



**Report of the Trustees
and Unaudited Financial Statements
for the Year Ended 31 December 2024**

Registered Charity Number 1178089

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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
Bankers	Virgin Money 82 English Street Carlisle CA3 8HP

**Report of the Trustees
For the Year Ended 31 December 2024**

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 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

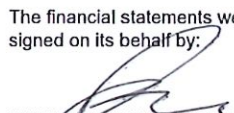
**Statement of Financial Activities
For the Year Ended 31 December 2024**

		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.