

CALVARY CHAPEL BATH

England & Wales · Charity number 1178622

Details

Status Registered

Legal form CIO

Registered 2018-06-04

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

Contact

Address Wellspring
Single Hill
Shoscombe
Bath
BA2 8LZ

Phone 07539335273

Email office@calvarybath.com

Website www.calvarybath.com

Activities

Objects: THE OBJECTS OF THE CIO ARE THE ADVANCEMENT OF CHRISTIANITY FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE FOLLOWING:A. TO WORSHIP GOD THE FATHER, SON AND HOLY SPIRIT;B. TO BUILD UP THE CHURCH OF JESUS CHRIST, IN PARTICULAR THROUGH THE TEACHING AND PREACHING OF THE WORD OF GOD (THE BIBLE);C. TO PROCLAIM THAT MEN AND WOMEN SHOULD REPENT AND BELIEVE IN JESUS CHRIST AS SAVIOUR AND LORD;D. AS WE HAVE OPPORTUNITY, TO DO GOOD TO ALL, ESPECIALLY TO THOSE WHO ARE OF THE HOUSEHOLD OF FAITH (GALATIANS 6:10).

Activities: Christian Church

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Bath And North East Somerset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£460,816	£170,221	-	-
2024-03-31	£139,081	£108,842	-	-
2023-03-31	£97,750	£46,597	-	-
2022-03-31	£10,162	£13,559	-	-
2021-03-31	£54,684	£10,419	-	-

Trustees

Name	Role	Appointed
JEFFREY SCOTT CUOZZO	Chair	2018-06-06
Brian Kristopher Cambra		2020-12-29
SIMON LAWRENSON		2018-02-26

CALVARY CHAPEL BATH

England & Wales - Charity number 1178622

Accounts

**CALVARY CHAPEL BATH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

Calvary Chapel Bath Contents

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Calvary Chapel Bath

Trustees' Report For The Year Ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

The Charity's Objects (the Objects) are the advancement of Christianity for the benefit of the public in accordance with the following:

- a) To worship God the Father, Son and Holy Spirit;
- b) To build up the Church of Jesus Christ, in particular through the teaching and preaching of the Word of God (The Bible);
- c) To proclaim that men and women should repent and believe in Jesus Christ as Saviour and Lord;
- d) As we have opportunity, to do good to all, especially to those who are of the household of faith (Galatians 6:10)

Significant Activities

As a church we have been continuing to teach the Bible verse by verse and see people being encouraged and growing in their faith in God. Over the course of 2024-2025 we have taught through the Book of Leviticus. It is our goal to eventually teach through the whole Bible. We record all the teachings and they are on the Calvary Bath website. We have continued with the men's and women's weekly home Bible study. The women are still studying through different attributes of God and then have also had times for testimonies, the men are continuing to study through the Book of Proverbs. It has been so beneficial for everyone

We meet for prayer every Tuesday evening on Zoom and this has been a source of huge encouragement to all those who are involved. We pray for the individuals in the fellowship, as well as for our community and for our country.

Public Benefit

The trustees also are fully aware of the Charity Commission's guidance on public benefit.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

We began meeting in the South Stoke Village Hall towards the end of 2021 and we have continued to meet in this location through all of 2024 into 2025. The parking situation is not ideal, but the location still continues to work for us. We have now said this for the last two years, but as the children's ministry grows as well as the attendees of the church body, we are definitely seeing a need to move into a bigger building somewhere in Bath. This need is becoming more and more urgent. We are looking and praying for bigger premises with good parking to come as soon as possible.

We have been blessed to see new people continuing to join the fellowship as we keep moving forward as a ministry. We have 40-45 people or so coming along on a Sunday morning. With even more families with children, so about 12-14 children also.

We also meet in the midweek for Bible study each week. We alternate weeks. Each week either the men or the women meet together for Bible study. As men we have been going through Proverbs and it has been so encouraging. About 15-16 men attend each time we meet. It has been an amazing time of growing in the Word and in friendships. Also, Naomi has been teaching the Wednesday night study for the ladies mainly from the Old Testament and it has been great.

We have also been able to start hosting rest and refreshment retreats for ministry friends and partners here in Bath starting in August 2022 and we have continued into 2025. It has been a huge blessing to be in a lovely location where we can provide encouragement and strengthening for the ministry work that they do. We have also hosted couples retreats, ministry leadership retreats, pastors retreats and worship leader retreats. We also received some significant grants in this time period from the Joshua Fund ministry to help strengthen and further the retreat ministry work.

We are continuing to see people be blessed and encouraged in their faith as we fellowship and study the Bible together and the Lord continues to bring people along who are hungry to study His Word. As well as be a location where people can come to be refreshed and encouraged in their faith

Financial Review

**Calvary Chapel Bath
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Financial Position

The Charity's source of funds is from free-will offerings received from those regularly attending the Sunday services as well as various other supporters to the objectives of the Charity.

Reserves Policy

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities. The Charity has an amount of reserves, of which its value must be available as a liquid asset at all times. These reserves are equal to 3 months of average total expenditure.

Additional Note

Grant Making Policy

Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable activities. There are no upper or lower limits of support.

Principal Sources of Funding

The charity's source of funds is from voluntary donations received from those regularly attending the Sunday services as well as various other supporters of the objectives of the charity.

Reference and Administrative Details

Trustees

Mr Jeffrey Cuzzo - Chair
Mr Simon Lawrenson - Trustee
Mr Brian Cambra - Trustee

Charity Number

1178622

Principal Address

Shepherds Mead
South Stoke
Bath
Somerset
BA2 7EB

Independent Examiner

Charlton Barker Chartered Accountants
1 North Parade Passage
Bath
Somerset
BA1 1NX

**Calvary Chapel Bath
Trustees' Report (continued)
For The Year Ended 31 March 2025**

The trustees' report was approved by the board of trustees and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'JC' with a stylized flourish at the end.

Mr Jeffrey Cuozzo

Trustee

25th January 2026

Calvary Chapel Bath
Independent Examiner's Report to the Trustees of Calvary Chapel Bath
For The Year Ended 31 March 2025

I report to the trustees on my examination of the accounts of Calvary Chapel Bath (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.



Charlton Barker Chartered Accountants

17th March 2026

1 North Parade Passage

Bath

Somerset

BA1 1NX

Calvary Chapel Bath
Statement of Financial Activities
For The Year Ended 31 March 2025

			2025	2024
		Unrestricted funds	Restricted funds	Total funds
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	90,195	370,529	460,724
Charitable activities:				
Mission & Ministry		92	-	92
		90,287	370,529	460,816
EXPENDITURE ON:				
Charitable activities:	5			
Mission & Ministry		(14,422)	-	(14,422)
Tikvah Mission & Ministry		(33,971)	-	(33,971)
Property, Management & Administration		(20,708)	-	(20,708)
UK Retreats		-	(101,120)	(101,120)
		(69,101)	(101,120)	(170,221)
NET INCOME		21,186	269,409	290,595
Transfers between funds	13	(289)	289	-
NET MOVEMENT IN FUNDS		20,897	269,698	290,595
RECONCILIATION OF FUNDS:				
Total funds brought forward		76,907	67,292	144,199
TOTAL FUNDS CARRIED FORWARD	13	97,804	336,990	434,794

The notes on pages 9 to 14 form part of these financial statements.

Calvary Chapel Bath
Comparative Statement of Financial Activities
For The Year Ended 31 March 2025

		2024		
		Unrestricted funds	Restricted funds	Total funds
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	61,795	77,285	139,080
Charitable activities:				
EXPENDITURE ON:				
Charitable activities:	5			
Mission & Ministry		(13,485)	-	(13,485)
Tikvah Mission & Ministry		(11,338)	-	(11,338)
Property, Management & Administration		(18,222)	-	(18,222)
UK Retreats		-	(65,796)	(65,796)
		(43,045)	(65,796)	(108,841)
NET INCOME		18,750	11,489	30,239
NET MOVEMENT IN FUNDS		18,750	11,489	30,239
RECONCILIATION OF FUNDS:				
Total funds brought forward		58,157	55,803	113,960
TOTAL FUNDS CARRIED FORWARD	13	76,907	67,292	144,199

The notes on pages 9 to 14 form part of these financial statements.

Calvary Chapel Bath
Statement of Financial Position
As At 31 March 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	10	2,425	-	2,425	3,891
		2,425	-	2,425	3,891
CURRENT ASSETS					
Debtors	11	3,357	-	3,357	1,419
Cash at bank and in hand		92,622	336,990	429,612	139,738
		95,979	336,990	432,969	141,157
Creditors: Amounts Falling Due Within One Year	12	(600)	-	(600)	(849)
NET CURRENT ASSETS (LIABILITIES)		95,379	336,990	432,369	140,308
TOTAL ASSETS LESS CURRENT LIABILITIES		97,804	336,990	434,794	144,199
NET ASSETS		97,804	336,990	434,794	144,199
FUNDS OF THE CHARITY					
Restricted Funds				336,990	67,292
Unrestricted Funds				97,804	76,907
TOTAL FUNDS	13			434,794	144,199

On behalf of the board



Mr Jeffrey Cuozzo

Trustee

25th January 2026

The notes on pages 9 to 14 form part of these financial statements.

Calvary Chapel Bath
Statement of Cash Flows
For The Year Ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net cash generated from operations	1	289,874	31,794
Net cash generated from operating activities		<u>289,874</u>	<u>31,794</u>
Cash flows from investing activities			
Purchase of tangible assets		<u>-</u>	<u>(437)</u>
Increase in cash and cash equivalents		<u>289,874</u>	<u>31,357</u>
Cash and cash equivalents at beginning of year	2	<u>139,738</u>	<u>108,381</u>
Cash and cash equivalents at end of year	2	<u><u>429,612</u></u>	<u><u>139,738</u></u>

Calvary Chapel Bath
Notes to the Statement of Cash Flows
For The Year Ended 31 March 2025

1. Reconciliation of income to cash generated from operations

	2025	2024
	£	£
Net income	290,595	30,239
<i>Adjustments for:</i>		
Depreciation of tangible assets	1,466	1,500
<i>Movements in working capital:</i>		
Increase in trade and other debtors	(1,938)	(523)
(Decrease)/increase in trade and other creditors	(249)	578
Net cash generated from operations	<u>289,874</u>	<u>31,794</u>

2. Cash and cash equivalents

Cash and cash equivalents, as stated in the Statement of Cash Flows, relates to the following items in the Balance Sheet:

	2025	2024
	£	£
Cash at bank and in hand	<u>429,612</u>	<u>139,738</u>

3. Analysis of changes in net funds

	As at 1 April 2024	Cash flows	As at 31 March 2025
	£	£	£
Cash at bank and in hand	<u>139,738</u>	<u>289,874</u>	<u>429,612</u>

Calvary Chapel Bath
Notes to the Financial Statements
For The Year Ended 31 March 2025

1. General Information

Calvary Chapel Bath is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1178622. The principal address is Shepherds Mead, South Stoke, Bath, Somerset, BA2 7EB.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

2.3. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.4. Incoming Resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when; the charity is legally entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Where incoming resources have related expenditure, the incoming resources and related expenditure are reported gross in the SoFA.

Incoming resources from Gift Aid tax reclaims are included in the SoFA at the same time as the gift to which they relate.

The value of voluntary help received is not included in the accounts but is described in the trustee's annual report.

Investment income is included in the accounts when receivable

2.5. Donated Goods and Services

2025

Donated Goods £0

Donated Facilities £0

TOTAL Donated Goods & Facilities £0

Number of Unpaid General Volunteers 2025

Church Services - Hospitality and Operations 10

Church Services - Discipleship and Outreach 4

Church Services - Sunday School Teachers 10

Church Discipleship - Bible Studies 3

TOTAL Volunteers 27

2.6. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives of 4 years on the following bases:

Plant & Machinery	Straight Line
Fixtures & Fittings	Straight Line
Computer Equipment	Straight Line

Calvary Chapel Bath
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

2.7. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2025		
	Unrestricted	Restricted	Total
	funds	funds	funds
	£	£	£
Donations and gifts	88,257	370,529	458,786
Gift aid	1,938	-	1,938
	<u>90,195</u>	<u>370,529</u>	<u>460,724</u>
	2024		
	Unrestricted	Restricted	Total
	funds	funds	funds
	£	£	£
Donations and gifts	61,272	77,285	138,557
Gift aid	523	-	523
	<u>61,795</u>	<u>77,285</u>	<u>139,080</u>

4. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	<u>1,466</u>	<u>1,500</u>

5. Analysis of Expenditure

	2025		
	Activities	Support costs	Total
	undertaken	(see note 6)	
	directly		
	£	£	£
Mission & Ministry	14,422	-	14,422
Tikvah Mission & Ministry	33,597	374	33,971
Property, Management & Administration	560	20,148	20,708
UK Retreats	98,645	2,475	101,120
	<u>147,224</u>	<u>22,997</u>	<u>170,221</u>

Calvary Chapel Bath
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

		2024
	Activities undertaken directly	Support costs (see note 6)
	£	£
Mission & Ministry	1,566	11,919
Tikvah Mission & Ministry	10,015	1,323
Property, Management & Administration	10,480	7,742
UK Retreats	65,796	-
	<u>87,857</u>	<u>20,984</u>
	<u>87,857</u>	<u>108,841</u>

6. Support Costs

			2025
	Tikvah Mission & Ministry	Property, Management & Administration	UK Retreats
	£	£	£
Employee costs	-	-	2,475
Premises expenses	-	11,037	-
General administration	-	2,312	-
Depreciation	-	1,466	-
Governance costs	374	5,333	-
	<u>374</u>	<u>20,148</u>	<u>2,475</u>
	<u>374</u>	<u>20,148</u>	<u>22,997</u>

			2024
	Mission & Ministry	Tikvah Mission & Ministry	Property, Management & Administration
	£	£	£
Premises expenses	-	-	4,927
General administration	-	-	2,638
Depreciation	-	1,323	177
Governance costs	11,919	-	-
	<u>11,919</u>	<u>1,323</u>	<u>7,742</u>
	<u>11,919</u>	<u>1,323</u>	<u>20,984</u>

7. Independent Examiner's Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	<u>120</u>	<u>130</u>

8. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	<u>2,475</u>	<u>-</u>

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

Calvary Chapel Bath
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

9. Average Number of Employees

Average number of employees during the year was: 1 (2024: NIL)

10. Tangible Assets

	Fixtures & Fittings	Computer Equipment	Total
	£	£	£
Cost			
As at 1 April 2024	1,035	6,686	7,721
As at 31 March 2025	1,035	6,686	7,721
Depreciation			
As at 1 April 2024	201	3,629	3,830
Provided during the period	259	1,207	1,466
As at 31 March 2025	460	4,836	5,296
Net Book Value			
As at 31 March 2025	575	1,850	2,425
As at 1 April 2024	834	3,057	3,891

11. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	3,357	1,419

12. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	600	849

13. Movement in Funds

	As at 1 April 2024	Income	Expenditure	Transfers	As at 31 March 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	1	42,362	(10,974)	25,956	57,345
Tikvah Fund	76,906	47,925	(58,127)	(26,245)	40,459
Total unrestricted funds	76,907	90,287	(69,101)	(289)	97,804
Restricted funds					
UK Retreats Funds	67,292	370,529	(101,120)	289	336,990
Total funds	144,199	460,816	(170,221)	-	434,794

Calvary Chapel Bath
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	As at 1 April 2023	Income	Expenditure	Transfers	As at 31 March 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	10,605	15,695	(31,706)	5,407	1
Tikvah Fund	47,552	46,100	(11,339)	(5,407)	76,906
Total unrestricted funds	58,157	61,795	(43,045)	-	76,907
Restricted funds					
UK Retreats Funds	55,803	77,285	(65,796)	-	67,292
Total funds	113,960	139,080	(108,841)	-	144,199

14. Transactions with Trustees

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£
Travel	4,272	10,128
Other Expenses	1,435	1,792
	5,707	11,920

15. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustee note.

Calvary Chapel Bath
Detailed Statement of Financial Activities
For The Year Ended 31 March 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	458,786	17,815
Donations from organisations	-	120,742
Gift aid	1,938	523
	<u>460,724</u>	<u>139,080</u>
Charitable Activities:		
Mission & Ministry		
Sale of goods or services	92	-
	<u>92</u>	<u>-</u>
	460,816	139,080
EXPENDITURE ON:		
Raising funds		
Stationery	-	(1)
Other office costs	-	1
	<u>-</u>	<u>1</u>
Charitable Activities:		
Mission & Ministry		
Purchases	(13,874)	(1,566)
Support and administration costs	(548)	-
Trustees' expenses	-	(11,919)
	<u>(14,422)</u>	<u>(13,485)</u>
Tikvah Mission & Ministry		
Purchases	(10,593)	(3,681)
Travel and subsistence expenses	(23,004)	(6,334)
Depreciation	-	(1,323)
Trustees' expenses	(374)	-
	<u>(33,971)</u>	<u>(11,338)</u>
Property, Management & Administration		
Purchases	(489)	(10,047)
Insurance	(71)	-
Support and administration costs	-	(433)
Rent	(11,037)	(4,927)
Independent examiner's fees	(120)	(130)
Accountancy fees	(1,740)	(663)
Bank charges	(109)	(72)
Other office costs	(343)	(1,773)
Depreciation	(1,466)	(177)
Trustees' expenses	(5,333)	-
	<u>(20,708)</u>	<u>(18,222)</u>

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Calvary Chapel Bath
Detailed Statement of Financial Activities (continued)
For The Year Ended 31 March 2025

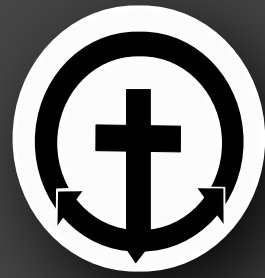
UK Retreats

Purchases	(17,479)	-
Travel and subsistence expenses	(81,166)	(65,796)
Wages and salaries	(2,475)	-
	<u>(101,120)</u>	<u>(65,796)</u>
	<u>(170,221)</u>	<u>(108,841)</u>
NET INCOME	<u>290,595</u>	<u>30,239</u>

CALVARY CHAPEL BATH

England & Wales - Charity number 1178622

Accounts



Calvary Chapel Bath

Annual Report & Accounts

Year Ended 31st Mar | 2024

Calvary Chapel Bath

Also known as "Calvary Bath"

Trustees	Jeffrey Scott Cuozzo Brian Kristopher Cambra Simon Lawrenson
Pastors	Jeffrey Scott Cuozzo
Governing Document	CIO - Foundation Registered 4th June 2018
Registered Charity Number	1178622
Charity Principle Address	Shepherds Mead South Stoke Bath BA2 7EB
Accounts Prepared By	Steren Limited

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Objectives and Achievements

Objects of the Charity

The Charity's Objects (the Objects) are the advancement of Christianity for the benefit of the public in accordance with the following:

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Activities of the Charity

As a church we have been continuing to teach the Bible verse by verse and see people being encouraged and growing in their faith in God. Over the course of 2023-2024 we have taught through the Gospel of John as well as starting a men's and women's weekly home Bible study. The women are studying different attributes of God and the men are studying through the Book of Proverbs.

We meet for prayer every Tuesday evening on Zoom and this has been a source of huge encouragement to all those who are involved. We pray for the individuals in the fellowship, as well as for our community and for our country.

The trustees also are fully aware of the Charity Commission's guidance on public benefit.

Achievements and Performance, Year Ended 31st March 2024

We began meeting in the South Stoke Village Hall towards the end of 2021 and we have continued to meet in this location through all of 2023 into 2024. The parking situation is not ideal, but the location continues to work for us. As the children's ministry grows, we sense a need to move into a bigger building somewhere in Bath. We said this last year and this need has become more urgent. We are looking and praying for bigger premises with good parking to come as soon as possible.

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The charity's principal source of funds is from voluntary donations received from those regularly attending the Sunday services as well as various other supporters of the objectives of the charity.

Declaration

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees:



Jeffrey Cuozzo

Date: January 20, 2025

Statement of Financial Activities

For the Year End Ended 31st Mar 2024

		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
	Note	2024	2024	2024	2023
Income					
Donations and Legacies	2	61,795	77,285	139,080	97,749
Charitable Activities		-	-	-	-
Other Trading Activities		-	-	-	-
Investments	2	-	-	-	-
Other Income	2	1	-	1	1
Total Income		61,796	77,285	139,081	97,750
Expenditure					
Raising Funds	4	-	-	-	-
Charitable Activities	4	43,046	65,796	108,842	46,597
Total Expenditure		43,046	65,796	108,842	46,597
Net Income (Expenditure)		18,750	11,489	30,239	51,153
Net Movement in Funds		18,750	11,489	30,239	51,153
Reconciliation of Funds					
	12-13				
Total Funds b/fwd		58,077	55,884	113,961	62,808
Total Funds c/fwd		76,827	67,373	144,200	113,961

Balance Sheet

At 31st Mar 2024

		2024	2023
	Note	£	£
Fixed Assets			
Tangible Assets	9	3,891	4,955
Current Assets			
Debtors	10	1,419	896
Cash in Bank and in Hand		139,738	108,381
Total Current Assets		141,157	109,277
Liabilities			
Creditors: Amount falling due within one year	11	(850)	(271)
Net Current Assets		140,307	109,006
Net Assets		144,198	113,961
The Funds of the Charity	12-13		
Unrestricted Funds		76,906	58,157
Restricted Funds		67,293	55,804
Total Funds		144,199	113,961

These financial statements were approved by the board of trustees and signed on their behalf, on 28th January 2025



Signed on behalf of the charity's trustees: Jeffrey Cuozzo (Chair)

Statement of Cash Flows

For the Year End Ended 31st Mar 2024

	2024	2023
	£	£
Cash flows from Operating Activities		
Net cash provided by (used in) Operating Activities (see Note 1)	31,795	51,917
Cash flows from Investment Activities		
Interest on cash deposits	-	-
Capital Expenditure		
Fixed Asset Additions	-437	-5,426
Net cash inflow/(outflow) for the year	31,358	46,490
Cash and Cash Equivalents at 1 April 2021	61,892	61,892
Cash and Cash Equivalents at 31 March 2022	93,250	108,382
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Note 1. Reconciliation of net Income/(Expenditure)
(as per Statement of financial Activities)

Net Income/(Expenditure)	30,239	51,153
Adjustments For:		
Depreciation Charges	1,500	1,053
Interest on investments	-	-
(Increase)/decrease in debtors	-523	-359
Increase/(decrease) in liabilities	579	70
	31,795	51,917

Notes to the Financial Statements

For the Year End Ended 31st Mar 2023

1. Accounting Policies

General Information

Calvary Chapel Bath is a Charitable Incorporated Organisation registered in England and Wales. The registered charity number, company number and address of the charity is given in the charity information on the cover sheet.

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The charity has a number of regular donors, giving the trustees reasonable confidence that sufficient funding will be secured beyond the current year. The trustees have assessed the level of funds held, in addition to the cash flow needs of the charity, concluding with confidence that it will be able to continue in its operation.

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The value of voluntary help received is not included in the accounts but is described in the trustee's annual report.

Investment income is included in the accounts when receivable

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Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources. It is probable that the paying out of resources will be required in settlement and the amount of the obligation can be measured reliably.

The charity makes grants to individuals and other institutions to further its charitable objectives.

Fixed Assets

Tangible fixed assets which cost £500 or more and used for more than one year are capitalised. They are valued at cost price or a reasonable value on receipt.

Depreciation is calculated on tangible fixed assets using the Straight Line Method, at 25% of the cost per year

Inventory

Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.

Donated goods are measured at their fair value, unless it is impractical to measure reliably the fair value of donated item(s). When there is no direct evidence of fair value for an equivalent item, a value is derived from: the cost of the item to the donor; or in the case of goods that are expected to be sold, the estimated resale value after deducting the cost to sell the goods.

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Judgements in Applying Accounting Policies

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates but are unlikely to be material.

Cash at Bank and In Hand

Cash at bank and in hand includes cash and short-term highly liquid investments with short maturity of three months or less from the date of acquisition or opening of the deposit or similar amount.

Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial Instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method

Notes to the Financial Statements - Continued

2. Analysis of Income

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Donations and Legacies						
Freewill Offerings	17,815	-	17,815	9,110	-	9,110
Freewill Offerings from outside UK	43,457	77,285	120,742	-	87,743	87,743
Tax Recoverable - Gift Aid	523	-	523	896	-	896
	61,795	77,285	139,080	10,006	87,743	97,749
Investment Income						
Bank Interest	-	-	-	-	-	-
Other Income						
HMRC Gift Aid Interest	-	-	-	1	-	1
Total	61,795	77,285	139,080	10,007	87,743	97,750

3. Donated Goods, Facilities and Services

	2024	2023
	£	£
Donated Goods	-	-
Donated Facilities	-	-
	-	-

Number of Unpaid General Volunteers	2024	2023
Church Services - Hospitality and Operations	8	6
Church Services - Discipleship and Outreach	4	3
Church Services - Sunday School Teachers	9	7
Church Discipleship - Bible Studies	3	3
	24	19

		2023				2022			
		Activities Undertaken Directly £	Grant Funding of Activities £	Support Costs £	Total £	Activities Undertaken Directly £	Grant Funding of Activities £	Support Costs £	Total £
	Note								
Mission and Ministry									
Discipleship and Outreach		502	-	-	502	1,270	-	2,165	3,435
Conferences and Retreats		2,283	-	-	2,283	1,080	-	-	1,080
Travel	5	8,908	-	-	8,908	509	-	-	509
Phone Contract	5	1,792	-	-	1,792	1,182	-	-	1,182
		13,485	-	-	13,485	4,041	-	2,165	6,206
TIKVAH - Mission and Ministry									
Discipleship and Outreach		-	-	-	-	2,225	-	-	2,225
Hospitality and Supplies		3,681	-	-	3,681	195	-	-	195
Travel & Accommodation		6,335	-	-	6,335	-	-	-	-
Fixed Asset Depreciation	9	1,323	-	-	1,323	1,028			1,028
		11,339	-	-	11,339	3,448	-	-	3,448
Property, Management and Administration				-	-				
Tikvah - Rent and Utilities		2,442			2,442	1,054	-	-	1,054
IT, Media and Music		50	-	198	248	145	-	252	397
Tikvah - IT, Media and Music		6,757	-	212	6,969	694	-	104	798
Hospitality, Supplies & Gifts		3,063	-	-	3,063	400	-	-	400
Office Supplies		1,773	-	-	1,773	140	-	-	140
Rent and Utilities		2,485	-	-	2,485	1595	-	-	1595
Honorarium		200	-	-	200	144	-	-	144
Fixed Asset Depreciation	9	177	-	-	177	25	-	-	25
									10

Notes to the Financial Statements - Continued

Bank Charges	72	-	-	72	-	-	-	-
Accounting	-	-	663	663	-	-	331	331
Independent Examination	-	-	130	130	-	-	120	120
	17,019	-	1,204	18,223	4,197	-	807	5,004
UK Retreats								
Travel and Transport	8,889	-	-	8,889	8,823	-	-	8,823
Accommodation Costs	47,816	-	-	47,816	17,047	-	-	17,047
Discipleship	-	-	-	-	4,089	-	-	4,089
Hospitality	9,090	-	-	9,090	-	-	-	-
Venue Rental	-	-	-	-	1,980	-	-	1,980
	65,796	-	-	65,796	31,939	-	-	31,939
	107,638	-	1,204	108,842	43,625	-	2,972	46,597

5. Trustee Expenses

No trustee was paid for their service as a trustee. The nature of expenses incurred were for: ministry, administrative and subsistence causes, exclusively and necessary for fulfilling the charity objects

1 Trustee was paid expenses in the financial year ended 31 March 2024

1 Trustee was paid expenses in the financial year ended 31 March 2023

	2024	2023
	£	£
Trustee Expenses		
Travel & Conferences	*10,128	693
Phone Contact	1,792	659
	<u>11,919</u>	<u>1,352</u>
*During the 2023/24 financial year there was a marked increase in project activities and travel throughout the UK, Israel and USA		

6. Independent Examiner's Remuneration

2024	2023
£	£
<u>130</u>	<u>120</u>

7. Grant-making Activities

	2024	2023
	£	£
Grants made to Institutions		
	-	-
Grants made to Individuals		
	-	-
Total	-	-

8. Staff Costs, Employee Benefits and Trustees Remuneration

No staff or employee benefits are recorded in the year. Transactions with trustees have been disclosed in note 5. 'Trustee Expenses'

9. Fixed Assets

	Fixtures, Fittings and Equipment	Total
	£	£
Cost or Valuation		
At 1 Apr 2023	7,284	7,284
Additions	437	437
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 31 Mar 2024	7,721	7,721
Depreciation and Impairments		
At 1 Apr 2023	2,330	2,330
Disposals	-	-
Depreciation	1,500	1,500
Impairment	-	-
Transfers	-	-
At 31 Mar 2024	3,830	3,380
Net Book Value at 1 Apr 2023	4,995	4,995
Net Book Value at 31 Mar 2024	3,891	3,891

Notes to the Financial Statements - Continued

10. Debtors

	20243	2023
	£	£
Prepayments and Accrued Income		
IT, Media and Music	-	-
Other Debtors		
Tax Recoverable - Gift Aid	1,419	896
Total	1,419	896

11. Creditors

	2024	2023
	£	£
Accruals and Deferred Income		
Accrued Utilities	-	-
Other Creditors		
Accountancy Fees	600	151
Independent Examination	250	120
	850	271
Total	850	271

Notes to the Financial Statements - Continued

12. Summary of the Assets and Liabilities of each Category of Fund

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Tangible Fixed Assets	3,891	-	3,891	4,955	-	4,955
Intangible Assets	-	-	-	-	-	-
Debtors	1,419	-	1,419	896	-	896
Current Assets	72,164	67,574	139,738	52,497	55,884	108,381
Creditors: Amounts falling due within one year	(850)	-	(850)	(271)	-	(271)
	76,624	67,574	144,198	58,077	55,884	113,961

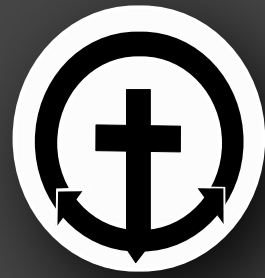
Notes to the Financial Statements - Continued

13. Movement in Funds

	Fund Balances Brought Forward £	Income £	Expenditure £	Net Transfers £	Fund Balances Carried Forward £
Unrestricted Funds					
General Fund	10,605	15,695	(31,707)	5,407	0
Tikvah Fund	47,552	46,100	(3,448)	(5,407)	76,906
Total Unrestricted Funds	58,157	61,795	(43,046)	-	76,906
Restricted Funds					
UK Retreats Fund	55,804	77,285	(65,796)	-	67,293
Total Funds	113,961	139,080	(108,842)	-	144,199

14. Related Party Transactions

Transactions with related parties have been disclosed in note 5. 'Trustee Expenses' and note 8. 'Staff Costs, Employee Benefits and Trustees Remuneration.'



Calvary Chapel Bath

Annual Report & Accounts

Year Ended 31st Mar | 2024

Calvary Chapel Bath

Also known as "Calvary Bath"

Trustees	Jeffrey Scott Cuozzo Brian Kristopher Cambra Simon Lawrenson
Pastors	Jeffrey Scott Cuozzo
Governing Document	CIO - Foundation Registered 4th June 2018
Registered Charity Number	1178622
Charity Principle Address	Shepherds Mead South Stoke Bath BA2 7EB
Accounts Prepared By	Steren Limited

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Jeffrey Cuozzo

Date: January 20, 2025

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Tangible fixed assets which cost £500 or more and used for more than one year are capitalised. They are valued at cost price or a reasonable value on receipt.

Depreciation is calculated on tangible fixed assets using the Straight Line Method, at 25% of the cost per year

Inventory

Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.

Donated goods are measured at their fair value, unless it is impractical to measure reliably the fair value of donated item(s). When there is no direct evidence of fair value for an equivalent item, a value is derived from: the cost of the item to the donor; or in the case of goods that are expected to be sold, the estimated resale value after deducting the cost to sell the goods.

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Judgements in Applying Accounting Policies

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates but are unlikely to be material.

Cash at Bank and In Hand

Cash at bank and in hand includes cash and short-term highly liquid investments with short maturity of three months or less from the date of acquisition or opening of the deposit or similar amount.

Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial Instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method

Notes to the Financial Statements - Continued

2. Analysis of Income

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Donations and Legacies						
Freewill Offerings	17,815	-	17,815	9,110	-	9,110
Freewill Offerings from outside UK	43,457	77,285	120,742	-	87,743	87,743
Tax Recoverable - Gift Aid	523	-	523	896	-	896
	61,795	77,285	139,080	10,006	87,743	97,749
Investment Income						
Bank Interest	-	-	-	-	-	-
Other Income						
HMRC Gift Aid Interest	-	-	-	1	-	1
Total	61,795	77,285	139,080	10,007	87,743	97,750

3. Donated Goods, Facilities and Services

	2024	2023
	£	£
Donated Goods	-	-
Donated Facilities	-	-
	-	-

Number of Unpaid General Volunteers	2024	2023
Church Services - Hospitality and Operations	8	6
Church Services - Discipleship and Outreach	4	3
Church Services - Sunday School Teachers	9	7
Church Discipleship - Bible Studies	3	3
	24	19

		2023				2022			
		Activities Undertaken Directly £	Grant Funding of Activities £	Support Costs £	Total £	Activities Undertaken Directly £	Grant Funding of Activities £	Support Costs £	Total £
	Note								
Mission and Ministry									
Discipleship and Outreach		502	-	-	502	1,270	-	2,165	3,435
Conferences and Retreats		2,283	-	-	2,283	1,080	-	-	1,080
Travel	5	8,908	-	-	8,908	509	-	-	509
Phone Contract	5	1,792	-	-	1,792	1,182	-	-	1,182
		13,485	-	-	13,485	4,041	-	2,165	6,206
TIKVAH - Mission and Ministry									
Discipleship and Outreach		-	-	-	-	2,225	-	-	2,225
Hospitality and Supplies		3,681	-	-	3,681	195	-	-	195
Travel & Accommodation		6,335	-	-	6,335	-	-	-	-
Fixed Asset Depreciation	9	1,323	-	-	1,323	1,028			1,028
		11,339	-	-	11,339	3,448	-	-	3,448
Property, Management and Administration				-	-				
Tikvah - Rent and Utilities		2,442			2,442	1,054	-	-	1,054
IT, Media and Music		50	-	198	248	145	-	252	397
Tikvah - IT, Media and Music		6,757	-	212	6,969	694	-	104	798
Hospitality, Supplies & Gifts		3,063	-	-	3,063	400	-	-	400
Office Supplies		1,773	-	-	1,773	140	-	-	140
Rent and Utilities		2,485	-	-	2,485	1595	-	-	1595
Honorarium		200	-	-	200	144	-	-	144
Fixed Asset Depreciation	9	177	-	-	177	25	-	-	25
									10

Notes to the Financial Statements - Continued

Bank Charges	72	-	-	72	-	-	-	-
Accounting	-	-	663	663	-	-	331	331
Independent Examination	-	-	130	130	-	-	120	120
	17,019	-	1,204	18,223	4,197	-	807	5,004
UK Retreats								
Travel and Transport	8,889	-	-	8,889	8,823	-	-	8,823
Accommodation Costs	47,816	-	-	47,816	17,047	-	-	17,047
Discipleship	-	-	-	-	4,089	-	-	4,089
Hospitality	9,090	-	-	9,090	-	-	-	-
Venue Rental	-	-	-	-	1,980	-	-	1,980
	65,796	-	-	65,796	31,939	-	-	31,939
	107,638	-	1,204	108,842	43,625	-	2,972	46,597

5. Trustee Expenses

No trustee was paid for their service as a trustee. The nature of expenses incurred were for: ministry, administrative and subsistence causes, exclusively and necessary for fulfilling the charity objects

1 Trustee was paid expenses in the financial year ended 31 March 2024

1 Trustee was paid expenses in the financial year ended 31 March 2023

	2024	2023
	£	£
Trustee Expenses		
Travel & Conferences	*10,128	693
Phone Contact	1,792	659
	<u>11,919</u>	<u>1,352</u>
*During the 2023/24 financial year there was a marked increase in project activities and travel throughout the UK, Israel and USA		

6. Independent Examiner's Remuneration

2024	2023
£	£
<u>130</u>	<u>120</u>

7. Grant-making Activities

	2024	2023
	£	£
Grants made to Institutions		
	-	-
Grants made to Individuals		
	-	-
Total	-	-

8. Staff Costs, Employee Benefits and Trustees Remuneration

No staff or employee benefits are recorded in the year. Transactions with trustees have been disclosed in note 5. 'Trustee Expenses'

9. Fixed Assets

	Fixtures, Fittings and Equipment	Total
	£	£
Cost or Valuation		
At 1 Apr 2023	7,284	7,284
Additions	437	437
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 31 Mar 2024	7,721	7,721
Depreciation and Impairments		
At 1 Apr 2023	2,330	2,330
Disposals	-	-
Depreciation	1,500	1,500
Impairment	-	-
Transfers	-	-
At 31 Mar 2024	3,830	3,380
Net Book Value at 1 Apr 2023	4,995	4,995
Net Book Value at 31 Mar 2024	3,891	3,891

Notes to the Financial Statements - Continued

10. Debtors

	20243	2023
	£	£
Prepayments and Accrued Income		
IT, Media and Music	-	-
Other Debtors		
Tax Recoverable - Gift Aid	1,419	896
Total	1,419	896

11. Creditors

	2024	2023
	£	£
Accruals and Deferred Income		
Accrued Utilities	-	-
Other Creditors		
Accountancy Fees	600	151
Independent Examination	250	120
	850	271
Total	850	271

Notes to the Financial Statements - Continued

12. Summary of the Assets and Liabilities of each Category of Fund

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Tangible Fixed Assets	3,891	-	3,891	4,955	-	4,955
Intangible Assets	-	-	-	-	-	-
Debtors	1,419	-	1,419	896	-	896
Current Assets	72,164	67,574	139,738	52,497	55,884	108,381
Creditors: Amounts falling due within one year	(850)	-	(850)	(271)	-	(271)
	76,624	67,574	144,198	58,077	55,884	113,961

Notes to the Financial Statements - Continued

13. Movement in Funds

	Fund Balances Brought Forward £	Income £	Expenditure £	Net Transfers £	Fund Balances Carried Forward £
Unrestricted Funds					
General Fund	10,605	15,695	(31,707)	5,407	0
Tikvah Fund	47,552	46,100	(3,448)	(5,407)	76,906
Total Unrestricted Funds	58,157	61,795	(43,046)	-	76,906
Restricted Funds					
UK Retreats Fund	55,804	77,285	(65,796)	-	67,293
Total Funds	113,961	139,080	(108,842)	-	144,199

14. Related Party Transactions

Transactions with related parties have been disclosed in note 5. 'Trustee Expenses' and note 8. 'Staff Costs, Employee Benefits and Trustees Remuneration.'



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

Calvary Chapel Bath

On accounts for the year ended

31st March 2024

Charity no (if any)

1178622

Set out on pages

4 - 17

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

As the charity trustees of the Trust, 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 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

29/01/2025

Name:

Deborah Evans

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

Address:

Barn House, Mill Road, Penponds, Camborne TR14 0QH

Section B

Disclosure

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

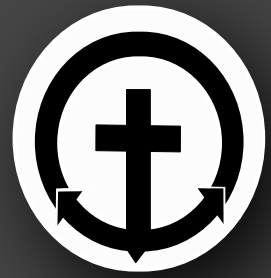
Give here brief details of any items that the examiner wishes to disclose.

Nothing to report

CALVARY CHAPEL BATH

England & Wales - Charity number 1178622

Accounts



Calvary Chapel Bath

Annual Report & Accounts

Year Ended 31st Mar | 2023

Calvary Chapel Bath

Also known as "Calvary Bath"

Trustees

Jeffrey Scott Cuzzo
Brian Kristopher Cambra
Simon Lawrenson

Pastors

Jeffrey Scott Cuzzo

Governing Document

CIO - Foundation Registered 4th June 2018

Registered Charity Number

1178622

Charity Principle Address

Shepherds Mead
South Stoke
Bath
BA2 7EB

Accounts Prepared By

Steren Limited

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Objectives and Achievements

Objects of the Charity

The Charity's Objects (the Objects) are the advancement of Christianity for the benefit of the public in accordance with the following:

- a) To worship God the Father, Son and Holy Spirit;
- b) To build up the Church of Jesus Christ, in particular through the teaching and preaching of the Word of God (The Bible);
- c) To proclaim that men and women should repent and believe in Jesus Christ as Saviour and Lord;
- d) As we have opportunity, to do good to all, especially to those who are of the household of faith (Galatians 6:10)

Activities of the Charity

As a church we have been continuing to teach the Bible verse by verse and see people being encouraged and growing in their faith in God. Over the course of 2022-2023 we have taught through the book of Exodus as well as starting a men's and women's weekly home Bible study. The women are studying different attributes of God and the men are studying through the Book of Proverbs.

We meet for prayer every Tuesday evening on Zoom and this has been a source of huge encouragement to all those who are involved. We pray for the individuals in the fellowship, as well as for our community and for our country.

The trustees also are fully aware of the Charity Commission's guidance on public benefit.

Achievements and Performance, Year Ended 31st March 2023

We began meeting in the South Stoke Village Hall towards the end of 2021 and we have continued to meet in this location through all of 2022 into 2023. The parking situation is not ideal, but the location continues to work for us. As the children's ministry grows, we sense a need to move into a bigger building somewhere in Bath.

We have been blessed to see new people continuing to join the fellowship as we keep moving forward as a ministry. We probably have about 25 people or so coming along on a Sunday morning. With a couple families with children.

For a time we were having a young adults Bible study on a Sunday evening, but with the students busy schedule that only lasted for about 4 months. We have also had some students who were coming along finish their University studies and move back to where they are from or go off to new jobs in London.

We have also been able to start hosting rest and refreshment retreats for ministry friends and partners here in Bath starting in August 2022 and going into 2023. It has been a huge blessing to be in a lovely location where we can provide encouragement and strengthening for the ministry work that they do. We have also hosted couples retreats as well as a ministry leadership retreat.

We are continuing to see people be blessed and encouraged in their faith as we fellowship and study the Bible together and the Lord continues to bring people along who are hungry to study His Word. As well as be a location where people can come to be refreshed and encouraged in their faith.

Financial Review

Financial Position

The Charity's primary source of funds is from free-will offerings received from those regularly attending the Sunday services as well as various other supporters to the objectives of the Charity.

Reserves Policy

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities. The Charity has an amount of reserves, of which its value must be available as a liquid asset at all times. These reserves are equal to 3 months of average total expenditure.

Grant Making Policy

Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable activities. There are no upper or lower limits of support.

Principal Sources of Funding

The charity's principal source of funds is from voluntary donations received from those regularly attending the Sunday services as well as various other supporters of the objectives of the charity.

Declaration

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees:



Jeffrey Cuozzo

Date: January 31, 2024

Statement of Financial Activities

For the Year End Ended 31st Mar 2023

		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
	Note	2023	2023	2023	2022
Income					
Donations and Legacies	2	10,006	87,743	97,749	10,161
Charitable Activities		-	-	-	-
Other Trading Activities		-	-	-	-
Investments	2	-	-	-	-
Other Income	2	1	-	1	1
Total Income		10,007	87,743	97,750	10,162
Expenditure					
Raising Funds	4	-	-	-	-
Charitable Activities	4	14,658	31,939	46,597	13,559
Total Expenditure		14,658	31,939	46,597	13,559
Net Income (Expenditure)		(4,651)	55,804	51,153	(3,397)
Net Movement in Funds		(4,651)	55,804	51,153	(3,397)
Reconciliation of Funds					
	12-13				
Total Funds b/fwd		62,808	-	62,808	66,205
Total Funds c/fwd		58,157	55,804	113,961	62,808

Balance Sheet

At 31st Mar 2023

			2023	2022
	Note	£	£	£
Fixed Assets				
Tangible Assets	9		4,955	581
Current Assets				
Debtors	10	896		536
Cash in Bank and in Hand		108,381		61,892
Total Current Assets			109,277	62,428
Liabilities				
Creditors: Amount falling due within one year	11	(271)		(201)
Net Current Assets			109,006	62,227
Net Assets			113,961	62,808
The Funds of the Charity				
	12-13			
Unrestricted Funds			58,157	62,808
Restricted Funds			55,804	-
Total Funds			113,961	62,808

These financial statements were approved by the board of trustees and signed on their behalf, on January 31, 2024



Signed on behalf of the charity's trustees: Jeffrey Cuzzo (Chair)

Statement of Cash Flows

For the Year End Ended 31st Mar 2023

	2023	2022
	£	£
Cash flows from Operating Activities		
Net cash provided by (used in) Operating Activities (see Note 1)	51,917	1,192
Cash flows from Investment Activities		
Interest on cash deposits	-	1
Capital Expenditure		
Fixed Asset Additions	-5,426	-
Net cash inflow/(outflow) for the year	46,490	1,193
Cash and Cash Equivalents at 1 April 2021	61,892	60,701
Cash and Cash Equivalents at 31 March 2022	108,382	61,892

	2023	2022
	£	£
Note 1. Reconciliation of net Income/(Expenditure) (as per Statement of financial Activities)		
Net Income/(Expenditure)	51,153	(3,397)
Adjustments For:		
Depreciation Charges	1,053	465
Interest on investments	-	-
(Increase)/decrease in debtors	-359	4,092
Increase/(decrease) in liabilities	70	32
	51,917	1,192

Notes to the Financial Statements

For the Year End Ended 31st Mar 2023

1. Accounting Policies

General Information

Calvary Chapel Bath is a Charitable Incorporated Organisation registered in England and Wales. The registered charity number, company number and address of the charity is given in the charity information on the cover sheet.

Statement of Compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), Companies Act 2006 and Charities Act 2011.

Calvary Chapel Bath is a Public Benefit Entity as defined by FRS 102.

Going Concern

The charity has a number of regular donors, giving the trustees reasonable confidence that sufficient funding will be secured beyond the current year. The trustees have assessed the level of funds held, in addition to the cash flow needs of the charity, concluding with confidence that it will be able to continue in its operation.

Fund Accounting Policies

The General Funds are not subject to any restrictions regarding their particular use and are available for applicable general purposes of the charity.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when; the charity is legally entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Where incoming resources have related expenditure, the incoming resources and related expenditure are reported gross in the SoFA.

Incoming resources from Gift Aid tax reclaims are included in the SoFA at the same time as the gift to which they relate.

The value of voluntary help received is not included in the accounts but is described in the trustee's annual report.

Investment income is included in the accounts when receivable

Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources. It is probable that the paying out of resources will be required in settlement and the amount of the obligation can be measured reliability.

The charity makes grants to individuals and other institutions to further its charitable objectives.

Fixed Assets

Tangible fixed assets which cost £500 or more and used for more than one year are capitalised. They are valued at cost price or a reasonable value on receipt.

Depreciation is calculated on tangible fixed assets using the Straight Line Method, at 25% of the cost per year

Inventory

Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.

Donated goods are measured at their fair value, unless it is impractical to measure reliably the fair value of donated item(s). When there is no direct evidence of fair value for an equivalent item, a value is derived from: the cost of the item to the donor; or in the case of goods that are expected to be sold, the estimated resale value after deducting the cost to sell the goods.

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Judgements in Applying Accounting Policies

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates but are unlikely to be material.

Cash at Bank and In Hand

Cash at bank and in hand includes cash and short-term highly liquid investments with short maturity of three months or less from the date of acquisition or opening of the deposit or similar amount.

Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial Instruments. Basic financial instruments are initially recognised at transaction value

Notes to the Financial Statements - Continued

and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method

Notes to the Financial Statements - Continued

2. Analysis of Income

	2023			2022		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Donations and Legacies						
Freewill Offerings	9,110	-	9,790	9,790	-	9,970
Freewill Offerings from outside UK	-	87,743	87,743	-	-	-
Tax Recoverable - Gift Aid	896	-	896	371	-	371
	10,006	87,743	97,749	10,161	-	10,161
Investment Income						
Bank Interest	-	-	-	-	-	-
Other Income						
HMRC Gift Aid Interest	1	-	1	-	-	-
Total	10,007	87,743	97,750	10,162	-	10,162

3. Donated Goods, Facilities and Services

	2023	2022
	£	£
Donated Goods	-	-
Donated Facilities	-	-
	-	-

	2023	2022
Number of Unpaid General Volunteers		
Church Services - Hospitality and Operations	6	5
Church Services - Discipleship and Outreach	3	2
Church Services - Sunday School Teachers	7	7
Church Discipleship - Bible Studies	3	3

Notes to the Financial Statements - Continued

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Notes to the Financial Statements - Continued

4. Analysis of Expenditure on Charitable Activities

		2023				2022			
	Note	Activities Undertaken Directly £	Grant Funding of Activities £	Support Costs £	Total £	Activities Undertaken Directly £	Grant Funding of Activities £	Support Costs £	Total £
Mission and Ministry									
Discipleship and Outreach		1,270	-	2,165	3,435	-	-	177	177
Conferences and Retreats		1,080	-	-	1,080	508	-	-	508
Travel	5	509	-	-	509	693	-	-	693
Phone Contract	5	1,182	-	-	1,182	659	-	-	659
		4,041	-	2,165	6,206	1,860	-	177	2,037
TIKVAH - Mission and Ministry									
Discipleship and Outreach		2,225	-	-	2,225	640	-	-	640
Israel - Married Couples Retreat		-	-	-	-	3,624	-	-	3,624
Israeli Ladies Retreat		-	-	-	-	205	-	-	205
Young Adults Retreat		-	-	-	-	123	-	-	123
Awaiting His Return Conference		-	-	-	-	363	-	-	363
Hospitality and Supplies		195	-	-	195	-	-	-	-
Fixed Asset Depreciation	9	1,028	-	-	1,028	465	-	-	465
		3,448	-	-	3,448	5,420	-	-	5,420
Property, Management and Administration									
Tikvah - Rent and Utilities		1,054	-	-	1,054	4,867	-	189	5,056
IT, Media and Music		145	-	252	397	290	-	4	294
Tikvah - IT, Media and Music		694	-	104	798	328	-	-	328
Accounting		-	-	331	331	-	-	188	188
Independent Examination		-	-	120	120	-	-	235	235
Hospitality, Supplies & Gifts		400	-	-	400	-	-	-	-

Notes to the Financial Statements - Continued

Office Supplies		140	-	-	140	-	-	-	-
Rent and Utilities		1595	-	-	1595	-	-	-	-
Honorarium		144	-	-	144	-	-	-	-
Fixed Asset Depreciation	9	25	-	-	25	-	-	-	-
		4,197	-	807	5,004	5,485	-	616	6,101
UK Retreats									
Travel and Transport		8,823	-	-	8,823	-	-	-	-
Accommodation Costs		17,047	-	-	17,047	-	-	-	-
Discipleship		4,089	-	-	4,089	-	-	-	-
Venue Rental		1,980	-	-	1,980	-	-	-	-
		31,939	-	-	31,939	-	-	-	-
		43,625	-	2,972	46,597	12,765	-	793	13,558

5. Trustee Expenses

No trustee was paid for their service as a trustee. The nature of expenses incurred were for: **ministry, administrative and subsistence** causes, exclusively and necessary for fulfilling the charity objects

	2023	2022
	£	£
Trustee Expenses		
Travel	509	693
Phone Contact	1,182	659
	1,352	1,352

6. Independent Examiner's Remuneration

	2023	2022
	£	£
Independent Examiner's Fees	120	235 [†]

[†] The Independent Examination fee for the accounts for the Year Ended 31st March 2021 was not included in the 2021 accounts as a

creditor and not in the Income and Expenditure account. The total amount in the 2021 figure includes examination fees for both the Year Ended 31st Mar 2021 and 31st Mar 2022

7. Grant-making Activities

	2023	2022
	£	£
Grants made to Institutions	-	-
Grants made to Individuals	-	-
Total	-	-

8. Staff Costs, Employee Benefits and Trustees Remuneration

By provision of the charity's Governing Document, J. Cuozzo was remunerated £1,691 in personal expenses (£1,352 personal expenses in 2022).

9. Fixed Assets

	Fixtures, Fittings and Equipment	Total
	£	£
Cost or Valuation		
At 1 Apr 2022	1,858	1,858
Additions	5,426	5,426
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 31 Mar 2023	7,284	7,284
Depreciation and Impairments		
At 1 Apr 2022	1,277	1,277
Disposals	-	-
Depreciation	1,053	1,053
Impairment	-	-
Transfers	-	-
At 31 Mar 2023	2,330	2,330
Net Book Value at 1 Apr 2022	581	581
Net Book Value at 31 Mar 2023	4,955	4,955

10. Debtors

	2023	2022
	£	£
Prepayments and Accrued Income		
IT, Media and Music	-	166
Other Debtors		
Tax Recoverable - Gift Aid	896	371
Total	896	537

11. Creditors

	2023	2022
	£	£
Accruals and Deferred Income		
Accrued Utilities	-	-
Other Creditors		
Accountancy Fees	151	81
Independent Examination	120	120
	271	201
Total	271	201

Notes to the Financial Statements - Continued

12. Summary of the Assets and Liabilities of each Category of Fund

	2023			2022		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Tangible Fixed Assets	4,955	-	4,955	581	-	581
Intangible Assets	-	-	-	-	-	-
Debtors	896	-	896	536	-	536
Current Assets	52,497	55,884	108,381	61,892	-	61,892
Creditors: Amounts falling due within one year	(271)	-	(271)	(201)	-	(201)
	58,077	55,884	113,961	62,808	-	62,808

Notes to the Financial Statements - Continued

13. Movement in Funds

	Fund Balances Brought Forward	Income	Expenditure	Net Transfers	Fund Balances Carried Forward
	£	£	£	£	£
Unrestricted Funds					
General Fund	14,450	7,365	(11,210)	-	10,605
Tikvah Fund	48,357	2,642	(3,448)	-	47,552
Total Unrestricted Funds	62,808	10,007	(14,658)	-	58,157
Restricted Funds					
UK Retreats Fund	-	87,743	(31,939)	-	55,804
Total Funds	62,808	97,750	(46,597)	-	113,961

14. Related Party Transactions

Transactions with related parties have been disclosed in note 5. 'Trustee Expenses' and note 8. 'Staff Costs, Employee Benefits and Trustees Remuneration.'



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Calvary Chapel Bath

**On accounts for the year
ended**

31st March 2023

**Charity no
(if any)**

1178622

Set out on pages

4 - 17

(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 31/03/2023.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date: 27/03/2024

Name:

Michelle Hook

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

Address:

35 Treeve Lane, Connor Downs, Hayle, Cornwall TR27 5DQ

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

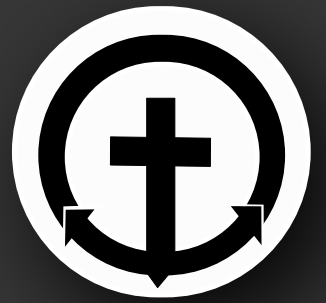
Give here brief details of any items that the examiner wishes to disclose.

Nothing to report

CALVARY CHAPEL BATH

England & Wales - Charity number 1178622

Accounts



Calvary Chapel Bath

Annual Report & Accounts

Year Ended 31st Mar | 2022

Calvary Chapel Bath

Also known as "Calvary Bath"

Trustees

Jeffrey Scott Cuzzo
Brian Kristopher Cambra
Simon Lawrenson

Pastors

Jeffrey Scott Cuzzo

Governing Document

CIO - Foundation Registered 4th June 2018

Registered Charity Number

1178622

Charity Principle Address

Shepherds Mead
South Stoke
Bath
BA2 7EB

Accounts Prepared By

Bliss Accounts

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Objectives and Achievements

Objects of the Charity

The Charity's Objects (the Objects) are the advancement of Christianity for the benefit of the public in accordance with the following:

- a) To worship God the Father, Son and Holy Spirit;
- b) To build up the Church of Jesus Christ, in particular through the teaching and preaching of the Word of God (The Bible);
- c) To proclaim that men and women should repent and believe in Jesus Christ as Saviour and Lord;
- d) As we have opportunity, to do good to all, especially to those who are of the household of faith (Galatians 6:10)

Activities of the Charity

As a church we have been continuing to teach the Bible verse by verse and see people being encouraged and growing in their faith in God. Over the course of 2021-2022 we have taught through the books of Genesis and Ephesians.

We have also met the need of having a children's ministry on a Sunday morning to allow for whole families to join us for church on a Sunday morning.

We meet for prayer every Sunday evening and Zoom and this has been a source of huge encouragement to all those who are involved. We pray for the individuals in the fellowship, as well as for our community and for our country.

The trustees also are fully aware of the Charity Commission's guidance on public benefit.

Achievements and Performance, Year Ended 31st March 2022

As we went into lockdown again at the beginning of 2021, fortunately we were still legally able to meet in person as a small group of believers. This was very helpful as many people were stressed from all the pressure of Covid 19 and we were able to minister comfort and encouragement to people as well as pray for people as they navigated this difficult reality.

We continued to see new people visit the fellowship and join us as we went through 2021. We also had some people move away, so it is always hard to say goodbye to those you grow close to. As the pastor I was also able to travel to America in August 2021 to lead a Young Adults camp in Texas, which was very fun and refreshing! I also travelled to America in September 2021 for a Teaching Conference in California, and Texas.

At the beginning of October we began to meet as a church in person on a Sunday morning, beginning to offer children's ministry. Previously we had just been a midweek Bible study on a Thursday evening and met together on Zoom on Sundays.

Near the end of 2021 the building we had been renting for our meetings was put up for sale. Sadly, the building sold at the beginning of 2022 and so we needed to move out. I lost my office and we had to find a new place to meet as a church. We were able to start renting the Village Hall in our village of South Stoke for our Sunday morning services.

Over the last year we have taught through the book of Genesis and we have just finished teaching the book of Ephesians. We will now be studying the book of Exodus. I have also been able to train up a young man who is studying at Bible College and so he has just started teaching at the church once a month through the book of Philippians as well. We have also started meeting for a home fellowship on Wednesday evenings, which has been a really lovely time for people to connect in an informal setting.

We are continuing to see people be blessed and encouraged in their faith as we fellowship and study the Bible together and the Lord continues to bring people along who are hungry to study His Word.

Financial Review

Financial Position

The Charity's primary source of funds is from free-will offerings received from those regularly attending the Sunday services as well as various other supporters to the objectives of the Charity.

Reserves Policy

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities. The Charity has an amount of reserves, of which its value must be available as a liquid asset at all times. These reserves are equal to 3 months of average total expenditure.

Grant Making Policy

Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable activities. There are no upper or lower limits of support.

Principal Sources of Funding

The charity's principal source of funds is from voluntary donations received from those regularly attending the Sunday services as well as various other supporters of the objectives of the charity.

Declaration

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees:



Jeffrey Cuozzo
Date: 26/09/2022

Statement of Financial Activities

For the Year End Ended 31st Mar 2022

		Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
	Note				
Income					
Donations and Legacies	2	10,161	-	10,161	54,682
Charitable Activities		-	-	-	-
Other Trading Activities		-	-	-	-
Investments	2	-	-	-	3
Other Income	2	1	-	1	-
Total Income		10,162	-	10,162	54,685
Expenditure					
Raising Funds	4	-	-	-	-
Charitable Activities	4	13,559	-	13,559	10,419
Total Expenditure		13,559	-	13,559	10,419
Net Income (Expenditure)		(3,397)	-	(3,397)	44,266
Net Movement in Funds		(3,397)	-	(3,397)	44,266
Reconciliation of Funds					
	12-13				
Total Funds b/fwd		66,205	-	66,205	21,939
Total Funds c/fwd		62,808	-	62,808	66,205

Balance Sheet

At 31st Mar 2022

	Note	£	2022 £	£	2021 £
Fixed Assets					
Tangible Assets	9		581		1,045
Current Assets					
Debtors	10	536		4,628	
Cash in Bank and in Hand		61,892		60,701	
Total Current Assets			<u>62,428</u>	<u>65,329</u>	
Liabilities					
Creditors: Amount falling due within one year	11	(201)		(169)	
Net Current Assets			<u>62,227</u>	<u>65,160</u>	
Net Assets			<u>62,808</u>	<u>66,205</u>	
The Funds of the Charity	12-13				
Unrestricted Funds			62,808		66,205
Restricted Funds			-		-
Total Funds			<u>62,808</u>	<u>66,205</u>	

These financial statements were approved by the board of trustees and signed on their behalf, on 26/09/2022



Signed on behalf of the charity's trustees: Jeffrey Cuozzo (Chair)

Statement of Cash Flows

For the Year End Ended 31st Mar 2022

	2022 £	2021 £
Cash flows from Operating Activities		
Net cash provided by (used in) Operating Activities (see Note 1)	1,192	45,072
Cash flows from Investment Activities		
Interest on cash deposits	1	3
Capital Expenditure		
Fixed Asset Additions	-	-
Net cash inflow/(outflow) for the year	1,193	45,075
Cash and Cash Equivalents at 1 April 2021	60,701	15,626
Cash and Cash Equivalents at 31 March 2022	61,892	60,701

	2022 £	2021 £
Note 1. Reconciliation of net Income/(Expenditure) (as per Statement of financial Activities)		
Net Income/(Expenditure)	(3,397)	44,266
Adjustments For:		
Depreciation Charges	465	463
Interest on investments	-	(3)
(Increase)/decrease in debtors	4,092	3,130
Increase/(decrease) in liabilities	32	(2,785)
	1,192	45,071

Notes to the Financial Statements

For the Year End Ended 31st Mar 2022

1. Accounting Policies

General Information

Calvary Chapel Bath is a Charitable Incorporated Organisation registered in England and Wales. The registered charity number, company number and address of the charity is given in the charity information on the cover sheet.

Statement of Compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), Companies Act 2006 and Charities Act 2011.

Calvary Chapel Bath is a Public Benefit Entity as defined by FRS 102.

Going Concern

The charity has a number of regular donors, giving the trustees reasonable confidence that sufficient funding will be secured beyond the current year. The trustees have assessed the level of funds held, in addition to the cash flow needs of the charity, concluding with confidence that it will be able to continue in its operation.

Fund Accounting Policies

The General Funds are not subject to any restrictions regarding their particular use and are available for applicable general purposes of the charity.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when; the charity is legally entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Where incoming resources have related expenditure, the incoming resources and related expenditure are reported gross in the SoFA.

Incoming resources from Gift Aid tax reclaims are included in the SoFA at the same time as the gift to which they relate.

The value of voluntary help received is not included in the accounts but is described in the trustee's annual report.

Investment income is included in the accounts when receivable

Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources. It is probable that the paying out of resources will be required in settlement and the amount of the obligation can be measured reliability.

The charity makes grants to individuals and other institutions to further its charitable objectives.

Fixed Assets

Tangible fixed assets which cost £500 or more and used for more than one year are capitalised. They are valued at cost price or a reasonable value on receipt.

Depreciation is calculated on tangible fixed assets using the Straight Line Method, at 25% of the cost per year

Inventory

Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.

Donated goods are measured at their fair value, unless it is impractical to measure reliably the fair value of donated item(s). When there is no direct evidence of fair value for an equivalent item, a value is derived from: the cost of the item to the donor; or in the case of goods that are expected to be sold, the estimated resale value after deducting the cost to sell the goods.

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Judgements in Applying Accounting Policies

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates but are unlikely to be material.

Cash at Bank and In Hand

Cash at bank and in hand includes cash and short-term highly liquid investments with short maturity of three months or less from the date of acquisition or opening of the deposit or similar amount.

Financial Instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial Instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method

2. Analysis of Income

	2022			2021		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Donations and Legacies						
Freewill Offerings	9,790	-	9,790	53,817	-	53,817
Tax Recoverable - Gift Aid	371	-	371	865	-	865
	10,161	-	10,161	54,682	-	54,682
Investment Income						
Bank Interest	-	-	-	3	-	3
Other Income						
HMRC Gift Aid Interest	1	-	1	-	-	-
Total	10,162	-	10,162	54,685	-	54,685

3. Donated Goods, Facilities and Services

	2022	2021
	£	£
Donated Goods	-	-
Donated Facilities	-	-
	-	-

Number of Unpaid General Volunteers	2022	2021
Church Services - Hospitality and Operations	5	5
Church Services - Discipleship and Outreach	2	3
Church Services - Sunday School Teachers	7	5
Church Discipleship - Bible Studies	3	2
	17	8

4. Analysis of Expenditure on Charitable Activities

		2022				2021			
	Note	Activities Undertaken Directly £	Grant Funding of Activities £	Support Costs £	Total £	Activities Undertaken Directly £	Grant Funding of Activities £	Support Costs £	Total £
Mission and Ministry									
Discipleship and Outreach		-	-	177	177				-
Conferences and Retreats		508	-	-	508				-
Travel	5	693	-	-	693				
Phone Contract	5	659	-	-	659				
		1,860	-	177	2,037	144	-	-	144
TIKVAH - Mission and Ministry									
Discipleship and Outreach		640	-	-	640				
Israel - Married Couples Retreat		3,624	-	-	3,624				
Israeli Ladies Retreat		205	-	-	205				
Young Adults Retreat		123	-	-	123				
Awaiting His Return Conference		363	-	-	363				
Bad Debt		-	-	-	-				
Fixed Asset Depreciation	9	465	-	-	465				
		5,420	-	-	5,420	4,082	-	-	4,082
Property, Management and Administration									
Tikvah - Rent and Utilities		4,867	-	189	5,056				
IT, Media and Music		290	-	4	294				
Tikvah - IT, Media and Music		328	-	-	328				
Accounting		-	-	188	188				
Independent Examination		-	-	235	235				
		5,485	-	616	6,101	6,193	-	-	6,193
		12,765	-	793	13,558	10,419	-	-	10,419

5. Trustee Expenses

No trustee was paid for their service as a trustee. The nature of expenses incurred were for: **ministry, administrative and subsistence** causes, exclusively and necessary for fulfilling the charity objects

1 Trustee was paid expenses in the financial year ended 31 March 2021

0 Trustees was paid expenses in the financial year ended 31 March 2020

	2022	2021
	£	£
Trustee Expenses		
Travel	693	-
Phone Contact	659	-
	<u>1,352</u>	<u>-</u>

6. Independent Examiner's Remuneration

	2022	2021
	£	£
Independent Examiner's Fees	<u>235 †</u>	<u>-</u>

† The Independent Examination fee for the accounts for the Year Ended 31st March 2021 was not included in the 2021 accounts as a creditor and not in the Income and Expenditure account. The total amount in the 2021 figure includes examination fees for both the Year Ended 31st Mar 2021 and 31st Mar 2022

7. Grant-making Activities

	2022	2021
	£	£
Grants made to Institutions	-	-
Grants made to Individuals	-	-
Total	-	-

8. Staff Costs, Employee Benefits and Trustees Remuneration

By provision of the charity's Governing Document, J. Cuozzo was remunerated £1,352 in personal expenses (nil personal expenses in 2021).

9. Fixed Assets

	Fixtures, Fittings and Equipment	Total
	£	£
Cost or Valuation		
At 1 Apr 2021	1,858	1,858
Additions	-	-
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 31 Mar 2022	1,858	1,858
Depreciation and Impairments		
At 1 Apr 2021	813	813
Disposals	-	-
Depreciation	465	465
Impairment	-	-
Transfers	-	-
At 31 Mar 2022	1,277	1,277
 Net Book Value at 1 Apr 2021	 1,045	 1,045
Net Book Value at 31 Mar 2022	581	581

10. Debtors

	2022	2021
	£	£
Prepayments and Accrued Income		
IT, Media and Music	166	3,763
Other Debtors		
Tax Recoverable - Gift Aid	371	865
Total	537	4,628

11. Creditors

	2022	2021
	£	£
Accruals and Deferred Income		
Accrued Utilities	-	169
Other Creditors		
Accountancy Fees	81	-
Independent Examination	120	-
	201	-
Total	201	169

12. Summary of the Assets and Liabilities of each Category of Fund

	2022			2021		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Tangible Fixed Assets	581	-	581	1,045	-	1,045
Intangible Assets	-	-	-	-	-	-
Debtors	536	-	536	4,628	-	4,628
Current Assets	61,892	-	61,892	60,701	-	60,701
Creditors: Amounts falling due within one year	(201)	-	(201)	(169)	-	(169)
	62,808	-	62,808	66,205	-	66,205

13. Movement in Funds

	Fund Balances Brought Forward	Income	Expenditure	Net Transfers	Fund Balances Carried Forward
	£	£	£	£	£
Unrestricted Funds					
General Fund	66,205	5,614	(5,685)	(51,683)	14,450
Tikvah Fund	-	4,548	(7,874)	51,683	48,357
Total Funds	66,205	10,161	(13,559)	-	62,808

14. Related Party Transactions

Transactions with related parties have been disclosed in note 5. 'Trustee Expenses' and note 8. 'Staff Costs, Employee Benefits and Trustees Remuneration.'

Independent examiner's report on the accounts

Report to the trustees of Calvary Chapel Bath

Charity no. 1178622

For the period ended 31st March 2022

Set out on pages 4 - 16

Respective responsibilities of trustees and examiner

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

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

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 material matters have come to my attention 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: 19/10/2022

Name: Magnus Proctor FFA

Professional qualification Fellow of the Institute of Financial Accountants

Address: Lindisfarne, Landkey Road, Barnstaple, Devon, EX32 9BW

CALVARY CHAPEL BATH

England & Wales - Charity number 1178622

Accounts



Trustees' Annual Report for the period

Period start date		Period end date	
From	01 04 2020	To	31 03 2021

Section A Reference and administration details

Charity name Calvary Chapel Bath

Other names charity is known by

Registered charity number (if any) 1178622

Charity's principal address

Shepherds Mead

South Stoke

Bath

Postcode

BA2 7EB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jeffrey Cuozzo	Chair		Members
2	Simon Lawrenson			Members
3	Brian Cambra		29-12-2020 to 31-03-2021	Members
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CIO Foundation Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed and elected by members

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the CIO are the advancement of Christianity for the benefit of the public in accordance with the following:

- a. To worship God the Father, Son and Holy Spirit;
- b. To build up the Church of Jesus Christ, in particular through the teaching and preaching of the Word of God (The Bible);
- c. To proclaim that men and women should repent and believe in Jesus Christ as Saviour and Lord;
- d. As we have opportunity, to do good to all, especially to those who are of the household of faith (Galatians 6:10).

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Meet weekly for the purpose of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another to build each other up in the Christian faith which can include promotion, encouragement and instruction in effective and productive methods of individual and group study of the Word of God.

Establish sources of material for individual study of the Word of God.

Promote and encourage individual development of worship of the God-head through prayer, music and service to the Kingdom of God.

Promote and encourage all other aspects of individual and group growth in service toward the Kingdom of God through the development of the gifts and talents provided by God.

Present the facts and truth of man's need for salvation and God's plan and provision of that salvation through substitutionary death and resurrection of His Son, Jesus Christ, to all who would hear and receive through regularly held church services and in various means of public outreach.

By careful and informed provision of financial assistance accompanied by advice, spiritual counsel and instruction, where appropriate, to assist needy individuals experiencing unforeseen financial difficulties with the view to their own eventual sustained self-sufficiency in the climate of their surrounding economic and cultural environment.

To intercede in prayer, according to scripture, for those with physical, emotional and spiritual ailments and to offer scriptural advice and instruction in the cure and prevention of such illnesses where practical.

To offer and provide care, sympathy and scriptural counsel to those in distress.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The days for meeting weekly are Sunday mornings by Zoom and Thursday evenings in person during which the activities of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another are engaged on a regular basis. It is during the meetings that individual and group prayer, worship, Bible study and use of the gifts and talents provided by God are taught, promoted and encouraged. It is also during the meetings, as well as during other irregularly scheduled public outreach opportunities, that the salvation message has been made known and explained.

In the spirit of encouraging and promoting individual discipleship within the Body of Christ, the Charity has also noted the need, among young believers having finished their required service in the Israeli Defense Force who, having experienced pressures, challenges and temptations they confronted during their military service, often become discouraged and grow cold in their faith, leave the army disenfranchised and disconnected from the body of Messiah embarrassed, ashamed, helpless, and in need of restoration and hope from the Lord.

Responding to this need the Charity has embarked on a three-fold mission of Tikvah (Hope) discipleship ministry to gather, restore and raise up recently discharged IDF soldiers in order to breathe life back into them so that they will once again be healthy and whole with a vibrant, rekindled walk with Him. This ministry comprises a six week time frame with a maximum number of 12 young people introducing different weekly themes of forgiveness, grace, prayer, the Holy Spirit, resisting temptation and the power of the Word of God in and around Bath and various other UK locations involving outings, interactive events, Bible study, some books to read and engaging discussion sessions.

Summary of the main achievements of the charity during the year

As we all know 2020 was a very difficult year. We saw a lot of plans that we had as a ministry frustrated by the lockdowns.

In April 2020 we had planned to host a couples retreat here in Bath for young Israeli ministry couples. Sadly that was all cancelled at the last minute because of Covid.

Also, there was a plan to have another discipleship program for Israeli Young Adults with the Tikvah ministry which is a ministry of Calvary Chapel Bath. This was going to be from the end of April into July. However, sadly this was also cancelled.

Although we experienced much disappointment, as a fellowship of believers, Calvary Chapel Bath was able to continue to meet on Zoom during the lockdowns and we actually saw our numbers growing as a local church. On Thursday evening we studied through the book of Revelation from April into the beginning of 2021. We then started studying Genesis on a Thursday evening. We also started meeting on Sundays as well on Zoom. I was teaching through Acts and then into the book of Romans at the beginning of 2021.

When we weren't locked down we were again able to meet in person which was a huge welcome blessing to everyone involved. During the summer of 2020 we were even able to meet in the park for 3 weeks on a Sunday.

We locked down again in January 2021. However, legally we were still able to meet as a small fellowship of believers with all the proper risk assessments and masks and social distancing in place. This helped to keep the people encouraged and connected as they were able to see each other in person a bit and not feel so isolated and alone.

We are praying about finding a place to meet in person on a Sunday morning for proper church services sometime in 2021, Lord willing.

We are continuing to see people be blessed and encouraged in their faith as we fellowship and study the Bible together and the Lord continues to bring people along who are hungry to study His Word

Section E

Financial review

Brief statement of the charity's policy on reserves

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity's primary source of funds is from free-will offerings received from those regularly attending as well as various other supporters sympathetic to the objectives of the Charity and the ministries it supports. In addition to voluntary support from individuals, funds are received from Joshua Fund in support of the Charity's Tikvah ministry.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

Jeffrey Cuozzo	
Chair	

29/09/2021



Calvary Chapel Bath			Charity No (if any)	1178622	CC17a
Annual accounts for the period					
Period start date	01/04/2020	To	Period end date	31/03/2021	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year	Total last year
			Unrestricted funds	income funds	Endowment funds		
			£	£	£	£	£
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	-	-	-	-	-
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	3	-	-	3	0
Incoming resources from charitable activities		S04	54,681	-	-	54,681	56,222
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	54,684	-	-	54,684	56,222
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	4,226	-	-	4,226	31,989
Governance costs		S11	6,193	-	-	6,193	3,479
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	10,419	-	-	10,419	35,468
Net incoming/(outgoing) resources before transfers		S14	44,265	-	-	44,265	20,754
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	44,265	-	-	44,265	20,754
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	44,265	-	-	44,265	20,754
Total funds brought forward		S20	21,939	-	-	21,939	1,185
Total funds carried forward		S21	66,205	-	-	66,205	21,939

Section B Balance sheet

		Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03		
Fixed assets							
Tangible assets	(Note 9)	B01	1,045	-	-	1,045	1,510
		B02	-	-	-	-	-
Investments	(Note 10)	B03	-	-	-	-	-
Total fixed assets		B04	1,045	-	-	1,045	1,510
Current assets							
Stock and work in progress		B05	-	-	-	-	-
Debtors	(Note 11)	B06	4,628	-	-	4,628	7,758
(Short term) investments		B07	-	-	-	-	-
Cash at bank and in hand		B08	60,701	-	-	60,701	15,626
Total current assets		B09	65,329	-	-	65,329	23,384
Creditors: amounts falling due within one year							
	(Note 12)	B10	169	-	-	169	2,954
Net current assets/(liabilities)		B11	65,159	-	-	65,159	20,430
Total assets less current liabilities		B12	66,205	-	-	66,205	21,939
Creditors: amounts falling due after one year							
	(Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges		B14	-	-	-	-	-
Net assets		B15	66,205	-	-	66,205	21,939
Funds of the Charity							
Unrestricted funds		B16	66,205			66,205	21,939
		B17	-			-	-
Restricted income funds (Note 13)		B18		-		-	-
Endowment funds (Note 13)		B19			-	-	-
Total funds		B20	66,205	-	-	66,205	21,939
Signed by one or two trustees on behalf of all the trustees			Signature		Print Name		Date of approval
					Jeffrey Cuozzo		31/08/2021

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with*

✓

 Accounting Standards;
- or

--

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2**Accounting policies**

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions
Support Costs**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS**Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Stocks and work in progress

These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Interest	3	-
		-	-
		-	-
		-	-
	Total	3	-
Incoming resources from charitable activities	Tithes and Offerings	53,816	55,240
	Gift Aid	865	983
		-	-
		-	-
	Total	54,681	56,222

Section C	Notes to the accounts	(cont)
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Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Fellowship Expenses	144	6
	Tikvah Expenses	4,082	31,983
		-	-
		-	-
	Total	4,226	31,989
Governance costs	Accounting and Administrative Expenses	6,193	3,479
		-	-
	Total	6,193	3,479

Section C**Notes to the accounts****(cont)****Note 5 Support Costs**

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure**6.1 Trustee expenses**

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
0	0
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
115	110

Section C	Notes to the accounts	(cont)
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Note 7 **Paid employees**
Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	-	-
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	-	-

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
Other	-	-
Total	-	-

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

--

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Section C	Notes to the accounts	(cont)
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Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

£

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		-

Section C**Notes to the accounts****(cont)****Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	1,858	-	1,858
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	1,858	-	1,858

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	SL	SL or RB
** Rate				25%	

Balance brought forward	-	-	-	348	-	348
Depreciation charge for year	-	-	-	465	-	465
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	813	-	813

9.3 Net book value

Brought forward	-	-	-	1,510	-	1,510
Carried forward	-	-	-	1,045	-	1,045

9.4 Revaluation*If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Section C	Notes to the accounts	(cont)
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Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Section C	Notes to the accounts	(cont)
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Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	865.0	1,095.0	-	-
Prepayments and accrued income	3,762.6	6,662.6	-	-
Total	4,627.6	7,757.6	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	2,900	-	-
Accruals and deferred income	169	54	-	-
Total	169	2,954	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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Section C	Notes to the accounts	(cont)
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Note 13 **Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	-	-	-	-	-	-

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Section C	Notes to the accounts	(cont)
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Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties				
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Section C	Notes to the accounts	(cont)
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Note 15	Additional Disclosures
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The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/
members of

Calvary Chapel Bath

On accounts for the year
ended

31st March 2021

Charity no
(if any)

1178622

Set out on pages

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [named body]]. *Delete [] if not applicable.*

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 statement

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 (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 04/10/21

Name:

IAN CHARLES EDWARDS

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

N/A

Address:

10 ACREFIELD, NEWBURGH, WIGAN, WN8 7LJ

Section B	Disclosure
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Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities’ Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the trustees’ annual report.)

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