

CROFTON
BAPTIST
CHURCH

Helping people follow Jesus

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024



CROFTON BAPTIST CHURCH – ANNUAL REPORT 2024

The Charity Trustees present their Annual Report and Financial Statements for the year ended 31/12/2024.

Statutory Information:

Registered Address:

100 Crofton Lane
Orpington
BR5 1HD

As from 09/02/2010, Crofton Baptist Church ('CBC', 'the charity') became a registered charity. CBC's Registered Charity number is 1134220.

Trustees:

Diane Moss (Chair of Trustees) - from 01/01/25
Rev Adrian Judd (Pastor) - paid - from 01/09/12
Rev Moises Mendoza (Associate Pastor) - paid - from 01/04/23
Wole Adeboye (Elder)
Andrew Crowson (Church Manager & Elder) - paid - from 07/09/16
Chris Munday (Chair of trustees) – resigned 15/11/24

Rachel Davis
Helen Williams
Femi Adesanya
Kola Olounbanjo
Simon Li (Chair of Finance Team)
Sara Bottomley (Community Worker & Elder) - paid - from 01/09/13
Lisa Adams – from 01/01/25

Property Trustees:

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

Bankers:

Barclays Bank PLC
229 High Street
Orpington
BR6 0JU

Independent Examiner:

Emmanuel Bajungu
26 Clay Wood Close
Orpington
BR6 0TA

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

Charitable Object

The Charity is governed by a constitution which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine. The church premises are on land for which the Baptist Union Corporation Limited hold trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Process

Crofton Baptist Church is an unincorporated association with Managing Trustees appointed by a meeting of partners (the “Church Meeting”). Church partnership is open to all who profess repentance towards God and faith in the Lord Jesus Christ. They also accept the deity of the Lord Jesus Christ, the authority of the Holy Scriptures and the interpretation of them usually called Evangelical.

In accordance with the Constitution, the Church Meeting appoints the Trustees, (consisting of the Pastors and Leadership Team), to be responsible for the spiritual leadership, oversight, and administration of the church, including the financial and legal aspects of the charity. Specific duties are assigned by the Trustees to each person by mutual agreement. New Trustees receive a pack of appropriate documentation, as listed in the document “**Briefing New CBC Leadership Team Members**”. The Trustees submit relevant matters to the Church Meeting for guidance, or matters may be raised by partners in the Church Meeting for further consideration by the Trustees. The Church seeks to work by consensus wherever possible, though the constitution permits decisions to be made at Church Meetings by appropriate majorities. All partners are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

The Church Meeting has responsibility for the overall policy of the church, the appointment of the Charity Trustees, and meets regularly (not less than four times per year). There were four meetings during 2024, one of which was a special church meeting, the AGM, and a regular church meeting. These included Special Church meetings on 18/02/24 and 23/06/24 to approve amendments to the constitution to implement the change from ‘membership’ to ‘partnership’. Charity Trustees are elected for a period of 3 years and are eligible for re-election at the end of their period of service. The Church Secretary and the Chair of the Finance Team are chosen annually by the Charity Trustees from among themselves, subject to ratification by the partnership at the next Church Meeting.

Objectives and Activities

Introduction

The Mission Statement and Objectives of the Church continue to be as follows:

Crofton Baptist Church Mission Statement – ‘Helping people follow Jesus’

Crofton Baptist Church Vision –

“We exist to help people to become fully committed and equipped disciples of Jesus Christ”

We will do this through:

- **Jesus’ centred preaching and teaching**
- **Prayer that is both personal and corporate**
- **Loving relationships across the generations**
- **Serving others as we identify and use our spiritual gifts**
- **Passionate outreach both at home and overseas**
- **Engaging with our society in ways that are culturally relevant**
- **Joyful and creative worship that is grounded in Scripture**

This means:

- **Being committed to personal spiritual growth through the regular reading of God’s word**
- **Living as a disciple of Jesus every day of the week**
- **Belonging to an appropriate small group / life group**
- **Learning to share our faith in Christ in natural and unforced ways**
- **Being involved in a group/activity within our local community**
- **Sharing our resources for the sake of the kingdom and for the care of others**

- **Playing our part in a church that lives up to the image of being a church that follows Jesus Christ**
- **Complete submission to the Holy Spirit in both decision-making and behaviour**

The church is committed to this vision which includes growing its interest in global mission, developing compassion ministries, and caring for people in the community. It is possible to see this commitment in the work carried out by partners of the church in serving the local, wider regional, and global communities.

Ministry Team Structure

Additionally, the church has a Ministry Team structure in place. During 2024 the nine teams have overseen various areas of church life; Youth, Community, Fellowship, Mission, Pastoral Care and Prayer, Finance, Support, Seniors, Children, and the Sunday Service Ministry Team. These teams encourage partners to be fully involved in the work of the church exercising their gifts and using their skills.

Church Life

The church is committed to helping all its partners grow as faithful followers and worshippers of Jesus Christ and servants of other people in the church and wider community. Sunday services provide opportunities for teaching and worship. They are also an opportunity to encourage partners to be active in serving others and telling them about Jesus. Partners of the Church also enjoy fun events and eating together. The services are live-streamed and then the recordings are placed on the church's YouTube channel. The numbers of business meetings were as follows: Leadership Team – 11 plus informal prayer meetings; Church Meetings – 4.

The Church AGM approved the annual report and annual accounts for 2023. It also considered strategy and vision for the year ahead. The regular annual Charity Trustee Election took place during November 2024 when Diane Moss was appointed as an Elder and Lisa Adams was appointed as a non-eldership trustee. Those elected began 3-year terms from 01/01/25.

The church partnership at the end of December 2023 totalled 155 and at the end of 2024, having taken account of deaths, people moving on and new partners joining, it was 154. 5 adults have been baptised by immersion during the year.

Achievements and Performance

Several important objectives had been agreed by the Charity Trustees and Church Meeting for 2024 including:

1. Launch a new website with a wider range of feature to enhance communication within the fellowship and beyond.
2. Complete the transition to church covenant partnership.
3. To run an apologetics course entitled 'Beyond Belief' for the benefit of the community.
4. Conduct a review of the Mission Ministry Team activities and the systems and procedures for supporting mission organisations.
5. Consider how to address the issue that the Main Worship Area is now virtually full on Sundays. Congregation growth will require innovative thinking.
6. Establish a Prayer Room using the model provided by the organisation 24/7 Prayer.

Objectives one to five were met during the year and objective six was carried through to 2025

In addition, each Ministry Team set objectives for 2024 consistent with the overall objectives and those of the team itself as outlined in its original brief.

The following objectives were set for 2025:

1. Hold a teaching series entitled 'core values' and conduct a covenant service during the first part of the year.
2. Continue to explore the possibilities presented by the availability of the Oak Hall Worship Space including alternative services and the ability to develop new worship leaders.
3. Complete the Mission Strategy Group and Mission Ministry Team reforms.
4. Hold a further 'Beyond Belief' course following the success of the first one.
5. Improve the Oak Hall A/V capacities.

6. Refresh and reconstitute the remaining Ministry Team and encourage all church partners to participate in them.

Finance Ministry Team:

The financial results for the year ended 31 December 2024 are set out in the accompanying Financial Statements, together with a summary of the accounting policies adopted by the Charity.

The church continues to raise the funds needed to carry on its activities from within its own partnership and congregation, and in this accounting year no wider public appeal was made for funds. At the end of this accounting year the church employed 4 people. The church depends heavily on volunteers among its partnership in all aspects of its activities, many of which involve little or no expenditure but nevertheless contribute substantially to the achievement of its objectives. Online giving options are available and cashless giving via a mobile phone app was introduced during 2024.

As an expression of its role in the life of the wider church, the Charity made grants to national and international organisations and societies whose aims, and objectives are compatible with this church's own charitable purpose (Details are listed in the financial statements for the Year Ended 31 December 2024).

During November 2020, the Finance Team formulated a revised reserves policy. The finances of the church are not dependent on any one income stream; for instance, it receives no income from investments other than bank account interest and does not depend on a few large donors. The church owns a minister's residence and all its other assets outright. Throughout the year, the Fellowship Fund provided support to many partners who were in financial need, including pensioners and those on benefits.

Crofton Baptist Church has appropriate insurance for its buildings and contents and Employer's Liability Insurance, as recommended and provided by the Baptist Insurance Company PLC.

Statement of Financial Activities
For the year ended 31 December 2024

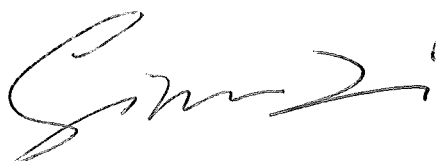
		2024				2023
	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total funds £
Income from:						
Donations and legacies	2	291,073		3,356		294,429
Income from charitable activities	3	9,859				9,859
Investments	4	2,779				2,779
Other income	5	15,000				15,000
Total income		318,711		3,356		322,067
Expenditure on charitable activities:						
Ministry	6	170,541				170,541
Grants	7	41,522	1,000	2,401		44,923
Establishment	8	77,285			8,725	86,010
Activities	9	16,142				16,142
Total expenditure		305,489	1,000	2,401	8,725	317,615
Net income / (expenditure) before transfer		13,222	(1,000)	955	(8,725)	4,452
RECONCILIATION OF FUNDS						
Net movement in funds		13,222	(1,000)	955	(8,725)	4,452
Total funds brought forward		158,483	66,988	1,169	1,530,283	1,756,923
Total funds carried forward		171,705	65,988	2,123	1,521,558	1,756,923

Balance sheet at 31st December 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	10		1,529,689		1,530,283
Current assets					
Debtors	11	31,765		27,830	
Bank and cash	12	<u>205,069</u>		<u>203,335</u>	
		236,835		231,165	
Creditors: Amounts falling due in one year	13	<u>5,149</u>		<u>4,525</u>	
Net current assets			231,686		226,640
Total net assets			<u>1,761,375</u>		<u>1,756,923</u>
Reserves					
Endowment fund			1,521,558		1,530,283
Restricted funds	15		2,123		1,169
Designated funds	16		65,988		66,988
Unrestricted funds	17		<u>171,705</u>		<u>158,483</u>
Total funds			<u>1,761,375</u>		<u>1,756,923</u>

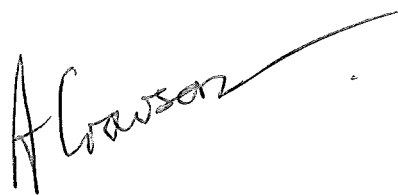
These accounts were approved by the Trustees on

30 Oct 2025



Simon LI (Treasurer)

and signed on their behalf by:



Andrew Crowson (Secretary)

1. Accounting policies.

a. Basis of preparation.

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011.

Crofton Baptist Church is a registered charity, no. 1134220 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The Financial Statements are drawn up on the going concern basis which assumes Crofton Baptist Church will continue in operational existence for the foreseeable future (deemed to be a period of at least 12 months from the date the financial statements were authorised for issue).

b. Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c. Donations and legacies

Donations are accounted for when received and, where applicable, Gift Aid is accrued.

d. Investment income

Investment income is included in the accounts in the year in which it is received.

e. Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

f. Fundraising and publicity costs

The Church does not make formal appeals for funds thus expenditure on these items is not material.

g. Charitable Funding

The Church makes grants to other organisations whose charitable objects complement its work. It also makes grants to individuals in furtherance of the Church's charitable objectives.

h. Fixed Assets

The main church building and the large hall are stated in the accounts at the insurance value in 1996. The manse and the extension to the church building, which was completed in 2000, is included at cost.

Furniture and equipment in the Church premises are included at cost or net realisable value.

Fixed asset expenditure is only capitalised if its cost exceeds £5,000.

i. Depreciation

Depreciation has not been charged on land and buildings because, in the opinion of the Trustees, the residual value of the assets is not less than the cost or valuation at which they are stated.

Depreciation on other fixed assets is calculated to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Fixtures & fittings	10%
Equipment, office and audio-visual	20%

j. Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes.

Endowment funds represent those assets which must be held permanently by the charity, namely the church premises and manse. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund.

k. Reserves Policy

In order to meet ongoing obligations and provide for contingency events, a Reserves Policy is in place and is reviewed annually.

2. Donations and legacies

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	funds	funds	Funds	Funds
	£	£	£	£
Offerings	234,014	3,356	237,370	204,315
Tax refunds	41,059	-	41,059	34,749
Grants Received	16,000	-	16,000	15,469
	<u>291,073</u>	<u>3,356</u>	<u>294,429</u>	<u>254,533</u>

Grants received are mainly from Crofton Early Learners for the use of church premises.

3. Income from Charitable activities

	2024	2023
	Unrestricted	Unrestricted
	funds	funds
	£	£
Friday Heroes	3,445	4,653
Women @ Crofton	323	-
Seniors	560	292
Holiday at Home	-	610
Church weekend	29	627
Capernwray trip	1,708	5,327
Events	634	472
Story & Song	788	824
China Club	349	480
Renew 100	238	295
Friday Knights & Friday Legends	1,342	1,061
Badminton	301	441
Men @ Crofton	-	210
Big Church Read	-	831
Other	144	1,275
	<u>9,859</u>	<u>17,397</u>

The income from the Capernwray trip is decreased as less people joined the activity.

4. Investments

	2024	2023
	Unrestricted	Unrestricted
	funds	funds
	£	£
Bank interest	2,779	3,615

5. Other income

	2024	2023
	Unrestricted funds	Unrestricted funds
	£	£
Insurance claim	15,000	-

There was an insurance claim for the gas leak in the sports hall during the year. The claim was settled during the year.

6. Ministry

	2024	2023
	Unrestricted funds	Unrestricted funds
	£	£
Salaries	132,794	112,045
Social security costs	7,899	5,883
Pension costs	6,137	4,863
Training	3,027	2,966
Staff expenses	4,155	4,339
Visiting speakers	360	100
Manse	16,168	8,946
	<u>170,541</u>	<u>139,142</u>

The salaries cost increased £20,749 during the year. It is because the Associate Minister started work in April 2023, part way through the 2023 year.

The manse cost increased during the year is because the repair and maintenance of the accommodation for the Minister.

Much of the church management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

The Minister, Associate Minister, Community Worker and Church Manager are both trustees and paid employees. The Minister's benefits include the provision of manse accommodation owned by the church.

No employee received emoluments in excess of £60,000 during the year (2023 - none).

No sums were reimbursed to the Trustees for their work as Trustees, either in respect of salaries or expenses. (2023 - none).

Two employees participate in the Baptist Pension Scheme Defined Contribution (DC) Plan. The other employees, including the Minister, participate in pension schemes from other providers.

7. Grants

	2024	2024	2024	2024	2023
	Unrestricted	Designated	Restricted	Total	Total
	funds	funds	funds	Funds	Funds
	£	£	£	£	£
SAT-7 Trust	7,000			7,000	7,000
BU Home Mission	7,000			7,000	7,000
BMS World Mission	7,500			7,500	7,500
Living Leadership	3,500			3,500	3,500
Spinnaker Trust	2,000			2,000	2,000
Heatons	1,750		780	2,530	4,280
Education Plus	1,500			1,500	1,563
Fellowship Fund	4,741		1,621	6,361	6,631
UCCF	2,500			2,500	2,500
Release International	1,000			1,000	1,000
Orpington Food bank	20			20	-
Tear Fund	-			-	3,235
Nepal	1,050	500		1,550	2,771
Churches Together in Orpington	250			250	-
Christians Against Poverty	470			470	-
Other	1,241	500		1,741	751
	41,522	1,000	2,401	44,923	49,731

Restricted funds payments are in respect of amounts received for distribution to various organisations or for specific purposes related to church activities, including the Fellowship Fund which is for distribution of small gifts to members of the church fellowship to encourage them at times of financial or other distress.

Designated funds payments are made from the Emergency Relief Fund and Mission Fund.

8. Establishment

	2024	2024	2024	2023
	Unrestricted	Endowment	Total	Total
	funds	funds	Funds	Funds
	£	£	£	£
Buildings	38,277		38,277	19,273
Utilities	10,749		10,749	12,187
Cleaning	10,877		10,877	11,665
Telecommunications	838		838	596
Photocopying	2,029		2,029	1,460
Insurance	4,461		4,461	4,325
Licenses/Subs	4,343		4,343	4,277
Office expenses	4,437		4,437	4,649
Publicity	1,107		1,107	1,070
Depreciation	-	8,725	8,725	10,062
Other	167		167	173
	<u>77,285</u>	<u>8,725</u>	<u>86,010</u>	<u>69,736</u>

The increase in the building expense is mainly because of the replacement gas pipework in Sports hall, the service charge on upgrading the general lighting to LED in Oak Hall and upgrading of AV link between sanctuary and Oak Hall.

9. Activities

	2024	2023
	Unrestricted	Unrestricted
	funds	funds
	£	£
Friday Heroes	4,007	3,207
Friday Knights & Friday Legends	688	949
Story & Song	493	983
Holiday at Home	-	843
Capernwray trip	747	3,560
Seniors	853	475
Church weekend	-	2,412
Youth & children	861	921
Events	2,885	420
Worship	1,364	1,540
Outreach	2,219	2,739
Discipleship	1,195	539
Renew 100	421	114
Men @ Crofton	110	254
Women @ Crofton	299	-
Big Church Read	-	1,182
Other	-	15
	<u>16,142</u>	<u>20,154</u>

The expenditure from the Capernwray trip is decreased as less people are going and the participants paid their accommodation themselves.

The expenditure from the Events increased during the year as more activities held, thus more new stuffs and materials were purchased.

10. Assets

	Church Premises	Manse	Fixtures and Fittings	Office Equipment	Audio- visual Equipment	Total
Cost or valuation	£	£	£	£	£	£
At 1st January 2024	967,529	542,000	74,793	23,320	89,999	1,697,641
Additions					8,131	8,131
At 31st December 2024	967,529	542,000	74,793	23,320	98,130	1,705,772
Depreciation	£	£	£	£	£	£
At 1st January 2024			72,256	23,314	71,787	167,357
Charge for year			654	6	8,065	8,725
At 31st December 2024			72,910	23,320	79,852	176,082
Net book value	£	£	£	£	£	£
At 1st January 2024	967,529	542,000	2,537	6	18,212	1,530,284
At 31st December 2024	967,529	542,000	1,883	-	18,278	1,529,690

Expenditure on audio-visual equipment during the year was for a new projector.
All of the assets are used for charitable purposes.

11. Debtors

	2024	2023
	£	£
HMRC (Gift Aid)	31,765	26,763
Sundry	-	1,067
	<u>31,765</u>	<u>27,830</u>

12. Bank and Cash

	2024	2023
	£	£
Baptists Together	85,274	85,274
Barclays Bank plc	95,487	74,881
CAF	22,114	41,085
Cash	2,194	2,095
	<u>205,069</u>	<u>203,335</u>

13. Creditors – amounts falling due within one year

	2024	2023
	£	£
HMRC (PAYE/NI)	4,775	3,153
Pensions	374	-
Sundry	-	1,372
Total	<u>5,149</u>	<u>4,525</u>

14. Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions.

The Minister and members of the church staff are eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva plc. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

At the end of June 2022, the Baptist Pension Scheme signed an agreement with the insurance company Just Group ('Just') to secure members' pension benefits under the Defined Benefit ('DB') Plan. As a result, the Scheme no longer has a shortfall. A revised statement of contributions was announced in July 2022 with deficit contributions from each participating employer in the DB Plan reducing to £1 per month from August 2022.

15. Restricted funds

	1st January 2024	Incoming resources	Resources expended	Transfers	31st December 2024
	£	£	£	£	£
Fellowship Fund	91	3,220	2,401	-	910
Missionary Fund	1,078	136	-	-	1,214
	1,169	3,356	2,401	-	2,124

The Fellowship Fund receives donations from members of the congregation and regular amounts from the church. This is used to make gifts to members of the church fellowship to encourage them at times of financial or other distress.

The Missionary Fund receives donations from members of the congregation for distribution to missionary organisations.

16. Designated funds

	1st January 2024	Resources expended	Transfers	31st December 2024
	£	£	£	£
Emergency Relief Fund	1,000	500	-	500
Mission Fund	5,164	500	-	4,664
Sinking Fund	25,824	-	-	25,824
Contingency Reserve Fund	35,000	-	-	35,000
	66,988	1,000	-	65,988

The Emergency Relief Fund is used to respond to appeals for money from missionary or aid organisations in respect of major disasters.

The Mission Fund is in respect of a legacy received during 2011. The payment made from the Fund this year was a contribution to the travel costs of a member of the congregation taking part in a missionary trip

The Sinking Fund relates to amounts set aside to cover major repairs such as roofing, heating etc.

In order to meet ongoing obligations and provide for contingency events, a Contingency Reserve Fund is held and is reviewed annually. The review in 2024 recommended no increase to the fund.

17. Unrestricted funds

	1st January 2024	Incoming resources	Resources expended	Transfers	31st December 2024
	£	£	£	£	£
General Fund	158,483	318,711	305,489	-	171,705

18. Analysis of net assets

	Fixed assets	Net current assets	Total 2024
	£	£	£
Endowment Funds	1,529,689	(8,131)	1,521,558
Restricted Funds	-	2,123	2,123
Designated funds	-	65,988	65,988
Unrestricted Funds	-	171,705	171,705
	<u>1,529,689</u>	<u>231,686</u>	<u>1,761,375</u>

	Fixed assets	Net current assets	Total 2023
	£	£	£
Endowment Funds	1,530,283		1,530,283
Restricted Funds		1,169	1,169
Designated funds		66,988	66,988
Unrestricted Funds		158,483	158,483
	<u>1,530,283</u>	<u>226,640</u>	<u>1,756,923</u>

19. Related charities

The custodian Trustee of the church is the Baptist Union Corporation Limited (charity number 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, the London Baptist Association and Cedarmore Housing Association Limited.

The church made donations to the Baptist Union Home Mission Scheme and Baptist World Mission, as set out in note 7.

The church received grants from Crofton Early Learners (CEL) totalling £16,000 (2023 - £15,427). CEL is considered to be part of the church's outreach to the local community, therefore any liability arising in respect of CEL ceasing to operate would be borne by Crofton Baptist Church.

CROFTON BAPTIST CHURCH

Legal information:

The Church is a Registered Charity No 1134220.

Church address:

Crofton Baptist Church
100 Crofton Lane
Orpington,
BR5 1HD

Trustees:

The Trustees of Crofton Baptist Church during the year and up until the date of their annual report are the Minister, Associate Minister, Chair, Church Manager Community Worker, Elders and members of the Leadership Team (LT).

Diane Moss (Chair of Trustees, Elder) – appointed on 1 January 2025
Chris Munday (Chair of Trustees and LT member) – resigned on 15 November 2024
Adrian Judd (Minister)
Moises Mendoza (Associate Minister)
Andrew Crowson (Church Manager, Elder and LT member)
Sara Bottomley (Community Worker, Elder and LT member)
Simon Li (Chair of Finance Team, LT member)
Wole Adeloye (Elder and LT member)
Femi Adesanya (LT member)
Helen Williams (LT member)
Kola Olounbanjo (LT member)
Rachel Davis (LT member)
Lisa Adams (LT member) – appointed on 1 January 2025

Bankers:

Barclays Bank plc	Charities Aid Foundation
229 High Street	25 Kings Hill Avenue
Orpington	Kings Hill
Kent, BR5 1LT	West Malling
	Kent, ME19 4JQ

Solicitors:

Wellers
45 Tweedy Road
Bromley
Kent, BR1 3NF

Independent Examiner:

Emmanuel Bajungu
26 Clay Wood Close,
Orpington,
BR6 0TA

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of Crofton Baptist Church (Charity no. 1134220) on the accounts for the year ended 31st December 2024 set out on pages 6 to 18.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

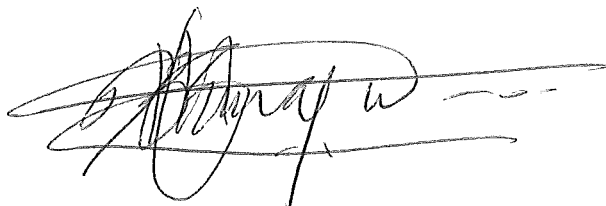
Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants (ACCA).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Emmanuel Bajungu, ACCA
26 Clay Wood Close,
Orpington,
BR6 0TA

Date: 30/10/2025

