

CROXLEY GREEN BAPTIST CHURCH

England & Wales - Charity number 1126351

Details

Status Registered

Legal form Previously excepted

Registered 2008-10-20

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

Contact

Address Croxley Green Baptist Church
Baldwins Lane
Croxley Green
Rickmansworth
Hertfordshire
WD3 3LH

Phone 07525060149

Email office@croxleybaptist.co.uk

Website www.croxleybaptist.co.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Baptist Church - Advancement of the Christian Faith

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE LOCAL
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£212,067	£209,364	-	-
2023-12-31	£249,269	£108,115	-	-
2022-12-31	£205,424	£172,783	-	-
2021-12-31	£191,938	£194,636	-	-
2020-12-31	£164,140	£180,826	-	-

Trustees

Name	Role	Appointed
David John Hofer		2025-01-01
Graham John Hilsden		2025-01-01
Joanna Baldwin		2023-01-01
Paul Sutton		2023-01-01
Rachel Alice Mead		2024-03-28
Rev Stephen David Elmes		2024-04-01
Sara Margaret O' Shea		2019-01-01
Steven Bruce Gilbert		2020-01-01

CROXLEY GREEN BAPTIST CHURCH

England & Wales - Charity number 1126351

Accounts

Croxley Green Baptist Church

Report and Accounts
Year ended 31 December 2024

Stewardship 
Active generosity

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

**CROXLEY GREEN BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024**

ADDRESS FOR CORRESPONDENCE	225 Baldwins Lane, Coxley Green Rickmansworth
GOVERNING DOCUMENT	Constitution dated 1 August 2008
CHARITY REGISTRATION NUMBER	1126351
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	David Hofer (appointed 1 Jan 2025) Graham Hilsden (appointed 1 Jan 2025) Rev Stephen Elmes (appointed 1 April 2024) Rachel Mead (appointed 28 March 2024) Paul Sutton Joanna Baldwin Christine Fowler Steven Gilbert Sara O'Shea Elizabeth Pedrick Ann Wrangles (resigned 31 December 2024) Gary Mead (resigned 31 March 2024) Colin James Mead (resigned 16 July 2024)
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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CROXLEY GREEN BAPTIST CHURCH

YEAR ENDED 31 DECEMBER 2024

TRUSTEES' REPORT

INTRODUCTION

The trustees present their report together with the financial statements of the Church for the year ended 31 December 2024

OBJECTIVES

CHARITABLE OBJECTIVE

The Church is governed by a constitution which states the principal object of the charity is the advancement of the Christian Faith, according to the principles of the Baptist denomination. This includes the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. It occupies premises which are held by the Baptist Union Corporation Limited on Trusts which are entirely compatible with the above object.

In order to achieve its principal objective, the Church provides a variety of activities to both its membership and the community generally. The aim is to show the love of the Lord Jesus in both word and deed and to bring people into a closer relationship with Him.

CHARITABLE ACTIVITIES

Central to the work and witness of the Church is the provision of regular public services of Christian worship. This year we appointed Rachel Mead as Minister in Training from our own congregation, who is training to be a Regional Local Minister through the Central Baptist Association in conjunction with Regents College, Oxford. We also appointed the Revd. Stephen Elmes to be our Lead Minister and he took up this position on 1st May 2024. Services continue to be streamed at 10:30 and are accessible to those who are church members and anyone else who would like to watch. The Christmas services were very well attended this year, including our Carol Service and Blue Christmas for those who are lonely or grieving. News sheets are emailed to members and friends but made available at the church for those who cannot access them this way.

The number of Discipleship Groups has increased this year. This has been partly due to starting a new initiative, Roots and Rhythms, which is a mid-week opportunity to meet at the church, break into small groups and reflect on spiritual practices. This has been led very ably by our new ministers.

The Church actively supports the Baptist Union Home Mission Fund, BMS World Mission, and Christian Aid along with other relief agencies and missions both locally, nationally, and

internationally. There has been a greater emphasis on these as partnerships this year. One of our deacons, Sara O'Shea, also serves as a trustee for the Central Baptist Association.

The Charitable Incorporated Organization formed to further the work of the Churches Together in Croxley Green continued to employ two Parish Nurses throughout the year who worked in conjunction with Renew Wellbeing (see below). There has been more impetus in working alongside the local churches in Churches Together during the latter part of this year. The Food Bank is held on a Monday afternoon, which is managed via the Rickmansworth Foodbank and the Trussell Trust and has seen increased need in the community.

We continue to run our weekly Renew Wellbeing drop-in space for those who struggle with their mental health and loneliness. This has about 15-20 regular attendees and is followed by a lunch club which hosts about 45-50 people each week. Renew Wellbeing is based on the Five Ways to Wellbeing and works on the principles of being present, being prayerful and being in partnership. Each space is run by a local church and is intended to be a place where 'it's ok not to be ok' in our community. It is a haven for anyone to come and be known by name, regardless of how they are feeling. Everyone is welcomed in and valued by the hosts. A few people are now attending church services regularly on Sundays, having found a warm welcome within our doors.

Renew Mini Sparklers, our toddler group, continues to run each Tuesday morning during term time and is greatly valued by those who attend. Its aim is to support parents as they negotiate the challenges of parenthood. Many of those who attend really benefit from the quiet support it provides for parents, while toddlers can play.

Much of what we do to support children, young people and families is relational and we get along side and support them. Girls Brigade, Explorers, Anchor Boys, and Boys Brigade have continued to run, although we have seen dwindling numbers in Anchor Boys during the year. Our church youth group called Edge has been well attended most Sunday evenings by young people within the church and their friends. JAM and TNT (Sunday school groups) run each week during term times.

We have run a Kinsugi Hope course this year, inviting those from Renew Wellbeing and this was very encouraging in its impact. We hope to run more in the future.

All activities and events are published on the Church website or weekly notice sheet and are open to all whether members or not.

Systems are in place to ensure that all those working with children, young people and vulnerable adults at risk have appropriate DBS clearance. We have internal systems in place to safe-guard children, young people, and vulnerable adults at risk and those working with them. We have approximately 70 volunteers, of which 40 have attended Safeguarding Training. We also provide small booklets to support volunteers with this aspect of their service.

The trustees have read the Charity Commission guidance on “The Advancement of Religion for the Public Benefit”. They are satisfied that the activities of the Church are for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in the less tangible areas such as fellowship and encouragement.

The trustees recognise that these are difficult to measure, but believe that despite the difficulties, 2024 was a very positive year in the life of the Church in terms of both spiritual growth and practical service; in encouraging and helping members and non-members across the age spectrum through teaching and trying to model positive lifestyles; and in service to the community in practical ways.

Membership increased to 101 in December 2024.

The reputation of the church in the community is good and a growing number view the church as theirs even if they do attend regularly.

FINANCIAL REVIEW

During the year income decreased by £39,500 to £212,067, and expenditure increased by £99,333, to £209,364. As a result, the cash held by the charity increased by £2,704, to £388,049, of which £340,245 is unrestricted and can be used for any charitable purpose.

RESERVES POLICY

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £60,000 (which equates to about 5 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 £340,425 and the charity is complying with its reserves policy.

The Trustees recognise that this is above the desirable level of reserves set out in the policy. The Church had been between ministers so it has had the opportunity to build its reserves which will serve the church in the future, and now that new ministers have been appointed.

GOVERNANCE

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Trustees serve for a term of three years and may be re-elected. All trustees are church members and are nominated by other members. Voting takes place at the Church Meeting.

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:

Paul Sutton

Paul Sutton (Jul 13, 2025 13:59 GMT+1)

PAUL SUTTON

Date: Jul 13, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CROXLEY GREEN BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Croxley Green Baptist Church ('the charity') for the year ended 31 December 2024 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.

Sarah Crispin

Sarah Crispin (Jul 14, 2025 11:09 GMT+1)

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jul 14, 2025

CROXLEY GREEN BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds		Restricted Funds	2024	2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		122,696	-	3,403	126,099	114,345
Gift aid receipts		28,444	-	835	29,280	30,587
Legacies		9,896	-	-	9,896	38,907
Income from courses and events		1,321	-	8,691	10,012	11,642
Income from letting of facilities		24,928	-	-	24,928	46,227
Bank interest		11,853	-	-	11,853	9,859
Total receipts		<u>199,138</u>	<u>-</u>	<u>12,929</u>	<u>212,067</u>	<u>251,567</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	107,941	13,421	62,120	183,481	88,768
Grants paid in relation to charitable activities undertaken by others	3	23,903	-	-	23,903	21,262
		<u>131,844</u>	<u>13,421</u>	<u>62,120</u>	<u>207,384</u>	<u>110,030</u>
Write off of petty cash differences		1,979	-	-	1,979	-
		<u>1,979</u>	<u>-</u>	<u>-</u>	<u>1,979</u>	<u>-</u>
Total payments		<u>133,823</u>	<u>13,421</u>	<u>62,120</u>	<u>209,364</u>	<u>110,030</u>
Net of receipts / (payments) before transfers		65,315	(13,421)	(49,191)	2,704	141,537
Transfers between funds	5	(114,061)	86,000	28,061	-	-
Net movement in funds		<u>(48,745)</u>	<u>72,579</u>	<u>(21,130)</u>	<u>2,704</u>	<u>141,537</u>
Cash funds as at last year end		288,347	28,064	68,934	385,345	243,808
Cash funds at this year end	A	<u>239,602</u>	<u>100,643</u>	<u>47,804</u>	<u>388,049</u>	<u>385,345</u>

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

CROXLEY GREEN BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds			2024 £	2023 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank	239,602	100,643	47,676	387,921	385,345
Petty cash	-	-	128	128	-
	<u>239,602</u>	<u>100,643</u>	<u>47,804</u>	<u>388,049</u>	<u>385,345</u>
B Other monetary assets					
Gift aid due to charity	2,416	-	-	2,416	2,316
Other debtors	105	-	-	105	-
	<u>2,521</u>	<u>-</u>	<u>-</u>	<u>2,521</u>	<u>2,316</u>
C Liabilities					
Falling due within one year					
Trade creditors	234	4	75	314	164
Fee for Independent Examination	1,500	-	-	1,500	1,320
	<u>1,734</u>	<u>4</u>	<u>75</u>	<u>1,814</u>	<u>1,484</u>
D Assets retained for charity's own use					
				Fund to which asset belongs	Current value £
Land and buildings				Unrestricted	1,800,000
Fixtures, Fittings and Equipment				Unrestricted	<u>5,000</u>
					<u>1,805,000</u>

Current values have been estimated by the trustees.

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

Paul Sutton

Paul Sutton (Jul 13, 2025 13:59 GMT+1)

PAUL SUTTON

Date: Jul 13, 2025

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

CROXLEY GREEN BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 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.

In the previous year, the charity presented accounts prepared on the accruals basis using the Charities SORP. In the previous year the charity's income exceeded £250,000 and the charity was obliged to prepare its accounts on an accruals basis using the Charities SORP. As the charity's income is now less than £250,000, it has taken advantage of the option to prepare its accounts on a receipts and payments basis and the results reported previously have been restated; further information is given in note 6 below.

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.

Unrestricted Funds		Restricted	Total	Total
General	Designated	Funds	2024	2023
funds	funds	Funds	£	£
£	£	£	£	£

2 Payments in relation to charitable activities undertaken directly

Books and conferences	-	-	588	588	1,675
Events	-	-	5,835	5,835	2,528
Church premises	22,803	-	-	22,803	17,662
Employment costs (see note 4)	56,490	-	-	56,490	4,916
Management and administration	3,695	-	-	3,695	2,142
Ministry	6,540	3,050	55,697	65,287	18,706
Travel and other costs	2,949	-	-	2,949	4,890
Telephone	1,514	-	-	1,514	779
Manse expenditure	12,549	-	-	12,549	28,895
Repairs and maintenance	-	10,371	-	10,371	6,077
Independent examination	1,401	-	-	1,401	500
	107,941	13,421	62,120	183,481	88,768

3 Grants paid in relation to charitable activities undertaken by others

Grants for:						
BMS World Mission	International mission	4,256	-	-	4,256	11,216
CBA Home Mission	UK mission	5,706	-	-	5,706	2,876
Watford Schools Trust	Education	10,000	-	-	10,000	-
Ivy Street Family Centre	Family care	1,305	-	-	1,305	526
Other small grants to organisations		440	-	-	440	5,072
Grants to individuals		2,196	-	-	2,196	1,572
		23,903	-	-	23,903	21,262

4 Transactions with related parties

Reverend Stephen Elmes served as church leader and was paid £25,239 (2023: £nil) while Rachel Mead served as minister in training and was paid £14,021 (2023: £nil). They were remunerated for serving in those specific roles, not for serving as a trustees; these payments are permitted by the charity's governing document. In addition, the church leader is provided with accommodation (which is customary for ministers), so that he can better perform his duties.

5 Movement of funds

	Opening	Receipts	Payments	Transfers	Closing
	balance	£	£	£	balance
	£	£	£	£	£
General funds	288,347	199,138	(133,823)	(114,061)	239,602
Designated funds					
Ministry training and development Fund	7,499	-	(2,135)	-	5,364
Property repairs Fund	20,565	-	(10,371)	80,000	90,194
Bible Fund	-	-	-	1,000	1,000
ICT Fund	-	-	(914)	5,000	4,086
	28,064	-	(13,421)	86,000	100,643

CROXLEY GREEN BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5 Movement of funds (continued...)

Restricted funds					
Boys Brigade Fund	3,492	4,970	(4,750)	-	3,712
Girls Brigade Fund	1,596	695	(1,085)	76	1,281
Renew Group Fund	10,267	6,783	(15,514)	-	1,536
Renew Sparklers Fund	1,411	481	(324)	-	1,569
Holiday at Home Fund	2,316	-	-	-	2,316
SOLO's Fund	195	-	-	-	195
Legacy Food Fund	34,664	-	(7,364)	-	27,300
Endowment Fund	9,894	-	-	-	9,894
Eco Church Fund	148	-	-	(148)	0
Quench Fund	345	-	(347)	2	0
Parish Nurse Fund	-	-	(2,000)	2,000	0
Bible reading and books Fund	531	-	(588)	57	0
Technical Fund	4,075	-	(30,148)	26,073	0
	<u>68,934</u>	<u>12,929</u>	<u>(62,120)</u>	<u>28,061</u>	<u>47,804</u>
Total funds	<u>385,345</u>	<u>212,067</u>	<u>(209,364)</u>	<u>-</u>	<u>388,049</u>

The major transfers into restricted funds from unrestricted general funds were to ensure the relevant fund did not have a deficit at the year end. The transfers into designated funds were made by the trustees in anticipation of future expenditure.

Designated funds

The Ministry training and development Fund exists so Church Members can use this fund for training and development in line with the churches values and mission.

The Property repairs Fund is for repairs to the churches properties including the church building and three manses.

The Bible Fund is to purchase bibles and associated literature.

The ICT Fund is to upgrade, repair or replace ICT equipment.

Restricted funds

The Boys Brigade fund accounts for the Boys Brigade finances, anchor boys, junior section and senior section.

The Girls Brigade fund accounts for the activities of the Girls Brigade

The Renew Group fund is the money from Renew Lunch (vulnerable adults group) and associated gifts.

The Renew Sparklers Fund is the money from Renew Sparklers (Toddler Group) and associated gifts.

The Holiday at Home Fund accounts for the activities for the elderly who find going on holiday difficult.

The SOLO's Fund is money for activities and expenditure to support adults who find themselves on their own.

The Legacy Food Fund can be spent on any 'food' activities which happen in the church.

The Eco Church Fund is money for ecological activities within the church.

The Quench Fund is a youth group fund for equipment and expenses.

Parish Nurse Fund is to support the work of the Parish Nurse project in Croxley Green.

Bible reading and books Fund is to purchase bibles and associated literature.

The Technical Fund is to upgrade, repair or replace ICT equipment.

6 Reconciliation with previously reported funds

As explained in note 1 'Accounting Policies', in the previous year the charity prepared its accounts using the accruals basis; in the current year the charity has taken advantage of the option to prepare its accounts on a receipts and payments basis. The comparatives presented in these accounts have been re-stated using the receipts and payments basis and a reconciliation with the reserves and results reported previously

Reconciliation of reserves

	2023	2022
	£	£
Previously reported reserves, at 31 December	2,196,924	2,055,869
Adjustments arising from use of receipts and payments basis:		
Exclusion of previously included fixed assets	(1,806,550)	(1,803,645)
Exclusion of previously included debtors	(6,513)	(8,805)
Exclusion of previously included creditors	1,484	389
Re-stated reserves, at 31 December	<u>385,345</u>	<u>243,808</u>

Reconciliation of results

	2023
	£
Previously reported results	141,055
Adjustments arising from use of receipts and payments basis:	
Previously capitalised expenditure, less depreciation, now expensed	(2,905)
Excluded movements in debtors resulting in the recognition of more / (less) income	2,292
Excluded movements in creditors resulting in the recognition of less / (more) expenditure	1,095
Re-stated results	<u>141,537</u>

CROXLEY GREEN BAPTIST CHURCH

England & Wales - Charity number 1126351

Accounts

Registered Charity no. 1126351

Croxley Green Baptist Church
Trustees Annual Report and Accounts
Year Ended 31st December 2023



Croxley Green Baptist Church

Year Ended 31st December 2023

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Croxley Green Baptist Church

Year Ended 31st December 2023

Legal and Administrative Information

Reference

The Charity is called Croxley Green Baptist Church. The Church is registered with the Charity Commission for England and Wales and was registered on the 20th of October 2008. Before this, the church was an except charity.

Registered Charity Number 1126351

Principal Address 225 Baldwins Lane,
Coxley Green
Rickmansworth
WD3 3LH

Email office@croxleybaptist.co.uk

Website www.croxleybaptist.co.uk

Trustees

Ann Wrangles	Chair	
Paul Sutton		Appointed 1st Jan 2023
Joanna Baldwin		Appointed 1st Jan 2023
Christine Elizabeth Fowler		
Steven Bruce Gilbert		
Sara Margaret O' Shea		
Colin James Mead	Treasurer	
Elizabeth Pedrick		
Gary Mead		Resigned March 2024
Colin Abbiss		Resigned December 2023
Rev Stephen David Elmes		Appointed 1st April 2024
Rachel Alice Mead		Appointed 28th March 2024

Property Trustees The Baptist Union Corporation Ltd
Baptist House
129 Broadway
Didcot
Oxfordshire
OX11 8RT

Croxley Green Baptist Church

Year Ended 31st December 2023

Legal and Administrative Information

Primary Bankers

CAF bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME 19 4JQ

Barclays Bank UK Plc
1 Churchill Place
London
E14 5HP

Independent Examiner

Nigel Wyatt BSC FCA
Wyatt & Co Chartered Accountants
125 Main Street
Garforth, Leeds
LS25 1AF

Members of

The Baptist Union of Great Britain
Central Baptist Association
Churches Together in Croxley Green

Croxley Green Baptist Church

Year Ended 31st December 2023

Trustees' Annual Report

INTRODUCTION

The trustees present their report together with the financial statements of the Church for the year ended 31 December 2023.

OBJECTIVES

CHARITABLE OBJECTIVE

The Church is governed by a constitution which states the principal object of the charity is the advancement of the Christian Faith, according to the principles of the Baptist denomination. This includes the advancement of education, community service and other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. It occupies premises which are held by the Baptist Union Corporation Limited on Trusts which are entirely compatible with the above object.

The Church is a member of The Baptist Union of Great Britain, The Central Baptist Association and Churches Together in Croxley Green.

In order to achieve its principal objective, the Church provides a variety of activities to both its membership and the community in general. The aim is to show the love of the Lord Jesus in both word and deed and to bring people into a closer relationship with Him.

CHARITABLE ACTIVITIES

Central to the work and witness of the Church is the provision of regular public services of Christian worship. This year we continued to provide in person Church services with precautions in line with Government and Baptist Union guidelines and restrictions. Simon Cragg, Minister at Christ Church Baptist, Welwyn Garden City, was appointed as Moderator, and he has led services along with church members and visiting speakers.

Services are live streamed at 10:30 and are accessible to those who are church members and anyone else who would like to watch. News sheets continued to be emailed out to members and friends but made available at the church for those who cannot access them this way.

The Christmas services were all in person this year. The Blue Christmas service was well attended, as was Messy Christingle, and the firepit and marshmallows with carols in the car park.

The Church runs a series of discipleship groups in members' homes to provide friendship and foster growth in the Christian faith.

The church continues to run a weekly Wellbeing drop-in space for those who struggle with their mental health and loneliness. This has about 15-20 regular attendees and is followed by a lunch club which hosts about 45-50 people each week. Renew Wellbeing is based on the Five Ways to Wellbeing and works on the principles of being present, being prayerful and being in partnership. Each space is run by a local church and is intended to be a place where 'it's ok not to be ok' in our community. It is a safe haven for anyone to come and be known by name, regardless of how they are feeling. Everyone is welcomed in and valued by the hosts.

A group for new parents with babies under 3 years old, Renew Mini Sparklers, runs each Tuesday morning during term time and is valued by those who attend. Its aim is to support parents as they negotiate the challenges of parenthood.

Croxley Green Baptist Church

Year Ended 31st December 2023

Trustees' Annual Report

Meetings between ministers and other community representatives have continued regarding the community. The Church Secretary has continued attending this meeting in the place of a minister. Liaison continues to be good between all churches and other organizations in the community.

The Church works alongside other local charities; A Charitable Incorporated Organization formed to further the work of the Churches Together in Croxley Green and to employ two Parish Nurses continued to flourish throughout the year. Food Bank is held on a Monday afternoon, which is managed via the Rickmansworth Foodbank and the Trussell Trust and has continued.

The Church places importance on working together with local churches. It actively supports the Baptist Union Home Mission Fund, BMS World Mission, and Christian Aid along with other relief agencies and missions both locally, nationally, and internationally. One of the church trustees is now also a trustee for the Central Baptist Association.

Much of what we do to support children, young people and families is relational and we get alongside and support them. Girls Brigade, Explorers, Anchor Boys, and Boys Brigade have continued to run. A church youth group called Edge has been very well attended weekly by young people within the church and their friends. On three Sundays a month, our TNT (school year 6+) and the regular Sunday School, JAM, continue to meet.

All activities and events are published on the Church website or weekly notice sheet and are open to all whether members or not.

Systems are in place to ensure that all those working with children, young people and vulnerable adults at risk have appropriate DBS clearance. We have internal systems in place to safeguard children, young people, and adults at risk and those working with them.

The trustees have read the Charity Commission guidance on "The Advancement of Religion for the Public Benefit". They are satisfied that the activities of the Church are for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in the less tangible areas such as fellowship and encouragement.

The trustees recognise that these are difficult to measure, but believe that despite the difficulties, 2023 was a positive year in the life of the Church in terms of both spiritual growth and practical service; in encouraging and helping members and non-members across the age spectrum through difficult experiences. Due to the lack of ministers, a considerable number of people stepped up into new roles to further the spiritual and practical needs of the church and the community.

Membership increased by 3 to 100, as of the 31st December 2023.

The reputation of the church in the community is good and a growing number continue to regard the church as theirs even if they do not consider themselves regular churchgoers.

Our Church looks forward to appointing a new Minister in 2024 as well as a part-time minister in training.

Croxley Green Baptist Church

Year Ended 31st December 2023

Trustees' Annual Report

FINANCIAL REVIEW AND RESERVE POLICY

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. No wider public appeals were made during the year. The trustees have had regard to any specific requests by the donors in allocating such funds.

The Church is heavily dependent on its members working as volunteers in all aspects of its activities many of which run with little or no impact on the Church's general expenditure, but which nevertheless contribute substantially to the achievement of the Church's objectives.

The Church sees it as an important part of its mission to support the wider church by making grants equivalent to approximately 10% of the previous year's general income to national and international Christian organizations and societies with Christian aims and objectives compatible with the Church's own charitable objectives.

The accompanying financial statements are prepared on an accrual basis in line with the Charities SORP (FRS 102). The financial statements include the valuation of the buildings which equates to £1,800,000, which is included in the General fund figure.

In 2023, the Church received £249,269 of income of which £49,971 was for restricted funds. During the year £108,115 was spent by the Church on charitable activities. The Church saw an in-year surplus of £141,154.

The fund balances at the end of the year were as follows:

	2023	2022
	£	£
Unrestricted Funds		
General	2,092,685	1,983,422
Designated Funds	35,503	40,632
Restricted Funds	68,735	31,815
Total	<u>2,196,923</u>	<u>2,055,869</u>

Reserves Policy

The current reserves policy of the Church is being reviewed by the trustees, as they hope to appoint new ministers in 2024. The current policy held states that the church aims to keep a minimum operational reserve of **£60,000**.

The level of reserves is defined as unrestricted funds that are available to be used for any purpose (less fixed assets and designated funds). The reserves held at the end of the year ending 31st December 2023 were £286,135.

The Trustees recognize that this is above the desirable level of reserves set out in the policy, as the Church has been between ministers it has had the opportunity to build its reserves which will serve the church in the future, and now that new ministers have been appointed.

Going Concern

The trustees have assessed the major risks facing the Church and are satisfied that there are policies in place to minimize these risks. The financial statements are prepared on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Croxley Green Baptist Church

Year Ended 31st December 2023

Trustees' Annual Report

STRUCTURE, GOVERNANCE AND MANAGEMENT

TRUSTEES

The deacons and office holders are the managing trustees of the Church. They are listed on the Legal and Administrative Information on page 1.

ORGANISATION STRUCTURE AND DECISION-MAKING PROCESS

Croxley Green Baptist Church is registered as a charity in England and Wales (number 1126351) and operates under a constitution adopted as of 1 August 2008. The foundation deed for Croxley Green Baptist Church is a Declaration of Trust in 1942 by the Baptist Union Corporation Limited ("BUC"). In 2006 the BUC, at the request of the Church, made a Declaration of Trust adopting the Baptist Trusts for Churches 2003 pursuant to section 6 of the Baptist and Congregational Trusts Act 1951. The manse is held on the Holborn Trusts by the Baptist Union Corporation Limited.

Ordinary Meetings of members generally take place six times a year and have responsibility for the overall policy of the Church. In accordance with the constitution, the members appoint the ministers, deacons, secretary, and treasurer who together are the managing trustees. The trustees are responsible for the day-to-day running of the Church's work and witness, and its legal and financial aspects. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Meetings of members by the trustees for guidance or may be raised by members in the Meetings for further consideration by the trustees. Although the constitution permits decisions to be made at Meetings of members by appropriate majorities, the Church seeks to work by consensus wherever possible. These meetings continued to be hybrid in-person and Zoom meetings. Members were able to vote in person or by postal vote for the Trustees elections in November 2023.

Meetings of members consider and vote on applications for membership. The constitution requires baptism by immersion upon personal profession of faith as the normal mode of entry but persons seeking membership who have not been baptised in accordance with the Baptist Union's Declaration of Principle may be accepted into full membership based on their own public profession of faith.

The Church is a member of the Baptist Union of Great Britain but is independent and autonomous within the terms of the Trusts. The Baptist Union has a regional structure, and the Church is a member of the Central Baptist Association.

Croxley Green Baptist Church

Year Ended 31st December 2023

Trustees' Annual Report

TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Church's activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practices:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the Church will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Church, and which enable them to ascertain its financial position, and which enable them to ensure the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. The trustees are responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

TRUSTEE APPROVAL

Mr. Colin James Mead



Approved by the Trustees and signed on their behalf.

Date of Approval:

09/10/2024

Croxley Green Baptist Church

Year Ended 31st December 2023

Independent Examiners Report

I report to the trustees on my examination of the financial statements of Croxley Green Baptist Church ('the charity') for the year ended 31 December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I have listed any material matters that 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 respect of the charity as required by section 130 of the Act, or
2. the financial statements do not accord with those records; or
3. the financial statements do 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.

Emphasis of Matter

Croxley Green Baptist Church owns the church building at 225 Baldwins Lane. The valuation of the church could not be completed for the preparation of these accounts so this has been omitted from these accounts.



Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 11/10/2024

Croxley Green Baptist Church

Year Ended 31st December 2023

Statement of Financial Activities

		2023			2022
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
Income					
Donations and legacies		142,532	39,657	182,189	164,301
Charitable activities		694	9,997	10,691	15,433
Activities for generating income		46,213	-	46,213	23,985
Investment income		9,859	-	9,859	3,304
Other		-	317	317	3,116
Total Income	2	<u>199,298</u>	<u>49,971</u>	<u>249,269</u>	<u>210,139</u>
Expenditure					
Expenditure on charitable activities	3	<u>93,089</u>	<u>15,026</u>	<u>108,115</u>	<u>165,276</u>
Total Expenditure		<u>93,089</u>	<u>15,026</u>	<u>108,115</u>	<u>165,276</u>
Net Income / (Expenditure)		<u>106,209</u>	<u>34,945</u>	<u>141,154</u>	<u>44,863</u>
Net Income and Net Movement in Funds					
Total funds brought forward	12	2,024,054	31,815	2,055,869	2,011,006
Transfers	12	<u>(2,075)</u>	<u>2,075</u>	<u>-</u>	<u>-</u>
Total Funds Carried Forward	12	<u>2,128,188</u>	<u>68,835</u>	<u>2,197,023</u>	<u>2,055,869</u>

All income and expenditure derive from continuing activities.

Croxley Green Baptist Church

Year Ended 31st December 2023


Statement of Financial Position

	Note	2023 £	2022 £
Fixed Assets			
Tangible fixed assets	9	1,806,550	1,803,645
		<u>1,806,550</u>	<u>1,803,645</u>
Current Assets			
Debtors	10	6,513	8,805
Cash at bank and in hand		385,345	243,419
		<u>391,858</u>	<u>252,224</u>
Creditors: amounts falling due within one year	11	1,484	-
		<u>390,374</u>	<u>252,224</u>
Net Current Assets			
		390,374	252,224
Total Assets Less Current Liabilities		2,196,923	2,055,869
		<u>2,196,923</u>	<u>2,055,869</u>
Net Assets	13	2,196,923	2,055,869
		<u>2,196,923</u>	<u>2,055,869</u>
Funds of the Charity			
Restricted funds	12	68,735	31,815
Unrestricted funds	12		
Unrestricted general		2,092,685	1,983,422
Designated funds		35,503	40,632
		<u>2,128,188</u>	<u>2,024,054</u>
Total Charity Funds		2,196,923	2,055,869
		<u>2,196,923</u>	<u>2,055,869</u>

Trustees' Responsibilities

These financial statements were approved by the board of trustees and authorised for issue:

Name of Trustee: Colin James Mead

Signed on Behalf of the Trustees: 

Date of Approval: 09/10/2024

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

1 Accounting Policies

Basis of Preparation

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, it is also the first year that they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Incoming Resources

All incoming resources are recognised once the charity has an entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

- All voluntary income from members of the church are recognised as donations and are included in full, with associated Gift Aid receivable in the Statement of Financial Activities.
- Grants, where entitlement is not conditional on the delivery of specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up (as the point of entitlement).
- Donated services and facilities are included at the value to the charity where this can be quantified.
- Gifts in Kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.
- Volunteer time, the value of voluntary support for the work of the church is not included in the accounts but is described in the Trustees Annual Report.
- Investment Income is included in the accounts when receivable.

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

Resources Expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Tangible Fixed Assets

All assets costing more than £750 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on furniture and equipment which is written off on a straight-line basis over time and estimated useful life of the asset.

Buildings	Not Depreciated
Equipment	5 years straight-line
Fixtures and Fittings	5 years straight-line

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Operating Leases

Rental charges payable under operating leases are charged on a straight-line basis over the terms of the lease.

Taxation

The charity is exempt from tax on its charitable activities.

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

2 Analysis of Income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations and Legacies			
Donations	114,346	250	114,596
Gift aid	28,186	-	28,186
Legacy gifts	-	38,907	38,907
Grants	-	500	500
	<hr/>	<hr/>	<hr/>
	142,532	39,657	182,189
Charitable Activities			
Events income	679	6,954	7,633
Boys brigade	-	1,607	1,607
Girls brigade	-	1,426	1,426
Parish nurse	-	10	10
Other income	15	-	15
	<hr/>	<hr/>	<hr/>
	694	9,997	10,691
Activities for Generating Income			
Rent of premises	46,213	-	46,213
	<hr/>	<hr/>	<hr/>
	46,213	-	46,213
Investment Income			
Interest	9,859	-	9,859
	<hr/>	<hr/>	<hr/>
	9,859	-	9,859
Other			
Other income	-	-	-
Renew sparklers	-	317	317
	<hr/>	<hr/>	<hr/>
	-	317	317
Total Income	<hr/>	<hr/>	<hr/>
	199,298	49,971	249,269

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

2 Analysis of Income (Continued)

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Donations and Legacies			
Donations	129,339	648	129,987
Gift aid	29,314	-	29,314
Legacy gifts	5,000	-	5,000
Grants	-	-	-
	<u>163,653</u>	<u>648</u>	<u>164,301</u>
Charitable Activities			
Events income	773	7,034	7,807
Boys brigade	-	4,852	4,852
Girls brigade	-	1,003	1,003
Parish nurse	-	-	-
Other income	1,771	-	1,771
	<u>2,544</u>	<u>12,889</u>	<u>15,433</u>
Activities for Generating Income			
Rent of premises	23,985	-	23,985
	<u>23,985</u>	<u>-</u>	<u>23,985</u>
Investment Income			
Interest	3,304	-	3,304
	<u>3,304</u>	<u>-</u>	<u>3,304</u>
Other			
Other income	-	3,116	3,116
Renew sparklers	-	-	-
	<u>-</u>	<u>3,116</u>	<u>3,116</u>
Total Income	<u>193,486</u>	<u>16,653</u>	<u>210,139</u>

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

3 Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Boys brigade	-	2,324	2,324
Church premises	23,512	500	24,012
Depreciation	1,865	-	1,865
Equipment purchased	-	-	-
Empolyment costs	4,916	-	4,916
Girls brigade	-	204	204
Legacy food	-	4,258	4,258
Management & admin	3,963	-	3,963
Manses	24,104	-	24,104
Ministers	5,669	-	5,669
Ministry: Training and development	946	-	946
Mission: Child & youth	220	-	220
Mission: Events	716	5,465	6,181
Mission: Giving	22,928	10	22,938
Mission: Pastoral	63	-	63
Mission: Services & fellowship	3,915	-	3,915
Mission: Youth work	272	255	527
Parish nurse	-	2,010	2,010
	<u>93,089</u>	<u>15,026</u>	<u>108,115</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Boys brigade	-	2,071	2,071
Church premises	19,292	-	19,292
Equipment purchased	-	4,442	4,442
Empolyment costs	55,858	-	55,858
Girls brigade	-	1,294	1,294
Legacy food	-	-	-
Management & admin	3,139	-	3,139
Manses	38,357	-	38,357
Ministers	4,199	-	4,199
Ministry: Training and development	899	-	899
Mission: Child & youth	6	-	6
Mission: Events	529	8,785	9,315
Mission: Giving	17,413	3,116	20,529
Mission: Pastoral	-	-	-
Mission: Services & fellowship	3,075	172	3,247
Mission: Youth work	323	1,305	1,628
Parish nurse	-	1,000	1,000
	<u>143,090</u>	<u>22,186</u>	<u>165,276</u>

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

4 Grants Payable

For the year ending December 2023 grants were given to the following institutions from the general fund, the designated bible fund and the restricted parish nurse fund . There were no support costs associated with this grant-making.

	2023
	£
BMS	11,216
BUGB Home Mission	2,877
European Christian Mission	1,573
Ivy Street Family Centre Hoxton	526
Mill End Community Trust - Rickmansworth Foodbank	659
Parish Nurse Churches Together initiative	2,010
Spurgeons	220
Watford and Three Rivers Refugee Partnership	3,816
Watford Schools Trust	2,051
	<u>24,948</u>

5 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further details about volunteer contributions to the organisation.

6 Independent Examination Fees

	2023
	£
Fees payable to the independent examiner for	
Independent examination and preparation of the financial statements	1,320

7 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	
Wages and salaries	4,610	33,752
Social security costs	-	-
Employer contributions to pension plans	12	22,105
	<u>4,622</u>	<u>55,857</u>

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

Staff Costs Cont.

The average headcount of employees during the year was as follows:

	2023	2022
Average Headcount	-	3

Number of employees that received employee benefits of more than £60,000 during the year was as follows:

	2023	2022
More than £60,000	-	-

Key Management Personnel

The charity considers its key management personnel to be the Church Officers, Secretary Treasurer, the Trustees (Deacons) and Ministers.

8 Trustee Remuneration, Expenses and Donations

None of the trustees has been paid any remuneration or received any other benefits from employment with the church.

During the year, 8 trustees incurred out-of-pocket expenses totalling £6,982 which were all incurred for the day to day running of the charity's activities. The types of expenditure include day-to-day church running costs, church maintenance and repair, travel costs, running of the Boys Brigade group and other charitable activity expenditures.

During the year the total aggregated donations made to the charity by the trustees and associated related parties during the year was £25,861.

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

9 Tangible Fixed Assets

	Buildings	Equipment & Fixtures and Fittings £	Total £
Cost as at 1st January 2023	1,800,000	4,556	1,804,556
Additions	-	4,770	4,770
Cost as at 31st December 2023	<u>1,800,000</u>	<u>9,326</u>	<u>1,809,326</u>
Depreciation as at 1st January 2023	-	911	911
Depreciation charge	-	1,865	1,865
Depreciation as at 31st December 2023	<u>-</u>	<u>2,776</u>	<u>2,776</u>
Net book value as at 31st December 2023	<u>1,800,000</u>	<u>6,550</u>	<u>1,806,550</u>
Net book value as at 31st December 2022	1,800,000	3,645	1,803,645

Valuations on 165 Balwins Lane, 36 Lewes Way and 214a Watford Road were renewed on the 9th September 2024 by an independent valuer, Grosvenor Estate Agents.

10 Debtors

	2023 £	2022 £
Accounts receivable	2,316	4,941
Prepayments	4,197	3,864
	<u>6,513</u>	<u>8,805</u>

11 Creditors: Amounts falling due within one year

	2023 £	2022 £
Accruals	164	-
Trade creditors	1,320	-
	<u>1,484</u>	<u>-</u>

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

12 Analysis of Charitable Funds

Unrestricted Funds

	1 Jan 2023	Income	Expenditure	Gains/Loses	Transfers	31 Dec 2023
	£	£	£	£	£	£
Unrestricted						
General	158,060	199,298	(84,315)	-	(5,720)	267,323
Legacy	25,362	-	-	-	-	25,362
Buildings	1,800,000	-	-	-	-	1,800,000
Designated						
Bible fund	1,665	-	(1,665)	-	-	-
Eco church	235	-	(86)	-	-	149
Ministry training & development	8,445	-	(946)	-	-	7,499
Property repairs	30,287	-	(6,077)	-	3,645	27,855
Total Unrestricted	2,024,054	199,298	(93,089)	-	(2,075)	2,128,188

Restricted Funds

Boys brigade	4,135	1,607	(2,324)	-	75	3,493
Bible reading & books	541	-	(10)	-	-	531
Endowment fund	9,894	-	-	-	-	9,894
Girls brigade	375	1,426	(204)	-	-	1,597
Holiday at home	2,316	-	-	-	-	2,316
Legacy food	-	38,907	(4,258)	-	-	34,649
Parish nurse	-	10	(2,010)	-	2,000	-
Quench	600	-	(255)	-	-	345
Renew group	8,639	7,054	(5,465)	-	-	10,228
Renew sparklers	1,095	317	-	-	-	1,412
SOLO's	145	50	-	-	-	195
Technical fund	4,075	-	-	-	-	4,075
Warm winter space	-	500	(500)	-	-	-
Total	31,815	49,871	(15,026)	-	2,075	68,735
Total Funds	2,055,869	249,169	(108,115)	-	-	2,196,923

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

Analysis of Charitable Funds cont.

Unrestricted Funds

	1 Jan 2022	Income	Expenditure	Gains/Loses	Transfers	31 Dec 2022
	£	£	£	£	£	£
Unrestricted						
General	112,868	183,263	(136,898)	-	(1,172)	158,060
Legacy	20,362	5,000	-	-	-	25,362
Buildings	1,800,000	-	-	-	-	1,800,000
Designated						
Bible fund	1,751	-	(86)	-	-	1,665
Eco church	86	161	(13)	-	-	235
Ministry training & development	9,344	-	(899)	-	-	8,445
Property repairs	30,417	5,064	(5,194)	-	-	30,287
Total Unrestricted	1,974,828	193,488	(143,090)	-	(1,172)	2,024,054

Restricted Funds

Boys brigade	1,353	4,852	(2,071)	-	-	4,135
Bible reading & books	541	-	-	-	-	541
Edge youth	-	-	(172)	-	172	-
Endowment fund	9,894	-	-	-	-	9,894
Gifts	-	3,116	(3,116)	-	-	-
Girls brigade	666	1,003	(1,294)	-	-	375
Holiday at home	2,316	-	-	-	-	2,316
Parish nurse	-	-	(1,000)	-	1,000	-
Quench	1,261	644	(1,305)	-	-	600
Renew group	10,817	6,607	(8,785)	-	-	8,639
Renew sparklers	884	375	(165)	-	-	1,095
SOLO's	90	55	-	-	-	145
Technical fund	8,352	-	(4,277)	-	-	4,075
Total	36,175	16,652	(22,186)	-	1,172	31,815
Total Funds	2,011,002	210,140	(165,276)	-	-	2,055,869

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

Fund Transfers

Fund transfers to the Parish Nurse fund are to cover the grant made towards the Parish Nurse Churches Together initiative.

Fund Descriptions

Designated Funds

Bible fund	Funds held to distribute bibles to the local community
Eco church	Funds held to support the church working as an Eco Church
Ministry training & development	Funds held for Ministers training and development
Property repairs	Funds held for repairs to church property

Restricted Funds

Boys brigade	Funds held for Boy Brigade Children's group
Bible reading & books	Funds held for bibles and bible reading notes for anyone that requires them in the church.
Edge youth	Funds held for youth work in the church.
Endowment fund	Money held in trust by the BUC was left from when a local building was closed down. Church Members agree on any expenditure.
Girls brigade	Funds held for Boy Brigade Children's group
Holiday at home	Funds held for senior people days out and events.
Legacy food	and the elderly at CGBC and the drop-in centre for the local community.
Parish nurse	A local churches together initiative to fund a nurse in the parish, we have contributed grants towards the initiative.
Quench	Funds held for youth work in the church.
Renew group	Funds held for a group that grew from lockdown where lunch is provided to an open house style gathering on a Thursday.
Renew sparklers	Funds held for our baby and toddler group on a Tuesday morning.
SOLO's	Funds held for an elderly people group that meets once a month for community, tea and cakes.
Technical fund	Funds held for maintenance and renewal of technical systems in the church.
Warm winter space	A fund created for the Warm spaces grant, to provide a warm space in the church for the local community

Croxley Green Baptist Church

Year Ended 31st December 2023

Notes to the Financial Statements

13 Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Fixed assets	1,806,550	-	1,806,550
Current assets	323,123	68,735	391,858
Creditors less than 1 year	(1,484)	-	(1,484)
	<u>2,128,188</u>	<u>68,735</u>	<u>2,196,923</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Fixed assets	1,803,645	-	1,803,645
Current assets	220,410	31,815	252,224
Creditors less than 1 year	-	-	-
	<u>2,024,054</u>	<u>31,815</u>	<u>2,055,869</u>

14 Related Party Transactions

For three months of the year James Baldwin a close family member of trustee Joanna Baldwin was employed by the charity. The total remuneration paid to James including employers' pensions and employers' national insurance was £2,941.

CROXLEY GREEN BAPTIST CHURCH

England & Wales - Charity number 1126351

Accounts



Trustees Annual Report

For the year ended 31st December 2021

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1. REFERENCE AND ADMINISTRATIVE DETAILS

REGISTERED CHARITY NUMBER

Charity Registration Number: 1126351

TRUSTEES DURING 2021

NAME	POSITION
Revd Dr David Gregory	Team Leader
Revd Lisa Kerry	Minister (Pastoral Care & Families)
Revd Jonathan Bishop	Minister (Youth)
Ann Wrangles	Church Secretary (re-elected as Secretary on 12 th July 2021)
Colin Mead	Treasurer (re-elected on 1 st January 2021)
Elizabeth Pedrick	Deacon (re-elected on 1 st January 2019)
Richard Thomas	Deacon (re-elected 1 st January 2018)
Colin Abbiss	Deacon (elected 1 st January 2019)
Gary Mead	Deacon (elected 1 st January 2019)
Alistair Imrie	Deacon (elected 1 st January 2019)
Sara O'Shea	Deacon (elected 1 st January 2019)
Christine Fowler	Deacon (elected 1st January 2020)
Steven Gilbert	Deacon (elected 1st January 2020)

CONTACT DETAILS

ADDRESS
225 Baldwins Lane, Croxley Green, Hertfordshire WD3 3LH

TELEPHONE
01923 710780

WEBSITE
www.croxleybaptist.co.uk

E-MAIL
office@croxleybaptist.co.uk

PROPERTY TRUSTEES

The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME19 4JQ

Barclays Bank UK PLC
1 Churchill Place
London
E14 5HP

INDEPENDENT EXAMINER

Jon Hooper A
Eston
Shire Lane
Chorleywood
WD3 5NH

A MEMBER OF

The Baptist Union of Great Britain
Central Baptist Association
Evangelical Alliance, Churches Together in Croxley Green

INTRODUCTION

The trustees present their report together with the financial statements of the Church for the year ended 31 December 2020.

OBJECTIVES

CHARITABLE OBJECTIVE

The Church is governed by a constitution which states the principal object of the charity is the advancement of the Christian Faith, according to the principles of the Baptist denomination. This includes the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. It occupies premises which are held by the Baptist Union Corporation Limited on Trusts which are entirely compatible with the above object.

In order to achieve its principal objective, the Church provides a variety of activities to both its membership and the community generally. The aim is to show the love of the Lord Jesus in both word and deed and to bring people into a closer relationship with Him.

CHARITABLE ACTIVITIES

Central to the work and witness of the Church is the provision of regular public services of Christian worship. This year due to the continuing threat of the pandemic we have provided in person Church services with precautions in line with Government and Baptist Union guidelines and restrictions.

These are also streamed at 10:30 and are accessible to those who are church members and anyone else who would like to watch. For those without internet access we have been offering a CD recording of the service and news sheets have been posted to those without internet. All our other groups gradually returned to face-to-face meeting with appropriate precautions.

The Christmas services were all in person this year, but the Carol Service was held in the Carpark to minimise risk and be a more visible witness to the real message of Christmas. The Church runs a series of discipleship groups in members' homes to provide friendship and to foster growth in the Christian faith.

The church also runs a weekly Wellbeing drop-in space for those who struggle with their mental health and loneliness. This has about 15 regular attendees and is followed by a lunch club which hosts about 45-50 people each week. Renew Wellbeing is based on the Five Ways to Wellbeing and works on the principles of being present, being prayerful and being in partnership. Each space is run by a local church and is intended to be a place where 'it's ok not to be ok' in our community. It is a safe haven for anyone to come and be known by name, regardless of how they are feeling. Everyone is welcomed in and valued by the hosts.

Regular contact with, and support for, the local schools continue to be an important priority. One of the ministers is on the Local Governing Body for Croxley Danes School. Meetings between ministers and other community representatives have continued during the year regarding community issues, and in particular mental health support for those affected by the pandemic and the isolation of lockdown.

Much of what we do to support children, young people and families is relational and we get along side and support them. With the pandemic we were able to transfer many of our activities for the children and young people onto platforms like Zoom but by the spring we were able to meet back in person in the park and then back in the church buildings as this became permitted under the Government restrictions. Girls Brigade, Explorers, Anchor Boys, and Boys Brigade, and two youth café sessions called Quench for young people of secondary school age and a church youth group called Edge. We also run fortnightly groups on a Sunday TNT for Years 6-9 and Discovery for Years 10-11. This has moved back towards a weekly session for TNT in church alongside our regular weekly Sunday School, JAM.

We set up WhatsApp groups to support many of our young people and have used a variety of social media platforms to connect with young people and the parents of those aged 11 and under. We used YouTube, Facebook, and other platforms to engage, connect and support young people during 2020/21.

We continued to deliver Isolation Rescue Boxes and supported those who were isolating.

For older folk, there was a highly successful cream tea in the church garden in the summer and our bereavement support group has continued meeting once a term.

The Charitable Incorporated Organization formed to further the work of the Churches Together in Croxley Green and to employ 2 Parish Nurses continued to flourish throughout the year Food Bank is held on a Monday afternoon, which is managed via the Rickmansworth Foodbank and the Trussel Trust and has continued throughout the pandemic.

All activities and events are published on the Church website or weekly notice sheet and are open to all whether members or not.

Systems are in place to ensure that all those working with children, young people and vulnerable adults at risk have appropriate DBS clearance. We have internal systems in place to safe-guard children, young people, and vulnerable adults at risk and those working with them. Safeguarding training was continued and provision was made for on-line learning by the Central Baptist Association.

The Church places importance in working together with local churches. It actively supports the Baptist Union Home Mission Fund, BMS World Mission, and Christian Aid along with other relief agencies and missions both locally, nationally, and internationally. Both the Team Leader and the Ministers for Pastoral Care are involved with Baptist life at Regional and National level. In July of this year the team leader became part time, and the Minister for Pastoral Care became the full-time Team Leader.

The trustees have read the Charity Commission guidance on “The Advancement of Religion for the Public Benefit”. They are satisfied that the activities of the Church are for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in the less tangible areas such as fellowship and encouragement.

The trustees recognise that these are difficult to measure, but believe that despite the difficulties, 2021 was a positive year in the life of the Church in terms of both spiritual growth and practical service; in encouraging and helping members and non-members across the age spectrum through the difficult experiences of lockdown; in teaching and trying to model positive lifestyles; and in service to the community in shopping, phone calls and deliveries of medicines and church news and materials. Membership decreased by 9 to 101, 31 December 2021.

The reputation of the church in the community is good and a growing number regard the church as theirs even if they do not consider themselves regular churchgoers.

FINANCIAL REVIEW AND RESERVE POLICY

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. No wider public appeals were made during the year. All gifts received under the Gift Aid Scheme are unrestricted funds. The trustees have had regard to any specific requests by the donors in allocating such funds.

The Church is heavily dependent on its members working as volunteers in all aspects of its activities many of which run with little or no impact on the Church’s general expenditure, but which nevertheless contribute substantially to the achievement of the Church’s objectives.

The Church sees it as an important part of its mission to support the wider church by making grants equivalent to approximately 10% of the previous year’s general income to national and international Christian organizations and societies with Christian aims and objectives compatible with the Church’s own charitable objectives.

Despite the pandemic, the data lines used to calculate the 10% agreed amount to charities has seen a slight increase this year.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

The trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to minimize these risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

TRUSTEES

The ministers, all of whom are accredited by the Baptist Union of Great Britain, together with the deacons and office holders are the managing trustees of the Church. They are listed on Page 3.

ORGANISATION STRUCTURE AND DECISION-MAKING PROCESS

Croxley Green Baptist Church is registered as a charity in England and Wales (number 1126351) and operates under a constitution adopted as at 1 August 2008. The foundation deed for Croxley Green Baptist Church is a Declaration of Trust in 1942 by the Baptist Union Corporation Limited ("BUC"). In 2006 the BUC, at the request of the Church, made a Declaration of Trust adopting the Baptist Trusts for Churches 2003 pursuant to section 6 of the Baptist and Congregational Trusts Act 1951. The manses are held on the Holborn Trusts by the Baptist Union Corporation Limited.

Ordinary Meetings of members generally take place six times a year and have responsibility for the overall policy of the Church. In accordance with the constitution the members appoint the ministers, deacons, secretary, and treasurer who together are the managing trustees. The trustees are responsible for the day to day running of the Church's work and witness, and its legal and financial aspects. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Meetings of members by the trustees for guidance, or may be raised by members in the Meetings for further consideration by the trustees. Although the constitution permits decisions to be made at Meetings of members by appropriate majorities, the Church seeks to work by consensus wherever possible. Due to COVID restrictions church meetings were held by Zoom for most of 2021, these meetings were able to move to in-person and zoom meetings in September. Members were able to vote in person or by postal vote for the Trustees elections in November 2021.

Meetings of members consider and vote on applications for membership. The constitution requires baptism by immersion upon personal profession of faith as the normal mode of entry but persons seeking membership who have not been baptised in accordance with the Baptist Union's Declaration of Principle may be accepted into full membership based on their own public profession of faith.

The Church is a member of the Baptist Union of Great Britain but is independent and autonomous within the terms of the Trusts. The Baptist Union has a regional structure, and the Church is a member of the Central Baptist Association.

TRUSTEES' RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Church's activities during the

year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Church will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Church, and which enable them to ascertain its financial position, and which enable them to ensure the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. The trustees are responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

TRUSTEE APPROVAL

Mr. Colin James Mead

A handwritten signature in black ink, appearing to read 'C. Mead', written in a cursive style.

Approved by the Trustees and signed on their behalf.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Croxley Green Baptist Church

On accounts for the year
ended

31 December 2021

Charity no
(if any)

1126351

Set out on pages

12-21

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

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:

10 June 2022

Name:

Jonathan Hooper

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

FCA, FCCA

Address:

Eston, Shire Land, Chorleywood

Rickmansworth, Herts, WD35NH

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.

None.

Croxley Green Baptist Church
Statement of Receipts and Payments - Year Ended 31 December 2021

	Unrestricted	Restricted	Total	Prior Year
Incoming Resources				
Donations & Legacies	£ 164,910.98	£ 1,056.98	£ 165,967.96	£ 137,709.42
Charitable Activities	£ 16,325.09	£ 9,419.95	£ 25,745.04	£ 25,772.40
Investments	£ 225.34	£ -	£ 225.34	£ 658.41
Total incoming resources	£ 181,461.41	£ 10,476.93	£ 191,938.34	£ 164,140.23
Resources Used				
Charitable Activities	£ 176,206.95	£ 18,429.05	£ 194,636.00	£ 180,826.41
Raising Funds	£ -	£ -	£ -	£ -
Total resources used	£ 176,206.95	£ 18,429.05	£ 194,636.00	£ 180,826.41
Net Incoming / Outgoing Resources (before transfers)	£ 5,254.46	-£ 7,952.12	-£ 2,697.66	-£ 16,686.18
Fund Transfers In	£ 6,784.83	£ 3,181.68	£ 9,966.51	£ 11,882.79
Fund Transfers Out	£ 3,187.01	£ 6,779.50	£ 9,966.51	£ 11,882.79
Net Incoming / Outgoing Resources (before gains/losses)	£ 8,852.28	-£ 11,549.94	-£ 2,697.66	-£ 16,686.18
Investment Gains (or Losses)	£ -	£ -	£ -	£ -
Net Incoming / Outgoing Resources (before gains/losses)	£ 8,852.28	-£ 11,549.94	-£ 2,697.66	-£ 16,686.18
Asset Revaluation	£ -	£ -	£ -	£ -
Net Movement of Funds	£ 8,852.28	-£ 11,549.94	-£ 2,697.66	-£ 16,686.18
Total Funds Brought Forward	£ 166,004.73	£ 47,695.44	£ 213,700.17	£ 230,386.35
Total Funds Carried Forward	£ 174,857.01	£ 36,145.50	£ 211,002.51	£ 213,700.17
Represented By				
General (Unrestricted)	£ 112,897.63	£ -	£ 112,897.63	£ 122,693.47
Ministry Training & Dev (Designated)	£ 9,343.51	£ -	£ 9,343.51	£ 9,343.51
Property Repairs (Designated)	£ 30,417.20	£ -	£ 30,417.20	£ 32,216.75
Bible Fund (Designated)	£ 1,751.00	£ -	£ 1,751.00	£ 1,751.00
Boys Brigade (Restricted)	£ -	£ 1,353.02	£ 1,353.02	£ 1,657.05
Renew Group (Restricted)	£ -	£ 10,787.63	£ 10,787.63	£ 5,707.36
Girls Brigade (Restricted)	£ -	£ 665.96	£ 665.96	£ 762.51
Renew Sparklers (Restricted)	£ -	£ 884.49	£ 884.49	£ 1,304.40
Quench (Restricted)	£ -	£ 1,261.21	£ 1,261.21	£ 1,447.71
Holiday At Home (Restricted)	£ -	£ 2,315.86	£ 2,315.86	£ 406.97
Parish Nurse (Restricted)	£ -	£ -	£ -	£ -
Edge Youth (Restricted)	£ -	£ -	£ -	£ -
Endowment Fund (Restricted)	£ -	£ 9,894.02	£ 9,894.02	£ 26,430.17
SOLO's (Restricted)	£ -	£ 90.35	£ 90.35	£ 90.35
Bible Reading & Books (Restricted)	£ -	£ 541.14	£ 541.14	£ 541.14
Legacy (Unrestricted)	£ 20,361.65	£ -	£ 20,361.65	£ -
Technical Fund (Restricted)	£ -	£ 8,351.82	£ 8,351.82	£ 9,347.78
Eco Church (Designated)	£ 86.02	£ -	£ 86.02	£ -

Croxley Green Baptist Church
Statement of Assets and Liabilities - Year Ended 31 December 2021

Current Assets	Dec-21	Dec-20
Cash	£ 209,129.48	£ 211,002.51
Accounts Receivable	£ -	£ -
Prepayments	£ -	£ -
Total	£ 209,129.48	£ 211,002.51
Total Net Assets (Assets Minus Liabilities)	£ 209,129.48	£ 211,002.51
Represented By		
General (Unrestricted)	£ 113,588.39	£ 112,897.63
Ministry Training & Dev (Designated)	£ 9,343.51	£ 9,343.51
Property Repairs (Designated)	£ 30,179.60	£ 30,417.20
Bible Fund (Designated)	£ 1,751.00	£ 1,751.00
Boys Brigade (Restricted)	£ 1,605.57	£ 1,353.02
Renew Group (Restricted)	£ 8,104.84	£ 10,787.63
Girls Brigade (Restricted)	£ 758.46	£ 665.96
Renew Sparklers (Restricted)	£ 908.54	£ 884.49
Quench (Restricted)	£ 1,175.22	£ 1,261.21
Holiday At Home (Restricted)	£ 2,315.86	£ 2,315.86
Parish Nurse (Restricted)	£ -	£ -
Edge Youth (Restricted)	£ -	£ -
Endowment Fund (Restricted)	£ 9,894.02	£ 9,894.02
SOLO's (Restricted)	£ 90.35	£ 90.35
Bible Reading & Books (Restricted)	£ 541.14	£ 541.14
Legacy (Unrestricted)	£ 20,361.65	£ 20,361.65
Gifts (Restricted)	£ -	£ -
Technical Fund (Restricted)	£ 8,351.82	£ 8,351.82
Eco Church (Designated)	£ 159.51	£ 86.02

Permanent Endowment fund: The freehold of Croxley Green Baptist Church 225 Baldwins Lane Croxley Green. The Baptist Union Corporation is the custodian trustee under the Baptist Trusts for Churches 2003.

Expendable endowments Manses: The freeholds of 165 Baldwins Lane Croxley Green and 36 Lewes Way Croxley Green and the leasehold (until 2193) of 214a Watford Road Croxley Green. The Baptist Union Corporation is the custodian trustee under the Holborn Trusts under the Baptist and Congregational Trusts Act 1951.

Croxley Green Baptist Church Notes to the Accounts - Year Ended 31 December 2021

1. Statement of Accounting Policies

a) Basis of Accounting

The financial statements are prepared on a "receipts and payments" basis and accord with s.133(a) of the Charities Act 2011 having regard to the guidance notes from the Charity Commission and Baptist Union Corporation.

b) Grant making policy

Grants, gifts and donations are made to various organisations in the furtherance of the Church's objectives.

c) Pension Costs

The Church is an employer participating in two pension schemes: the Baptist Pension Scheme ("the BPS") and the Baptist Union Staff Pension Scheme ("the BUSPS"). The BPS and BUSPS are separate legal entities which are both administered by the Pension Trustee (Baptist Pension Trust Limited).

From January 2012, pension provision for the Minister(s) [and some members of staff] is being made through the Defined Contribution (DC) Plan within the BPS. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for BPS members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. Members of the Basic Section of BPS pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the BPS, or through the BUSPS. The main benefits were:

- In the BPS, a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income; and
- In the BUSPS, a pension of one seventieth of a member's average salary over the last three years of pensionable service.

The BPS, previously known as the Baptist Ministers' Pension Fund, started in 1925, and the BUSPS started in 1969. Both schemes were closed to future accrual of defined benefits on 31 December 2011. Neither scheme is contracted out of the State Second Pension.

The table below summarises the main results of the most recent actuarial valuations of the BUSPS and the Defined Benefit (DB) Plan in the BPS. These valuations were performed by a professionally qualified Actuary using the Projected Unit Method.

	BPS DB Plan	BUSPS
Date of valuation	31 December 2019	1 January 2017

Date of next valuation	31 December 2022	n/a – Scheme is in wind-up
Market value of scheme assets (A)	£298m	£10.3m
Technical provisions (B)	£316m	£16.2m
Deficit [(B) – (A)]	£18m	£5.9m
Funding level [(A) / (B)]	94%	64%

As a result of the valuations, in addition to the contributions to the DC Plan set out above, the following deficiency contributions were agreed:

▪ For the BPS, the standard rate of deficiency contributions payable remains at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 to 31 December 2020. In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026. ▪ For the BUSPS, previously agreed contributions of £759,000 pa (payable from 1 January 2016 and increasing each January in line with RPI inflation) were due until 31 January 2018. Following this, a lump sum payment of £2,734,062 was paid in February 2018 and further contributions were made to ensure the Scheme had sufficient assets to secure the BUSPS benefits in full with an insurer. The total contributions were split between the sponsoring employers in line with their estimated share of the BUSPS's liabilities. These significant contributions were part of a plan to wind up the BUSPS. The Scheme formally triggered wind-up on 31 August 2018, and wind-up was completed in September 2019. As part of this, the benefits for BUSPS members who are also active members of the BPS were increased to offset the fact that their BUSPS benefits will no longer increase in future in line with changes in their salary. An additional contribution was also been made to the DC Plan within the BPS for members who are yet to retire and have a BPS DC fund. In practice the Association paid money to BUGB in 2018 which was intended to cover all of the Association's outstanding commitments to the BUSPS, and a portion of this money (to the extent it was not required to secure the benefits in full and cover outstanding costs) was returned to the Association by BUGB in 2019. [Note – Association would need to consider how to account for the payments made to/from BUGB in relation to the Association's liability to the BUSPS and the winding up.]

The key financial assumptions underlying the valuations were as follows:

Type of assumption	BPS% pa	BUSPS% pa
RPI price inflation assumption	3.20	3.45
CPI price inflation assumption	2.70	2.70
Minimum Pensionable Income increases (BPS only)	3.20 n/a	
Pensionable Salary increases (BUSPS only)		n/a 3.70
Assumed investment returns		
- Pre-retirement	2.95	3.50
- Post retirement	1.70	2.25
Deferred pension increases		
- Pre April 2009	3.20	3.45
- Post April 2009	2.50	2.50
Pension increases		
- Pre April 2006	2.70	3.25
- Post April 2006	2.70	2.15

As there are numbers of contributing employers participating in both the BPS and the BUSPS, the [Employer] is unable to identify its share of the underlying assets and liabilities of the schemes. Accordingly, the profit and loss charge for the period represents the employer contributions payable. [Employer to review wording and

update as necessary for consistency with the relevant accounting standard] The total pension cost for the [Employer] is shown in the table below, with last year's figures also shown for comparison.

Total pension cost (£)	2021.	2020.	2019.
BPS	£27,099	£27,889	£27,889
BUSPS	x,xxx	x,xxx	x,xxx
Total	£27,099	£27,889	£27,889

[Consequent upon the departure of the Minister from the church in [year], the Church had a cessation event under Section 75 of the Pensions Act 1995 in relation to the BPS. This makes the Church liable for the proportion of the overall BPS deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the BPS.

The next actuarial valuation of the DB Plan within the BPS is due as at 31 December 2022.

d) Fund Accounting

Funds held by, or for, the Church are either:

Unrestricted general funds:

These can be used for the charitable objects of the Church at the discretion of the trustees.

Designated funds:

These are set aside by the trustees out of unrestricted general funds for specific purposes or projects. They also include gifts, received under the Gift Aid Scheme, where the donor has requested the trustees for them to be used for specific purposes within the charitable objects of the Church.

Restricted funds:

These can only be used for particular restricted purposes within the charitable objects of the Church.

Endowment funds:

These comprise:

Permanent Endowment:

This related to sale proceeds from the sale of Sarratt Baptist Church held by the Baptist Union Corporation as custodian trustee. The proceeds were fully used during 2010 on the capital works on Croxley Green Baptist Church.

Expendable Endowment:

This relates to the sale proceeds from the sale of the former manse in Sarratt held by the Baptist Union Corporation as custodian trustee. Within the terms of the Trust it can be used for revenue or capital purposes subject to the approval of Church members and the Baptist Union Corporation.

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2021

General Fund Income.

Category	Type	2021	2020
Bank Interest (General)			
Bank Interest	Investments	£ 225.34	£ 658.41
Income (Endowment Fund)	Investments	£ -	£ 58.81
Voluntary Designated Gifts (General)			
BMS	Donations & Legacies	£ 1,572.06	£ 1,125.00
BU	Donations & Legacies	£ 443.94	£ 391.08
EMP/Fabi/PBI	Donations & Legacies	£ 1,264.01	£ 1,383.99
Other (IvySt/Spg/Fbank)	Donations & Legacies	£ 1,182.00	£ 1,451.27
Weekend Away/Events	Charitable Activities	£ -	£ 1,038.00
Womans Retreat	Charitable Activities	£ -	£ -
Voluntary General Gifts (General)			
Collections	Donations & Legacies	£ 4,237.38	£ 4,434.66
Other Gifts	Charitable Activities	£ 1,594.11	£ 4,286.50
Small Donations	Donations & Legacies	£ 1,246.00	£ 2,001.99
Standing Orders	Donations & Legacies	£ 103,498.73	£ 100,438.89
Weddings & Funeral Gifts	Donations & Legacies	£ 1,410.00	£ 1,749.22
Gift Aid	Donations & Legacies	£ 25,734.04	£ 24,923.08
CV-19 Related Additional Income	Donations & Legacies	£ -	£ 193.08
		£ 142,407.61	£ 144,133.98
Other Income (General)			
Messy Church	Charitable Activities	£ -	£ -
Missional events income	Charitable Activities	£ 422.78	£ 180.99
Photocopying	Charitable Activities	£ 14.60	£ 48.60
Rent: Hall	Charitable Activities	£ 454.20	£ 1,855.00
Rent: Manses	Charitable Activities	£ 12,960.00	£ 12,960.00
Ladies Activities	Charitable Activities	£ -	£ -
Holiday Adventure	Charitable Activities	£ -	£ 72.05
		£ 13,851.58	£ 15,116.64
TOTAL		£ 156,259.19	£ 159,250.62

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2021

General Fund Expenditure. 1/2

Expenditure			
Category	Type	2021	2020
Church Premises (General)			
Electricity/Gas/Water	Charitable Activities	£ 3,663.02	£ 3,661.00
Insurance	Charitable Activities	£ 5,763.06	£ -
Cleaning, Consumables & Waste	Charitable Activities	£ 5,132.52	£ 1,490.00
heating repairs/maintenance	Charitable Activities	£ 2,470.05	£ 1,554.00
new F&F & Equip (minor)	Charitable Activities	£ 401.76	£ 119.00
		£ 17,430.41	£ 6,824.00
Management & Admin (General)			
BU/EA subscription	Charitable Activities	£ 489.25	£ 494.00
Independent Examination	Charitable Activities	£ 150.00	£ 150.00
Misc/Other/Software/Postage/Bank Cha	Charitable Activities	£ 1,543.82	£ 995.00
Paper	Charitable Activities	£ 152.36	£ 82.80
Photocopier copies/Rent	Charitable Activities	£ 1,119.66	£ 1,463.00
CV 19 Related Additional Costs	Charitable Activities	£ -	£ 1,919.81
Stripe Fees	Charitable Activities	£ 92.85	£ 65.09
		£ 3,547.94	£ 5,169.70
Manses:			
Council Tax and Water	Charitable Activities	£ 5,017.15	£ 5,929.00
Manse Insurance	Charitable Activities	£ 2,386.86	£ 238.00
Manse Repairs MTC	Charitable Activities	£ 2,655.09	£ 2,064.00
Management	Charitable Activities	£ 1,910.72	£ 2,066.00
		£ 11,969.82	£ 10,297.00
Ministers: Other Costs (General)			
Books & Magazines	Charitable Activities	£ -	£ 19.33
Conferences	Charitable Activities	£ 580.00	£ -
Service Materials	Charitable Activities	£ 59.36	£ 30.33
Stationery, Stamps & Other costs	Charitable Activities	£ 204.34	£ 227.93
Travel (ex conferences)	Charitable Activities	£ 64.65	£ 217.66
Visiting Speakers	Charitable Activities	£ 135.00	£ 475.00
Payroll, HMRC & Pensions	Charitable Activities	£ 117,083.36	£ 116,124.47
Ministers: Telephones (General)	Charitable Activities	£ 2,122.19	£ 2,472.00
Cards; stationery etc	Charitable Activities	£ 31.00	£ 42.00
Ministers Discretionary Fund	Charitable Activities	£ 295.23	£ 167.27
		£ 120,575.13	£ 119,775.99

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2021
General Fund Expenditure.2/2

Mission: Child & Youth (General)			
Child Protection	Charitable Activities	£ -	£ 40.00
General	Charitable Activities	£ 64.57	£ 328.57
Resource/Games Equipment	Charitable Activities	£ -	£ 212.59
Training	Charitable Activities	£ -	£ 50.50
AllStars / Trailblazers	Charitable Activities	£ -	£ 21.18
Creche	Charitable Activities	£ -	£ -
Hols Adventure & Light Party	Charitable Activities	£ -	£ 239.34
Teaching books	Charitable Activities	£ 129.87	£ -
		£ 194.44	£ 892.18
Mission: Church Events (General)			
Away days	Charitable Activities	£ -	£ -
Barn Dances etc	Charitable Activities	£ -	£ 156.00
		£ -	£ 156.00
Mission: Grants (General)			
BMS Hallidays	Charitable Activities	£ 5,504.56	£ 5,371.69
BMS Relief Fund	Charitable Activities	£ -	£ -
BUGB Home Mission	Charitable Activities	£ 5,144.94	£ 5,066.10
ECM Fernandes	Charitable Activities	£ 2,817.98	£ 3,074.01
Foodbank	Charitable Activities	£ 62.86	£ 221.42
Ivy Street Centre Hoxton	Charitable Activities	£ 1,648.45	£ 1,018.60
London School of Theology	Charitable Activities	£ -	£ -
Unallocated / Other Grants	Charitable Activities	£ 195.50	£ 125.00
		£ 15,374.29	£ 14,876.82
Mission: Missional Events (General)			
General Publicity	Charitable Activities	£ -	£ -
Labyrinths	Charitable Activities	£ 92.18	£ 97.79
Mens Events	Charitable Activities	£ 100.00	£ -
Misc inc. Messy	Charitable Activities	£ 113.87	£ 418.40
Revels/Croxfest	Charitable Activities	£ -	£ 450.00
Womens Events	Charitable Activities	£ -	£ -
Training	Charitable Activities	£ -	£ -
		£ 306.05	£ 966.19
Mission: Services & Fellowship (General)			
Catering General	Charitable Activities	£ 280.28	£ 488.09
Churches Together: subscriptions	Charitable Activities	£ 140.00	£ 260.00
Festivals & MothersDay	Charitable Activities	£ 231.37	£ 39.00
Housegroups	Charitable Activities	£ -	£ 45.60
Licences	Charitable Activities	£ 1,333.89	£ 1,219.09
Services food & Cafe Church etc	Charitable Activities	£ -	£ -
Website & Software	Charitable Activities	£ 92.30	£ 89.65
Communion	Charitable Activities	£ 15.42	£ 64.65
		£ 2,093.26	£ 2,934.55
Mission: Youth Work (General)			
LST student	Charitable Activities	£ -	£ -
Mentoring & Discipleship	Charitable Activities	£ 58.61	£ -
Pulse and Axis	Charitable Activities	£ -	£ 43.12
School Lesson Support	Charitable Activities	£ -	£ -
Subscriptions	Charitable Activities	£ 252.00	£ 47.95
		£ 310.61	£ 91.07
		£ 154,773.30	£ 155,278.50

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2021
Fund Balances.

Fund Name	31st Dec 2020 (as per balance sheet report)	Fund Transfers 2021	31st Dec 2021 (as per balance sheet report)	Movement
General (Unrestricted)	£ 122,693.47	£ 5,603.15	£ 112,897.63	£ 9,795.84
Ministry Training & Dev (Designated)	£ 9,343.51	£ -	£ 9,343.51	£ -
Property Repairs (Designated)	£ 32,216.75	£ -	£ 30,417.20	£ 1,799.55
Bible Fund (Designated)	£ 1,751.00	£ -	£ 1,751.00	£ -
Boys Brigade (Restricted)	£ 1,657.05	£ -	£ 1,353.02	£ 304.03
Renew Group (Restricted)	£ 5,707.36	£ -	£ 10,787.63	-£ 5,080.27
Girls Brigade (Restricted)	£ 762.51	£ -	£ 665.96	£ 96.55
Renew Sparklers (Restricted)	£ 1,304.40	-£ 22.35	£ 884.49	£ 419.91
Quench (Restricted)	£ 1,447.71	£ -	£ 1,261.21	£ 186.50
Holiday At Home (Restricted)	£ 406.97	£ 2,000.00	£ 2,315.86	-£ 1,908.89
Parish Nurse (Restricted)	£ -	£ 1,000.00	£ -	£ -
MES-AI Church (Restricted)	£ -			£ -
Edge Youth (Restricted)	£ -	£ 181.68	£ -	£ -
Endowment Fund (Restricted)	£ 26,430.17	-£ 6,757.15	£ 9,894.02	£ 16,536.15
SOLO's (Restricted)	£ 90.35	£ -	£ 90.35	£ -
Bible Reading & Books (Restricted)	£ 541.14	£ -	£ 541.14	£ -
Technical Fund (Restricted)	£ 9,347.78	£ -	£ 8,351.82	£ 995.96
Eco Church (Designated)	0	£ -	£ 86.02	£ 86.02
Legacy (Unrestricted).	0	£ 2,479.30	£ 20,361.65	-£ 20,361.65
TOTAL	£ 213,700.17	£ 4,484.63	£ 211,002.51	£ 2,697.66

Notes.

COVID-19 Impacts.

Covid continued to impact the church financially. We started to gather again for worship and to assist some people we purchased a "Tap and Go" machine for giving and exploited our abilities within Church Suite for people to allocate financially to our supported charities. Hall hire has not resumed so a stream of income has diminished. Our increased costs of contract cleaning and consumables, like hand gel and gloves, are beginning to fall into a "BAU" that impacts on our overheads.

We have started to create an investment programme for the technical equipment required to maintain a Hybrid Church. This includes new PC's, Cameras and upgrading Wideband services and Wi-Fi delivery across the church buildings.

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CROXLEY GREEN BAPTIST CHURCH

England & Wales - Charity number 1126351

Accounts

2020 Year End Report

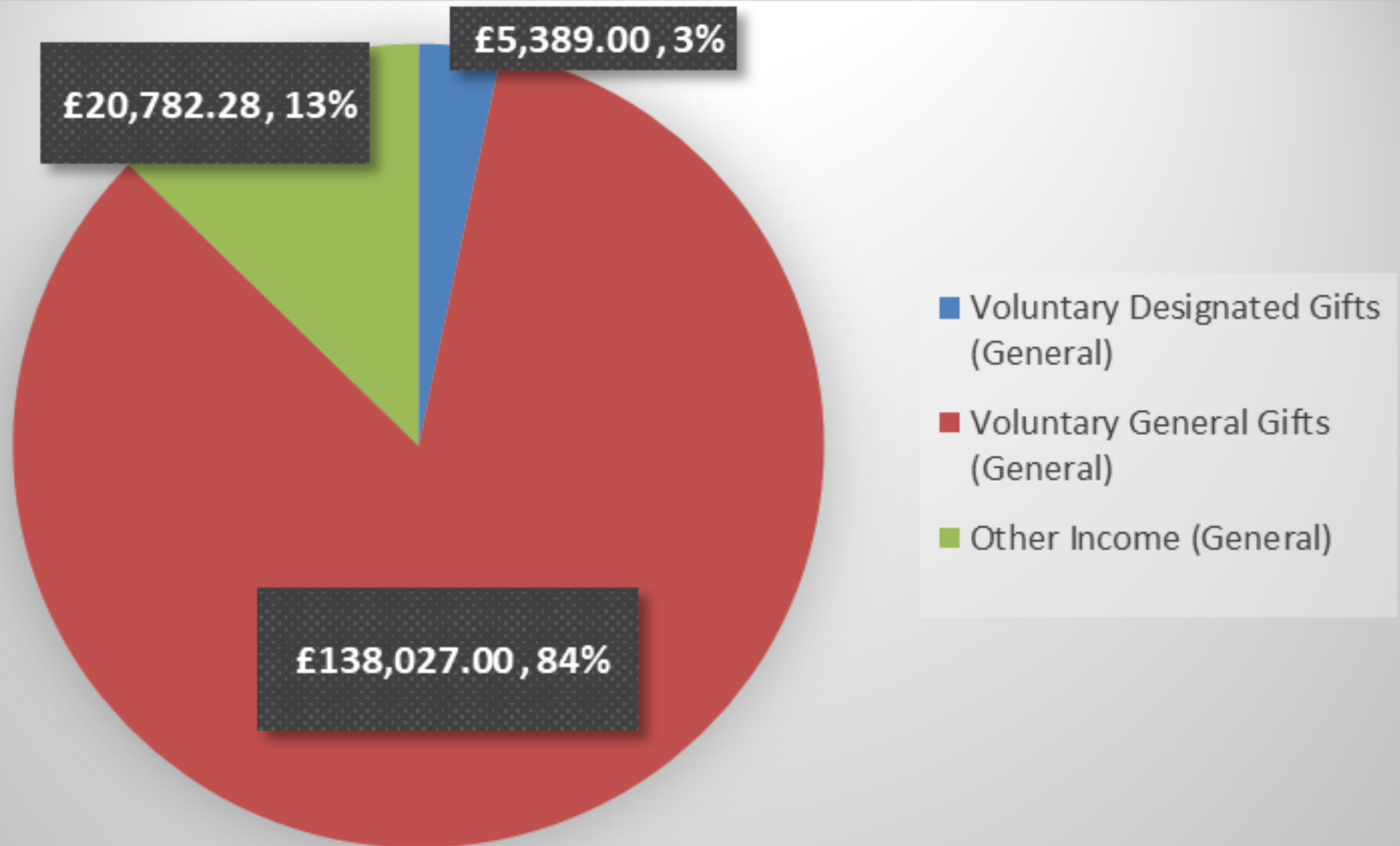
Church Meeting

6 July 2021

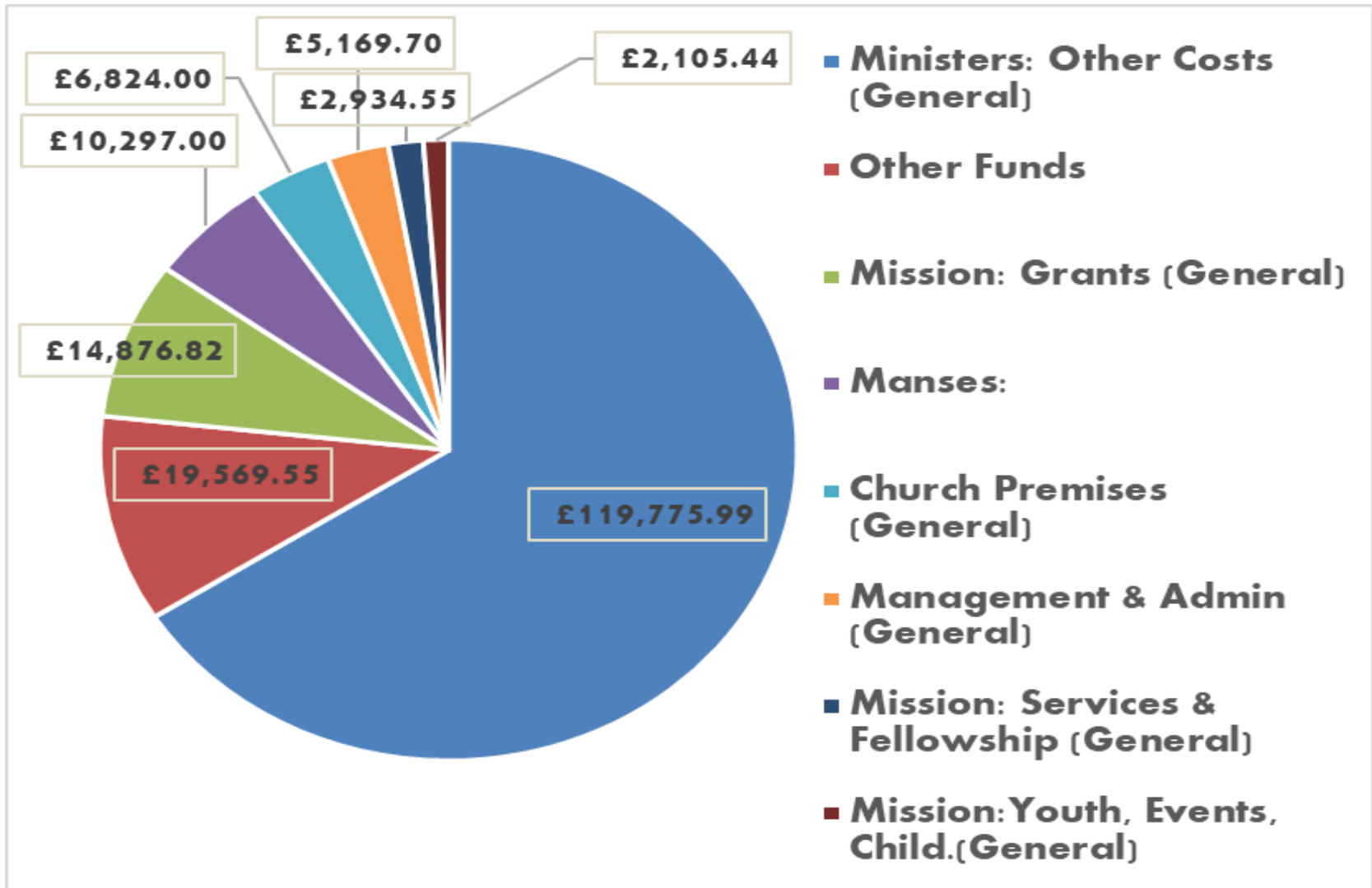
2020 Information

- Complete report available. Audited and verified by Jon Hooper FCA, FCCA.
- Examiner's report. (Available as a separate file).
- The Examiner has reviewed and assessed all conclusions drawn from the evidence obtained from the examination and, after consideration, will make an unqualified report to the Trustees. No matters requiring further disclosure to the Charities Commission or the Trustees have come to the Examiner's attention in the course of the review.

Income (£164,199)



Expenditure. (£181,553)



Income/Expenses

Last three years.

Income.

2020

£164,199.04

2019

£189,037.49

2018

£184,322.89

Expenditure.

£181,553.05

£193,969.05

£181,148.52

Supported Grants

Mission: Grants (General)	2020	2019	2018
BMS Hallidays	£ 5,371.69	£ 5,634.73	£ 5,127.25
BUGB Home Mission	£ 5,066.10	£ 5,821.95	£ 5,706.75
ECM Fernandes	£ 3,074.01	£ 4,170.24	£ 4,866.84
Foodbank	£ 221.42	£ -	£ -
Ivy Street Centre Hoxton	£ 1,018.60	£ 487.72	£ 1,932.50
Unallocated / Other Grants	£ 125.00	£ 313.20	£ 417.70
Year Total	£ 14,876.82	£ 16,427.84	£ 18,351.04

Summary

We started the year with anticipation, in fact waiting for the inevitable coupled with the unknown and it came, closed the buildings down. Being concerned with the financial impact there were two ways that we could be affected, hall hire and random weekly donations. We took major steps, we implemented ChurchSuite and this has enabled easier access for online donations and we have provided a “Tap and Go” machine for contactless payments. We created additional Income/Expense lines to allocate Covid extra costs, including a monthly zoom payment, extra hand cleaning stations and associated goods. These lines have now been absorbed and are BAU for 2021. 2020 also saw the need to implement a church cleaning contractor so that we as a membership, were safe from potential virus when we entered the church.

We need to recognise that many members changed their giving to online and bank direct debits and these actions have helped to see us through the unprecedented year of change.

Any Questions?

Please ensure that all questions are sent to the Treasurer 24 hours before the meeting.

These will then be discussed on the day.

Proposal

- **That the Report of the Trustees and Statement of Financial Activities for the year ended 31st December 2020, signed by the Treasurer as authorised by the Trustees, be received by the church meeting.**

ONLY CHURCH MEMBERS MAY VOTE