Appeal- Kenya		3,079	3,079	0
Trips		90	309	0
Grants (Reserves b/a)	17,350	18,355	17,800	17,905
Old Manse	2,001	9	0	2,010
Total	<u>19,351</u>	<u>21,533</u>	<u>21,188</u>	<u>19,915</u>

12. MINISTER'S REMUNERATION

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of mortgage support, water rates and Council tax. The old manse is let.

Mrs T.D Robinson F.M.A.A.T C.P.A.A

Certified Licensed and Regulated

by the Association of Accounting Technicians and
Certified Public Accountants Association
to provide services in accordance with
Licence no 2022; details of which are
displayed at the address below.



Independent Examiner's report to the Trustees of :

City Life Church – Registered Charity Number – 1174403

I report on the accounts of the Trust for the year ended 31st August 2023, which are set out on the attached pages.

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 report

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 Examiner's Statement

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 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.

T D Robinson. F.M.A.A.T C.P.A.A.

Dated 6th October 2023



Simply Solutions (SW) Ltd
Registered Office: Penventon Mill, Treviskey, Lanner
Cornwall, TR16 6AS. Tel/Fax: 01209 820884
Email: info@simplyaccountscornwall.co.uk
Company Number: 09527164

Accounts



Trustees' Annual Report

For 1 September 2021 to 31 August 2022

City Life Church

Chapel Hill

Truro

TR1 3BD

Registered Charity no. 1174403

Trustees

Matt Noble	Pastor
Helen Holmes	Church Secretary
Ian Pearce	Treasurer
Rosie Gordon	Deacon
Helen Lewis	Deacon
Michael Cutler	Deacon
Graeme Penwright	Deacon
Hannah Harris	Elder
Sharon Patterson	Elder
Barney Trevivian	Elder

City Life Church has appointed the Baptist Union Corporation Ltd to be the Holding Trustee of the property.

Structures, governance and management

City Life Church is governed by a constitution which was approved by the church meeting on 8 November 2010. City Life Church was registered as an unincorporated association with the Charity Commission on 29 August 2017 under the church's former name of Truro Baptist Church. (prior to this date the church was an excepted charity and was not required to register with the Charity Commission).

The church meeting passed a resolution on 23 September 2020 to change the church's name to City Life Church Truro and this was registered with the Charity Commission to take effect from 1 January 2021. The church meeting passed a resolution on 17 May 2021 to allow for online and blended meetings following increased use of new technologies during the pandemic. The amended constitution was registered with the Charity Commission in May 2021.

In January 2022, the church meeting voted to agree a change from the name 'church member' to 'Partner' which was agreed better reflected what it means to be committed to belonging to the church. Partners meet four times a year to consider important issues requiring a decision, such as matters relating to vision, budgets, staffing and buildings. They also commit to pray, gather and give and to journey together to see the vision of the church fulfilled.

Trustees are appointed at a Church Members' meeting. Charity Trustees shall serve so long as they have the support of the Partners' Meeting and (except for those in pastoral office) shall be actively appointed and reappointed at least once every three years.

The trustees are made up of deacons and elders.

At City Life Church the deacons are responsible for:

- Financial management
- Management /development of buildings
- Meeting our legal requirements (e.g. Equality Act, Safeguarding, Health and Safety)
- Oversight of the church's activities (linking with the ministry team leaders and eldership)
- Oversight of administration
- Welcome and assimilation of new people to the church
- Oversight of fellowship fund
- Seeking to maintain unity in the Church

The deacons meet every other month to consider the business matters of the church as listed above. Once a term they meet with the ministry team leaders and elders, and are encouraged to attend all church meetings.

The elders, together with the Pastor, take responsibility for establishing and encouraging the implementation of the overall vision for City Life Church; spiritual discernment and oversight; overseeing significant pastoral issues; supporting the pastor in the development and delivery of the preaching programme; consideration of mission and outreach opportunities; praying for the church and community; providing support to the pastor.

Trustees are members of the church and bring experience in leadership, accounting and workplace management.

In addition to the Trustees the following positions have been recognised either as paid or voluntary roles to lead the following ministries:

Paid positions:

Pastor

Assistant Pastor (Children)

Administrator (two part-time roles)

Pastoral Assistant

Youth Worker

Toddler, Baby and Families Lead Worker

Voluntary positions:

Assistant Pastor (Whole Life Discipleship)

Treasurer

Secretary

Assistant Toddler and Baby Group worker

Welcome team co-ordinator

Prayer co-ordinator

Designated Persons for Safeguarding

Small group leaders e.g. Alpha, Homegroups

Training and guidance are provided to the Trustees and team leaders as required.

Safeguarding

The church recognises its responsibilities for the safeguarding of all children and young people under the age of 18 and adults in need of care and support, regardless of gender, ethnicity or ability, as set out in the Children Act 1989 and 2004, Working Together to Safeguard Children (HM Government 2018), and Safeguarding Vulnerable Groups Act 2006 amended by the Protection of Freedoms Act 2012. The church has a robust Safeguarding policy that is reviewed annually by the Designated People for Safeguarding and approved by the Church Meeting. Staff and volunteers are required to attend training every three years.

Objectives and activities

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The church undertakes the following activities:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with, and supporting, Baptists and other Christians.

Public benefits include:

- provision of sacred spaces and worship services
- contributing to the spiritual and moral education of children
- providing pastoral care to those in need
- carrying out, as a practical expression of religious beliefs, other activities such as relief of poverty, parenting courses, money management courses, distribution of donated furniture and white goods
- providing church building for other activities that support our religious beliefs including support groups and counselling
- supporting good mental and physical health

Services we provide:

- worship services
- groups for children and young people
- parent and toddler and parent and baby groups
- use of building for activities that support the community eg. support groups
- building available for the community to hire
- pastoral support for congregation and wider community
- community space for Christian prayer

How we advance religion:

- City Life Church provides a place of worship and a House of Prayer.
- The church provides pastoral care through home visits and working alongside partner organisations such as Christians Against Poverty.
- The church provides activities for youth and children which teach the Christian faith.
- The church runs Alpha courses to allow people to further explore the Christian faith.
- Existing followers are encouraged to pray and read the Bible regularly and to meet with other Christians to support one another in their faith. The church provides small groups to facilitate this.
- The church supports outreach work including running a community cafe, speaking to people on the streets about Jesus, community focussed worship events and resourcing individuals to represent Jesus wherever they are placed.

Achievements and performance

Church services/acts of worship

City Life Church provides regular acts of worship including weekly services which include provision for children and young people. Communion is also included in the morning service at least once a month. We believe these times together are essential in building up faith, seeking guidance from the Holy Spirit and preparing us for the week ahead and providing opportunities for us to connect with one another and most importantly connecting corporately with our heavenly Father.

Baptism is encouraged for all who have made a commitment to make Jesus their Lord and Saviour. In the last year seven people were baptised.

When we gather we provide space and encouragement for people to both encounter God's presence and hear God's word. We both preach and teach from the Bible whilst at the same time encouraging everyone to engage with the Bible for themselves. We recognise that, because we are all different, we all do this in different ways, so we continue to have a variety of people sharing, and have developed a number of different contexts in which this should happen (Sundays, mid-week groups, one to one discussion, WhatsApp groups etc). In addition, we have prepared a number of individual reading plans for people to follow themselves. These have covered a number of different books of the Bible and themes.

Prayer

At City Life Church our vision is that prayer is 'a thread of gold that runs through the fabric of the whole church'. As a church, we believe in the power of prayer, that God hears our prayers, and also that he answers us and speaks to us. We believe that prayer makes a difference, and that, as Brother Andrew said 'Our prayers can go where we cannot'. 'Prayer is the practice of the presence of God' and, as we are instructed by James (4:8), 'Draw near to God and He will draw near to you'.

Following the use of Zoom during the various lockdowns of 2020/21, we have been very glad of the continued use of Zoom to allow people to meet for prayer,

along with blended prayer meetings and returning to face to face prayer meetings.

Prayer requests have continued to come in regularly for members and for their families and friends' needs through our Get Connected WhatsApp group, prayer request boxes (both in the church and in the toddler group rooms), and also our Prayer Channel Facebook page, giving us all the chance to join in prayer for each other.

Prayer also continues in countless other places - both seen and unseen, in the church and offices, as well as in the homes and workplaces of all our members and worshippers, in home groups, prayer triplets, at prayer gatherings, meetings and on many other occasions.

Our regular intercessors group has been able to return to the House of Prayer to meet each week to pray for the needs of our church family, its members and all that family life of a church entails, praying for individual circumstances as well as corporate and community situations.

Other occasions for prayer have included weekly early morning prayer on Zoom, monthly prayer for the persecuted church, prayer ministry after Sunday morning services. And we have again held several half nights of prayer which have been held as blended events with some folk meeting in the church and others joining the livestream.

It is not always possible, but sometimes we are able to hear the testimonies of those who have received an answer to prayer, and what an encouragement that is to us all, in strengthening our faith and offering hope. And for those occasions when we don't know how to pray, we should remember the words of Max Lucado: 'Our prayers may be awkward. Our attempts may be feeble. But since the power of prayer is in the one who hears it and not in the one who says it, our prayers do make a difference.'

Working with other churches and Christians

We recognise that we are part of the body of Christ, the wider church in our city, county and further afield. We also have strong links with the other Baptist churches and pioneering projects in Cornwall.

We are part of Churches Together in Truro (CTT). The pastors have met together regularly to pray and the churches have gathered to pray and worship together. We also host a monthly Prayer for the Persecuted Church event using resources from Open Doors to pray for Christians in challenging circumstances across the world.

Children and Families

We continue with our Powerhouse Sunday groups for all children aged 0yrs - 11yrs meeting together to explore and grow in faith, encounter and have fun together.

We have an amazing Powerhouse team who are all totally committed to sharing the good news of Jesus in age-appropriate and very creative ways.

Schools work continues in local primary schools to lead assemblies and RE lessons.

We welcome families along to our monthly family Saturday get-together called *The Lighthouse*. This is for family, grandparents and friends to come along together to enjoy breakfast, games, challenges, craft, music and reflections which are all based on a bible story theme.

Toddler and Baby Groups

We welcome many families from the local community to our four term-time groups which meet weekly. There is so much to explore, discover and enjoy with all the amazing resources and weekly themes. We have an amazing Toddler team, both paid and voluntary, who faithfully come along every week to run the sessions. One highlight was the parents' Christmas meal, where we served a free Christmas meal, had some fun games and gave all the parents Christmas party bags filled with goodies from local Cornish companies.

Young people (11-18s)

Our youth work has continued to thrive this year, with our three regular groups meeting in our newly refurbished Youth Wing.

Youth AM- school years 6-8, meet twice monthly in the mornings. We have been exploring God through nature, facts, history & the bible over breakfast, games, crafts, stories and prayer.

Youth PM- school years 9+, meet Sunday evenings in term time where we have worked through various subjects, after having dinner together.

Youth Plus- for college-aged young people is a monthly bible study homegroup. Over the past year we have been working through the Old Testament and how it applies to our lives.

Alongside our regular groups we have been on three residential: the TAG Conference (SWYM), Limitless Festival (Elim) and to our own in-house camp. Plus, we have had our monthly socials, including litter-picking on a beach with a local charity, Eden Project ice skating and a trip to Pizza Hut!

Our focus remains on deepening relationships with one another, with God and having good food!

Pastoral care

The majority of pastoral care that takes place in the church is naturally happening daily in many ways, for example, through friendships and one to one contact, including providing meals, lifts, accommodation, meeting up to listen over a cup of coffee and praying for one another.

Alongside this the Pastoral Assistant has been providing support and activities in the following ways, but we know this is just one aspect of the pastoral care taking place across the church.

Pastoral Support - visiting individuals particularly to support and encourage those who are struggling with physical and mental health conditions or may be in residential care. This has included supporting the bereaved.

Lanterns – working with Christians Against Poverty supporting leadership of a group for both CAP clients and others through teaching, prayer and discipleship. Many members of this group have been introduced through visits to New Start and evangelism on the streets.

New Start – supporting adults living at New Start which is a housing scheme for homeless people with support needs, including those with alcohol, drug and other addictions and mental health problems. The church has been able to establish a music workshop with the residents which allows them to enjoy their musical gifts. The group have now held a number of performances.

Evangelism on the streets of Truro- this includes using sketch boards and opening questions to give people the chance to talk about life and God and hear a bit more about who Christians say God is. For those who are interested, more resources and signposts are given and prayer is offered. A number of people from across the Truro churches have been involved in this ministry in association with Open Air Campaigners (OAC). This year there was a special outreach centred on the Sovereign bus loaned by Wave House Newquay and parked outside Truro Cathedral by kind permission of the cathedral. The mission was supported by OAC evangelists from across the country and by members of other local churches. There have been several commitments to Christ and some people have connected more with God and church through these activities. This has also been a great way to develop people's confidence in sharing their faith.

Men's Group-a weekly Bible study held for men to meet together and to connect socially. Some members live alone and are socially isolated and find attending Sunday church services overwhelming. This group offers a safe and supportive space for them to discuss faith and any other issues.

Hospital Chaplaincy-throughout the year our pastor continued to support the local hospital as a voluntary chaplain and our pastoral assistant made hospital visits.

ReStore- the desire to support practical needs has developed over the year into a flourishing project which was initially grant funded by Cornwall Community Fund. The project aims to help those in need in our community to make a new start by recycling and re-using unwanted furniture. This often helps to give emotional and practical support to those donating furniture as well as those receiving it. We are also able to share donations with St Petrocs Homeless charity and this is reciprocated by them passing to us offers of white goods. Kitchenware and small items are donated to members of Lanterns.

Growing as disciples

With the pandemic behind us, it has been a joy over the last year to be able to meet in person again, to support and encourage one another in our growth as disciples. We support people in their discipleship through:

- Meeting every Sunday morning to worship, pray, hear teaching and minister to one another
- Continuing to provide guided bible reading plans, with a WhatsApp group to allow people to share thoughts and encouragement

- A whole range of small groups meeting to give people space to connect including bible study groups, walking group, exercise group, prayer groups.
- We ran the Alpha course from October to January, with up to 12 people coming along to explore more about the Christian faith. A number of these people are continuing to meet to go deeper in their exploration of faith in a follow-up small group.
- We have run a course called 'Transforming Work' to give people the opportunity to explore what God's purposes are for them in the workplace.
- We have started a couple of new sessions on our vision theme of 'ARISE' – helping people to explore further what it means to partner with God to see his kingdom come in their lives and community.
- We have provided a range of opportunities for people to connect in a more relaxed manner including a barbeque on the beach and picnic in the park
- We have invited outside speakers to bi-monthly 'Fuel the Fire' evenings for a time of equipping, training, encouragement and ministry for anyone who has any kind of oversight or leadership within the church or community
- We also encourage everyone to find an area where they can serve the church as people often grow in their faith as they serve others.

Trelander Community Work

The Trelander café has met every second Saturday of the month for the last year. There is a strong team who work together to set up, bake cakes, serve delicious food, spend time listening and talking to people and interacting with the children over a crafts table. The café is well supported with up to 60 people coming each month. We don't charge a set price for the food so that everyone can have something and donate what they are able – and we always manage to cover our costs. At Christmas and near Valentine's day, we also had some live music and magic to share something of the Christian faith. The local councillor continues to run his surgery alongside the café and two members of the café team also support the community centre committee.

Mission

Our focus is also beyond Truro and this is reflected in our support of a number of different individuals, agencies and organisation in the county, nation and beyond. We give financial support to BMS World Mission, Baptist Home Mission, Youth with a Mission, Open Air Campaigners, Breathe Communities Penzance. We also give to different causes as need arises, and as part of our special Christmas appeal.

We support two couples serving overseas with BMS World Mission and give regular financial support to a full-time worker with YWAM Orlando.

As a church we have pledged up to 10% of our income to outside causes for God's kingdom to increase on the earth.

Care for the Environment

In September 2021 the church made a Climate and Environmental Crisis declaration. This set out how care for the planet and the people most affected by environmental disasters and is a key expression of our Christian faith. We put an action plan together and over the year we have delivered on a number of actions to express this commitment including:

- A focussed service on why Christians should care for the environment
- Displays and information about environmental care
- Installing bike parking on site
- Reviewing our purchasing practices to take greater care for the environment
- Review of how we control heating of our buildings
- Supporting young people to do a beach litter pick
- Signing up to support the Climate and Ecological Emergency Bill

We have also committed to:

- Preparing an ethical purchasing policy
- Reviewing our energy provider
- Arranging an environmental action activity
- Completing an eco-church survey

Use of our buildings

We are blessed with a large building which we have sought to use effectively to deliver the vision of the church – either through our own organised activities (such as Toddler and Baby groups, Youth group, Exercise class, small groups and Dads and Kids) or through others who use our building and who share our aims.

We are pleased to be able to offer the building free of charge to support the work of CAP (Christians Against Poverty) in Truro. We also let rooms to a variety of different charitable groups, often at a significantly reduced rate.

We also have the House of Prayer and meeting room in an adjacent building. The House of Prayer is available any time of the day or night and has been used by both church members and other Christians for prayer gatherings. The meeting room is often used for counselling and pastoral care.

FINANCIAL REVIEW 2021/22

This is the first year since 2019/20 that the Church has resumed a full range of activities.

Income and Expenditure

We went into 2021/22 with a deficit budget where anticipated expenditure outstripped income by £13,000. We planned to draw this down from our reserves to balance our books. We ended up by drawing down £11,000.

Income

City Life Church financial year is from 1st September to 31st August.

Church partners provide our main source of income in the form of cash offerings, covenanted income, donations and Gift Aid.

From March 2020 we stopped taking up a cash offering.

We definitely have lost the more casual giving that took place when the collection baskets were handed around the congregation on a Sunday. The loss to the Church is around £7000 a year although some changed over to giving by bank standing order or bank transfer.

In March 2022 we introduced a card terminal and so far we have received £2680 for Church funds.

Our core income has actually increased by a modest amount compared to last year which is a blessing. It is however, down by £7,000 from the pre-Covid years.

Our unrestricted income totalled £153,264. This was down on last year's total which was skewed by a bequest of £38,000 from one of our members. This bequest was put in our Reserves bank account.

Restricted income totalled £2,733 which included a Christmas offering of £2035 to support work in Afghanistan.

Expenditure

Our total unrestricted expenditure was £177,013. Restricted expenditure was £3,352.

Expenditure over most areas of Church life expanded this year. Staffing costs are up as the Church supports seven staff: full-time Minister, part-time Children's, Youth, Toddlers and Pastoral workers and two job-share Office staff.

In addition, the Church supports a number of outreach activities which incurred expenditure amounting to £5,850. Some of this was covered by specific donations to our Church.

As a Church we aim to give at least 10% of our core income to outside causes: BMS Home Mission, BMS World Mission, and to a number of our members involved in external Christian organisations.

Funds and Balance Sheet

The Church has three bank accounts.

GENERAL FUND – Main bank account for the Church. The balance at the end of the year was £10,567.

OLD MANSE SAVINGS ACCOUNT – This account was previously known as TBC Trelander account. Now that the Church Manse is rented out, £2000 was transferred from Reserves to maintain a balance to fund any high-cost maintenance issues on the old Manse.

RESERVES AND GRANTS SAVINGS ACCOUNT – The Church maintains a general reserve as well as storing grant money received for future use. We drew down £11000 of the planned £13000 from general reserves as we had a planned deficit budget.

In addition, we used £6000 of our grants and received another three new grants. We now have a grants total of £17350 carried forward to the new financial year.

The closing balance was £66,538.

It is planned to use £20,500 of this to help balance the books for the coming year.

Reserves Policy

Up to 2020 the Church did not have any separate reserves from the main current account.

The Trustees of every charity are required to establish and record a reserves policy. Reserves are those funds which are designated to meet an emergency situation where a significant source of income has gone, or has been reduced, or a significant need to spend has arisen.

City Life Church has one operational reserve set up on our main General Fund bank account. This is an undesignated reserve of £8000 on the General Fund in addition to unrestricted reserves held in our Reserve bank account.

This was increased from £3000 to £4000 in September 2015 following approval from the Trustees that month.

This was increased again from £4000 to £6000 in September 2017 following approval from the Trustees, was further increased to £7000 for 2018/19 and again in 2019/20 to £8000. With our current liabilities, this figure will not change for the following year.

There are two key risks:

1. An amount might be needed to meet an unforeseen emergency or other unexpected need. For the Church, this mainly centres on the fabric of the old Manse, the Church and the House of Prayer. The maintenance budgets for the Church premises and the Manse have been increased in earlier years although this was paused for 2020/21. Any major maintenance project should be funded from the balances held in the Reserve bank account.
2. One or more key donors leaves the church leading to a reduction in income. This suggests having reserves equivalent to a number of weeks of income to allow time to encourage greater giving or to cut back on expenditure.

The operational implementation by the Treasurer is relatively straight forward. A reserve has been established as a line in the budget. This means the bank balance must not fall below the reserve.

However, as a precaution, if the balance is close to the reserve, the Treasurer will report this to the Pastor. Depending of the circumstances, the Pastor and the Treasurer will determine whether the matter is brought to the Trustees. If it does fall below the reserve figure, the Treasurer will note the date, the balance and any relevant circumstances. This will then go the Trustees.

The overall management of the budget, including the reserve, is put on the agenda of the Trustees' Team every two months. If the reserve issue is serious, the Minister may require an ad-hoc meeting of the Trustees.

In keeping with the reserves policy, funds are maintained to meet foreseeable recurring expenditure.

Internal Controls

The Church accounts are maintained on Quickbooks. Payroll is processed on the HMRC Basic Payroll Tools online software. The Church accounts are in the 'Payments and Receipts' form.

The Treasurer updates the accounts each week from the General Fund weekly bank statements and occasionally for the other two savings accounts when interest is received or money is transferred. Therefore, the accounts are matched to bank balances as the accounts are updated.

The budget is prepared during July and August and is presented to the Trustees for discussion and approval in time for presentation and approval at the Church Partners meeting in September.

The Treasurer produces profit and loss reports to a defined standard every quarter which are presented to the Trustees' Team. There is always a standing item on Finances on the Trustees' Meeting, held every two months.

Outlook for 2022/23

The budget for 2022-23 shows that City Life Church has a balanced budget. To meet this, the Church may have to draw down up to £20,500 from our Reserves bank account. With this we will be able to meet our planned commitments for the year ahead. Our planned core expenditure is more than our core income, which is similar to the previous two years.

We have reserves of nearly £49,000 (this includes a recent bequest) to draw upon for this next year and for the future, if required.

We have secured three new grants of £11,850 from the Cornwall Council Community Fund and Baptist Insurance Company. We now have a total of £17,350 in our Reserves. £10,750 will be used for the outreach work for parents and toddlers by the Children's Team. The remainder will be used for the Toddlers, Baby and Families Worker in 2023/24.

In addition, we have three grant applications lodged for the ReStore project. This is a new venture started last September to help disadvantaged people, who have been given accommodation but lack furniture. We have a steady supply of donated furniture which is used to help furnish their new accommodation. Both this project and the Toddlers project must have grant funding for them to continue.

Our income has been stable for the last two years. The majority of our expenditure is spent on staffing costs (65%). In addition, there are other essential elements like insurance, heating, rates etc. On the other areas of

discretionary spend, there have been some modest increases as we expect a more normal year of activities.

The Church enters a new year with inflation forecast at 13% or more and with rampant electricity and gas inflation. On this subject the Church is protected by a contract up to January 2023. Costs are then likely to increase by at least three-fold.

We realise that the difficult times that we are all going through will inevitably affect our congregation and potentially have an effect on giving to the Church.

For expenditure, it is imperative again that we keep within allocated budgets.

The aim of strict budget monitoring during the year, is to enable us to balance the budget and maintain a reasonable level of money in the Reserve account as we go into 2023/2024. The current account bank balance going into this year ahead is £10,567.

Declaration

The Trustees declare that they have approved the trustees' report

Signed on behalf of the charity trustees

Matt Noble
Pastor

Helen Holmes
Church Secretary

Date:

CITY LIFE CHURCH

**FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2022**

**CITY LIFE CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2022**

CONTENTS

	Page
Receipts and Payments Account	1
Statement of Assets and Liabilities	2
Notes to the Accounts	3 to 6

CITY LIFE CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022

	Note	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2022 Total £	Y/E 31/08/2021 Total £
Income receipts					
Church income	2	157,712	12,588	170,300	184,437
Income for outside causes	3		2,035	2,035	1,074
Total receipts for year		<u>157,712</u>	<u>14,623</u>	<u>172,335</u>	<u>185,511</u>
Charitable payments					
Minister and Staff costs	4	96,700		96,700	87,926
Old & New Manse expenses	5	18,471		18,471	11,858
Church premises	6	13,859		13,859	13,440
Fellowship expenses	7	16,250		16,250	7,255
Giving to outside causes	8	11,687	2,035	13,722	13,323
Other expenses	9	22,052	1,317	23,369	2,671
Administrative expenses	10	2,442		2,442	2,624
Total payments for year		<u>181,461</u>	<u>3,352</u>	<u>184,813</u>	<u>139,097</u>
Net receipts for year		-23,749	11,271	-12,478	46,414
Opening Bank balances				91,585	45,171
Closing Bank balances				<u>79,107</u>	<u>91,585</u>

Note: Closing bank balances: General £10568; Reserve & Grants £66538; Old Manse £2001
(General balance rounded by £1)
TOTAL £79107

CITY LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2022

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2022 £	Y/E 31/08/2021 £
Cash Funds				
General fund	10,568	0	10,568	16,256
Reserve & Grants	49,188	17,350	66,538	73,678
Old Manse	2,001		2,001	1,651
	<u>61,757</u>	<u>17,350</u>	<u>79,107</u>	<u>91,585</u>
Other Monetary Assets				
Giftaid claimed but not received	6,254		6,254	6,824
Liabilities				
PAYE/NI liability for July & Aug	1,802		1,802	1,044
Independent Examiners Fee	300		300	200
BU DB Pension Deficit * NOTE 12	9,300		9,300	34,600
Company Barclaycard	130		130	705
Uncashed cheques - None	0		0	0
	<u>11,532</u>	<u>0</u>	<u>11,532</u>	<u>36,549</u>

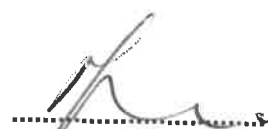
Non-Monetary Assets

Held for Church's own use:

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

	31/08/2022
	£
Church premises (at insured value)	2,599,218
Church manse (at purchase price in 2007)	249,950
The Church also owns fixtures furniture and equipment (at insured value)	144,401
	<u>2,993,569</u>

The Accounts and Statement of Assets and Liabilities
are approved on behalf of the Board of Deacons and Partners:


 AGM Chair


 Secretary

Date: 20/11/22

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022

1. ACCOUNTING POLICIES

Accounts have been prepared on the receipts and payments basis and comply with Charities Act 2011.

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2022 £	Y/E 31/08/2021 £
2. CHURCH INCOME				
Covenants	78,054		78,054	71,845
Card payments	2,801		2,801	0
Cash offerings, envelopes, CAF	5,836		5,836	12,471
Giftaid reclaims	19,322		19,322	21,192
External grants* (Incl. HMRC JRS)	10,679	11850	22,529	14,858
Donations	3,574	0	3,574	21,685
Legacy - Peter Mitchell			0	38,478
Lettings	1,075		1,075	724
Old Manse rental	18,000		18,000	2,278
Toddlers	491		491	0
ReStore	760		760	0
Pastoral Assistant support	1,650		1,650	0
Transfers from Reserves	13,000		13,000	0
Misc Income - Interest	11		11	
Misc. Income: Youth subs, Events and Social Events	2459	738	3,197	906
	<u>157,712</u>	<u>12,588</u>	<u>170,300</u>	<u>184,437</u>

3. INCOME FOR OUTSIDE CAUSES

Christmas Appeal (Afghanistan)		2,035	2,035	1,074
	<u>0</u>	<u>2,035</u>	<u>2,035</u>	<u>1,074</u>

*** Grants**

Cornwall Community Fund for ReStore £4486
 Cornwall Community Fund for Toddlers £5000
 Cornwall Glass for Toddlers £1000
 HMRC JRS £193

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2022 £	Y/E 31/08/2021 £
4. MINISTER AND STAFF COSTS				
a. Minister NOTE 13				
Gross stipend and employer's NI	30549		30,549	29,373
Pension Fund contributions	7460		7,460	7,014
Minister's expenses	1,265		1,265	607
b. Asst. Pastor - Youth				
Gross salary and employer's NI	12,664		12,664	10,146
Pension Fund contributions	637		637	624
Expenses	465		465	214
c. Children's Pastor				
Gross salary and employer's NI	12,598		12,598	12,157
Pension Fund contributions	626		626	613
Expenses			0	0
d. Administrator - Job Share				
Gross salary and employer's NI	10,216		10,216	12,339
Pension Fund contributions	272		272	638
e. Pastoral Assistant				
Gross salary and employer's NI	12,217		12,217	8,979
Pension Fund contributions	520		520	
Expenses	887		887	334
f. Hannah Harris Expenses	45		45	174
g. Toddlers' Assistant				
Gross salary and employer's NI	6,057		6,057	4,714
Pension Fund contributions	222		222	
	<u>96,700</u>	<u>0</u>	<u>96,700</u>	<u>87,926</u>
5a OLD MANSE EXPENSES				
Old Manse expenses	389		389	3,056
Garden Office repayments			0	2,653
Manse repairs and expenses	4448		4,448	3,479
	<u>4,837</u>	<u>0</u>	<u>4,837</u>	<u>9,188</u>
5b NEW MANSE EXPENSES				
New Manse expenses	2,954		2,954	2,670
Support payments	10,680		10,680	0
	<u>13,634</u>	<u>0</u>	<u>13,634</u>	<u>2,670</u>
6. CHURCH PREMISES				
Church repairs and maintenance	1,664		1,664	3,234
Church equipment	3,897		3,897	3,001
Church insurance	2,586		2,586	2,438
Church gas & electricity	3,273		3,273	2,776
Church water charges	741		741	738
Telephone and IT	992		992	926
Cleaning, caretaking and gardening	706		706	327
	<u>13,859</u>	<u>0</u>	<u>13,859</u>	<u>13,440</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2022 £	Y/E 31/08/2021 £
7. FELLOWSHIP EXPENSES				
Children's ministry	1,351		1,351	859
Fellowship fund	271		271	540
Music copyright licence	1,366		1,366	1,463
Youth expenditure	2,279		2,279	545
Outreach	5,849		5,849	1,602
TBC Together - Trelander	0		0	785
Training	1,773		1,773	423
Catering	1,588		1,588	86
Visiting speakers	375		375	50
Other	1,398		1,398	902
	<u>16,250</u>	<u>0</u>	<u>16,250</u>	<u>7,255</u>
8. GIVING TO OUTSIDE CAUSES				
OAC	2,726		2,726	2,863
BMS World mission	2,310		2,310	2,040
SWBA Home Mission	2,310		2,310	2,040
YWAM	2,040		2,040	2,240
Children of Hope	425		425	1,020
Christmas Appeal - Afghanistan		2,035	2,035	1,320
Penzance Church planting	1,800		1,800	1,800
Other	76		76	
	<u>11,687</u>	<u>2,035</u>	<u>13,722</u>	<u>13,323</u>
9. OTHER EXPENSES				
Social events		1,317	1,317	679
Fellowship payment	1,402		1,402	
Trans from Reserves & TBC Together	20,650		20,650	1,992
	<u>22,052</u>	<u>1,317</u>	<u>23,369</u>	<u>2,671</u>
10. ADMINISTRATION COSTS				
Independent examiner's fee	100		100	100
Bank charges	192		192	
Regium card terminal	90		90	
Stationery	433		433	157
Photocopying	778		778	766
Petty cash/postage	339		339	309
Subscriptions	510		510	910
	<u>2,442</u>	<u>0</u>	<u>2,442</u>	<u>2,242</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022

11. RESTRICTED FUNDS

Fund name	At 1st Sept 2021	Incoming resources	Resources expended	At 31st Aug 2022
	£	£	£	£
Christmas Appeal- Afghanistan Trips		2,035	2,035	0
Grants (Reserves b/a)	11,500	738	1,317	0
Old manse (was named TBC Together)	1,651	11,850	6,000	17,350
		2,000	1,650	2,001
Total	<u>13,151</u>	<u>16,623</u>	<u>11,002</u>	<u>19,351</u>

12. BAPTIST UNION DIRECT BENEFIT SCHEME

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2013 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £162 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%).

A full valuation of the DB Plan takes place every three years. The estimated deficit as at 31 December 2019 was £18m. The deficit identified at the previous valuation, as at 31 December was £93m. There have been some positive developments over the three year period which have led to this significant reduction in the deficit.

Our Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at is approximately **£9300 (At end of July)**.

13. MINISTER'S REMUNERATION

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of mortgage support, water rates and Council tax. The old manse is let.

Mrs T.D Robinson F.M.A.A.T

Licensed and Regulated

by the Association of Accounting Technicians
to provide services in accordance with
Licence no 2022; details of which are
displayed at the address below.



Independent Examiner's report to the Trustees of :

City Life Church – Registered Charity Number – 1174403

I report on the accounts of the Trust for the year ended 31st August 2022, which are set out on the attached pages.

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 report

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 Examiner's Statement

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 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.

T D Robinson. F.M.A.M.T C.P.A.A

Dated 21st September 2022



Simply Solutions (SW) Ltd
Registered Office: Penventon Mill, Treviskey, Lanner
Cornwall, TR16 6AS. Tel/Fax: 01209 820884
Email: info@simplyaccountscornwall.co.uk
Company Number: 09527164



Accounts



Trustees' Annual Report

For 1 September 2020 to 31 August 2021

City Life Church

Chapel Hill

Truro

TR1 3BD

Registered Charity no. 1174403

Trustees

Matt Noble	Pastor
Helen Holmes	Church Secretary
Ian Pearce	Treasurer
Rosie Gordon	Deacon
Helen Lewis	Deacon
Michael Cutler	Deacon
Malcolm Salmon	Deacon (resigned December 2020)
Graeme Penwright	Deacon
Hannah Harris	Elder
Sharon Patterson	Elder
Barney Trevivian	Elder

City Life Church has appointed the Baptist Union Corporation Ltd to be the Holding Trustee of the property.

Structures, governance and management

City Life Church is governed by a constitution which was approved by the church meeting on 8 November 2010. City Life Church was registered as an unincorporated association with the Charity Commission on 29 August 2017 under the church's former name of Truro Baptist Church. (prior to this date the church was an excepted charity and was not required to register with the Charity Commission).

The church meeting passed a resolution on 23 September 2020 to change the church's name to City Life Church Truro and this was registered with the Charity Commission to take effect from 1 January 2021.

Trustees are appointed at a Church Members' meeting. Charity Trustees shall serve so long as they have the support of the Church Members' Meeting and (except for those in pastoral office) shall be actively appointed and reappointed at least once every three years.

At City Life Church deacons are responsible for:

- Financial management
- Management /development of buildings
- Meeting our legal requirements (e.g. Equality Act, Safeguarding, Health and Safety)
- Oversight of the church's activities (linking with the ministry team leaders and eldership)
- Oversight of administration
- Welcome and assimilation of new people to the church
- Oversight of fellowship fund
- Seeking to maintain unity in the Church

Deacons meet every other month to consider the business matters of the church as listed above. Once a term they meet with the ministry team leaders and elders, and are encouraged to attend all church meetings.

The elders together with the Pastor, take the roles of: Establishing and encouraging the implementation of the overall vision for City Life Church; Spiritual discernment and oversight; Overseeing significant pastoral issues; Supporting the pastor in the development and delivery of the preaching programme; Consideration of mission and outreach opportunities; Praying for the church and community; Providing support to the pastor.

Trustees are members of the church and bring experience in leadership, accounting and workplace management.

In addition to the Trustees the following positions have been recognised either as paid or voluntary roles to lead the following ministries:

Paid positions:

Pastor

Assistant Pastor (Children)

Administrator

Pastoral Assistant

Youth Worker

Toddler Worker

Voluntary positions:

Assistant Pastor (Whole Life Discipleship)

Treasurer

Secretary

Welcome team co-ordinator

Prayer co-ordinator

Supporting Missions

Small group leaders eg. Alpha, Home groups

Training and guidance are provided to the Trustees and team leaders as required.

Safeguarding

The church recognises its responsibilities for the safeguarding of all children and young people under the age of 18 and adults in need of care and support, regardless of gender, ethnicity or ability, as set out in the Children Act 1989 and 2004, Working Together to Safeguard Children (HM Government 2018), and Safeguarding Vulnerable Groups Act 2006 amended by the Protection of Freedoms Act 2012. The church has a robust Safeguarding policy that is reviewed annually by the Designated People for Safeguarding and approved by the Church Meeting. Staff and volunteers are required to attend training every three years.

Objectives and activities

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The church undertakes the following activities:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with, and supporting, Baptists and other Christians.

Public benefits include:

- provision of sacred spaces and worship services
- contributing to the spiritual and moral education of children
- providing pastoral care to those in need
- carrying out, as a practical expression of religious beliefs, other activities such as relief of poverty, parenting courses, money management courses
- providing church building for other activities that support our religious beliefs including support groups and counselling
- supporting good mental and physical health

Services we provide:

- worship services
- groups for children and young people
- parent and toddler and parent and baby groups
- use of building for activities that support the community e.g. support groups
- building available for the community to hire
- pastoral support for congregation and wider community
- community space for Christian prayer

How we advance religion:

- City Life Church provides a place of worship and a House of Prayer.
- The church provides pastoral care through home visits and working alongside partner organisations such as Christians Against Poverty.
- The church provides activities for youth and children which teach the Christian faith.
- The church runs Alpha courses to allow people to explore the Christian faith further.

- Existing followers are encouraged to pray and read the bible regularly and to meet with other Christians to support one another in their faith. The church provides small groups to facilitate this.
- The church supports outreach work including running a community cafe, speaking to people on the streets about Jesus, community focussed worship events and resourcing individuals to represent Jesus wherever they are placed.

Achievements and performance

Church services/acts of worship

City Life Church provides regular acts of worship including weekly morning services, including provision for children and young people. Communion is also included in the morning service at least once a month. We believe these times together are essential in building up faith, preparing us for the week ahead and providing opportunities for us to connect with one another and most importantly connecting corporately with our heavenly Father.

The impact of COVID 19 on this area of our work has been significant throughout the year. We continued to livestream our services during the two periods of 'lockdown'. We were pleased to be able to have people back into the building as soon as we could and we have been exploring new patterns of how we gather week by week. Our weekly gatherings continue to be times when we gather together to worship, look at the Bible, encourage and pray for one another.

In May 2021 we changed our constitutions to allow us to have hybrid meetings

Baptism is encouraged for all who have made a commitment to make Jesus their Lord and Saviour. In the last year two people were baptised.

We continue to give a priority to preaching and teaching from the Bible whilst at the same time encouraging everyone to engage with the Bible for themselves. We recognise that, because we are all different, we all do this in different ways, so we continue to have a variety of people sharing, and have developed a number of different contexts in which this should happen (Sundays, mid-week groups, Word on Wednesday, one to one discussion, WhatsApp groups etc). In addition, we have prepared a number of individual reading plans for people to follow themselves. These have covered a number of different books of the Bible (including Philippians, Hebrews and Revelation).

Prayer

As a church, we believe in the power of prayer, that God hears our prayers, and also that he answers us and speaks to us. "Prayer is the practice of the presence of God" and as we are instructed by James (4:8), "Draw near to God and He will draw near to you". Prayer is something that we all can be involved in and as a church, prayer is central to our lives.

Following lockdown for much of last year, it has been a joy to see The House of Prayer back in use on a regular basis, and to be able to use it for private prayer and for small gatherings under Covid rules.

We have been very glad of the use of Zoom to meet for prayer too, during the year, which has sometimes meant more people being able to attend prayer meetings. Prayer has also continued with a loyal group meeting regularly on weekday mornings to pray for the city. There have also been several half nights of prayer which have been held on Zoom and more recently as blended events with some folk meeting in the church and others joining the livestream.

Prayer requests have continued to come in regularly for members and for their families and friends' needs through our Get Connected WhatsApp group and also our new City Life Church Prayer Channel Facebook page, giving us all the chance to join in prayer for each other.

Prayer also continues in countless other places - both seen and unseen, in the church and offices, as well as in the homes and workplaces of all our members and worshippers, in home groups, prayer triplets, at prayer gatherings, meetings and on many other occasions.

Our regular intercessors group has continued to meet each week to pray for the needs of our church family, its members and all that family life of a church entails, praying for individual circumstances as well as corporate and community situations. Early in the year we continued to meet online or in private, but once the weather improved, we met in private gardens.

It is not always possible, but sometimes we are able to hear the testimonies of those who have received an answer to prayer, and what an encouragement that is to us all, in strengthening our faith and offering hope. And for those occasions when we don't know how to pray, we should remember the words of Max Lucado: "Our prayers may be awkward. Our attempts may be feeble. But since the power of prayer is in the one who hears it and not in the one who says it, our prayers do make a difference."

Working with other churches and Christians

We recognise that we are part of the 'body of Christ', the wider church in our city, county and further afield. We have maintained our links with St Austell Baptist church.

We are part of Churches Together in Truro (CTT). The pastors have met together regularly to pray and the churches have gathered to pray and worship together. We host the CTT intercessors group in the House of Prayer who meet monthly to pray for the city. We also host a monthly Prayer for the Persecuted Church event using resources from Open Doors to pray for Christians in challenging circumstances across the world.

During lockdowns we continued to connect with the wider church family through online events organised by Baptists together and SWBA.

Children

We continued to maintain contact with children and families through Covid with activity packs sent to their homes before we welcomed the children back to their

Powerhouse groups. It's been brilliant to meet together again to explore faith, encounter and have fun together.

We have an amazing Powerhouse team who are all totally committed to sharing the good news of Jesus in age appropriate and very creative ways.

Schools work continued through lockdown using YouTube. Assemblies and RE lessons were recorded and circulated to local primary schools. In person assemblies started again in the summer term.

Toddler and Baby Groups

After the lockdown restrictions eased we welcomed back families to our four weekly sessions. These sessions are smaller in number to meet restrictions but have been really well supported and continue to offer a great opportunity for us to come alongside our families and enjoy the privilege of developing relationships with them. We have an amazing Toddler team who faithfully come along every week to run these sessions.

Young people (11-18s)

Our new youth worker started in September 2020 after we had been without one for a year. We were then able to launch two groups for our youth work, one for years 6-8 and one for years 9 +. Youth AM meets in the morning fortnightly and Youth PM meets weekly in the evenings. Throughout the past year these groups have been a mixture of face-to-face sessions and Zoom sessions depending on Covid restrictions. We have looked at varying themes over the course of the year, from 'key Christian words' and what they really mean to a series on the 'I AM's' in the Bible. During this year our youth worker went on 3 months maternity leave and during this time the youth work was covered by a committed group of volunteers.

In the summer we held our own 'Youth Camp', camping on land belonging to one of our church members- 10 young people from across the groups attended and we spent 3 days studying Psalm 23 together whilst also having fun through various activities including a water slide, iBounce and various games.

Throughout the year the youth team have also met sporadically with year 12 & 13s in coffee shops to support them on a deeper level.

Pastoral care

The majority of pastoral care that takes place in the church is naturally happening daily in many ways, for example, through friendships and one to one contact, including providing meals, lifts, accommodation, meeting up to listen over a cup of coffee and praying for one another.

Alongside this the Pastoral Assistant has been providing support and activities in the following ways, but we know this is just one aspect of what goes on.

Pastoral Support - visiting individuals (within the restrictions of the pandemic) particularly to support and encourage those who are struggling with physical and mental health conditions.

Lanterns – working with Christians Against Poverty supporting leadership of a group for both CAP clients and others through teaching, prayer and discipleship.

New Start – supporting adults living at New Start which is a housing scheme for homeless people with support needs, including those with alcohol, drug and other addictions and mental health problems. The church has been able to establish a music workshop with the residents which allows them to enjoy their musical gifts and prepare for a performance.

Evangelism on the streets of Truro- this includes using sketch boards and opening questions to give people the chance to talk about life and God and hear a bit more about who Christians say God is. For those who are interested, more resources and signposts are given and prayer is offered. A number of people from across the Truro churches have been involved in this ministry in association with Open Air Campaigners (OAC). There have been several commitments to Christ and some people have connected more with God and church through this activity. This has also been a great way to develop people's confidence in sharing their faith.

Hospital Chaplaincy-throughout the year our pastor continued to support the local hospital as a voluntary chaplain.

Supporting practical needs-we have been able to support a number of our church contacts and local homeless organisations with provision of food parcels, clothes and furniture.

Growing as disciples

With pandemic restrictions in force through many of the months of last year, we worked creatively to support the church in their walk of faith including:

- Whilst the building was always open to those who couldn't connect online, all our services were livestreamed on Facebook with live interaction so that we could worship and share together each Sunday. All services and teaching resources are also now available on the church You Tube channel.
- Ongoing encouragement through the Get Connected WhatsApp group
- Providing guided bible reading plans so we could share together
- Online mid-week bible teaching with a discussion group
- Delivering handmade gifts with ideas for reflection during Advent and Lent
- Opportunities to meet outside including prayer gatherings, our Christmas carol and Easter services, breakfast on the beach and picnic in the park.
- Individuals were encouraged to support one another through phone calls, meeting up one to one outside and letter writing.
- As restrictions were lifted some smaller groups were able to meet in homes or in the church building to share life, study the bible, pray and support one another.
- We ran a successful online Parenting for Faith course which supported around 30 parents and grandparents in sharing their life of faith with the children in their lives.

Trelander Community Work

The Trelander café was finally restarted in August 2021 after a 14 month break due to the Covid restrictions. After our part-time community worker stepped down to take up employment elsewhere, an enthusiastic team has re-formed to bake cakes, serve tea and coffee, cook bacon and eggs, interact with children over crafts and talk and pray with people. The first session back was well received with many regulars returning as well as some new faces. Our aim is to bless the local community with high quality home cooked food and provide a really comfortable space for everyone to enjoy being together. Where appropriate, prayer is offered for needs that are shared. The local councillor runs his surgery alongside the café and warmly welcomed the return of the team.

Two of the team have also joined the Trelander community centre committee to input into the smooth running of the hall which is a real asset to the community.

For Christmas 2020 we delivered homemade cake and a Christmas card with messages of hope to all the houses on the local estates. We received messages of thanks for bringing some joy during that difficult winter.

Mission

Our focus is also beyond Truro and this is reflected in our support of a number of different individuals, agencies and organisation in the county, nation and beyond. We give financial support to BMS World Mission, Baptist Home Mission, Youth with a Mission, Children of Hope Kenya, Open Air Campaigners, Breathe Communities Penzance. We also give to different causes as need arises, and as part of our special Christmas appeal.

We support two couples serving overseas with BMS World Mission and give regular financial support to a full-time worker with YWAM Orlando. One of our young people was supported by the church family as she went on gap year short term mission with YWAM in Switzerland and North Africa.

As a church we have pledged up to 10% of our income to outside causes for God's kingdom to increase on the earth.

Use of our buildings

We are blessed with a large building which we have sought to use effectively to deliver the vision of the church – either through our own organised activities (such as Toddler and Baby groups, Youth group, Exercise class, small groups and Dads and Kids) or through others who use our building and who share our aims.

With the relaxation of restrictions across the year, we were able to welcome essential support groups into the building from October 2020. We also hosted a workshop run by Cornwall Refuge and private singing lessons later in the year.

The building is generally let out for a small number of commercial lettings. This income usually helps us deliver our vision, and this year we were happy to act as a polling station for the local elections.

We also have the House of Prayer and meeting room in an adjacent building. The House of Prayer is available any time of the day or night and has been used by both

church members and other Christians for prayer gatherings. The meeting room is often used for counselling and pastoral care.

FINANCIAL REVIEW

This is the second year that Covid has impacted on Church finances. There was a period of lockdown last Autumn where nearly all Church activities stopped apart from those that could be supported online. Otherwise since lockdown was lifted, services and other activities have started to move forward to a degree of normality.

Income and Expenditure

Income

City Life Church financial year is from 1st September to 31st August each year. Church members provide our main source of income in the form of cash offerings, covenanted income, donations and Gift Aid. Cash received through the weekly collection baskets stopped in the last financial year. Most of those who used to use weekly envelopes, converted over to periodic cheques or setting up a regular bank standing order.

We definitely have lost the more casual giving that took place as the collection baskets were handed around the congregation on a Sunday. The loss to the Church is around £7000.

As we get more used to worshipping together, this may pick up as there is a collection box available in our foyer.

Overall our core income has held up this last year compared to that of the previous year, which is a blessing.

Our unrestricted income totalled £175,825, just over £40,000 more than last year. This was largely down to a bequest of just over £38,000 from a late member.

Restricted income totalled £10,285.

We received donations totalling £21,685 which was nearly double the figure for the previous year.

The Church also benefitted from the Government's Job Retention Scheme as we flexibly furloughed all our staff for varied periods from November to March. This gave an unexpected income from Government grants of £3858.

In addition, there was an exceptional offering at Christmas to support a chosen organisation/charity. This year it was 'Christians Against Poverty (CAP).

Expenditure

Our total unrestricted expenditure was £136,559. Restricted expenditure was £2,538.

The effect of Covid certainly kept several areas of expenditure in check. This particularly applied to heating, catering, and outreach activities.

As a Church we aim to give at least 10% of our core income to outside causes: BMS Home Mission, BMS World Mission, Children of Hope (a Kenyan Charity), and to a number of our members involved in external Christian organisations.

We had one change of some consequence this year with our Minister moving out of the provided Manse into a property that he purchased, which is now the new Manse. We have rented out the old manse which is bringing in income. In line the Baptist Union approved process, we rent back the new Manse from the Minister as a tax-efficient way of providing ministerial accommodation. These arrangements were implemented under guidance of the Baptist Union. There were some exceptional costs to bring the old Manse up to rental standards. We also paid off a loan on the Garden Office which stayed with the old Manse. These two items of expenditure totalled just over £5000.

Funds and Balance Sheet

The Church has three bank accounts:

GENERAL FUND – Main bank account for the Church. The balance at the end of the year was £16258.

TBC TOGETHER FUND – This funds community work that was undertaken on the Trelander Housing Estate. There was expenditure of £833 last year. This project has more or less stopped. The Trustees met earlier this year and agreed to designate the remaining balance of £1651 to be used for general fund purposes to support the work of the Pastoral Assistant, who spends time each week supporting clients of a local charity Addaction.

RESERVES AND GRANTS BANK ACCOUNT – The Church has not had to draw down any money from the reserve bank account this last year. The closing balance was £73,678.

It is planned to use £13,000 of this to help balance the books for the coming year.

Reserves Policy

The Trustees of every charity are required to establish and record a reserves policy. Reserves are those funds which are designated to meet an emergency situation where a significant source of income has gone, or has been reduced, or a significant need to spend has arisen.

CLC has one operational reserve set up on our main General Fund bank account. This is an undesignated reserve of £8000 on the General Fund.

This was increased from £3000 to £4000 in September 2015 following approval from the Trustees that month.

This was increased again from £4000 to £6000 in September 2017 following approval from the Trustees, was further increased to £7000 for 2018/19 and again in 2019/20 to £8000. With our current liabilities, this figure will not change for the following year.

There are two key risks:

1. An amount might be needed to meet an unforeseen emergency or other unexpected need. For the Church, this mainly centres on the fabric of the old Manse, the Church and Cusvath House. *The maintenance budgets for*

the Church premises and the Manse have been increased over the last four years although this was paused for 2020/21. Any major maintenance project should be funded from the balances held in the Reserve bank account.

2. One or more key donors leaves the church leading to a reduction in income. This suggests having reserves equivalent to a number of weeks of income to allow time to encourage greater giving or to cut-back on expenditure. *A key donor leaving could lead to a shortfall of £8000pa. The reserve now stands at £8000.*

The operational implementation by the Treasurer is relatively straight forward. A reserve has been established as a line in the budget. This means the bank balance must not fall below the reserve.

However, as a precaution, if the balance is close to the reserve, the Treasurer will report this to the Minister. Depending of the circumstances, the Minister and the Treasurer will determine whether the matter is brought to the Trustees. If it does fall below the reserve figure, the Treasurer will note the date, the balance and any relevant circumstances. This will then go the Trustees.

The overall management of the budget, including the reserve, is put on the agenda of the Trustees' Team every two months. If the reserve issue is serious, the Minister may require an ad-hoc meeting of the Trustees.

In keeping with the reserves policy, funds are maintained to meet foreseeable recurring expenditure.

Internal Controls

The Church accounts are maintained on Quickbooks. Payroll is processed on the HMRC Basic Payroll Tools online software. The Church accounts are in the 'Payments and Receipts' form.

The Treasurer updates the accounts each week from the General Fund weekly bank statements and monthly for the other two bank accounts. Therefore, the accounts are matched to bank balances as the accounts are updated.

The budget is prepared during July and August and is presented to the Trustees for discussion and approval in time for presentation and approval at the Church Members' meeting in September.

The Treasurer produces profit and loss reports to a defined standard every quarter which are presented to the Trustees' Team. There is always a standing item on Finances on the Trustees' Meeting held every two months.

Outlook for 2021/22

The budget for 2021-22 shows that CLC has a balanced budget. To meet this the Church may have to draw down up to £13000 from our Reserves bank account. With this we will be able to meet our planned commitments for the year ahead. Our planned core expenditure is more than our core income. Similar to the

previous two years. We have substantial reserves of nearly £74,000 to draw upon for this next year and for the future.

We have secured three grants of £12486 from the Cornwall Council Community Fund. £8000 will be used for the outreach work for parents and toddlers by the Children's' Team. The third grant will fund a new venture to help disadvantage people, who have been given accommodation, by using donated furniture to help furnish their new accommodation.

Our income has been stable for the last two years. Like last year, it has been difficult to forecast expenditure on the budgets that we have control over. The majority of our expenditure is spent on staffing costs (65%). In addition, there are other essential elements like insurance, heating rates etc. On the other areas of discretionary spend, there have been modest increases as we expect a more normal year of activities.

For each month next year, the Treasurer will be closely monitoring our income and expenditure against budget.

For expenditure, it is imperative again that we keep with allocated budgets.

The aim of this budget monitoring during the year, is to keep as much money as we can in our Reserve account. The current account bank balance going into this year ahead is £16258 and the projected closing balance is £9,638

Declaration

The Trustees declare that they have approved the trustees' report

Signed on behalf of the charity trustees

Matt Noble
Pastor

Helen Holmes
Church Secretary

Date: 21.11.2021

CITY LIFE CHURCH

**FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2021**

**CITY LIFE CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 AUGUST 2021**

CONTENTS

	Page
Receipts and Payments Account	1
Statement of Assets and Liabilities	2
Notes to the Accounts	3 to 6

CITY LIFE CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2021

		Unrestricted Funds	Restricted Funds	Y/E 31/08/2021 Total	Y/E 31/08/2020 Total
	Note	£	£	£	£
Income receipts					
Church income	2	175,825	8,612	184,437	142,965
Income for outside causes	3		1,074	1,074	13,537
Total receipts for year		<u>175,825</u>	<u>9,686</u>	<u>185,511</u>	<u>156,502</u>
Charitable payments					
Minister and Staff costs	4	87,926		87,926	79,229
Old & New Manse expenses	5	11,858		11,858	4,478
Church premises	6	13,440		13,440	18,163
Fellowship expenses	7	6,470	785	7,255	12,271
Giving to outside causes	8	12,249	1,074	13,323	24,873
Other expenses	9	1,992	679	2,671	14,923
Administrative expenses	10	2,624		2,624	1,725
Total payments for year		<u>136,559</u>	<u>2,538</u>	<u>139,097</u>	<u>155,662</u>
Net receipts for year		39,266	7,148	46,414	840
Opening Bank balances				45,171	44,331
Closing Bank balances				<u>91,585</u>	<u>45,171</u>

Note: Closing bank balances: General £16256; Reserve & Grants £73678; Together £1651
TOTAL £91585

CITY LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2021

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2021 £	Y/E 31/08/2020 £
Cash Funds				
General fund	16,256	0	16,256	31,936
Reserve & Grants	65,678	8,000	73,678	10,750
Together		1,651	1,651	2,485
	<u>81,934</u>	<u>9,651</u>	<u>91,585</u>	<u>45,171</u>
Other Monetary Assets				
Giftaid claimed but not received	6824		6,824	8,186
Company Barclaycard account credit	0		0	408
Liabilities				
PAYE/NI liability for July & Aug	1,044		1,044	983
Independent Examiners Fee	200		200	100
BU DB Pension Deficit * NOTE 12	34,600		34,600	40,100
Company Barclaycard	705		705	
Uncashed cheques - None	0		0	0
	<u>36,549</u>	<u>0</u>	<u>36,549</u>	<u>41,333</u>

Non-Monetary Assets

Held for Church's own use:

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

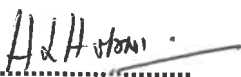
31/08/2021

	£
Church premises (at insured value)	2,422,367
Church manse (at purchase price in 2007)	249,950
The church also owns fixtures furniture and equipment (at insured value)	134,576
	<u>2,806,893</u>

The Accounts and Statement of Assets and Liabilities
are approved on behalf of the Board of Deacons and Members:



AGM Chair



Secretary

Date: 22 / 11 / 2021

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2021

1. ACCOUNTING POLICIES

Accounts have been prepared on the receipts and payments basis and comply with Charities Act 2011.

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2021 £	Y/E 31/08/2020 £
2. CHURCH INCOME				
Covenants	71,845		71,845	72,125
Cash offerings, envelopes, CAF	12,471		12,471	19,928
Giftaid reclaims	21,192		21,192	21,023
External grants* (Incl. HMRC JRS)	6,858	8000	14,858	7,791
Donations	21,685		21,685	11,174
Legacy - Peter Mitchell	38,478		38,478	
Lettings	724		724	867
Old Manse Rental	2,278		2,278	
Toddlers	0		0	1,359
Misc. Income: Youth Subs and Social Events	294	612	906	8,698
	<u>175,825</u>	<u>8,612</u>	<u>184,437</u>	<u>142,965</u>
3. INCOME FOR OUTSIDE CAUSES				
Noah Fest			0	481
External Grant for the Golders			0	10,409
External Grant for Toddlers			0	1,400
BMS World Mission			0	160
Christian Aid			0	298
Christmas Appeal (CAP St Kea Church)		1,074	1,074	769
Children of Hope			0	20
	<u>0</u>	<u>1,074</u>	<u>1,074</u>	<u>13,537</u>

*** Grants**

Two grant applications approved for Toddlers
 Cornwall Community Fund - £3000 and £8000

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2021

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2021 £	Y/E 31/08/2020 £
4. MINISTER AND STAFF COSTS				
a. Minister NOTE 13				
Gross stipend and employer's NI	29373		29,373	29,488
Pension Fund contributions	7014		7,014	7,204
Minister's expenses	607		607	1,049
b. Asst. Pastor - Youth				
Gross salary and employer's NI	10,146		10,146	1,776
Pension Fund contributions	624		624	95
Expenses	214		214	691
c. Children's Pastor				
Gross salary and employer's NI	12,157		12,157	12,245
Pension Fund contributions	613		613	599
Expenses	0		0	0
d. Lead Administrator				
Gross salary and employer's NI	12,339		12,339	12,529
Pension Fund contributions	638		638	624
e. Pastoral Assistant				
Gross salary and employer's NI	8,979		8,979	7,639
Expenses	334		334	626
f. Hannah Harris Expenses	174		174	0
g. Toddlers' Assistant	4,714		4,714	4,663
	<u>87,926</u>		<u>87,926</u>	<u>79,228</u>
5a OLD MANSE EXPENSES				
Old Manse expenses	3,056		3,056	3,696
Garden Office Repayments	2,653		2,653	782
Manse repairs and maintenance	3479		3,479	0
	<u>9,188</u>	<u>0</u>	<u>9,188</u>	<u>4,478</u>
5b NEW MANSE EXPENSES				
New Manse Expenses			0	0
Support Payments	2670		2,670	0
	<u>2,670</u>	<u>0</u>	<u>2,670</u>	<u>0</u>
6. CHURCH PREMISES				
Church repairs and maintenance	3,234		3,234	5,929
Church equipment	3,001		3,001	4,985
Church insurance	2,438		2,438	2,433
Church gas & electricity	2,776		2,776	2,789
Church water charges	738		738	751
Telephone and IT	926		926	928
Cleaning, caretaking and gardening	327		327	348
	<u>13,440</u>	<u>0</u>	<u>13,440</u>	<u>18,163</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2021

	Unrestricted Funds £	Restricted Funds £	Y/E 31/08/2021 £	Y/E 31/08/2020 £
7. FELLOWSHIP EXPENSES				
Children's ministry	859		859	3,253
Fellowship fund	540		540	778
Music copyright licence	1,463		1,463	1,182
Youth expenditure	545		545	154
Outreach	1,602		1,602	1,647
TBC Together - Trelander		785	785	561
Training	423		423	1,705
Catering	86		86	982
Visiting Speakers	50		50	1,050
Other	902		902	959
	<u>6,470</u>	<u>785</u>	<u>7,255</u>	<u>12,271</u>
8. GIVING TO OUTSIDE CAUSES				
OAC	2,863		2,863	2,310
BMS World mission	2,040		2,040	2,200
SWBA Home Mission	2,040		2,040	2,040
YWAM	2,240		2,240	2,440
Children of Hope	1,020		1,020	1,060
Ambassadors for Christ			0	85
Other - Noah Fest			0	600
Christian Aid			0	350
Christmas Appeal - CAP	246	1,074	1,320	860
Homeless - Food parcels			0	719
Penzance Church planting	1,800		1,800	12,209
	<u>12,249</u>	<u>1,074</u>	<u>13,323</u>	<u>24,873</u>
9. OTHER EXPENSES				
Social events		679	679	9,961
Miscellaneous *	1,992		1,992	4,962
	<u>1,992</u>	<u>679</u>	<u>2,671</u>	<u>14,923</u>
* 2021 Church Rebranding £1893				
	<u>1,992</u>	<u>679</u>	<u>2,671</u>	<u>14,923</u>
10. ADMINISTRATION COSTS				
Independent examiner's fee	100		100	100
Bank Charges	382			
Stationery and envelopes	157		157	172
Photocopying and printing	766		766	795
Petty cash/Postage	309		309	144
Subscriptions	910		910	514
	<u>2,624</u>	<u>0</u>	<u>2,242</u>	<u>1,725</u>

CITY LIFE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2021

11. RESTRICTED FUNDS

Fund name	At 1st Sept 2020	Incoming resources	Resources expended	At 31st Aug 2021
	£	£	£	£
Christmas Appeal- CAP	0	1,074	1,074	0
Trips	0	612	612	0
Grants (Reserves b/a)	0	8,000	0	8,000
TBC Together	2,485	0	834	1,651
Total	<u>2,485</u>	<u>9,686</u>	<u>2,520</u>	<u>9,651</u>

12. BAPTIST UNION DIRECT BENEFIT SCHEME

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2013 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £162 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%).

A full valuation of the DB Plan takes place every three years. The estimated deficit as at 31 December 2019 was £18m. The deficit identified at the previous valuation, as at 31 December was £93m.

There have been some positive developments over the three year period which have led to this significant reduction in the deficit.

Our Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at is approximately **£34600 (At end of July)**.

13. MINISTER'S REMUNERATION

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of manse accommodation owned by the church



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

CITY LIFE CHURCH

**On accounts for the year
ended**

31 AUGUST 2021

**Charity no
(if any)**

1174403

Set out on pages

1 - 6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 10 2021.

**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 (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

02/12/2021

Name:

HELEN SAWELL

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

ICAEW ACA

Address:

5 ST. GEORGE'S VILLAS
TRURO
TR1 3NL