

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 11:19 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

		Unrestricted Funds				
		General Funds	Designated Funds	Restricted Funds	2024	2023
Notes		£	£	£	£	£
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		199,138	-	12,929	212,067	251,567
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
		131,844	13,421	62,120	207,384	110,030
Write off of petty cash differences		1,979	-	-	1,979	-
		1,979	-	-	1,979	-
Total payments		133,823	13,421	62,120	209,364	110,030
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		(48,745)	72,579	(21,130)	2,704	141,537
Cash funds as at last year end		288,347	28,064	68,934	385,345	243,808
Cash funds at this year end	A	239,602	100,643	47,804	388,049	385,345

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

	Notes	Unrestricted Funds		Restricted funds	2024	2023
		General funds	Designated 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	5,000
						<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.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General funds	Designated funds	Funds	2024	2023
	£	£	£	£	£
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
	<u>107,941</u>	<u>13,421</u>	<u>62,120</u>	<u>183,481</u>	<u>88,768</u>

3 Grants paid in relation to charitable activities undertaken by others

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

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 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 balance	Receipts	Payments	Transfers	Closing 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
	<u>28,064</u>	<u>-</u>	<u>(13,421)</u>	<u>86,000</u>	<u>100,643</u>

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>