



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 1<sup>st</sup> September to 31<sup>st</sup> 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 with 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**

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**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	£	£	£	£
<b>Income receipts</b>					
Church income	2	175,825	8,612	184,437	142,965
Income for outside causes	3		1,074	1,074	13,537
<b>Total receipts for year</b>		<u>175,825</u>	<u>9,686</u>	<u>185,511</u>	<u>156,502</u>
<b>Charitable payments</b>					
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
<b>Total payments for year</b>		<u>136,559</u>	<u>2,538</u>	<u>139,097</u>	<u>155,662</u>
<b>Net receipts for year</b>		39,266	7,148	46,414	840
<b>Opening Bank balances</b>				45,171	44,331
<b>Closing Bank balances</b>				<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 £
<b>Cash Funds</b>				
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>
<b>Other Monetary Assets</b>				
Giftaid claimed but not received	6824		6,824	8,186
Company Barclaycard account credit	0		0	408
<b>Liabilities</b>				
PAYE/NI liability for July & Aug	1,044		1,044	983
Independent Examiners Fee	200		200	100
BU DB Pension Deficit * <b>NOTE 12</b>	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:

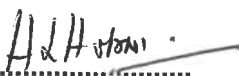
The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title of which is held by the church's custodian (the Baptist Corporation Ltd).

**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 £
<b>2. CHURCH INCOME</b>				
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>
<b>3. INCOME FOR OUTSIDE CAUSES</b>				
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 £
<b>4. MINISTER AND STAFF COSTS</b>				
<b>a. Minister NOTE 13</b>				
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>b. Asst. Pastor - Youth</b>				
Gross salary and employer's NI	10,146		10,146	1,776
Pension Fund contributions	624		624	95
Expenses	214		214	691
<b>c. Children's Pastor</b>				
Gross salary and employer's NI	12,157		12,157	12,245
Pension Fund contributions	613		613	599
Expenses	0		0	0
<b>d. Lead Administrator</b>				
Gross salary and employer's NI	12,339		12,339	12,529
Pension Fund contributions	638		638	624
<b>e. Pastoral Assistant</b>				
Gross salary and employer's NI	8,979		8,979	7,639
Expenses	334		334	626
<b>f. Hannah Harris Expenses</b>	174		174	0
<b>g. Toddlers' Assistant</b>	4,714		4,714	4,663
	<u>87,926</u>		<u>87,926</u>	<u>79,228</u>
<b>5a OLD MANSE EXPENSES</b>				
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>
<b>5b NEW MANSE EXPENSES</b>				
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>
<b>6. CHURCH PREMISES</b>				
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 £
<b>7. FELLOWSHIP EXPENSES</b>				
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>
<b>8. GIVING TO OUTSIDE CAUSES</b>				
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>
<b>9. OTHER EXPENSES</b>				
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>
<b>10. ADMINISTRATION COSTS</b>				
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**

<b>Fund name</b>	<b>At 1st Sept 2020</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31st Aug 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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
<b>Total</b>	<b><u>2,485</u></b>	<b><u>9,686</u></b>	<b><u>2,520</u></b>	<b><u>9,651</u></b>

**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