

CITY CHURCH TRUST

England & Wales · Charity number 701792

Details

Status Registered

Legal form Other

Registered 1989-07-28

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

Contact

Address 8 Kerris Close
Liverpool
L17 5BY

Phone 07837491966

Email info@citychurchliverpool.org

Website www.citychurchliverpool.org

Activities

Objects: ADVANCEMENT OF THE CHRISTIAN FAITH, RELIEF OF POVERTY, SICKNESS AND OF DISABLED PERSONS AND THE ADVANCEMENT OF EDUCATION IN MERSEYSIDE AND ELSEWHERE BOTH IN THE UNITED KINGDOM AND IN OTHER PARTS OF THE WORLD.

Activities: The objectives of the charity are the advancement of the Christian faith and relief of poverty, sickness and disabled persons and the advancement of education in Merseyside and elsewhere in the UK and other parts of the world.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** Education/training, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** SEE OBJECTS
- Knowsley
- Liverpool City
- Sefton
- St Helens
- Wirral

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£105,947	£101,169	-	-
2023-10-31	£61,737	£108,213	-	-
2022-10-31	£70,533	£91,946	-	-
2021-10-31	£97,017	£94,445	-	-
2020-10-31	£156,160	£107,207	-	-

Trustees

Name	Role	Appointed
Dr Susan Harding		2023-04-17
Franklyn Ifeanyi Chukwu-Baird		2024-06-20
Nathan Paul Cooke		2024-06-20

CITY CHURCH TRUST

England & Wales - Charity number 701792

Accounts

City Church Trust

Report and Accounts

Year ended 31 October 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CITY CHURCH TRUST
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 OCTOBER 2024

ADDRESS FOR CORRESPONDENCE	8 Kerris Close Liverpool L17 5BY
GOVERNING DOCUMENT	Declaration of Trust dated May 1989
CHARITY REGISTRATION NUMBER	701792
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jonathan Ball Franklyn Chukwu-Baird (appointed June 2024) Nathan Cooke (appointed June 2024) Ann Harding (resigned November 2024) Susan Harding Susan Latham (resigned November 2024)
BANKERS	Santander UK plc CCLA COIF Charities Deposit Fund Skipton Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-9	Notes to the Accounts

CITY CHURCH TRUST LIVERPOOL

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED OCTOBER 2024

The trustees have pleasure in submitting the Report and Accounts for the year ended 31st October 2024.

Objects of the charity

The charity was formed as a trust on 30th May 1989, is a registered charity and is governed by its Declaration of Trust of the same date. The charity's principal objectives, as set out in its governing document, are the advancement of the Christian faith and relief of poverty, sickness and disabled persons and the advancement of education in Merseyside and elsewhere in the UK and other parts of the world.

The work of the trust has continued, and the church has grown during the year as new people have joined.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Minister's report

There have been no changes in leadership of the church during the year. James Earnshaw remains as full time senior minister and is salaried by the trust. Paul Hampton continues as associate minister and is employed for 2 days per week. We also have a part time member of staff to coordinate the small groups and children's work.

We welcome all who attend City Church, offering teaching to any who wish to know about the love of Christ. We meet on Sunday mornings, and during the week in the church and in people's homes, to study the Bible and maintain friendships. In April we started an Alpha course for new Christians and people enquiring about the Christian faith. In September we started a second Sunday service, in the late afternoon, to provide an alternative opportunity for people to attend a worship service. This has proved successful. We have a pastoral team which is dedicated to supporting church members and reaching out to the wider community. We had a number of social events including picnics in the park over the summer, bonfire night and bank holiday parties, children's activities, film nights and shared meals. In March we held a baptism service for new believers.

Evangelism

We held our seventh Kennycarols carol service with brass band, games, and an evangelistic message. It was well supported by the local community. We continued to hold a monthly free community dinner, and a weekly board game cafe on Friday evenings; however, the café was discontinued after the summer break because of declining attendance. Over the summer in July and August we held a weekly Lego café which proved very popular. In September we again went apple picking.

Children's church

Our children's work continues to grow as new families have joined the church, and we have a part time paid worker to oversee and plan the activities as well as support the families of our children. The children are integrated into the life of the church through special events, and once again produced an excellent presentation at Christmas. We held a Light Party for the children on October 31st. Our team is continuing to build up and we have added more volunteers.

Youth ministry

Our youth ministry continues to thrive. We encourage our youth to be involved in all areas of the church including music ministry and media, and to join main church events such as picnics and the social café. A group of young people went away in August to the "Limitless" festival which was very beneficial in deepening their faith.

Property

The church building in Jubilee Drive is an old building, and work has continued through the year as we seek to improve and maintain facilities. Refurbishment of a downstairs office was completed, and this room can now be used for smaller meetings and youth activities. Some roof repairs were undertaken, including replacement of a flat roof area which was leaking. There are still problems with damp which we hope to address in the coming year.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees with approval of the leadership. Two new trustees were appointed during the year. Policies are reviewed regularly and kept up to date.

Risk Management

The trustees have reviewed the major strategic and operational risks that the charity faces. These are kept under review at trustees meetings, which occur at least four times per year. Where possible we seek to insure major risks in respect of the building and employees. In addition, we have a safeguarding policy with ongoing training for our safeguarding coordinator, also ensuring that all those who work with children and vulnerable adults on our behalf are cleared with the Disclosure and Barring Service (DBS).

All our other policies are under regular review by the trustees. These include GDPR and volunteer management

Financial Review

Total annual income was £107,360. Two annual gift aid payments are included in this figure, however, there does seem to be an increase in general giving. We now have a contactless giving facility. The annual expenditure was £101,170; this resulted in a small surplus for the year. The payroll and independent examination continue to be conducted by Stewardship Services.

Reserves Policy

At the year end, the charity's total funds from all sources amounted to £110,910. The trustees have determined that the charity should aim to hold unrestricted money of no less than £52,880 (which equates to approximately 6 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely.

The charity is holding excess funds for the following reasons:

- Offsetting the recent pattern of annual expenditure exceeding income and the resultant annual deficits.
- Providing for repair and maintenance of the church building, which is old and has serious issues with damp and water ingress. There is currently a plan for comprehensive damp assessment in addition to ongoing repair and refurbishment.

The church has sufficient resources to continue operating for at least one year from the date of signing the accounts and can pay liabilities as and when they are due. The reserves policy is kept under regular review by the Trustees.

Investment Policy

The reserve funds are held with the Skipton Building Society. The CCLA Charities Deposit Fund has been closed and the balance and interest transferred to our current account. If funds are received which require longer-term and more complex investment to be made, the Trustees are aware that, under the Trustees Act 2000, they will need to seek independent financial advice.

Responsibilities of Trustees

Charity law requires us to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other regularities.

Approval

This report was approved by the trustees and signed on their behalf by:

S Harding

S Harding (Jul 31, 2025 22:02:34 GMT+1)

Susan Harding

Date: Jul 31, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CITY CHURCH TRUST

I report to the trustees on my examination of the accounts of City Church Trust ('the charity') for the year ended 31 October 2024 on pages 6 to 9 following.

Responsibilities and basis of report

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


I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.


J. Young (Aug 4, 2025 09:02:13 GMT+1)
Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Aug 4, 2025

CITY CHURCH TRUST
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 OCTOBER 2024

	Notes	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		71,074	-	1,411	72,485	55,724
Gift aid receipts		23,936	-	-	23,936	-
Grants		2,400	-	-	2,400	-
Rental income		2,658	-	-	2,658	2,560
Income from charitable activities		619	-	-	619	237
Interest		2,874	-	-	2,874	3,110
Utilities refunds		2,018	-	-	2,018	-
Other		368	-	-	368	106
Total receipts		105,947	-	1,411	107,358	61,736
Payments						
Payments in relation to charitable activities undertaken directly	2	95,804	-	-	95,804	105,623
Grants paid in relation to charitable activities undertaken by others	3	5,365	-	-	5,365	2,590
Total payments		101,169	-	-	101,169	108,213
Net of receipts / (payments) before transfers		4,778	-	1,411	6,189	(46,477)
Transfers between funds	5	-	-	-	-	-
Net movement in funds		4,778	-	1,411	6,189	(46,477)
Cash funds as at last year end		31,390	70,467	2,863	104,719	151,196
Cash funds at this year end	A	36,168	70,467	4,274	110,908	104,719

The notes on pages 8-9 form part of these accounts.

CITY CHURCH TRUST
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 OCTOBER 2024

	<u>Unrestricted Funds</u>			Total 2024 £	Total 2023 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Current account	26,131	-	4,274	30,405	5,191
Notice deposits	10,027	70,467	-	80,494	99,373
Cash in hand	10	-	-	10	155
	<u>36,168</u>	<u>70,467</u>	<u>4,274</u>	<u>110,908</u>	<u>104,719</u>
B Other monetary assets					
Gift aid due to charity	10,742	-	-	10,742	16,549
	<u>10,742</u>	<u>-</u>	<u>-</u>	<u>10,742</u>	<u>16,549</u>
C Liabilities					
Falling due within one year:					
Pension due	538	-	-	538	467
Fee for Independent Examination	1,116	-	-	1,116	990
	<u>1,654</u>	<u>-</u>	<u>-</u>	<u>1,654</u>	<u>1,457</u>

Due in over one year

City Church Liverpool participates in a group defined benefit pension scheme, known as Elim Ministers Pension Fund, where the main employer is Elim Foursquare Gospel Alliance. This church pays a contribution that reflects the benefits earned in the current period and provides to pay additional contributions to the scheme relating to past service (the last actuarial valuation was carried out at 31 December 2021 with Annual Funding Updates for 2022 and 2023 indicating there is a funding deficit).

The charity has previously been advised that there is a liability for one staff member as at 31Dec2022: £81,778 (with no further update yet available, although an update has been requested).

D Assets retained for charity's own use	Value 2024 £	Value 2023 £
	Freehold building [church]	1,870,610
Contents and equipment	59,649	59,649
	<u>1,930,259</u>	<u>1,791,695</u>

The freehold building insurance value referred to above represents the insurers reinstatement value for Elim Church, Jubilee Drive.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by S Harding date Jul 31, 2025
S Harding (Jul 31, 2025 22:02:34 GMT+1)
 Susan Harding

The notes on pages 8-9 form part of these accounts.

CITY CHURCH TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs (salaries, pension, training, expenses) Note 4	62,252	-	-	62,252	75,893
Building operating costs	11,127	-	-	11,127	10,924
Equipment, maintenance and repairs	6,447	-	-	6,447	2,844
Visiting speakers and ministry costs	1,695	-	-	1,695	2,777
Hospitality and catering	956	-	-	956	2,165
Youth, children's, and other ministries	5,450	-	-	5,450	2,781
Administration, insurance and support	6,072	-	-	6,072	5,192
Governance	996	-	-	996	960
Other	808	-	-	808	2,087
	<u>95,804</u>	<u>-</u>	<u>-</u>	<u>95,804</u>	<u>105,623</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:					
YWAM	1,225	-	-	1,225	300
Eltham Green Fellowship Trust [supporting overseas project]	600	-	-	600	600
Elim Kensington	950	-	-	950	1,600
Other organisations < £1,000	1,790	-	-	1,790	90
Individuals	800	-	-	800	-
	<u>5,365</u>	<u>-</u>	<u>-</u>	<u>5,365</u>	<u>2,590</u>

4 Transactions with related parties

Two family members of Susan Latham, a trustee to November 2024, were employed as Minister in Training, paid £39,163 [2023: £37,011], including employer pension contributions, and another employed to oversee children's church, paid £6,587 [2023: £7,292].

Susan had no involvement in any discussions in relation to employment matters regarding any of the employees.

No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

CITY CHURCH TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2024

5 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	31,390	105,947	(101,169)	-	36,168
Designated funds					
Legacy	<u>70,467</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>70,467</u>
	<u>101,856</u>	<u>105,947</u>	<u>(101,169)</u>	<u>-</u>	<u>106,634</u>
Restricted funds					
Shepherds Purse fund	438	310	-	-	749
Community Outreach Project	1,712	-	-	-	1,712
Building fund	<u>712</u>	<u>1,101</u>	<u>-</u>	<u>-</u>	<u>1,813</u>
	<u>2,863</u>	<u>1,411</u>	<u>-</u>	<u>-</u>	<u>4,274</u>
Total funds	<u>104,719</u>	<u>107,358</u>	<u>(101,169)</u>	<u>-</u>	<u>110,908</u>

The designated funds relate to a legacy received in 2020 which was for the general use of the church. The trustees keep this under review and use it for specific projects as they arise.

The Shepherds Purse fund is to help members of the community in need.

The Community Outreach Project relates to a grant to be used for the benefit and support of the poor and disadvantaged in our local community.

The Building fund has been set up to raise funds for the purpose of improving the physical state of the current building, otherwise to be used for a new building.

CITY CHURCH TRUST

England & Wales - Charity number 701792

Accounts

City Church Trust

Report and Accounts

Year ended 31 October 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CITY CHURCH TRUST
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 OCTOBER 2024

ADDRESS FOR CORRESPONDENCE	8 Kerris Close Liverpool L17 5BY
GOVERNING DOCUMENT	Declaration of Trust dated May 1989
CHARITY REGISTRATION NUMBER	701792
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jonathan Ball Franklyn Chukwu-Baird (appointed June 2024) Nathan Cooke (appointed June 2024) Ann Harding (resigned November 2024) Susan Harding Susan Latham (resigned November 2024)
BANKERS	Santander UK plc CCLA COIF Charities Deposit Fund Skipton Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-9	Notes to the Accounts

CITY CHURCH TRUST LIVERPOOL

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED OCTOBER 2024

The trustees have pleasure in submitting the Report and Accounts for the year ended 31st October 2024.

Objects of the charity

The charity was formed as a trust on 30th May 1989, is a registered charity and is governed by its Declaration of Trust of the same date. The charity's principal objectives, as set out in its governing document, are the advancement of the Christian faith and relief of poverty, sickness and disabled persons and the advancement of education in Merseyside and elsewhere in the UK and other parts of the world.

The work of the trust has continued, and the church has grown during the year as new people have joined.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Minister's report

There have been no changes in leadership of the church during the year. James Earnshaw remains as full time senior minister and is salaried by the trust. Paul Hampton continues as associate minister and is employed for 2 days per week. We also have a part time member of staff to coordinate the small groups and children's work.

We welcome all who attend City Church, offering teaching to any who wish to know about the love of Christ. We meet on Sunday mornings, and during the week in the church and in people's homes, to study the Bible and maintain friendships. In April we started an Alpha course for new Christians and people enquiring about the Christian faith. In September we started a second Sunday service, in the late afternoon, to provide an alternative opportunity for people to attend a worship service. This has proved successful. We have a pastoral team which is dedicated to supporting church members and reaching out to the wider community. We had a number of social events including picnics in the park over the summer, bonfire night and bank holiday parties, children's activities, film nights and shared meals. In March we held a baptism service for new believers.

Evangelism

We held our seventh Kennycarols carol service with brass band, games, and an evangelistic message. It was well supported by the local community. We continued to hold a monthly free community dinner, and a weekly board game cafe on Friday evenings; however, the café was discontinued after the summer break because of declining attendance. Over the summer in July and August we held a weekly Lego café which proved very popular. In September we again went apple picking.

Children's church

Our children's work continues to grow as new families have joined the church, and we have a part time paid worker to oversee and plan the activities as well as support the families of our children. The children are integrated into the life of the church through special events, and once again produced an excellent presentation at Christmas. We held a Light Party for the children on October 31st. Our team is continuing to build up and we have added more volunteers.

Youth ministry

Our youth ministry continues to thrive. We encourage our youth to be involved in all areas of the church including music ministry and media, and to join main church events such as picnics and the social café. A group of young people went away in August to the "Limitless" festival which was very beneficial in deepening their faith.

Property

The church building in Jubilee Drive is an old building, and work has continued through the year as we seek to improve and maintain facilities. Refurbishment of a downstairs office was completed, and this room can now be used for smaller meetings and youth activities. Some roof repairs were undertaken, including replacement of a flat roof area which was leaking. There are still problems with damp which we hope to address in the coming year.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees with approval of the leadership. Two new trustees were appointed during the year. Policies are reviewed regularly and kept up to date.

Risk Management

The trustees have reviewed the major strategic and operational risks that the charity faces. These are kept under review at trustees meetings, which occur at least four times per year. Where possible we seek to insure major risks in respect of the building and employees. In addition, we have a safeguarding policy with ongoing training for our safeguarding coordinator, also ensuring that all those who work with children and vulnerable adults on our behalf are cleared with the Disclosure and Barring Service (DBS).

All our other policies are under regular review by the trustees. These include GDPR and volunteer management

Financial Review

Total annual income was £107,360. Two annual gift aid payments are included in this figure, however, there does seem to be an increase in general giving. We now have a contactless giving facility. The annual expenditure was £101,170; this resulted in a small surplus for the year. The payroll and independent examination continue to be conducted by Stewardship Services.

Reserves Policy

At the year end, the charity's total funds from all sources amounted to £110,910. The trustees have determined that the charity should aim to hold unrestricted money of no less than £52,880 (which equates to approximately 6 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely.

The charity is holding excess funds for the following reasons:

- Offsetting the recent pattern of annual expenditure exceeding income and the resultant annual deficits.
- Providing for repair and maintenance of the church building, which is old and has serious issues with damp and water ingress. There is currently a plan for comprehensive damp assessment in addition to ongoing repair and refurbishment.

The church has sufficient resources to continue operating for at least one year from the date of signing the accounts and can pay liabilities as and when they are due. The reserves policy is kept under regular review by the Trustees.

Investment Policy

The reserve funds are held with the Skipton Building Society. The CCLA Charities Deposit Fund has been closed and the balance and interest transferred to our current account. If funds are received which require longer-term and more complex investment to be made, the Trustees are aware that, under the Trustees Act 2000, they will need to seek independent financial advice.

Responsibilities of Trustees

Charity law requires us to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other regularities.

Approval

This report was approved by the trustees and signed on their behalf by:

S Harding

S Harding (Jul 31, 2025 22:02:34 GMT+1)

Susan Harding

Date: Jul 31, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CITY CHURCH TRUST

I report to the trustees on my examination of the accounts of City Church Trust ('the charity') for the year ended 31 October 2024 on pages 6 to 9 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

J. Young
J. Young (Aug 4, 2025 09:02:13 GMT+1)
Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Aug 4, 2025

CITY CHURCH TRUST
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 OCTOBER 2024

	Notes	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		71,074	-	1,411	72,485	55,724
Gift aid receipts		23,936	-	-	23,936	-
Grants		2,400	-	-	2,400	-
Rental income		2,658	-	-	2,658	2,560
Income from charitable activities		619	-	-	619	237
Interest		2,874	-	-	2,874	3,110
Utilities refunds		2,018	-	-	2,018	-
Other		368	-	-	368	106
Total receipts		105,947	-	1,411	107,358	61,736
Payments						
Payments in relation to charitable activities undertaken directly	2	95,804	-	-	95,804	105,623
Grants paid in relation to charitable activities undertaken by others	3	5,365	-	-	5,365	2,590
Total payments		101,169	-	-	101,169	108,213
Net of receipts / (payments) before transfers		4,778	-	1,411	6,189	(46,477)
Transfers between funds	5	-	-	-	-	-
Net movement in funds		4,778	-	1,411	6,189	(46,477)
Cash funds as at last year end		31,390	70,467	2,863	104,719	151,196
Cash funds at this year end	A	36,168	70,467	4,274	110,908	104,719

The notes on pages 8-9 form part of these accounts.

CITY CHURCH TRUST
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 OCTOBER 2024

	<u>Unrestricted Funds</u>			Total 2024 £	Total 2023 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Current account	26,131	-	4,274	30,405	5,191
Notice deposits	10,027	70,467	-	80,494	99,373
Cash in hand	10	-	-	10	155
	<u>36,168</u>	<u>70,467</u>	<u>4,274</u>	<u>110,908</u>	<u>104,719</u>
B Other monetary assets					
Gift aid due to charity	10,742	-	-	10,742	16,549
	<u>10,742</u>	<u>-</u>	<u>-</u>	<u>10,742</u>	<u>16,549</u>
C Liabilities					
Falling due within one year:					
Pension due	538	-	-	538	467
Fee for Independent Examination	1,116	-	-	1,116	990
	<u>1,654</u>	<u>-</u>	<u>-</u>	<u>1,654</u>	<u>1,457</u>

Due in over one year

City Church Liverpool participates in a group defined benefit pension scheme, known as Elim Ministers Pension Fund, where the main employer is Elim Foursquare Gospel Alliance. This church pays a contribution that reflects the benefits earned in the current period and provides to pay additional contributions to the scheme relating to past service (the last actuarial valuation was carried out at 31 December 2021 with Annual Funding Updates for 2022 and 2023 indicating there is a funding deficit).

The charity has previously been advised that there is a liability for one staff member as at 31Dec2022: £81,778 (with no further update yet available, although an update has been requested).

D Assets retained for charity's own use	Value 2024 £	Value 2023 £
	Freehold building [church]	1,870,610
Contents and equipment	59,649	59,649
	<u>1,930,259</u>	<u>1,791,695</u>

The freehold building insurance value referred to above represents the insurers reinstatement value for Elim Church, Jubilee Drive.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by S Harding date Jul 31, 2025
S Harding (Jul 31, 2025 22:02:34 GMT+1)
 Susan Harding

The notes on pages 8-9 form part of these accounts.

CITY CHURCH TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs (salaries, pension, training, expenses) Note 4	62,252	-	-	62,252	75,893
Building operating costs	11,127	-	-	11,127	10,924
Equipment, maintenance and repairs	6,447	-	-	6,447	2,844
Visiting speakers and ministry costs	1,695	-	-	1,695	2,777
Hospitality and catering	956	-	-	956	2,165
Youth, children's, and other ministries	5,450	-	-	5,450	2,781
Administration, insurance and support	6,072	-	-	6,072	5,192
Governance	996	-	-	996	960
Other	808	-	-	808	2,087
	<u>95,804</u>	<u>-</u>	<u>-</u>	<u>95,804</u>	<u>105,623</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:					
YWAM	1,225	-	-	1,225	300
Eltham Green Fellowship Trust [supporting overseas project]	600	-	-	600	600
Elim Kensington	950	-	-	950	1,600
Other organisations < £1,000	1,790	-	-	1,790	90
Individuals	800	-	-	800	-
	<u>5,365</u>	<u>-</u>	<u>-</u>	<u>5,365</u>	<u>2,590</u>

4 Transactions with related parties

Two family members of Susan Latham, a trustee to November 2024, were employed as Minister in Training, paid £39,163 [2023: £37,011], including employer pension contributions, and another employed to oversee children's church, paid £6,587 [2023: £7,292]. Susan had no involvement in any discussions in relation to employment matters regarding any of the employees.

No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

CITY CHURCH TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2024

5 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	31,390	105,947	(101,169)	-	36,168
Designated funds					
Legacy	<u>70,467</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>70,467</u>
	<u>101,856</u>	<u>105,947</u>	<u>(101,169)</u>	<u>-</u>	<u>106,634</u>
Restricted funds					
Shepherds Purse fund	438	310	-	-	749
Community Outreach Project	1,712	-	-	-	1,712
Building fund	<u>712</u>	<u>1,101</u>	<u>-</u>	<u>-</u>	<u>1,813</u>
	<u>2,863</u>	<u>1,411</u>	<u>-</u>	<u>-</u>	<u>4,274</u>
Total funds	<u>104,719</u>	<u>107,358</u>	<u>(101,169)</u>	<u>-</u>	<u>110,908</u>

The designated funds relate to a legacy received in 2020 which was for the general use of the church. The trustees keep this under review and use it for specific projects as they arise.

The Shepherds Purse fund is to help members of the community in need.

The Community Outreach Project relates to a grant to be used for the benefit and support of the poor and disadvantaged in our local community.

The Building fund has been set up to raise funds for the purpose of improving the physical state of the current building, otherwise to be used for a new building.

CITY CHURCH TRUST

England & Wales - Charity number 701792

Accounts

City Church Trust Liverpool

Report and Accounts

Year ended 31 October 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CITY CHURCH TRUST LIVERPOOL
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 OCTOBER 2022

ADDRESS FOR CORRESPONDENCE	39 Onslow Road Liverpool L6 3BA
GOVERNING DOCUMENT	Declaration of Trust dated May 1989
CHARITY REGISTRATION NUMBER	701792
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Prakash Chougule (resigned December 2022) Jonathan Ball (appointed April 2023) Ann Harding Susan Harding (appointed April 2023) Susan Latham John Fretwell (resigned April 2023)
BANKERS	Santander UK plc CCLA COIF Charities Deposit Fund Skipton Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

CITY CHURCH TRUST LIVERPOOL

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED OCTOBER 2022

The trustees have pleasure in submitting the Report and Accounts for the year ended 31st October 2022.

Objects of the charity.

The charity was formed as a trust on 30th May 1989, is a registered charity and is governed by its Declaration of Trust of the same date. The charity's principal objectives, as set out in its governing document, are; the advancement of the Christian faith and relief of poverty, sickness and disabled persons and the advancement of education in Merseyside and elsewhere in the UK and other parts of the world.

The work of the trust has continued, and we have seen new people join the church throughout the year.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the charity commission.

Ministers report

The year started out as before with David Latham as senior minister as part of a leadership team along with his wife Susan, James Earnshaw as associate minister with his wife Catherine. In September, James took over as senior minister and David reduced to part time and took a sabbatical break. Both are still salaried by the trust. We were also able to take on a further member of staff in September to coordinate the small groups, children's work and help clarify the vision for the future. During this year also, in December, City Church welcomed a local church, Kensington Elim, to worship together with them.

We welcome all who attend City Church and teach any who wish to know about the love of Christ. We meet on a Sunday and during the week in people's homes, to study the bible and maintain friendships. We have started monthly hubs which create community around various areas of interest. We have in place a pastoral team and also seek to reach out to the community. We had picnics in the park and bonfire night events and film nights.

In May we supported the Franklin Graham Org national outreach in Liverpool arena. In July we held a baptism service for new believers.

Evangelism

We staged our 5th Kennycarols with the usual brass band along with games, creative items and evangelistic message and a fairtrade stall. It was well supported by the community. A Carol singing outreach was held in a local supermarket by invitation.

Neighbourhood food parcels were given out and community visiting. We have started a board game cafe and are starting to provide free community meals during the cost of living crisis.

Kensington is becoming a large student hub and we seek to support those newly away from home.

Our Friendship group is expanding to involve others across Liverpool.

Childrens church.

Our children's work is growing, and we now have a part time paid worker to oversee and plan the activities as well as support the families of our children. Our team is continuing to build up and we have added more volunteers.

Youth Ministry.

Our youth ministry continues to develop. We encourage the youth to be involved in all areas of the church including music ministry and media. We have joined with live streamed events and plan to again take the youth to a bible week away.

Property

The work on the church building in Jubilee Drive has continued through the year as we seek to improve and maintain facilities. The downstairs area has been upgraded to improve facilities and be a more welcoming space for the community. This year we must look at maintenance issues mainly to do with the age of the building rather than improvements.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees with approval of the leadership. Policies are reviewed regularly and kept up to date.

Risk Management.

The trustees have reviewed the major strategic and operational risks that the charity faces. These are kept under review at Trustees meetings, which occur at least three times per year. Where possible we seek to insure major risks in respect of the buildings and employees. In addition, we have a safeguarding policy with ongoing training for our safeguarding coordinator, also ensuring that all those who work with children and vulnerable adults on our behalf are cleared with the Disclosure and Barring Service (DBS).

All our other policies are under regular review by the trustees. These include GDPR and volunteer management.

FINANCIAL REVIEW

With the easing of Covid 19 restrictions the normal pattern of taking an offering at the Sunday morning service has resumed. Total annual income was £70,500 which includes money received from the HMRC gift Aid payment for the 2021-2022 tax year. The annual expenditure was £91,900. The financial handling of salary payments and year end accounts continues to be conducted by Stewardship Services.

RESERVES POLICY

At the year end, the charity's total funds from all sources amounted to £151,200. The trustees have determined that the charity should aim to hold unrestricted money of no less than £47,400 (which equates to about 6 months unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely.

£1,890 is held in restricted funds and £73,500 in the designated fund which means the charity is holding funds of £101,900 over and above the 6-month reserve and the previously mentioned funds. The charity is holding these excess funds for the following reasons:

- offsetting the long-term pattern of annual expenditure exceeding income and the resultant annual deficits
- the changing staffing profile
- the possibility of reduced income due to no Sunday offering being received should further lockdowns due to Covid-19 be advised or mandated
- there is a general deterioration in the fabric of the old building that the church occupies. The roof is old; there are very serious issues with damp and water ingress and partial single glazing. Plans are being discussed to undertake essential maintenance, remedial work, significant refurbishment, upgrading of the building and increasing access to the building (there is currently no level access to the building; a significant number of steps and a stairway have to be negotiated in order to gain entry to any part of the building and this is proving problematic).

The intention is that at all future trustees' meetings these excess unrestricted funds and the designated fund will regularly be reviewed and the decisions minuted. The church has sufficient resources to continue operating for at least one year from the date of signing the accounts and can pay liabilities as and when they are due.

INVESTMENT POLICY

The reserve funds are held with the Skipton Building Society and CCLA Charities Deposit Fund. If funds are received which require longer-term and more complex investment to be made, the Trustees are aware that, under the Trustees Act 2000, they will need to seek independent financial advice.

Responsibilities of Trustees

Charity law requires us to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other regularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Susan Latham

Date: 12 June 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CITY CHURCH TRUST LIVERPOOL

I report to the trustees on my examination of the accounts of City Church Trust, Liverpool ('the charity') for the year ended 31 October 2022 on pages 7 to 10 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 16 June 2023

CITY CHURCH TRUST LIVERPOOL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 OCTOBER 2022

	Notes	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		55,201	-	1,063	56,264	60,797
Gift aid receipts		12,732	-	-	12,732	18,784
Government grants		-	-	-	-	16,908
Rental income		300	-	-	300	-
Income from charitable activities		330	-	-	330	318
Interest		778	-	-	778	44
Other		130	-	-	130	167
Total receipts		69,470	-	1,063	70,533	97,017
Payments						
Payments in relation to charitable activities undertaken directly	2	86,680	-	-	86,680	87,885
Grants paid in relation to charitable activities undertaken by others	3	4,015	-	1,251	5,266	6,560
Total payments		90,695	-	1,251	91,946	94,445
Net of receipts / (payments) before transfers		(21,225)	-	(188)	(21,412)	2,572
Transfers between funds	5	3,000	(3,000)	-	-	-
Net movement in funds		(18,225)	(3,000)	(188)	(21,412)	2,572
Cash funds as at last year end		94,064	76,467	2,078	172,609	170,037
Cash funds at this year end	A	75,839	73,467	1,890	151,196	172,609

The notes on pages 9 - 10 form part of these accounts.

CITY CHURCH TRUST LIVERPOOL
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 OCTOBER 2022

	<u>Unrestricted Funds</u>			Total 2022 £	Total 2021 £
	General funds £	Designated funds £	Restricted funds £		
	£	£	£		
A Cash funds					
Held at bank	75,751	73,467	1,890	151,108	172,024
Unbanked offerings	-	-	-	-	421
Petty cash	89	-	-	89	163
	<u>75,839</u>	<u>73,467</u>	<u>1,890</u>	<u>151,196</u>	<u>172,609</u>
B Other monetary assets					
Gift aid due to charity	7,450	-	-	7,450	7,279
Other debtors	375	-	-	375	-
	<u>7,825</u>	<u>-</u>	<u>-</u>	<u>7,825</u>	<u>7,279</u>
C Liabilities					
Falling due within one year:					
Pension due	425	-	-	425	416
Fee for Independent Examination	960	-	-	960	930
	<u>1,385</u>	<u>-</u>	<u>-</u>	<u>1,385</u>	<u>1,346</u>
<i>Due in over one year</i>					

City Church Liverpool participates in a group defined benefit pension scheme, known as Elim Ministers Pension Fund, where the main employer is Elim Foursquare Gospel Alliance. This church pays a contribution that reflects the benefits earned in the current period and provides to pay additional contributions to the scheme relating to past service (the last actuarial valuation at 31 December 2018 indicated that the obligation to provide defined benefits gives rise to a funding deficit).

The charity has been advised that there is a liability for one staff member as at 31Dec2020: £105,163 (with no further update yet available).

D Assets retained for charity's own use	Value 2022 £	Value 2021 £
	£	£
	Freehold building	1,539,600
Contents and equipment	48,100	46,100
	<u>1,587,700</u>	<u>1,527,900</u>

The freehold building insurance value referred to above represents the insurers reinstatement value for Elim Church, Jubilee Drive.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Susan Latham date 12 June 2023

The notes on pages 9 - 10 form part of these accounts.

CITY CHURCH TRUST LIVERPOOL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs (salaries, pension, training, expenses) Note 4	56,173	-	-	56,173	61,833
Building operating costs	9,167	-	-	9,167	7,877
Equipment, maintenance and repairs	6,736	-	-	6,736	7,478
Visiting speakers and ministry costs	2,349	-	-	2,349	1,008
Hospitality and catering	985	-	-	985	1,233
Youth, Children's, and other ministries	4,102	-	-	4,102	2,255
Administration, insurance and support	4,945	-	-	4,945	4,818
Accounts preparation and Independent examination	948	-	-	948	936
Other	1,274	-	-	1,274	448
	<u>86,680</u>	<u>-</u>	<u>-</u>	<u>86,680</u>	<u>87,885</u>

3 Grants and gifts paid to others

Organisations:					
Overseas mission	600	-	676	1,276	600
YWAM	3,225	-	-	3,225	4,525
Other home mission	100	-	575	675	1,435
Organisations < £1,000	90	-	-	90	-
	<u>4,015</u>	<u>-</u>	<u>1,251</u>	<u>5,266</u>	<u>6,560</u>

4 Transactions with related parties

David Latham, spouse of trustee Susan Latham, was employed as a Minister and was paid £23,627 [2021: £34,858]. James Earnshaw, the son-in-law of trustee Susan Latham, is employed as Minister in Training and was paid £23,910 [2021: £18,314]. Susan had no involvement in any discussions in relation to employment matters regarding either employee.

No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

CITY CHURCH TRUST LIVERPOOL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2022

5 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	94,064	69,470	(90,695)	3,000	75,839
Designated funds					
Legacy	76,467	-	-	(3,000)	73,467
	<u>170,530</u>	<u>69,470</u>	<u>(90,695)</u>	<u>-</u>	<u>149,306</u>
Restricted funds					
Shepherds Purse fund	66	387	(275)	-	178
Community Outreach Project	2,012	-	(300)	-	1,712
Ukraine appeal	-	676	(676)	-	-
	<u>2,078</u>	<u>1,063</u>	<u>(1,251)</u>	<u>-</u>	<u>1,890</u>
Total funds	<u>172,609</u>	<u>70,533</u>	<u>(91,946)</u>	<u>-</u>	<u>151,196</u>

The legacy received in the year has been put into a designated fund while the trustees consider the use of these funds.

The Shepherds Purse fund is to help members of the community in need.

The Community Outreach Project relates to a grant to be used for the benefit and support of the poor and disadvantaged in our local community.

An additional offering was taken on Sunday 6/3/2022 in response to the ongoing crisis in Ukraine. The money was sent to the Samaritan's Purse charity which is an international relief and development organisation working through local churches and has a presence on the ground in Ukraine.

CITY CHURCH TRUST

England & Wales - Charity number 701792

Accounts

City Church Trust, Liverpool

Report and Accounts

Year ended 31 October 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CITY CHURCH TRUST, LIVERPOOL
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 OCTOBER 2021

ADDRESS FOR CORRESPONDENCE	39 Onslow Road Liverpool L6 3BA
GOVERNING DOCUMENT	Declaration of Trust dated May 1989
CHARITY REGISTRATION NUMBER	701792
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	David Jones (to August 2021) Prakash Chougule Ann Harding (appointed August 2021) Susan Latham John Fretwell
BANKERS	Santander CCLA COIF Charities Deposit Fund Skipton Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

CITY CHURCH TRUST, LIVERPOOL

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED OCTOBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 October 2021.

Objects of the charity

The charity was formed as a trust on 30th May 1989, is a registered charity and is governed by its Declaration of Trust of the same date. The charity's principal objectives, as set out in its governing document, are the advancement of the Christian faith and relief of poverty, sickness and disabled persons and the advancement of education in Merseyside and elsewhere in the UK and other parts of the world.

The work of the trust has continued, and we have seen new people join the church throughout the year.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

David Latham continued as senior minister of City church and is part of a leadership team along with his wife Susan. James Earnshaw is associate minister and Catherine his wife completes the team. David and James are both salaried leaders.

Ministers report

This year was affected greatly by the covid pandemic and so services were disrupted. When allowed we opened by adhering to government measures and risk assessments. When not open we continued online using zoom and social media to minister to and support the congregation. The senior minister was able to access the government Coronavirus Job retention scheme.

We welcome all who attend City Church and teach any who wish to know about the love of Christ. We meet on a Sunday and during the week in people's homes, to study the bible and maintain friendships. We have in place a pastoral team and also seek to reach out to the community. We had picnics in the park and bonfire night events and film nights. Neighbourhood food parcels were given out and community visiting. A gift was given by the Billy Graham Organisation and distributed by Samaritan's purse. Computers were given to Sacred Heart school and gifts in the community.

In March 2021 we had a small team from YWAM join us on a placement. They have served on the youth team, with our 18-30s group and in the media. Their input has been very appreciated. 2 stayed for 6 months and 2 more have continued with us.

Evangelism

We ran a pop-up street cafe between May - August to offer a place for passers by to have a hot drink and cake. This was outside for covid safety. We served over 200 people over 4 months seeing people visit the church as a result.

We staged our 4th Kennycarols with the usual brass band along with games, creative items and evangelistic message and a fairtrade stall. It was well supported by the community. We had some street evangelism offering to pray with people during this difficult time. We spoke with over 100 people and gave away 60 copies of Steps to Peace with God.

Children's Church

Children's church has adapted its approach to suit the needs of the children and families during lockdowns and during gatherings with restrictions. Over this period, we have strengthened our pastoral support through prayer support, home visits and shared videos. As a community, this has begun to bridge gaps and forge closer relationships within the church. This is something we want to build upon. When we have been able to meet, we've been creative in how we deliver sessions and tried to create ways of having fun and friendship whilst maintaining covid safe procedures. Our team is continuing to build up and we've added more volunteers.

Youth ministry

We have had both live and zoom meetings over the year including movie nights, games and quiz nights, a thanksgiving meal and various discussions around faith issues. We were involved in main church events like picnics and street cafes. Youth leaders have sought to encourage by meeting one to one. We have joined with live streamed events at times. The young people are also involved in serving in the media team and in the worship band.

Property

The work on the church building in Jubilee Drive has continued through the year as we seek to improve and maintain facilities.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees with approval of the leadership. Policies are reviewed regularly and kept up to date.

Risk Management

The trustees have reviewed the major strategic and operational risks that the charity faces. These are kept under review at Trustees meetings, which occur at least three times per year. Where possible we seek to insure major risks in respect of the buildings and employees. In addition, we have a safeguarding policy with ongoing training for our safeguarding coordinator. Also ensuring that all those who work with children and vulnerable adults on our behalf are cleared with the Disclosure and Barring Service (DBS).

All our other policies are under regular review by the trustees. These include GDPR and volunteer management.

Financial review and impact of Covid-19

Due to Covid-19 and the various lockdowns there were no services for the whole of January and February 2021 and parts of November 2020 and March 2021. Consequently, there has been a loss of income received from church services. There has been a welcomed increase in online giving. Due to the decrease in services and general church activity the senior pastor was placed on varying periods of furlough. There have been no redundancies. Funds were received from the Furlough / Coronavirus Job retention Scheme. Total annual income was £97,000 which includes money received from the Furlough / Coronavirus Job retention Scheme and the HMRC gift Aid payment for the 2019-2020 and 2020-2021 tax years.

The annual expenditure was £94,500, resulting in a small surplus for the year. The financial handling of salary payments and accountancy continues to be conducted by Stewardship Services.

Reserves policy

At the year end, the charity's total funds from all sources amounted to £172,600. The trustees have determined that the charity should aim to hold unrestricted money of no less than £47,000 (which equates to about 6 months unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. £2,100 is held in restricted funds and £76,500 in the designated fund which means the charity is holding funds of £47,000 over and above the 6-month reserve and the previously mentioned funds.

The charity is holding these excess funds for the following reasons:

- offsetting the long-term pattern of annual expenditure exceeding income and the resultant annual deficits; the changing staffing profile and its unknown impact on the salary bill; the possibility of reduced income due to no Sunday offering being received should further lockdowns due to Covid-19 be advised or mandated
- there is a general deterioration in the fabric of the old building that the church occupies. The roof is old; there are serious issues with damp and water ingress and partial single glazing. Plans are being discussed to undertake essential maintenance, remedial work, significant refurbishment, upgrading of the building and increasing access to the building (there is currently no level access to the building; a significant number of steps and a stairway have to be negotiated in order to gain entry to any part of the building and this is proving problematic
- the ongoing Covid-19 situation has meant there has been significant disruption to the Trustees' normal meeting pattern. Consequently, there has been no in-depth discussion as to how to use the designated fund.

The intention is that at all future trustees' meetings these excess unrestricted funds and the designated fund will regularly be reviewed and the decisions minuted.

The church has sufficient resources to continue operating for at least one year from the date of signing the accounts and can pay liabilities as and when they are due.

Investment policy

The reserve funds are held with the Skipton Building Society and CCLA Charities Deposit Fund. If funds are received which require longer-term and more complex investment to be made, the Trustees are aware that, under the Trustees Act 2000, they will need to seek independent financial advice.

Future Plans.

The trustees have discussed making amendments to the governing document but have decided to instruct their solicitor to prepare detailed notes to accompany the trust deed to make it more understandable rather than making changes to the original document.

Responsibilities of Trustees

Charity law requires us to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other regularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Susan Latham

Date: 16 June 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CITY CHURCH TRUST, LIVERPOOL

I report to the trustees on my examination of the accounts of City Church Trust, Liverpool ('the charity') for the year ended 31 October 2021 on pages 7 to 10 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 22 June 2022

CITY CHURCH TRUST, LIVERPOOL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 OCTOBER 2021

	Notes	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		60,566	-	231	60,797	53,701
Gift aid receipts		18,784	-	-	18,784	10,814
Legacies		-	-	-	-	76,467
Government grants		16,908	-	-	16,908	10,772
Other grants		-	-	-	-	3,000
Rental income		-	-	-	-	300
Income from charitable activities		318	-	-	318	597
Interest		44	-	-	44	328
Other		167	-	-	167	-
		<u>96,786</u>	<u>-</u>	<u>231</u>	<u>97,017</u>	<u>155,980</u>
Capital and similar receipts						
Sale of fixed assets		-	-	-	-	180
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>180</u>
Total receipts		<u>96,786</u>	<u>-</u>	<u>231</u>	<u>97,017</u>	<u>156,160</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	87,869	-	17	87,885	101,688
Grants paid in relation to charitable activities undertaken by others	3	5,525	-	1,035	6,560	5,519
Total payments		<u>93,394</u>	<u>-</u>	<u>1,051</u>	<u>94,445</u>	<u>107,207</u>
Net of receipts / (payments) before transfers		3,392	-	(820)	2,572	48,953
Transfers between funds	5	(318)	-	318	-	-
Net movement in funds		<u>3,075</u>	<u>-</u>	<u>(503)</u>	<u>2,572</u>	<u>48,953</u>
Cash funds as at last year end		90,989	76,467	2,581	170,037	121,084
Cash funds at this year end	A	<u>94,064</u>	<u>76,467</u>	<u>2,078</u>	<u>172,609</u>	<u>170,037</u>

The notes on pages 9 - 10 form part of these accounts.

CITY CHURCH TRUST, LIVERPOOL
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 OCTOBER 2021

	Unrestricted Funds		Restricted funds £	Total 2021 £	Total 2020 £
	General funds £	Designated funds £			
A Cash funds					
Held at bank	93,480	76,467	2,078	172,024	169,488
Unbanked offerings	421	-	-	421	378
Petty cash	163	-	-	163	171
	<u>94,064</u>	<u>76,467</u>	<u>2,078</u>	<u>172,609</u>	<u>170,037</u>
B Other monetary assets					
Gift aid due to charity	7,279	-	-	7,279	9,729
	<u>7,279</u>	<u>-</u>	<u>-</u>	<u>7,279</u>	<u>9,729</u>
C Liabilities					
Falling due within one year:					
Pension due	416	-	-	416	794
Fee for Independent Examination	930	-	-	930	918
Accrued expenses	-	-	-	-	1,120
	<u>1,346</u>	<u>-</u>	<u>-</u>	<u>1,346</u>	<u>2,832</u>

Due in over one year

City Church Liverpool participates in a group defined benefit pension scheme, known as Elim Ministers Pension Fund, where the main employer is Elim Foursquare Gospel Alliance. This church pays a contribution that reflects the benefits earned in the current period and provides to pay additional contributions to the scheme relating to past service (the last actuarial valuation at 31 December 2018 indicated that the obligation to provide defined benefits gives rise to a funding deficit).

The charity has been advised that there is a liability for one staff member of £105,163 as at 31Dec2020.

D Assets retained for charity's own use	Value 2021 £	Value Total £
	Freehold building	1,481,800
Contents and equipment	46,100	46,000
	<u>1,527,900</u>	<u>1,457,200</u>

The freehold building insurance value referred to above represents the insurers reinstatement value for Elim Church, Jubilee Drive.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Susan Latham date 16 June 2022

The notes on pages 9 - 10 form part of these accounts.

CITY CHURCH TRUST, LIVERPOOL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs (salaries, pension, training, expenses) Note 4	61,833	-	-	61,833	63,230
Building operating costs	7,877	-	-	7,877	7,409
Equipment & repairs	7,478	-	-	7,478	15,526
Visiting speakers and ministry costs	1,008	-	-	1,008	517
Breakfast Café and other catering costs	1,233	-	-	1,233	1,666
Youth, Children's, and other ministries	2,255	-	-	2,255	6,283
Administration and support costs	4,818	-	-	4,818	5,873
Independent examination	936	-	-	936	918
Other	431	-	17	448	267
	<u>87,869</u>	<u>-</u>	<u>17</u>	<u>87,885</u>	<u>101,688</u>
3 Grants and gifts paid to others					
Organisations:					
Overseas mission	600	-	-	600	987
YWAM	4,525	-	-	4,525	-
Other home mission	400	-	1,035	1,435	4,532
	<u>5,525</u>	<u>-</u>	<u>1,035</u>	<u>6,560</u>	<u>5,519</u>

CITY CHURCH TRUST, LIVERPOOL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2021

4 Transactions with related parties

David Latham, spouse of trustee Susan Latham, was employed as a Minister to [date] and was paid £34,858 [2020: £34,858]. James Earnshaw, the son-in-law of trustee Susan Latham, is employed as Minister in Training and was paid £18,314 [2020: £18,314]. Susan had no involvement in any discussions in relation to employment matters regarding either employee.

No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	90,989	96,786	(93,394)	(318)	94,064
Designated funds					
Legacy	76,467	-	-	-	76,467
	<u>167,456</u>	<u>96,786</u>	<u>(93,394)</u>	<u>(318)</u>	<u>170,530</u>
Restricted funds					
Shepherds Purse fund	172	231	(537)	200	66
Community Outreach Project	2,392	-	(380)	-	2,012
Samaritan's Purse - Community Care Grant	17	-	(134)	118	-
	<u>2,581</u>	<u>231</u>	<u>(1,051)</u>	<u>318</u>	<u>2,078</u>
Total funds	<u>170,037</u>	<u>97,017</u>	<u>(94,445)</u>	<u>-</u>	<u>172,609</u>

The legacy received in the year has been put into a designated fund while the trustees consider the use of these funds.

The Shepherds Purse fund is to help members of the community in need.

The Community Outreach Project relates to a grant to be used for the benefit and support of the poor and disadvantaged in our local community.

The Samaritan's Purse Community Care grant is for the purpose of providing PPE kits and funding for vital community projects.

CITY CHURCH TRUST

England & Wales - Charity number 701792

Accounts

City Church Trust, Liverpool

Report and Accounts

Year ended 31 October 2020

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CITY CHURCH TRUST, LIVERPOOL
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 OCTOBER 2020

ADDRESS FOR CORRESPONDENCE	39 Onslow Road Liverpool L6 3BA
GOVERNING DOCUMENT	Declaration of Trust dated May 1989
CHARITY REGISTRATION NUMBER	701792
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	David Jones (to August 2021) Prakash Chougule Graham Earnshaw (resigned April 2020) Ann Harding (appointed August 2021) Susan Latham John Fretwell (appointed March 2020)
BANKERS	Santander CCLA COIF Charities Deposit Fund Skipton Building Society
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

CITY CHURCH TRUST, LIVERPOOL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 OCTOBER 2020

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 October 2020.

Objects of the charity

The charity was formed as a Trust on 30th May 1989, is a registered charity and is governed by its Declaration of Trust of the same date. The charity's principal objectives, as set out in its governing document, are: the advancement of the Christian Faith, and relief of poverty, sickness and disabled persons and the advancement of education in Merseyside and elsewhere in the UK and other parts of the world.

Summary of the charity's main activities and achievements

The work of the Trust has continued, and we have seen new people join the Church throughout the year.

Dave Latham continued as Senior Minister of City Church. Dave leads the Leadership Team with Sue, his wife. James Earnshaw and his wife Cathy complete the leadership team. Dave and James are salaried leaders. The team works closely together as they seek the Lord to implement the way forward for the church.

We welcome all who attend City Church, and teach any who wish to know more about the love of Christ. During the week, Home Groups (attended regularly by over 30 people) take place to support members of the church, and help them to learn more about the Christian faith.

In the year 2019 up to March 2020 City Church continued to meet every Sunday to worship God and hear the preaching of the good news of Jesus Christ. The average attendance at these meetings is about 120 people. The Pastoral Team has increased so that more people are supported and visited in their homes.

In March 2020 the country was hit by the Covid pandemic so to adhere to government directives we closed the church. Over time we carried out risk assessments and were able to open up as the government allowed. When closed we used zoom to communicate for prayer and bible study and had services via YouTube.

The senior minister David Latham was able to access the government Coronavirus Job Retention Scheme. (see financial review)

Evangelism

During the Christmas season 2019 we hired a tent and erected it in the local park for an outdoor carol service. A visiting speaker and a brass band was invited and services were held for the local community and supported by various churches in the area. Approximately 300 local residents attended.

One of the prime aims of the trust is to promote the Christian Gospel. This work has continued throughout this year, both through the visits to houses in the neighbourhood, through Sunday services and through youth and children's services.

Children's Church

Throughout this year, the Children's Church team has risen to the challenges of the three lockdowns and subsequent church gathering closures. We have undertaken home visits, set up a parents forum and strengthened relationships with families.

We have set up a Children's app, on which Children can share pictures and watch videos and content, gathered by the Children's Church team.

Over the times that we have legally been allowed to gather, Children's Church have run socially distanced sessions; as well as family services and family film nights.

Bible Class is the name for the group of young people who meet during the Sunday morning service. We have up to 15 young people and four leaders. We talk about the Bible and related topics, and show media clips and have discussions and activities.. The young people are also involved in church services through media, sound and the worship team. During lockdowns we have connected through zoom and phone calls.

The 18-30s have had a fantastic year with a number of people being added to our number, replacing a handful of people who left the city for university or work. We meet regularly to socialise and study the Bible. During lockdowns we communicated through zoom.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Property

The work on the church building in Jubilee Drive has continued through the year as we seek to improve and maintain facilities.

During the time the building was closed to members we employed various workmen to upgrade our welcome area and paint the front of the building, all within covid guidelines.

Investment policy

The reserve funds are held with the Skipton Building Society and CCLA Charities Deposit Fund. If funds are received which require longer-term and more complex investment to be made, the Trustees are aware that, under the Trustees Act 2000, they will need to seek independent financial advice.

Future plans

The Trustees plan to make some amendments to the governing document in the coming year.

In November 2019 the church received a legacy that was without condition/restriction. The intention is to place this in a designated fund, so that this money can be earmarked for various expenditures over the next few months/years, and this will be kept separate from the day to day receipts and payments.

Due to Covid-19, the last Sunday morning offering was taken on 15/3/2020, and as such the church has received no cash offering since this date. The standing order gifts continue and some people are now making payments electronically. The Senior Minister has been on furlough since 09/4/2020, and a claim for 80% of his regular wage was made through the Coronavirus Job Retention Scheme. The church has sufficient resources to continue operating for at least one year from the date of signing the accounts and can pay liabilities as and when they are due.

Financial review and impact of Covid-19

Due to Covid-19 and the various lockdowns there have been no services for several months and these were replaced by online events. Consequently there has been a loss of income received from church services. There has been an increase in online giving. Due to the decrease in services and general church activity the senior pastor has been placed on varying periods of furlough. There have been no redundancies. Funds were received from the Coronavirus Job retention Scheme. There was also a legacy received during this accounting period resulting in total annual income of £156,200. If the income received from the legacy is disregarded then the total income from all other sources is generally in line with the income received in previous years.

Expenditure was also increased when compared to the previous year, resulting in a total annual expenditure of £107,200. The financial handling of salary payments and accountancy continues to be conducted by Stewardship Services.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £54,000 (which equates to about 6 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £167,500 and the charity is holding funds of £37,000 over and above the 6 month reserve and the newly established designated fund of £76,467. The charity is holding these excess funds for the following reasons:

* offsetting the ongoing pattern of annual expenditure exceeding income and the resultant annual deficit, the changing staffing profile and its unknown impact on the salary bill, the current and ongoing loss of income due to no Sunday offering being received due to Covid-19 lockdowns and restrictions.

* there is a general deterioration in the fabric of the old building that the church occupies. The roof is old, there are issues with damp and water ingress and partial single glazing. Plans are being discussed to undertake essential maintenance, remedial work, significant refurbishment, upgrading of the building and increasing access to the building (there is currently no level access to the building and a significant number of steps and a stairway have to be negotiated in order to gain entry to any part of the building).

* In May 2020 the final payment of a legacy was received and this was classified as a designated fund. The ongoing Covid-19 situation has meant there has been significant disruption to the Trustees' normal meeting pattern. Consequently, there has been no in-depth discussion as to how to allocate this newly acquired money.

The intention is that at all future trustees' meetings these excess unrestricted funds and the recently established designated fund will regularly be reviewed and the decisions minuted.

The church has sufficient resources to continue operating for at least one year from the date of signing the accounts and can pay liabilities as and when they are due.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees with approval of the leadership. Policies are reviewed regularly and kept up to date.

Risk management

The Trustees have reviewed the major strategic and operational risks that the charity faces. These are kept under review at Trustee meetings, which occur at least 4 times per year. Where possible we seek to insure major risks in respect of the building and employees. In addition, we have a Safeguarding Policy (for children and vulnerable adults) along the guidelines set out by the thirtyone:eight organisation formerly (CCPAS). This ensures that all those who work with children and young people and vulnerable adults on our behalf are cleared with the Disclosure & Barring Service (DBS) and receive suitable training and support.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Susan Latham

Date: 28 September 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CITY CHURCH TRUST, LIVERPOOL

I report to the trustees on my examination of the accounts of City Church Trust, Liverpool ('the charity') for the year ended 31 October 2020 on pages 7 to 10 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 29 September 2021

CITY CHURCH TRUST, LIVERPOOL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 OCTOBER 2020

Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
	General Funds	Designated Funds			
	£	£	£	£	£
Income receipts					
Donations	49,819	-	3,882	53,701	74,492
Gift aid receipts	10,814	-	-	10,814	-
Legacies	-	76,467	-	76,467	-
Government grants	10,772	-	-	10,772	-
Other grants	-	-	3,000	3,000	1,500
Rental income	300	-	-	300	600
Income from charitable activities	597	-	-	597	2,364
Interest	328	-	-	328	801
Other	-	-	-	-	21
	<u>72,631</u>	<u>76,467</u>	<u>6,882</u>	<u>155,980</u>	<u>79,779</u>
Capital and similar receipts					
Sale of fixed assets	180	-	-	180	-
	<u>180</u>	<u>-</u>	<u>-</u>	<u>180</u>	<u>-</u>
Total receipts	<u><u>72,811</u></u>	<u><u>76,467</u></u>	<u><u>6,882</u></u>	<u><u>156,160</u></u>	<u><u>79,779</u></u>
Payments					
Payments in relation to charitable activities undertaken directly	96,326	-	5,362	101,688	88,707
Grants paid in relation to charitable activities undertaken by others	1,987	-	3,532	5,519	1,150
Total payments	<u><u>98,313</u></u>	<u><u>-</u></u>	<u><u>8,895</u></u>	<u><u>107,207</u></u>	<u><u>89,857</u></u>
Net of receipts / (payments) before transfers	(25,502)	76,467	(2,012)	48,953	(10,079)
Transfers between funds	(1,845)	-	1,845	-	-
Net movement in funds	<u><u>(27,347)</u></u>	<u><u>76,467</u></u>	<u><u>(167)</u></u>	<u><u>48,953</u></u>	<u><u>(10,079)</u></u>
Cash funds as at last year end	118,336	-	2,748	121,084	131,163
Cash funds at this year end	<u><u>90,989</u></u>	<u><u>76,467</u></u>	<u><u>2,581</u></u>	<u><u>170,037</u></u>	<u><u>121,084</u></u>

The notes on pages 9-10 form part of these accounts.

CITY CHURCH TRUST, LIVERPOOL
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 OCTOBER 2020

	<u>Unrestricted Funds</u>			Total 2020 £	Total 2019 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Held at bank	90,440	76,467	2,581	169,488	120,819
Unbanked offerings	378	-	-	378	-
Petty cash	171	-	-	171	265
	<u>90,989</u>	<u>76,467</u>	<u>2,581</u>	<u>170,037</u>	<u>121,084</u>
B Other monetary assets					
Gift aid due to charity	9,729	-	-	9,729	10,803
	<u>9,729</u>	<u>-</u>	<u>-</u>	<u>9,729</u>	<u>10,803</u>
C Liabilities					
Falling due within one year:					
Pension due	794	-	-	794	-
Fee for Independent Examination	918	-	-	918	900
Accrued expenses	1,120	-	-	1,120	-
	<u>2,832</u>	<u>-</u>	<u>-</u>	<u>2,832</u>	<u>900</u>

Due in over one year

City Church Liverpool participates in a group defined benefit pension scheme, known as Elim Ministers Pension Fund, where the main employer is Elim Foursquare Gospel Alliance. This church pays a contribution that reflects the benefits earned in the current period and provides to pay additional contributions to the scheme relating to past service (the last actuarial valuation at 31 December 2018 indicated that the obligation to provide defined benefits gives rise to a funding deficit).

The charity has been advised that there is a liability for one staff member of £105,163 as at 31Dec2020.

D Assets retained for charity's own use	Value 2020 £
Freehold building	1,411,200
Contents and equipment	46,000
	<u>1,457,200</u>

The freehold building insurance value referred to above represents the insurers reinstatement value for Elim Church, Jubilee Drive.

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Susan Latham date 28 September 2021

The notes on pages 9-10 form part of these accounts.

CITY CHURCH TRUST, LIVERPOOL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs (salaries, pension, training, expenses) Note 4	63,230	-	-	63,230	58,773
Building operating costs	7,409	-	-	7,409	8,093
Equipment & repairs	15,526	-	-	15,526	4,080
Visiting speakers and ministry costs	517	-	-	517	1,652
Breakfast Café and other catering costs	1,666	-	-	1,666	3,322
Youth, Children's, and other ministries	949	-	5,334	6,283	6,329
Administration and support costs	5,873	-	-	5,873	3,820
Independent examination	918	-	-	918	922
Other	238	-	29	267	1,717
	<u>96,326</u>	<u>-</u>	<u>5,362</u>	<u>101,688</u>	<u>88,707</u>
3 Grants and gifts paid to others					
Organisations:					
Overseas mission	987	-	-	987	600
Home missions	1,000	-	3,532	4,532	550
	<u>1,987</u>	<u>-</u>	<u>3,532</u>	<u>5,519</u>	<u>1,150</u>

CITY CHURCH TRUST, LIVERPOOL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2020

4 Transactions with related parties

James Earnshaw, the son of trustee Graham Earnshaw, a trustee to April 2020, is employed as Minister in Training and was paid £18,314 [2019: £15,525]. Graham Earnshaw has no involvement in any discussions in relation to employment matters regarding his son.

David Latham, spouse of Susan Latham, a trustee from July 2019, is employed as a Minister and was paid £34,858 [2019: £34,858]. Susan has no involvement in any discussions in relation to employment matters regarding her husband.

5 Movement of funds

	Balance at 31Oct2019	Receipts	Payments	Transfers	Balance at 31Oct2020
	£	£	£	£	£
General funds	118,336	72,811	(98,313)	(1,845)	90,989
Designated funds					
Legacy	-	76,467	-	-	76,467
	<u>118,336</u>	<u>149,278</u>	<u>(98,313)</u>	<u>(1,845)</u>	<u>167,456</u>
Restricted funds					
Shepherds Purse fund	148	93	(370)	300	172
Community Outreach Project	2,600	-	(208)	-	2,392
Samaritan's Purse - Community Care Grant	-	3,000	(2,983)	-	17
Kenny Carols 2019	-	3,789	(5,334)	1,545	-
	<u>2,748</u>	<u>6,882</u>	<u>(8,895)</u>	<u>1,845</u>	<u>2,581</u>
Total funds	<u>121,084</u>	<u>156,160</u>	<u>(107,207)</u>	<u>-</u>	<u>170,037</u>

The legacy received in the year has been put into a designated fund while the trustees consider the use of these funds.

The Shepherds Purse fund is to help members of the community in need.

The Community Outreach Project relates to a grant to be used for the benefit and support of the poor and disadvantaged in our local community.

The Samaritan's Purse Community Care grant is for the purpose of providing PPE kits and funding for vital community projects.

Kenny Carols was a community-based evangelistic event that ran in December 2019.