

CARLISLE BAPTIST CHURCH

England & Wales · Charity number 1178089

Details

Status Registered

Legal form CIO

Registered 2018-04-24

Register [View on the Charity Commission register](#)

Contact

Address Carlisle Baptist Church
Warwick Square
Carlisle
CA1 1JN

Phone 01228381381

Email hello@carlislebaptistchurch.org

Website www.carlislebaptistchurch.org

Activities

Objects: The purposes of the Church are(i) The advancement of the Christian faith as a Particular Calvinistic Baptist Church and in accordance with the Statement of Faith primarily but not exclusively within Carlisle and the surrounding neighbourhood; and (ii) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Rules.

Activities: You are welcome to join us for our weekly Sunday meeting at 9:15 & 11:15am in Carlisle. Additionally we also run youth and children's activities, a toddler group, lunches and activities for older folk and from time to time other projects and events to serve Carlisle.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£312,379	£147,764	-	-
2024-12-31	£379,082	£136,324	-	-
2023-12-31	£122,302	£124,899	-	-
2022-12-31	£102,013	£92,638	-	-
2021-12-31	£88,105	£85,663	-	-

Trustees

Name	Role	Appointed
PETER WALKINGSHAW	Chair	2018-04-24
Andrew Guest		2025-03-31
Andrew Heron		2022-09-26
Nathan Coleclough		2023-03-27

CARLISLE BAPTIST CHURCH

England & Wales - Charity number 1178089

Accounts



**Report of the Trustees
and Unaudited Financial Statements
for the Year Ended 31 December 2025**

Registered Charity Number 1178089



**Contents of the Financial Statements
For the Year Ended 31 December 2025**

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Reference and Administrative Details
For the Year Ended 31 December 2025

Trustees	Mr Peter Walkingshaw Mr Gregg Paterson (Resigned 23 March 2026) Mr Andrew Heron Mr Nathan Coleclough Mr Andrew Guest (Appointed 31 March 2025)
Principal address	Warwick Square Carlisle CA1 1JN
Registered charity number	1178089
Independent Examiner	Dodd and Co FIFTEEN Montgomery Way Rosehill Industrial Estate Carlisle CA1 2RW
Bankers	Virgin Money 82 English Street Carlisle CA3 8HP

Report of the Trustees For the Year Ended 31 December 2025

Structure, Governance & Management

Description of the Charity's Trusts

Carlisle Baptist Church is a Charitable Incorporated Organisation (CIO) governed by a Conveyance document, Church Constitution and Church Rules. The church became trustee of its building on 31st December 2023.

Appointment of Trustees:

The charity trustees of the Church are the persons appointed to the eldership of the church by the members of the church in line with the Church Rules. All new Trustees are provided with a copy of the Governing Document (Constitution and Rules) and the most recent Trustees' Annual Report and Financial Statements.

Objects

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Statement of Faith primarily but not exclusively within Carlisle and the surrounding neighbourhood; and

2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Rules.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The trustees are satisfied that the activities we undertake, as outlined in this Report or otherwise, meet our charitable objects for the public benefit.

Activities, Achievements & Performance

The church's formal objects and purposes, as set out above, are summarised by the single sentence "A Family on Mission".

This idea is centred around being a group of followers of Jesus Christ who are committed to loving and serving one another, the community around them, and beyond. It places a strong emphasis on "the church" being its people, not a building, an organisational structure, or its leadership.

Some key highlights from the year are as follows:

Building for growth:

This year we completed the purchase of a nearby property which will allow the church to continue to grow both on Sunday mornings and in what we can offer the community mid-week. This will allow us particularly to welcome more children for age-appropriate groups.

The purchase was part funded through donations to the church and part from borrowing (as explained in the Particulars of Any Outstanding Debt section below). The significant donations and expenditure related to this development are reported within the restricted reserves within the accounts.

We have commenced work to redevelop aspects of the property to allow the church to use it for all our meetings.

Regular meetings:

Sunday mornings: The church organises weekly Sunday meetings at our Warwick Square building which are free of charge and open to all.

This year we began to offer Sunday morning meetings at two separate times to enable us to serve more people. These provide an opportunity for members and non-members to hear and respond to the teachings of the Bible and to build friendships with one another. It has been encouraging to be able to welcome a number of new individuals and families – from the UK and overseas on Sunday mornings.

Serving retired people in the community: The church runs weekly gatherings for retired people both from within the church and from without, called "Connections". The aim is facilitating friendships, combating age-related loneliness and providing an opportunity for people to explore the Christian faith. In addition, we offer termly lunches with a free hot meal and a guest speaker.

Youth and children's work: Our children's and youth work continues to develop with a variety of mid-week and Sunday morning groups running for children aged 0-16, including a weekly baby and toddler group, Little Sparks. Many of the children attending our mid-week groups are from the local community, and our groups are offered free of charge.

Prayer meetings: Our two Sunday prayer gatherings continued to be focused on praying for local and world events and crises, causes the church supports, and the needs and activities of our church family. One of these prayer events is our Mission Prayer Supper which is for all ages and includes soup and cake, and saw another year of growth in attendance in 2025.

**Report of the Trustees
For the Year Ended 31 December 2025**

Community events:

We organise many other events in line with our charitable aims. In 2025, this included regular craft evenings, a quiz night and several Christianity Explored courses. We made use of the large street-facing windows at our new building to share the nativity story and make the community aware of our carols services.

This year we partnered with the Living Word conference exploring themes of mental health and how the church can support mental health within the community.

Financial Review

The majority of the church's income continues to come from the giving of members and attendees, shown as "offerings" in the financial statements. These offerings have once again increased compared to the previous year. Additionally, our Building for Growth fund has been well supported by the church family in our initial fundraising stage. Giving has truly been sacrificial as individuals and families have supported the church's vision for the future.

Alongside giving from people who attend the church, we are also extremely grateful to individuals, churches and organisations from outside the church who have kindly provided funding to us. These gifts are shown as "external funding" in the financial statements.

The majority of our expenditure was used to pay for the church's staff members, with the balance used to directly fund activities, maintain our premises and equipment, meet day to day expenditure, including rising utility costs, and in donations to several charitable organisations.

The financial figures for 2025 are summarised as follows:

Total income: £312,379 (2024: £379,083)
Total expenditure: £147,764 (2024: £136,324)
Surplus / Deficit: £164,615 (2024: £242,759)
Closing cash balance: £142,882 (2024: £309,114)
Free reserves: (£121,142) (2024: £73,975)

Statement of Charity's Policy on Reserves

It is our Charity's policy to hold at least three months' expenditure in its unrestricted funds. This policy was adhered to throughout 2025 with the unrestricted fund balance at 31 December 2025 being £415,856 (2024: £78,439). We expect the sale of our current building to return us to having positive free reserves.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at 31 December 2025.

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at 31 December 2025.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at 31 December 2025.

The charity took out an unsecured loan of £0.2m in 2025 which was utilised to purchase the property referred to in Activities, Achievements and Performance section above.

Declaration

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.



Mr Andrew Heron - Trustee



Mr Andrew Guest - Trustee

11/4/26

Date

Independent Examiner's Report
For the Year Ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 6 to 13.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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 2011; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the 2011 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.



Joanne Thomlinson FCA
Dodd & Co Limited

01/04/2026

Dated

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

Statement of Financial Activities
For the Year Ended 31 December 2025

2025				2024			
	Notes	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
Income and endowments from							
Donations and legacies	2	136,160	172,985	309,145	125,822	252,238	378,059
Investments	3	3,234	-	3,234	1,023	-	1,023
Total Income		139,394	172,985	312,379	126,845	252,238	379,083
Expenditure							
Charitable activities	4	137,825	9,939	147,764	122,168	14,156	136,324
Total Expenditure		137,825	9,939	147,764	122,168	14,156	136,324
Net Income / (Expenditure) for the year							
		1,569	163,046	164,615	4,677	238,082	242,759
Transfers between funds							
		335,848	(335,848)	-	-	-	-
Net Movement in Funds							
		337,417	(172,802)	164,615	4,677	238,082	242,759
Reconciliation of Funds:							
Total Funds brought forward		78,439	238,082	316,521	73,762	-	73,762
Total Funds carried forward		415,856	65,280	481,136	78,439	238,082	316,521

Balance Sheet
For the Year Ended 31 December 2025

2025				2024			
	Notes	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
Fixed assets	9	536,998	-	536,998	4,463	-	4,463
		536,998	-	536,998	4,463	-	4,463
Current assets							
Debtors	10	8,030	1,403	9,432	4,706	3,863	8,569
Cash at bank		75,807	67,075	142,882	70,995	238,119	309,114
		83,837	68,478	152,314	75,702	241,982	317,684
Current liabilities							
Creditors	11	4,979	3,198	8,177	1,726	3,900	5,626
		4,979	3,198	8,177	1,726	3,900	5,626
Net current assets		78,858	65,280	144,138	73,976	238,082	312,058
Total assets less current liabilities		615,856	65,280	681,136	78,439	238,082	316,521
Long term liabilities							
Creditors	12	200,000		200,000	-	-	-
		200,000	-	200,000	-	-	-
Net assets		415,856	65,280	481,136	78,439	238,082	316,521
Funds	13						
Unrestricted funds				415,856			78,439
Restricted funds				65,280			238,082
				481,136			316,521

The financial statements were approved by the Board of Trustees and authorised for issue on11/4/26..... and were signed on its behalf by:


.....
Mr Andrew Heron - Trustee


.....
Mr Andrew Guest - Trustee

1 Accounting policies

Basis of preparing the financial statements

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011 Carlisle Baptist Church is a registered charity no. 1178089 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Expenditure

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

Fixed Assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

A full years depreciation is charged in the year of purchase.

Fixtures and fittings	33% Straight line
Furniture and equipment	25% Straight line
Land and building	Not depreciated

The charity does not depreciate its buildings as the trustees believe that the policy of continually maintaining the property means that any depreciation charge would be immaterial due to the property retaining a high residual value at the end of its useful life.

Taxation

The charity is exempt from tax on its charitable activities.

Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Going concern

These financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Notes to the Financial Statements
For the Year Ended 31 December 2025

2 Donations and legacies

	2025	2024
	£	£
Offerings	100,679	91,456
Gift aid reclaimed on offerings	19,178	20,099
External funding individuals	5,373	5,768
Gift aid reclaimed on external funding	2,005	1,238
External funding churches, charities & other	1,783	975
Building for the future fund	148,749	205,421
Gift aid reclaimed on Building for the future fund	24,237	46,817
Residential weekends	4,968	5,567
Other donations	2,175	720
	<u>309,145</u>	<u>378,059</u>

3 Investment income

	2025	2024
	£	£
Bank interest	<u>3,234</u>	<u>1,023</u>

4 Charitable activities

	Direct Costs	Grant funding of activities (see note 5)	Support costs (see note 6)	Totals	2024
	£	£	£	£	£
Church activities	130,845	14,891	2,028	147,764	136,324

5 Grants payable

	2025	2024
	£	£
Operation Mobilisation	3,600	2,925
Delhi Bible Institute	3,195	1,800
Fellowship of Independent Evangelical Churches	2,478	1,923
Arab World Mission	1,800	1,875
Fell Church Shap	1,000	-
Bethesda Evangelical Church	750	-
Tree of Life Ministries Carlisle	750	-
North West Gospel Partnership	600	600
Slavic Gospel Association	359	-
Nottingham University Christian Union	200	-
Thirtyone:eight	159	150
Buckley Church Plant	-	4,552
Unite Camp	-	800
	<u>14,891</u>	<u>14,625</u>

Notes to the Financial Statements
For the Year Ended 31 December 2025

	Governance costs
	2025
	£
Church activities	<u>2,028</u>

	2025	2024
	£	£
Independent examiners fee	<u>2,028</u>	<u>600</u>

	2025	2024
	£	£
Trustees' salaries	60,387	55,993
Trustees' social security	368	139
Trustees' pension contributions	7,359	6,901
Trustees' other costs	<u>16,454</u>	<u>15,631</u>
	<u>84,568</u>	<u>78,664</u>

No trustees received any remuneration or had any expenses reimbursed in respect of their position as trustees.

Mr Peter Walkingshaw and Mr Nathan Coleclough are employees of the CIO and received remuneration and expenses in respect of their employment as follows:-

Mr Peter Walkingshaw received remuneration of £45,190 (2024 - £42,870) in respect of his employment by the CIO. The charity made pension contributions on behalf of Mr Peter Walkingshaw in the sum of £5,460 (2024 £5,175).

Mr Nathan Coleclough received remuneration of £31,651 (2024 - £28,755) in respect of his employment by the CIO. The charity made pension contributions on behalf of Mr Nathan Coleclough in the sum of £1,899 (2024 £1,725).

	2025	2024
	£	£
Salaries	60,387	55,993
Social security costs	368	139
Pension contributions	7,359	6,901
Other costs	<u>16,454</u>	<u>15,631</u>
	<u>84,568</u>	<u>78,664</u>

The average monthly number of employees during the year was as follows:-
From April 2023 both staff members were trustees. See note 7.

	2025	2024
Charitable activities	2	2

No employees received emoluments in excess of £60,000.

**Notes to the Financial Statements
For the Year Ended 31 December 2025**

9 Tangible fixed assets

	Fixtures and Fittings £	Furniture and Equipment £	Land and Building £	Total £
Cost				
At 1 January 2025	8,707	1,762	1,767	12,236
Additions	-	-	535,875	535,875
At 31 December 2025	<u>8,707</u>	<u>1,762</u>	<u>537,642</u>	<u>548,111</u>
Depreciation				
At 1 January 2025	5,799	441	1,533	7,773
Charge for year	2,899	441	-	3,340
Eliminated on disposal	-	-	-	-
At 31 December 2025	<u>8,698</u>	<u>881</u>	<u>1,533</u>	<u>11,113</u>
Net book value				
At 31 December 2025	<u>9</u>	<u>881</u>	<u>536,108</u>	<u>536,998</u>
At 31 December 2024	<u>2,908</u>	<u>1,322</u>	<u>233</u>	<u>4,463</u>

10 Debtors: amounts falling due within one year

	2025 £	2024 £
Prepayments	4,335	2,919
Accrued income	5,097	5,651
	<u>9,432</u>	<u>8,569</u>

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Accrued expenses	6,017	5,336
Deferred income	2,160	290
	<u>8,177</u>	<u>5,626</u>

12 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Loan	200,000	-
	<u>200,000</u>	<u>-</u>

The loan shall be repayable in full on the fifth anniversary of July 2025.

Notes to the Financial Statements
For the Year Ended 31 December 2025

13 Movement in funds 2025

	As at 01/01/2025 £	Net movement in funds £	Transfers between funds £	As at 31/12/2025 £
Unrestricted funds				
General fund	78,439	1,569	335,848	415,856
Restricted funds				
Building for the future fund	238,082	163,046	(335,848)	65,280
Total funds	<u>316,521</u>	<u>164,615</u>	<u>-</u>	<u>481,136</u>

Movement in funds - 2024

	As at 01/01/2024 £	Net movement in funds £	Transfers between funds £	As at 31/12/2024 £
Unrestricted funds				
General fund	73,762	4,677	-	78,439
Restricted funds				
Building for the future fund	-	238,082	-	238,082
Total funds	<u>73,762</u>	<u>242,759</u>	<u>-</u>	<u>316,521</u>

Building for the future fund - are funds restricted for the purchase and development of Fairview House.

The transfer between funds represents restricted funds received to purchase fixed assets. Once the assets are purchased the original restriction on the funds was met and the funds were therefore transferred to unrestricted, in line with the SORP.

14 Related party disclosures

Trustees and their families made total donations to the charity during the year in the sum of £43,763 (2024 £87,822), of which £22,400 (2024 £67,500) was donated to the restricted Building for the future fund.

The charity pays rent and utilities to Mr Peter Walkingshaw in the sum of £16,454 (2024 £15,631). These figures are included in the Trustees' other costs remuneration see note 7.

Notes to the Financial Statements
For the Year Ended 31 December 2025

15 Net assets by fund 2025	Unrestricted	Restricted	Total
	£	£	£
Tangible assets	536,998	-	536,998
Current assets	83,837	68,478	152,314
Current liabilities	(4,979)	(3,198)	(8,177)
Long term liabilities	(200,000)	-	(200,000)
Net assets	<u>415,856</u>	<u>65,280</u>	<u>481,136</u>

Net assets by fund 2024	Unrestricted	Restricted	Total
	£	£	£
Tangible assets	4,463	-	4,463
Current assets	75,702	241,982	317,684
Current liabilities	(1,726)	(3,900)	(5,626)
Net assets	<u>78,439</u>	<u>238,082</u>	<u>316,521</u>

CARLISLE BAPTIST CHURCH

England & Wales - Charity number 1178089

Accounts



**Report of the Trustees
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Trustees	Mr Peter Walkingshaw Mr Gregg Paterson Mr Andrew Heron Mr Nathan Coleclough (Appointed 27 March 2023) Mr Andrew Guest (Appointed 31 March 2025)
Principal address	Warwick Square Carlisle CA1 1JN
Registered charity number	1178089
Independent Examiner	Dodd and Co FIFTEEN Montgomery Way Rosehill Industrial Estate Carlisle CA1 2RW
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**Report of the Trustees
For the Year Ended 31 December 2024**

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Description of the Charity's Trusts

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Appointment of Trustees:

The charity trustees of the Church are the persons appointed to the eldership of the church by the members of the church in line with the Church Rules. All new Trustees are provided with a copy of the Governing Document (Constitution and Rules) and the most recent Trustees' Annual Report and Financial Statements.

Objects

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Statement of Faith primarily but not exclusively within Carlisle and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Rules.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The trustees are satisfied that the activities we undertake, as outlined in this Report or otherwise, meet our charitable objects for the public benefit.

Activities, Achievements & Performance

The church's formal objects and purposes, as set out above, are summarised by the single sentence "A Family on Mission".

This idea is centred around being a group of followers of Jesus Christ who are committed to loving and serving one another, the community around them, and beyond. It places a strong emphasis on "the church" being its people, not a building, an organisational structure, or its leadership.

Some key highlights from the year are as follows:

Building for growth:

This year we saw progress in our search for a more suitable meeting space. Our offer has been accepted on a nearby building which we hope will allow our Sunday morning gatherings to continue to grow and particularly to welcome more children for age-appropriate groups. The membership is supportive of this move and believes the new building will facilitate further opportunities to fulfil our charitable purposes in the community. Change of use has been granted by the Council and we are in the final stages of exchanging contracts with the vendors.

Regular meetings:

Sunday mornings: The church organises weekly Sunday meetings at our Warwick Square building which are free of charge and open to all. These provide an opportunity for members and non-members to hear and respond to the teachings of the Bible and to build friendships with one another. It has been encouraging to be able to welcome a number of new individuals and families – from the UK and overseas on Sunday mornings.

Growth groups: The Church runs weekly Growth Groups for mutual encouragement, with much of the support and care offered by the church being organised from within these groups. These continue to expand. One of these groups is for women and meets in the daytime, which, among other benefits, provides a time when those with childcare or evening responsibilities can meet with others from the church.

Youth and children's work: Our children's and youth work continues to develop with a variety of mid-week and Sunday morning groups running for children aged 0-16, including a weekly baby and toddler group, Little Sparks. Many of the children attending our mid-week groups are from the local community, and our groups are offered free of charge. It was pleasing to once more offer the annual weekend away for the Ignite (11-18 year old) group in 2024 and to see many young people attend this.

Report of the Trustees
For the Year Ended 31 December 2024

Prayer meetings: Our two Sunday prayer gatherings continued to be focused on praying for local and world events and crises, causes the church supports, and the needs and activities of our church family. One of these prayer events is our Mission Prayer Supper which is for all ages and includes soup and cake, and saw continued growth in attendance in 2024.

Community events:

We enjoy organising events to help us connect with others and to show and explain the love and care that comes from knowing Jesus.

In 2024, this included regular craft evenings, a quiz night, clothing swaps and a "Taste across the world" evening. This year we ran a Christmas event called Bethlehem Live, which gave visitors an immersive experience of the Christmas story, along with crafts and activities for children. This event also welcomed groups from two local primary schools.

We continue to offer our group for older and retired people, both those who attend the church and those who do not, called "Connections". Meeting weekly, it offers fellowship, friendship, fun and an introduction to the hope that Jesus brings.

Care:

In a range of formal and informal ways, the church and its members seek to support those in need in and around Carlisle and beyond.

This continues to be actively encouraged and supported by Growth Group leaders, the elders, our Care Team and by many across the church.

Church planting and mission:

The church supports via prayer and financial giving various outreach and mission initiatives in other parts of the UK and overseas.

This involves links with several mission partners, organisations and church plants that have similar aims and purposes to our own regarding public benefit. The church has close links with these partners and receives regular updates on the work they are doing.

Financial Review

The majority of the church's income continues to come from the giving of members and attendees, shown as "offerings" in the financial statements.

These offerings have once again increased on the previous year. Additionally, our Building for Growth fund has been well supported by the church family in our initial fundraising stage. Giving has truly been sacrificial as individuals and families have supported the church's vision for the future.

Alongside giving from people who attend the church, we are also extremely grateful to individuals, churches and organisations from outside the church who have kindly provided funding to us. These gifts are shown as "external funding" in the financial statements.

The majority of our expenditure was used to pay for the church's staff members, with the balance used to directly fund activities, maintain our premises and equipment, meet day to day expenditure, including rising utility costs, and in donations to several charitable organisations.

The financial figures for 2024 are summarised as follows:

Total income: £379,083 (2023: £122,732)

Total expenditure: £136,324 (2023: £118,416)

Surplus / Deficit: £242,759 (2023: £4,316)

Closing cash balance: £309,114 (2023: £65,743)

Free reserves: £73,975 (2023: £67,722)

Statement of Charity's Policy on Reserves

It is our Charity's policy to hold at least three months' expenditure in its unrestricted funds. This policy was adhered to throughout 2024 with the unrestricted fund balance at 31 December 2024 being £78,439 (2023: £73,762).

Details of Any Funds Materially In Deficit

The Trustees declare that the charity had no funds which were materially in deficit at 31 December 2024.

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at 31 December 2024.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at 31 December 2024.

Declaration

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.


.....
Mr Andrew Heron - Trustee

16/06/25
.....
Date

**Independent Examiner's Report
For the Year Ended 31 December 2024**

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 6 to 12.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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 2011; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the 2011 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.



Joanne Thomlinson FCA
Dodd & Co Limited

19/06/2025
Dated

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

**Statement of Financial Activities
For the Year Ended 31 December 2024**

		2024			2023 <i>as restated</i>		
	Notes	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
Income and endowments from							
Donations and legacies	2	125,822	252,238	378,059	120,800	1,933	122,732
Investments	3	1,023	-	1,023	-	-	-
Total Income		<u>126,845</u>	<u>252,238</u>	<u>379,083</u>	<u>120,800</u>	<u>1,933</u>	<u>122,732</u>
Expenditure							
Charitable activities	4	122,168	14,156	136,324	116,484	1,933	118,416
Total Expenditure		<u>122,168</u>	<u>14,156</u>	<u>136,324</u>	<u>116,484</u>	<u>1,933</u>	<u>118,416</u>
Net Income / (Expenditure) for the year		4,677	238,082	242,759	4,316	-	4,316
Transfers between funds		-	-	-	-	-	-
Net Movement in Funds		4,677	238,082	242,759	4,316	-	4,316
Reconciliation of Funds:							
Total Funds brought forward		73,762	-	73,762	69,446	-	69,446
Total Funds carried forward		<u>78,439</u>	<u>238,082</u>	<u>316,521</u>	<u>73,762</u>	<u>-</u>	<u>73,762</u>

Balance Sheet
For the Year Ended 31 December 2024

2024				2023 <i>as restated</i>			
	Notes	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
Fixed assets	9	4,463	-	4,463	6,041	-	6,041
		4,463	-	4,463	6,041	-	6,041
Current assets							
Debtors	10	4,706	3,863	8,569	3,313	-	3,313
Cash at bank		70,995	238,119	309,114	65,743	-	65,743
		75,702	241,982	317,684	69,055	-	69,055
Liabilities							
Creditors	11	1,726	3,900	5,626	1,334	-	1,334
		1,726	3,900	5,626	1,334	-	1,334
Net current assets		73,976	238,082	312,058	67,722	-	67,722
Total assets less current liabilities		78,439	238,082	316,521	73,762	-	73,762
Funds	12						
Unrestricted funds				78,439			73,762
Restricted funds				238,082			-
				316,521			73,762

The financial statements were approved by the Board of Trustees and authorised for issues on 16/6/25 and were signed on its behalf by:


Mr Peter Walkingshaw - Trustee

1 Accounting policies

Basis of preparing the financial statements

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011. Carlisle Baptist Church is a registered charity no. 1178089 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Expenditure

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

Fixed Assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

A full years depreciation is charged in the year of purchase.

Fixtures and fittings 33% Straight line

Furniture and equipment 25% Straight line

Taxation

The charity is exempt from tax on its charitable activities.

Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations.

The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet.

The assets of the plan are held separately from the charity in an independently administered fund.

Going concern

These financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

2 Donations and legacies

	2024	2023 <i>as restated</i>
	£	£
Offerings	91,456	83,781
Gift aid reclaimed on offerings	20,099	16,622
External funding individuals	5,768	5,165
Gift aid reclaimed on external funding	1,238	981
External funding churches, charities & other	975	610
Building for the future fund	205,421	-
Gift aid reclaimed on Building for the future fund	46,817	-
Additional giving	-	9,620
Gift aid reclaimed on additional giving	-	1,563
Residential weekends	5,567	3,050
Other donations	720	1,340
	<u>378,059</u>	<u>122,732</u>

3 Investment income

	2024	2023
	£	£
Bank interest	1,023	-

4 Charitable activities

	Direct Costs	Grant funding of activities (see note 5)	Support costs (see note 6)	Totals
	£	£	£	£
Church activities	121,099	14,625	600	136,324

5 Grants payable

	2024	2023
	£	£
Buckley Church Plant	4,552	-
Operation Mobilisation	2,925	2,000
Fellowship of Independent Evangelical Churches	1,923	1,633
Arab World Mission	1,875	2,000
Delhi Bible Institute	1,800	3,400
Unite Camp	800	-
North West Partnership	600	600
Thirtyone:eight	150	145
Bethesda Evangelical Church	-	4,500
Christian Institute	-	200
London City Mission	-	200
	<u>14,625</u>	<u>14,678</u>

Notes to the Financial Statements
For the Year Ended 31 December 2024

6 Support costs	Governance costs	
Church activities	£	600
Governance costs	2024	2023
	£	£
Independent examiners fee	600	600

7 Trustees' remuneration and benefits	2024	2023
	£	£
Trustees' salaries	55,993	47,576
Trustees' social security	139	-
Trustees' pension contributions	6,901	6,075
Trustees' other costs	15,631	14,668
	<u>78,664</u>	<u>68,318</u>

No trustees received any remuneration or had any expenses reimbursed in respect of their position as trustees.

Mr Peter Walkingshaw and Mr Nathan Coleclough are employees of the CIO and received remuneration and expenses in respect of their employment, for the period that they were trustees as follows:-

Mr Peter Walkingshaw received remuneration of £42,870 (2023 - £41,243) in respect of his employment by the CIO. The charity made pension contributions on behalf of Mr Peter Walkingshaw in the sum of £5,175 (2023 £4,859).

Mr Nathan Coleclough received remuneration of £28,755 (2023 - £21,250) in respect of his employment by the CIO. The charity made pension contributions on behalf of Mr Nathan Coleclough in the sum of £1,725 (2023 £1,215). Nathan Coleclough was a staff member for 3 months in 2023 then became a trustee in March 2023.

8 Staff costs	2024	2023
	£	£
Salaries	-	7,000
Pension contributions	-	405
	<u>-</u>	<u>7,405</u>

The average monthly number of employees during the year was as follows:-
From April 2023 both staff members were trustees. See note 7.

	2024	2023
Charitable activities	2	2

No employees received emoluments in excess of £60,000.

**Notes to the Financial Statements
For the Year Ended 31 December 2024**

9 Tangible fixed assets

	Fixtures and Fittings as restated £	Furniture and Equipment as restated £	Land and Building as restated £	Total as restated £
Cost				
At 1 January 2024	8,707	-	1,767	10,473
Additions	-	1,762	-	1,762
At 31 December 2024	<u>8,707</u>	<u>1,762</u>	<u>1,767</u>	<u>12,236</u>
Depreciation				
At 1 January 2024	2,899	-	1,533	4,433
Charge for year	2,899	441	-	3,340
Eliminated on disposal	-	-	-	-
At 31 December 2024	<u>5,799</u>	<u>441</u>	<u>1,533</u>	<u>7,773</u>
Net book value				
At 31 December 2024	<u>2,908</u>	<u>1,322</u>	<u>233</u>	<u>4,463</u>
At 31 December 2023	<u>5,807</u>	<u>-</u>	<u>233</u>	<u>6,041</u>

10 Debtors: amounts falling due within one year

	2024 £	2023 as restated £
Prepayments	2,919	1,687
Accrued income	5,651	1,626
	<u>8,569</u>	<u>3,313</u>

11 Creditors: amounts falling due within one year

	2024 £	2023 as restated £
Accrued expenses	5,336	1,334
Deferred income	290	-
	<u>5,626</u>	<u>1,334</u>

12 Movement in funds

	As at 01/01/2024 as restated £	Net movement in funds £	Transfers between funds £	As at 31/12/2024 £
Unrestricted funds				
General fund	73,762	4,677	-	78,439
Restricted funds				
Building for the future fund	-	238,082	-	238,082
Total funds	<u>73,762</u>	<u>242,759</u>	<u>-</u>	<u>316,521</u>

Movement in funds - prior year

	As at 01/01/2023 as restated £	Net movement in funds as restated £	Transfers between funds £	As at 31/12/2023 as restated £
Unrestricted funds				
General fund	69,446	4,316	-	73,762
Total funds	<u>69,446</u>	<u>4,316</u>	<u>-</u>	<u>73,762</u>

Building for the future fund - are funds restricted for the purchase and development of Fairview House.

13 Related party disclosures

Trustees and their families made total donations to the charity during the year in the sum of £87,822 (2023 £19,913), of which £67,500 (2023 £0) was donated to the restricted Building for the future fund.

The charity pays rent and utilities to Mr Peter Walkingshaw in the sum of £15,631 (2023 £14,668). These figures are included in the Trustees' other costs remuneration see note 7.

14 Net assets by fund

	Unrestricted £	Restricted £	Total £
Tangible assets	4,463	-	4,463
Current assets	75,702	241,982	317,684
Creditors	(1,726)	(3,900)	(5,626)
Net assets	78,439	238,082	316,521

Net assets by fund - prior year

	Unrestricted <i>as restated</i> £	Restricted £	Total <i>as restated</i> £
Tangible assets	6,041	-	6,041
Current assets	69,055	-	69,055
Creditors	(1,334)	-	(1,334)
Net assets	73,762	-	73,762

15 Restatement of comparatives

The accounts have previously been prepared on a receipts and payments basis and have changed in this period to accrual accounting basis.

This change in accounting policy has resulted in a prior period adjustment for the charity. The reserves in the prior period have increased by £1,106, to £69,446 due to the inclusion of non cash assets and liabilities.

CARLISLE BAPTIST CHURCH

England & Wales - Charity number 1178089

Accounts



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Carlisle Baptist Church

On accounts for the year
ended

31/12/2023

Charity no
(if any)

1178089

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 December 2023**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached..

Signed:

Date:

7/3/24

Name:

JOANNE THOMLINSON

Relevant professional
qualification(s) or body
(if any):

FCA, Institute of Chartered Accountants in England & Wales

Address:

Dodd & Co Limited, FIFTEEN Rosehill, Montgomery Way, Rosehill Estate
Carlisle, CA1 2RW

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CARLISLE BAPTIST CHURCH

Charity Number: 1178089

Trustees' Annual Report & Financial Statements for the Period

1 January 2023 to 31 December 2023

January 2024

Carlisle Baptist Church

Trustees' Annual Report & Financial Statements

for the Financial Period from 1 January 2023 to 31 December 2023

Reference & Administration Details

Charity Details:

Name: Carlisle Baptist Church
Number: 1178089
Address: Warwick Square, Carlisle, CA1 1JN

Trustees

The trustees who served during the year were:

- Peter Walkingshaw (Chairperson)
- Gregg Paterson
- Andrew Heron
- Nathan Coleclough (from March 2023)

The Baptist Union Corporation Limited (Registered Charity Number 249635; Company Number 32743) was the custodian trustee in respect of the property up to 31 December 2023. This role was transferred to Carlisle Baptist Church (Registered Charity Number 1178089) on that date.

Bankers

Virgin Money, 82 English Street, CA3 8HP Carlisle

Independent Examiner

Dodd and Co, 15 Montgomery Way, Rosehill Industrial Estate, Carlisle CA1 2RW

Structure, Governance & Management

Description of the Charity's Trusts

The church is governed by a Conveyance document dated 30 July 1890 and registered as a Charitable Incorporated Organisation on 24 April 2018 with assets transferred from the former Unincorporated Association on 1 January 2019.

The Charitable Incorporated Organisation is governed by two documents, a Church Constitution and Church Rules.

Appointment of Trustees:

The charity trustees of the Church are the persons appointed to the eldership of the church by the members of the church in line with the Church Rules. All new Trustees are provided with a copy of the Governing Document (Constitution and Rules) and the most recent Trustees' Annual Report and Financial Statements.

Objects

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Statement of Faith primarily but not exclusively within Carlisle and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Rules.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The trustees are satisfied that the activities we undertake, as outlined in this Report or otherwise, meet our charitable objects for the public benefit.

Activities, Achievements & Performance

The church's formal objects and purposes, as set out above, are summarised by the single sentence "A Family on Mission". This idea is centred around being a group of followers of Jesus Christ who are committed to loving and serving one another, the community around them, and beyond. It places a strong emphasis on "the church" being its people, not a building, an organisational structure, or its leadership.

Some key highlights from the year are as follows:

Regular meetings:

- *Sunday mornings:* The church organises weekly Sunday meetings at our Warwick Square building which are free of charge and open to all. These provide an opportunity for members and non-members to hear and respond to the teachings of the Bible and to build friendships with one another. It has been encouraging to be able to welcome a number of new individuals and families – from the UK and overseas on Sunday mornings.
- *Growth groups:* The Church runs weekly Growth Groups for mutual encouragement, with much of the support and care offered by the church being organised from within these groups. 2023 was the first full year of the women's daytime group, which, among other benefits, a time when those with childcare or evening responsibilities can meet with others from the church.
- *Youth and children's work:* Our children's and youth work continues to develop with a variety of mid-week and Sunday morning groups running for children aged 0-16, including a weekly baby and toddler group, Little Sparks. Many of the children attending our mid-week groups are from the local community. It was pleasing to once more offer the annual weekend away for the Ignite (11-18 year old) group in 2023 and to see many young people attend this.
- *Prayer meetings:* Our two Sunday prayer gatherings continued to be focused on praying for local and world events and crises, causes the church supports, and the needs and activities of our church

family. One of these prayer events is our Mission Prayer Supper which is for all ages and includes soup and cake and saw growth in attendance in 2023.

Community events:

We enjoy organising events to help us connect with others and to show and explain the love and care that comes from knowing Jesus. In 2023, this included regular craft evenings, a games event and a chance for people to make seasonal wreaths and hear more about the Christmas story.

The year also saw the continuation and expansion of our group for older and retired people, both those who attend the church and those who do not, called "Connections". Having begun in January 2023, it now meets weekly, offering fellowship, friendship, fun and an introduction to the hope that Jesus brings.

Care:

In a range of formal and informal ways, the church and its members seek to support those in need in and around Carlisle and beyond. This continues to be actively encouraged and supported by Growth Group leaders, the elders, our Care Team and by many across the church.

Church planting and mission:

The church supports via prayer and financial giving various outreach and mission initiatives in other parts of the UK and overseas. This involves links with several mission partners, organisations and church plants that have similar aims and purposes to our own regarding public benefit. The church has close links with these partners and receives regular updates on the work they are doing.

Financial Review

The majority of the church's income continues to come from the giving of members and attendees, shown as "offerings" in the financial statements. It was pleasing to see these offerings increase by 22% (just over £15,000) compared to 2022, building on growth over recent years. This reflects both the continued sacrificial giving of a large number of individuals at a time of rising costs for them and a specific commitment from the church to meet planned increases in expenditure, with, particularly, our appointment of an Assistant Pastor from September 2022 to develop our work in many areas. 2023 was the first full year of this position, with, encouragingly, the rise in costs met by increased giving.

Alongside giving from people who attend the church, we are also extremely grateful to individuals, churches and organisations from outside the church who have kindly provided funding to us. These gifts are shown as "external funding" in the financial statements.

The majority of our expenditure was used to pay for the church's staff members, with the balance used to directly fund activities, maintain our premises and equipment, meet day to day expenditure, including rising utility costs, and in donations to several charitable organisations. There was more significant investment in our building in 2023, with the necessary replacement of our boiler and electrical upgrades, contributing to the higher costs recorded this year compared to the prior year.

The financial figures for 2023 are summarised as follows:

- Total income: £122,302 (2022: £102,013)
- Total expenditure: £124,899 (2022: £92,638)
- Surplus / Deficit: -£2,597 (2022: £9,375)
- Closing cash balance: £65,743 (2022: £68,340)

Statement of Charity's Policy on Reserves

It is our Charity's policy to hold at least three months' expenditure in its unrestricted funds. This policy was adhered to throughout 2022 with the unrestricted fund balance at 31 December 2023 being £65,743 (2022: £68,340).

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at 31 December 2023.

Particulars of Any Outstanding Guarantee Given by the Charity

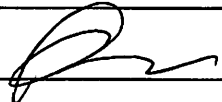
The Trustees declare that the charity has given no guarantee where potential liability is outstanding at 31 December 2023.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at 31 December 2023.

Declaration

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.

	Trustee: <u>ANDREW HERSON</u>	Date: <u>04/03/24</u>
	Trustee: <u>P. WALKINGSMAW</u>	Date: <u>04/03/24</u>



CHARITY COMMISSION
FOR ENGLAND AND WALES

Carlisle Baptist Church

1178089

Receipts and payments accounts

CC16a

For the period
from

01/01/2023

To

31/12/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings	83,781	-	-	83,781	68,673
Gift aid reclaimed on offerings	16,342	-	-	16,342	13,107
Trainee funding	-	-	-	-	1,250
Gift aid reclaimed on trainee funding	-	-	-	-	313
External funding churches & charities	610	-	-	610	5,972
External funding individuals	5,165	-	-	5,165	8,855
Gift aid reclaimed on external funding	831	-	-	831	705
Additional Giving	8,000	1,620	-	9,620	-
Gift aid reclaimed on additional giving	1,250	313	-	1,563	-
Other	4,390	-	-	4,390	3,138
	-	-	-	-	-
Sub total (Gross income for AR)	120,369	1,933	-	122,302	102,013
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	120,369	1,933	-	122,302	102,013
A3 Payments					
Employee costs	61,056	-	-	61,056	48,485
Other Staff costs	14,716	-	-	14,716	14,013
Ministry costs	12,992	-	-	12,992	10,811
Property costs	17,302	-	-	17,302	5,956
Sundries	4,154	-	-	4,154	3,426
External giving	12,746	1,933	-	14,678	9,947
	-	-	-	-	-
Sub total	122,966	1,933	-	124,899	92,638
A4 Asset and investment purchases, (see					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	122,966	1,933	-	124,899	92,638
Net of receipts/(payments)	- 2,597	-	-	- 2,597	9,375
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	68,340	-	-	68,340	58,965
Cash funds this year end	65,743	-	-	65,743	68,340

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	General Fund	65,743	-	-
	Additional Giving Fund	-	-	-
	Total cash funds	65,743	-	-
	account(s)			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the		Signature	Print Name	Date of approval
		AM	ANDREW HERON	04/03/24

CARLISLE BAPTIST CHURCH

England & Wales - Charity number 1178089

Accounts



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Carlisle Baptist Church

On accounts for the year
ended

31/12/2022

Charity no
(if any)

1178089

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 December 2022**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached..

Signed:

Date:

6 . 3 . 23

Name:

JOANNE THOMLINSON

Relevant professional
qualification(s) or body
(if any):

FCA, Institute of Chartered Accountants in England & Wales

Address:

Dodd & Co Limited, FIFTEEN Rosehill, Montgomery Way, Rosehill Estate
Carlisle, CA1 2RW

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CARLISLE BAPTIST CHURCH

Charity Number: 1178089

Trustees' Annual Report & Financial Statements for the Period 1 January 2022 to 31 December 2022

January 2023

Carlisle Baptist Church

Trustees' Annual Report & Financial Statements

for the Financial Period from 1 January 2022 to 31 December 2022

Reference & Administration Details

Charity Details:

Name: Carlisle Baptist Church
Number: 1178089
Address: Aglionby Street, Carlisle, CA1 1JN

Trustees

The trustees who served during the year were:

- Peter Walkingshaw (Chairperson)
- Peter Simpson (until 10/10/2022)
- Gregg Paterson
- Andrew Heron (from 26/09/2022)

The Baptist Union Corporation Limited (Registered Charity Number 249635; Company Number 32743) is the custodian trustee in respect of the property.

Bankers

Virgin Money, 82 English Street, CA3 8HP Carlisle

Independent Examiner

Dodd and Co, 15 Montgomery Way, Rosehill Industrial Estate, Carlisle CA1 2RW

Structure, Governance & Management

Description of the Charity's Trusts

The church is governed by a Conveyance document dated 30 July 1890 and registered as a Charitable Incorporated Organisation on 24 April 2018 with assets transferred from the former Unincorporated Association on 1 January 2019.

The Charitable Incorporated Organisation is governed by two documents, a Church Constitution and Church Rules.

Appointment of Trustees:

The charity trustees of the Church are the persons appointed to the eldership of the church by the members of the church in line with the Church Rules. All new Trustees are provided with a copy of the Governing Document (Constitution and Rules) and the most recent Trustees' Annual Report and Financial Statements.

Objects

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Statement of Faith primarily but not exclusively within Carlisle and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Rules.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The trustees are satisfied that the activities we undertake, as outlined in this Report or otherwise, meet our charitable objects for the public benefit.

Activities, Achievements & Performance

The church's formal objects and purposes, as set out above, are summarised by the single sentence "A Family on Mission". This idea is centred around being a group of followers of Jesus Christ who are committed to loving and serving one another, the community around them, and beyond. It places a strong emphasis on "the church" being its people, not a building, an organisational structure, or its leadership.

As Covid-19 restrictions were lifted and guidance updated, 2022 saw a return to in-person events without limitations as to numbers or special arrangements such as social distancing. This enabled the welcome resumption of a single Sunday morning gathering where the whole Church could meet together, after nearly two years of online services and, throughout 2021 and early 2022, the option to attend one of two separate meetings.

Some key highlights from the year are as follows:

Regular meetings:

- *Sunday mornings:* The church organises weekly Sunday meetings at our Warwick Square building which are free of charge and open to all. These provide an opportunity for members and non-members to hear and respond to the teachings of the Bible and to build friendships with one another. It has been encouraging to be able to welcome a number of new individuals and families to these throughout 2022, including several who are new to the UK.
- *Growth groups:* The Church runs weekly Growth Groups for mutual encouragement, with much of the support and care offered by the church being organised from within these groups. A daytime group aimed at women began in late 2022 which, among other benefits, provides a time when those with childcare or evening responsibilities can meet with others from the church.
- *Youth and children's work:* Our children's and youth work continues to develop with a variety of mid-week and Sunday morning groups running for children aged 0-16, including a weekly baby and toddler group, Little Sparks. Many of the children attending our mid-week groups are from the local

community. It was pleasing to once more offer the annual weekend away for the Ignite (11-18 year old) group in 2022 and to see many young people attend this.

- *Prayer meetings:* Our two Sunday prayer gatherings continued to be focused on praying for local and world events and crises, causes the church supports, and the needs and activities of our church family. One of these prayer events is our Mission Prayer Supper which is for all ages and includes soup and cake.

Community events:

We enjoy organising events to help us connect with others and to show and explain the love and care that comes from knowing Jesus. In 2022, this included a quiz night at a local rugby club, a “not very Olympic Games” fun and sport day for the community in June and “Bethlehem Live” in December. This event offered children and their families, as well as school groups, the chance to hear and experience the Christmas story as they walked round the church’s building which was transformed into first century Bethlehem, complete with characters to meet from the story.

The year also saw planning for a new group for older and retired people, both those who attend the church and those who do not, called “Connections”. This began in January 2023 offering fellowship, friendship, fun and an introduction to the hope that Jesus brings.

Care:

In a range of formal and informal ways, the church and its members seek to support those in need in and around Carlisle and beyond. This continues to be actively encouraged and supported by Growth Group leaders, the elders, our Care Team and by many across the church.

Church planting and mission:

The church supports via prayer and financial giving various outreach and mission initiatives in other parts of the UK and overseas. This involves links with several mission partners, organisations and church plants that have similar aims and purposes to our own regarding public benefit. The church has close links with these partners and receives regular updates on the work they are doing.

Financial Review

The majority of the church’s income continues to come from the giving of members and attendees, shown as “offerings” in the financial statements. It was pleasing to see these offerings increase by 14% (just over £8,000) compared to 2021. This reflects both the sacrificial giving of a large number of individuals at a time of rising costs and a broad commitment from the church to meet the increases in costs due to inflation and decisions during the year. The church members agreed to appoint an Assistant Pastor from September 2022 to develop our work in many areas. The increases in costs arising from this will be met both from this higher level of giving and, initially, cash reserves.

Alongside giving from people who attend the church, we are also extremely grateful to individuals, churches and organisations from outside the church who have kindly provided funding to us. These gifts are shown as “external funding” in the financial statements.

The majority of our expenditure was used to pay for the church’s staff members, with the balance used to directly fund activities, maintain our premises and equipment, meet day to day expenditure, including rising utility costs, and in donations to several charitable organisations.

The financial figures for 2022 are summarised as follows:

- Total income: £102,013 (2021: £88,105)
- Total expenditure: £92,638 (2021: £85,663)
- Surplus: £9,375 (2021: £2,442)
- Closing cash balance: £68,340 (2021: £58,965)

Statement of Charity's Policy on Reserves

It is our Charity's policy to hold at least three months' expenditure in its unrestricted funds. This policy was adhered to throughout 2022 with the unrestricted fund balance at 31 December 2022 being £68,340 (2021: £58,965).

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at 31 December 2022.

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at 31 December 2022.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at 31 December 2022.

Declaration

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.

 ANDREW HERON Trustee: 05/03/23 Date:
 GREGG PATERSON Trustee: 5/3/23 Date:



CHARITY COMMISSION
FOR ENGLAND AND WALES

Carlisle Baptist Church

1178089

Receipts and payments accounts

CC16a

For the period
from

01/01/2022

To

31/12/2022

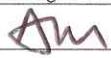
Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings	68,673		-	68,673	60,050
Gift aid reclaimed on offerings	13,107		-	13,107	10,926
Trainee funding	1,250		-	1,250	-
Gift aid reclaimed on trainee funding	313		-	313	
External funding churches & charities	5,972		-	5,972	7,500
External funding individuals	5,615	3,240	-	8,855	7,242
Gift aid reclaimed on external funding	630	75	-	705	793
Other	3,138		-	3,138	1,594
	-	-	-	-	-
Sub total (Gross income for AR)	98,698	3,315	-	102,013	88,105
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	98,698	3,315	-	102,013	88,105
A3 Payments					
Employee costs	45,170	3,315	-	48,485	43,330
Other Staff costs	14,013		-	14,013	13,598
Ministry costs	10,811		-	10,811	13,308
Property costs	5,956		-	5,956	4,134
Sundries	3,426		-	3,426	2,283
External giving	9,947		-	9,947	9,010
			-		
			-		-
	-	-	-	-	-
Sub total	89,323	3,315	-	92,638	85,663
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	89,323	3,315	-	92,638	85,663
Net of receipts/(payments)	9,375	-	-	9,375	2,442
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	58,965	-	-	58,965	56,523
Cash funds this year end	68,340	-	-	68,340	58,965

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
B1 Cash funds	General Fund	68,340	-	-
	Pastor In Training Fund	-	-	-
	Total cash funds	68,340	-	-
(agree balances with receipts and payments account(s))		OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	
		-	-	
		-	-	
		-	-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of
	ANDREW HERON	05/03/23

CARLISLE BAPTIST CHURCH

England & Wales - Charity number 1178089

Accounts



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Carlisle Baptist Church

On accounts for the year
ended

31/12/2021

Charity no
(if any)

1178089

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 December 2021**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached..

Signed:

Date:

18/2/22

Name:

JOANNE THOMLINSON

Relevant professional
qualification(s) or body
(if any):

FCA, Institute of Chartered Accountants in England & Wales

Address:

Dodd & Co Limited, FIFTEEN Rosehill, Montgomery Way, Rosehill Estate
Carlisle, CA1 2RW

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CARLISLE BAPTIST CHURCH

Charity Number: 1178089

Trustees' Annual Report & Financial Statements for the Period 1 January 2021 to 31 December 2021

January 2022

Carlisle Baptist Church

Trustees' Annual Report & Financial Statements

for the Financial Period from 1 January 2021 to 31 December 2021

Reference & Administration Details

Charity Details:

Name: Carlisle Baptist Church
Number: 1178089
Address: Warwick Square, Carlisle, CA1 1JN

Trustees

The trustees who served during the year were:

- Peter Walkingshaw (Chairperson)
- Andrew Heron (until 22/03/2021)
- Peter Simpson
- Gregg Paterson

The Baptist Union Corporation Limited (Registered Charity Number 249635; Company Number 32743) is the custodian trustee in respect of the property.

Bankers

Virgin Money, 82 English Street, CA3 8HP Carlisle

Independent Examiner

Dodd and Co, 15 Montgomery Way, Rosehill Industrial Estate, Carlisle CA1 2RW

Structure, Governance & Management

Description of the Charity's Trusts

The church is governed by a Conveyance document dated 30 July 1890 and registered as a Charitable Incorporated Organisation on 24 April 2018 with assets transferred from the former Unincorporated Association on 1 January 2019.

The Charitable Incorporated Organisation is governed by two documents, a Church Constitution and Church Rules.

Appointment of Trustees:

The charity trustees of the Church are the persons appointed to the eldership of the church by the members of the church in line with the Church Rules. All new Trustees are provided with a copy of the Governing Document (Constitution and Rules) and the most recent Trustees' Annual Report and Financial Statements.

Objects

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Statement of Faith primarily but not exclusively within Carlisle and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Rules.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The trustees are satisfied that the activities we undertake, as outlined in this Report or otherwise, meet our charitable objects for the public benefit.

Activities, Achievements & Performance

The church's formal objects and purposes, as set out above, were distilled into a single sentence following a review of our strategy and vision in late 2018 – "A Family on Mission".

This idea is centred around being a group of followers of Jesus Christ who are committed to loving and serving one another, the community around them, and beyond. It places a strong emphasis on "the church" being its people, not a building, an organisational structure, or its leadership.

Due to covid-19, our in-person activities and events were scaled back again in 2021 with many taking place online. As restrictions on places of worship eased in the latter half of the year we were able to restart most of our in-person activities and events, which has been very much welcomed.

Some key highlights are as follows:

Regular meetings:

- *Sunday mornings:* The church organises weekly Sunday meetings at our Warwick Square building which are free of charge and open to all. These provide an opportunity for members and non-members to hear and respond to the teachings of the Bible and to build friendships with one another. In April we introduced a second Sunday morning meeting to create more space for our socially distanced congregation. We were live-streaming from our building throughout 2021.
- *Growth groups:* The Church runs weekly Growth Groups for mutual encouragement. In 2021 we increased the number of these groups from four to six, which includes one for students and young adults. Support and care have often been organised from within these groups and many have been blessed by the contact and practical help group members have offered.
- *Youth and children's work:* Our children's and youth work continues to develop with a variety of mid-week and Sunday morning groups running for children aged 0-16. Our regular groups restarted in-person in September and we've been pleased to welcome many newcomers. Many of the children attending our mid-week groups are from the local community.

- In 2020, while our regular toddler group was unable to run, we started two new support groups for new mothers who live in the city. These continued until June 2021.
- *Prayer meetings:* Our two Sunday prayer gatherings continued to be focused on praying for local and world events and crises, causes the church supports, and the needs and activities of our church family. One of these prayer events is our Mission Prayer Supper which is for all ages and includes soup and cake.

Community events:

We enjoy organising events to help us connect with others and to show and explain the love and care that comes from knowing Jesus. While we were not able to put on as many events this year as we would have liked, we were able to host a quiz night at a local events venue and five Christmas events. This included, for the first time, an all-age Christmas Eve event called Bethlehem Live. Children were encouraged to come in costume and take part in the nativity story.

Care:

In a range of formal and informal ways, the church and its members seek to support those in need in and around Carlisle and beyond. This continues to be actively encouraged and supported by Growth Group leaders, the elders, our Care Team and by many across the church.

Church planting and mission:

The church supports via prayer and financial giving various outreach and mission initiatives in other parts of the UK and overseas. This involves links with several mission partners, organisations and church plants that have similar aims and purposes to our own regarding public benefit. The church has close links with these partners and receives regular updates on the work they are doing.

Financial Review

Despite the pandemic and the restrictions on our meeting together, the church continues to be in a good financial position. The majority of the church's income continues to come from the giving of members and attendees, shown as "offerings" in the financial statements. Alongside these gifts, we are also extremely grateful to individuals, churches and organisations from outside the church who have kindly provided funding to us. These gifts are shown as "external funding" in the financial statements.

One highlight from our 2021 accounts is our increased "offerings" which grew 15% from 2020.

The majority of our expenditure was used to pay for the church's staff members, with the balance used to directly fund activities, maintain our premises and equipment, and in donations to several charitable organisations.

- Total income: £88,105
- Total expenditure: £85,663
- Surplus: £2,442
- Closing cash balance: £58,965

Statement of Charity's Policy on Reserves

It is our Charity's policy to hold at least three months' expenditure in its unrestricted funds. This policy was adhered to throughout 2021 with the unrestricted fund balance at 31 December 2021 being £58,965.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at 31 December 2021.

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at 31 December 2021.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at 31 December 2021.

Declaration

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.

	Trustee:	<u>16.2.22</u>	Date:
	Trustee:	<u>17/02/22</u>	Date:



Receipts and payments accounts

CC16a

For the period
from

01/01/2021

To

31/12/2021

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Offerings	60,050		-	60,050	52,256
Gift aid reclaimed on offerings	10,926		-	10,926	10,514
Trainee Funding			-	-	979
External funding churches & charities		7,500	-	7,500	14,500
External funding individuals	5,382	1,860	-	7,242	12,270
Gift aid reclaimed on external funding	718	75	-	793	1,881
Other	1,594		-	1,594	1,337
	-	-	-	-	-
Sub total (Gross income for AR)	78,670	9,435	-	88,105	93,737
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	78,670	9,435	-	88,105	93,737
A3 Payments					
Employee costs	33,895	9,435	-	43,330	47,888
Other Staff costs	13,598		-	13,598	13,443
Ministry costs	13,308		-	13,308	10,360
Property costs	4,134		-	4,134	4,220
Sundries	2,283		-	2,283	2,008
External giving	9,010		-	9,010	7,935
			-		
			-	-	-
	-	-	-	-	-
Sub total	76,228	9,435	-	85,663	85,854
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	76,228	9,435	-	85,663	85,854
Net of receipts/(payments)	2,442	-	-	2,442	7,882
A5 Transfers between funds	9,662	- 9,662	-	-	-
A6 Cash funds last year end	46,861	9,662	-	56,523	48,641
Cash funds this year end	58,965	-	-	58,965	56,523

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	General Fund	58,965	-	-
	Pastor In Training Fund	-	-	-
	Trainee Fund	-	-	-
	Bus refurbishment Fund	-	-	-
	Total cash funds	58,965	-	-
	(agree balances with receipts and payments account(s))			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Peter Simpson</i>	PETER SIMPSON	9/2/22