

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

England & Wales · Charity number 1131551

Details

Status Registered

Legal form Previously excepted

Registered 2009-09-09

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

Contact

Address 38 Church Street
Charlton Kings
Cheltenham
Gloucestershire
GL53 8AR

Phone 01242 261507

Email office@ckbc.org.uk

Website www.ckbc.org.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: We are a Baptist church gathering together for worship, prayer and reading the Bible. We seek to use our presence in the centre of Charlton Kings to provide a community hub forexperiencing the love and presence of God, serving local people's needs, helping people come to faith and discipleship, encouraging people to serve others in wider mission and providing social opportunities

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£215,477	£237,439	-	-
2023-12-31	£168,251	£211,897	-	-
2022-12-31	£170,177	£226,213	-	-
2021-12-31	£332,954	£204,943	-	-
2020-12-31	£332,954	£204,943	-	-

Trustees

Name	Role	Appointed
BARBARA RAINBOW		2013-04-28
Gillian Mary Wyatt		2025-03-23
Paul Adams		2020-03-08
Rev Paul Douglas Graham		2024-07-01
Sarah Chad		2023-03-05
Stephen Patrick Austin		2025-03-23
Susan Anne Goold		2025-03-23
Timothy Evans		2023-03-05

Accounts

Charity registration number 1131551 (England and Wales)

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

L Theedom
B Rainbow
P Adams
T Evans
S Chad
G. Wyatt (Appointed 23 March 2025)
S Austin (Appointed 23 March 2025)
S. Goold (Appointed 23 March 2025)
Rev. P. Graham (Appointed 1 July 2024)

Charity number

1131551

Registered office

38 Church Street
Charlton Kings
Cheltenham
GL53 8AR

Independent examiner

Nicholas Bishop FCCA ACA
Unit 3 Ambrose House
Meteor Court
Barnett Way
Barnwood
Gloucester
GL4 3GG

Bankers

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

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

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CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The church's objects are 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. The church occupies premises which are held by the Baptist Union Corporation on Trusts which are compatible with the above object.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the church should undertake.

Achievements and performance

Ministerial and Trustees Report 2024

Overview

We entered 2024 still in Pastoral vacancy, but following a meeting in November 2023, we asked 2 prospective ministers to come for an informal preach in January 2025.

The two preachers came as requested and stayed after the service for a time of questions over lunch. The Trustees/Deacons held a meeting following these visits, and invited Rev Paul Graham to come to Charlton Kings Baptist Church to preach with a view on the 25th February 2024.

Paul and Vicky came to Charlton Kings on the last weekend in February 2024 and the Trustees met with them on the Saturday evening to be interviewed. On the Sunday, Paul took the service and preached. The service was followed by a church lunch. The church congregation, including the youngsters, were encouraged to ask Paul questions.

A special church members meeting was held on March 5th where there was prayer, and discussion, and the Deacons unanimously recommended to the church that we call Paul to be our minister, and the vote was an overwhelming majority to call Paul to be minister of CKBC. We telephoned Paul to extend the call to be the new minister at Charlton Kings Baptist Church, and Paul was delighted to accept.

During this time of pastoral vacancy, we have carried out a complete renovation of the Manse, and a big thank you to the church family for their hard work in assisting with some of this. The manse renovation was completed at the beginning of June, and a generous grant from the Cleeve Hill Manse Trust of £10,000 was received.

Paul and Vicky moved in around the middle of June and began ministry with us on the 1st July 2024. Their first event with us was our church weekend away at Hill House Christian centre near Bridgewater, where we all got to know each other in a more informal setting. We look forward with anticipation to Paul leading and guiding us into the future as we discern God's will and purpose together.

During the 6 months before Paul began his ministry at Charlton Kings Baptist Church, Rev Alisdair Longwill continued in his role of overseeing the church along with the Trustees and Deacons. Our services continued to be led by various local preachers and members of our congregation as previously, along with Alisdair who also preached on several occasions.

During this time, the church members affirmed Joy Thorburn's call to pursue Baptist ministry, commending her in her studies at Bristol Baptist College. She finished the year in conversation with Lydbrook Baptist Church, hoping to commence her placement as a half-time Minister in Training in the new year.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Also, Melody Davies was appointed as the new part-time Children's/Families' Worker. She quickly settled into the role, having been a valuable and valued member of some of the groups as a volunteer, as well as being able to take on the responsibilities of co-ordinating Messy Church, Sonbeams and other children's work.

The church's regular weekly activities continued, and also special events such as the aforementioned Messy Church, and details of these are contained in the individual annual reports.

We celebrated Easter with a Maundy Thursday communion, joining with the ecumenical Good Friday walk of witness, a family Easter Egg hunt with various giveaways, and an Easter breakfast followed by an Easter celebration service with breakfast.

Following Paul's arrival, the summer holidays gave us all space and time to get to know each other better and to settle in, with many of the regular groups and activities taking a well-earned break.

September saw a 4-week preaching series on Ruth, followed by a longer series of pastoral care, encouraging everyone in the church to be available both to give and receive care from each other. The series, titled "Paraclesis", was accompanied by house groups which met regularly across the duration. A write-up from one of the house group facilitators can be found later in this report.

Advent preaching looked at pairs of characters in the wider story of redemption, starting with Adam and Eve, before the usual blend of carol services and crib services took over. A new event for CKBC, "Carols at Kings" was trialled, with the café's customers voting for their favourite carols; the Top 10 countdown forming the choices for the evening's singing. Well supported by customers, the local community, the church and the Pilley Lane Community Choir, a great evening was had by all.

With contacts being developed and deepened with the local schools and community, the church's Boys' and Girls' Brigades, the various groups that use the building, other churches and Christian organisations, and a 150th anniversary towards the end of the year, 2025 should see further development of what God is already doing in the life of the church here and how he wants us to move into new, challenging and exciting areas of mission and ministry.

Barbara Rainbow
On behalf of the Trustees of Charlton Kings Baptist Church

Kings Coffee House 2024

It has been another good year for Kings with sales increasing by 213%. As we all know, the cost of living continues to rise and Kings has not been immune from rises in costs, food increasing by 13% and salary costs rising by 26%. So unfortunately, the coffee shop made a loss of £6,824 last year.

However, Rose, Debbie and staff have continued to provide excellent food and drinks in a friendly and welcoming atmosphere. Regular customers include school children's parents, Sonbeams Mums and toddlers, running clubs and other social groups. On special occasions such as Easter and Christmas, Kings has offered special promotions and menus.

Our manager, Rose, took maternity leave towards the end of the year and we were pleased to appoint Kieran as acting manager. We continue to offer opportunities to adults with learning difficulties.

With staff and other costs continuing to rise, this year will again prove financially challenging. So we would like to thank all our customers for their support and ask all of us within our church not only to visit Kings regularly but to encourage and thank the team for all they do. Thank you to Sarah and Barbara who provide regular support to Kieran.

Derek Palmer on behalf of Kings Management committee.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Financial review

The Manse renovations were completed at a total cost of just over £40,000. We received a grant of £10,000 towards this cost.

Our new Minister, Rev Paul Graham began his ministry at Charlton Kings Baptist Church on 1st July 2024, and we now have a full time salary to pay which equates to £35,442 per annum.

We also appointed Melody Davies as our children's worker from April 1st 2024, initially for 16 hours per week, at a salary of £10,650 per annum. A church member has pledged a donation of £400 per month towards this cost.

We continue to raise money for other charities such as Kids Club Kampala, BMS, Tearfund, The Foodbank and Spurgeon's childcare.

Reserves

It is the policy of the church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Risks

The trustees have assessed the major risks to which the church is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

2025 Going forward we will be reevaluating our vision for the church in the community and plan a Trustees away day and a church conference to begin looking at our vision for the future as a church.

2025 also sees Charlton Kings Baptist Church celebrating its 150th anniversary, and we are planning a special service and other events to celebrate this milestone.

We will of course be carrying on with all the regular activities of the church – weekly services, home groups, Bible studies, toddler group, children's activities including Messy Church, Girls Brigade, Boys Brigade, Sunday school and other special events including a comedy night, musical evenings, quiz nights and other events for the community.

We are looking to refurbish the Men's toilets at the church and are exploring the possibility of gaining a grant for this work as the building is used by the community.

Structure, governance and management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members meeting normally takes place four to six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Minister and Treasurer (who are also appointed by the Members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees who served during the year and up to the date of signature of the financial statements were:

L Theedom

B Rainbow

I Chad

(Resigned 5 March 2025)

P Adams

T Evans

S Chad

J Thorburn

(Resigned 5 March 2025)

M Davies

(Resigned 5 March 2025)

G. Wyatt

(Appointed 23 March 2025)

S Austin

(Appointed 23 March 2025)

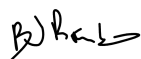
S. Goold

(Appointed 23 March 2025)

Rev. P. Graham

(Appointed 1 July 2024)

The trustees' report was approved by the Board of Trustees.



B Rainbow

Trustee

3 September 2025

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 state of affairs of the church and of the incoming resources and application of resources of the church for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

I report to the trustees on my examination of the financial statements of Charlton Kings Baptist Church Cheltenham (the church) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the church you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the church's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 respect of the church as required by section 130 of the Charities Act 2011.
- 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 financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Nicholas Bishop FCCA ACA

Unit 3 Ambrose House

Meteor Court

Barnett Way

Barnwood

Gloucester

GL4 3GG

3 September 2025

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations and legacies	3	50,996	16,156	67,152	42,646	9,215	51,861
Charitable activities	4	145,739	-	145,739	114,612	-	114,612
Investments	5	2,586	-	2,586	2,557	10	2,567
Total income		199,321	16,156	215,477	159,815	9,225	169,040
Expenditure on:							
Charitable activities	6	221,283	16,156	237,439	195,505	16,392	211,897
Total expenditure		221,283	16,156	237,439	195,505	16,392	211,897
Net expenditure		(21,962)	-	(21,962)	(35,690)	(7,167)	(42,857)
Transfers between funds		-	-	-	(5,724)	5,724	-
Net movement in funds	7	(21,962)	-	(21,962)	(41,414)	(1,443)	(42,857)
Reconciliation of funds:							
Fund balances at 1 January 2024		129,266	250	129,516	170,680	1,693	172,373
Fund balances at 31 December 2024		107,304	250	107,554	129,266	250	129,516

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

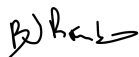
CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	11		1,584		1,864
Current assets					
Cash at bank and in hand		107,770		130,482	
Creditors: amounts falling due within one year	12	(1,800)		(2,830)	
Net current assets			105,970		127,652
Total assets less current liabilities			107,554		129,516
The funds of the church					
Restricted income funds	14		250		250
Unrestricted funds	15		107,304		129,266
			107,554		129,516

The financial statements were approved by the trustees on 3 September 2025



B Rainbow
Trustee

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

Charlton Kings Baptist Church Cheltenham is a registered charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The church is a Public Benefit Entity as defined by FRS 102.

The church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the church. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the church has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised on receipt unless there are unfulfilled obligations.

There is also some rental income from the hire of property which is recognised on receipt.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Resources expended are included in the Statement of Financial Activities on a payments basis and are allocated to the particular activity where the cost relates directly to that activity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	15% written down value
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the church's contractual obligations expire or are discharged or cancelled.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the church is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	50,996	5,598	56,594	42,646	8,426	51,072
Grants	-	10,558	10,558	-	789	789
	<u>50,996</u>	<u>16,156</u>	<u>67,152</u>	<u>42,646</u>	<u>9,215</u>	<u>51,861</u>
Grants						
Cleeve Hill Trust	-	10,000	10,000	-	-	-
Non government grants	-	-	-	-	789	789
CK Welfare	-	300	300	-	-	-
Bennington Hall	-	258	258	-	-	-
	<u>-</u>	<u>10,558</u>	<u>10,558</u>	<u>-</u>	<u>789</u>	<u>789</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Kings Coffee House	94,824	82,800
Charitable rental income	50,915	31,812
	<u>145,739</u>	<u>114,612</u>

5 Income from investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Interest receivable	<u>2,586</u>	<u>-</u>	<u>2,586</u>	<u>2,557</u>	<u>10</u>	<u>2,567</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

6 Expenditure on charitable activities

	2024 £	2023 £
Direct costs		
Staff costs	106,746	80,827
Depreciation and impairment	280	329
Ministerial	10,971	4,104
Pulpit supplies	1,193	1,191
Youth work	2,690	10,072
Utilities	19,873	11,724
Special giving	5,360	6,643
Equipment	147	507
Conferences	4,779	7,850
Grants utilised	560	1,050
Office	1,529	1,263
Repairs and building	25,636	30,243
Kings coffee house	40,548	42,984
Insurance and pension	5,213	4,370
Cleaning and supplies	2,418	1,471
Sundry	9,496	7,269
	<u>237,439</u>	<u>211,897</u>
Analysis by fund		
Unrestricted funds	221,283	195,505
Restricted funds	<u>16,156</u>	<u>16,392</u>
	<u>237,439</u>	<u>211,897</u>

Included within charitable expenditure are the amounts paid to the independent examiner for the independent examination of the accounts for the year ended 2024 £1,800 and 2023 £1,800.

7 Net movement in funds	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,800	1,800
Depreciation of owned tangible fixed assets	<u>280</u>	<u>329</u>

8 Trustees

During the year under review the following connected persons were remunerated for their roles within the church J. Chad £1,118 (2023 - £7,154), S. Chad £ 4,603 (2023 - £4,430), B. Rainbow £1,959 (2023 - £1,638), J. Thorburn £708 (2023 - £470) and P. Graham £15,810.

The following expenses were reimbursed to Trustees during the year: P Graham £195, S. Chad £353 and B. Rainbow £418.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Ministerial	1	1
Youth work	1	1
Office	2	1
Kings Coffee House	7	6
Cleaning	2	2
Total	13	11

Employment costs

	2024 £	2023 £
Wages and salaries	104,263	80,316
Other pension costs	2,483	511
	106,746	80,827

There were no employees whose annual remuneration was £60,000 or more.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2024	2,580
At 31 December 2024	2,580
Depreciation and impairment	
At 1 January 2024	716
Depreciation charged in the year	280
At 31 December 2024	996
Carrying amount	
At 31 December 2024	1,584
At 31 December 2023	1,864

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

11 Tangible fixed assets (Continued)

In addition to the above fixed assets the Church also owns Charlton Kings Baptist Church and The Manse, Grange Walk. No value has been attributed to these assets in the accounts.

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	1,800	2,830
	<u> </u>	<u> </u>

13 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	2,483	511
	<u> </u>	<u> </u>

The church operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the church in an independently administered fund.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds				Movement in funds			
	Balance at 1 January 2023	Incoming resources	Resources expended	Transfers	Balance at 1 January 2024	Incoming resources	Resources expended	Balance at 31 December 2024
	£	£	£	£	£	£	£	£
Special Giving	493	2,177	(6,643)	3,973	-	5,291	(5,291)	-
Pastoral	1,200	160	(1,110)	-	250	-	-	250
Conferences	-	6,099	(7,850)	1,751	-	-	-	-
Grant income	-	789	(789)	-	-	-	-	-
Manse	-	-	-	-	-	10,350	(10,350)	-
BMS Offering	-	-	-	-	-	215	(215)	-
CK Welfare	-	-	-	-	-	300	(300)	-
	<u>1,693</u>	<u>9,225</u>	<u>(16,392)</u>	<u>5,724</u>	<u>250</u>	<u>16,156</u>	<u>(16,156)</u>	<u>250</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Building Fund	203	2,427	-	(2,407)	223
General funds	129,063	196,894	(221,283)	2,407	107,081
	<u>129,266</u>	<u>199,321</u>	<u>(221,283)</u>	<u>-</u>	<u>107,304</u>
	<u><u>129,266</u></u>	<u><u>199,321</u></u>	<u><u>(221,283)</u></u>	<u><u>-</u></u>	<u><u>107,304</u></u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Building Fund	473	2,268	(2,538)	-	203
General funds	170,207	157,547	(192,967)	(5,724)	129,063
	<u>170,680</u>	<u>159,815</u>	<u>(195,505)</u>	<u>(5,724)</u>	<u>129,266</u>
	<u><u>170,680</u></u>	<u><u>159,815</u></u>	<u><u>(195,505)</u></u>	<u><u>(5,724)</u></u>	<u><u>129,266</u></u>

16 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	1,584	-	1,584
Current assets/(liabilities)	105,720	250	105,970
	<u>107,304</u>	<u>250</u>	<u>107,554</u>
	<u><u>107,304</u></u>	<u><u>250</u></u>	<u><u>107,554</u></u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 December 2023:			
Tangible assets	1,864	-	1,864
Current assets/(liabilities)	127,402	250	127,652
	<u>129,266</u>	<u>250</u>	<u>129,516</u>
	<u><u>129,266</u></u>	<u><u>250</u></u>	<u><u>129,516</u></u>

17 Related party transactions

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

17 Related party transactions

(Continued)

During the year building work costing £11,137 (2023 - £17,084 was carried out by J. Evans, brother of trustee T. Evans.

Accounts

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Theedom	
	B Rainbow	
	I Chad	
	P Adams	
	T Evans	(Appointed 5 March 2023)
	S Chad	(Appointed 5 March 2023)
	J Thorburn	
	M Davies	
Charity number	1131551	
Registered office	38 Church Street Charlton Kings Cheltenham GL53 8AR	
Independent examiner	Nicholas J Bishop FCCA ACA Unit 3 Ambrose House Meteor Court Barnett Way Barnwood Gloucester GL4 3GG	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

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CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The church's objects are 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. The church occupies premises which are held by the Baptist Union Corporation on Trusts which are compatible with the above object.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the church should undertake.

Achievements and performance

Ministerial and Trustees Report 2023

Pastoral Vacancy

CKBC entered 2023 in a time of Pastoral Vacancy as Revd. Sue Woodley had left and commenced her ministry at Bourton-on-the-Water Baptist Church in September 2022. Revd. Alisdair Longwill, one of the Webnet Regional Ministers, became Moderator of CKBC and began working with the deacons and members of the church to help guide them through the Baptist Together Settlement Process.

This period of pastoral vacancy was a time to reflect on the current needs and opportunities of the church. It was an opportunity to reflect on what God seemed to be saying to the CKBC about its priorities for the future and a time to consider what kind of minister might best be suited to Charlton Kings Baptist Church as we look towards that future.

A Church Profile was compiled and sent to Baptist House as CKBC entered the Baptist Together Settlement Process. Once having entered the process, the church received a small number of Minister's Profiles and subsequently met with some and heard some preach. By the end of the year the deacons were in conversation with two candidates, both of whom were invited to come in January to preach on a no strings-attached basis.

Alisdair Longwill
Regional Minister
West of England Baptist Network

While we have been in Pastoral Vacancy we have had a really good variety of preachers taking our services – Rev Alisdair Longwill, Rev Tim Welch, Rev Ian White, Ben Fry, Chris Lowther from the Open Doors organisation, where we gave a donation, and also from our own fellowship, Kieron Davies, John Palmer, John McKie, Pam and Paul Adams, and Barbara Rainbow.

We have celebrated special festivals in our services including Mother's Day, Palm Sunday, Easter, The King's Coronation, Harvest, where we focused on BMS World Mission and donations were sent to BMS, Remembrance Sunday and Christmas. We also held a special pre-camp service for the Girls and Boys Brigade, and during August, we held café style church with family services looking at certain Bible characters including Zaccheus, Moses, and Philemon.

We held Messy Church three times during the year with the theme of Easter, The Coronation (Jesus King of Kings) and Christmas.

CKBC was well represented at the Charlton Kings Summer Fayre and Christmas Fayre where we raised money for the Food Bank and Spurgeons childcare respectively. A group from CKBC sang carols at the Charlton Kings Social Club, which was well received.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

We have held several social events during the year with God and Chips including quizzes and a games night. Maintenance work has been continuing on the church buildings, and refurbishment of the Manse has begun, with Steve Austin as project Manager, and assisted by the team of Ian Chad, Paul Adam and Sarah Chad.

A group of 34 attended Spring Harvest in April, where the theme was flipped – The Upside down Kingdom where we looked at the beatitudes. The group came home having been refreshed spiritually and also challenged.

As we enter 2024 we do so with anticipation for what God is going to do and we look forward to the possibility of appointing a new minister.

Barbara Rainbow
On behalf of the Trustees of Charlton Kings Baptist Church

Kings Coffee House 2023

It has been another good year for Kings with sales increasing by 27%. As we all know, the cost of living continues to rise and Kings has not been immune from rises in costs, food increasing by 27% and utility costs rising by 35%. So unfortunately, the coffee shop made a loss of nearly £3000 last year.

However Rose, Debbie and staff have continued to provide excellent food and drinks in a friendly and welcoming atmosphere. Regular customers include school children's parents, Sonbeams Mums and toddlers, running clubs and other social groups. On special occasions such as Easter, the Coronation and Christmas, Kings has offered special promotions and menus.

We met to celebrate James Chad's last day and to thank him for many years of loyal service. We wish him well in his new job. We have been pleased to welcome Ed, Liv and Leah recently and continue to offer opportunities to adults with learning difficulties.

With staff and other costs continuing to rise, this year will again prove financially challenging. So we would like to thank all our customers for their support and ask all of us within our church not only to visit Kings regularly but also to encourage and thank Rose and her team for all they do.

Derek Palmer on behalf of Kings Management committee.

Financial review

There was a deficit for the year of around £41,000. This was due to the extensive renovations being carried out on our Manse due to our previous minister, Rev Sue Woodley retiring, and preparations for an incoming minister. Included in the Baptist Union Terms of Appointment for a new minister moving into a manse, is that any necessary renovations and decorating takes place. The total cost of the manse will be in the region of £40,000 some of which will be paid out in 2024.

The Manse needed a new kitchen, bathroom and downstairs cloakroom as no improvements in these areas had taken place for over 20 years. Full decoration and replacement of a couple of radiators, and also the majority of carpets were also needed. We are receiving a grant of 20% of the cost of the work from the Cleeve Hill Trust, when all of the work has been completed satisfactorily.

Another expense for 2023 was the cost of fees to Bristol Baptist College and living expenses to Richard Opio of around £13,000 as our youth worker intern. He has been with us for 3 years, and we were committed to pay fees and expenses for the three years. We received a legacy in 2022 of £125,000 and some of this money was earmarked for this expense.

The Little Kingdom Nursery that had been renting a large room in our premises for £1700 a month, closed after 10 years on 31st December 2022. One of the staff from Little Kingdom was proposing to open a new nursery, but this was delayed due to various reasons, not least awaiting an Ofsted registration. The nursery was to be called Charlie Bears, and they paid a £250 per month retainer fee until they opened in October 2023. We allowed them to pay a reduced rent until February 2024 to enable them to get a new business off the ground, this will also have attributed to the deficit.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Reserves

It is the policy of the church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Risks

The trustees have assessed the major risks to which the church is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

Our future plans include the appointment of a new minister, Rev Paul Graham, who will be joining us on 1 July 2024. Going forward we will be reevaluating our vision for the church in the community. We will again have a minister's salary to pay of £35,442 gross including pension.

We will of course be carrying on with all the regular activities of the church – weekly services, home groups, Bible studies, toddler group, children's activities including Messy Church, Girls Brigade, Boys Brigade, Sunday school and other special events including a comedy night, musical evenings, quiz nights and other events for the community.

We once have a Nursery now renting a large room in our premises which means our rental will increase by £1,700 per month.

We have now appointed a children's and families worker at a monthly salary of £880 per month, and a member of our church is sponsoring this salary by £400 per month. We will be looking to run more events for children, youth and families.

Structure, governance and management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members meeting normally takes place four to six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Minister and Treasurer (who are also appointed by the Members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The trustees who served during the year and up to the date of signature of the financial statements were:

L Theedom

B Rainbow

I Chad

P Adams

T Evans

S Chad

J Thorburn

M Davies

(Appointed 5 March 2023)

(Appointed 5 March 2023)

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees' report was approved by the Board of Trustees.



B Rainbow
Trustee

24 June 2024

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 state of affairs of the church and of the incoming resources and application of resources of the church for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

I report to the trustees on my examination of the financial statements of Charlton Kings Baptist Church Cheltenham (the church) for the year ended 31 December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the church's financial statements carried out under section 145 of the 2011 Act. 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

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 respect of the church as required by section 130 of the 2011 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.

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 financial statements to be reached.

Nicholas J Bishop FCCA ACA

Unit 3 Ambrose House
Meteor Court
Barnett Way
Barnwood
Gloucester
GL4 3GG

Dated: 24 June 2024

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
Income from:							
Donations and legacies	3	42,646	9,215	51,861	47,240	18,992	66,232
Charitable activities	4	114,612	-	114,612	103,323	-	103,323
Investments	5	2,557	10	2,567	617	5	622
Total income		<u>159,815</u>	<u>9,225</u>	<u>169,040</u>	<u>151,180</u>	<u>18,997</u>	<u>170,177</u>
Charitable activities	6	195,505	16,392	211,897	206,965	19,248	226,213
Net expenditure		<u>(35,690)</u>	<u>(7,167)</u>	<u>(42,857)</u>	<u>(55,785)</u>	<u>(251)</u>	<u>(56,036)</u>
Transfers between funds		<u>(5,724)</u>	<u>5,724</u>	<u>-</u>	<u>(1,944)</u>	<u>1,944</u>	<u>-</u>
Net movement in funds		<u>(41,414)</u>	<u>(1,443)</u>	<u>(42,857)</u>	<u>(57,729)</u>	<u>1,693</u>	<u>(56,036)</u>
Reconciliation of funds:							
Fund balances at 1 January 2023		<u>170,680</u>	<u>1,693</u>	<u>172,373</u>	<u>228,409</u>	<u>-</u>	<u>228,409</u>
Fund balances at 31 December 2023		<u><u>129,266</u></u>	<u><u>250</u></u>	<u><u>129,516</u></u>	<u><u>170,680</u></u>	<u><u>1,693</u></u>	<u><u>172,373</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

BALANCE SHEET

AS AT 31 DECEMBER 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	10		1,864		2,193
Current assets					
Cash at bank and in hand		130,482		171,980	
Creditors: amounts falling due within one year	11	(2,830)		(1,800)	
Net current assets			127,652		170,180
Total assets less current liabilities			129,516		172,373
Income funds					
Restricted funds	12		250		1,693
<u>Unrestricted funds</u>					
Designated funds	14	203		1,322	
General unrestricted funds		129,063		169,358	
			129,266		170,680
			129,516		172,373

The financial statements were approved by the Trustees on 24 June 2024

B Rainbow
Trustee

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

Charlton Kings Baptist Church Cheltenham is a registered charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The church is a Public Benefit Entity as defined by FRS 102.

The church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the church. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the church has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised on receipt unless there are unfulfilled obligations.

There is also some rental income from the hire of property which is recognised on receipt.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Resources expended are included in the Statement of Financial Activities on a payments basis and are allocated to the particular activity where the cost relates directly to that activity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	15% written down value
-----------------------	------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the church's contractual obligations expire or are discharged or cancelled.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies (Continued)

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the church is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	42,646	8,426	51,072	41,573	17,992	59,565
Grants	-	789	789	5,667	1,000	6,667
	<u>42,646</u>	<u>9,215</u>	<u>51,861</u>	<u>47,240</u>	<u>18,992</u>	<u>66,232</u>
Grants receivable for core activities						
COVID Grants	-	-	-	5,667	-	5,667
Non government grant	-	789	789	-	1,000	1,000
	<u>-</u>	<u>789</u>	<u>789</u>	<u>5,667</u>	<u>1,000</u>	<u>6,667</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

4 Income from charitable activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Kings Coffee House	82,800	61,410
Charitable rental income	31,812	41,578
Spring Harvest	-	335
	<u>114,612</u>	<u>103,323</u>

5 Income from investments

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Interest receivable	<u>2,557</u>	<u>10</u>	<u>2,567</u>	<u>617</u>	<u>5</u>	<u>622</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

6 Expenditure on charitable activities

	2023 £	2022 £
Direct costs		
Staff costs	80,827	105,164
Depreciation and impairment	329	387
Ministerial	4,104	3,963
Pulpit supplies	1,191	240
Youth work	10,072	12,539
Utilities	11,724	9,102
Special giving	6,643	6,570
Equipment	507	1,977
Conferences	7,850	11,187
Grants utilised	1,050	1,000
Office	1,263	202
Repairs and building	30,243	28,217
Kings coffee house	42,984	30,655
Insurance and pension	4,370	5,035
Cleaning and supplies	1,471	2,153
Sundry	7,269	7,822
	<u>211,897</u>	<u>226,213</u>
Analysis by fund		
Unrestricted funds	195,505	206,965
Restricted funds	<u>16,392</u>	<u>19,248</u>
	<u>211,897</u>	<u>226,213</u>

Included within charitable expenditure are the amounts paid to the independent examiner for the independent examination of the accounts for the year ended 2023 £1,800 and 2022 £1,800.

7 Trustees

During the year under review the following connected persons were remunerated for their roles within the church J. Chad £7,154 (2022 - £3,456), S. Chad £ 4,430 (2022 - £2,950) B. Rainbow £1,638 and J. Thorburn £470.

The following expenses were reimbursed to Trustees during the year: J. Thorburn £350, S. Chad £145 and B. Rainbow £518.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

8 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Ministerial	1	1
Youth work	1	1
Office	1	1
Kings Coffee House	6	6
Cleaning	2	2
Total	11	11

Employment costs	2023 £	2022 £
Wages and salaries	80,316	102,135
Social security costs	-	1,944
Other pension costs	511	1,085
	80,827	105,164

There were no employees whose annual remuneration was £60,000 or more.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2023	2,580
At 31 December 2023	2,580
Depreciation and impairment	
At 1 January 2023	387
Depreciation charged in the year	329
At 31 December 2023	716
Carrying amount	
At 31 December 2023	1,864
At 31 December 2022	2,193

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

10 Tangible fixed assets

(Continued)

In addition to the above fixed assets the Church also owns Charlton Kings Baptist Church and The Manse, Grange Walk. No value has been attributed to these assets in the accounts.

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	2,830	1,800

12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds						Balance at 31 December 2023 £
	Resources expended £	Transfers £	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	
Special							
Giving	(6,570)	(250)	493	2,177	(6,643)	3,973	-
Pastoral	(491)	486	1,200	160	(1,110)	-	250
Conferences	(11,187)	1,708	-	6,099	(7,850)	1,751	-
Grant income	(1,000)	-	-	789	(789)	-	-
	<u>(19,248)</u>	<u>1,944</u>	<u>1,693</u>	<u>9,225</u>	<u>(16,392)</u>	<u>5,724</u>	<u>250</u>

13 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 December 2023 are represented by:			
Tangible assets	1,864	-	1,864
Current assets/(liabilities)	127,402	250	127,652
	<u>129,266</u>	<u>250</u>	<u>129,516</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

13 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 December 2022 are represented by:			
Tangible assets	2,193	-	2,193
Current assets/(liabilities)	168,487	1,693	170,180
	<u>170,680</u>	<u>1,693</u>	<u>172,373</u>

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2023 £
Building Fund	473	2,268	(2,538)	-	203
General funds	170,207	157,547	(192,967)	(5,724)	129,063
	<u>170,680</u>	<u>159,815</u>	<u>(195,505)</u>	<u>(5,724)</u>	<u>129,266</u>
Previous year:	At 1 January 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2022 £
Building Fund	849	2,527	(491)	(2,412)	473
General funds	227,560	148,653	(206,474)	468	170,207
	<u>228,409</u>	<u>151,180</u>	<u>(206,965)</u>	<u>(1,944)</u>	<u>170,680</u>

15 Related party transactions

During the year building work costing £17,084 was carried out by J. Evans, brother of trustee T. Evans.

Accounts

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Theedom	
	B Rainbow	
	I Chad	
	P Adams	
	T Evans	(Appointed 5 March 2023)
	S Chad	(Appointed 5 March 2023)
	J Thorburn	(Appointed 30 March 2022)
	M Davies	(Appointed 30 March 2022)
Charity number	1131551	
Registered office	38 Church Street Charlton Kings Cheltenham GL53 8AR	
Independent examiner	Nicholas J Bishop FCCA ACA Unit 3 Ambrose House Meteor Court Barnett Way Barnwood Gloucester GL4 3GG	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

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CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the church's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The church's objects are 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. The church occupies premises which are held by the Baptist Union Corporation on Trusts which are compatible with the above object.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the church should undertake.

Achievements and performance

Ministers Report From 1 Jan 2022 to 30 September 2022

Dear Church family

Here is my final report as minister at CKBC.

We began the year thinking about Kingdom Authority and what it meant for us as believers. We also heard other sermons from Kieron, Pam and Paul, John McKie, John Palmer as well as visiting speakers Tim Welch and Nigel Scotland.

Pastoral

Sadly, one of our members Graham Morgan passed away unexpectedly. His funeral was on 11 March and was a very sad and touching occasion as Graham had become a very loved member of our fellowship.

Prayer Meetings continued online and also on Monday afternoons

Easter – we held an Easter craft outreach and celebrated on Easter Sunday with the usual communion service, breakfast and celebration service.

Hillhouse was as is usual a wonderful time of teaching, fun, and fellowship. The theme was "Bouncing Forward" and we had a very informative and challenging session led by Pam and Paul.

Many thanks to all those who organised the weekend.

CK Summer Fayre – we once again had a stall at the fayre and raised £160 for the foodbank.

Buildings – the ladies' toilets were refurbished and the kitchen was also given an uplift so that it met the legal requirements.

Resignations

Simon resigned as manager from King's in May.

Jess resigned as our children's worker in June.

Kathleen Moore resigned her membership.

Richard Woodley resigned as church secretary.

All will be greatly missed.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Personal

I continued to meet with the Cheltenham Baptist Cluster and also with the Mid-Cotswold Evangelical Alliance. I was also a trustee for Webnet until I resigned in July.

2022 was certainly a year of change. I knew that retirement was looming and so began praying and searching for our next step.

During a holiday in Israel in May I began to sense that I should resign from CK. This did not make any sense as we had no place to go to. I resigned at the beginning of July. The memory of my final service and church lunch on 25 September will remain with me forever. It was spectacular! So much thought and love had been poured into it. The painting of the church and the book of memories remind me every day of my time with you and also of the long and special relationships developed over that time.

Much to my surprise I am now minister at Bourton-on-the-Water Baptist Church. It happened so quickly I am still finding it hard to believe but I am reminded that God says he has plans for us and so he has.

As I sign off, I would like to thank you all for your love and support over the years. It was quite a journey from arriving as a new family from Hong Kong to leaving as your minister. You remain in my prayers and will always have a very special place in my heart.

Love in Christ
Sue

Trustees report from 1 October to 31 December 2022

It was with much sadness that we said farewell to Sue at the end of September 2022. We have so much to thank her for and words cannot express how much she meant to CKBC over the past 16 years as our minister.

On Sue's retirement we began to consider the next steps and are grateful to Rev Alisdair Longwill for overseeing CKBC during this pastoral vacancy and guiding us through the process of writing our profile and going forward to look for a new minister. Alisdair led a day of reflection in October when we prayerfully considered what kind of church we are and what kind of minister we are looking for. We began to write the church profile, which Paul and Pam Adams led on and thanks to them for their hard. This was taken to Deacons' meetings and church meetings for amendments and then finally approval.

Our Harvest festival was held in October, with the focus on Nepal, and we sent £500 towards this appeal. We once again had a stall at the CK Christmas Fayre where we gave away bags to children, and adults and raised money for the foodbank, and were able to donate £220. We celebrated Christmas with a carols by candlelight service and then a Christmas morning service which was well attended. Our offerings from the Christmas services were sent to Spurgeon's childcare amounting to £250. We look forward to 2023 as we look to God for guidance as we continue the search for a new minister and are excited for the plans that God has for us.

Trustees CKBC

Financial review

Some of the deficit this year has occurred due to reduced giving, and increased energy costs. A major expenditure was the refurbishment of the ladies' toilets, and repairs/improvements carried out in the kitchen, and flooring in the corridor leading to the kitchen, and the kitchen itself. Also, improvements to our accessible toilet to upgrade this facility. A tradesman had begun this work, but because of ill health had to give up, so work was needed to repair and complete what had been started.

We continued to pay Richard Opio's college fees, and expenses. We had a new CCTV/Alarm system installed after damage had occurred to cars in our car park behind the church. We also had to purchase a new photocopier due to the current one (12 years old) ceasing to work. We also replaced some furniture in the church, such as new sofas in the prayer room.

All of these items were very necessary.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Reserves

It is the policy of the church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Risks

The trustees have assessed the major risks to which the church is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

We are in the process of appointing a minister and have been meeting with prospective candidates. We hope that within the next 12 months we will have a new minister in post.

We are about to carry out renovations on the Manse, and we are keeping the cost within £40,000. We have a grant confirmed of 20% of the cost from the Cleeve Hill Manse and Churches Trust.

We will continue with our usual activities, and the rentals of our premises will continue. The Little Kingdom Nursery finished renting our premises on 23 December 2022 and we have had interest from a new nursery, Charlie's Bears, and they have been paying a retainer for the room while awaiting their Ofsted registration, etc. This will now begin on 1 September 2023. Our intern youth worker who has been studying at Bristol Baptist College for 3 years, has now finished, so there will be no further college fees incurred and his monthly allowance will cease at the end of July 2023. He is applying for a Post Graduate Visa for 2 years, and he may continue to work for the church on a part time basis, but only for a few hours per week. We have no plans to employ another children's worker at this point in time. We have a Baptist Regional Minister looking after us while we are in Pastoral Vacancy, and we continue to pay his travelling expenses etc.

Our Kings Coffee shop continues to grow, and has shown great progress since we appointed our new manager in January 2023.

Structure, governance and management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members meeting normally takes place four to six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Minister and Treasurer (who are also appointed by the Members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees who served during the year and up to the date of signature of the financial statements were:

L Theedom

B Rainbow

Rev S Woodley

(Resigned 30 September 2022)

P Adams

(Resigned 20 March 2022)

K Davies

(Resigned 20 March 2022)

I Woodley

(Resigned 30 September 2022)

I Chad

P Adams

T Evans

(Appointed 5 March 2023)

S Chad

(Appointed 5 March 2023)

J Thorburn

(Appointed 30 March 2022)

M Davies

(Appointed 30 March 2022)

The trustees' report was approved by the Board of Trustees.

B Rainbow

Trustee

5 September 2023

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 state of affairs of the church and of the incoming resources and application of resources of the church for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

I report to the trustees on my examination of the financial statements of Charlton Kings Baptist Church Cheltenham (the church) for the year ended 31 December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the church's financial statements carried out under section 145 of the 2011 Act. 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

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 respect of the church as required by section 130 of the 2011 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.

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 financial statements to be reached.

Nicholas J Bishop FCCA ACA

Unit 3 Ambrose House
Meteor Court
Barnett Way
Barnwood
Gloucester
GL4 3GG

Dated: 5 September 2023

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes						
Income from:							
Donations and legacies	3	47,240	18,992	66,232	237,637	8,740	246,377
Charitable activities	4	103,323	-	103,323	72,229	-	72,229
Investments	5	617	5	622	20	-	20
Total income		<u>151,180</u>	<u>18,997</u>	<u>170,177</u>	<u>309,886</u>	<u>8,740</u>	<u>318,626</u>
Expenditure on:							
Charitable activities	6	<u>206,965</u>	<u>19,248</u>	<u>226,213</u>	<u>248,352</u>	<u>10,228</u>	<u>258,580</u>
Net (outgoing)/incoming resources before transfers		(55,785)	(251)	(56,036)	61,534	(1,488)	60,046
Gross transfers between funds		<u>(1,944)</u>	<u>1,944</u>	<u>-</u>	<u>(1,488)</u>	<u>1,488</u>	<u>-</u>
Net (expenditure)/income for the year/							
Net movement in funds		(57,729)	1,693	(56,036)	60,046	-	60,046
Fund balances at 1 January 2022		<u>228,409</u>	<u>-</u>	<u>228,409</u>	<u>168,363</u>	<u>-</u>	<u>168,363</u>
Fund balances at 31 December 2022		<u><u>170,680</u></u>	<u><u>1,693</u></u>	<u><u>172,373</u></u>	<u><u>228,409</u></u>	<u><u>-</u></u>	<u><u>228,409</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	10		2,193		-
Current assets					
Cash at bank and in hand		171,980		230,967	
Creditors: amounts falling due within one year	11	(1,800)		(2,558)	
Net current assets			170,180		228,409
Total assets less current liabilities			172,373		228,409
Income funds					
Restricted funds	12		1,693		-
<u>Unrestricted funds</u>					
Designated funds	13	473		849	
General unrestricted funds		170,207		227,560	
			170,680		228,409
			172,373		228,409

The financial statements were approved by the Trustees on 5 September 2023

B Rainbow
Trustee

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Charlton Kings Baptist Church Cheltenham is a registered charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The church is a Public Benefit Entity as defined by FRS 102.

The church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the church. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the church has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised on receipt unless there are unfulfilled obligations.

There is also some rental income from the hire of property which is recognised on receipt.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Resources expended are included in the Statement of Financial Activities on a payments basis and are allocated to the particular activity where the cost relates directly to that activity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	15% written down value
-----------------------	------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the church reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the church's contractual obligations expire or are discharged or cancelled.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the church is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Donations and gifts	41,573	17,992	59,565	201,204	8,740	209,944
Grants	5,667	1,000	6,667	36,433	-	36,433
	<u>47,240</u>	<u>18,992</u>	<u>66,232</u>	<u>237,637</u>	<u>8,740</u>	<u>246,377</u>
Grants receivable for core activities						
COVID Grants	5,667	-	5,667	36,433	-	36,433
Non government grant	-	1,000	1,000	-	-	-
	<u>5,667</u>	<u>1,000</u>	<u>6,667</u>	<u>36,433</u>	<u>-</u>	<u>36,433</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

4 Charitable activities

	2022 £	2021 £
Kings Coffee House	61,410	37,055
Charitable rental income	41,578	34,346
Spring Harvest	335	828
	<u>103,323</u>	<u>72,229</u>

5 Investments

	Unrestricted funds	Restricted funds	Total Unrestricted funds	
	2022 £	2022 £	2022 £	2021 £
Interest receivable	<u>617</u>	<u>5</u>	<u>622</u>	<u>20</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

6 Charitable activities

	2022 £	2021 £
Staff costs	105,164	115,614
Depreciation and impairment	387	-
Ministerial	3,963	4,205
Pulpit supplies	240	120
Youth work	12,539	18,613
Utilities	9,102	5,818
Special giving	6,570	3,153
Equipment	1,977	1,868
Conferences	11,187	2,095
Grants utilised	1,000	-
Office	202	1,052
Repairs and building	28,217	72,189
Kings coffee house	30,655	21,249
Insurance and pension	5,035	3,018
Cleaning and supplies	2,153	1,659
Sundry	7,822	7,927
	226,213	258,580
	<u>226,213</u>	<u>258,580</u>
Analysis by fund		
Unrestricted funds	206,965	248,352
Restricted funds	19,248	10,228
	<u>226,213</u>	<u>258,580</u>

Included within charitable expenditure are the amounts paid to the independent examiner for the independent examination of the accounts for the year ended 2022 £1,800 and 2021 £1,800.

7 Trustees

During the year under review Rev Sue Woodley received remuneration of £21,415 (2021 - £26,616) for her ministerial role within the church. Additionally the following connected persons were remunerated for their roles within the church J. Chad £3,456 (2021 - £1,373), S. Chad £2,950 (2021 - £2,506) and S. Woodley £12,900 (2021 - £22,410).

The following expenses were reimbursed to Trustees during the year: Sue Woodley £3,142, S. Chad £450 and B. Rainbow £229.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

8 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Ministerial	1	1
Youth work	1	1
Office	1	1
Kings Coffee House	6	6
Cleaning	2	2
Total	11	11

Employment costs

	2022 £	2021 £
Wages and salaries	102,135	111,216
Social security costs	1,944	3,147
Other pension costs	1,085	1,251
	105,164	115,614

There were no employees whose annual remuneration was £60,000 or more.

9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
Additions	2,580
At 31 December 2022	2,580
Depreciation and impairment	
Depreciation charged in the year	387
At 31 December 2022	387
Carrying amount	
At 31 December 2022	2,193

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

10 Tangible fixed assets (Continued)

In addition to the above fixed assets the Church also owns Charlton Kings Baptist Church and The Manse, Grange Walk. No value has been attributed to these assets in the accounts.

11 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	1,800	2,558

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			
	Balance at 1 January 2022	Incoming resources	Resources expended	Transfers
	£	£	£	£
Special Giving	-	7,313	(6,570)	(250)
Pastoral	-	1,205	(491)	486
Conferences	-	9,479	(11,187)	1,708
Grant income	-	1,000	(1,000)	-
	-	18,997	(19,248)	1,944

13 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2022	Balance at 31 December 2022
	£	£
Building Fund	849	473
	849	473

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

14 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total Unrestricted funds 2022 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:					
Tangible assets	2,193	-	2,193	-	-
Current assets/(liabilities)	168,487	1,693	170,180	228,409	228,409
	<u>170,680</u>	<u>1,693</u>	<u>172,373</u>	<u>228,409</u>	<u>228,409</u>

15 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

Accounts

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Theedom B Rainbow Rev S Woodley P Adams K Davies I Woodley I Chad P Adams	(Appointed 18 April 2021)
Charity number	1131551	
Registered office	38 Church Street Charlton Kings Cheltenham GL53 8AR	
Independent examiner	Nicholas J Bishop FCCA ACA Unit 3 Ambrose House Meteor Court Barnett Way Barnwood Gloucester GL4 3GG	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

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CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their annual report and financial statements for the year ended 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the church's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The church's objects are 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. The church occupies premises which are held by the Baptist Union Corporation on Trusts which are compatible with the above object.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the church should undertake.

Achievements and performance

2021 has been another difficult year. Covid and the various strains of covid have indeed had a detrimental effect on all of us. Through it all God has been faithful and as a fellowship we have been truly blessed.

Attendance at church services gradually increased. The prayer meeting both online and face to face ensured a firm foundation for CKBC ministry. Due to a very generous financial gift, we were able to carry out the continued necessary building maintenance required to make them safe and meet health and safety regulations. We were also able to secure a two-year student visa for Richard Opio to study at Bristol Baptist College and work with our youth both at CKBC and in our community.

King's Coffee was able to fully reopen in May and became a hub for those who were desperate to meet others but not ready to travel very far afield.

In September many of our other groups started meeting in person and our hall rentals increased. Gradually life was returning to some sort of normality although a lot of fear and anxiety remained. It was about this time that God reminded me that in his word he says 366 times "Do not be afraid". Psalm 91 was also a very powerful reminder of his protection. As I write this report covid restrictions are being lifted but Russia has invaded Ukraine. We are facing a crisis in our living costs and many will struggle in the days ahead. This is surely the time for the church to rise up out of the ashes and be a light in the darkness.

May our Father in heaven release his vision to us for the days ahead. May we honour and glorify our Lord and Saviour Jesus Christ and may we move in the power of the Holy Spirit.

The Scripture for 2021 was from Luke 4:18-19

The Spirit of the Lord is on me,

because he has anointed me to preach good news to the poor.

He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord's favour.

It was good to remind ourselves of some of the reasons that Jesus came and of his mission on the earth.

Church Services were held in the sanctuary throughout the year with the condition that masks were worn.

Sermon series over the year were:

The Mission of Jesus Luke 4:18-19

The Wonder of Jesus

Journey to the Cross and Beyond

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Discipleship Challenge
The Faith Factor
The Truth of Christ

An Alpha course was run for 6 weeks but then had to be abandoned as participants were not able to continue.

A bible study on The Chosen took place at the church led by Kieron.

A Prayer Course was run online and resulted in a group of members meeting regularly to pray.

There were monthly 24 hour online prayer days and also a vision day organised by Gill Wyatt in which the Holy Spirit truly showed us the heart of God. There were many illustrations of water indicating how much God is for us but that we often want to place restrictions on the movement of his spirit. More will be shared at the church meeting in March.

Pastoral

At the beginning of the year bags of hope were delivered to every church member/congregation and many others that we felt prompted to encourage. Each bag contained a devotional book "Jesus Calling". The daily readings spoke volumes to us in what was a very lonely time. They reminded us that even in the struggle we can find peace in his presence. Also included was a coffee voucher, a bookmark and chocolate.

Beth Billingham a long and active member at CKBC passed away on 24 March. She was organiser of the lunch club for many years and will be sadly missed. I also officiated at two other funerals over the year: David Fletcher (father to Hellen Bryant a past member) and Robert Dengal.

Gloria Block known to us as Gwen Block was baptised at CKBC many years ago but now lives in Hatherley. She is bedridden but I visit her on a regular basis and she has asked to be remembered to you all.

Pauline Sprason and her daughter Jo Hook moved to Wales.

A sum of money from the gift is to be set aside in a Pastoral Fund for church members. A form is currently being prepared and will be available soon.

Easter

We celebrated by giving out eggs to children and free coffee and bags containing palm crosses, chocolate and Hope magazines to adults. Easter hymns played in the background and we all had a great time engaging with the community.

An Easter Service was held to celebrate the resurrection of Christ and to remind us that because HE lives we have hope and can indeed face the future.

A number of people knitted crosses for the Cheltenham Anna Chaplaincy which were given out in care homes. Over 1000 were collected and made a bright spot in the lives of those who were isolated in homes across the town. A short video was shown at our service to illustrate the joy that the crosses brought.

Charlton Kings Summer Fayre

The summer fayre went ahead and we were able to run a stall selling cakes and donated items. Thanks to Simon for all the caramel shortbread.

Money was raised for the Cheltenham foodbank and Kids Club Kampala. Once again it was encouraging to engage with the community and have some really good conversations.

Tech

Over the year we upgraded our screen and projector in the sanctuary to HDMI and we also purchased two new computers. One for the office and one for the church.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Buildings

Work began on refurbishing the ladies toilets and we are also addressing some issues in the church kitchen so that it can be used once again for a lunch club.

Christmas at CKBC

Church Anniversary and pre-Christmas celebration

We celebrated our 146th anniversary with a special service in which we renewed our covenant with God and with each other. It was followed by a meal in The Merryfellow. About 50 attended in all.

Charlton Kings Christmas Fayre

This is the first time we have participated in the CK Christmas Fayre. A nativity scene was set up on the green adjacent to the water feature and children were invited to have their photograph taken by their parents alongside the manger holding baby Jesus.

We gave out gift bags to children and parents containing tracts, books and chocolate about 200 in all. The Parish Council had a lot of good feedback and we have been asked to do it all again this year. Thanks to Don and Sue and all those who made it a great success.

GB Party

The GB party was well attended and very much appreciated. Thanks goes to BJ and Jess and all their helpers.

Sonbeams Crib Service and party.

Jess led a crib service for mums and tots which is possibly the best we've ever had. Both mums and tots engaged really well. After the service we had a party in the hall and a visit from Santa where every child received a gift.

Sunday Clubs Christmas Party

It was lovely to see nearly every young person from our church attend. The bouncy castle company made a mistake in bringing the wrong castle so to compensate they left two. It was a great time and a good opportunity to catch up with some folk.

Brunch Club

Brunch Club have not been able to meet regularly but were desperate to have a meeting to get together for a Christmas Celebration. 21 seniors enjoyed a Christmas dinner prepared by Sandra (chair of the Senior Citizens Welfare Committee) and her team.

The Chosen

Kieron hosted a showing of The Chosen Christmas Special and those that attended enjoyed some titbits left over from the Sonbeams party.

God and Chips

Did not go ahead as planned but folk came to pick up their food to eat at home.

Services

We held our usual Carols by Candlelight service and Christmas Day Celebration. Numbers were lower than usual but to meet together in the presence of God is always special no matter how many people attend.

Christmas Giving

Teams 4 U – Several of our members helped with collecting boxes and packing at the warehouse. Mary was excited that the number collected had far exceeded expectations. We were also used as a collection point for the boxes.

Salvation Army – Toys were collected for struggling families in Cheltenham.

Spurgeons – An offering of £200 was donated to Spurgeons child care.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Personal

2021 was a difficult year personally for me due to family issues and I have been very grateful for the support and encouragement we have received. There has been little respite but as always God has been good and blessed us in many ways.

Over the year I have completed Safeguarding training level 3, Trustee Training for WEBA and also led prayers at the WEBA online prayer meetings.

The ministers who are part of the Cheltenham Baptist Cluster have continued to meet and support each other.

It is my great privilege also to take part also in the CK Remembrance Day service that takes place at the CK memorial.

I would like to express my grateful thanks to Barbara, Richard and the diaconate.

Thank you to Pam and Kieron for staying on an extra year to help and to Leanda for joining us and taking on some of the responsibility in Sunday Clubs.

Thank you to everyone who helps to keep the wheels turning at CKBC.
Thank you all for your love and support.

May the LORD bless you and keep you;
The LORD make his face shine upon you and be gracious to you;
The LORD turn His face toward you and give you peace.

Love in Christ
Sue

Financial review

It is the policy of the church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the church is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members meeting normally takes place four to six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Minister and Treasurer (who are also appointed by the Members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees who served during the year and up to the date of signature of the financial statements were:

L Theedom (Appointed 18 April 2021)

B Rainbow

Rev S Woodley

P Adams

K Davies

I Woodley

I Chad

P Adams

The trustees' report was approved by the Board of Trustees.

Rev S Woodley

Trustee

6 June 2022

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 state of affairs of the church and of the incoming resources and application of resources of the church for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

I report to the trustees on my examination of the financial statements of Charlton Kings Baptist Church Cheltenham (the church) for the year ended 31 December 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the church's financial statements carried out under section 145 of the 2011 Act. 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

Since the church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 respect of the church as required by section 130 of the 2011 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.

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 financial statements to be reached.

Nicholas J Bishop FCCA ACA

Unit 3 Ambrose House
Meteor Court
Barnett Way
Barnwood
Gloucester
GL4 3GG

Dated: 6 June 2022

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes						
Income from:							
Donations and legacies	3	237,637	8,740	246,377	236,184	8,908	245,092
Charitable activities	4	72,229	-	72,229	87,837	-	87,837
Investments	5	20	-	20	25	-	25
Total income		<u>309,886</u>	<u>8,740</u>	<u>318,626</u>	<u>324,046</u>	<u>8,908</u>	<u>332,954</u>
Expenditure on:							
Charitable activities	6	<u>248,352</u>	<u>10,228</u>	<u>258,580</u>	<u>196,035</u>	<u>8,908</u>	<u>204,943</u>
Net incoming/(outgoing) resources before transfers		61,534	(1,488)	60,046	128,011	-	128,011
Gross transfers between funds		<u>(1,488)</u>	<u>1,488</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net income for the year/ Net movement in funds		60,046	-	60,046	128,011	-	128,011
Fund balances at 1 January 2021		<u>168,363</u>	<u>-</u>	<u>168,363</u>	<u>40,352</u>	<u>-</u>	<u>40,352</u>
Fund balances at 31 December 2021		<u><u>228,409</u></u>	<u><u>-</u></u>	<u><u>228,409</u></u>	<u><u>168,363</u></u>	<u><u>-</u></u>	<u><u>168,363</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Current assets					
Cash at bank and in hand		230,967		168,363	
Creditors: amounts falling due within one year	9	<u>(2,558)</u>		<u>-</u>	
Net current assets			<u>228,409</u>		<u>168,363</u>
Income funds					
Unrestricted funds			<u>228,409</u>		<u>168,363</u>
			<u>228,409</u>		<u>168,363</u>

The financial statements were approved by the Trustees on 6 June 2022

B Rainbow
Trustee

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

Charlton Kings Baptist Church Cheltenham is a registered charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the church's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The church is a Public Benefit Entity as defined by FRS 102.

The church has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the church. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the church is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the church has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the church has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Resources expended are included in the Statement of Financial Activities on a payments basis and are allocated to the particular activity where the cost relates directly to that activity.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the church's contractual obligations expire or are discharged or cancelled.

1.7 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the church is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.8 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the church's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021 £	2021 £	2021 £	2020 £	2020 £	2020 £
Donations and gifts	201,204	8,740	209,944	207,979	8,908	216,887
COVID grants	36,433	-	36,433	25,907	-	25,907
Other	-	-	-	2,298	-	2,298
	<u>237,637</u>	<u>8,740</u>	<u>246,377</u>	<u>236,184</u>	<u>8,908</u>	<u>245,092</u>

4 Charitable activities

	2021 £	2020 £
Kings Coffee House	37,055	47,066
Charitable rental income	34,346	27,581
Spring Harvest	828	13,190
	<u>72,229</u>	<u>87,837</u>

5 Investments

	Unrestricted funds	Unrestricted funds
	2021 £	2020 £
Interest receivable	<u>20</u>	<u>25</u>

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

6 Charitable activities

	2021 £	2020 £
Staff costs	115,614	98,174
Ministerial	4,205	4,887
Pulpit supplies	120	310
Youth work	18,613	6,678
Utilities	5,818	4,987
Special giving	3,153	9,040
Equipment	1,868	751
Conferences	2,095	14,257
Grants utilised	-	160
Office	1,052	2,715
Repairs and building	72,189	26,943
Kings coffee house	21,249	25,484
Insurance and pension	3,018	3,048
Cleaning and supplies	1,659	2,146
Sundry	7,927	5,363
	<u>258,580</u>	<u>204,943</u>
	<u>258,580</u>	<u>204,943</u>
Analysis by fund		
Unrestricted funds	248,352	196,035
Restricted funds	10,228	8,908
	<u>258,580</u>	<u>204,943</u>

Included within charitable expenditure are the amounts paid to the independent examiner for the independent examination of the accounts for the year ended 2021 £1,800 and 2020 £1,800.

7 Trustees

During the year under review Rev Sue Woodley received remuneration of £26,616 (2020 - £25,348) for her ministerial role within the church. Additionally the following connected persons were remunerated for their roles within the church J. Chad £1,373 (2020 - £675), S. Chad £2,506 (2020 - £2,371) and S. Woodley £22,410 (2020 - £20,200).

CHARLTON KINGS BAPTIST CHURCH CHELTENHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Ministerial	1	1
Youth work	1	1
Office	1	1
Kings Coffee House	6	4
Cleaning	2	2
Total	11	9

Employment costs

	2021 £	2020 £
Wages and salaries	111,216	95,153
Social security costs	3,147	1,916
Other pension costs	1,251	1,105
	115,614	98,174

There were no employees whose annual remuneration was £60,000 or more.

9 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	2,558	-

10 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charlton Kings Baptist Church Cheltenham

No (if any)

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/01/2020

To

Period end date
31/12/2020

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Offerings/donations	165,099	-	-	165,099	47,533
Special Giving	425	8,908	-	9,333	15,846
Conferences	13,190	-	-	13,190	9,742
Rental income	27,711	-	-	27,711	37,653
Income tax refund	42,455	-	-	42,455	9,779
Furlough scheme	11,419	-	-	11,419	-
COVID grants	14,488	-	-	14,488	-
Kings Coffee House	47,065	-	-	47,065	73,220
Interest	25	-	-	25	43
Sundry	2,169	-	-	2,169	73,839
Sub total (Gross income for AR)	324,046	8,908	-	332,954	267,655
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	324,046	8,908	-	332,954	267,655
A3 Payments					
Ministerial	30,235	-	-	30,235	29,273
Pulpit supplies	310	-	-	310	60
Youth work	27,245	-	-	27,245	25,815
Utilities	4,987	-	-	4,987	7,483
Special Giving	9,040	-	-	9,040	9,044
Equipment	751	-	-	751	1,516
Conferences	14,258	-	-	14,258	10,251
Grants utilised	160	-	-	160	-
Office	2,715	-	-	2,715	4,299
Repairs and building	26,943	-	-	26,943	5,608
Kings Coffee House	57,504	8,908	-	66,412	78,150
Insurance & pension	8,959	-	-	8,959	70,636
Cleaning & supplies	7,573	-	-	7,573	6,614
Sundry	5,355	-	-	5,355	9,881
Sub total	196,035	8,908	-	204,943	258,630
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	196,035	8,908	-	204,943	258,630
Net of receipts/(payments)	128,011	-	-	128,011	9,025
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	40,352	-	-	40,352	-
Cash funds this year end	168,363	-	-	168,363	9,025

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	168,363	-	-
		-	-	-
		-	-	-
	Total cash funds	168,363	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Barbara Rainbow	21/10/2021	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Charlton Kings Baptist Church Cheltenham

**On accounts for the year
ended**

31 December 2020

**Charity no
(if any)**

1131551

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

21-10-2021

Name:

Nicholas J Bishop

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

FCCA
ACA

Address:

Pitt Godden & Taylor LLP

Unit 3, Ambrose House, Meteor Court, Barnett Way,

Barnwood, Gloucester GL4 3GG

Only complete if the examiner needs to highlight 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.

Nothing additional to disclose.



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 01	Year 2020		Day 31	Month 12	Year 2020

Section A Reference and administration details

Charity name Charlton Kings Baptist Church Cheltenham

Other names charity is known by

Registered charity number (if any) 1131551

Charity's principal address 38 Church Street

Charlton Kings

Cheltenham

Postcode

GL53 8AR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	L.M. Theedom	Deacon	Appointed 18/04/2021	
2	B. Rainbow	Deacon		
3	Rev. S. Woodley	Deacon		
4	P.R. Adams	Deacon	Appointed 08/03/2020	
5	K.J.A. Davies	Deacon		
6	R. Woodley	Deacon		
7	I.P. Chad	Deacon		
8	P.M. Adams	Deacon		
9	G. Wyatt	Deacon	Resigned 27/08/2020	
10	J. Hewakodikarage	Deacon		
11	A. Yeneralski	Deacon		
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution adopted 12 May 2009
How the charity is constituted (eg. trust, association, company)	Unincorporated Charity
Trustee selection methods (eg. appointed by, elected by)	Appointed at a members meeting

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

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.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

2020 started so well. Paul Adams was baptised on the 26th January and a number of other people had expressed their desire to make their commitment to Jesus. A provisional date was suggested for the middle of May.

Graham Morgan was accepted into membership on 5th January.

Richard Opio had arrived from Uganda and was making a great impact in Balcarras School, CK Youth Club and our own group for young people, Fusion.

Then in March we found ourselves in a world-wide pandemic, Covid-19.

Church services were closed down, King's Coffee House was closed along with all of our church groups and everyone was advised to stay at home. Life literally changed overnight.

For some it was a time of stepping off the wheel and having time to recalibrate but for others it became very stressful. Parents had to home school their children as well as work from home and for many seniors it became a time of great isolation.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the #cy3 should undertake.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Church

In the early part of the year we had speakers from Home for Good and Tearfund.

The CK service for Christian Unity was held at CKBC on 19th January.

In March CKBC hosted the Women's World Day of Prayer.

During August we had two visiting speakers Nigel Scotland and Tim Welch. We also heard sermons from Kieron while I helped out at Leckhampton Baptist Church as they were without a minister.

Over the course of the year, we listened to sermon series on: Jesus Last Prayer, The Book of Jonah, The Aaronic Blessing, But God! and Psalm 51. The bible study for Jan on was "Jesus The Game Changer and Kieron hosted The Chosen season 1 series in the church lounge.

We were looking forward to our annual trip to Spring Harvest and a church weekend away at Hillhouse and were greatly disappointed when they both had to be cancelled due to covid.

When the pandemic hit in March CKBC found itself in a dilemma as we did not have the technology in place to either stream or record our services for you tube but due to a very creative thinking leadership team, we decided to move our services on line to CKBC Radio as well as record them for our website.

It was a dramatic change to move from visual to using our ears but the freshness of it was very powerful for those who tuned in. It required a great deal of work every week to put the service together and I am very grateful to Richard W, Kieron and Ian for taking on this time-consuming task.

All of our prayer meetings, leadership meetings, children/youth groups and other business meetings had to move online to zoom. It wasn't and still isn't the same but better than nothing.

In July we were allowed to once again offer church services face to face. These services were still recorded for both radio and the website as many were still wary of the virus and chose to stay safe. The Christmas Carol service was also recorded for online transmission by Kieron with many of our members taking part. On Christmas Day we celebrated together in the sanctuary.

I would like to record my thanks to our covid officers Pam and Paul who have made sure that all our covid procedures and risk assessments were in place and that everyone who uses our building and attends our services were kept as safe as possible.

Pastoral

At the beginning of the pandemic cards were sent out to our members and others known to us. I was often amazed at how the cards arrived through someone's door at exactly the right time.

In July we set up a coffee morning with Friends of CK in the Carey hall for seniors who had been shielding. Initially it was very popular but as people got more confident many started to use King's for their get

together.

At Christmas we had a banner printed with the Aaronic blessing on for the front of the church and we posted and hand delivered 1000 cards to bless people.

Over the year I presided over four funerals, two of which were mothers of two of our members. It was very sad that families were not able to say their final goodbyes in the way they would have liked.

Outreach

A ukulele concert on the 14th March raised £400 for charity.

We were a drop off point for Teams 4 U who miraculously collected over 8000 boxes. CKBC donated Christmas gifts to:

- Cheltenham foodbank
- The Salvation Army
- Kids Club Kampala
- Kolkata
- Open Doors

Building Update

In October we were given the wonderful news that we were going to receive a financial gift of £250,000. Later we also discovered that we could claim gift aid on the full amount. This was very timely as the ceiling in King's had fallen in 3 times. Please read my full buildings report on the poor state of the flat.

Over the first lockdown we carried out the following work on our buildings:

- Carey hall was painted and the floor treated
- Prayer room was updated
- The sanctuary was thoroughly cleaned and carpets shampooed and treated
- Disabled toilet was updated
- King's windows and the front church windows repaired and made safe
- CCTV installed

On receipt of the gift aid we have refurbished the church office and carried out a full refurb on the flat making everything safe and to current health and safety standards.

King's Coffee House

January to March saw the coffee shop thriving as never before. Staff were busier than they had ever been but the pandemic changed all that.

As required by law King's closed on March 23rd and reopened for a time from July to November. During the time it was closed Simon and Graham carried out a full refurb.

We received a government grant of £10,000 and this helped to sustain the business.

In July the government offered a scheme "Eat Out to Help Out" and many people supported us but when the second lockdown came into force it was clear that without people being able to meet and sit in the business was not viable. As building work was being carried out on the flat it made sense to stay closed.

Thank you to Simon and Graham for all the building work carried out.

Personal

As I have said before 2020 started on a high and for me personally the year looked like it was going to be final year at CKBC. I had a sabbatical planned for the summer and was due to retire in December. All of that changed and in June I was asked by the church if I would consider staying on for a further three years. It wasn't a difficult decision to make. CKBC has been our church family for 25 years. I can't even begin to imagine starting life somewhere else so we will continue this journey together for a little while longer.

One of the things that helped me to make that decision was that over the first lockdown the Holy Spirit had started to open up to me mysteries in the Hebrew languages. I was filled with excitement and felt that God had given me something to bring that was fresh. Without the everyday busyness to distract me I found rest and peace and security in the Bible and the secrets it holds. Since then, I have started to learn a little Hebrew and also go a bit deeper into the roots of our faith.

During the early part of 2020 I attended the Baptist ministers conference in Devon which was very refreshing but sadly all other plans for a retreat and a possible trip to Israel had to be cancelled.

On a more practical note, I have continued to meet online with the other Baptist ministers in Cheltenham and also with our regional team. I also joined a parish council committee looking at issues in our community. On Remembrance Day I represented CKBC at the CK memorial service.

All that we have experienced over 2020 has been unprecedented. We have been challenged at many levels but I am convinced that the church will come back stronger. I have been so grateful to have a strong leadership team around me and support from my family. The church family has looked after each other in a beautiful way and we have been greatly blessed in many ways. As we face another year of uncertainty, we can rest assured that we will face it together in Christ Jesus. Only HE can keep us in perfect peace, hope, joy and love.

Thank you all for your love and support. I feel privileged to be your minister.

May the LORD bless you and keep you;
The LORD make His face shine on you and be gracious to you;
The LORD turn His face toward you and give you peace.
Love in Christ
Sue

Section E Financial review

Brief statement of the charity's policy on reserves

It is the policy of the church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Barbara Rainbow	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	21-10-2021	