



Trustees' Annual Report

For 1 September 2023 to 31 August 2024

City Life Church

Chapel Hill

Truro

TR1 3BD

Registered Charity no. 1174403

## **Trustees**

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

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

## **Structures, governance and management**

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

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

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

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

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

At City Life Church the deacons are responsible for:

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

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

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

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

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

Paid positions:

One Church Pastors (two paid roles)

Administrator (two part-time roles)

Community Pastor

Youth Pastor

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

Growbaby Lead Worker (term-time)

Voluntary positions:

One Church Pastor

Treasurer

Secretary

Toddler and Baby Group Team Volunteers

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

Prayer co-ordinator

Designated Persons for Safeguarding

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

Cleaning and maintenance crew

Worshipping Community leaders

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

## **Safeguarding**

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

## **Objectives and activities**

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

The church undertakes the following activities:

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

Public benefits include:

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

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

Services we provide:

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

How we advance the Christian faith:

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

## **Achievements and performance**

### **Church services/acts of worship**

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

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

Our current worshipping communities are:

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

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

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

## **Prayer**

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

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

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

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

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

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

### **Working with other churches and Christians**

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

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

### **Children, Youth and Families**

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

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

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

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

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

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

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

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

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

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

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

**Pastoral care**



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

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

- **Pastoral Support** - visiting individuals particularly to support and encourage those who are struggling with physical and mental health conditions or may be in hospital or residential care. This has included supporting the bereaved.
- **ReStore**-the desire to support practical needs has continued to develop over the year. The project aims to help those in need in our community to make a new start by recycling and re-using unwanted furniture. This often helps to give emotional and practical support to those donating furniture as well as those receiving it. We are also able to share donations with St Petrocs Homeless charity and the British Heart Foundation charity. Kitchenware and small items are donated to members of Lanterns, Trelander Café guests and City Life East worshippers. In particular Trelander café has enabled us to build good relationships with local people on the Trelander estate who now feel confident to ask for support. We are developing links with Growbaby through reciprocal referrals and therefore each of these ministries is strengthened by working together.  
  
Restore has been able to give a donated industrial size freezer to the local Food Bank and has developed a relationship of mutual referrals whereby we can offer pastoral and practical support in terms of food, furniture and spiritual comfort.
- **Lanterns** – working with Christians Against Poverty supporting leadership of a group for both CAP clients and others through teaching, prayer and discipleship. Many members of this group have been introduced through CAP referrals or contact made via the Restore project.
- **New Start** – supporting adults living at New Start which is a housing scheme for homeless people with support needs, including those with alcohol, drug and other addictions and mental health problems. The church has been able to supply a number of essential household items via the Restore project.
- **Evangelism** - This year there was again a special outreach/ mission supported by OAC evangelists from across the country and by members of other local churches. In addition, the Community Pastor worked with

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

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

### **Digital Communication**

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

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

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

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

### **Growing as disciples**

We support people in their discipleship through:

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

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

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

### **Trelander Community Work**

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

### **Mission**

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

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

### **Care for the Environment**

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

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

## **Use of our buildings**

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

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

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

## **FINANCIAL REVIEW 2023/24**

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

### **Income and Expenditure**

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

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

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

### **Income**

City Life Church financial year is from 1<sup>st</sup> September to 31<sup>st</sup> August.

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

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

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

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

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

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

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

### **Expenditure**

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

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

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

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

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

### **Bank Accounts**

The Church has three bank accounts.

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

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

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

### **Reserves Policy**

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

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

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

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

There are two key risks:

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

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

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

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

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

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

### **Internal Controls**

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

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

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

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

### **Outlook for 2024/25**

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

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

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

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

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

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

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

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

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

### **Declaration**

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

Signed on behalf of the charity trustees

Matt Noble  
Pastor

Helen Holmes  
Church Secretary

Date: 2nd February 2024



# **CITY LIFE CHURCH**

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

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

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

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

**Note: Closing bank balances:**

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

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

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

\* Taken from Reserves spreadsheet

**Other Monetary Assets**

Gift Aid due but not received	<b>7,955</b>	<b>0</b>	<b>7,955</b>	<b>7,045</b>
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**Liabilities**

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

**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).

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

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

.....  
**AGM Chair**

.....  
**Secretary**

**Date:**

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

**1. ACCOUNTING POLICIES**

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

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

**3. INCOME FOR OUTSIDE CAUSES**

Christmas Appeal (Defibrillator)	<b>0</b>	<b>1,034</b>	<b>1,034</b>	<b>3,078</b>
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**\* Grants**

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

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

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

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

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

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

**11. RESTRICTED FUNDS**

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

**12. MINISTER'S REMUNERATION**

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



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

**Certified Licensed and Regulated**

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



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

**City Life Church - Registered Charity Number - 1174403**

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

**Respective responsibilities of trustees and examiner**

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an Independent Examination is needed.

It is my responsibility to:

- Examine the accounts under Section 145 of the Charities Act.
- To follow the procedures laid down in the general Directions given by the Charity Commission (under Section 145 (5)(b) of the Charities Act), and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention.

1. Which gives me reasonable cause to believe that in any material respect, the requirements:

- To keep accounting records in accordance with Section 130 of the Charities Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

Dated 25<sup>th</sup> September 2024



**Bluestone Accountancy**  
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