

Charity Registration No: 1131767

CHIPPING CAMPDEN BAPTIST CHURCH

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024



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 2024**

The Trustees present their report and the accounts for the year ended 31 December 2024

**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 2024 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 2024 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 Chris Hands - Youth Ministry Leader (Acting , Formal appointment in March 2025)

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 2024)

Mrs Jan Mitchell - Trustee (Re-Appointed as a Trustee April 2024)

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

Mrs Anne Sykes - Trustee (Appointed as Trustee 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 2024 and continuing into all of 2025.

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 2024 and Autumn 2024 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.

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 2024 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.

**FINANCIAL REVIEW**

The Church received strong donations for the 2024 year, when combined with HMRC gift Aid the combined income was £273k. Expenditure of £276k, resulting in a deficit for the year of £3K. The general reserve carried forward are £151k (2023:£154k).

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 (2023) 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 Q3 2025.

**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 Wednesday 30th April 2025 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 2024**

I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on pages 6 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**

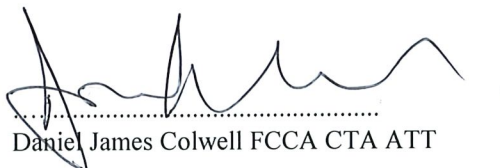
In connection with my examination, no matter has come to my attention:

(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.



.....  
Daniel James Colwell FCCA CTA ATT

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

13-May-25

## CHIPPING CAMPDEN BAPTIST CHURCH

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

FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	2024					2023				
		General Fund £	Renew 55 (designated) £	Housing Fund £	Restricted Fund £	Total £	General Fund £	Renew 55 (designated) £	Housing Fund £	Restricted Fund £	Total £
INCOMING RESOURCES ON GENERATED FUNDS											
Gift and donations - general		211,108				211,108	249,991				249,991
Gifts and contributions - restricted		-				-	-		22,615		22,615
Gifts and donations - total		211,108				211,108	249,991		22,615		272,606
Income tax recovered on general gifts		38,044				38,044	41,295				41,295
Other income		1,604			33,365	34,969	2,712				2,712
Contributions towards Community Listener		21,000				21,000	20,833				20,833
Interest received		1,787		250		2,037	1,281		202	-	1,483
Total incoming resources		273,543	-	250	33,365	307,158	316,112	-	202	22,615	338,929
RESOURCES EXPENDED											
Charitable activities											
Ministry	2.	157,499				157,499	166,008				166,008
Community Listener expenses	2.1	27,995				27,995	26,787				26,787
Mission	3.	17,020				17,020	6,049	564			6,613
Upkeep of church premises	4.	30,355				30,355	45,062				45,062
Administration	5.	15,579				15,579	10,237				10,237
Tithe	6.	27,632				27,632	29,670				29,670
Restricted fund payments	9				25,486	25,486				13,834	13,834
		276,080	-	-	25,486	301,566	283,812	564	-	13,834	298,210
Total resources expended		276,080	-	-	25,486	301,566	283,812	564	-	13,834.00	298,210
NET INCOMING RESOURCES											
		(2,537)	-	250	7,879	5,592	32,300	(564)	202	8,781	40,719
OTHER INCOMING RESOURCES											
Change in the value of fixed asset investments		-	-	3,229	-	3,229	-	-	(94)	-	(94)
Change in accounting policy										4,596	4,596
Fund balance at 31 December 2023		154,658	726	28,259	13,377	197,020	122,358	1,290	28,151	-	151,799
Fund balance at 31 December 2024		152,121	726	31,738	21,255	205,841	154,658	726	28,259	13,377	197,020



CHIPPING CAMPDEN BAPTIST CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2024

	Unrestricted Funds					Unrestricted Funds				
	General Fund	Renew 55 (designated)	Housing Fund	Restricted Fund	Total 2024	General Fund	Renew 55 (designated)	Housing Fund	Restricted Fund	Total 2023
<i>Note</i>										
7										
Tangible fixed assets	22,360	-	-	-	22,360	17,118	-	-	-	17,118
Investments	-	-	21,703	-	21,703	-	-	18,474	-	18,474
Total Fixed Assets	22,360	-	21,703	-	44,063	17,118	-	18,474	-	35,592
CURRENT ASSETS										
Debtors and prepayments	8,276	-	-	-	8,276	1,443	-	-	-	1,443
Income tax recoverable on gifts	18,679	-	-	-	18,679	16,162	-	-	-	16,162
Lloyds current accounts	14,357	726	-	21,255	36,338	33,441	726	-	13,377	47,544
Lloyds deposit account	61,546	-	-	-	61,546	60,822	-	-	-	60,822
Lloyds 32 day notice account	42,474	-	10,035	-	52,509	41,410	-	9,785	-	51,195
	145,333	726	10,035	21,255	177,348	153,278	726	9,785	13,377	177,166
CREDITORS due within one year										
Accruals	5,572	-	-	-	5,572	5,737	-	-	-	5,737
	5,572	-	-	-	5,572	5,737	-	-	-	5,737
NET CURRENT ASSETS										
	139,760	726	10,035	21,255	171,777	147,541	726	9,785	13,377	171,429
NET ASSETS BEFORE PROVISIONS										
	162,121	726	31,738	21,255	215,840	164,658	726	28,259	13,377	207,020
PROVISIONS FOR LIABILITIES										
	10,000	-	-	-	10,000	10,000	-	-	-	10,000
NET ASSETS AFTER PROVISIONS										
	152,121	726	31,738	21,255	205,840	154,658	726	28,259	13,377	197,020
FUNDS OF THE CHARITY										
Unrestricted general fund	152,121	726	-	-	152,846	154,658	726	-	-	155,384
Unrestricted designated housing fund	-	-	31,738	-	31,738	-	-	28,259	-	28,259
Project account	-	-	-	21,255	21,255	-	-	-	13,377	13,377
9	152,121	726	31,738	21,255	205,840	154,658	726	28,259	13,377	197,020

Approved by the trustees on 30th April 2025 and signed on their behalf.

Richard Court Ricour. FCMA  
Trustee

## CHIPPING CAMPDEN BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

## 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 FRSE.

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	20% Reducing Balance
Furnishings	20% Reducing Balance

*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.

Restricted funds are detailed in Note 9 of the accounts.

### *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 2024 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 2024

## 2. MINISTRY

	2024	2023
	£	£
Ministers' salaries	68,116	64,228
Ministers' pension contributions	8,219	8,048
Other pastoral salaries	46,243	50,087
Other pastoral pension contributions	1,266	1,380
Employer's national insurance	5,417	5,198
Ministers' & staff expenses	2,294	9,659
Rent on minister's house	11,400	9,900
Manse and housing expenses	13,258	16,370
Sound & video engineers	1,287	1,138
	<u>157,499</u>	<u>166,008</u>

Average number of employees 6 6

No employee received emoluments in excess of £60,000

Trustee remuneration and expenses

	2024	2024	2024
	£	£	£
	Gross salary	Employer pension contributions	Reimbursed expenses
P Deller	37,197	4,545	828
E Ibberson	30,919	3,674	25,267
M Harvey			1,343
A Slough			945
A Sykes			360
D Silvester			260
R Court Ricour			210

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

	2024	2023
	£	£
Salary	23,554	23,069
Pension contributions	707	692
Employer's national insurance	1,995	1,928
Staff expenses	<u>1,739</u>	<u>1,098</u>
	<u>27,995</u>	<u>26,787</u>

## 3. MISSION

Children and youth ministry	13,076	3,379
Transforming Lives for Good	900	900
Renew 55	790	564
Anna Chaplaincy	-	244
Training costs	1,265	960
Other	989	566
	<u>17,020</u>	<u>6,613</u>

## CHIPPING CAMPDEN BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

## 4. UPKEEP OF CHURCH PREMISES

	2024	2023
	£	£
Insurance	2,218	1,819
Lighting, heating and water	6,267	1,950
Repairs and maintenance	7,977	7,785
Church decoration	-	13,620
Church carpet replacement	-	7,198
Hall rental	7,500	7,665
Cleaning	537	855
Equipment expensed	2,043	704
Other	3,814	3,466
	<u>30,355</u>	<u>45,062</u>

## 5. ADMINISTRATION COSTS

	2024	2,023
	£	£
Printing and stationery	1,681	1,474
Telephone and postage	3,209	2,301
Catering	2,764	1,364
Subscriptions	834	716
Independent Examiner's Fee	974	755
Payroll services	600	523
Bank , Stripe and Gocardless fees	640	-
Sundry	656	409
Depreciation	4,223	2,695
	<u>15,579</u>	<u>10,237</u>

## 6. TITHE

	2024	2023
	£	£
Romania	4,653	3,000
Home mission fund	3,000	3,000
Field workers	-	595
Tekura	1,800	1,800
Open Doors	3,000	8,400
Agape Alive In India	3,000	3,000
North Cotswold Foodbank	665	338
Dave Sillence	1,800	1,800
Ben Goble	2,150	-
Rebecca Dean	1,200	-
Zac Ellis	1,800	1,800
Will Buttrick	-	1,800
Emily Irvine / Operation Mobilisation	900	1,800
Other external mission	3,664	2,337
	<u>27,632</u>	<u>29,670</u>



## CHIPPING CAMPDEN BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

## 7 TANGIBLE FIXED ASSETS

	Building Improvements	Equipment	Furnishings	Total
COST				
At 1 January 2023	212,516	75,108	28,260	315,884
Additions	-	9,465	-	9,465
At 31 December 2024	<u>212,516</u>	<u>84,573</u>	<u>28,260</u>	<u>325,349</u>
DEPRECIATION				
At 1 January 2023	208,289	69,396	21,082	298,767
Charge for the year	470	3,035	718	4,223
At 31 December 2024	<u>208,759</u>	<u>72,431</u>	<u>21,800</u>	<u>302,990</u>
NET BOOK VALUE				
At 31 December 2024	<u>3,758</u>	<u>12,142</u>	<u>6,461</u>	<u>22,360</u>
At 31 December 2023	<u>4,228</u>	<u>5,712</u>	<u>7,178</u>	<u>17,118</u>

## 8. PROVISIONS FOR LIABILITIES

	2024 £	2023 £
Liability on eventual sale of freehold	10,000	10,000
	<u>10,000</u>	<u>10,000</u>

## 9 RESTRICTED FUNDS

	at 1.1.2024 £	Income £	Expenditure £	at 31.12.2024 £
Hardship fund	4,291	7,468	7,781	3,978
Stow Baptist	6,007	1,000	-	7,007
Anna Chplaincy	1,015	14	188	841
Men's Breakfast	750	-	-	750
Ecce Homo	-	100	-	100
India	707	1,051	1,696	62
Ben Goble	432	6,118	6,550	-
Limitless	(2,590)	12,614	8,130	1,894
CCBC - Women	1,624	-	-	1,624
SVBC	1,141	-	1,141	-
Win Bequest	-	5,000	-	5,000
	<u>13,377</u>	<u>33,365</u>	<u>25,486</u>	<u>21,255</u>