



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Carlisle Baptist Church

**On accounts for the year
ended**

31/12/2021

**Charity no
(if any)**

1178089

Set out on pages

1-2

(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 December 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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- 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..

Signed:

Date:

18/2/22

Name:

JOANNE THOMLINSON

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

FCA, Institute of Chartered Accountants in England & Wales

Address:

Dodd & Co Limited, FIFTEEN Rosehill, Montgomery Way, Rosehill Estate
Carlisle, CA1 2RW

Section B**Disclosure**

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.



CARLISLE BAPTIST CHURCH

Charity Number: 1178089

Trustees' Annual Report & Financial Statements for the Period 1 January 2021 to 31 December 2021

January 2022

Carlisle Baptist Church

Trustees' Annual Report & Financial Statements

for the Financial Period from 1 January 2021 to 31 December 2021

Reference & Administration Details

Charity Details:

Name: Carlisle Baptist Church
Number: 1178089
Address: Warwick Square, Carlisle, CA1 1JN

Trustees

The trustees who served during the year were:

- Peter Walkingshaw (Chairperson)
- Andrew Heron (until 22/03/2021)
- Peter Simpson
- Gregg Paterson

The Baptist Union Corporation Limited (Registered Charity Number 249635; Company Number 32743) is the custodian trustee in respect of the property.

Bankers

Virgin Money, 82 English Street, CA3 8HP Carlisle

Independent Examiner

Dodd and Co, 15 Montgomery Way, Rosehill Industrial Estate, Carlisle CA1 2RW

Structure, Governance & Management

Description of the Charity's Trusts

The church is governed by a Conveyance document dated 30 July 1890 and registered as a Charitable Incorporated Organisation on 24 April 2018 with assets transferred from the former Unincorporated Association on 1 January 2019.

The Charitable Incorporated Organisation is governed by two documents, a Church Constitution and Church Rules.

Appointment of Trustees:

The charity trustees of the Church are the persons appointed to the eldership of the church by the members of the church in line with the Church Rules. All new Trustees are provided with a copy of the Governing Document (Constitution and Rules) and the most recent Trustees' Annual Report and Financial Statements.

Objects

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Statement of Faith primarily but not exclusively within Carlisle and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life; provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Rules.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties. The trustees are satisfied that the activities we undertake, as outlined in this Report or otherwise, meet our charitable objects for the public benefit.

Activities, Achievements & Performance

The church's formal objects and purposes, as set out above, were distilled into a single sentence following a review of our strategy and vision in late 2018 – "A Family on Mission".

This idea is centred around being a group of followers of Jesus Christ who are committed to loving and serving one another, the community around them, and beyond. It places a strong emphasis on "the church" being its people, not a building, an organisational structure, or its leadership.

Due to covid-19, our in-person activities and events were scaled back again in 2021 with many taking place online. As restrictions on places of worship eased in the latter half of the year we were able to restart most of our in-person activities and events, which has been very much welcomed.

Some key highlights are as follows:

Regular meetings:

- *Sunday mornings:* The church organises weekly Sunday meetings at our Warwick Square building which are free of charge and open to all. These provide an opportunity for members and non-members to hear and respond to the teachings of the Bible and to build friendships with one another. In April we introduced a second Sunday morning meeting to create more space for our socially distanced congregation. We were live-streaming from our building throughout 2021.
- *Growth groups:* The Church runs weekly Growth Groups for mutual encouragement. In 2021 we increased the number of these groups from four to six, which includes one for students and young adults. Support and care have often been organised from within these groups and many have been blessed by the contact and practical help group members have offered.
- *Youth and children's work:* Our children's and youth work continues to develop with a variety of mid-week and Sunday morning groups running for children aged 0-16. Our regular groups restarted in-person in September and we've been pleased to welcome many newcomers. Many of the children attending our mid-week groups are from the local community.

- In 2020, while our regular toddler group was unable to run, we started two new support groups for new mothers who live in the city. These continued until June 2021.
- *Prayer meetings:* Our two Sunday prayer gatherings continued to be focused on praying for local and world events and crises, causes the church supports, and the needs and activities of our church family. One of these prayer events is our Mission Prayer Supper which is for all ages and includes soup and cake.

Community events:

We enjoy organising events to help us connect with others and to show and explain the love and care that comes from knowing Jesus. While we were not able to put on as many events this year as we would have liked, we were able to host a quiz night at a local events venue and five Christmas events. This included, for the first time, an all-age Christmas Eve event called Bethlehem Live. Children were encouraged to come in costume and take part in the nativity story.

Care:

In a range of formal and informal ways, the church and its members seek to support those in need in and around Carlisle and beyond. This continues to be actively encouraged and supported by Growth Group leaders, the elders, our Care Team and by many across the church.

Church planting and mission:

The church supports via prayer and financial giving various outreach and mission initiatives in other parts of the UK and overseas. This involves links with several mission partners, organisations and church plants that have similar aims and purposes to our own regarding public benefit. The church has close links with these partners and receives regular updates on the work they are doing.

Financial Review

Despite the pandemic and the restrictions on our meeting together, the church continues to be in a good financial position. The majority of the church's income continues to come from the giving of members and attendees, shown as "offerings" in the financial statements. Alongside these gifts, we are also extremely grateful to individuals, churches and organisations from outside the church who have kindly provided funding to us. These gifts are shown as "external funding" in the financial statements.

One highlight from our 2021 accounts is our increased "offerings" which grew 15% from 2020.

The majority of our expenditure was used to pay for the church's staff members, with the balance used to directly fund activities, maintain our premises and equipment, and in donations to several charitable organisations.

- Total income: £88,105
- Total expenditure: £85,663
- Surplus: £2,442
- Closing cash balance: £58,965

Statement of Charity's Policy on Reserves

It is our Charity's policy to hold at least three months' expenditure in its unrestricted funds. This policy was adhered to throughout 2021 with the unrestricted fund balance at 31 December 2021 being £58,965.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at 31 December 2021.

Particulars of Any Outstanding Guarantee Given by the Charity


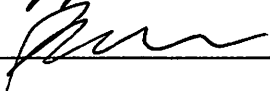
The Trustees declare that the charity has given no guarantee where potential liability is outstanding at 31 December 2021.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at 31 December 2021.

Declaration

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.

	Trustee:	<u>16.2.22</u>	Date:
	Trustee:	<u>17/02/22</u>	Date:



Receipts and payments accounts

CC16a

For the period
from

01/01/2021

To

31/12/2021

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Offerings	60,050		-	60,050	52,256
Gift aid reclaimed on offerings	10,926		-	10,926	10,514
Trainee Funding			-	-	979
External funding churches & charities		7,500	-	7,500	14,500
External funding individuals	5,382	1,860	-	7,242	12,270
Gift aid reclaimed on external funding	718	75	-	793	1,881
Other	1,594		-	1,594	1,337
	-	-	-	-	-
Sub total (Gross income for AR)	78,670	9,435	-	88,105	93,737
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	78,670	9,435	-	88,105	93,737
A3 Payments					
Employee costs	33,895	9,435	-	43,330	47,888
Other Staff costs	13,598		-	13,598	13,443
Ministry costs	13,308		-	13,308	10,360
Property costs	4,134		-	4,134	4,220
Sundries	2,283		-	2,283	2,008
External giving	9,010		-	9,010	7,935
			-		
			-		
	-	-	-	-	-
Sub total	76,228	9,435	-	85,663	85,854
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	76,228	9,435	-	85,663	85,854
Net of receipts/(payments)	2,442	-	-	2,442	7,882
A5 Transfers between funds	9,662	- 9,662	-	-	-
A6 Cash funds last year end	46,861	9,662	-	56,523	48,641
Cash funds this year end	58,965	-	-	58,965	56,523

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	General Fund	58,965	-	-
	Pastor In Training Fund	-	-	-
	Trainee Fund	-	-	-
	Bus refurbishment Fund	-	-	-
	Total cash funds	58,965	-	-
	(agree balances with receipts and payments account(s))			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Peter Simpson</i>	PETER SIMPSON	9/2/22