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

I report on the accounts for the year ended 31 March 2026, 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.



21/07/2026

Merlin Mbahin, FAAT, MIP

Date: 21/07/2026

(Fellow of the Association of Accounting Technicians)

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 2026

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

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.
- Savings Accounts with Kingdom Bank.

INVESTMENT POLICY

It is the Charity's policy to hold our funds in the HSBC and Kingdom Bank accounts, where they are protected by the FSCS scheme in the UK. As the balance of the HSBC accounts increased over time the trustees and leadership opened 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 Church Leader continues to seek to widen the range of skills & abilities in the Leadership Team. The Trustees & Leader meet together on a monthly basis with one other member of the congregation, 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 twice monthly "all together" as well as meeting in homes (called "Church In The Home"). We also continue to hold joint meetings with other churches locally. All together Sunday meetings take place in hired premises at Plymouth Foodbank

which we moved to in January 2025. The Foodbank is facilitated by Plymouth Methodist Church who were keen for the building to be used for a church service on Sundays.

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. Leaders and members of the Pastoral Support Team are in regular contact with members, 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 the wider community & 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 has been completely re-written following our move to Plymouth Foodbank. D.B.S. checks have been carried out on all those working with children and vulnerable adults. We raise awareness of safeguarding both within the Church and externally though adding our policies to our website.

We provide regular financial support to a range of local, national and international charities including Plymouth City Pastors, Cross Rhythms Christian radio, the Food Bank, Plymouth Crisis Pregnancy Centre, Shekinah, Oriel Ministries, the Barnabas Fund, Compassion UK & Plymouth Focus Advice Centre.

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 a 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, Plymouth Foodbank & 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 barrios of Bogota.
- Financial support to Plymouth City Pastors, an initiative which is 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 £12,225 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 healthy.

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:  Date: 18th September 2026

Jeremy Lavers, for the Trustees.

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

Tithe Fund - Receipts and Payments Account

		2025-26		2024-25	
		£	£	£	£
Balance B/F			**42,633.50**		**45,384.88**
Represented by	Tithe Balance	42,633.50		45,384.88	
INCOME					
	Tithes received	28,097.75		31,013.62	
	Income Tax recovered	4,618.71		5,224.92	
	Other income	50.00		0.00	
		32,766.46		***36,238.54***	
Transfers					
	From C. Fund	0.00		0.00	
		0.00		***0.00***	
	Total Receipts		**32,766.46**		**36,238.54**
EXPENDITURE					
Ministry Support Gifts					
City Church Plymouth					
	Kitt Mason	14,543.50		17,452.20	
		14,543.50		***17,452.20***	
Ministry gifts & expenses					
Training costs		0		0	
Conference expenses		70		44	
Charitable gifts		7128.86		11521.62	
General		0		0	
		7,198.86		***11,565.62***	
Transfers					
	To Well-Spring Fund	3903.51		1585.17	
	To C. Fund other	800.21		550.94	
	To C. Fund (T. of T)	4295.92		4715.99	
	To R. Fund (CT Reserve)	3120.00		3120.00	
		12,119.64		***9,972.10***	
Total Tithe expenditure			**33,862.00**		**38,989.92**
Tithe Account Balance			**41,537.96**		**42,633.50**

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

Well-Spring Fund - Receipts and Payments Account

	2025-26		2024-25	
	£	£	£	£
Balance B/F		**0**		**0**
INCOME				
Well-Spring income	1,676.67		1,679.00	
Bank account interest	670.04		734.73	
Income Tax recovered	322.12		420.00	
	2,668.83		***2,833.73***	
Transfers				
From Tithe Fund	3,903.51		1,585.17	
	3,903.51		***1,585.17***	
Total Receipts		**6,572.34**		**4,418.90**
EXPENDITURE				
Hall Hire	3,275.88		1,235.88	
Childrens' materials	413.23		233.31	
Independent Examination	300.00		250.00	
Insurance, licences etc.	700.80		492.35	
Sundries	1,882.43		2,207.36	
Total Payments		**6,572.34**		**4,418.90**
Well-Spring Fund Balance		**0.00**		**0.00**

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

Transit Fund - Receipts and Payments Account

	2025-26		2024-25	
	£	£	£	£
Balance B/F		**0**		**0**
Receipts				
INCOME				
Speaker offerings	456.14		1,452.83	
Wendy Luff pledges	673.00		1,248.00	
Wendy Luff gifts	0.00		100.00	
Income tax recovered	617.89		1,251.34	
Various	1,030.00		2,470.00	
	2,777.03		***6,522.17***	
Transfers				
	0.00		***0.00***	
Total receipts		**2777.03**		**6522.17**
EXPENDITURE				
Speaker offerings	456.14		1,452.83	
Wendy Luff pledges	723.00		1,248.00	
Wendy Luff gifts	0.00		100.00	
Income tax recovered - paid out	617.89		1,251.34	
Various	980.00		2,470.00	
	2,777.03		***6,522.17***	
Transfers				
To C. Fund	0.00		0.00	
To Tithe Fund	0.00		0.00	
	0.00		***0.00***	
Total Payments		**2777.03**		**6522.17**
Transit Account balance		**0**		**0**

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

C. Fund Receipts and Payments Account

	2025-26		2024-25	
	£	£	£	£
Balance B/F		**0.00**		**0**
Receipts				
Incoming resources from donors				
Special offerings	0.00		0.00	
Jubilee offerings	0.00		0.00	
Gift Aid reclaim Jubilee	0.00		0.00	
	0.00		***0.00***	
Transfers				
Tithe of tithe	4,295.92		4,715.99	
Tithe Fund - other	800.21		550.94	
	5,096.13		***5,266.93***	
Total Receipts		**5,096.13**		**5,266.93**
Payments				
Special offerings			0.00	
Charitable gifts	4,270.00		4,360.00	
Jubilee fund gifts			0.00	
Plymouth Focus support	826.13		906.93	
Other			0.00	
	5,096.13		***5,266.93***	
Transfers				
To Tithe Fund	0.00		0.00	
	0.00		***0.00***	
Total Payments		**5096.13**		**5266.93**
Account balance		**0.00**		**0.00**

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

R. Fund Colin Trend Reserve Account

	2025-26		2024-25	
	£	£	£	£
Balance B/F		**650.00**		**130**
C. Trend Reserve	650.00		130	
Receipts				
C. Trend Reserve	0.00		0.00	
	0.00		***0.00***	
Transfers				
To C. Trend Reserve				
From Tithe Fund	3,120.00		3,120.00	
	3,120.00		***3,120.00***	
Total Receipts		**3,120.00**		**3,120.00**
Expenditure				
Payments from C. Trend Reserve	3,025.00		2,600.00	
	3,025.00		***2,600.00***	
Transfers				
From C. Trend to Tithe Fund	0.00		0.00	
	0.00		***0.00***	
Total Payments		**3,025.00**		**2600.00**
C. Trend Reserve Balance	745.00		1,039.33	
Account balance		**745.00**		**650.00**

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

	2025-26		2024-25	
	£	£	£	£
C. Fund				
Balance brought forward	0.00		0.00	
Transfer from Tithe Fund	5,096.13		5,266.93	
Transfer to Tithe Fund	0.00		0.00	
Income	0.00		0.00	
Expenditure	5,096.13		5,266.93	
		0.00		**0.00**
R. Fund				
Balance brought forward	650.00		130.00	
Transfer from Tithe Fund	3,120.00		3,120.00	
Transfer to Tithe Fund	0.00		0.00	
Income	0.00		0.00	
Expenditure	3,025.00		2,600.00	
		745.00		**650.00**

CITY CHURCH, PLYMOUTH

Registered Charity No. 900363

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

Statement of Assets and liabilities

	2025-26		2024-25	
	£	£	£	£
Tithe Fund balance	41,537.96		42,633.50	
Administration Fund balance	0.00		0.00	
Transit Fund balance	0.00		0.00	
C. Fund balance	0.00		0.00	
R. Fund balance	745.00		650.00	
		42,282.96		***43,283.50***

Represented by:

Bank Accounts				
Opening balance	43,283.50		45,384.88	
Movement in year	-820.54		-2101.38	
Closing balance		***42,462.96***		***43,283.50***
Cash Balance	0.00		0.00	
		0.00		***0.00***
Plus Receivables			1,687.16	
Less Payables	180.00		296.96	
		-180.00		
		42,282.96		**43,283.50**

NOTE **C. Trend Reserve**

Now held in Reserve Fund	**745.00**	**1,039.33**