



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**

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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>

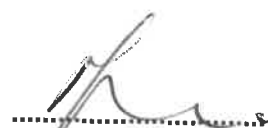
Non-Monetary Assets

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	11,850	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	2,459	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



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