



**Independent examiner's report on the
accounts**

Report to the trustees/
members of

Charity Name :

CITY CHURCH, PLYMOUTH

On accounts for the year
ended

31 MARCH 2021

Charity no
(if any)

900363

Set out on pages

4 to 13

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2021.

Responsibilities and basis
of report

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

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

Independent examiner's
statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below *~~) which gives me cause to believe that in, any material respect:

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

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

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

Signed: Steve Carey

Date: 31/3/2022

Name: S.H. CAREY

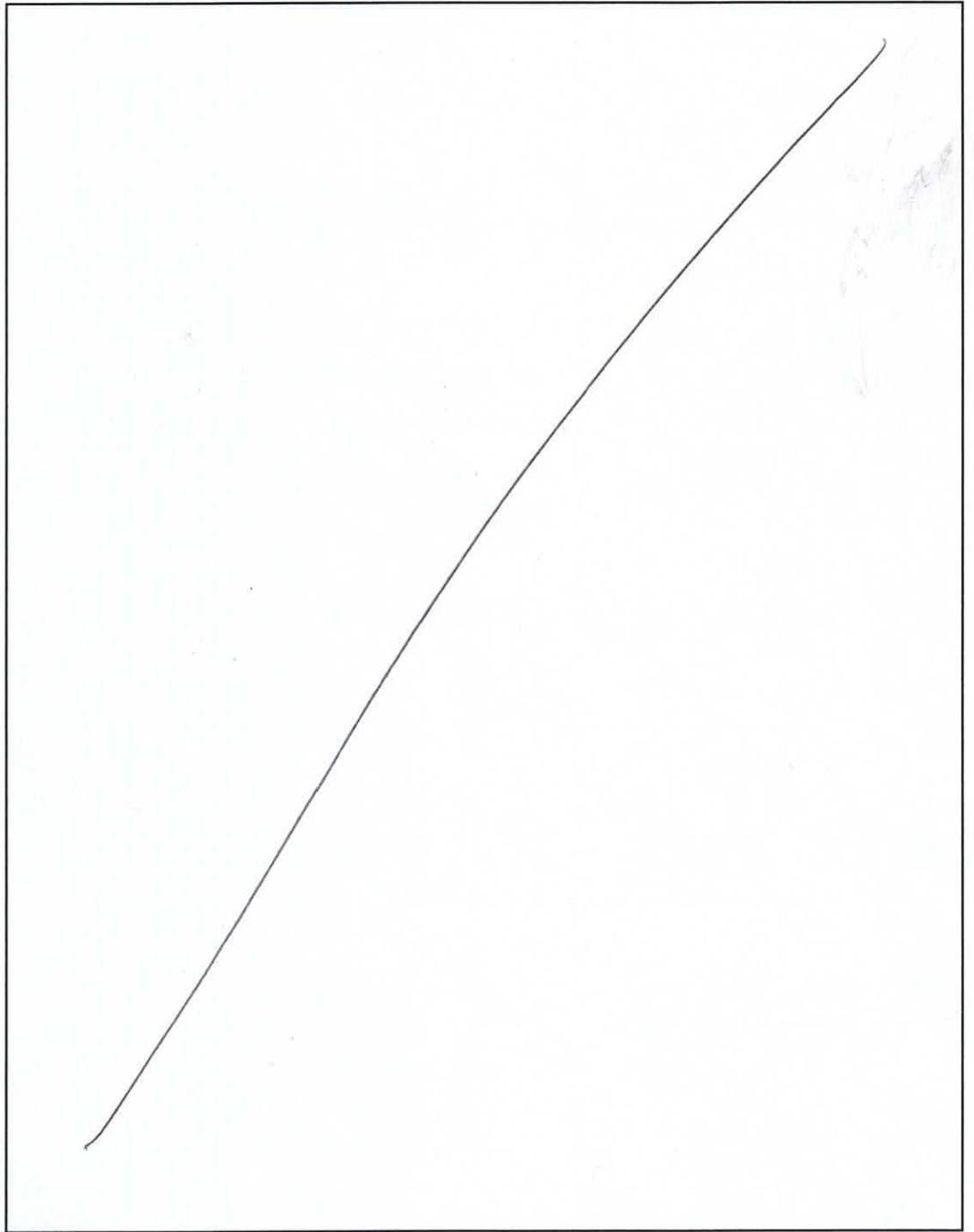
Relevant professional qualification(s) or body (if any):

ICAEW - Member no. 7783796

Address: 3, BUCKLAND HOUSE
WILLIAM PRANCE ROAD
PLYMOUTH PL6 5WR

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

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





Registered Charity No. 900363
Member of the Evangelical Alliance

Annual Report of the Trustees - Year ended 31st. March 2021

The Charity's governing document is the Trust Deed dated 6th. Feb. 1990. The Trustees, at the date the accounts were approved were: -

Alison Simmons
Jeremy Lavers
Trevor Turnbull

The Leaders of the church are: -

Colin Bettison
Colin Trend

Trevor Turnbull is the Treasurer, while the day-to-day finances are dealt with by Rebekah Coombes, a suitably qualified & self-employed book-keeper,

FUNDS

The funds are held as follows: -

- A current Bank Account and a Deposit Account, with HSBC Bank.

INVESTMENT POLICY

It is the Charity's policy to hold our funds in the HSBC accounts, where they are protected by the FSCS scheme in the UK.

ASSETS

The principal assets of the church are the items of equipment used for the weekly public meetings, plus a laptop PC and a video projector.

LEADERSHIP

The Leaders continue to seek to widen the range of skills & abilities in the Leadership Team. The Trustees & Leaders now meet together on a quarterly basis to ensure good communication & oversight.

GENERAL

The prime objectives of the Trust are the advancement of the Christian faith, the relief of hardship and the advancement of education on the basis of Christian principles.

We have been unable to meet together during this year. We have been able to hold virtual Sunday meetings by Zoom & have done so throughout the year. Prior to March 2020 we would meet on Sundays for worship and to teach the Christian faith. We seek to aid those attending to develop their knowledge and trust in Jesus. Nominated leaders are in regular contact with members, mostly by telephone, to ensure pastoral care is provided where needs present.

We promote prayer and mutual support and are concerned to ensure that our faith affects the way we live. Our aim is to develop Christian character and to apply Christian principles in daily life. We also aim to teach and encourage each other to have a concern for wider community involvement & significant numbers are involved in community projects, as well as prayer for the city.

The work among the small number of children and young people is of great importance and we are continually thankful for the small team of committed and imaginative leaders & teachers in the church. The organization and leadership is under regular review & there is active discussion currently over the best people & the best ways of teaching & encouraging children. There is good & regular communication between parents and teachers, while counselling on parenting skills is made available as required. The policy on child abuse is under regular review and D.B.S. checks have been carried out on all those working with children. Trustees & leaders have also recently linked to a training webinar on Vulnerability – policy & its application in the church

We are providing regular financial support to Plymouth Focus Advice Centre, in the Money Advice field & we also supply volunteers to work with this organization in the community. It operates under the umbrella of the Plymouth Focus charity, which was established through the work and vision of our members. It aims to facilitate the work of churches to operate jointly, for a range of activities in the community & for community benefit.

Volunteers are also involved with Street Pastors & the Plymouth Food Bank. Regular support gifts are also made to the Street Pastors, Cross Rhythms Christian radio, the Food Bank, Plymouth Crisis Pregnancy Centre, Shekinah, Oriel Ministries, the Barnabas Fund, Compassion UK & Plymouth Focus Advice Centre.

Prior to the Covid 19 pandemic the church had met on Sundays in the Open Doors International Language School premises, in Greenbank. There is ongoing reconsideration of our use of the premises, as we seek to position ourselves effectively.

A significant part of the vision of the church is that of church unity and we continue to take every opportunity to work together with other churches in the city and in the region. There is close co-operation between us and other church leaders, in addition to support of the work and activities of Christians Together in Plymouth. We join with other churches in a range of activities and virtual prayer gatherings.

A tithe of the Tithe Fund income is set aside and held in the C. Fund for a variety of situations outside the church. In addition to the support mentioned above, it is distributed to needs in Plymouth & the UK, at the discretion of the Leadership Team. A Jubilee Fund was established & held within the C. Fund, in response to a fresh understanding of biblical teaching on the Jubilee principle. The emphasis is on seeing the need & recognizing the opportunity to give to individuals, in times of particular financial difficulty.

The church continues to support Wendy Luff in the Los Olivos church in Bogota, by way of meeting the cost of Wendy's annual air-fare to the U.K. Regular gifts to her are also being made by individuals in the church.

PUBLIC BENEFIT

The Trustees have had regard to the guidance published by the Charity Commission, relating to Public Benefit & the Advancement of Religion. The activities of the church are also in line with the stated objectives of the Trust. Included in our activities are the following:-

Advancement of the Christian faith.

- Putting faith into practice, through teaching & supporting marriage relationships.
- Pre-marriage counselling. Demonstrating & encouraging the right responsibilities of citizens.

Relief of hardship.

- Financial support to Plymouth Focus Money Advice Centre & the Plymouth Pregnancy Crisis Centre.
- Church members are encouraged to become involved in these and other such activities to meet the needs of the community.
- Financial support to a church member working with the needy in the baryos of Bogota.
- A church member manages & is actively involved in working with the Street Pastors initiative on the city streets at night, in collaboration with the police.
- Volunteers are working with the Plymouth Foodbank.
- Donations are made to local & international need.

Education

- Weekly application of Christian beliefs to daily life
- Teaching children Christian values & citizenship in Sunday School
- Support & prayer for teachers.
- Support & prayer for children in school.

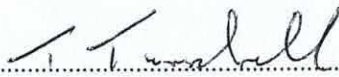
Charitable gifts to a total of £ 16,290 were made in the year. This included gifts to needy individuals as thought appropriate. In addition gifts are being made by members via the church, to enable anonymous donations to individuals,

The support gift to Kitt Mason has been reconsidered by Leaders & Trustees & reduced to an agreed level.

The overall financial affairs of the Charity appear to be satisfactory. Closure of our funds invested in CCLA has returned them to our HSBC accounts, where they are protected by the FSCS scheme.

The major risks to which the charity is exposed have been reviewed. The Trustees expressed themselves satisfied with the situation to-date.

This report conforms to statutory accounting regulations and the charity's Governing Document.

Signed 
Trevor Turnbull, for the Trustees.

Date..... 28/8/21.....

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Tithe Fund - Receipts and Payments Account

	2020/21		2019/20	
	£	£	£	£
Balance B/F		20,442.16		5,410.80
Represented by				
Tithe Balance	20,442.16		5,410.80	
R. Fund Balance			2,354.00	
<u>INCOME</u>				
Tithes received	38,390.10		43,515.32	
Income Tax recovered	6,552.37		7,447.71	
Other income				
	<u>44,942.47</u>		<u>50,963.03</u>	
<u>Transfers</u>				
From Investment Fund			13,107.82	
From Building Fund			270.99	
From C. Fund			0.00	
	<u>0.00</u>		<u>13,378.81</u>	
Total Receipts		44,942.47		64,341.84
<u>EXPENDITURE</u>				
<u>Ministry Support Gifts</u>				
City Church Plymouth				
Kitt & Sue Mason	17,452.20		17,452.20	
J. Friday	1100		5600	
	<u>18,552.20</u>		<u>23,052.20</u>	
<u>Ministry gifts & expenses</u>				
Training costs	235.94		0	
Conference expenses	0		110	
Charitable gifts	3710.40		1350	
General	0		9.48	
	<u>3,946.34</u>		<u>1,469.48</u>	
<u>Transfers</u>				
To Investment Fund	0		9000	
To Well-Spring Fund	4055.47		3667.14	
To C. Fund (T. of T)	5280.03		6141.66	
To R. Fund (CB & CT Reserve)	6240.00		5980.00	
	<u>15,575.50</u>		<u>24,788.80</u>	
Total Tithe expenditure		38,074.04		49,310.48
Tithe Account Balance		<u>27,310.59</u>		<u>20,442.16</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

Well-Spring Fund - Receipts and Payments Account

	2020/21		2019/20	
	£	£	£	£
Balance B/F		0		0
<u>INCOME</u>				
Well-Spring income	2,082.00		3,374.85	
Bank account interest	8.23		16.02	
Income Tax recovered	546.50		301.41	
	<u>2,636.73</u>		<u>3,692.28</u>	
<u>Transfers</u>				
From Tithe Fund	4,055.47		3,667.14	
From Building Fund	0.00			
	<u>4,055.47</u>		<u>3,667.14</u>	
Total Receipts		6,692.20		7,359.42
<u>EXPENDITURE</u>				
Hall Hire	3,473.88		4,710.00	
Childrens' materials	358.97		398.26	
Independent Examiner	950.00		600.00	
Insurance, licences etc.	1,861.35		779.44	
Sundries	48.00		871.72	
	<u>6,692.20</u>		<u>7,359.42</u>	
Total Payments		6,692.20		7,359.42
Well-Spring Fund Balance		<u>0.00</u>		<u>0.00</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

Transit Fund - Receipts and Payments Account

	2020/21	2019/20	
	£	£	£
Balance B/F		0	0
Receipts			
<u>INCOME</u>			
Wendy Luff pledges	2,784.00	2,780.00	
Wendy Luff gifts	200.00	200.00	
Income tax recovered	1,362.28	1,511.22	
Various	2,030.00	1,332.31	
	<u>6,376.28</u>	<u>5,823.53</u>	
Transfers			
	0.00	0.00	
Total receipts		6376.28	5823.53
<u>EXPENDITURE</u>			
Wendy Luff pledges	2,784.00	2,780.00	
Wendy Luff gifts	200.00	200.00	
Income tax recovered - paid out	1,362.28	1,511.22	
Various	2,030.00	1,332.31	
	<u>6,376.28</u>	<u>5,823.53</u>	
Transfers			
To C. Fund	0.00	0.00	
To Tithe Fund	0.00	0.00	
	<u>0.00</u>	<u>0.00</u>	
Total Payments		6376.28	5823.53
Transit Account balance		<u>0</u>	<u>0</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

C. Fund Receipts and Payments Account

	2020/21		2019/20
	£	£	£
Balance B/F		847.96	2092.55
<u>Receipts</u>			
Incoming resources from donors			
Special offerings	715.00		2,134.06
Jubilee offerings	0.00		0.00
Gift Aid reclaim Jubilee	0.00		332.50
	<u>715.00</u>		<u>2,466.56</u>
<u>Transfers</u>			
Tithe of tithe	5,280.03		6,141.66
Tithe Fund - other			
	<u>5,280.03</u>		<u>6,141.66</u>
Total Receipts		5,995.03	8,608.22
<u>Payments</u>			
Special offerings	715.00		2,331.56
Charitable gifts	4,760.00		6,241.76
Jubilee fund gifts	0.00		0.00
Plymouth Focus support	1,100.00		1,279.49
Other			
	<u>6,575.00</u>		<u>9,852.81</u>
<u>Transfers</u>			
To Tithe Fund			
	<u>0.00</u>		<u>0.00</u>
Total Payments		6575.00	9852.81
Account balance		<u>267.99</u>	<u>847.96</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

R. Fund Colin Bettison & Colin Trend Reserve Account

	2020/21	2019/20	
	£	£	£
Balance B/F		2,474.00	2354
C. Bettison Reserve	974.00		2354
C. Trend Reserve	1,500.00		0
<u>Receipts</u>			
C. Bettison Reserve	0.00		
C. Trend Reserve	0.00		
	<u>0.00</u>		<u>0.00</u>
<u>Transfers</u>			
To C. Bettison Reserve			
From Tithe Fund (Bal b/f)	0.00		0.00
From Tithe Fund (New transfer)	3,120.00		3,120.00
	<u>3,120.00</u>		<u>3,120.00</u>
To C. Trend Reserve			
From Tithe Fund	3,120.00		2,860.00
	<u>3,120.00</u>		<u>2,860.00</u>
Total Receipts		6,240.00	5,980.00
<u>Expenditure</u>			
Payments from C. Bettison Reserve	2,375.00		4,500.00
Payments from C. Trend Reserve	3,925.00		1,360.00
	<u>6,300.00</u>		<u>5,860.00</u>
<u>Transfers</u>			
From C. Bettison To Tithe Fund	0.00		0.00
From C. Trend to Tithe Fund	0.00		0.00
	<u>0.00</u>		<u>0.00</u>
Total Payments		6,300.00	5860.00
C. Bettison Reserve Balance	1,719.00		974.00
C. Trend Reserve Balance	695.00		1,500.00
Account balance		<u>2,414.00</u>	<u>2,474.00</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	2020/21		2019/20	
	£	£	£	£
Investment Account				
Balance brought forward	0.00		4,060.45	
From Tithe Account			9,000.00	
To Tithe Account	0.00		-13,107.82	
Interest			47.37	
	<hr/>		<hr/>	
Balance carried forward		0.00		0.00
Building Fund				
Balance brought forward	0.00		269.39	
From Tithe account	0.00		0.00	
To Tithe account	0.00		-270.99	
Interest	0.00		1.60	
	<hr/>		<hr/>	
Balance carried forward		0.00		0.00
C. Fund				
Balance brought forward	847.96		2,092.55	
Transfer from Tithe Fund	5,280.03		6,141.66	
Transfer to Tithe Fund	0.00		0.00	
Income	715.00		2,466.56	
Expenditure	6,575.00		9,852.81	
	<hr/>		<hr/>	
		267.99		847.96
R. Fund				
Balance brought forward	2,474.00		2,354.00	
Transfer from Tithe Fund	6,240.00		5,980.00	
Transfer to Tithe Fund	0.00		0.00	
Income	0.00		0.00	
Expenditure	6,300.00		5,860.00	
	<hr/>		<hr/>	
		2,414.00		2,474.00

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Statement of Assets and liabilities

	2020/21		2019/20	
	£	£	£	£
Tithe Fund balance	27,310.59		20,442.16	
Administration Fund balance	0.00		0.00	
Transit Fund balance	0.00		0.00	
C. Fund balance	267.99		847.96	
R. Fund balance	2,414.00		2,474.00	
Investment Fund balance	0.00		0.00	
Building Fund balance	0.00		0.00	
		29,992.58		23,764.12
Represented by:				
<u>Bank Accounts</u>				
Opening balance	23,488.12		9857.35	
Movement in year	6504.46		13630.77	
Closing balance		29,992.58		23,488.12
<u>COIF Investment Account</u>				
Opening balance	0.00		4,058.67	
Movement in year	0.00		-4,058.67	
Closing balance		0.00		0.00
<u>COIF Building Fund</u>				
Opening balance	0		268.75	
Movement in year	0		-268.75	
Closing balance		0.00		0.00
<u>Cash Balance</u>	0.00		276.00	
		0.00		276.00
		29,992.58		23,764.12
NOTE				
<u>C. Bettison reserve</u>				
Now held in Reserve Fund		1,719.00		974.00
<u>C. Trend Reserve</u>				
Now held in Reserve Fund		695.00		1,500.00