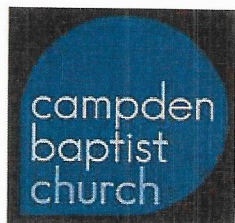


Charity Registration No: 1131767

CHIPPING CAMPDEN BAPTIST CHURCH

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023



Daniel Colwell & Co  
Chartered Certified Accountants & Chartered Tax Advisors  
The Old Bull Pens  
Sezincote  
Moreton-in-Marsh  
Gloucestershire  
GL56 9AW

## CHIPPING CAMPDEN BAPTIST CHURCH

Charity Registration No: 1131767

### TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their report and the accounts for the year ended 31 December 2023

#### CONTACT

The Church can be contacted via The Baptist Manse, Back Ends, Chipping Campden, Gloucestershire. GL55 6AL

Further contact details can also be found on our website: [www.campdenbaptist.org.uk](http://www.campdenbaptist.org.uk)

#### OBJECT

The vision of Chipping Campden Baptist Church (the Church) is:

- to Proclaim Jesus Christ to people today
- to Make Disciples
- to Build God's Kingdom
- to Serve our Community
- to See Revival
- to Plant new Churches
- to Reach the Nations

The original Foundation Deed states that the Church was established to promulgate the Christian Gospel, maintaining the doctrines usually denominated "evangelical" and particularly as set out in the Constitution of the Church

The Trustees believe that the vision of the Church is in keeping with this original object. In pursuit of these objects the trustees expend the charity's resources on:

- (a) Employing ministers and paying their expenses. (Ministry)
- (b) Paying for the organisation and hosting of events and projects that provide an opportunity for people to find out about Jesus. (Mission)
- (c) Maintaining and hiring premises that provide a meeting place for members and visitors. (Upkeep of church premises / hire of school building)
- (d) Necessary administration incurred in the running of the church. (Administration)

The Church operates an unrestricted general fund which serves the objects as described above

In addition and in line with Biblical principles and in agreement with the wishes of the church membership the trustees grant at least 10% of the Church's income in each year to bodies with similar objectives.

The bodies and individuals selected by the trustees are chosen mainly from needs known to the membership of the Church. (Tithe)

The object of the fund is "to further the vision statement as specific needs arise"

#### CHURCH GROWTH

Chipping Campden Baptist Church (CCBC) was established under the terms of a Foundation Deed dated 28th April 1724 held by the Baptist Union Corporation Limited as Custodian Trustee. CCBC is affiliated to the Baptist Union of Great Britain.

Stour Valley Baptist Church (SVBC) was planted from CCBC in July 1999.

Bidford on Avon Baptist Church (BABC) was planted from CCBC in September 2005.

Chipping Campden Baptist Church moved its morning service to Chipping Campden School in September 2009 to accommodate increasing numbers of attendees and facilitate Children and Youth work

and continues to see an increase in service attendance, with new families and individuals being welcomed.

## **CHIPPING CAMPDEN BAPTIST CHURCH**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 continued**

Both of the planted churches are now established in their own right and are recognised as such by the Baptist Union of Great Britain, to which they are both affiliated.

#### **CONSTITUTION**

In line with current legislation under Charity Commission rules, CCBC was registered as a Charity and was entered in the Register of Charities with effect from 23rd September 2009.

The current Approved Governing Document (Constitution) was already in place, having being approved by the membership at a church meeting in November 2008.

The Church is run on a day to day basis by a leadership team that normally includes a majority of Trustees (formerly Deacons) who act as trustees to the Church.

During the year ended 31 December 2023 the following people formed the Leadership Team at CCBC

Rev Philip M Deller - Team Leader, Senior Minister and Trustee

Rev Edward Ibberson – Minister and Trustee

Mr Tim Crummack - Youth Ministry Leader (Appointed August 2016 - not a Trustee)

Mrs Verity Booker - Children's Ministry Leader (Appointed 8th June 2020 - not a Trustee))

Mr Alan Slough - Secretary and Trustee (re-appointed as Trustee and Secretary April 2023)

Mr Richard Court-Ricour - Treasurer and Trustee (Re-Appointed as Trustee and Treasurer April 2023)

Mrs Maralyn Harvey - Trustee (Re-Appointed as a Trustee April 2021)

Mrs Jan Mitchell - Trustee (Re-Appointed as a Trustee April 2021)

Mr David Silvester - Trustee (Re-Appointed as Trustee April 2022)

Mrs Anne Sykes - Trustee (Appointed as Trustee April 2022)

Mr Pete Dean - Trustee (Resigned April 2022)

Trustees are elected by the church members, at the Annual General Meeting (AGM) or a normal members meeting for a term of three years after which they may offer themselves for re-election.

#### **REVIEW OF THE YEAR AND FUTURE DEVELOPMENTS**

The support for the church and its work has grown and we have seen many new people join us since the latter part of 2022 and continuing into all of 2023.

The membership of CCBC (known locally as "Campden Baptist Church") remained steady during the year but we also saw new individuals and families joining us, some of which have now become full members.

We have witnessed baptisms which is indication of the number of people who made a decision to follow Jesus largely through Alpha courses.

In Spring 2023 and Autumn 2023 we have run our regular Alpha courses in the church.

Other weekday meetings and events continued throughout the year, and new community groups were started.

In response to the war in Ukraine, the church started a weekly meeting Hub for Ukrainian refugees and their host families, this was concluded in Q4 of 2023 and participants now attend weekday meetings and events.

The church remains a member of The North Cotswolds Foodbank Scheme, with an increase exponential in demand.

The Church continues support many individuals and organisations across the globe, with active links in Romania, India, Middle East, as well as supporting persecuted Christians worldwide.

The Church continues to partner with Transforming Lives for Good to provide mentoring for pupils on a one to one basis in many local primary schools.

The church remains committed to the initiatives successfully started for children and young people in previous years. Our current Children's and Youth Ministry Leaders, along with a team of volunteers continue to lead, support and inspire our young people.

This has been a very exciting time for the young people and we look forward to building on great foundations.

## **CHIPPING CAMPDEN BAPTIST CHURCH**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 continued**

Most of the projects in respect of CCBC continue as a result of the hard work of volunteers.

In September 2009 the church moved the morning service from the High Street premises to the local senior school in order to accommodate growing numbers of people. The High Street premises continue to be used on a Sunday evening and for an increased number of mid week activities for all ages.

During 2023 the Church undertook At a cost of £46k a substantial refurbishment to upgrade the facilities at the High Street premises so that it can meet the needs of existing and future users of the building.

This work was capitalised into fixed assets.

### **FINANCIAL REVIEW**

The Church received a significant uplift in donations for the 2023 year , when combined with HMRC gift Aid the combined income was £339k . Expenditure of £298k , leaving a healthy surplus in Cash reserves for the year of £41k.

The Church has for many years operated a special project account , the trustees have noted that the fund is more material now and a decision was made in conjunction with our accountants to treat the amounts as restricted funds in the accounts.

The Trustees have prepared and reviewed a comprehensive budget for the 2024 year, given the uncertainty of inflationary pressures it was felt prudent to maintain a conservative approach.

The church continues to be generous in its support for mission work overseas and for those involved in local organisations for the common good of the community.

The Trustees have considered carefully the future expenditure of the Church for the next twelve months. They believe that the regular giving of friends and members of the Church will continue to at least their current levels.

### **RISK REVIEW**

The leadership team has conducted its own review of its major risks to which the charity is exposed and systems have been established to mitigate those risks. The next formal review will be in Q2 2024.



## RESPONSIBILITIES OF THE TRUSTEES

Charity law 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 as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the Trustees should follow best practice and act accordingly.

The Trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the Church and to enable them to ensure that the financial statements comply with charity legislation.

The Trustees 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.

Approved by the Trustees on Monday 24th April 2024 and signed on their behalf



R Court-Ricour  
Treasurer and Trustee

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES AND THE MEMBERS OF  
CHIPPING CAMPDEN BAPTIST CHURCH IN RESPECT OF THE YEAR ENDED 31 DECEMBER 2023**

I report on the accounts of the Trust for the year ended 31 December 2023, which are set out on pages 5 to 12.

**Respective responsibilities of deacons and independent examiners**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act

to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 (5)(b) of the 2011 Act; and

to state whether particular matters have come to my attention.

**Basis of Independent examiners report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiners report**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 130 of the 2011 Act and;
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Mrs Helen Cole MAAT**

The Old Bull Pens  
Sezincote, Moreton-in-Marsh  
Gloucestershire. GL56 9AW.

  
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April 2024

## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2023

	2023				2022				
	General Fund £	Renew 55 (designated) £	Housing Fund £	Restricted Fund £	Total £	General Fund £	Renew 55 (designated) £	Housing Fund £	Total £
INCOMING RESOURCES ON GENERATED FUNDS									
Gift and donations - general	249,991			22,615	249,991	227,613			227,613
Gifts and contributions - restricted	-				22,615	-			-
Gifts and donations - total	249,991			22,615	272,606	227,613			227,613
Income tax recovered on general gifts	41,295				41,295	42,776			42,776
Other income	2,712				2,712	1,257			1,257
Contributions towards Community Listener	20,833				20,833	19,000			19,000
Interest received	1,281		202	-	1,483	120		23	143
Total incoming resources	316,112	-	202	22,615	338,929	290,766	-	23	290,789
RESOURCES EXPENDED									
Charitable activities									
Ministry	166,008				166,008	141,098			141,098
Community Listener expenses	26,787				26,787	24,140			24,140
Mission	6,049	564			6,613	7,867	343		8,210
Upkeep of church premises	45,062				45,062	16,645			16,645
Administration	10,237				10,237	9,185			9,185
Tithe	29,670				29,670	43,996			43,996
Recognition of pension liability	-				-	(38,662)			(38,662)
Restricted fund payments				13,834	13,834				
	283,812	564	-	13,834	298,210	204,268	343	-	204,611
Total resources expended	283,812	564	-	13,834.00	298,210	204,268	343	-	204,611
NET INCOMING RESOURCES									
	32,300	(564)	202	8,781	40,719	86,498	(343)	23	86,178
OTHER INCOMING RESOURCES									
Change in the value of fixed asset investments			(94)	-	(94)			(540)	(540)
Change in accounting policy				4,596	4,596				
Fund balance at 31 December 2022	122,358	1,290	28,151	-	151,799	35,860	1,632	28,667	66,160
Fund balance at 31 December 2023	154,658	726	28,259	13,377	197,020	122,358	1,290	28,151	151,799

## CHIPPING CAMPDEN BAPTIST CHURCH

## BALANCE SHEET AS AT 31 DECEMBER 2023

	Note	Unrestricted Funds				Unrestricted Funds			
		General Fund	Renew 55 (designated)	Housing Fund	Restricted Fund	Total 2023	General Fund	Renew 55 (designated)	Housing Fund
Tangible fixed assets	7	17,118				17,118			
Investments				18,474		18,474			
Total Fixed Assets		17,118	-	18,474		35,592	-	-	18,568
<b>CURRENT ASSETS</b>									
Debtors and prepayments		1,443				1,443	4,500		4,500
Income tax recoverable on gifts		16,162				16,162	8,876		8,876
Lloyds current accounts		33,441	726		13,377	47,544	41,181	1,290	42,470
Lloyds deposit account		60,822		-		60,822	40,418		40,418
Lloyds 32 day notice account		41,410		9,785		51,195	40,532	9,583	50,115
		153,278	726	9,785	13,377	177,166	135,507	1,290	9,583
<b>CREDITORS due within one year</b>									
Accruals		5,737				5,737	3,149		3,149
		5,737	-	-		5,737	3,149	-	3,149
<b>NET CURRENT ASSETS</b>		147,540	726	9,785	13,377	171,429	132,358	1,290	9,583
<b>NET ASSETS BEFORE PROVISIONS</b>		164,658	726	28,259	13,377	207,020	132,358	1,290	28,151
<b>PROVISIONS FOR LIABILITIES</b>	8	10,000				10,000	10,000		10,000
<b>NET ASSETS AFTER PROVISIONS</b>		154,658	726	28,259	13,377	197,020	122,358	1,290	28,151
<b>FUNDS OF THE CHARITY</b>									
Unrestricted general fund		154,658	726			155,384	122,358	1,290	123,648
Unrestricted designated housing fund				28,259		28,259			28,151
Project account	9	154,658	726	28,259	13,377	197,020	122,358	1,290	28,151
									151,799

Approved by the trustees on 24th April 2024 and signed on their behalf.


Richard Court Ricour, FCMA  
Trustee



## CHIPPING CAMPDEN BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

## 1 ACCOUNTING POLICIES

The accounts have been prepared under the historical cost convention (except that investments are shown at market value) and in accordance with:  
the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and with the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102.

The principal accounting policies adopted in the preparation of the financial statements have been reviewed in light of adopting FRS102 as opposed to the previously adopted FRSSE.

No change in accounting policies was seen to be needed and no restatement of comparative figures was required.

*Incoming resources*

Income received from donations and grants is included in incoming resources when these become receivable.

Income tax recovered is included in the period in which the donation that gave rise to it occurred.

Interest is included when receivable by the Church.

In order to perform its charitable activities the Church is dependant upon voluntary help provided by members and friends of the Church. The value of such help is impossible to quantify and is not included in the accounts.

*Tangible fixed assets*

The legal title to the freehold property of the Church building and Manse are held by the Church's custodian trustee, the Baptist Union Corporation Limited. The cost of the freehold property has been included at historical cost value.

Upon the sale of the building with prior approval of the Baptist Union the Church would be obligated to hand over any such proceeds to the Baptist Union and apply for the further use of those funds. The church would have to pay the Baptist Union a transaction fee that is included in contingent liabilities.

However, the Trustees note that the Church has access to such premises that would otherwise cost considerable amounts in rental payments. The properties comprising high street church and manse are nineteenth century buildings premises.

All other costs in respect of fixed assets incurred since 1 January 1998 and held for the future benefit of the Church have been included at cost and depreciated over their expected useful lives as follows:

Property improvements	10-25 years
Equipment	5 years
Furnishings	5 years

*Investments*

The Church has invested amounts in lower risk equities with the assistance of broker Hargreaves Lansdown  
The Church keeps these investments under review by receiving and discussing regular reports from the broker.  
The investments are stated at the best estimate of current market value.

## 1 ACCOUNTING POLICIES (continued)

### *Fund accounting*

Funds held by the Church are unrestricted funds that include:

Unrestricted general funds - these are funds which can be used in accordance with the charitable objects of the Church

Designated Renew 55 fund - represents the balance of an unrestricted gift received in the 2020 year.

Designated housing fund - the minister's of the Church are provided with housing accommodation close to the fellowship for the necessary performance of their duties. However, the Trustees are aware that the ministers are not on high salaries and that they are not on the "housing ladder" which could leave them with difficulties in finding affordable accommodation once they leave the Church. To this end the Trustees for several years have set aside cash and investments in the hope that the Church will be in a position to help in those circumstances. This policy was recognised in the accounts to 31 December 2013 via the creation of a new unrestricted designated fund by the transfer of the cash and investments previously set aside at 31 December 2012 into the fund and the restatement to current market values of the investments at 31 December 2013. The fund will carry on at the discretion of the Trustees who will add to the fund as resources allow. The Trustees may distribute the fund to meet the objectives of the fund or transfer back to general funds should circumstances including the financial stability of the Church change.

### *Grants made*

The Charity makes grants to organisations and individuals working in the UK and overseas having similar objects to the charity. Grants are made at the discretion of the Trustees and are usually to organisations or individuals with whom the church body has an historic or active working relationship.

### *Pensions*

The Deduction of £1 monthly has continued for the whole of 2023 and as such the scheme is believed to be fully funded

## CHIPPING CAMPDEN BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

## 2. MINISTRY

	2023	2022
	£	£
Ministers' salaries	64,228	60,367
Ministers' pension contributions	8,048	7,915
Other pastoral salaries	50,087	46,512
Other pastoral pension contributions	1,380	1,272
Employer's national insurance	5,198	4,716
Ministers' & staff expenses	9,659	1,562
Rent on minister's house	9,900	9,600
Manse and housing expenses	16,370	9,155
Sound & video engineers	1,138	-
	<u>166,008</u>	<u>141,098</u>

Average number of employees 6 6

No employee received emoluments in excess of £60,000

Trustee remuneration and expenses

	2023	2023	2023
	£	£	£
	Gross salary	Employer pension contributions	Reimbursed expenses
P Deller	35,077	4,451	898
E Ibberson	29,151	3,597	5,735
M Harvey			1,941
A Slough			552
A Sykes			521
D Silvester			240
R Court Ricour			-

One Trustee, who is also an employee, lived in housing owned by the church.

The reimbursed expenses disclosed are higher than the figure for ministers' and staff expenses as some reimbursed expenses are disclosed as to the type of expenditure (eg youth work, training costs, stationery etc)

## 2.1 MINISTRY - COMMUNITY LISTENER

	2023	2022
	£	£
Salary	23,069	20,933
Pension contributions	692	628
Employer's national insurance	1,928	1,726
Staff expenses	1,098	853
	<u>26,787</u>	<u>24,140</u>

## 3. MISSION

	2023	2022
	£	£
Children and youth ministry	3,379	4,131
Transforming Lives for Good	900	906
Renew 55	564	504
Anna Chaplaincy	244	132
Training costs	960	1,133
Other	566	1,060
	<u>6,613</u>	<u>7,867</u>

## CHIPPING CAMPDEN BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

## 4. UPKEEP OF CHURCH PREMISES

	2023	2022
	£	£
Insurance	1,819	1,884
Lighting, heating and water	1,950	1,562
Repairs and maintenance	7,785	2,881
Church decoration	13,620	-
Church carpet replacement	7,198	-
Hall rental	7,665	7,205
Cleaning	855	1,407
Equipment expensed	704	1,706
Other	3,466	-
	<u>45,062</u>	<u>16,645</u>

## 5. ADMINISTRATION COSTS

	2023	2022
	£	£
Printing and stationery	1,474	1,221
Telephone and postage	2,301	1,973
Catering	1,364	1,712
Subscriptions	716	1,561
Independent Examiner's Fee	755	570
Payroll services	523	457
Sundry	409	1,692
Depreciation	2,695	-
	<u>10,237</u>	<u>9,185</u>

## 6. TITHE

	2023	2022
	£	£
Romania	3,000	4,493
Home mission fund	3,000	3,500
Field workers	595	1,020
Baptist Missionary Society	1,800	11,048
Open Doors	8,400	12,107
Agape Alive In India	3,000	3,000
North Cotswold Foodbank	338	657
Dave Sillence	1,800	1,800
Zac Ellis	1,800	900
Will Buttrick	1,800	1,800
Emily Irving / Operation Mobilisation	1,800	750
Stacey Speight	-	1,000
Tek Ura Albania	-	1,765
Crisis at Christmas	-	157
Other external mission	2,337	-
	<u>29,670</u>	<u>43,996</u>



## CHIPPING CAMPDEN BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

## 7 TANGIBLE FIXED ASSETS

	Building Improvements	Equipment	Furnishings	Total
COST				
At 1 January 2022	207,819	67,968	20,285	296,072
Additions	4,697	7,140	7,975	19,812.46
At 31 December 2023	<u>212,516</u>	<u>75,108</u>	<u>28,260</u>	<u>315,884</u>
DEPRECIATION				
At 1 January 2022	207,819	67,968	20,285	296,072
Charge for the year	470	1,428	797	2,695
At 31 December 2022	<u>208,289</u>	<u>69,396</u>	<u>21,082</u>	<u>298,767</u>
NET BOOK VALUE				
At 31 December 2023	<u>4,228</u>	<u>5,712</u>	<u>7,178</u>	<u>17,118</u>
At 31 December 2022	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

## 8. PROVISIONS FOR LIABILITIES

	2023 £	2022 £
Liability on eventual sale of freehold	10,000	10,000
	<u>10,000</u>	<u>-</u>
	<u>10,000</u>	<u>10,000</u>

## 9 RESTRICTED FUNDS

	at 1.1.2023 £	Income £	Expenditure £	at 31.12.2023 £
Hardship fund	1,291	6,000	3,000	4,291
Stow Baptist	-	6,007	-	6,007
Anna Chplaincy	-	1,015	-	1,015
Men's Breakfast	540	210	-	750
India	-	707	-	707
Ben Goble	-	432	-	432
Limitless	-	6,957	9,547	-2,590
Soul survivor	953	-	953	-
CCBC - Women	337	1,287	-	1,624
SVBC	1,141	-	-	1,141
Pies and puddings	334	-	334	-
	<u>4,596</u>	<u>22,615</u>	<u>13,834</u>	<u>13,377</u>