



# Calvary Bristol

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Annual Report & Accounts  
Year Ended 31st July | 2023

# Calvary Chapel Bristol

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## Annual Report and Accounts

Objectives and Achievements	2
Financial Review	4
Plans for Future Periods	5
Structure, Governance and Management	5
Reference and Administrative Details	5
Statements of Financial Activities	7
Balance Sheet	8
Summary Income and Expenditure Account	9
Notes to the Financial Statements	
1. Accounting Policies	10
2. Analysis of Income	12
3. Donated Goods, Facilities and Services	12
4. Analysis of Expenditure	13
5. Trustee Expenses	14
6. Independent Examiner Remuneration	14
7. Grant-making Activities	15
8. Staff Costs, Employee Benefits and Trustee Remuneration	16
9. Fixed Assets	17
10. Debtors	18
11. Creditors	18
12. Summary of the Assets and Liabilities of each Category of Fund	19
13. Movement in Funds	20
14. Related Party Transactions	21

## 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 the Triune God (Father, Son and Holy Spirit)
- b. To show the love of Jesus Christ with all whom we encounter;
- c. To promote peace with God, others, and in oneself through the knowledge of God and the forgiveness of sins
- d. To instruct people in Christian living, in particular through the teaching and preaching of the Word of God (The Bible)
- e. To proclaim that men and women should repent and believe in Jesus Christ as Saviour and Lord; and
- f. As we have opportunity, to do good to all, especially to those who are of the household of faith

### Activities of the Charity

The activities undertaken by Calvary Chapel Bristol during the year in order to meet the objects of the charity, and in accordance with Section 4 of the Charities Act 2006 having due regard for the Charity Commission's guidance on public benefit, included:

- Weekly public services;
- Midweek bible studies and prayer meetings;
- Visits to individuals and families in need;
- Baptisms.

### Achievements and Performance, Year Ended 31st Jul 2023

- Public services were held weekly on Sundays throughout the year to meet the spiritual, emotional and physical needs of those in our community through teaching the truths about God, Jesus, and salvation as revealed in scripture, and for people to freely express their faith through prayer, worship and fellowship. We've had consistent and continued attendance of our congregants as well as various visitors throughout the year.
- Ongoing ministry throughout the week to individuals and families was supported with prayer meetings and bible studies to maintain fellowship and encouragement of which a majority of our congregants are engaged in.
- Visits to hospitals and homes, and phone calls to individuals and families were made throughout the year to offer and provide care, sympathy, encouragement, counsel and practical help for those as needed.
- Donations and honorariums were made to persons and organisations throughout the world. The church encourages an outward looking heart, and supports members of the congregation who are

involved in charitable projects that are in line with our own aims and objectives. We've given financial support to guest speakers, missionaries and other ministers who have helped support the aims of the charity.

- In accordance with scripture, public baptismal services took place for those individuals who committed themselves to following the principles and precepts of God as they publicly declared and gave testimony to their decision to follow the tenets of Christianity.
- All of the above activities have been accomplished in an adult-level context as well as the provision of similar instruction and opportunities in various age appropriate contexts for children through the development of a structured children's curriculum, mostly offered simultaneous to the adult worship services held each Sunday morning and conducted by volunteers from among the church body.

Over the course of the year, we have seen growth as new individuals and families have joined the church, committed to following the tenets of the faith, been baptised and have become faithful members of the congregation. Over the course of the year we have had others leave for various reasons.

## Financial Review

### Financial Position

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

The Charity's expenditures were primarily for providing premises for its main Sunday meetings and resources to aid in worship and Bible study during the main and supplemental meetings.

There were no significant events that have affected the financial performance and position of the charity during the supporting period.

### Reserves Policy

The Charity 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 better achieve its charitable objects and for the continuation of the charity should it come into financial hardship. The charity is to hold reserves of liquid, current assets at £10,000, which is equivalent to six months average monthly expenditure.

### Grant Making Policy

The Charity will make grants to external organisations and individuals by assessment of the Trustees through careful and informed consideration accompanied by advice, spiritual counsel and instruction, where appropriate, on the basis of need and fulfilment of the charitable activities. There are no upper or lower limits of support.

### Spending and Reimbursement Policy

All money spent from someone's own personal account with the intention of being reimbursed by the church, must either be by a trustee, or under the direction of/agreed by a trustee.

If a trustee is planning to spend over £500 for the charity, this must also be approved by at least one other trustee.

### 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.

## Plans For Future Periods

The charity plans to continue with its current objectives in the future by continuing with providing the public with opportunities to worship as stated above in our activities.

## Structure, Governance and Management

### Constitution, administration and decision making

Calvary Chapel Bristol is a 'Charitable Incorporated Organisation' registered on 19th December 2019, and is managed by a board of Trustees who have oversight of the activities and expenditure of the charity in accordance with our constitution, current legislation and good practice. The Trustees conduct the administration and ensure accountability and transparency in the administration of the charity in its oversight to ensure it meets the charities stated objectives. The Trustees and Leadership meet regularly, at which a standing agenda is maintained and reports are given on every aspect of the church's work, with minutes being maintained for these meetings.

### Method of appointment or election of trustees

The charity appoints new trustees on the recommendations of existing members and is followed by a selection process for trustees with the appropriate skills and expertise. Appointments are normally for a two-year period, with the option for re-appointment.

All new trustees of the charity undergo induction to familiarise themselves with the aims and work of the charity, and to ensure they understand fully their responsibilities as trustees and the organisational expectations in terms of their commitment. As part of the induction programme, trustees are provided with constitutional, governance, financial and organisational documentation. Trustees receive regular updates and are made aware of relevant events and training opportunities. Trustees are encouraged to get to know our congregation.

The management of the charity is the responsibility of the Trustees who are appointed under the terms as set out in our constitution.

## Reference and Administrative Details

<b>Trustees</b>	Daniel Arnold (Chair) Martin Tatton Stephen Vickery
<b>Pastors</b>	Daniel Arnold
<b>Governing Document</b>	CIO - Foundation Constitution Registered 19th December 2019
<b>Registered Charity Number</b>	1187056
<b>Charity Principle Address</b>	157 Birchwood Road Bristol BS4 4RB
<b>Accounts Prepared By</b>	Bliss Accounts

### **Declaration**

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

A handwritten signature in black ink, appearing to read 'D Arnold', written in a cursive style.

Daniel Arnold (Chair)  
13/05/2024

## Statement of Financial Activities

For the Year Ended 31st Jul 2023

	Note	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Total Funds 2022
<b>Income</b>					
Donations and Legacies	2	30,977		30,977	28,969
Charitable Activities		1,426	-	1,426	-
Other Trading Activities		-	-	-	-
Investments	2	-	-	-	-
Other Income	2	18	-	18	3
<b>Total Income</b>		<b>32,421</b>		<b>32,421</b>	<b>28,972</b>
<b>Expenditure</b>					
Raising Funds		-	-	-	-
Charitable Activities	4-9	(32,526)	-	(32,526)	(29,661)
<b>Total Expenditure</b>		<b>(32,526)</b>	<b>-</b>	<b>(32,526)</b>	<b>(29,661)</b>
Net Income (Expenditure)		(105)	-	(105)	(689)
<b>Net Movement in Funds</b>		<b>(105)</b>	<b>-</b>	<b>(105)</b>	<b>(689)</b>
<b>Reconciliation of Funds</b>					
	12-13				
<b>Total Funds b/fwd</b>		<b>31,969</b>	<b>-</b>	<b>31,969</b>	<b>32,658</b>
<b>Total Funds c/fwd</b>		<b>31,865</b>	<b>-</b>	<b>31,865</b>	<b>31,969</b>



## Balance Sheet

At 31st Jul 2023

			2023	2022
	Note	£	£	£
<b>Fixed Assets</b>				
Tangible Assets	9		678	1,223
<b>Current Assets</b>				
Debtors	10	4,148		3,798
Cash in Bank and in Hand		28,189		27,212
<b>Total Current Assets</b>			32,337	31,010
<b>Liabilities</b>				
Creditors: Amount falling due within one year	11	(1,151)		(264)
<b>Net Current Assets</b>			31,186	30,746
<b>Net Assets</b>			31,865	31,969
<b>The Funds of the Charity</b>	12-13			
Unrestricted Funds			31,865	31,969
Restricted Funds			-	-
<b>Total Funds</b>			31,865	31,969

These financial statements were approved by the board of trustees and signed on their behalf on 13/05/2024



Signed on behalf of the Charity Trustees: Daniel Arnold (Chair)

## Summary Income and Expenditure Account

For the Year Ended 31st Jul 2023

	2023	2022
	£	£
Income	32,421	28,972
Gains/(losses) on Investments	-	-
Interest and Investment Income	-	-
<b>Gross Income in the Reporting Period</b>	<b>32,421</b>	<b>28,972</b>
Expenditure	31,982	28,787
Interest Payable	-	-
Depreciation and charges for the impairment of Fixed Assets	544	874
<b>Total Expenditure in the Reporting Period</b>	<b>32,527</b>	<b>29,661</b>
Net Income (Expenditure) before tax	(105)	(689)
Tax Payable	-	-
<b>Net Income (Expenditure) for the financial year</b>	<b>(105)</b>	<b>(689)</b>

# Notes to the Financial Statements

For the Year Ended 31st Jul 2023

## 1. Accounting Policies

### General Information

Calvary Chapel Bristol 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 page 6.

### 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) and Charities Act 2011.

Calvary Chapel Bristol 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

*Notes to the Financial Statements - Continued*

**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 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

	2023			2022		
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
<b>Donations and Legacies</b>						
Freewill Offerings	24,937	-	24,937	23,812	-	23,812
Freewill Offerings from Outside the UK	2,147	-	2,147	930	-	930
Tax Recoverable - Gift Aid	3,893	-	3,893	3,627	-	3,627
Hall Hire Grant	-	-	-	-	600	600
	<b>30,977</b>	<b>-</b>	<b>30,977</b>	<b>28,369</b>	<b>600</b>	<b>28,969</b>
<b>Charitable Activities</b>						
Conferences and Retreats	1,426	-	1,426	-	-	-
<b>Other Income</b>						
HMRC Gift Aid Interest	6	-	6	3	-	3
Amazon Charity Support	12	-	12	-	-	-
	<b>18</b>	<b>-</b>	<b>18</b>	<b>3</b>	<b>-</b>	<b>3</b>
<b>Total</b>	<b>32,421</b>	<b>-</b>	<b>32,421</b>	<b>28,372</b>	<b>600</b>	<b>28,972</b>

## 3. Donated Goods, Facilities and Services

	2023	2022
	£	£
Donated Goods	-	-
Donated Facilities	-	-
	<b>-</b>	<b>-</b>
<b>Number of Unpaid General Volunteers</b>	<b>2023</b>	<b>2022</b>
Church Services - Hospitality and Operations	5	5
Church Services - Childrens Ministry	10	8
Mid-week group - Leaders	1	1
Leadership Team - Leaders	3	2
	<b>19</b>	<b>16</b>

Notes to the Financial Statements - Continued

## 4. Analysis of Expenditure

### Expenditure on Charitable Activities - Activities Undertaken Directly

	Note	2023 £	2022 £
<b>Mission and Ministry</b>			
Discipleship and Outreach		611	1,407
Hospitality - Supplies - Gifts		1,724	2,099
IT - Media - Music		643	569
Retreats and Conferences	5	7,279	1,727
Honorarium		350	1,400
Pastoral Services Ministry Support		6,900	9,883
Travel		2,722	943
Other Ministry Expenditure		58	2
Training and Resources		-	9
<b>Property, Mangement and Administration</b>			
Rent and Utilities		8,320	8,255
Fixed Asset Depreciation	9	544	874
Insurance		206	203
Office Costs and Postage		188	72
Bank Charges and Paypal Fees		120	30
Other Admin Expenditure		-	68
		<b>29,665</b>	<b>27,541</b>

### Expenditure on Charitable Activities - Grant Funding of Activities

	Note	2023 £	2022 £
Grants Payable	7	<b>1,800</b>	<b>1,050</b>

### Expenditure on Charitable Activities - Support Costs

	Note	2023 £	2022 £
Discipleship and Outreach - Support Costs		712	545
Hospitality, Supplies and Gifts - Support Costs		-	24
Accountancy		208	372
Independent Examination	6,11	140	130
		<b>1,060</b>	<b>1,071</b>
<b>TOTAL Expenditure</b>		<b>32,525</b>	<b>29,661</b>

Notes to the Financial Statements - Continued

## 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 Trustees was paid expenses in the financial year ended 31st Jul 2023

1 Trustees was paid expenses in the financial year ended 31st Jul 2022

	2023	2022
	£	£
<b>Trustee Expenses</b>		
D Arnold Trip to Israel with CCUK	1,879	
Travel	842	943
Conferences	203	719
	<b>2,925</b>	<b>1,670</b>

## 6. Independent Examiner's Remuneration

	2023	2022
	£	£
Independent Examiner Fees	140	130

*Notes to the Financial Statements - Continued*

## 7. Grant-making Activities

Resourcing Mission and Ministry in accordance with the Charity Objects:

	2023 £	2022 £
<b>Grants Made to Institutions</b>	<hr/> -	<hr/> -
<b>Grants Made to Individuals</b>	<hr/>	<hr/>
S. Martinez Missionary Support	1,800	1,050
<b>Total</b>	<hr/> <b>1,800</b>	<hr/> <b>1,050</b>



*Notes to the Financial Statements - Continued*

## 8. Staff Costs, Employee Benefits and Trustee Remuneration

	2023	2022
Average number of staff employed during the reporting period	-	-
	£	£
<b>Staff Costs and Employee Benefits</b>		
Pastoral Services - Ministry Support Pay	6,900	9,883
Employer's Social Security Costs	-	-
Employer's Contribution to Pension Schemes	-	-
Other Employee Benefits	-	-
	<b>6,900</b>	<b>9,883</b>

No employees received employee benefits more than £60,000

By provision of the charity's Governing Document, Daniel Arnold was remunerated £2,924 in personal expenses (£1,670 personal expenses in 2022). Debbie Arnold is not an employee of Calvary Chapel Bristol and handles her taxation through self-assessment. There were no pension contributions made

Notes to the Financial Statements - Continued

## 9. Fixed Assets

	<b>Fixtures, Fittings and Equipment</b>		
	Ministry Equipment	Building Improvements	<b>Total</b>
	£	£	£
<b>Cost or Valuation</b>			
At 1st Aug 2022	3,751	-	3,751
Additions	-	-	-
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
<b>At 31st Jul 2023</b>	<b>3,751</b>	<b>-</b>	<b>3,751</b>
<b>Depreciation and Impairments</b>			
At 1st Aug 2022	2,529	-	2,529
Disposals	-	-	-
Depreciation	544	-	544
Impairment	-	-	-
Transfers	-	-	-
<b>At 31st Jul 2023</b>	<b>3,073</b>	<b>-</b>	<b>3,073</b>
Net Book Value at 1st Aug 2022	1,223	-	1,223
<b>Net Book Value at 31st Jul 2023</b>	<b>678</b>	<b>-</b>	<b>678</b>

Notes to the Financial Statements - Continued

## 10. Debtors

	2023	2022
	£	£
<b>Prepayments and Accrued Income</b>		
Insurance	56	57
Christian Copyright	119	-
Amazon Prime Subscription	80	98
IT, Media and Music	-	16
	<b>255</b>	<b>171</b>
<b>Other Debtors</b>		
Tax Recoverable - Gift Aid	<b>3,893</b>	<b>3,627</b>
<b>Total</b>	<b>4,148</b>	<b>3,798</b>

## 11. Creditors

	2023	2022
	£	£
<b>Other Creditors</b>		
Building Rental	800	-
Independent Examination	270†	130
Accounting	81	89
Hospitality, Supplies and Gifts	-	45
	<b>1,151</b>	<b>264</b>
<b>Total</b>	<b>1,151</b>	<b>264</b>

†The Independent Examination fee for the accounts for the Year Ended 31st July 2022 (YE2022) were not paid in the Year Ended 31st July 2023 (YE2023) so the 2023 figure includes both YE2022 and YE2023 fees

Notes to the Financial Statements - Continued

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

	<b>2023</b>		
	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	678	-	678
Intangible Assets	-	-	-
Current Assets	28,190	-	28,190
Debtors	4,148	-	4,148
Creditors: Amounts falling due within one year	(1,151)	-	(1,151)
	<b>31,865</b>	<b>-</b>	<b>31,865</b>

	<b>2022</b>		
	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible Fixed Assets	1,223	-	1,223
Intangible Assets	-	-	-
Current Assets	27,212	-	27,212
Debtors	3,789	-	3,789
Creditors: Amounts falling due within one year	(264)	-	(264)
	<b>31,969</b>	<b>-</b>	<b>31,969</b>

Notes to the Financial Statements - Continued

## 13. Movement in Funds

	Fund Balances Brought Forward	Income	Expenditure	Net Transfers	Fund Balances Carried Forward
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	31,969	32,421	(32,525)	-	31,865
<b>Total Funds</b>	<b>31,969</b>	<b>32,421</b>	<b>(32,525)</b>	<b>-</b>	<b>31,865</b>

*Notes to the Financial Statements - Continued*

## **14. Related Party Transactions**

### **Income**

Income from donations and legacies include £1,475 received from Trustees

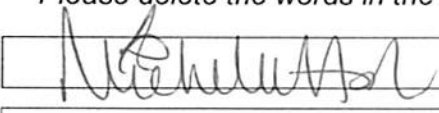
### **Expenditure**

Related party transactions are 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 Bristol		
On accounts for the year ended	31 <sup>st</sup> July 2023	Charity no (if any)	1187056
Set out on pages	<div>(remember to include the page numbers of additional sheets)</div>		
<p>I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/07/2023.</p>			
Responsibilities and basis of report	<p>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").</p> <p>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.</p>		
Independent examiner's statement	<p>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:</p> <ul style="list-style-type: none"><li>• accounting records were not kept in accordance with section 130 of the Act or</li><li>• the accounts do not accord with the accounting records</li></ul> <p>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.</p> <p><i>* Please delete the words in the brackets if they do not apply.</i></p>		
Signed:		Date:	27/03/2024
Name:	Michelle Hook		
Relevant professional qualification(s) or body (if any):	N/A		
Address:	35 Treeve Lane, Connor Downs, Hayle, Cornwall TR27 5DQ		

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