

CROWTHORNE BAPTIST CHURCH

England & Wales - Charity number 1140491

Details

Status Registered

Legal form Other

Registered 2011-02-18

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

Contact

Address Crowthorne Baptist Church
144 High Street
Crowthorne
Berkshire
RG45 7AT

Phone 07767186336

Email info@crowthornebaptist.org.uk

Website www.crowthornebaptist.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: The Activities include: ? regular worship, prayer, Bible study, preaching and teaching;? baptism and Communion? evangelism and mission,? the teaching and encouragement of young people; ? nurture and growth of Christian disciples;? giving and encouraging pastoral care;? supporting and encouraging charitable social action? encouraging relationships with other Christians

Classification

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

Geography

- **Area of benefit:** UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.
- Bracknell Forest
- Wokingham

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£144,748	£147,887	-	-
2023-12-31	£154,634	£143,132	-	-
2022-12-31	£134,181	£155,679	-	-
2021-12-31	£147,662	£229,955	-	-
2020-12-31	£175,475	£601,298	-	-

Trustees

Name	Role	Appointed
Elaine Margaret Hood		2017-03-13
Emma Frost		2022-04-07
Eric Andrew Panayiotou		2025-03-25
Justine WELLS		2022-04-07
Richard Lewis Elsbury		2025-03-25
Sarah Ruth Webb		2023-03-28

CROWTHORNE BAPTIST CHURCH

England & Wales - Charity number 1140491

Accounts



TRUSTEES' ANNUAL REPORT
2024

Crowthorne Baptist Church
Registered charity number: 1140491
144 High Street, Crowthorne, RG45 7AT
Tel: 07767 186336
Email: info@crowthornebaptist.org.uk

Aims and Purposes

Crowthorne Baptist Church is responsible for maintaining a Christian witness in the village and encouraging pastoral, evangelistic, social and ecumenical activities. We are also responsible for the maintenance of the buildings – the church and hall and provision of a manse for the Minister and their family.

Objectives and Activities

In fulfilling its Purpose, the Church will engage in a range of activities, either on its own or with others. These will vary from time to time, with activities being initiated, expanded or closed, as appropriate. The activities may include, but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching
- baptism, as defined in the Baptist Union's Declaration of Principle
- the Communion of the Lord's Supper which shall normally be observed at least once a month
- evangelism and mission, locally, regionally, nationally and internationally
- the teaching, encouragement, welcome and inclusion of young people
- nurture and growth of Christian disciples
- education and training for Christian and community service
- giving and encouraging pastoral care
- supporting and encouraging charitable social action in the United Kingdom and abroad
- encouraging relationships with and supporting Baptists and other Christians.

Vision and Goals

We are seeking to: "Build a Christ-Centred Community." We believe in God the Father, Son and Holy Spirit. We follow Jesus Christ and teaching within the Bible. We believe it's possible to have a personal relationship with our Father God and encourage all to encounter Him, grow in faith and develop spiritual maturity. We want our community to experience God's love and to feel part of a 'family'.

We aim to do this by:

- Teaching - growing disciples by providing Bible-based, Spirit-inspired instruction during our Sunday services, Children's Groups and Home Groups.
- Telling - reaching out to our community with the Good News of the Love of Jesus through activities, events, personal relationships and invitations.
- Treating - providing godly pastoral care that enables people to belong, find healing for hurts, forgiveness of sins, and by developing a programme that enables people to establish real relationships with one another.

- Transforming - providing teaching, encouragement and opportunity for disciples to grow more and more into the likeness of Christ through the growth of the fruit of the Spirit.
- Togetherness - encouraging disciples through corporate acts of worship, teaching, caring and challenge.

Associations

We are affiliated to the Baptist Union of Great Britain and locally participate in the Southern Counties Baptist Association

Structure, Governance and Management

The Church is a Charitable Unincorporated Organisation governed by a constitution, in the form of the Approved Governing Document for Baptist Churches registered with the Charity Commission on 18th February 2011. In line with its constitution, the Church operates under the authority of the Church Members Meeting, which is open to all Church members, and operates with a quorum of 25 per cent of Church members. The Church Members Meeting appoints trustees to oversee the running of the Church. The trustees are:

- The Minister, as appointed from time to time from the list of Accredited Ministers of the Baptist Union of Great Britain.
- The Church officers, namely the secretary and treasurer who are appointed every three years by the Church Members Meeting.
- Leaders who are appointed for a three-year term by the Church Members Meeting. Leaders may only serve two consecutive terms after which they must stand down for at least one year.

The trustees received no payment for their work as trustees, with the exception of the minister as authorised within the church constitution.

Worship and Teaching

A worship team works with the Minister to plan and lead services. The Minister preaches on most Sundays. The themes covered during the year have included:

- A series on Romans from the Bible Society
- The first half of the book of Daniel
- A short series called 'Jesus and Us'
- Six sermons based on the book, "Serve" by Debra Green
- Parables from the book of Luke
- "Down to Earth" material from the London Institute of Contemporary Christianity

In our services we also celebrated special events such as Lent, Mothering Sunday, Easter, Pentecost, Harvest, Remembrance Sunday, Advent and Christmas.

Most services are video recorded and are made available to people linked to our church. The sermons are published on our website.

Refresh is an opportunity for an informal spirit-led time of prayer, praise and worship. We started it in 2024 and held 3 sessions during the year. People joined us from our own congregations and from other churches too.

Prayer

Prayer underpins all that we do as a church and we encourage everyone to participate in the prayer life of the church. On the first Monday of each month we have our Church Family prayer with the Leadership Team meeting for prayer on the fourth Monday. Two members of a dedicated prayer team are available at the end of every Sunday morning service so that anyone can confidentially share anything on their mind and receive prayer. Similar to previous years, a prayer space was held in the week following Easter on the theme "Encountering the Risen Jesus".

Church vision day

A day was held in June to explore the question "What's next for CBC?" using material from the book "Restore, Renew, Rebuild" by Cris Rogers. This involved reviewing and thinking about our church's vision and mission for the present day and future.

Home Groups

Many of our congregation participate in our Home Groups. These meet on Monday and Friday mornings and in the evenings on Tuesday to Thursday. As well as times of bible study and prayer these groups allow members to develop stronger relationships with each other and to deepen their faith. A new group started in January to enable more people to participate in a small group.

Events and Outreach

- **Men's breakfast** - the regular Men's Breakfast continued to meet on one Saturday in alternate months. A guest speaker gives a short presentation each time. The minister begins and ends with prayer.
- **Ark Pre-School** - We are pleased that the Ark uses our church as its base. The preschool aims to provide a loving, caring and happy group within a Christian environment. It welcomes visits from our Pastor and participates in some of our services each year. The church is represented on the Ark committee by several of our members.

- **HopeZone** is a Youth Group initiative established by the Crowthorne churches. It holds weekly events in our church during term time. After the success of the Zone 6 meeting (for year 6 children) a further session was added for older children – Zone 78 (years 7-8)
- **Thursday Fellowship and Coffee Mornings** – These groups are run by church members and appeal to different people from our community. Each of them attracts people who may not be ready or able to join in the regular Sunday worship. The **Craft Group** finished in June after 7 successful years.
- **Shine** - an alternative monthly service for all ages has continued to meet every second Sunday. Core activities have included fun worship, games, snacks, craft, songs, reflection and prayer. Special events included a “Science” themed Shine in February as part of the Eco weekend. Saturday Specials in January, April, September and December also proved popular. In July, Shine was held outside at the local recreation ground.
- **Youth** - The youth at church (Years 7 to 13) meet every Sunday morning for sessions which include games and Bible study with topic discussions. There are about ten youth in total with numbers on any given Sunday consistently around 4-8. Over the last year we have studied an array of topics, mainly using material provided by "Youth for Christ". The youth are also getting increasingly involved in many aspects of Church services. This has been greatly enjoyed and appreciated by the congregation. The group also meets for socials events on some Sunday evenings which has included games nights at church and bowling in Camberley.
- **Summer Community Activities** – as part of a joint venture with the Parish Council and Churches Together We host Friday summer activities on the local recreation ground where our ethos is to bring the community together and offering free activities, large inflatables, Christian craft and refreshments. Together there are over 50 volunteers.
- **“Open the Book”** - a team of church people regularly visit two of our local primary schools to present dramatic versions of Bible stories. These use the Bible Society’s “Open the Book” material, with a mix of Old and New Testament stories.
- **Quiz night** - this was held in June, organised by one of our members.
- **Socials** - Social gatherings included a ladies’ pudding and pottery evening, a men’s meal at a local Chinese restaurant and a Golf day.
- **Crowthorne Carnival** – the church was open on the day of the carnival parade at the beginning of July, offering refreshments to local residents. We also hosted a Carnival cream tea, which raised £120 for a local charity, Sebastian’s Action Trust, and £95 towards the Summer Activities programme.
- **Macmillan cream tea** was held in September, raising £280 for their annual fund raising
- **Barn Dance** - a barn dance was held in November.
- **Late Night Shopping** - we supported this annual community event at the beginning of December. The church was able to welcome many people into our building, offering refreshments and hosting stalls.
- **Cakes for Edgbarrow** - members of the Church are involved in the Churches Together in Crowthorne ministry to Edgbarrow School, providing cakes to the Staff Room every Friday.

- **St Brendan's Care Home** - a short service has been held monthly at St Brendan's care home in the village. A small group from the church has led this service and they stay afterwards to chat with the residents over coffee.

Communication

During the year, we have maintained our website and continue to use social media to advertise our activities. We are also building direct contact with people that we are engaged with, as we request that we email them about upcoming events of interest.

News Sheet – a news sheet, giving details of all our activities, has continued to be published monthly. It is available in paper and electronic form

Churches Together In Crowthorne

We have continued to work with the other churches in the village. This has involved holding joint services at Easter and for the Week of Prayer for Christian Unity. The joint Good Friday service was held at Crowthorne Methodist Church. The churches have also been working closely with the Parish Council to help support and organise community events such as Late Night Shopping and the Summer Activities at the Morgan Recreation Ground.

Eco Church

An Eco-church weekend was held in February, led by Dave Gregory who co-ordinates the Baptist Union Environment Network. This involved an exhibition on Creation, a Sunday morning sermon and a special Shine kids session. Bi-monthly Bring and Share lunches were held with the opportunity to join a local walk afterwards. A local environmental group, called C.R.O.W. (Crowthorne, Reduce Our Waste) continued to run a Repair Café on our premises providing an excellent opportunity to repair goods rather than purchase new. Practical tips to reduce our environmental impact were published in our monthly newsletter. We hold Bronze Eco-church status and continue to work towards a Silver award.

Church Leadership and Governance.

The following served as trustees and leaders during 2024

- | | | |
|--------------------|-------------------|--------------------|
| • <i>Minister</i> | Rev. Kevin Mills | |
| • <i>Secretary</i> | Philip Hood | Until April 2024 |
| • <i>Treasurer</i> | Justine Wells | |
| • <i>Elder</i> | Elaine Hood | |
| • <i>Elder</i> | Trevor Allwright | Elected April 2024 |
| • <i>Deacon</i> | Ian Burrow | |
| • <i>Deacon</i> | Emma Frost | |
| • <i>Deacon</i> | Matthew Patterson | |
| • <i>Deacon</i> | Sarah Webb | Elected April 2024 |

Membership, baptism and dedication.

During the year we were pleased to say that one person was able to publicly declare their faith by being baptised. Sadly, one member also died. At the end of 2024 there were 56 voting members.

Church Buildings and Manse

The church owns our main buildings on the High Street and a manse for the use of the Minister. Maintenance is carried out by a team of volunteers who also coordinate work with contractors as required.

Safeguarding

The church has a small Safeguarding Team consisting of the Minister, a Designated Person for Safeguarding (DPS) and a Safeguarding Trustee. All volunteer DBS checks are reviewed by the Leadership Team to ensure that they are up to date. The safeguarding team recently began to implement a 'safer recruitment' policy.

GDPR

We do handle personal data and though there is no requirement for us to register with the Data Commissioner's Office, we do have a Data / Privacy Policy and this was re-adopted at the AGM. Regular church attenders have been given the option for their data to be held by the church and shared within the fellowship. Their responses are maintained in a register.

Social Media Policy

We have had a social media policy in place since 2022.

Support for Outside Groups

We have been able to continue to give financial support for several external charities. These are detailed below (see "Finance").

Once again, the Shoebox Appeal gave members and friends the opportunity to make a Christmas parcel for distribution via Samaritan's Purse. Some students from a local independent school joined in by packing some of their own boxes to add to our total. This year, the boxes we supplied were delivered to Moldova.

FINANCE REPORT 2024

Finance Overview

During 2024 the Church current account was with the Co-operative Bank. There was also a deposit account with the Co-operative Bank, which allowed money to be held in an instant access account. Additional deposit accounts were held with the Baptist Union which have notice periods.

To aid clarity, figures in this overview are rounded to the nearest pound. They are derived from the detailed financial records for the calendar year 2024, which are reproduced at the end of this report. The figures include the additional quantifiable assets and liabilities listed in the statement of assets and liabilities. In summary they show:

- Total quantified assets held by the Church at the end of 2024 were £2,067,745 (compared with £2,031,082 at the end of 2023). Like previous years, this statement also includes quantified values of the premises owned by the church such as buildings. Previously this included the Church's liability to the BU, church members and the pension fund deficit however on the 30th June 2022 this scheme no longer had a shortfall and therefore the church had no further liability.
- The "general" money held for use in normal church activities was £55,095 (£49,115 in 2023).
- The amount held for the New Heart Project at the end of 2024 was £45,692 (£54,811 at the end of 2023)
- In addition some money was held for specific purposes (directed transactions), totalling £657 (£697 in 2023).

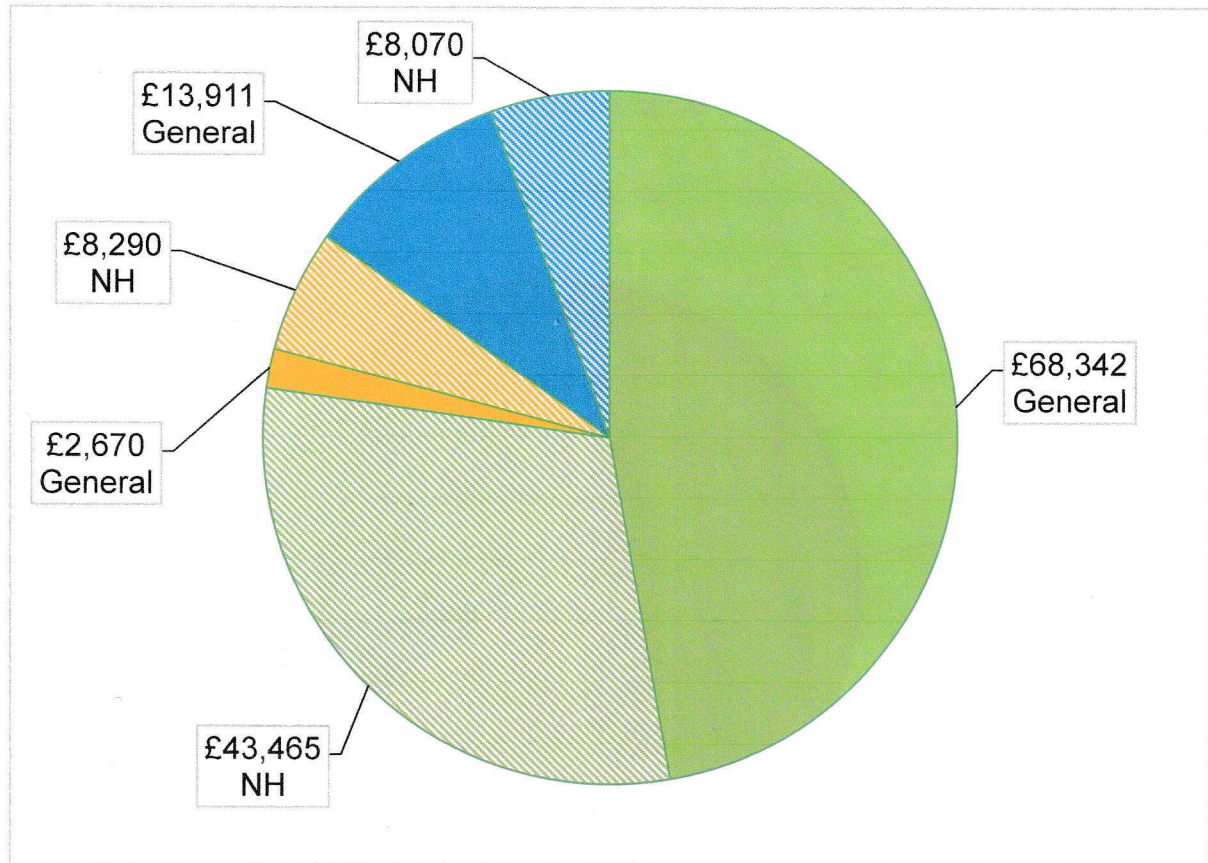
Looking at the General fund financial position, there was an increase in the amount held during 2025. This was primarily due to a reduction in utility bills and maintenance costs.

With regards to the New Heart Development Project, there was a decrease in the amount held during 2024. This was due to overpayment on the BU loan of £12,000 in March 2024. More information is given on the New Heart project in other sections of this report.

Considering other money directed for specific purposes; by the end of 2024 a total of £657 was held. Of this the church is holding £451 for the Thursday Fellowship group.

Sources of Income

Overall the church income during 2024 was £144,748 (excluding money which was to be passed on to others, e.g. communion collections). The income came primarily through regular gifts from the congregation directly into the bank via standing orders; the weekly collections and the tax rebate received through the Gift Aid scheme. A breakdown of the income into key categories is shown in the pie chart.

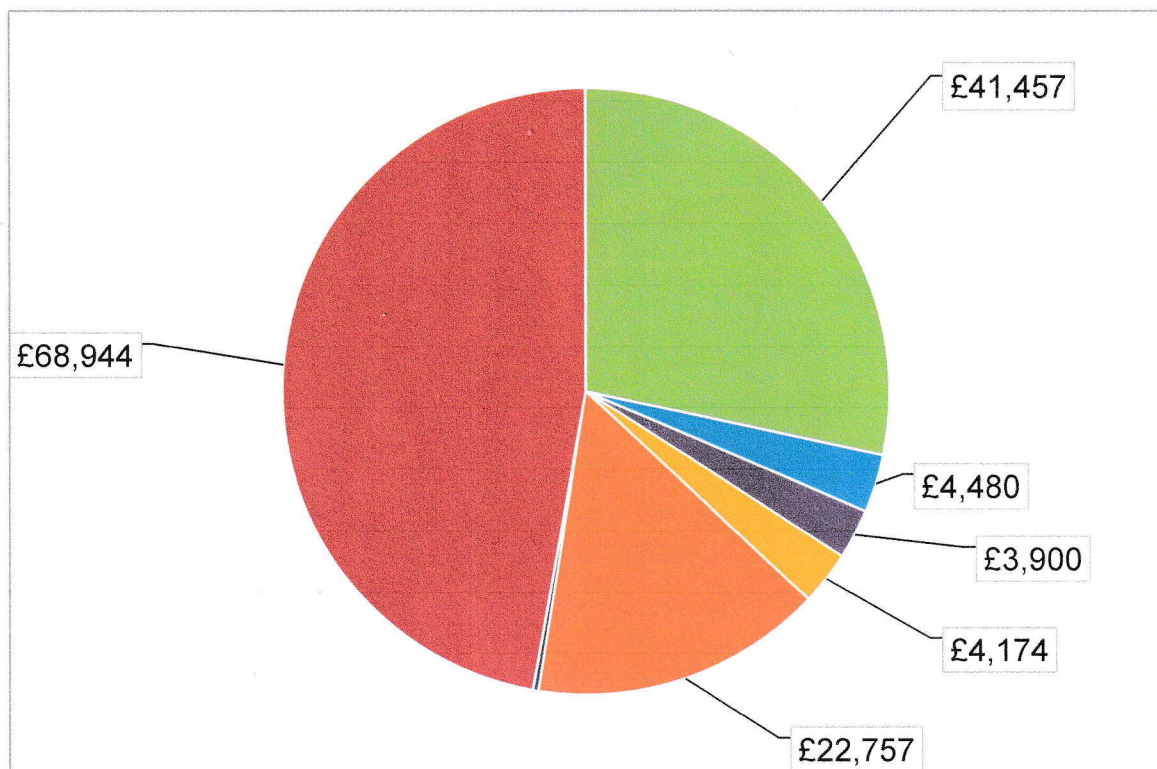


■ From Congregation ■ External Gifts ■ Other

Within each colour block, the solid sections represent money for the general running of the church and the hatched sections the equivalent items for New Heart. The "Other" category is principally interest and the tax rebate under the Gift Aid scheme. The total amount (in whole pounds) received in each category is also shown.

Use of Resources

Overall, the payments made by the church during 2024 amounted to £147,887. A breakdown of the way the money was used is shown in the pie chart. The largest single area of cost was the repayments of the Baptist Union loan, which was taken out to finance the New Heart building project, which was completed in 2021. The section labelled Ministry at CBC refers to expenditure in direct support of the ministry of the Church in and around Crowthorne (including worship at the church, outreach, teaching and pastoral support). Other sections show money given to organisations primarily working locally to the church, elsewhere in the UK and Overseas whose work is in line with our Aims and Purposes (see the section on financial support for other organisations below) thus widening the scope of the church's work. Also shown is money spent on administration (including ensuring compliance with relevant legislation) and costs associated with the premises such as utilities.



Please note that the two pie charts are not to the same scale.

Financial Support for Other Organisations

In addition to our own work, the church also seeks to advance the Christian faith by the support of other organisations operating locally, nationally and globally. In terms of financial support, many church members make individual gifts to a range of organisations, but in addition the church as a body has made a number of donations. These are sourced both from the general fund and from the “directed income” such as collections held at monthly communion services, and for specific events (e.g. in response to disaster relief appeals) or through gifts by members for particular purposes. The financial support in 2024 was given to: Baptist Missionary Society World Mission, Baptist Union Home Mission, Yeldall Manor, HopeZone, Quench Christian Bookshop, Baptist Union, World Vision (Child Sponsorship), Evangelical Alliance, Tools with a Mission, A Rocha directly from church funds. Support was given to Spurgeons Children’s Charity, Tearfund, Compassion UK, Tools With A Mission, Farming Community Network, Mission Aviation Fellowship, Novo, Crowthorne Foodbank, Home Start, Women’s Refuge, Samaritan’s Purse and Open Door from collections, events and donations.

Reserves Policy

The reserves policy of Crowthorne Baptist Church is that we should retain sufficient funds for the general running of the church to allow for the loss of income from two of the largest financial supporters of the church and a significant unexpected uninsured expenditure. At present this is estimated to be £20,000 for the “general” money and £15,000 for the New Heart. The balance held at the end of 2024 was £55,095 and £45,692 respectively. Within the New Heart balance, £15,000 has been accumulated to repay a church member loan in 2025. As the church has taken out a major loan with the Baptist Union in 2020, it seems prudent to hold a larger reserve going into 2025 and to review the reserves target again at the end of the year.

Legal Information

Crowthorne Baptist Church (the Church) is a Charitable Unincorporated Organisation, registered with the Charity Commission number 1140491.

Church Address: 144 High Street, Crowthorne RG45 7AT

Bankers: The Co-operative Bank p.l.c. 1 Balloon Street, Manchester M4 4BE

Independent Examiner: Rachel Belshaw, Hilltop Accounting

CROWTHORNE BAPTIST CHURCH

Statement of Financial Activities for the year 2024

Introduction

As always, this report is presented in ways that are intended to make clear the financial position of Crowthorne Baptist Church as a “business”. It is of course essential that it is considered against the background of our foundation in, and reliance upon, Christ. I would like to take this opportunity to thank the various people who have helped in the preparation of these accounts and the day-to-day running of the finances of the Church; without their efforts we would have great difficulty in keeping the records necessary to monitor and manage our finances.

The summary below is presented in broadly the same way as last year including a section showing the “Assets and Liabilities” of the Church. This is recorded in line with “Receipts and Payments Accounting”, the form appropriate for a church with our income.

As in previous years, this is followed by the receipts and payments records given in the summary of balances and transactions. Included here are records for the money used for the general running of the church, a separate record for the New Heart Development Fund and also a record of money given for specific purposes (referred to as “Directed Transactions”) such as the designated collections taken at communion services. Each of these areas is broken down to show in more detail the sources of funds and the ways they have been used. This breakdown is intended to show the way funds are used to support the main charitable aims and objectives of the church. These records also show the overall change in money held over the year.

Overview

The quantified net assets held by the Church at the end of 2024 (as shown in the Statement of Assets and Liabilities on page 3), total **£2,067,745** (£2,031,082 at the end of 2023). These figures include the liability to the BU and to church members and the building assets, without this the figures are **£101,444** [£104,623] which matches the figures in the Summary of Balances (page 16).

Of this, the amount held for New Heart at the end of 2024 was **£45,692** [£54,811 at the end of 2023], and **£657** was directed towards other specific purposes [£697 at the end of 2023], leaving the remaining **£55,095** [£49,115 in 2023] as “general” money.

Statement of Assets and Liabilities at December 31st

The Statement of Assets and Liabilities includes a list of the monies held as cash or in bank accounts but also lists major debts and credits at the end of the year. This statement also includes quantified values of the premises owned by the church. Other assets of the church are not formally quantified.

1) Quantified Items

	2024	[2023]
i) Bank Accounts		
Current Account (Coop)	17,340	[20,665]
BU Deposit Account	24,043	[23,507]
BU 7-day Notice Account	0	[16,964]
BU 3-month Notice Account	38,270	[15,055]
Coop Savings Account	21,730	[28,418]
Total	101,383	[104,609]
ii) Held as cash		
Unbanked Offerings ^a	61	[14]
Total	61	[14]
Total held	101,444	[104,623]
iii) Other Significant Assets^b		
Church Premises	1,790,000	[1,790,000]
Manse	600,000	[600,000]
Total	2,390,000	[2,390,000]
iv) Current Liabilities		
Loans ^c	-423,699	[-463,541]
Total	-423,699	[-463,541]
Total of Quantified Assets & Current Liabilities^d	2,067,745	[2,031,082]
Liability for Pension Scheme Deficit ^e	-0	[-0]
Total of Quantified Assets & all Liabilities	2,067,745	[2,031,082]

2) Non-Quantified Items^f

i) Assets

Musical equipment held at Church
Sound and Vision Equipment held at Church
Other assets at Church

ii) Liabilities

None

Explanatory Notes on Statement

- a) To simplify the banking process, small change is only banked in “standard amounts” (e.g. £10 worth of 50p coins). The remainder is retained as “Unbanked Offerings”.
- b) For the church the values are based on the re-instatement figure in the 2023 insurance policy for the new building. The value shown against the Manse is based on a 2019 valuation.
- c) In 2020/21 the church site was redeveloped to provide a new worship area and improved meeting areas for church and community use (the New Heart project).

To facilitate the work a loan was arranged with the Baptist Union and supplemented with loans from members. The Baptist Union provided a loan of £499,835 during 2020 and 2021. The loan is subject to interest (currently 7.00%) which is added monthly. During 2024 interest totalling £29,102 was added to the amount owed. During 2024 the church made monthly repayments to BU of £4,370/month. These payments are made from church funds and appear in the Summary of Balances and Transactions.

Two separate loans have been made by members (£45,000 and £15,000) totalling £60,000. All the loans from members are interest free. They were received as payments into the church account in 2020 and do not appear in the Summary of Balances and Transactions.

In summary the amounts owed at the end of 2024 were:

	2024	[2023]
Baptist Union	373,824	[409,166]
Member Loan 1	34,875	[39,375]
Member Loan 2	15,000	[15,000]
Total	423,699	[463,541]

- d) This is the total quantified assets and liabilities excluding the pension deficit.
- e) CBC Church Ministers are members of the Baptist Pension Scheme. The following note is based on material supplied by the Baptist Union (28 Jan 25).

The Church is a participating employer of the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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.

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 Broadstone Corporate Benefits Ltd. 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 if 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 Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. However, the DB Plan is to be wound up, and the process to wind it up was started with effect from 31 March 2024 and therefore no formal valuation is due to take place.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions were payable until June 2026.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and, following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022. These ceased in November 2024. The outstanding deficiency contributions due under the Recovery Plan are not considered material and therefore have not been included in the balance sheet

- f) This lists the other assets and liabilities of the church which could be expressed in monetary terms, although this is not required under the "Receipts and Payments" level of accounting.

Summary of Balances and Transactions from January 1st to December 31st

1) Balances brought forward (1st January)	2024	[2023]
For General work of the Church	49,115	[33,847]
For New Heart	54,811	[57,577]
For Specific Purposes (Directed Transactions)	697	[647]
Total at January 1st	104,623	[92,071]
2) General Transactions ¹		
<u>Receipts</u>		
General Donations ²	68,342	[77,609]
External Donations ³	2,670	[1,027]
Other General Receipts ⁴	13,911	[14,448]
Total General Receipts	84,923	[93,084]
<u>Payments</u>		
Ministry at CBC ⁵	-41,457	[-37,666]
Ministry through other local organisations ⁶	-4,480	[-4,160]
Ministry through other UK organisations ⁶	-3,900	[-3,720]
Ministry overseas ⁶	-4,174	[-3,794]
Governance ⁷	-1,720	[-1,421]
Premises ⁸	-22,757	[-26,487]
Other ⁹	-455	[-567]
Total General Payments	-78,943	[-77,815]
Total General Transactions ¹⁰	5,980	[15,269]
3) Transactions for New Heart (NH) ¹¹		
<u>Receipts for NH</u>		
NH Donations ¹²	43,465	[48,230]
NH from External Sources ¹³	8,290	[5,562]
Other NH Receipts ¹⁴	8,070	[7,757]
Total Receipts on NH	59,825	[61,549]
<u>Payments for NH</u>		
Loan costs ¹⁵	-68,944	[-64,316]
Total Payments for New Heart	-68,944	[-64,316]
Total Transactions for New Heart	-9,119	[-2,767]
4) Directed Transactions		
Directed Receipts ¹⁶	2,265	[2,371]
Directed Payments ¹⁷	-2,305	[-2,321]
Total Directed Transactions¹⁹	-40	[50]
Total Transactions on all Accounts	-3,179	[-12,552]
Total Funds at December 31st	101,444	[104,623]
5) Closing Balances Carried Forward (31st December)		
For general work of the Church	55,095	[49,115]
For New Heart	45,692	[54,811]
For Specific Purposes (Directed Transactions) ²⁰	657	[697]
Total at December 31st	[101,444]	[104,623]

Explanatory Notes on Summary

1) This section covers the "General Funds" of the Church used for "normal" business; it excludes money connected with the New Heart Building Project and excludes money directly given (and used) for a specific purpose.

2) This is money given for the general work of the church, from members of the congregation, either in the Sunday collections or directly from Bank/Building Society Accounts.

3) This is money received from outside organisations or individuals:	<u>2024</u>	<u>[2023]</u>
Late Night Shopping Event	383	[476]
Events	1,268	[0]
Anonymous	0	[300]
Other	<u>1,019</u>	<u>[251]</u>
Total	2,670	[1,027]

4) This consists of:	<u>2024</u>	<u>[2023]</u>
Tax rebate from Gift Aid scheme	13,063	[13,690]
Interest	848	[758]
Total	13,911	[14,448]

Note that the Gift Aid claimed covers the tax period ending in April.

5) This is expenditure on activities at Crowthorne Baptist Church in support of our aims and objectives:

	<u>2024</u>	<u>[2023]</u>
Employment of Minister	37,955	[35,162]
Other costs for services at CBC (including visiting speakers)	941	[239]
Cost of Educational Work (children, youth and adults)	424	[196]
Cost of Outreach work / events	1,434	[1,132]
Cost of Pastoral Care (for members and others)	134	[192]
Training	155	[420]
Eco	95	[0]
Cost of Refreshments	<u>319</u>	<u>[325]</u>
Total	41,457	[37,666]

6) One of the ways we seek to fulfil our aims and objectives is by supporting appropriate activities at other organisations. These entries show money passed from the church general funds to other organisations. For money collected from members and passed directly onto the relevant organisations see Note 17.

<u>In the immediate locality</u>	<u>2024</u>	<u>[2023]</u>
Yeldall Manor	1,760	[1,600]
Quench Christian Bookshop	960	[960]
HopeZone	<u>1,760</u>	<u>[1,600]</u>
Total	4,480	[4,160]
<u>In the rest of the UK</u>		
Home Mission Fund	3,900	[3,720]
<u>Overseas</u>		
BMS World Mission	3,900	[3,520]
World Vision (Child Sponsorship)	<u>274</u>	<u>[274]</u>
Total	4,174	[3,794]

7) This expenditure is primarily made to fulfil legal obligations, consisting of:	<u>2024</u>	<u>[2023]</u>
Copyright licence	904	[843]
Independent examination of accounts	300	[150]
Safety checks (PAT / Fire)	436	[415]
Safeguarding	<u>80</u>	<u>[13]</u>
Total	1,720	[1,421]

- 8) This is the cost associated with the buildings on the church site and the Manse provided for the Minister. The church buildings are essential for the fulfilment of our aims and objectives as is the provision of a suitable base for the Minister. This includes running and maintenance costs, provision of services and use of equipment.

Specific costs are:	<u>2024</u>	<u>[2023]</u>
Utilities (Gas, electricity and water)	7,941	[9,865]
Council Tax, etc.	3,344	[3,104]
Telephone, Broadband, Website, Zoom	564	[956]
Repair and maintenance of buildings and equipment	1,098	[971]
Manse	820	[3,248]
Cleaner's wages and Tax/NI, windows and items	5,687	[5,192]
Office equipment and photocopier & paper	712	[771]
Insurance	2,491	[2,277]
Other	<u>100</u>	<u>[103]</u>
Total	22,757	[26,487]

- 9) This category is for a number of items which do not fit easily elsewhere, in particular the membership subscriptions.

	<u>2024</u>	<u>[2023]</u>
Evangelical Alliance	80	[80]
Tools With A Mission	50	[50]
A Rocha	50	[50]
Baptist Union	275	[257]
SCBA	0	[30]
Other	<u>0</u>	<u>[100]</u>
Total	455	[567]

- 10) This is the total change in the balance in the church general account ignoring New Heart and money simply passing through which is designated for specific uses.

- 11) These are transactions in connection with the New Heart Building Project.

- 12) This is money given by the congregation for the New Heart Building Project. Much of it comes through regular donations by bank transfer, or in the collection. It also includes occasional one-off donations from the congregation.

13) External Receipts consisting of:	<u>2024</u>	<u>[2023]</u>
Hall Hire	7,190	[5,562]
Donations	<u>1,100</u>	<u>[0]</u>
Total	8,290	[5,562]

14) Other New Heart Receipts consisting of:	<u>2024</u>	<u>[2023]</u>
Interest from bank accounts	1,251	[1,198]
Tax Rebate on Gift Aid	6,649	[6,559]
Income from events, sales, etc.	<u>170</u>	<u>[0]</u>
Total	8,070	[7,757]

Note that the Gift Aid claimed covers the tax period ending in April.

15) New Loan repayments:	<u>2024</u>	<u>[2023]</u>
BU Loan	64,444	[59,816]
Church Member Loan	<u>4,500</u>	<u>[4,500]</u>
Total	68,944	[64,316]



- 16) This is money given to the church which has been directed for use for specific purposes and money held for the 'Thursday Fellowship' group. It includes money given at communion services and special appeals.

- 17) A total of £491 was passed directly on to three local charities (Berkshire Women's Refuge, Bracknell HomeStart and Crowthorne Foodbank), £843 to six UK charities (Spurgeon's (for work with children), Farming Community Network, Macmillan Cancer Support, Muscular Dystrophy (Thursday Fellowship), Open Doors and Compassion UK. A further £822 was passed on to five UK charities that support overseas projects (Tear Fund, Tools With A Mission, Samaritan's Purse, Novo and Mission Aviation Fellowship). The Thursday Fellowship transferred £25 to the general fund and £124 was used for bible study notes.
- 18) The transactions involving money given to the church for specific purposes will generally sum to zero, however this is not always the case due to collections at the end of December not being forwarded until January in the following year.

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JUSTINE WELLS	ELAINE HOOD
Position (e.g., Chair, Secretary, etc.)	TREASURER	ELDER
Date	14/4/25	



Section A

Independent Examiner's Report

Report to the trustees

Crowthorne Baptist Church

On accounts for the year
ended

31 December 2024

Charity no
(if any)

114 0491

Set out on pages

12-19

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

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

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.

Signed:

Rachel Belshaw

Date:

15/04/2025

Name:

Rachel Belshaw MA ACA CTA

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

ACA

Address:

Hill Top Accounting Ltd

Hill Cottage, Church Lane, Ufton Nervet

Reading, Berkshire, RG7 4HQ

CROWTHORNE BAPTIST CHURCH

England & Wales - Charity number 1140491

Accounts



**TRUSTEES' ANNUAL REPORT
AND
FINANCIAL STATEMENT
2023**

Aims and Purposes

Crowthorne Baptist Church is responsible for maintaining a Christian witness in the village and encouraging pastoral, evangelistic, social and ecumenical activities. We are also responsible for the maintenance of the buildings – the church and hall and provision of a manse for the Minister and their family.

Objectives and Activities

In fulfilling its Purpose, the Church will engage in a range of activities, either on its own or with others. These will vary from time to time, with activities being initiated, expanded or closed, as appropriate. The activities may include, but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching
- baptism, as defined in the Baptist Union's Declaration of Principle
- the Communion of the Lord's Supper which shall normally be observed at least once a month
- evangelism and mission, locally, regionally, nationally and internationally
- the teaching, encouragement, welcome and inclusion of young people
- nurture and growth of Christian disciples
- education and training for Christian and community service
- giving and encouraging pastoral care
- supporting and encouraging charitable social action in the United Kingdom and abroad
- encouraging relationships with and supporting Baptists and other Christians.

Vision and Goals

We are seeking to: "Build a Christ-Centred Community."

- We believe in God the Father, Son and Holy Spirit. We follow Jesus Christ and teaching within the Bible.
- We believe it's possible to have a personal relationship with our Father God and encourage all to encounter Him, grow in faith and develop spiritual maturity.
- We want our community to experience God's love and to feel part of a 'family'.

We aim to do this by:

- **Teaching** - growing disciples by providing Bible-based, Spirit-inspired instruction during our Sunday services, Children's Groups and Home Groups.
- **Telling** - reaching out to our community with the Good News of the Love of Jesus through activities, events, personal relationships and invitations.
- **Treating** - providing godly pastoral care that enables people to belong, find healing for hurts, forgiveness of sins, and by developing a programme that enables people to establish real relationships with one another.
- **Transforming** - providing teaching, encouragement and opportunity for disciples to grow more and more into the likeness of Christ through the growth of the fruit of the Spirit.
- **Togetherness** - encouraging disciples through corporate acts of worship, teaching, caring and challenge.

Associations: We are affiliated to the Baptist Union of Great Britain and locally participate in the Southern Counties Baptist Association

Worship and Teaching

A worship team works with the Minister to plan and lead services. The Minister preaches on most Sundays. The themes covered during the year have included:

- Completion of the series on Mark's gospel
- Exploring gifts and preparation for the Gift Day
- Faith Full - fuelling faith in a world on empty
- "Me and my big mouth"
- Maintaining Momentum
- Special themes for Easter, Pentecost, Advent and Christmas

Most services are video recorded and are made available to people linked to our church. The sermons are published on our website

Once again, our Christingle service attracted lots of visitors.

Prayer

Prayer underpins all that we do as a church and we encourage everyone to participate in the prayer life of the church. On the first Monday of each month we have our Church Family prayer with the Leadership Team meeting for prayer on the third and fourth Mondays. Two members of a dedicated prayer team are available at the end of every Sunday morning service so that anyone can confidentially share anything on their mind and receive prayer.

In February, we continued the initiative that we started in 2022 and held a prayer space. During the February half term the four subjects were: Love everyone, Holy Spirit reliance, Soak in the word of God and Being fearless in mission.

Church survey in 2022/3

In the winter of 2022 and throughout 2023, we embarked on a journey to gain a better understanding of the life of the church and to determine our direction for the future. As part of our efforts, the leadership team proposed that the entire church participate in a survey. This survey focuses on natural church growth rather than mechanical growth and emphasises the power of God over human ability. It examines eight characteristics related to successful church growth and encourages attendees to utilise their gifts. Understanding these characteristics will help church leadership identify strengths and weaknesses, allowing them to enhance the church's natural growth. The eight characteristics are:

1. Gift-based Ministry
2. Passionate Spirituality
3. Effective Structures
4. Inspiring Worship Services
5. Holistic Small Groups
6. Need Oriented Evangelism
7. Loving Relationships
8. Empowering Leadership

Gift Day

We decided to hold a gift day in October. As well as asking people to think about what they could do practically to support the gospel message, we needed the church to think about how we addressed the rising costs we were incurring, particularly for energy and loan repayments. It was encouraging that there was such a positive response, allowing us to prepare a budget that would not require support from reserves.

Home Groups

Many of our congregation participate in our Home Groups. These meet on Monday and Friday mornings and in the evenings on Tuesday to Thursday. As well as times of bible study and prayer, these groups allow members to develop stronger relationships with each other and to deepen their faith.

Events and Outreach

- **Men's breakfast:** the regular Men's Breakfast which started in 2022 continued to meet on one Saturday in alternate months. A guest speaker gives a short presentation each time. The minister begins and ends in prayer. Examples of subjects have been: 'The role of a Magistrate' and 'Working in live television', to name a few; we were grateful that men from the community were willing to give up their time.
- **Ark Pre-School** – We are pleased that the Ark uses our church as its base. The preschool aims to provide a loving, caring and happy group within a Christian environment. It welcomes visits from our Pastor and participates in some of our services each year. The church is represented on the Ark committee by several of our members.
- **HopeZone** is a Youth Group initiative established by the Crowthorne churches. It holds weekly events in our church during term time. After the success of the Zone 6 meeting (for year 6 children) a further session was added for older children – Zone 78
- **Thursday Fellowship, Craft Group and Coffee Mornings** – These groups are run by church members and appeal to different people from our community. Each of them attracts people who may not be ready or able to join in the regular Sunday worship.
- **Shine** – an alternative monthly service for all ages has continued to meet and has seen encouraging growth. Different formats and times have been used featuring core activities of fun worship, games, snacks, craft, songs, reflection and prayer. There was a special Easter event on the Saturday before Easter Sunday which was particularly popular.
- **Youth** – The youth at church (Years 7 to 13) meet every Sunday morning for sessions which include games and Bible study with topic discussions. There are about ten youth in total with numbers on any given Sunday consistently around 6-8. Over the last year we have studied a vast number of topics, mainly using material provided by "Youth for Christ". The youth are also getting increasingly involved in many aspects of Church services. This has been greatly enjoyed and appreciated by the congregation. The group also meets for socials events on some Sunday evenings which has included games nights at church and bowling in Camberley.
- **Christmas Video** – one of our members compiled a video carol service for use with groups that could not get to church services. This was shared with several of the local care homes.
- **Summer Community Activities** – as part of a joint venture with the Parish Council and Churches Together, we host Friday summer activities on the local recreation ground where our ethos is to bring the community together and offering free activities; large inflatables, Christian craft and refreshments. Together there are over 50 volunteers.
- **Coronation** - we had a craft table at the Crowthorne Parish Council fun day, offering children to make a crown, and held a Cream Tea and quiz at our own church.
- **Ukrainian Coffee Stop** – we continued to host this event for Ukrainian refugees for the first half of the year.
- **"Open the Book"** – a team of church people regularly visit two of our local primary schools to present dramatic versions of Bible stories. These use the Bible Society's "Open the Book" material, with a mix of Old and New Testament stories: the boy Samuel, David and Goliath, Elijah and the ravens, Daniel in the lions' den from the Old Testament and the Great Banquet, the Lost Coin and the Lost Sheep from the New Testament, as well as Christmas, Palm Sunday and Easter.
- **Tear Fund Quiz Night** – in November, we joined with churches around the country to participate in this virtual quiz to raise funds for the charity.
- **Socials** – social gatherings were held for both ladies and men. These included an afternoon tea for ladies and themed meals for men.

- **Late Night Shopping** – once again, we supported this annual community event at the beginning of December. The church was able to play a full part, providing a base for music, offering refreshments, hosting stalls as well as welcoming people into our buildings.
- **Cakes for Edgbarrow** - members of the Church are involved in the Churches Together in Crowthorne ministry to Edgbarrow School, providing cakes to the Staff Room every Friday.
- **St Brendan's Care Home** – a short service has been held monthly at St Brendan's care home in the village. A small group from the church has led this service and stay afterwards to chat with the residents over coffee.

Communication

During the year, we have maintained our website and continue to use social media to advertise our activities. We are also building direct contact with people that we are engaged with as we request that we email them about upcoming events of interest.

News Sheet – the news sheet, giving details of all our activities, has continued to be published monthly. It is available in paper and electronic form

Churches Together In Crowthorne

We have continued to work with the other churches in the village. This has involved holding joint services at Easter, Christian Aid week and for the week of prayer for Christian Unity. The joint Good Friday service was held at St John's Parish Church. The churches have also been working closely with the Parish Council to help support and organise community events (e.g. Late Night Shopping and the Summer Activities at Morgan Rec.).

Eco Church

The team led several services on environmental issues:

- 'One step more' campaign, during Lent
- An all age service on the theme of Fairtrade
- Advent service on the theme of promoting an ethical Christmas.
- Bi-monthly Bring and Share lunches were held with the opportunity to join a local walk afterwards.
- A local environmental group, called C.R.O.W. (Crowthorne, Reduce Our Waste), started a monthly Repair Café on our premises providing an excellent opportunity to repair goods rather than purchase new. Practical tips to reduce our environmental impact were published in our monthly newsletter.

These actions, and many others, allowed us to achieve Bronze Eco-Church status, a scheme validated by A Rocha. Spurred on by this success, the team will work towards the Silver Award, with a view to achieving it in 2024.

Minister

The church was pleased that our Minister completed his Newly Accredited Minister's programme in the Autumn and that he is now a Fully Accredited Minister.

Church Leadership and Governance.

Leadership Team Meetings were held regularly. The members of the team were:

Minister – Kevin Mills

Elders – Mike Stephenson (resigned November 2023) and Elaine Hood (re-elected at 2023 AGM)

Treasurer – Justine Wells

Church Secretary – Philip Hood

Deacons – Emma Frost, Alan Gravett, Ian Burrow and Matt Patterson

All members of the Leadership Team also act as Charity Trustees.

Membership, baptism and dedication.

During the year we were pleased to welcome 5 new members and delighted that 1 person was able to publicly declare her faith by being baptised. We also formally welcomed the young child of some members into our fellowship at a dedication service.

At the end of 2023 there were 57 voting members.

Church Buildings and Manse

The church owns our main buildings on the High Street and a manse for the use of the Minister. Maintenance is carried out by a team of volunteers who also coordinate work with contractors as required. Work at the manse included the installation of a new boiler and replacement of garden fencing.

Safeguarding

The church has a small Safeguarding Team consisting of the Minister, Designated Persons for Safeguarding and a Safeguarding Trustee. The Safeguarding Policy was reviewed by and re-adopted by the Church AGM and a second DPS appointed. All volunteer DBS checks are reviewed by the Leadership Team to ensure that they are up to date.

A training session run by the team appointed by the Southern Counties Baptist Association was held at our church in January. Most of our DBS holders attended this event along with Baptists from other churches. Others who were due training, have attended events at other locations.

GDPR

Although we do not handle significant personal data and there is no requirement for us to register with the Data Commissioner's Office, we do have a Data / Privacy Policy and this was re-adopted at the AGM. Regular church attenders have been given the option for their data to be held by the church and shared within the fellowship. Their responses are maintained in a register.

Social Media Policy

A social media policy was prepared. Following discussions with the membership, this was adopted at the September Church Meeting.

As part of these discussions, we also clarified how we maintained the email distribution lists used by the church.

Support for Outside Groups

- We have been able to continue to give financial support for several external charities. These are detailed below (see "Finance").
- Once again, the Shoebox Appeal gave members and friends the opportunity to make a Christmas parcel for distribution via Samaritan's Purse. This year, the boxes we supplied were delivered to Moldova.

FINANCE REPORT 2023

Finance Overview

During 2023 the Church current account was with the Co-operative Bank. There was also a deposit account with the Co-operative Bank, which allowed money to be held in an instant access account. Additional deposit accounts (with notice periods) were held with the Baptist Union.

To aid clarity, figures in this overview are rounded to the nearest pound. They are derived from the detailed financial records for the calendar year 2023, which are reproduced at the end of this report. The figures include the additional quantifiable assets and liabilities listed in the statement of assets and liabilities. In summary they show:

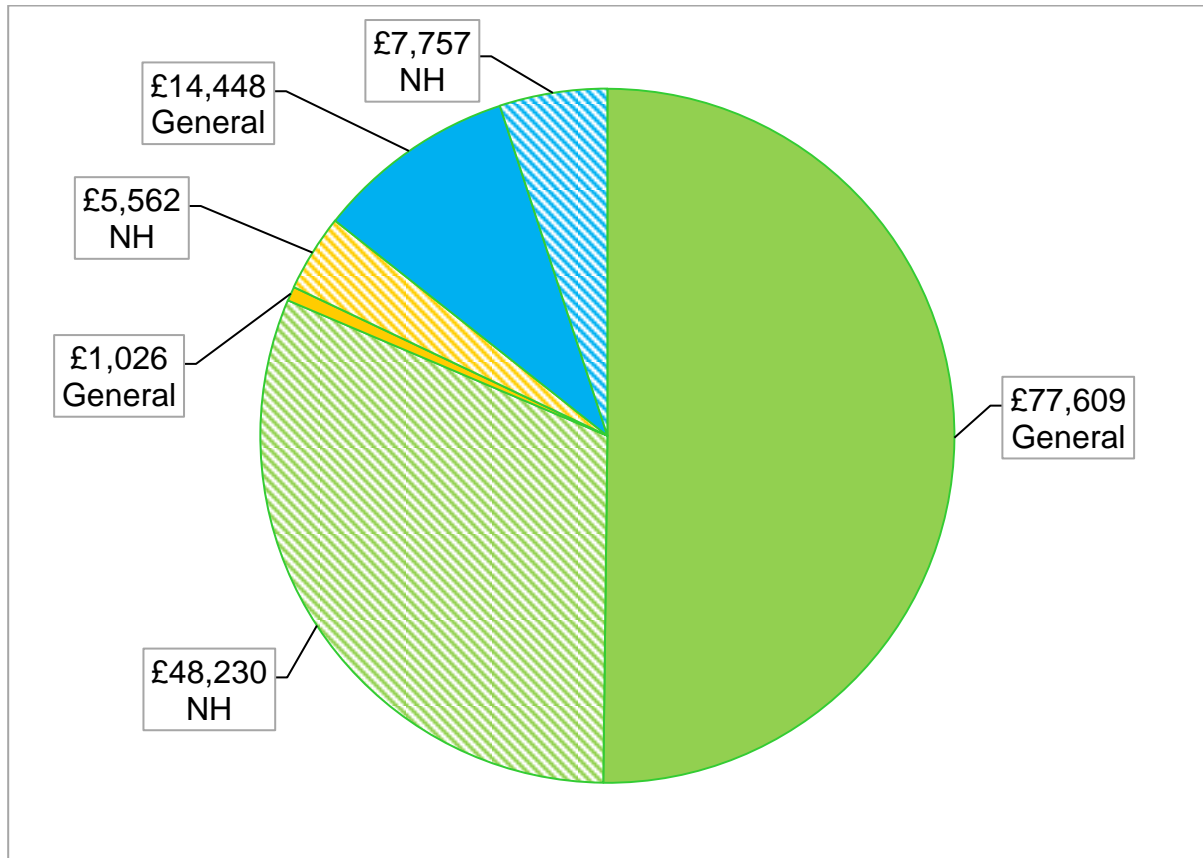
- Total quantified assets held by the Church at the end of 2023 were £2,031,082 (compared with £1,984,707 at the end of 2022). Like previous years, this statement also includes quantified values of the premises owned by the church such as buildings. Previously, this included the Church's liability to the BU, church members and the pension fund deficit, however, on the 30th June 2022, this scheme no longer had a shortfall and therefore, the church had no further liability.
- The "general" money held for use in normal church activities was £49,116 (£33,847 in 2022).
- The amount held for the New Heart Project at the end of 2023 was £54,811 (£57,577 at the end of 2022)
- In addition some money was held for specific purposes (directed transactions), totalling £697 (£647 in 2022).

Looking at the New Heart Development Project, there was a decrease in the amount held during 2023. This was due to overpayment on the BU loan. More information is given on the New Heart project in other sections of this report.

Considering other money directed for specific purposes; by the end of 2023 a total of £697 was held. Of this the church is holding £476 for the Thursday Fellowship group.

Sources of Income

Overall, the church income during 2023 was £154,632 (excluding money which was to be passed on to others, e.g. communion collections). The income came primarily through regular gifts from the congregation, received directly into the bank via standing orders; the weekly collections and the tax rebate received through the Gift Aid scheme. A gift day was held in November and donations totalling £22,500 were given. A breakdown of the income into key categories is shown in the pie chart.



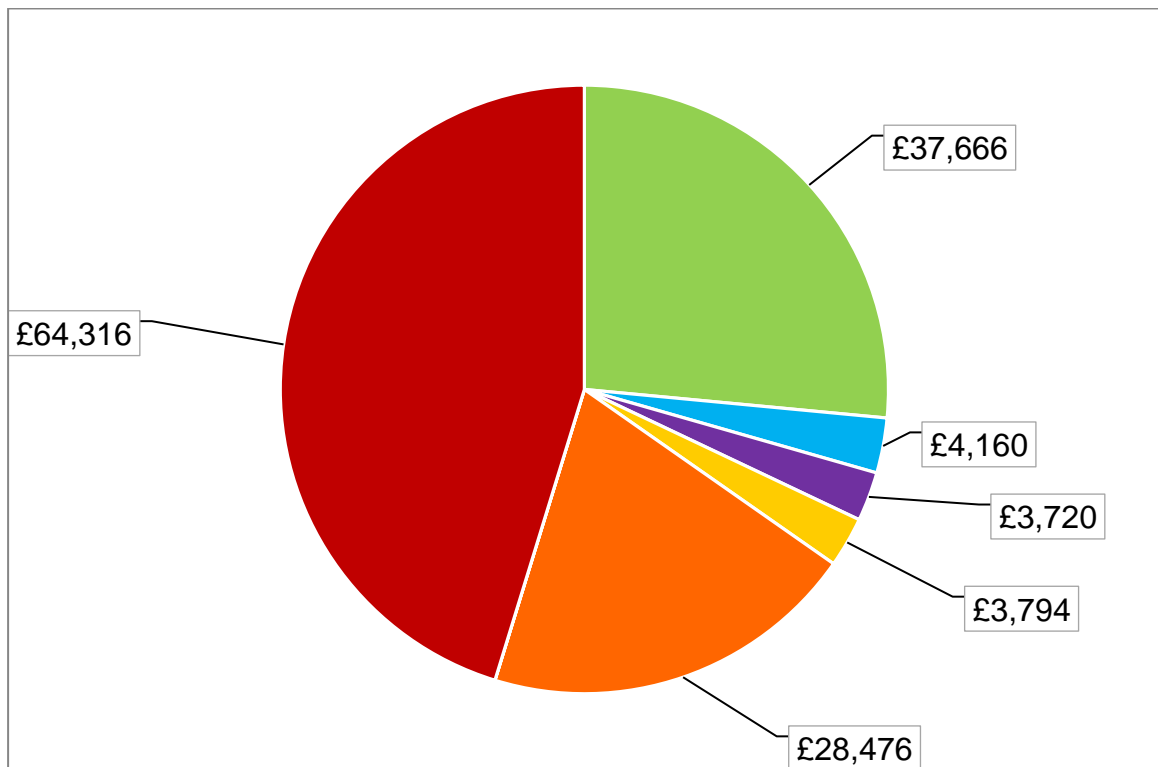
□ From Congregation □ External Gifts □ Other

Within each colour block, the solid sections represent money for the general running of the church and the hatched sections the equivalent items for New Heart. The “Other” category is principally interest and the tax rebate under the Gift Aid scheme. The total amount (in whole pounds) received in each category is also shown.

Use of Resources

Overall, the payments made by the church during 2023 amounted to £142,132. A breakdown of the way the money was used is shown in the pie chart. The largest single area of cost was the repayments of the Baptist Union loan, which was taken out to finance the New Heart building project, which was completed in 2021. The section labelled 'Ministry at CBC' refers to expenditure in direct support of the ministry of the Church in and around Crowthorne (including worship at the church, outreach, teaching and pastoral support). Other sections show money given to organisations primarily working locally to the church, elsewhere in the UK and Overseas whose work is in line with our Aims and Purposes (see the section on financial support for other organisations below) thus widening the scope of the church's work.

Also shown is money spent on administration (including ensuring compliance with relevant legislation) and costs associated with the premises such as utilities.



Legend:
Ministry at CBC (Green)
Local Ministry (Blue)
UK Ministry (Purple)
Overseas Ministry (Yellow)
Premises and Governance (Orange)
New Heart Loan costs (Red)

Please note that the two pie charts are not to the same scale.

Financial Support for Other Organisations

In addition to our own work, the church also seeks to advance the Christian faith by the support of other organisations operating locally, nationally and globally. In terms of financial support, many church members make individual gifts to a range of organisations but, in addition, the church, as a body, has made a number of donations. These are sourced both from the general fund and from the “directed income”, such as collections held at monthly communion services and for specific events (e.g. in response to disaster relief appeals) or through gifts by members for particular purposes. The financial support in 2023 was given to: Baptist Missionary Society World Mission, Baptist Union Home Mission, Yeldall Manor, HopeZone, Quench Christian Bookshop, Baptist Union, World Vision (Child Sponsorship), Evangelical Alliance, Tools with a Mission and A Rocha directly from church funds. Support was given to Spurgeons Children’s Charity, Tearfund, Compassion UK, Tools With A Mission, Farming Community Network, Mission Aviation Fellowship, Novo, Crowthorne Foodbank, Home Start, Women’s Refuge, Samaritan’s Purse and Barnabas Fund from collections, events and donations.

Reserves Policy

The reserves policy of Crowthorne Baptist Church states that we should retain sufficient funds for the general running of the church to allow for the loss of income from two of the largest financial supporters of the church and a significant unexpected uninsured expenditure. At present this is estimated to be £20,000 for the “general” money and £15,000 for the New Heart. The balance held at the end of 2023 was £49,116 and £54,811 respectively. Within the New Heart balance, £15,000 has been accumulated to repay a church member loan in 2025. As the church has taken out a major loan with the Baptist Union in 2020, it seems prudent to hold a larger reserve going into 2024 and to review the reserves target again at the end of the year.

CROWTHORNE BAPTIST CHURCH

Statement of Financial Activities for the year 2023

Introduction

As always, this report is presented in ways that are intended to make clear the financial position of Crowthorne Baptist Church as a “business”. It is of course essential that it is considered against the background of our foundation in, and reliance upon, Christ. I would like to take this opportunity to thank the various people who have helped in the preparation of these accounts and the day-to-day running of the finances of the Church; without their efforts we would have great difficulty in keeping the records necessary to monitor and manage our finances.

The summary below is presented in broadly the same way as last year including a section showing the “Assets and Liabilities” of the Church. This is recorded in line with “Receipts and Payments Accounting”, the form appropriate for a church with our income.

As in previous years, this is followed by the receipts and payments records given in the summary of balances and transactions. Included here are records for the money used for the general running of the church, a separate record for the New Heart Development Fund and also a record of money given for specific purposes (referred to as “Directed Transactions”) such as the designated collections taken at communion services. Each of these areas is broken down to show in more detail the sources of funds and the ways they have been used. This breakdown is intended to show the way funds are used to support the main charitable aims and objectives of the church. These records also show the overall change in money held over the year.

Overview

The quantified net assets held by the Church at the end of 2023 (as shown in the Statement of Assets and Liabilities on page 3), total **£2,031,082.20** (£1,984,707.20 at the end of 2022). These figures include the liability to the BU, church members and the pension fund deficit, without this the figures are **£104,623.39** [£92,071.11] which matches the figures in the Summary of Balances (page 6).

Of this, the amount held for New Heart at the end of 2023 was **£54,810.73** [£57,577.41 at the end of 2022], and **£697.15** was directed towards other specific purposes [£646.69 at the end of 2022], leaving the remaining **£49,115.51** [£33,847.01 in 2022] as “general” money.

The money held for the general work of the church was higher than during 2022. This was due to the church holding a 'gift day' in November 2023. It had been expected for the church to have a deficit at the end of the year.

Turning to the New Heart Development Project, the funds held at the end of 2023 are lower than at the end of 2022 by £2,767. This was expected as the only costs are the repayments of the various loans over the next 12 years as all the building costs associated with the New Heart Development Project have been paid. A voluntary loan repayment of £10,000 was made to the Baptist Union in March 2023 as a result of a church member loan being converted to a gift to the church at the end of 2022.

Considering other money directed for specific purposes; by the end of 2023 a total of £697.15 was held. This is higher than normal due to holding £476.38 for the Thursday Fellowship group, and the money collected for Frimley Cancer Support not being passed on until 2024.

Statement of Assets and Liabilities at December 31st

The Statement of Assets and Liabilities includes a list of the monies held as cash or in bank accounts but also lists major debts and credits at the end of the year. This statement also includes quantified values of the premises owned by the church. Other assets of the church are not formally quantified.

1) Quantified Items

	2023	[2022]
i) Bank Accounts		
Current Account (Coop)	20,665.03	[18,030.41]
BU Deposit Account	23,506.83	[22,828.17]
BU 7-day Notice Account	16,964.27	[26,381.17]
BU 3-month Notice Account	15,054.66	[14,439.23]
Coop Savings Account	28,418.23	[10,338.53]
Total	104,609.02	[92,017.51]
ii) Held as cash		
Unbanked Offerings ^a	14.37	[53.60]
Total	14.37	[53.60]
Total held	104,623.39	[92,071.11]
iii) Other Significant Assets^b		
Church Premises	1,790,000.00	[1,790,000.00]
Manse	600,000.00	[600,000.00]
Total	2,390,000.00	[2,390,000.00]
iv) Current Liabilities		
Loans ^c	-463,541.14	[-497,363.93]
Total	-463,541.14	[-497,363.93]
Total of Quantified Assets & Current Liabilities^d	2,031,082.20	[1,984,707.20]
Liability for Pension Scheme Deficit ^e	-0.00	[-0.00]
Total of Quantified Assets & all Liabilities	2,031,082.20	[1,984,707.20]

2) Non-Quantified Items^f

i) Assets

Musical equipment held at Church
Sound and Vision Equipment held at Church
Other assets at Church

ii) Liabilities

None

Explanatory Notes on Statement

- a) To simplify the banking process, small change is only banked in “standard amounts” (e.g. £10 worth of 50p coins). The remainder is retained as “Unbanked Offerings”.
- b) For the church the values are based on the re-instatement figure in the 2023 insurance policy for the new building. The value shown against the Manse is based on a 2019 valuation.
- c) In 2020/21 the church site was redeveloped to provide a new worship area and improved meeting areas for church and community use (the New Heart project).

To facilitate the work a loan was arranged with the Baptist Union and supplemented with loans from members. The Baptist Union provided a loan of £499,835.36 during 2020 and 2021. The loan is subject to interest (currently 7.75%) which is added monthly. During 2023 interest totalling £30,494.47 was added to the amount owed. During 2023 the church made monthly repayments to BU starting at £3932.37/month and rose to £4370.34/month as the interest rate rose. These payments are made from church funds and appear in the Summary of Balances and Transactions.

Two separate loans have been made by members (£45,000 and £15,000) totalling £60,000. All the loans from members are interest free. They were received as payments into the church account in 2020 and do not appear in the Summary of Balances and Transactions. A third loan of £10,000 was converted to a gift in November 2022.

In summary the amounts owed at the end of 2023 were:

	2023	2022
Baptist Union	409,166.14	[438,487.93]
Member Loan 1	39,375.00	[43,875.00]
Member Loan 2	15,000.00	[15,000.00]
Member Loan 3	<u>0.00</u>	<u>[0.00]</u>
Total	463,541.14	[497,362.93]

- d) This is the total quantified assets and liabilities excluding the pension deficit.
- e) CBC Church Ministers are members of the Baptist Pension Scheme. The following note is based on material supplied by the Baptist Union (28 Nov 23).

The Church is a participating employer of the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was performed by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

- f) This lists the other assets and liabilities of the church which could be expressed in monetary terms, although this is not required under the "Receipts and Payments" level of accounting.

Summary of Balances and Transactions from January 1st to December 31st

1) Balances brought forward (1st January)	2023	[2022]
For General work of the Church	33,847.01	[32,025.08]
For New Heart	57,577.41	[80,897.61]
For Specific Purposes (Directed Transactions)	646.69	[75.88]
Total at January 1st	92,071.11	[112,997.57]
2) General Transactions ¹		
<u>Receipts</u>		
General Donations ²	77,609.38	[58,206.40]
External Donations ³	1,026.47	[4,942.07]
Other General Receipts ⁴	14,448.36	[13,307.71]
Total General Receipts	93,084.21	[76,456.18]
<u>Payments</u>		
Ministry at CBC ⁵	-37,665.64	[-38,888.90]
Ministry through other local organisations ⁶	-4,160.00	[-5,200.00]
Ministry through other UK organisations ⁶	-3,720.00	[-4,400.00]
Ministry overseas ⁶	-3,793.60	[-4,673.60]
Governance ⁷	-1,421.54	[-1,469.36]
Premises ⁸	-26,487.43	[-19,402.88]
Other ⁹	-567.50	[-599.51]
Total General Payments	-77,815.71	[-74,634.25]
Total General Transactions ¹⁰	15,268.50	[1,821.93]
3) Transactions for New Heart (NH) ¹¹		
<u>Receipts for NH</u>		
NH Donations ¹²	48,230.30	[37,323.30]
NH from External Sources ¹³	5,562.00	[9,787.99]
Other NH Receipts ¹⁴	7,757.28	[10,613.48]
Total Receipts on NH	61,549.58	[57,724.77]
<u>Payments for NH</u>		
Professional Fees	-0.00	[-34,853.22]
Loan costs ¹⁵	-64,316.26	[-45,534.77]
Fit out costs	-0.00	[-655.98]
Total Payments for New Heart	-64,316.26	[-81,044.97]
Total Transactions for New Heart	-2,766.68	[-23,320.20]
4) Directed Transactions		
Directed Receipts ¹⁶	2,371.37	[3,164.65]
Directed Ministry at CBC ¹⁷	-150.53	[-197.16]
Directed Ministry through other local organisations ¹⁸	-421.55	[-622.13]
Directed Ministry through other UK organisations ¹⁸	-607.45	[-261.49]
Directed Ministry overseas ¹⁸	-1,141.38	[-1,512.06]
Total Directed Transactions ¹⁹	50.46	[571.81]
Total Transactions on all Accounts	12,552.28	[-20,926.46]
Total Funds at December 31st	104,623.39	[92,071.11]
5) Closing Balances Carried Forward (31st December)		
For general work of the Church	49,115.51	[33,847.01]
For New Heart	54,810.73	[57,577.41]
For Specific Purposes (Directed Transactions) ²⁰	697.15	[646.69]
Total at December 31st	[104,623.39]	[92,071.11]

Explanatory Notes on Summary

1)	This section covers the "General Funds" of the Church used for "normal" business; it excludes money connected with the New Heart Building Project and excludes money directly given (and used) for a specific purpose.		
2)	This is money given for the general work of the church, from members of the congregation, either in the Sunday collections or directly from Bank/Building Society Accounts.		
3)	This is money received from outside organisations or individuals:		
	Late Night Shopping Event	475.47	[354.00]
	Events	0.00	[2,442.57]
	The Ark	0.00	[1,000.00]
	Anonymous	300.00	[1,000.00]
	Other	<u>251.00</u>	<u>[145.50]</u>
		1,026.47	[4,942.07]
4)	This consists of:		
	Tax rebate from Gift Aid scheme	13,690.00	[12,959.68]
	Interest	<u>758.36</u>	<u>[348.03]</u>
		14,448.36	[13,307.71]
	Note that the Gift Aid claimed covers the tax period ending in April.		
5)	This is expenditure on activities at Crowthorne Baptist Church in support of our aims and objectives:		
	Employment of Minister	35,161.80	[35,355.83]
	Other costs for services at CBC (including visiting speakers)	239.28	[587.53]
	Cost of Educational Work (children, youth and adults)	196.23	[274.07]
	Cost of Outreach work / events	1,132.00	[2,334.87]
	Cost of Pastoral Care (for members and others)	191.67	[70.44]
	Training	420.00	[32.09]
	Cost of Refreshments	<u>324.66</u>	<u>[234.07]</u>
		37,665.64	[38,888.90]
6)	One of the ways we seek to fulfil our aims and objectives is by supporting appropriate activities at other organisations. These entries show money passed from the church general funds to other organisations. For money collected from members and passed directly onto the relevant organisations see Note 18.		
	<u>In the immediate locality</u>		
	Yeldall Manor	1,600.00	[2,000.00]
	Quench Christian Bookshop	960.00	[1,200.00]
	HopeZone	<u>1,600.00</u>	<u>[2,000.00]</u>
		4,160.00	[5,200.00]
	<u>In the rest of the UK</u>		
	Home Mission Fund	3,720.00	[4,400.00]
	<u>Overseas</u>		
	BMS World Mission	3,520.00	[4,400.00]
	World Vision (Child Sponsorship)	<u>273.60</u>	<u>[273.60]</u>
		3,793.60	[4,673.60]
7)	This expenditure is primarily made to fulfil legal obligations, consisting of:		
	Copyright licence	843.28	[796.17]
	Independent examination of accounts	150.00	[319.98]
	Safety checks (PAT / Fire)	415.26	[340.21]
	Safeguarding	<u>13.00</u>	<u>[13.00]</u>
		1,421.54	[1,469.36]

- 8) This is the cost associated with the buildings on the church site and the Manse provided for the Minister. The church buildings are essential for the fulfilment of our aims and objectives as is the provision of a suitable base for the Minister. This includes running and maintenance costs, provision of services and use of equipment.

Specific costs are:

Utilities (Gas, electricity and water)	9,865.17	[4,755.18]
Council Tax, etc.	3,104.19	[3,015.06]
Telephone, Broadband, Website, Zoom	956.11	[643.40]
Repair and maintenance of buildings and equipment	971.34	[2,332.40]
Manse	3,247.90	[450.00]
Cleaner's wages and Tax/NI, windows and items	5,191.87	[4,702.68]
Office equipment and photocopier & paper	770.85	[837.79]
Insurance	2,276.51	[2,263.00]
Other	<u>103.49</u>	<u>[403.37]</u>
	26,487.43	[19,402.88]

- 9) This category is for a number of items which do not fit easily elsewhere, in particular the membership subscriptions.

Evangelical Alliance	80.00	[80.00]
Tools With A Mission	50.00	[50.00]
A Rocha	50.00	[50.00]
Premier Christian	0.00	[24.50]
Baptist Union	257.50	[240.10]
SCBA	30.00	[30.00]
Christmas Decorations	<u>100.00</u>	<u>[124.91]</u>
	567.50	[599.51]

- 10) This is the total change in the balance in the church general account ignoring New Heart and money simply passing through which is designated for specific uses.

- 11) These are transactions in connection with the New Heart Building Project.

- 12) This is money given by the congregation for the New Heart Building Project. Much of it comes through regular donations by bank transfer, or in the collection. It also includes occasional one-off donations from the congregation.

- 13) External Receipts consisting of:

Hall Hire	5,562.00	[4,524.00]
SCBC Church of the Year 2021	0.00	[4,263.99]
Donations	<u>0.00</u>	<u>[1,000.00]</u>
	5,562.00	[9,787.99]

- 14) Other New Heart Receipts consisting of:

Interest from bank accounts	1,198.53	[827.73]
Tax Rebate on Gift Aid	6,558.75	[9,513.75]
Income from events, sales, etc.	<u>0.00</u>	<u>[272.00]</u>
	7,757.28	[10,613.48]

Note that the Gift Aid claimed covers the tax period ending in April.

- 15) New Loan repayments:

BU Loan	59,816.26	[44,410.77]
Church Member Loan	<u>4,500.00</u>	<u>[1,125.00]</u>
	64,316.26	[45,534.77]

- 16) This is money given to the church which has been directed for use for specific purposes. It includes money given at communion services, and as a result of special appeals. How it has been used is described below (Notes 17 and 18). In all cases the money has been used as requested by the donors.

- 17) This is money given specifically for activities at Crowthorne Baptist Church. Consisting of:
 Cost of Bible Study Notes 150.53 [197.16]
 NB: £154.69 was received for Bible Study notes in 2023, i.e. £4.16 more than was paid which is due to the timings of invoices and receipts.
- 18) This is money given specifically for other organisations for work in line with our aims and objectives. All money in this section was passed on during 2023, it consisted of:
- In the immediate locality
- | | | |
|----------------------|---------------|-----------------|
| Local Women's Refuge | 109.80 | [162.40] |
| HopeZone | 0.00 | [174.83] |
| Bracknell HomeStart | 160.60 | [111.90] |
| Crowthorne Foodbank | <u>151.15</u> | <u>[173.00]</u> |
| | 421.55 | [622.13] |
- In the rest of the UK
- | | | |
|--|---------------|-----------------|
| Spurgeon's (for work with children) | 177.70 | [134.05] |
| Farming Community Network | 121.70 | [127.44] |
| Muscular Dystrophy (Thursday Fellowship) | 30.00 | [0.00] |
| Compassion UK | <u>278.05</u> | <u>[0.00]</u> |
| | 607.45 | [261.49] |
- Overseas
- | | | |
|-----------------------------|-----------------|-------------------|
| Tear Fund | 529.79 | [150.17] |
| Tools With A Mission | 131.70 | [136.50] |
| Samaritan's Purse | 130.70 | [179.39] |
| Novo | 113.79 | [187.79] |
| Mission Aviation Fellowship | 126.95 | [145.55] |
| Barnabas Fund | 108.45 | [174.75] |
| Ukraine (BMS) | <u>0.00</u> | <u>[537.91]</u> |
| | 1,141.38 | [1,512.06] |
- 19) The transactions involving money given to the church for specific purposes will generally sum to zero, however this is not always the case due to collections at the end of December not being forwarded until January in the following year.
- 20) This consists of £476.38 is held for the Thursday Fellowship Group, £191.50 for Macmillan Cancer at Frimley Hospital and £29.27 for Bible study notes.

Prepared in line with the requirements of the Charities Act by Justine Wells on behalf of the Trustees of Crowthorne Baptist Church.

The accounts and statement of assets and liabilities relating to the year ending 31st December 2023 are as approved by the deacons.

Signed:

Justine Wells

15/7/24

Justine Wells
 Treasurer



Section A

Independent Examiner's Report

Report to the trustees

Crowthorne Baptist Church

On accounts for the year
ended

31 December 2023

Charity no
(if any)

Set out on pages

11-20

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

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

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.

Signed:

Rachel Belshaw

Date:

26/07/2024

Name:

Rachel Belshaw MA ACA CTA

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

ACA

Address:

Hill Top Accounting Ltd

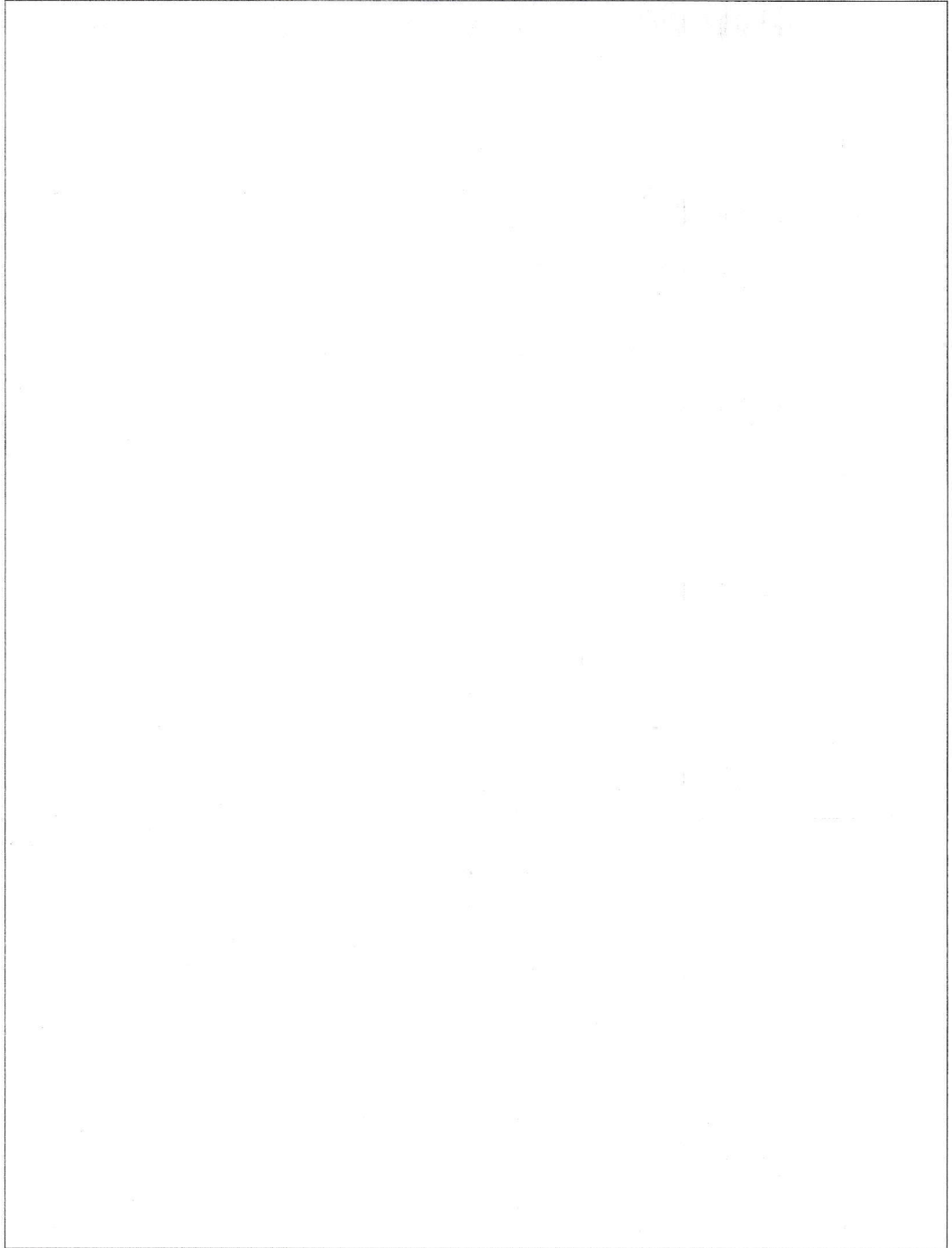
Hill Cottage, Church Lane, Ufton Nervet

Reading, Berkshire, RG7 4HQ

Section B**Disclosure**

Only complete if the examiner needs to highlight material 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.



CROWTHORNE BAPTIST CHURCH

England & Wales - Charity number 1140491

Accounts



**DRAFT
TRUSTEES' ANNUAL REPORT
(AND
FINANCIAL STATEMENT)
2022**

Aims and Purposes

Crowthorne Baptist Church is responsible for maintaining a Christian witness in the village and encouraging pastoral, evangelistic, social and ecumenical activities. We are also responsible for the maintenance of the buildings – the church and hall and provision of a manse for the Minister and their family.

Objectives and Activities

In fulfilling its Purpose, the Church will engage in a range of activities, either on its own or with others. These will vary from time to time, with activities being initiated, expanded or closed, as appropriate. The activities may include, but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching
- baptism, as defined in the Baptist Union's Declaration of Principle
- the Communion of the Lord's Supper which shall normally be observed at least once a month
- evangelism and mission, locally, regionally, nationally and internationally
- the teaching, encouragement, welcome and inclusion of young people
- nurture and growth of Christian disciples
- education and training for Christian and community service
- giving and encouraging pastoral care
- supporting and encouraging charitable social action in the United Kingdom and abroad
- encouraging relationships with and supporting Baptists and other Christians.

Vision and Goals

We are seeking to: "Build a Christ-Centred Community."

- We believe in God the Father, Son and Holy Spirit. We follow Jesus Christ and teaching within the Bible.
- We believe it's possible to have a personal relationship with our Father God and encourage all to encounter Him, grow in faith and develop spiritual maturity.
- We want our community to experience God's love and to feel part of a 'family'.

We aim to do this by:

- **Teaching** - growing disciples by providing Bible-based, Spirit-inspired instruction during our Sunday services, Children's Groups and Home Groups.
- **Telling** - reaching out to our community with the Good News of the Love of Jesus through activities, events, personal relationships and invitations.
- **Treating** - providing godly pastoral care that enables people to belong, find healing for hurts, forgiveness of sins, and by developing a programme that enables people to establish real relationships with one another.
- **Transforming** - providing teaching, encouragement and opportunity for disciples to grow more and more into the likeness of Christ through the growth of the fruit of the Spirit.
- **Togetherness** - encouraging disciples through corporate acts of worship, teaching, caring and challenge

Associations: We are affiliated to the Baptist Union of Great Britain and locally participate in the Southern Counties Baptist Association. CBC has a Leadership structure of Pastor, Elders and Deacons who share responsibility for leading Teams covering; Administration, Teaching, Worship, Pastoral Care, Outreach and Learning.

New Heart Project

2022 was our first full year in our new / remodelled buildings and we have continued to be pleased with how well they are serving our needs. The final part of the project was to identify snags in the building and address these with the builders. The project team stood down once these were resolved

Worship and Teaching

A worship team works with the Minister to plan and lead services. The Minister preaches on most Sundays. We began a journey through the gospel of Mark in February, completing 10 chapters by the end of the year. There was a short break in August where our sermon themes were taken from elsewhere.

Having established the use of video recording services during the covid pandemic we decided to continue recording our services once we returned to meeting together. The video facilities were improved so that the recordings can now be shared more quickly after the service.

We were especially pleased that the Easter and Christmas services could proceed without the Covid restrictions that had caused disruption in previous years. All were well attended with the Christingle service once again attracting people who were not regular church attenders.

Prayer

Prayer underpins all that we do as a church and we encourage everyone to participate in the prayer life of the church. During February, we had a month of Prayer as a church. We focused on different topics every week and worked through "Love everyone", "Holy Spirit Reliance", "Soak in the Word" and "Fearless in Mission". We also set up a prayer space for a week which all the congregation were welcome to visit along with our village community and members from other churches.

On the first Monday of each month we have our Church Family prayer with the Leadership Team meeting for prayer on the third and fourth Mondays.

Home Groups

Many of our congregation participate in our Home Groups. These meet on Monday and Friday mornings and in the evenings on Tuesday to Thursday. Each group has developed an individual character, reflecting the strengths of the members who attend. During the year each group was encouraged to decide the material that they should study.

Events and Outreach

An outreach team coordinated a series of events that would encourage us to invite people from outside our regular worshippers. These included a comedy evening with Paul Kerensa, a family quiz and music evening by Simeon Wood all held in our own buildings and a barn dance held at a local school hall.

- Alpha -An alpha course ran during began in March attracting people from within the congregation and others who had met people from church , including from the Alcoholics Anonymous group that meets each week on our premises.
- A regular Men's Breakfast meeting began in September, and has continued to meet on one Saturday in alternate months. A guest speaker gives a short presentation each time. The speakers in 2022 were:
 - A Formula One consultant
 - A former Clinical Leader at Broadmoor hospital
- **Ark Pre-School** – We have always had close links with The Ark so we were pleased that they returned to our buildings in September having been based at Wellington College since the New Heart rebuilding began. They continue to use the Wellington grounds on a regular basis so that the children can do some of their activities outdoors. The church is represented on the Ark committee by several of our members.
- **HopeZone / Zone 6** (weekly Youth Groups established by Crowthorne churches) – needed to review activities for several reasons. We were pleased that some meetings of the Zone 6 group were able to restart at the Hub.
- **Thursday Fellowship, Craft Group and Coffee Mornings** – These meetings were finally able to restart from the autumn. Each of them attracts people who may not be ready or able to join in the regular Sunday worship.

- **Shine** – an alternative monthly service for all ages was initiated in October. It was held on a Sunday morning to attract new and existing families for a fun time of worship, which included games, breakfast, craft, songs, reflection and prayer.
- **Youth** - The youth at church meet every Sunday morning for games and to study the bible or some aspect of Christian living. There are about ten youth in total with numbers on any given Sunday consistently around 6-8. Over the last year we have studied Jonah, Joseph, Mark's gospel and a series on modern heroes of faith. The youth also led the all-age service in October including leading the worship, running a game show type activity and one of them speaking from the front. The group have met for socials on some Sunday evenings which has included games nights at church and bowling in Bracknell.
- **Ukrainian Coffee Stop** –When refugees from the Ukrainian war began to arrive we were able to arrange a weekly session where displaced people could meet together in the church for coffee. They were able to use this time to improve their English and identify ways to settle in to the community.
- **“Open the Book”** – a team of church people regularly visit two of our local primary schools to present dramatic versions of bible stories. These use the Bible Society’s “Open the Book” material.
- **Late Night Shopping** – the annual event at the beginning of December resumed fully. The church was able to play a full part, providing a base for music., offering refreshments, hosting stalls as well as welcoming the village community to look at our new buildings.

Two things restarted after the Covid break

- **Cakes for Edgbarrow:** Members of the Church are involved in the Churches Together in Crowthorne Ministry to Edgbarrow School, providing cakes to the Staff Room every Friday.
- **St Brendan’s Care Home** – a short service has been held monthly at St Brendan’s care home in the village. A small group from the church has led this service and stay afterwards to chat with the residents over coffee.

Communication

During the year we have maintained our website and continued to use social media to advertise our activities.

Recorded Services – We were able to develop our recording skills during lockdown when we were able to produce a recorded service each week that people could access from home. Now that we are meeting together in our buildings we are preparing a video recording of our Sunday service each week. This is then made available for people to watch later.

News Sheet – The news sheet, giving details of all our activities, has continued to be published monthly. It is available in paper and electronic form

Churches Together In Crowthorne

We have continued to work with the other churches in the village. This has involved holding joint services at Easter, Christian Aid week and for the week of prayer for Christian Unity. The Easter services were hosted and led by us. The churches have also been working closely with the Parish Council to help support and organise community events (e.g. Late Night Shopping and the Summer Activities at Morgan Rec.).

Eco Church

The Eco-Church group at CBC was established in 2021 with the aim of increasing awareness and action on environmental issues within the church. We believe that God calls every one of us to care for his creation in his image (Genesis 1:26). God has given us a good and beautiful creation, but mankind has not treated our natural environment in a way that reflects this. Furthermore, the

poorest in our world are going to suffer the worst impacts of climate change, biodiversity loss and pollution. As Christians, we are called to care for the most vulnerable in our society (Matthew 25:40). Therefore, we advocate making small differences as individuals, a church, and a wider community to improve our environmental impact and further our appreciation of God's creation.

The Eco-Church group continued to meet on a semi-regular basis throughout 2022. Please find below a comprehensive summary of all activities:

- Started a bring and share lunch and nature walk in July 2022 (this also included a nature talk).
- Audited our buildings to assess energy efficiency.
- Started exploring using Fairtrade products for church tea and coffee.
- Added "Eco-tips" to the church monthly newsletter.

The group continued working towards the A Rocha Bronze award.

Church Leadership and Governance.

Leadership Team Meetings were held using Zoom conferencing until restrictions were relaxed sufficiently to allow face to face meetings. The members of the team were:

Minister – Kevin Mills

Elders – Mike Stephenson and Elaine Hood

Treasurer – Justine Wells succeeded Ian Burrow as Treasurer at the AGM

Administration – Philip Hood

Deacons – Emma Frost and Alan Gravett were joined by Ian Burrow and Matt Patterson following the elections at the AGM.

The AGM also agreed that all members of the Leadership Team should be Charity Trustees

Membership

During the year we were pleased to welcome 9 new members. We were delighted that four people were able to publicly declare their faith by being baptised.

At the end of 2021 there were 54 voting members.

Church Buildings and Manse

We were able to further enhance the Hub (our hall) by installing additional insulation into the loft and by fitting acoustic panels to the ceiling and walls.

The church also owns a manse for the use of the Minister

Safeguarding Policy

The Safeguarding Policy was updated in accordance with the recommendations of the Baptist Union. It was then adopted at the AGM). All volunteer DBS checks were up to date.

GDPR

Although we do not handle significant personal data and there is no requirement for us to register with the Data Commissioner's Office, we do have a Data / Privacy Policy and this was updated and adopted at the AGM. Regular church attenders have been given the option for their data to be held by the church and shared within the fellowship. Their responses are maintained in a register.

Support for Outside Groups

- We have been able to continue to give financial support for several external charities. These are detailed below (see "Finance").
- Once again, the Shoebox Appeal gave members and friends the opportunity to make a Christmas parcel for distribution via Samaritan's Purse. This year the boxes we supplied were delivered to Belarus.

CROWTHORNE BAPTIST CHURCH

FINANCE REPORT 2022

Finance Overview

During 2022 the Church current account was with the Co-operative Bank. There was also a deposit account with the Co-operative Bank, which allowed money to be held in an instant access account. Additional deposit accounts were held with the Baptist Union which have notice periods.

To aid clarity, figures in this overview are rounded to the nearest pound. They are derived from the detailed financial records for the calendar year 2022, which are reproduced at the end of this report. The figures include the additional quantifiable assets and liabilities listed in the statement of assets and liabilities. In summary they show:

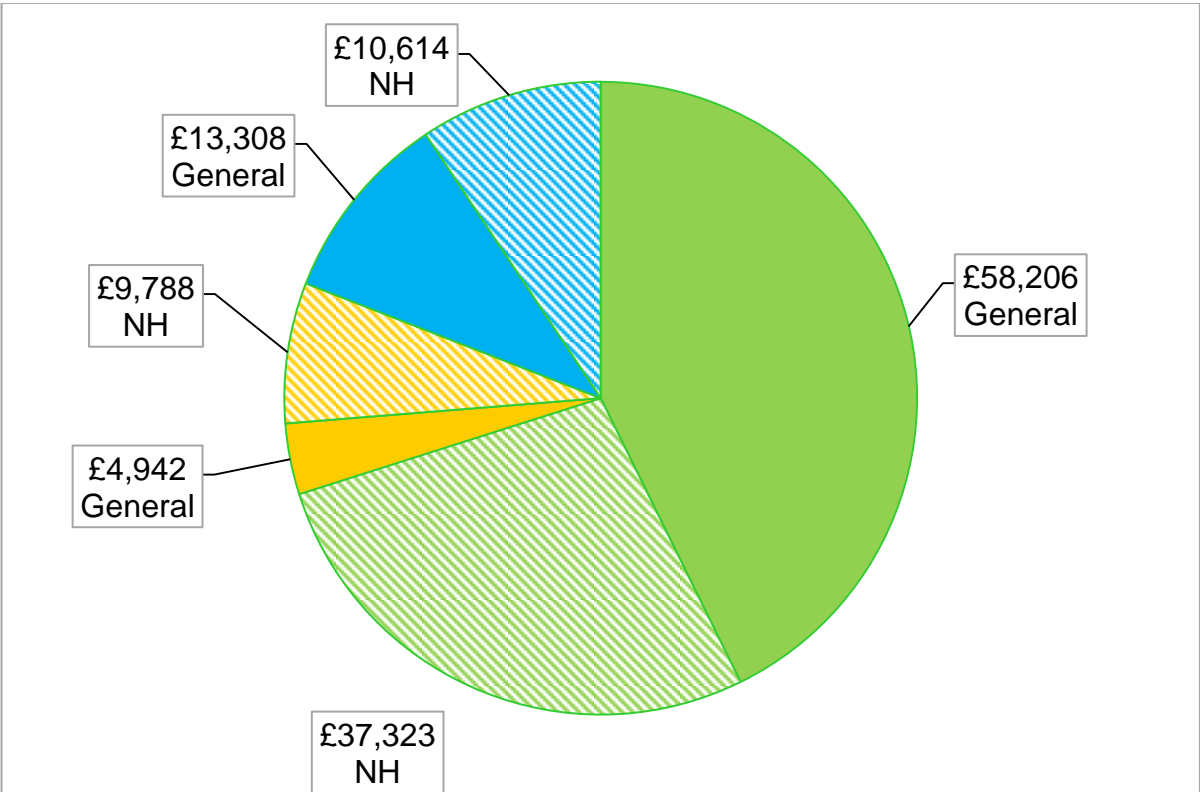
- Total quantified assets held by the Church at the end of 2022 were £1,984,707 (compared with £1,923,243 at the end of 2021). Unlike previous years, this statement also includes quantified values of the premises owned by the church such as buildings. Previously this included the Church's liability to the BU, church members and the pension fund deficit however on the 30th June 2022 this scheme no longer had a shortfall and therefore the church had no further liability.
- The "general" money held for use in normal church activities was £33,847 (£32,025 in 2021).
- The amount held for the New Heart Project at the end of 2022 was £57,577 (£80,898 at the end of 2021)
- In addition some money was held for specific purposes (directed transactions), totalling £647 (£75 in 2021).

Looking at the New Heart Development Project, there was a considerable decrease in the amount held during 2022. This was due to making the final retention payment for the New Heart Building Project in November 2022. More information is given on the New Heart project in other sections of this report.

Considering other money directed for specific purposes; by the end of 2022 a total of £647 was held. This was higher than in previous years as the church is holding £506 for the Thursday Fellowship group.

Sources of Income

Overall the church income during 2022 was £134,181 (excluding money which was to be passed on to others, e.g. communion collections and loans from church members). The income came primarily through regular gifts from the congregation directly into the bank via standing orders, the weekly collections and the tax rebate received through the Gift Aid scheme. A breakdown of the income into key categories is shown in the pie chart.

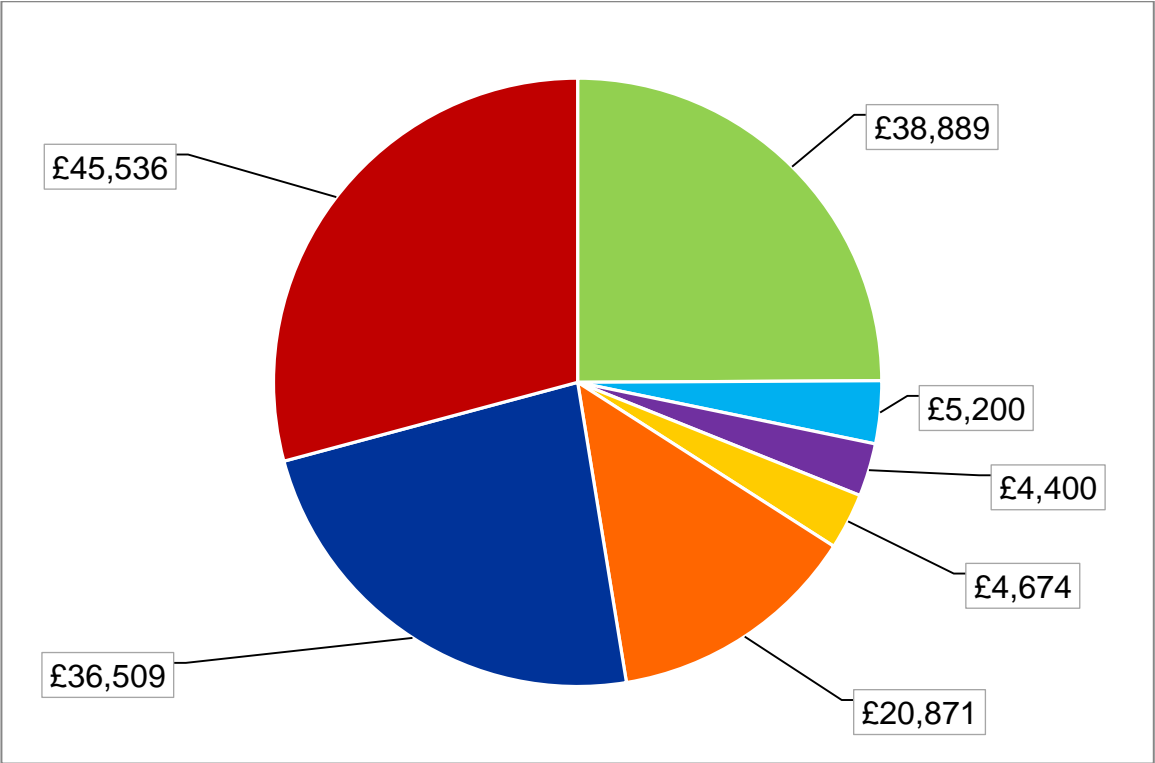


■ From Congregation
 ■ External Gifts
 ■ Other

Within each colour block, the solid sections represent money for the general running of the church and the hatched sections the equivalent items for New Heart. The “Other” category is principally interest and the tax rebate under the gift aid scheme. The total amount (in whole pounds) received in each category is also shown.

Use of Resources

Overall, the payments made by the church during 2022 amounted to £155,679 a breakdown of the way the money was used is shown in the pie chart. The majority of this was spent on the New Heart building project which, when completed will allow us to more fully and effectively meet our Aims. A significant part of the general spending was to support the work of other organisations whose work is in line with our Aims and Purposes (see the section on financial support for other organisations below) thus widening the scope of the church's work. The section labelled Ministry at CBC refers to expenditure in direct support of the ministry of the Church in and around Crowthorne (including worship at the church, outreach, teaching and pastoral support). Other sections show money given to organisations primarily working locally to the church, elsewhere in the UK and Overseas. Also shown is money spent on administration (including ensuring compliance with relevant legislation) and costs associated with the premises such as utilities.



- Ministry at CBC
- Local Ministry
- UK Ministry
- Overseas Ministry
- Premises and Governance
- New Heart
- Loan costs

Please note that the two pie charts are not to the same scale.

Financial Support for Other Organisations

In addition to our own work, the church also seeks to advance the Christian faith by the support of other organisations operating locally, nationally and globally. In terms of financial support, many church members make individual gifts to a range of organisations, but in addition the church as a body has made a number of donations. These are sourced both from the general fund and from the “directed income” such as collections held at monthly communion services, and for specific events (e.g. in response to disaster relief appeals) or through gifts by members for particular purposes. The financial support in 2022 was given to: Baptist Missionary Society World Mission, Baptist Union Home Mission, Yeldall Manor, HopeZone, Quench Christian Bookshop, Baptist Union, World Vision (Child Sponsorship), Evangelical Alliance, Tools with a Mission, A Rocha directly from church funds. Support was given to Spurgeons Children’s Charity, Tearfund, HopeZone, Tools With A Mission, Farming Community Network, Mission Aviation Fellowship, Novo, Crowthorne Foodbank, Home Start, Women’s Refuge, Samaritan’s Purse and Barnabas Fund from collections, events and donations.

Reserves Policy

The reserves policy of Crowthorne Baptist Church is that we should retain sufficient funds for the general running of the church to allow for the loss of income from two of the largest financial supporters of the church and a significant unexpected uninsured expenditure. At present this is estimated to be £20,000 for the “general” money and £15,000 for the New Heart. The balance held at the end of 2022 was £33,847 and £57,577 respectively. As the church has taken out a major loan with the Baptist Union in 2020, it therefore seems prudent to hold a larger reserve going in to 2023 and to review the reserves target again at the end of the year when the financial position should be much clearer.

CROWTHORNE BAPTIST CHURCH

Statement of Financial Activities for the year 2022

Introduction

As always, this report is presented in ways that are intended to make clear the financial position of Crowthorne Baptist Church as a “business”. It is of course essential that it is considered against the background of our foundation in, and reliance upon, Christ. I would like to take this opportunity to thank the various people who have helped in the preparation of these accounts and the day-to-day running of the finances of the Church; without their efforts we would have great difficulty in keeping the records necessary to monitor and manage our finances.

The summary below is presented in broadly the same way as last year including a section showing the “Assets and Liabilities” of the Church. This is recorded in line with “Receipts and Payments Accounting”, the form appropriate for a church with our income. The Church’s liabilities for the deficit in the pension scheme have been removed as of the 30th June 2022 as the Baptist Pension Scheme no longer has a shortfall.

As in previous years, this is followed by the receipts and payments records given in the summary of balances and transactions. Included here are records for the money used for the general running of the church, a separate record for the New Heart Development Fund and also a record of money given for specific purposes (referred to as “Directed Transactions”) such as the designated collections taken at communion services. Each of these areas is broken down to show in more detail the sources of funds and the ways they have been used. This breakdown is intended to show the way funds are used to support the main charitable aims and objectives of the church. These records also show the overall change in money held over the year.

Overview

The quantified net assets held by the Church at the end of 2022 (as shown in the Statement of Assets and Liabilities on page 3), total **£1,984,707.20** (£1,923,242.92 at the end of 2021). These figures include the liability to the BU, church members and the pension fund deficit, without this the figures are **£92,071.11** [£112,997.57] which matches the figures in the Summary of Balances (page 6).

Of this, the amount held for New Heart at the end of 2022 was **£57,577.41** [£80,897.61 at the end of 2021], and **£646.69** was directed towards other specific purposes [£74.88 at the end of 2021], leaving the remaining **£33,847.01** [£32,025.08 in 2020] as “general” money.

The money held for the general work of the church was slightly higher than during 2021. It was expected for the church to have a deficit at the end of the year. Due to a few one-off donations to the church at the end of the year, the significant reduction in the pension deficit payments to the BU and an increase in regular giving, the deficit into a slight surplus for the year.

Turning to the New Heart Development Project, the funds held at the end of 2022 are lower than at the end of 2021 by £23,320. This was expected due to paying the final retention payments for the building work in November 2022. All the building costs associated with the New Heart Development Project have been paid, which leaves the repayment of the various loans over the next 13 years.

Considering other money directed for specific purposes; by the end of 2022 a total of £661.69 was held. This is higher than normal due to holding £506.38 for the Thursday Fellowship group until they can open a new bank account, and the money collected for Compassion UK not being passed on until 2023.

Statement of Assets and Liabilities at December 31st

The Statement of Assets and Liabilities includes a list of the monies held as cash or in bank accounts but also lists major debts and credits at the end of the year. This statement also includes quantified values of the premises owned by the church. Other assets of the church are not formally quantified.

1) Quantified Items

	2022	[2021]
i) Bank Accounts		
Current Account (Coop)	18030.41	[20625.19]
BU Deposit Account	22828.17	[22480.14]
BU 7-day Notice Account	26381.17	[45816.72]
BU 3-month Notice Account	14439.23	[14183.68]
Kingdom Bank Deposit Account	0.00	[4539.61]
Coop Savings Account	<u>10338.53</u>	<u>[5330.91]</u>
Total	92017.51	[112976.25]
ii) Held as cash		
Unbanked Offerings ^a	<u>53.60</u>	<u>[21.32]</u>
Total	53.60	[21.32]
iii) Other Significant Assets ^b		
Church Premises	1790000.00	[1790000.00]
Manse	<u>600000.00</u>	<u>[600000.00]</u>
Total	2390000.00	[2390000.00]
iv) Current Liabilities		
Loans ^c	-497363.93	[-532906.21]
Retention Payment ^d	<u>-0.00</u>	<u>[-26309.00]</u>
Total	-497363.93	[-559215.21]
Total of Quantified Assets & Current Liabilities ^e	1984707.20	[1943782.36]
Liability for Pension Scheme Deficit ^f	-0.00	[-20539.44]
Total of Quantified Assets & all Liabilities	1984707.20	[1923242.92]

2) Non-Quantified Items ^g

i) Assets

Musical equipment held at Church
Sound and Vision Equipment held at Church
Other assets at Church

ii) Liabilities

None

Explanatory Notes on Statement

- a) To simplify the banking process, small change is only banked in “standard amounts” (e.g. £10 worth of 50p coins). The remainder is retained as “Unbanked Offerings”.
- b) For the church the values are based on the re-instatement figure in the 2022 insurance policy for the new building. The value shown against the Manse is based on a 2019 valuation.
- c) In 2020/21 the church site was redeveloped to provide a new worship area and improved meeting areas for church and community use (the New Heart project).

To facilitate the work a loan was arranged with the Baptist Union and supplemented with loans from members. The Baptist Union provided a loan of £499,835.36 during 2020 and 2021. The loan is subject to interest (currently 6.5%) which is added monthly. During 2022 interest totalling £15,508.69 was added to the amount owed. During 2022 the church made monthly repayments to BU starting at £3477.01/month and rose to £3932.37/month as the interest rate rose. The BU fixed the monthly repayment at £3932.37/month in October for a year. These payments are made from church funds and appear in the Summary of Balances and Transactions.

Three separate loans have been made by members (£45,000, £15,000 and £10,000) totalling £70,000. All the loans from members are interest free. They were received as payments into the church account in 2020 and do not appear in the Summary of Balances and Transactions. The loan of £10,000 was converted to a gift in November 2022.

In summary the amounts owed at the end of 2022 were:

	2022	2021
Baptist Union	438487.93	[462906.21]
Member Loan 1	43875.00	[45000.00]
Member Loan 2	15000.00	[15000.00]
Member Loan 3	<u>0.00</u>	<u>[10000.00]</u>
Total	497362.93	[532906.21]

- d) The retention payment of 2.5% of the building costs was paid to the builders in 2022.
- e) This is the total quantified assets and liabilities excluding the pension deficit.
- f) CBC Church Ministers are members of the Baptist Pension Scheme. The following note is based on material supplied by the Baptist Union.

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

- g) This lists the other assets and liabilities of the church which could be expressed in monetary terms, although this is not required under the “Receipts and Payments” level of accounting.

Summary of Balances and Transactions from January 1st to December 31st

-		
1) Balances brought forward (1st January)	2022	[2021]
For General work of the Church	32025.08	[66065.45]
For New Heart	80897.61	[129919.60]
For Specific Purposes (Directed Transactions)	<u>74.88</u>	<u>[6971.44]</u>
Total at January 1st	112997.57	[202956.49]
2) General Transactions ¹		
<u>Receipts</u>		
General Donations ²	58206.40	[55068.37]
External Donations ³	4942.07	[38.96]
Other General Receipts ⁴	<u>13307.71</u>	<u>[13218.54]</u>
Total General Receipts	76456.18	[68325.87]
<u>Payments</u>		
Ministry at CBC ⁵	-38888.90	[-37104.30]
Ministry through other local organisations ⁶	-5200.00	[-5466.00]
Ministry through other UK organisations ⁶	-4400.00	[-4508.85]
Ministry overseas ⁶	-4673.60	[-4998.10]
Governance ⁷	-1469.36	[-1237.63]
Premises ⁸	-19402.88	[-13282.66]
Transfer to New Heart	-0.00	[-35000.00]
Other ⁹	<u>-599.51</u>	<u>[-768.70]</u>
Total General Payments	-74634.25	[-102366.24]
Total General Transactions ¹⁰	1821.93	[-34040.37]
3) Transactions for New Heart (NH) ¹¹		
<u>Receipts for NH</u>		
NH Donations ¹²	37323.30	[64125.70]
Transfer from General	0.00	[35000.00]
NH from External Sources ¹³	9787.99	[2495.70]
Other NH Receipts ¹⁴	<u>10613.48</u>	<u>[12714.31]</u>
Total Receipts on NH	57724.77	[114335.71]
<u>Payments for NH</u>		
Professional Fees ¹⁵	-34853.22	[-117369.06]
Loan costs ¹⁶	-45535.77	[-41724.12]
Fit out costs ¹⁷	<u>-655.98</u>	<u>[-4264.52]</u>
Total Payments for New Heart	-81044.97	[-163357.70]
Total Transactions for New Heart	-23320.20	[-49021.99]
4) Directed Transactions		
Directed Receipts ¹⁸	3164.65	[1809.45]
Directed Ministry at CBC ¹⁹	-197.16	[-571.49]
Directed Ministry through other local organisations ²⁰	-622.13	[-234.00]
Directed Ministry through other UK organisations ²⁰	-261.49	[-239.62]
Directed Ministry overseas ²⁰	-1512.06	[-776.90]
Professionals	<u>-0.00</u>	<u>[-6884.00]</u>
Total Directed Transactions ²¹	571.81	[-6896.56]
Total Transactions on all Accounts	-20926.46	[-89958.92]
Total Funds at December 31st	92071.11	[112997.57]
5) Closing Balances Carried Forward (31st December)		
For general work of the Church	33847.01	[32025.08]
For New Heart	57577.41	[80897.61]
For Specific Purposes (Directed Transactions) ²¹	<u>646.69</u>	<u>[74.88]</u>
Total at December 31st	92071.11	[112997.57]

Explanatory Notes on Summary

- 1) This section covers the "General Funds" of the Church used for "normal" business, it excludes money connected with the New Heart Development Project. It also excludes money directly given (and used) for a specific purpose.

- 2) This is money given for the general work of the church, from members of the congregation, either in the Sunday collections or directly from Bank/Building Society Accounts.

- 3) This is money received from outside organisations or individuals:

Late Night Shopping Event	354.00	[38.96]
Events	2442.57	[0.00]
The Ark	1000.00	[0.00]
Anonymous	1000.00	[0.00]
Other	145.50	[0.00]

- 4) This consists of:

Tax rebate from Gift Aid scheme	12959.68	[13072.62]
Interest	348.03	[45.92]
Miscellaneous – cancelled cheque	0.00	[100.00]

Note that the Gift Aid claimed covers the tax period ending in April.

- 5) This is expenditure on activities at Crowthorne Baptist Church in support of our aims and objectives:

Employment of Minister	35355.83	[35178.87]
Other costs for services at CBC (including visiting speakers)	587.53	[783.99]
Cost of Educational Work (children, youth and adults)	274.07	[308.69]
Cost of Outreach work / events	2334.87	[530.50]
Cost of Pastoral Care (for members and others)	70.44	[253.32]
Training	32.09	[48.93]
Cost of Refreshments	234.07	[0.00]

The payments shown under Employment of Minister include ongoing payments into the Baptist Pension Scheme (£2706.65) for deficit contributions up to August 2022.

- 6) One of the ways we seek to fulfil our aims and objectives is by supporting appropriate activities at other organisations. These entries show money passed from the church general funds to other organisations. For money collected from members and passed directly onto the relevant organisations see Note 25.

In the immediate locality

Yeldall Manor	2000.00	[2000.00]
Quench Christian Bookshop	1200.00	[1200.00]
HopeZone	2000.00	[2001.00]
Communion Offerings	0.00	[265.00]

In the rest of the UK

Home Mission Fund	4400.00	[4400.00]
Communion Offerings	0.00	[108.85]

Overseas

BMS World Mission	4400.00	[4400.00]
World Vision (Child Sponsorship)	273.60	[273.60]
Communion Offerings	0.00	[500.00]

- 7) This expenditure is primarily made to fulfil legal obligations, consisting of:

Copyright licence	796.17	[756.25]
Independent examination of accounts	319.98	[330.83]
Safety checks (PAT / Fire)	340.21	[150.55]
Safeguarding	13.00	[0.00]

- 8) This is the cost associated with the buildings on the church site and the Manse provided for the Minister. The church buildings are essential for the fulfilment of our aims and objectives as is the provision of a suitable base for the Minister. This includes running and maintenance costs, provision of services and use of equipment. Specific costs are:
- | | | |
|---|---------|-----------|
| Utilities (Gas, electricity and water) | 4755.18 | [4930.54] |
| Council Tax, etc. | 3015.06 | [3805.54] |
| Telephone, Broadband, Website, Zoom | 643.40 | [861.64] |
| Repair and maintenance of buildings and equipment | 2332.40 | [0.00] |
| Manse | 450.00 | [0.00] |
| Cleaner's wages and Tax/NI | 3844.30 | [0.00] |
| Windows and other cleaning expenses | 858.38 | [454.12] |
| Office equipment and photocopier & paper | 837.79 | [433.77] |
| Insurance | 2263.00 | [2062.19] |
| Fit out | 0.00 | [656.88] |
| Other | 403.37 | [77.98] |
- The utilities include a water rebate of £1259.01.
- 9) This category is for a number of items which do not fit easily elsewhere, in particular the membership subscriptions.
- | | | |
|-----------------------|--------|----------|
| Evangelical Alliance | 80.00 | [80.00] |
| Tools With A Mission | 50.00 | [50.00] |
| A Rocha | 50.00 | [50.00] |
| Premier Christian | 24.50 | [49.00] |
| Baptist Union | 240.10 | [242.24] |
| SCBA | 30.00 | [50.00] |
| Christmas Decorations | 124.91 | [247.46] |
- 10) This is the total change in the balance in the church general account ignoring New Heart and money simply passing through which is designated for specific uses.
- 11) These are transactions in connection with the New Heart Building Project.
- 12) This is money given by the congregation for the New Heart building project. Much of it comes through regular donations by bank transfer, or in the collection. It also includes occasional one-off donations from the congregation.
- 13) External Receipts consisting of:
- | | | |
|------------------------------|---------|-----------|
| Rent | 4524.00 | [1260.00] |
| SCBC Church of the Year 2021 | | 4263.99 |
| [0.00] | | |
| Donations | 1000.00 | [0.00] |
| Equipment Sales | | 0.00 |
| [1235.70] | | |
- 14) Other New Heart Receipts consisting of:
- | | | |
|---------------------------------|---------|------------|
| Interest from bank accounts | 827.73 | [429.31] |
| Tax Rebate on Gift Aid | 9513.75 | [12035.00] |
| Income from events, sales, etc. | 272.00 | [250.00] |
- Note that the Gift Aid claimed covers the tax period ending in April.
- 15) These consisted of:
- | | | |
|---------------------------------------|----------|------------|
| Morris & Blunt (building contractors) | 26309.22 | [56306.02] |
| Allen Associates (architect and PM) | 1800.00 | [6360.00] |
| Resonics | 6744.00 | [0.00] |
| Other Professionals | 0.00 | [54703.04] |
- 16) New Loan repayments:
- | | | |
|--------------------|----------|------------|
| BU Loan | 44410.77 | [41724.12] |
| Church Member Loan | 1125.00 | [0.00] |
- 17) This is additional costs for the foyer TVs required to fit out the new building.

- 18) This is money given to the church which has been directed for use for specific purposes. It includes money given at communion services, and as a result of special appeals. How it has been used is described below (Notes 19 and 20). The church is also holding £506.38 for the Thursday Fellowship group whilst bank accounts are being changed. In all cases the money has been used as requested by the donors.
- 19) This is money given specifically for activities at Crowthorne Baptist Church. Consisting of:
 Cost of Bible Study Notes 197.16 [208.68]
 NB: £146.49 was received for Bible Study notes in 2022, i.e. £50.67 less than was paid, since £74.88 was carried forward from 2021, this leaves £24.21 held for this purpose.
- 20) This is money given specifically for other organisations for work in line with our aims and objectives. All money in this section was passed on during 2021, it consisted of:
- | | | |
|-------------------------------------|--------|----------|
| <u>In the immediate locality</u> | | |
| Local Women's Refuge | 162.40 | [30.00] |
| HopeZone | 174.83 | [99.00] |
| Bracknell HomeStart | 111.90 | [5.00] |
| Crowthorne Foodbank | 173.00 | [100.00] |
| <u>In the rest of the UK</u> | | |
| Spurgeon's (for work with children) | 134.05 | [86.15] |
| Farming Community Network | 127.44 | [5.00] |
| Macmillan Cancer | 0.00 | [148.47] |
| <u>Overseas</u> | | |
| Tear Fund | 150.17 | [5.00] |
| Tools With A Mission | 136.50 | [77.50] |
| Samaritan's Purse | 179.39 | [64.00] |
| Novo | 187.79 | [82.00] |
| Mission Aviation Fellowship | 145.55 | [116.40] |
| Barnabas Fund | 174.75 | [47.00] |
| Toilet Twinning | 0.00 | [385.00] |
| Ukraine (BMS) | 537.91 | [0.00] |
- 21) The transactions involving money given to the church for specific purposes will generally sum to zero, however as mentioned above in Notes 18 and 19, this is not always the case. In 2022, £50.67 more was spent than received on Study Notes. The church is holding £506.38 for Thursday Fellowship Group. For the Ukrainian Appeals £0.90 more was collected than paid out. The money collected via the Christmas card donations for Compassion UK (£115.20) is still to be paid out in 2023. This leaves £646.69 in the Directed Funds.

Prepared in line with the requirements of the Charities Act by Justine Wells on behalf of the Trustees of Crowthorne Baptist Church

F.A.O. Mrs. Justine Wells, Church Treasurer.

Crowthorne Baptist Church

Church accounts for period ending 31/12/2022

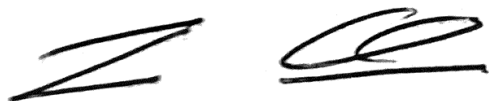
Independent Examination of Accounts

Report of the Independent Examiner to the Church Leaders/Trustees of Crowthorne Baptist Church

In accordance with the provisions of section 145 of the Charities Act 2011, I have examined the receipts and payments accounts and statement of assets and liabilities of Crowthorne Baptist Church relating to the year ending 31/12/2022. This examination did not extend to a comprehensive audit of such accounts or statements.

I confirm that the accounts and statement accord with the accounting records of the church, and that such records satisfy the requirements of the act. I am not aware of any matter to which attention needs to be drawn in order to obtain a proper understanding of the accounts. The presentation of the accounts are transparent, concise.

I would also add that at this moment in time I do not have a practicing certificate I am not in a position to underwrite these accounts other than to observe that they seem fair and reasonable. This assetation should therefore be viewed accordingly.



Mr Joseph Anichebe FCMA, CGMA, MBA, BA(Hons)

4, Ruskin Court

Crowthorne, Berkshire RG45 6DD

Dated 1st March 2023



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Crowthorne Baptist Church

**On accounts for the year
ended**

31/12/2022

**Charity no
(if any)**

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2022**.

**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:

01/03/2023

Name:

Joseph Anichebe FCMA, CGMA, MBA, BA(Hons)

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

CIMA

Address:

4 Ruskin Court

Crowthorne

Berkshire RG45 6DD

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.

I have reviewed the accounts and in my opinion they represent a true and fair view of the Church's financials. It is worth noting that this examination did not extend to a comprehensive audit of the accounts or statements.

I do not currently hold a practicing certificate so as such I do not accept any liability if subsequently the information provide to me is in error.

CROWTHORNE BAPTIST CHURCH

England & Wales - Charity number 1140491

Accounts



**TRUSTEES' ANNUAL REPORT
AND
FINANCIAL STATEMENT
2021**

TRUSTEES' REPORT

Aims and Purposes

Crowthorne Baptist Church is responsible for maintaining a Christian witness in the village and encouraging pastoral, evangelistic, social and ecumenical activities. We are also responsible for the maintenance of the buildings – the church and hall and provision of a manse for the Minister and their family.

Objectives and Activities

In fulfilling its Purpose, the Church will engage in a range of activities, either on its own or with others. These will vary from time to time, with activities being initiated, expanded or closed, as appropriate. The activities may include, but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching
- baptism, as defined in the Baptist Union's Declaration of Principle
- the Communion of the Lord's Supper which shall normally be observed at least once a month
- evangelism and mission; locally, regionally, nationally and internationally
- the teaching, encouragement, welcome and inclusion of young people
- nurture and growth of Christian disciples
- education and training for Christian and community service
- giving and encouraging pastoral care
- supporting and encouraging charitable social action in the United Kingdom and abroad
- encouraging relationships with and supporting Baptists and other Christians.

Vision and Goals

We are seeking to: "Build a Christ-Centred Community."

- We believe in God the Father, Son and Holy Spirit. We follow Jesus Christ and teaching within the Bible.
- We believe it's possible to have a personal relationship with our Father God and encourage all to encounter Him, grow in faith and develop spiritual maturity.
- We want our community to experience God's love and to feel part of a 'family'.

We aim to do this by:

- **Teaching** - growing disciples by providing Bible-based, Spirit-inspired instruction during our Sunday services, children's groups and home groups.
- **Telling** - reaching out to our community with the Good News of the love of Jesus through activities, events, personal relationships and invitations.
- **Treating** - providing godly pastoral care that enables people to belong, find healing for hurts, forgiveness of sins, and by developing a programme that enables people to establish real relationships with one another.
- **Transforming** - providing teaching, encouragement and opportunity for disciples to grow more and more into the likeness of Christ through the growth of the fruit of the Spirit.
- **Togetherness** - encouraging disciples through corporate acts of worship, teaching, caring and challenge

Associations

We are affiliated to the Baptist Union of Great Britain and locally participate in the Southern Counties Baptist Association. CBC has a Leadership structure of Pastor, Elders and Deacons who share responsibility for leading Teams covering Administration, Teaching, Worship, Pastoral Care, Outreach and Learning.

Impact of the Covid 19 pandemic

The restrictions resulting from the global pandemic continued to have an impact. As 2021 started we still had to rely on recorded services for our regular worship and teaching. Even when restrictions started to be relaxed, we still could not use our intended temporary Sunday home, Wildmoor Heath School, and we had to wait for completion of our new building before we could resume meeting together.

New Heart Project

Covid had also impacted our building project and the start of the handover of the building was delayed until April. Final fit out and testing of equipment was still needed and furniture needed to be delivered. This was followed by training for people on our equipment, emergency procedures, etc. In May we held open days so that our members and the wider public could see the new and refurbished buildings. It was with great excitement that we held our first service in the church on Pentecost Sunday, 23rd May 2021, even though there was disappointment that Covid restrictions meant that public singing was not possible and social distancing needed to be observed.

Worship and Teaching

Services continued to be prepared on video for the most of the first half of the year. Contributions for each service were recorded at home and music recorded by our lead keyboard player. The individual elements were then compiled to produce a video service that was stored on YouTube. A link to the recording was shared with all our regular worshippers and published on our website to allow wider access.

The Worship Team was delighted when our church was ready for use again and we could worship together. We recognised that some people were still uncomfortable with meeting together, so each service was recorded on video so that everyone could still feel part of the church. As the year progressed, additional video equipment was installed so that a more professional recording could be prepared.

During the year our Sunday Services focused on the following themes:

January	Looking at our verse for the year – Colossians 1:10
February to April	The Book of Colossians
June	The Holy Spirit at work (using the Book of Acts)
July and August	God's plan for your wellbeing – based on the book by Dave Smith of Kingsgate Church, Peterborough
September	A month of celebrations, including the Dedication of our new building on 12 th September, when Lynn Green, General Secretary of the Baptist Union, was our preacher
October and November	A series based on Joseph with readings selected from Genesis 37 to 43
Advent and Christmas	God's amazing promises

We were also able to celebrate key events during the year – Easter, Harvest, Remembrance Sunday, etc.

On 13th November we were finally able to hold an induction service to formally welcome Kevin Mills as our Pastor.

Events and Outreach

As the year started we were pleased that all of our regular activities had found temporary homes while our building was being redeveloped. We want to thank those organisations that found space for these groups to meet:

- **Ark Pre-School** – decided to continue meeting at Wellington College until the end of the 20/21 academic year. They then used the summer break to move back and began meeting in the Hub (the refurbished hall) from September. As a result of the relationships established with Wellington College, they decided to continue to use the school grounds for outdoor activities on a couple of days each week. Our strong links with the Ark were maintained by the active participation of church members on the Ark committee.
- **HopeZone / Zone 6** (weekly Youth Groups established by Crowthorne churches) – needed to review activities for several reasons. We were pleased that some meetings of the Zone 6 group were able to restart at the Hub.
- **Thursday Fellowship, Craft Group and Coffee Mornings** – These meetings were finally able to restart from the autumn. Each of them attracts people who may not be ready or able to join in the regular Sunday worship.
- **Shine** – an alternative monthly service for all ages was initiated in October. It was held on a Sunday morning to attract new and existing families for a fun time of worship, which included games, breakfast, craft, songs, reflection and prayer.

House group meetings were also able to restart from the autumn and included a new group that met on Wednesday evenings.

The group that had started to use The Bible Society's "Open the Book" resources to present Bible stories in local schools was still hampered by Covid restrictions and had to restrict its work to planning to start again in 2022.

We were disappointed that the peak in Covid infections in December meant that the Christingle service couldn't proceed as planned on Christmas Eve and had to be adapted. Instead, the church was open for families to come in to make a Christingle to take home and have refreshments.

Communication

During the year we have maintained our website and continued to use social media to advertise our activities. Our recorded services can all be accessed from the website.

Following discussions within the church membership we decided to relaunch a news sheet. This was produced monthly from October 2021.

Churches Together In Crowthorne

We have continued to work with the other churches in the village. Unfortunately many planned activities could not be held again, although churches did come together to help the Parish Council with the Late Night Shopping event at the end of November.

Church Leadership and Governance

Leadership Team Meetings were held using Zoom conferencing until restrictions were relaxed sufficiently to allow face to face meetings. The members of the team were:

Minister – Kevin Mills

Elders – Mike Stephenson and Elaine Hood

Deacons – Ian Burrow (Treasurer), Philip Hood (Administration). Justine Wells was appointed as Assistant Treasurer and Emma Frost and Alan Gravett were elected as Deacons at the AGM.

The Covid restrictions had an impact on the meetings that could be held. Meetings of the Leadership Team were held using Zoom video conferencing once restrictions were imposed. Wider church meetings were held using Zoom for the first half of the year, but could resume in person from our October meeting.

The main elections normally held at the AGM were held by an email ballot.

Membership

At the end of 2021 there were 50 voting members.

Manse

The church also owns a manse for the use of the minister.

Safeguarding Policy

The Safeguarding Policy was re-adopted at the AGM (which was held on Zoom). This is based on the guidance prepared by the Baptist Union. All volunteer DBS checks were up to date.

GDPR

Although we do not handle significant personal data and there is no requirement for us to register with the Data Commissioner's Office, we do have a Data Policy. Regular church attenders have been given the option for their data to be held by the church and shared within the fellowship. Their responses are maintained in a register.

Support for Outside Groups

We have been able to continue to give financial support to several external charities. These are detailed below (see "Finance").

Once again, the Shoebox Appeal gave members and friends the opportunity to make a Christmas parcel for distribution via Samaritan's Purse. In 2021 we packed 70 shoeboxes, which ended up being sent to children in Central Asia.

FINANCE REPORT 2021

Finance Overview

During 2021 the Church current account was with the Co-operative Bank. There was also a deposit account with the Co-operative Bank, which allowed money to be held in an instant access account. Additional deposit accounts were held with Kingdom Bank and the Baptist Union which have notice periods.

To aid clarity, figures in this overview are rounded to the nearest pound. They are derived from the detailed financial records for the calendar year 2021, which are reproduced at the end of this report. The figures include the additional quantifiable assets and liabilities listed in the statement of assets and liabilities. In summary they show:

- Total quantified assets held by the Church at the end of 2021 were £1,923,243 (compared with £1,087,370 at the end of 2020). Unlike previous years, this statement also includes quantified values of the premises owned by the church such as buildings. These figures include the Church's liability to the BU, church members and the pension fund deficit (excluding this the total assets were £112,998).
- The "general" money held for use in normal church activities was £32,025 (£66,065 in 2020).
- The amount held for the New Heart Project at the end of 2021 was £80,898 (£129,920 at the end of 2020)
- In addition some money was held for specific purposes (directed transactions), totalling £74.88 (£6,971 in 2020).

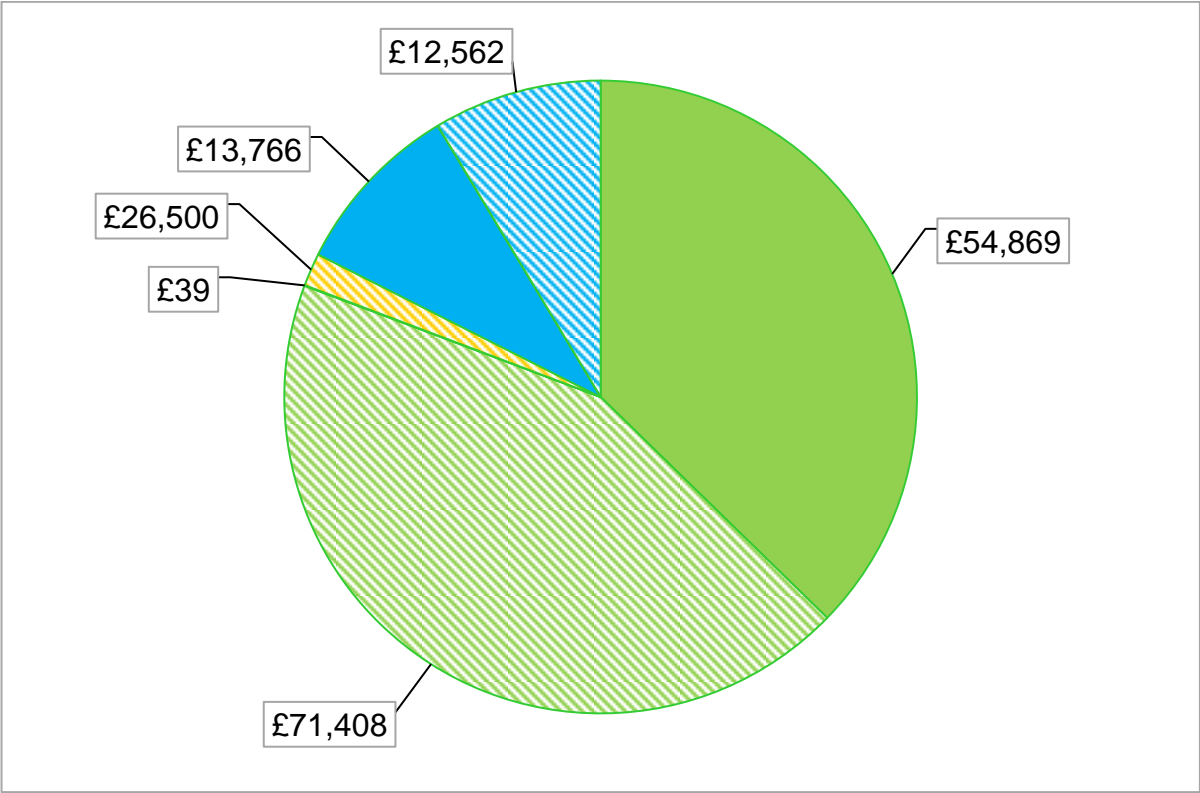
During the year the money held in the general account decreased by £34,000. This was in part to moving £35,000 from the "general" money to the New Heart Project to help with the fit out costs of the new building.

Looking at the New Heart Development Project, there was a considerable decrease in the amount held during 2021. This was due to costs for completing the building project in 2021. A final retention payment is due in 2022. The income was increased by donations given during the Church building dedication service in September 2021. More information is given on the New Heart project in other sections of this report.

Considering other money directed for specific purposes; by the end of 2021 a total of just under £75 was held. The money previously held in the directed fund for the specific purpose of refurbishing the front building was spent during 2021.

Sources of Income

Overall the church income during 2021 was £147,662 (excluding money which was to be passed on to others, e.g. communion collections and loans from church members). The income came primarily through regular gifts from the congregation directly into the bank via standing orders, the weekly collections and the tax rebate received through the Gift Aid scheme. A breakdown of the income into key categories is shown in the pie chart.

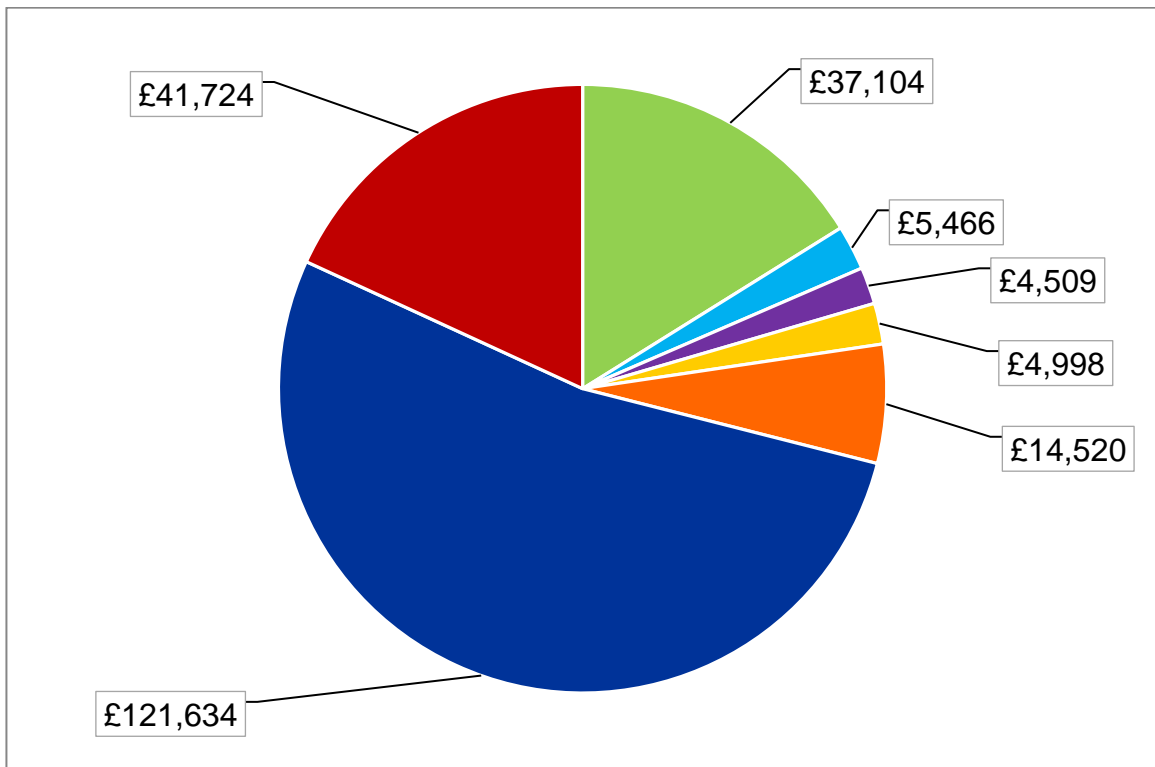


■ From Congregation
 ■ External Gifts
 ■ Other

Within each colour block, the solid sections represent money for the general running of the church and the hatched sections the equivalent items for New Heart. The “Other” category is principally interest and the tax rebate under the gift aid scheme. The total amount (in whole pounds) received in each category is also shown.

Use of Resources

Overall, the payments made by the church during 2021 amounted to £229,955, a breakdown of the way the money was used is shown in the pie chart. The majority of this was spent on the New Heart building project which, when completed will allow us to more fully and effectively meet our Aims. A significant part of the general spending was to support the work of other organisations whose work is in line with our Aims and Purposes (see the section on financial support for other organisations below) thus widening the scope of the church's work. The section labelled Ministry at CBC refers to expenditure in direct support of the ministry of the Church in and around Crowthorne (including worship at the church, outreach, teaching and pastoral support). Other sections show money given to organisations primarily working locally to the church, elsewhere in the UK and Overseas. Also shown is money spent on administration (including ensuring compliance with relevant legislation) and costs associated with the premises such as utilities.



Please note that the two pie charts are not to the same scale.

Financial Support for Other Organisations

In addition to our own work, the church also seeks to advance the Christian faith by the support of other organisations operating locally, nationally and globally. In terms of financial support, many church members make individual gifts to a range of organisations, but in addition the church as a body has made a number of donations. These are sourced both from the general fund and from the “directed income” such as collections held at monthly communion services, and for specific events (e.g. in response to disaster relief appeals) or through gifts by members for particular purposes.

The financial support in 2021 was given to:

- Baptist Missionary Society World Mission, Baptist Union Home Mission, Yeldall Manor, HopeZone, Quench Christian Bookshop, Baptist Union, World Vision (Child Sponsorship), Evangelical Alliance, Tools with a Mission, A Rocha directly from church funds.
- Support was given to Spurgeon’s Children’s Charity, Tearfund, HopeZone, Tools With A Mission, Farming Community Network, Mission Aviation Fellowship, Nōvo, Crowthorne Foodbank, Home Start, Berkshire Women’s Refuge, Samaritan’s Purse and Barnabas Fund from collections, events and donations.

Reserves Policy

The reserves policy of Crowthorne Baptist Church is that we should retain sufficient funds for the general running of the church to allow for the loss of income from two of the largest financial supporters of the church and a significant unexpected uninsured expenditure. At present this is estimated to be £20,000 for the “general” money and £11,000 for the New Heart. The balance held at the end of 2021 was £32,025 and £80,898 respectively. As the church starts to use its new building it is expected that the cost of running it will be higher than in previous years. For the New Heart project there is still as a retention payment of just under £30,000 to be paid in 2022. As the church has taken out a major loan with the Baptist Union, it therefore seems prudent to hold a larger reserve going in to 2022 and to review the reserves target again at the end of the year when the financial position should be much clearer.

CROWTHORNE BAPTIST CHURCH

Statement of Financial Activities for the year 2021

Introduction

As always, this report is presented in ways that are intended to make clear the financial position of Crowthorne Baptist Church as a “business”. It is of course essential that it is considered against the background of our foundation in, and reliance upon, Christ. I would like to take this opportunity to thank the various people who have helped in the preparation of these accounts and the day-to-day running of the finances of the Church; without their efforts we would have great difficulty in keeping the records necessary to monitor and manage our finances.

The summary below is presented in broadly the same way as last year including a section showing the “Assets and Liabilities” of the Church. In line with “Receipts and Payments Accounting”, the form appropriate for a church with our income. Unlike previous years, this statement also includes quantified values of the premises owned by the church such as buildings. As last year the Church’s liabilities for the deficit in the pension scheme have been quantified.

As in previous years, this is followed by the receipts and payments records given in the summary of balances and transactions. Included here are records for the money used for the general running of the church, a separate record for the New Heart Development Fund and also a record of money given for specific purposes (referred to as “Directed Transactions”) such as the designated collections taken at communion services. Each of these areas is broken down to show in more detail the sources of funds and the ways they have been used. This breakdown is intended to show the way funds are used to support the main charitable aims and objectives of the church. These records also show the overall change in money held over the year.

Overview

The quantified net assets held by the Church at the end of 2021 (as shown in the Statement of Assets and Liabilities on page 3), total **£1,923,242.92** (£1,087,369.51 at the end of 2020). These figures now include the liability to the BU, church members and the pension fund deficit, without this the figures are **£112,997.57** [£202,956.49] which matches the figures in the Summary of Balances (page 6).

Of this the amount held for New Heart at the end of 2021 was **£80,897.61** [£129,919.60 at the end of 2020], and **£74.88** was directed towards other specific purposes [£6,971.44 at the end of 2020], leaving the remaining **£32,025.08** [£66,065.45 in 2020] as “general” money.

The money held for the general work of the church was lower than during 2021. The main reason for this was that at the beginning of 2021 the church agreed to transfer £35,000 from the “general” to the New Heart project to help with the cost of fitting out the new church buildings during the year. The general income was very slightly lower than in 2020.

Turning to the New Heart Development Project, the funds held at the end of 2021 are considerable lower than at the end of 2020 by £49,022. This was due to paying for the building work and fit out of the new building which was completed in May 2020. The receipts were lower than in 2020. This was primarily due to having received some grants in 2020. At the dedication service for the new building the church held a thanksgiving collection and additional donations were received to support the New Heart project. Payments were much lower in 2021 as the building phase of the New Heart project was completed.

Considering other money directed for specific purposes; by the end of 2021 a total of just under £75 was held. The money previously held in the directed fund for the specific purpose of refurbishing the front building was spent during 2021.

Statement of Assets and Liabilities at December 31st

The Statement of Assets and Liabilities includes a list of the monies held as cash or in bank accounts but also lists major debts and credits at the end of the year. This statement also includes quantified values of the premises owned by the church. Other assets of the church are not formally quantified.

1) Quantified Items

	2021	[2020]
i) Bank Accounts		
Current Account (Coop)	20625.19	[36053.88]
BU Deposit Account	22480.14	[22434.22]
BU 7-Day Notice Account	45816.72	[95717.43]
BU 3-month Notice Account	14183.68	[4158.88]
Kingdom Bank Deposit Account	4539.61	[4244.92]
Coop Savings Account	<u>5330.91</u>	<u>[40320.38]</u>
Total	112976.25	[202929.21]
ii) Held as cash		
Unbanked Offerings ^a	<u>21.32</u>	[27.28]
Total	21.32	[27.28]
iii) Other Significant Assets ^b		
Church Premises	1790000.00	[670000.00]
Manse	<u>600000.00</u>	<u>[600000.00]</u>
Total	2390000.00	[1270000.00]
iv) Current Liabilities		
Loans ^c	-532906.21	[-362766.38]
Retention Payment ^d	<u>-26309.00</u>	<u>[-0.00]</u>
Total	-559215.21	[-362766.38]
Total of Quantified Assets & Current Liabilities ^e	1943782.36	[1110190.11]
Liability for Pension Scheme Deficit ^f	-20539.44	[-22821.60]
Total of Quantified Assets & all Liabilities ^g	1923242.92	[1087369.51]

2) Non-Quantified Items ^h

i) Assets

Musical equipment held at Church
Sound and Vision Equipment held at Church
Other assets at Church

ii) Liabilities

None

Explanatory Notes on Statement

- a) To simplify the banking process, small change is only banked in “standard amounts” (e.g. £10 worth of 50p coins). The remainder is retained as “Unbanked Offerings”.
- b) For the church the values are based on the re-instatement figure in the 2021 insurance policy for the new building. The 2020 figure was based on the insurance re-instatement of the old building and reduced by 25% to reflect the then incomplete state of the building. The value shown against the Manse is based on a 2019 valuation.
- c) During 2021 the major building work was completed at the church site to provide a new worship area and improved meeting areas for church and community use (the New Heart project). This building work is also the reason for the significant drop in funds held under the New Heart heading.

To facilitate the work a loan was arranged with the Baptist Union and supplemented with loans from members. The Baptist Union provided a loan of £499,835.36. At the end of 2020, £301,734.08 had been paid by BU directly to the builders and further £198,101.28 was paid in 2021. This loan is subject to interest (currently 3.1%) which is added monthly. During 2021 interest totalling £13,762.67 was added to the amount owed. The payments to the builders and the interest added do not appear in the Summary of Balances and Transactions since the money did not pass through the church accounts. During 2021 the church made monthly repayments to BU of £3477.01/month. These payments are made from church funds and do appear in the Summary of Balances and Transactions.

Three separate loans have been made by members (£45,000, £15,000 and £10,000) totalling £70,000. All the loans from members are interest free. They were received as payments into the church account in 2020 and do not appear in the Summary of Balances and Transactions. No repayments were made on these loans during 2021.

In summary the amounts owed at the end of 2021 were:

	2021	2020
Baptist Union	462906.21	[292766.38]
Member Loan 1	45000.00	[45000.00]
Member Loan 2	15000.00	[15000.00]
Member Loan 3	<u>10000.00</u>	<u>[10000.00]</u>
Total	532906.21	[362766.38]

- d) This is the retention payment of 2.5% of the building costs due to be paid to the builders in 2022.
- e) This is the total quantified assets and liabilities excluding the pension deficit.
- f) CBC Church Ministers are members of the Baptist Pension Scheme. The following note is based on material supplied by the Baptist Union.

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

The scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on December 31st 2011. Prior to this date the main benefits provided through the Defined Benefit (DB) Plan was a 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. Since January 1st 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the Defined Benefit (DB) Plan was performed as at 31st December 2019 by a professionally qualified actuary. The market value of the DB Plan assets at the valuation date was £298 million, whilst the level of assets needed to pay the benefits was £316m, giving a deficit of £18m (equivalent to a past service level funding of 94%). CBC and other participating employers in the DB Plan are collectively responsible for funding this deficit. These figures are a marked improvement over those from the 2016 valuation, largely due to a £33 million contribution to the pension fund by the Baptist Union.

Under the Schedule of Contributions, at the start of 2021 the Church made monthly payments in respect of the DB scheme deficit of £380.36 [£373.78 in 2020]. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability for these payments may be calculated as the rate per month (£380.36) times the number of months to June 2026 (54) which amounts to £20,539.44 at December 31st 2021. Despite the small increase in contribution level, this is a reduction from the figure reported for 2020 (£22,821.60) since an additional 12 months of payments have been. It should be noted that the time until clearance of the deficit is very susceptible to changes in market performance.

The church has also been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31st December 2021 is £31,600 (£47,600 at the end of 2020).

- g) This reflects the position including the liability for the pension deficit (which will be paid over the next four and a half years).
- h) This lists the other assets and liabilities of the church which could be expressed in monetary terms, although this is not required under the "Receipts and Payments" level of accounting

Summary of Balances and Transactions from January 1st to December 31st

1) Balances brought forward (1st January)	2021	[2020]
For General work of the Church	66065.45	[54835.61]
For New Heart	129919.60	[492972.23]
For Specific Purposes (Directed Transactions)	<u>6971.44</u>	<u>[6954.51]</u>
Total at January 1st	202956.49	[554762.35]
2) General Transactions ¹		
<u>Receipts</u>		
General Donations ²	55068.37	[54868.77]
External Donations ³	38.96	[370.00]
Other General Receipts ⁴	<u>13218.54</u>	<u>[13766.20]</u>
Total General Receipts	68325.87	[69004.97]
<u>Payments</u>		
Ministry at CBC ⁵	-37104.30	[-10204.46]
Ministry through other local organisations ⁶	-5466.00	[-9180.00]
Ministry through other UK organisations ⁶	-4508.85	[-6645.00]
Ministry overseas ⁶	-4998.10	[-5173.60]
Governance ⁷	-1237.63	[-1048.12]
Premises ⁸	-13282.66	[-24754.84]
Transfer to New Heart ⁹	-35000.00	[0.00]
Other ¹⁰	<u>-768.70</u>	<u>[-769.11]</u>
Total General Payments	-102366.24	[-57775.13]
Total General Transactions ¹¹	-34040.37	[11229.84]
3) Transactions for New Heart (NH) ¹²		
<u>Receipts for NH</u>		
NH Donations ¹³	64125.70	[71408.00]
Transfer from General ¹⁴	35000.00	[0.00]
NH from External Sources ¹⁵	2495.70	[26500.00]
Other NH Receipts ¹⁶	<u>12714.31</u>	<u>[12562.13]</u>
Total Receipts on NH	114335.71	[180470.13]
<u>Payments for NH</u>		
Loan costs ¹⁷	-41724.12	[-10471.03]
Professional Fees ¹⁸	-117369.06	[0.00]
Fit out costs ¹⁹	<u>-4264.52</u>	<u>[-533051.73]</u>
Total Payments for New Heart	-163357.70	[-543522.76]
Total Transactions for New Heart	-49021.99	[-363052.63]
4) Directed Transactions ²⁰		
Directed Receipts ²¹	1809.45	[934.42]
Directed Ministry at CBC ²²	-571.49	[-156.29]
Directed Ministry through other local organisations ²³	-234.00	[-258.51]
Directed Ministry through other UK organisations ²³	-239.62	[-147.69]
Directed Ministry overseas ²³	-776.90	[-100.00]
Professionals ²⁴	-6884.00	[-0.00]
Other	<u>-0.00</u>	<u>[-255.00]</u>
Total Directed Transactions ²⁵	-6896.56	[16.93]
Total Transactions on all Accounts	-89958.92	[-351805.86]
Total Funds at December 31st	112997.57	[202956.49]
5) Closing Balances Carried Forward (31st December)		
For general work of the Church	32025.08	[66065.45]
For New Heart	80897.61	[129919.60]

For Specific Purposes (Directed Transactions) ²⁵	74.88	[6971.44]
Total at December 31st	112997.57	[202956.49]

Explanatory Notes on Summary

- 1) This section covers the “General Funds” of the Church used for “normal” business, it excludes money connected with the New Heart Development Project, it also excludes money directly given (and used) for a specific purpose.
- 2) This is money given for the general work of the church, from members of the congregation, either in the Sunday collections or directly from Bank/Building Society Accounts.
- 3) This is money received from outside organisations or individuals

Late Night Shopping Event	38.96	[0.00]
Allen Organs (Sale of old organ)	0.00	[250.00]
Anonymous	0.00	[120.00]
- 4) This consists of:

Tax rebate from Gift Aid scheme	13072.62	[13692.95]
Interest	45.92	[73.25]
Miscellaneous – cancelled cheque	100.00	[0.00]

Note that the Gift Aid claimed covers the tax period ending in April.
- 5) This is expenditure on activities at Crowthorne Baptist Church in support of our aims and objectives:

Employment of Minister	35178.87	[8124.28]
Other costs for services at CBC (including visiting speakers)	783.99	[1236.77]
Cost of Educational Work (children, youth and adults)	308.69	[128.40]
Cost of Outreach work	530.50	[76.71]
Cost of Pastoral Care (for members and others)	253.32	[638.30]
Training	48.93	[0.00]

The payments shown under Employment of Minister include ongoing payments into the Baptist Pension Scheme (£4564.32 for deficit contributions) and direct cost of the vacancy £475.00 for expenses for the Moderator.
- 6) One of the ways we seek to fulfil our aims and objectives is by supporting appropriate activities at other organisations. These entries show money passed from the church general funds to other organisations. For money collected from members and passed directly onto the relevant organisations see Note 25.

In the immediate locality

Soulscape (formerly Wokingham Schools Worker)	0.00	[810.00]
Yeldall Manor	2000.00	[4200.00]
Quench Christian Bookshop	1200.00	[1200.00]
HopeZone	2001.00	[2810.00]
Communion Offerings	265.00	[160.00]

In the rest of the UK

Home Mission Fund	4400.00	[6600.00]
Communion Offerings	108.85	45.00]

Overseas

BMS World Mission	4400.00	[4400.00]
World Vision (Child Sponsorship)	273.60	[273.60]
Communion Offerings	324.50	[500.00]

Whilst the church was not meeting, due to Covid-19 restrictions, it was agreed that the church would make up any shortfall up to £100 in communion donations received for the charities normally collected for and paid from the general fund.
- 7) This expenditure is primarily made to fulfil legal obligations, consisting of:

Copyright licence	756.25	[734.98]
Independent examination of accounts	330.83	[313.14]
PAT (electrical safety checks)	150.55	[0.00]

- 8) This is the cost associated with the buildings on the church site and the Manse provided for the Minister. The church buildings are essential for the fulfilment of our aims and objectives as is the provision of a suitable base for the Minister. This includes running and maintenance costs, provision of services and use of equipment. Specific costs are:
- | | | |
|---|---------|------------|
| Utilities | 4930.54 | [2968.68] |
| Council Tax, etc | 3805.54 | [60.00] |
| Telephone, Broadband, Website, Zoom | 861.64 | [493.13] |
| Repair and maintenance of buildings and equipment | 0.00 | [16430.97] |
| Cleaner's wages and Tax/NI | 0.00 | [2057.70] |
| Windows and other cleaning expenses | 454.12 | [35.98] |
| Office equipment and photocopier | 433.77 | [521.59] |
| Insurance | 2062.19 | [1666.79] |
| Room Hire | 0.00 | [520.00] |
| Fit out | 656.88 | [0.00] |
| Other | 77.98 | [0.00] |
- The cost of utilities was higher in 2021 as we started to use the new building. A refund of £417.60 was received in 2021 for reconnection work not required but paid for in 2020.
- 9) Whilst the church was seeking a new minister funds were accumulated due to not having to pay a stipend. The church agreed to transfer £35,000 from the general fund to the New Heart fund to enable the church to fit out the new building and refurbish the old building.
- 10) This category is for a number of items which do not fit easily elsewhere, in particular the membership subscriptions.
- | | | | |
|------------------------|--------|----------|---------|
| Evangelical Alliance | | 80.00 | [80.00] |
| Tools With A Mission | 50.00 | [50.00] | |
| A Rocha | 50.00 | [50.00] | |
| Premier Christian | 49.00 | [36.75] | |
| Baptist Union | 242.24 | [235.00] | |
| SCBA | 50.00 | [0.00] | |
| Christmas Decorations | 247.46 | [0.00] | |
| Post box/ notice board | 0.00 | [317.36] | |
- 11) This is the total change in the balance in the church general account ignoring New Heart and money simply passing through which is designated for specific uses. Without the £35,000 transfer from general to New Heart the total general transactions would have resulted in a breakeven year.
- 12) These are transactions in connection with the New Heart Building Project.
- 13) This is money given by the congregation for the New Heart building project. Much of it comes through regular donations by bank transfer, or in the collection. It also includes occasional one-off donations from the congregation.
- 14) The church agreed to transfer £35,000 from the general fund to the New Heart fund to enable the completion of the fit out of the new buildings.
- 15) This consists of £1260 from the hire out of the Hub and £1235.70 from the sale of old equipment.
- 16) Other New Heart Receipts consisting of:
- | | | |
|--------------------------------|----------|-----------|
| Interest from bank accounts | 429.31 | [2764.63] |
| Tax Rebate on Gift Aid | 12035.00 | [9697.50] |
| Income from events, sales, etc | 250.00 | [100.00] |
- Note that the Gift Aid claimed covers the tax period ending in April.
- 17) This is the loan repayments made to the BU at £3477.01 /month.

- 18) These consisted of:
- | | | |
|---|----------|-------------|
| Morris & Blunt (building contractors) | 56306.02 | [463033.98] |
| Allen Associates (architect and PM) | 6360.00 | [16616.00] |
| Environmental Engineering Partnership | 2400.00 | [7200.00] |
| McBains (quantity surveyors) | 0.00 | [13272.00] |
| RBC (building control) | 0.00 | [2058.48] |
| Mursell (party wall) | 0.00 | [478.50] |
| Certhia Consulting | 0.00 | [435.00] |
| SFL (audio visual) | 28733.79 | [19044.51] |
| Alpha Furnishings (chairs) | 11586.38 | [3862.13] |
| CS Catering (kitchen items & refund) | -277.13 | [7051.13] |
| Andrew Goddard Associates (Health & Safety Consultants) | 252.00 | [0.00] |
| Matcham Signs (Obelisk) | 5996.40 | [0.00] |
| Avocet (Staging) | 2938.80 | [0.00] |
| Décor Interiors (Blinds) | 2312.00 | [0.00] |
| Island Fire Protection | 760.80 | [0.00] |
- 19) This is additional costs for miscellaneous items required to fit out the new buildings.
- 20) This is money given to the church which has been directed for use for specific purposes. It includes money given at communion services, and as a result of special appeals.
- 21) This is money given to the church for specific purposes, how it has been used is described below (Notes 24 to 26). In all cases the money has been used as requested by the donors.
- 22) This is money given specifically for activities at Crowthorne Baptist Church. Consisting of:
- | | | |
|---------------------------|--------|----------|
| Cost of Bible Study Notes | 208.68 | [194.76] |
| Christmas Meal | 362.81 | [0.00] |
- NB: £196.12 was received for Bible Study notes in 2021, ie £12.56 less than was paid, since £87.44 was carried forward from 2020, this leaves £74.88 held for this purpose.
- 23) This is money given specifically for other organisations for work in line with our aims and objectives. All money in this section was passed on during 2021, it consisted of:
- In the immediate locality
- | | | |
|----------------------|--------|---------|
| Local Women's Refuge | 30.00 | [20.00] |
| HopeZone | 99.00 | [20.00] |
| Bracknell HomeStart | 5.00 | [91.20] |
| Crowthorne Foodbank | 100.00 | [77.31] |
- In the rest of the UK
- | | | |
|-------------------------------------|--------|---------|
| Spurgeon's (for work with children) | 86.15 | [55.00] |
| Farming Community Network | 5.00 | [92.69] |
| Macmillan Cancer | 148.47 | [0.00] |
- Overseas
- | | | |
|-----------------------------|--------|---------|
| Tear Fund | 5.00 | [5.00] |
| Tools With A Mission | 77.50 | [20.00] |
| Samaritan's Purse | 64.00 | [20.00] |
| Novo | 82.00 | [20.00] |
| Mission Aviation Fellowship | 116.40 | [15.00] |
| Barnabas Fund | 47.00 | [20.00] |
| Toilet Twinning | 385.00 | [0.00] |
- Whilst the church was not meeting, due to Covid-19 restrictions, it was agreed that the church would make up any shortfall up to £100 in communion donations received for the charities normally collected for and paid from the general fund.
- 24) £6884 was carried over from 2020 for the purpose of refurbishing the front building and was used as such during 2021.
- 25) The transactions involving money given to the church for specific purposes will generally sum to zero, however as mentioned above in Notes 24 to 26, this is not always the case. In 2021, £12.56 more was spent than received on Study Notes. Money received in previous years for the specific refurbishment of the hall was also spent. This gives a decrease of funds held of £6891.56 which subtracted from the £6971.44 carried over from 2020 gives an overall total held of £74.88.



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
CROWTHORNE BAPTIST CHURCH, CROWTHORNE, BERKS. RG45 7AT

On accounts for the year
ended

31st. DECEMBER 2021
Charity no (if any) 1140491

Set out on page

1

Respective responsibilities
of trustees and examiner

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:
 examine the accounts under section 145 of the Charities Act,
 to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
 to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a 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 the 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 examiner's
statement

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

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

Signed:

Ian Dettmer

Date:

10th. March 2022

Name:

IAN DETTMER

Address:

12 HUNTERS GATE
ABBEYDALE
GLOUCESTER. GL4 5FE

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

A large, empty rectangular box with a thin black border, occupying the central and right portions of the page. It is intended for the user to provide details as requested in the text to its left.

CROWTHORNE BAPTIST CHURCH

England & Wales - Charity number 1140491

Accounts



**TRUSTEES' ANNUAL REPORT
AND
FINANCIAL STATEMENT
2020**

Aims and Purposes

Crowthorne Baptist Church is responsible for maintaining a Christian witness in the village and encouraging pastoral, evangelistic, social and ecumenical activities. We are also responsible for the maintenance of the buildings – the church and hall and provision of a manse for the Minister and their family.

Objectives and Activities

In fulfilling its Purpose, the Church will engage in a range of activities, either on its own or with others. These will vary from time to time, with activities being initiated, expanded or closed, as appropriate. The activities may include, but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching
- baptism, as defined in the Baptist Union's Declaration of Principle
- the Communion of the Lord's Supper which shall normally be observed at least once a month
- evangelism and mission, locally, regionally, nationally and internationally
- the teaching, encouragement, welcome and inclusion of young people
- nurture and growth of Christian disciples
- education and training for Christian and community service
- giving and encouraging pastoral care
- supporting and encouraging charitable social action in the United Kingdom and abroad
- encouraging relationships with and supporting Baptists and other Christians.

Vision and Goals

We are seeking to: "Build a Christ-Centred Community."

- We believe in God the Father, Son and Holy Spirit. We follow Jesus Christ and teaching within the Bible.
- We believe it's possible to have a personal relationship with our Father God and encourage all to encounter Him, grow in faith and develop spiritual maturity.
- We want our community to experience God's love and to feel part of a 'family'.

We aim to do this by:

- **Teaching** - growing disciples by providing Bible-based, Spirit-inspired instruction during our Sunday services, Children's Groups and Home Groups.
- **Telling** - reaching out to our community with the Good News of the Love of Jesus through activities, events, personal relationships and invitations.
- **Treating** - providing godly pastoral care that enables people to belong, find healing for hurts, forgiveness of sins, and by developing a programme that enables people to establish real relationships with one another.
- **Transforming** - providing teaching, encouragement and opportunity for disciples to grow more and more into the likeness of Christ through the growth of the fruit of the Spirit.
- **Togetherness** - encouraging disciples through corporate acts of worship, teaching, caring and challenge

Associations: We are affiliated to the Baptist Union of Great Britain and locally participate in the Southern Counties Baptist Association. CBC has a Leadership structure of Pastor, Elders and Deacons who share responsibility for leading Teams covering: Administration, Teaching, Worship, Pastoral Care, Outreach and Learning.

Minister and Pastoral Search

We continued our search for our new minister under the guidance of our Moderator, Rev. Colin Baker of Caversham Baptist Church. In September we were pleased to be able to invite Rev. Kevin Mills to come to "Preach with a view to the Pastorate" and were fortunate to be able to use St John's church for this occasion. A subsequent Church Meeting held at Crowthorne Methodist Church voted to invite Kevin to be

our next Minister. Following his acceptance he moved into the manse in October and formally commenced duties in mid November.

Impact of the Covid 19 pandemic

The restrictions resulting from the global pandemic had a severe impact on all areas of church life and severely limited the activities that could be undertaken. Nevertheless we were delighted that the church was still able to function and particularly that a worship programme could be maintained.

We realised that a major challenge was keeping in touch with each other so encouraged members to visit each other and say hello – even through a window. Two couples also decided to participate in a sponsored walk in support of Yeldall Manor but to “visit” as many members as possible. This resulted in many smiles as well as a good donation to Yeldall.

New Heart Project

After many years of preparation we were excited that the redevelopment of the site began in February. Unfortunately work had to stop during the first lockdown. When building recommenced the project timetable was reviewed with a target handover date of February 2021.

Members of the church have met regularly with the architect and representatives from the builders to review the progress. These meetings have ensured that the project has been able to continue to plan and to resolve any issues that have arisen. By the end of the year the external construction was complete, all parts were weatherproof and internal fit out had progressed well.

Church members were invited to view progress by joining an organised tour in August. This was much appreciated by all involved. Unfortunately a second tour scheduled for December could not go ahead as restrictions did not permit groups to gather.

Worship and Teaching

The year began with our final services in the old building. On 12 January our Sunday services moved to Wildmoor Heath School. We were delighted that the school officers had allowed us to use the premises and that the hall and classrooms worked so well for our weekly worship.

Setting up the hall for worship did pose some challenges but the support of a dedicated group of members ensured that all equipment was transported, set up, stripped down, cleaned and stored as needed.

Unfortunately the Covid 19 restrictions meant that the use of Wildmoor Heath could not continue. The decision was made to move to “on-line” services, beginning on 29 March

We were blessed that we had someone within the congregation who was familiar with video editing so we could immediately move to this new process. Elements were pre recorded, music tracks were prepared and preachers asked to provide messages recorded from their own houses. These were then combined together into a “service” that was uploaded to the YouTube platform and accessed by almost all our regular worshippers.

As we were without a Minister for most of the year, the Worship Team took responsibility for ensuring that the Sunday worship continued each week. We must acknowledge the help of everyone who has helped us to maintain our worship and teaching programme throughout the year. Several ordained ministers, both working and retired, have been able to preach regularly. Members of the congregation and other local churches have filled the remaining preaching slots.

The feedback on the services has been a real encouragement and is a testimony to the hard work of everyone involved.

A Post Service Coffee Zoom meeting was added later so that people could chat informally for a while and pray for matters of concern.

Each year we adopt a text that we hope will be a theme for us. In 2020 we used the verse from Isaiah 62:10
“Pass through, pass through the gates! Prepare the way for the people.
Build up, build up the highway! Remove the stones.
Raise a banner for the nations.”

We have been able to ensure that our preaching programme followed a number of agreed themes. These included:

- Outrageous faith
- Songs for a season – each based on a Psalm
- Conversing with God
- Lessons from Luke
- Preparation for the coming King (Advent)
- A lent series prepared by Rev Jon Bush, Chaplain at Broadmoor Hospital

Although we weren't able to meet in person we tried to ensure that our services included a time of reflection for Remembrance Sunday and celebrated key events including Mothering Sunday and Harvest. At Christmas we made our first attempt at leading singing with a virtual choir and held an on line Christingle service that could be shared with our wider community.

We were particularly pleased to be able to hold an open air dedication service in the summer. This was recorded so that the whole church could make the usual promises to support the family and child.

Unfortunately our work with young people had to be restricted, mainly to Zoom meetings. Nevertheless we were delighted that they were able to use this medium to prepare a couple of drama sketches that could be incorporated into services.

Events and Outreach

As the year started we were pleased that all of our regular activities had found temporary homes while our building was being redeveloped. We want to thank those organisations that found space for these groups to meet:

- **Ark Pre-School** – had moved to their temporary home in Wellington College in October 2019. They were able to take advantage of the woodland setting that this offered. Unfortunately the restrictions meant that the pre-school could not meet for most of the Spring and summer. Our strong links with the Ark were maintained by the active participation of church members on the Ark committee.
- **HopeZone / Zone 6** (weekly Youth Groups established by Crowthorne churches) – continued to meet at the Methodist Church until the Covid restrictions commenced. The restrictions continued throughout the rest of the year
- **Thursday Fellowship, Craft Group and Coffee Mornings** – we were pleased that all of these could be accommodated at the Methodist Church. Unfortunately all meetings had to cease once the Covid restrictions started.). The coffee mornings provide much of the income for CTC.

As our services were planned to operate from Wildmoor Heath School, we had hoped to build links with the community in that part of Crowthorne. Unfortunately the Covid restrictions severely limited what could be done, but we were able to place stars on trees in the local woodland and encourage people to take them home. Each of the stars carried a verse and message from the church.

House Group meetings were heavily curtailed, although some were able to meet on Zoom.

A number of our members started using Scripture Union's "Open the Book" resources and planned to use these as part of assemblies at Wildmoor Heath school. Although only one visit was possible, this was received well

Unfortunately most of the other regular activities could not proceed as planned.

2020 did highlight the importance of maintaining websites and social platforms. Our church website and Facebook group was kept up to date and hosted links to all our video services. At the end of the year we also launched a Facebook page that made it easier to post links on other village community sites.

Churches Together In Crowthorne – we have continued to work with the other churches in the village. Unfortunately many of the anticipated activities could not take place. One successful venture was the use of videos in the form of a Crowthorne Blessing and a Christmas Blessing. Both were featured on church websites and local social media.

Church Leadership and Governance.

The Leadership team usually met under the guidance of our Moderator. The members of the team were:
Elders – Mike Stephenson and Elaine Hood

Deacons – Ian Burrow (Treasurer), Philip Hood (Administration). Justine Wells took on the role of Assistant Treasurer. Unfortunately work commitments prevented Arno Myburgh continuing in his role and he stood down mid year.

It was decided that the Pastoral, Education, Outreach and Worship Team Leader roles should remain unfilled and that the membership of the Leadership Team should be reviewed once a new Minister was established.

The Covid restrictions did impact on the meetings that could be held. Meetings of the Leadership Team were held using Zoom video conferencing once restrictions were imposed. Wider church meetings were more difficult, although a meeting was held in September (with the main business being to decide whether to invite Kevin Mills to be our Minister and to cover decisions normally made at the AGM) and a Zoom meeting in November.

The main elections normally held at the AGM were held by an email ballot.

Manse

In readiness for the arrival of the new Minister several updates to the manse were completed:

- Redecoration of most rooms and external painting
- New floor coverings
- Fitting a new kitchen
- Updating the bathroom to include a walk-in shower.

We were grateful to everyone who volunteered to enable this to be finished.

Safeguarding Policy

The Safeguarding Policy is normally adopted each year at the AGM. This is based on the guidance prepared by the Baptist Union. All volunteer DBS checks were up to date. This year the information was circulated to members and formally reviewed at a gathering of members in September.

GDPR

Although we do not handle significant personal data and there is no requirement for us to register with the Data Commissioner's Office, we do have a Data Policy. Regular church attenders have been given the option for their data to be held by the church and shared within the fellowship. Their responses are maintained in a register.

Support for Outside Groups

- We have been able to continue to give financial support for several external charities. These are detailed below (see "Finance").
- Once again the Shoebox Appeal gave members and friends the opportunity to make a Christmas parcel for distribution via Samaritan's Purse.

Administrative Information

The Charity is governed by an Approved Governing Document.

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised or to make a public profession of faith in Jesus Christ. The Members Meeting has responsibility for the overall policy of the church.

In accordance with the Constitution, the members appoint Trustees, consisting of the Minister, Elders, Church Secretary and Treasurer who 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.

FINANCE REPORT

Finance Overview

During 2020 the Church current account was with the Co-operative Bank. There was also a deposit account with the Co-operative Bank, which allowed money to be held in an instant access account. Additional deposit accounts were held with Kingdom Bank and the Baptist Union which have notice periods.

To aid clarity, figures in this overview are rounded to the nearest pound. They are derived from the detailed financial records for the calendar year 2020 which are reproduced at the end of this report. The figures include the additional quantifiable assets and liabilities listed in the statement of assets and liabilities. In summary they show:

- Total quantified assets held by the Church at the end of 2020 were £1,087,370 (compared with £1,636,267 at the end of 2019). These figures include the Church's liability to the BU, church members and the pension fund deficit (excluding this the total assets were £202,956).
- The amount held for the New Heart Project at the end of 2020 was £129,920 (£492,972 at the end of 2019)
- The "general" money held for use in normal church activities was £66,065 (£54,836 in 2019).
- In addition some money was held for specific purposes (directed transactions), totalling £6,971 (£6,955 in 2019).

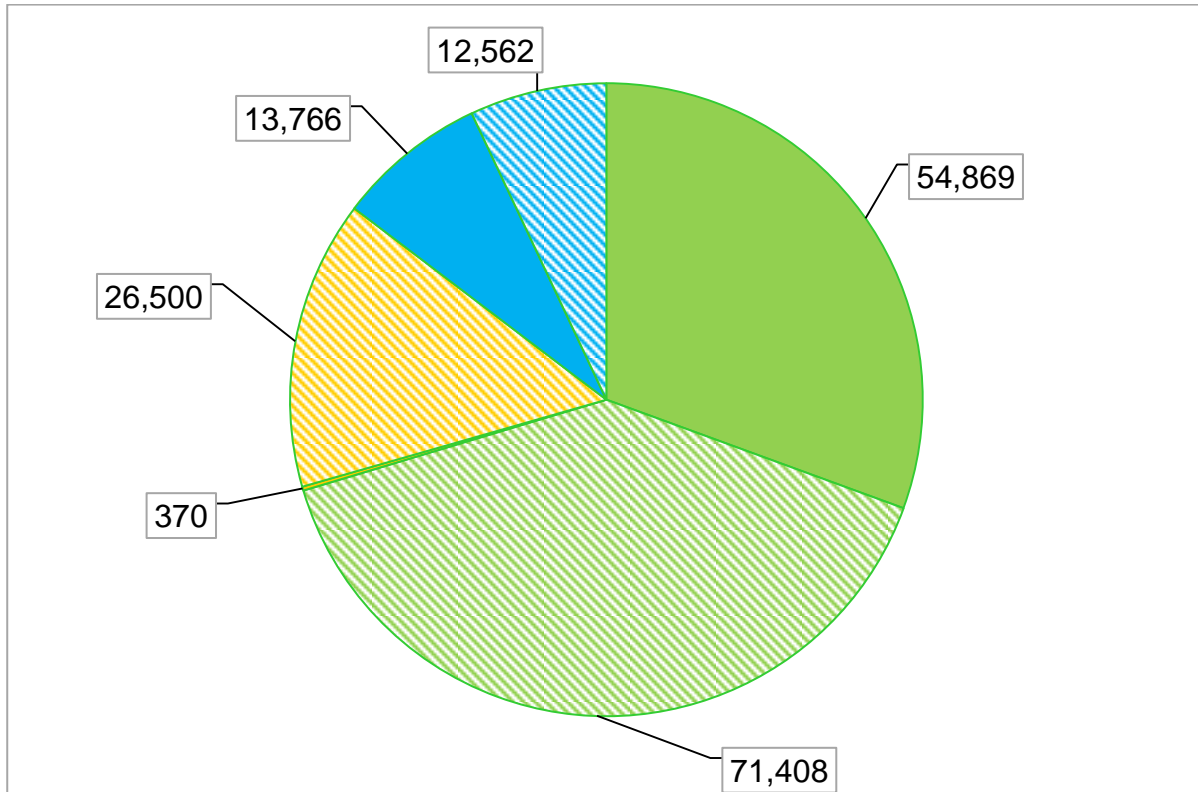
NB: The bulk of the "directed" money held at the end of 2020 was specified to be used in renovating the front building of the church. In more typical years the only funds being held in this way would be money being collected and passed to other organisations, such as the money received at communion services. It is not included in the following text and plots.

During the year the money held in the general account increased by over £11,000. This increase in funds was largely due to having no minister in post for most of the year. A proportion of the money usually used for the minister was spent on renovating the manse.

Looking at the New Heart Development Project, there was a considerable decrease in the amount held during 2020. This was due to the costs occurred as the building of the church started in February 2020. The income was increased by gift day pledges in 2019 being realised, grants from outside organisations and from Church Member loans. Payments were also much higher as considerable building work was carried in 2020. More information is given on the New Heart project in other sections of this report.

Sources of Income

Overall the church income during 2020 was £175,475 (excluding money which was to be passed on to others, eg communion collections and loans from church members). This income was boosted by grants from external sources for the NH project, the remainder of the income came primarily through regular gifts from the congregation directly into the bank via standing orders, the weekly collections and the tax rebate received through the Gift Aid scheme. A breakdown of the income into key categories is shown in the pie chart.



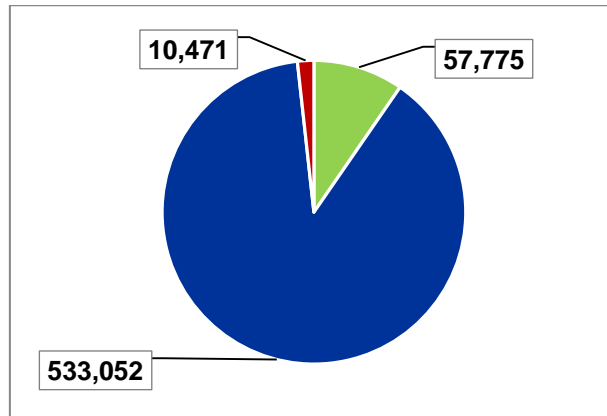
■ From Congregation ■ External Gifts ■ Other

Within each colour block, the solid sections represent money for the general running of the church and the hatched sections the equivalent items for New Heart. The “Other” category is principally interest and the tax rebate under the gift aid scheme. The total amount (in whole pounds) received in each category is also shown.

Use of Resources

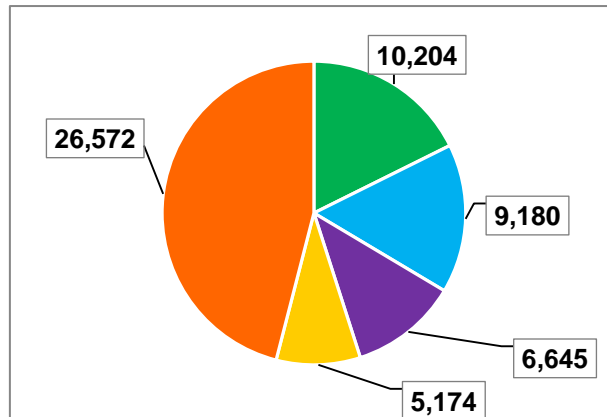
Overall, the payments made by the church during 2020 amounted to £601,298, a breakdown of the way the money was used is can be seen in the charts below. The majority of this was spent on the New Heart building project which when completed will allow us to more fully and effectively meet our Aims. A significant part of the general spending was to support the work of other organisations, working locally to the church, elsewhere in the UK and Overseas, whose work is in line with our Aims and Purposes (see the section on financial support for other organisations below) thus widening the scope of the church’s work. The section labelled Ministry at CBC refers to expenditure in direct support of the ministry of the Church in and around Crowthorne (including worship at the church, outreach, teaching and pastoral support). This was similar to 2019, but lower than preceding years since we were without a minister for most of the year and thus did not pay a stipend. Also shown is money spent on administration (including ensuring compliance with relevant legislation) and costs associated with the premises such as fuel, lighting and renovation to the manse.

Overall use of Resources



■ General Costs
 ■ New Heart
 ■ Loan costs

Breakdown of General Costs



■ Ministry at CBC
 ■ Local Ministry
 ■ UK Ministry
■ Overseas Ministry
■ Premises and Governance

Please note that the two pie charts are not to the same scale.

Financial Support for Other Organisations

In addition to our own work, the church also seeks to advance the Christian faith by the support of other organisations operating locally, nationally and globally. In terms of financial support, many church members make individual gifts to a range of organisations, but in addition the church as a body has made a number of donations. These are sourced both from the general fund and from the “directed income” such as collections held at monthly communion services, and for specific events (eg in response to disaster relief appeals) or through gifts by members for particular purposes. The financial supports provided in these ways in 2020 were (to the nearest pound):

<i>Directly from Church Funds:</i>	£
Baptist Missionary Society World Mission	4400
Baptist Union Home Mission	6800
Soulscape	810
Yeldall Manor	4200
HopeZone	2810
Quench Christian Bookshop	1200
Baptist Union	235
World Vision (Child Sponsorship)	274
Evangelical Alliance	80
Tools with a Mission	50
A Rocha	50

From Collections, Events and Donations:

Spurgeons Children’s Charity †	55
Tearfund †	5
HopeZone †	20
Tools With A Mission †	20
Farming Community Network	93
Mission Aviation Fellowship †	15
Novo †	20
Crowthorne Foodbank	77
Home Start	91
Women’s Refuge †	20
Samaritan’s Purse †	20
Barnabas Fund †	20

† Donations were topped up to £100 from the General Fund

Reserves Policy

The reserves policy of Crowthorne Baptist Church is that we should retain sufficient funds for the general running of the church to allow for the loss of income from two of the largest financial supporters of the church and a significant unexpected uninsured expenditure. At present this is estimated to be £20,000. The balance held at the end of 2020 was £66,065 ie considerably in excess of the target. However, as the building work is completed in 2021 we anticipate further costs. This will involve paying significant bills and also taking out a major loan with the Baptist Union. It therefore seems prudent to hold a larger reserve going in to 2021 and to review the reserves target again at the end of the year when the financial position should be much clearer.



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of Charity Name
CROWTHORNE BAPTIST CHURCH, CROWTHORNE, BERKS. RG45 7AT

On accounts for the year ended 31st. DECEMBER 2020 **Charity no (if any)** 1140491

Set out on page 1

Respective responsibilities of trustees and examiner 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a 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 the 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 examiner's statement 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 accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

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

Signed: **Date:** 10th. March 2021

Name: IAN DETTMER

Address: 12 HUNTERS GATE
ABBEYDALE
GLOUCESTER. GL4 5FE

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

