



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.
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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**

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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 £
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

aat

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

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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:

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

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AGM Chair

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Secretary

Date:

CITY LIFE CHURCH
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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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	<u>175,198</u>	<u>40,958</u>	<u>216,156</u>	<u>170,300</u>

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

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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

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a. Minister NOTE 12				
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Minister's expenses	3,351		3,351	1,265
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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				
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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
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Music copyright licence	1,470		1,470	1,366
Youth expenditure	1,235		1,235	2,279
Outreach	8,061		8,061	5,849
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Catering	1,716		1,716	1,588
Visiting speakers	50		50	375
Other	3,411		3,411	1,398
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Other	904		904	76
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Social events		309	309	1,317
Fellowship payment	0		0	1,402
Baptist Corp Savings a/c	40,000		40,000	
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Independent examiner's fee	444		444	100
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Subscriptions	493		493	510
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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
	£	£	£	£
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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>

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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.

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Independent Examiner's report to the Trustees of :

City Life Church – Registered Charity Number – 1174403

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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:

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- 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

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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