



Trustees' Annual Report

For 1 September 2024 to 31 August 2025

City Life Church

Chapel Hill

Truro

TR1 3BD

Registered Charity no. 1174403

Trustees

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

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

Structures, governance and management

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

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

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

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

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

At City Life Church the deacons are responsible for:

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

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

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

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

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

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

Paid positions:

One Church Pastors (two paid roles)

Administrator (job share)

Community Pastor

Youth Pastor

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

Family & Growbaby Lead Worker (term-time)

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

Voluntary positions:

One Church Pastor

Treasurer

Secretary

Toddler and Baby Group Team Volunteers

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

Prayer co-ordinator

Designated Persons for Safeguarding

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

Cleaning and maintenance crew

Worshipping Community leaders

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

Safeguarding

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

Objectives and activities

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

The church undertakes the following activities:

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

Public benefits include:

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

Services we provide:

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

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

How we advance the Christian faith:

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

Achievements and performance

Church services/acts of worship

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

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

Our current worshipping communities in 2024-2025 are:

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

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

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

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

Prayer

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

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

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

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

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

Working with other churches and Christians

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

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

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

Children, Youth and Families

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

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

Growbaby

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

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

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

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

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

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

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

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

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

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

Pastoral care

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

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

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

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

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

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

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

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

Digital Communication

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

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

Growing as disciples

We support people in their discipleship through:

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

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

Trelander Community

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

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

Mission

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

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

Care for the Environment

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

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

Use of our buildings

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

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

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

FINANCIAL REVIEW 2024/25

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

Income and Expenditure

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

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

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

Income

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

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

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

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

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

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

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

Expenditure

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

Nearly all areas of church expenditure have increased this year.

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

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

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

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

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

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Bank Accounts

The Church has three bank accounts.

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

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

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

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

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

Reserves Policy

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

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

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

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

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

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

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

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

There are two key risks:

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

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

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

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

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

Internal Controls

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

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

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

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

Outlook for 2025/26

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

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

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

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

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

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

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

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

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

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

Declaration

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

Signed on behalf of the charity trustees

Hannah Harris
Pastor

Helen Holmes
Church Secretary

Date: 13th January 2026

CITY LIFE CHURCH

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

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

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

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

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

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

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

Non-Monetary Assets

Held for Church's own use:

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

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

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

.....
AGM Chair

.....
Secretary

Date:

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

1. ACCOUNTING POLICIES

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

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

3. INCOME FOR OUTSIDE CAUSES

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

*** Grants**

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

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

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

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

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

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

11. RESTRICTED FUNDS

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

12. MINISTER'S REMUNERATION

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

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

City Life Church

Registered Charity Number - 1174403



Independent Examiner's Report

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

Respective responsibilities of Trustees and Examiner

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

Charities Act) and that an Independent Examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

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

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

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

Mrs Tamarine Robinson
Executive Accounts Director

Tamarine Robinson - Executive Director

HMRC Ref: XMML00000208602
2025

Dated 25th September



Blue Stone Accountancy Ltd

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Email: info@bluestoneaccountancy.co.uk
Company Number: 15909954