

**INDEPENDENT EXAMINER'S REPORT TO
THE TRUSTEES OF CITY CHURCH PLYMOUTH**

I report on the accounts for the year ended 31 March 2024, which are attached to this report.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year (under Section 144(1) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed. It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

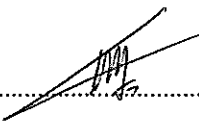
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Merlin Mbahin, FAAT, MIP

(Fellow of the Association of Accounting Technicians)

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21/05/2024

Date 21/05/2024

Clear Blue Sky Accountancy Ltd, 30B City Business Park, Somerset Place, Plymouth, PL3 4BB



Registered Charity No. 900363
Member of the Evangelical Alliance

Annual Report of the Trustees - Year ended 31st. March 2024

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

Jeremy Lavers
Sam Esimaje
Heather Bettison (appointed 29th May 2024)

The Leader of the church is: -
Colin Trend

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.
- We are in the process of opening Savings Accounts with Kingdom 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. As the balance of these accounts have increased the trustees and leadership are currently opening other savings accounts where a more favourable rate of interest may be available (as noted above).

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 Leader continues to seek to widen the range of skills & abilities in the Leadership Team. The Trustees & Leader now meet together on a monthly 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.

On Sundays we meet monthly "all together" as well as meeting virtually via Zoom and in homes (called "Church In The Home"). We also continue to hold joint meetings with other churches locally. Monthly Sunday meetings take place in the hired premises at the Open Doors International Language School.

We 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 and members of the Pastoral Support Team 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.

Our work with children and young people who attend is of great importance and we are continually thankful for the small team of committed and imaginative leaders & teachers in the church. There is good & regular communication with parents, while counselling on parenting skills is made available as required. Our policy on safeguarding children and vulnerable adults is under regular review and D.B.S. checks have been carried out on all those working with children. This includes awareness of our Vulnerability policy & its application in the church

We provide 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.

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.

For some years we have met on Sundays in the Open Doors International Language School premises, in Greenbank. We are aware that the building we currently hire is due for demolition. Open Doors International Language School plan to move to new premises at the end of this year and we will explore the option of continuing our Sunday hire in their new location.

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 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.
- Financial support to Street Pastors initiative on the city streets at night, in collaboration with the police.
- Donations are made to local & international need.

Education

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

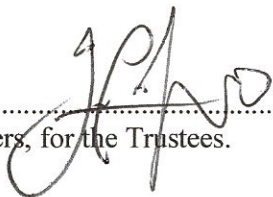
Charitable gifts to a total of approximately £13,000 were made in the year. This included gifts to needy individuals as thought appropriate. In addition, gifts are being made by members via the church, to enable anonymous donations to individuals,

The overall financial affairs of the Charity appear to be satisfactory.

The major risks to which the charity is exposed have been reviewed and the church holds the necessary insurance policies. The Trustees expressed themselves satisfied with the situation to-date.

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

Signed
Jeremy Lavers, for the Trustees.



Date... 26 Sept 2024.

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

Tithe Fund - Receipts and Payments Account

	2023/24		2022/23	
	£	£	£	£
Balance B/F		43,596.20		37,184.49
Represented by Tithe Balance	43,596.20		37,184.49	
 <u>INCOME</u>				
Tithes received	32,443.07		35,745.54	
Income Tax recovered	6,337.45		6,723.34	
Other income			0.00	
	<u>38,780.52</u>		<u>42,468.88</u>	
 Transfers				
From C. Fund	0.00			
	<u>0.00</u>		<u>0.00</u>	
Total Receipts		38,780.52		42,468.88
 <u>EXPENDITURE</u>				
Ministry Support Gifts				
City Church Plymouth				
Kitt Mason	17,452.20		17,452.20	
	<u>17,452.20</u>		<u>17,452.20</u>	
 Ministry gifts & expenses				
Training costs	45.65		0	
Conference expenses	65		40	
Charitable gifts	7408.16		6463.24	
General	0		0	
	<u>7,518.81</u>		<u>6,503.24</u>	
 Transfers				
To Well-Spring Fund	1837.64		1661.02	
To C. Fund other	107.46		0	
To C. Fund (T. of T)	5265.06		5160.81	
To R. Fund (CB & CT Reserve)	4810.67		5279.90	
	<u>12,020.83</u>		<u>12,101.73</u>	
 Total Tithe expenditure		36,991.84		36,057.17
 Tithe Account Balance		<u>45,384.88</u>		<u>43,596.20</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

Well-Spring Fund - Receipts and Payments Account

	2023/24		2022/23	
	£	£	£	£
Balance B/F		0		0
<u>INCOME</u>				
Well-Spring income	2,001.26		2,050.00	
Bank account interest	592.62		125.03	
Income Tax recovered	482.13		487.01	
	<u>3,076.01</u>		<u>2,662.04</u>	
Transfers				
From Tithe Fund	1,837.64		1,661.02	
	<u>1,837.64</u>		<u>1,661.02</u>	
Total Receipts		4,913.65		4,323.06
<u>EXPENDITURE</u>				
Hall Hire	1,320.00		1,300.72	
Childrens' materials	624.56		195.00	
Independent Examiner	250.00		250.00	
Insurance, licences etc.	719.38		2,246.70	
Sundries	1,999.71		330.64	
	<u>1,999.71</u>		<u>330.64</u>	
Total Payments		4,913.65		4,323.06
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

	2023/24		2022/23	
	£	£	£	£
Balance B/F		0		110
Receipts				
<u>INCOME</u>				
Speaker offerings	822.50		1,902.43	
Wendy Luff pledges	2,448.00		2,868.00	
Wendy Luff gifts	549.00		0.00	
Income tax recovered	1,468.50		1,444.53	
Various	2,270.00		3,135.00	
	<u>7,558.00</u>		<u>9,349.96</u>	
Transfers				
	0.00		0.00	
Total receipts		7558		9349.96
<u>EXPENDITURE</u>				
Speaker offerings	822.50		2,012.43	
Wendy Luff pledges	2,448.00		2,868.00	
Wendy Luff gifts	549.00		0.00	
Income tax recovered - paid out	1,468.50		1,444.53	
Various	2,270.00		3,135.00	
	<u>7,558.00</u>		<u>9,459.96</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		7558		9459.96
Transit Account balance		<u>0</u>		<u>0</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

C. Fund Receipts and Payments Account

	2023/24		2022/23	
	£	£	£	£
Balance B/F		0		108.96
 <u>Receipts</u>				
Incoming resources from donors				
Special offerings	0.00		0.00	
Jubilee offerings	0.00		0.00	
Gift Aid reclaim Jubilee	0.00		0.00	
	<u>0.00</u>		<u>0.00</u>	
 <u>Transfers</u>				
Tithe of tithe	5,265.06		5,160.81	
Tithe Fund - other	107.46		159.90	
	<u>5,372.52</u>		<u>5,320.71</u>	
 Total Receipts		5,372.52		5,320.71
 <u>Payments</u>				
Special offerings	0.00		0.00	
Charitable gifts	4,360.00		4,360.00	
Jubilee fund gifts	0.00		0.00	
Plymouth Focus support	1,012.52		1,069.67	
Other	0.00			
	<u>5,372.52</u>		<u>5,429.67</u>	
 <u>Transfers</u>				
To Tithe Fund	0.00			
	<u>0.00</u>		<u>0.00</u>	
 Total Payments		5372.52		5429.67
 Account balance		<u>0.00</u>		<u>0.00</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

R. Fund Colin Trend Reserve Account

	2023/24		2022/23	
	£	£	£	£
Balance B/F		519.33		1009.33
C. Trend Reserve	519.33		1009.33	
<u>Receipts</u>				
C. Trend Reserve	0.00		0.00	
	<u>0.00</u>		<u>0.00</u>	
<u>Transfers</u>				
To C. Trend Reserve				
From Tithe Fund	4,810.67		5,120.00	
	<u>4,810.67</u>		<u>5,120.00</u>	
Total Receipts		4,810.67		5,120.00
<u>Expenditure</u>				
Payments from C. Trend Reserve	5,200.00		5,610.00	
	<u>5,200.00</u>		<u>5,610.00</u>	
<u>Transfers</u>				
From C. Trend to Tithe Fund	0.00		0.00	
	<u>0.00</u>		<u>0.00</u>	
Total Payments		5,200.00		5610.00
C. Trend Reserve Balance	130.00		1,009.33	
Account balance		<u>130.00</u>		<u>519.33</u>

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

	2023/24		2022/23	
	£	£	£	£
C. Fund				
Balance brought forward	0.00		108.96	
Transfer from Tithe Fund	5,372.52		5,320.71	
Transfer to Tithe Fund	0.00		0.00	
Income	0.00		0.00	
Expenditure	<u>5,372.52</u>		<u>5,429.67</u>	
		0.00		0.00
R. Fund				
Balance brought forward	519.33		1,009.33	
Transfer from Tithe Fund	4,810.67		5,120.00	
Transfer to Tithe Fund	0.00		0.00	
Income	0.00		0.00	
Expenditure	<u>5,200.00</u>		<u>5,610.00</u>	
		130.00		519.33

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

Statement of Assets and liabilities

	2023/24		2022/23	
	£	£	£	£
Tithe Fund balance	45,384.88		43,596.20	
Administration Fund balance	0.00		0.00	
Transit Fund balance	0.00		0.00	
C. Fund balance	0.00		0.00	
R. Fund balance	130.00		519.33	
	<u>130.00</u>		<u>519.33</u>	
		45,514.88		44,115.53
<u>Represented by:</u>				
<u>Bank Accounts</u>				
Opening balance	44,115.53		37,184.49	
Movement in year	1399.35		6931.04	
Closing balance	<u>1399.35</u>		<u>6931.04</u>	
		45,514.88		44,115.53
<u>Cash Balance</u>	<u>0.00</u>		<u>0.00</u>	
		0.00		0.00
		45,514.88		44,115.53
		<u>45,514.88</u>		<u>44,115.53</u>
NOTE	<u>C. Trend Reserve</u>			
	Now held in Reserve Fund	<u>130.00</u>		<u>1,009.33</u>