



**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).

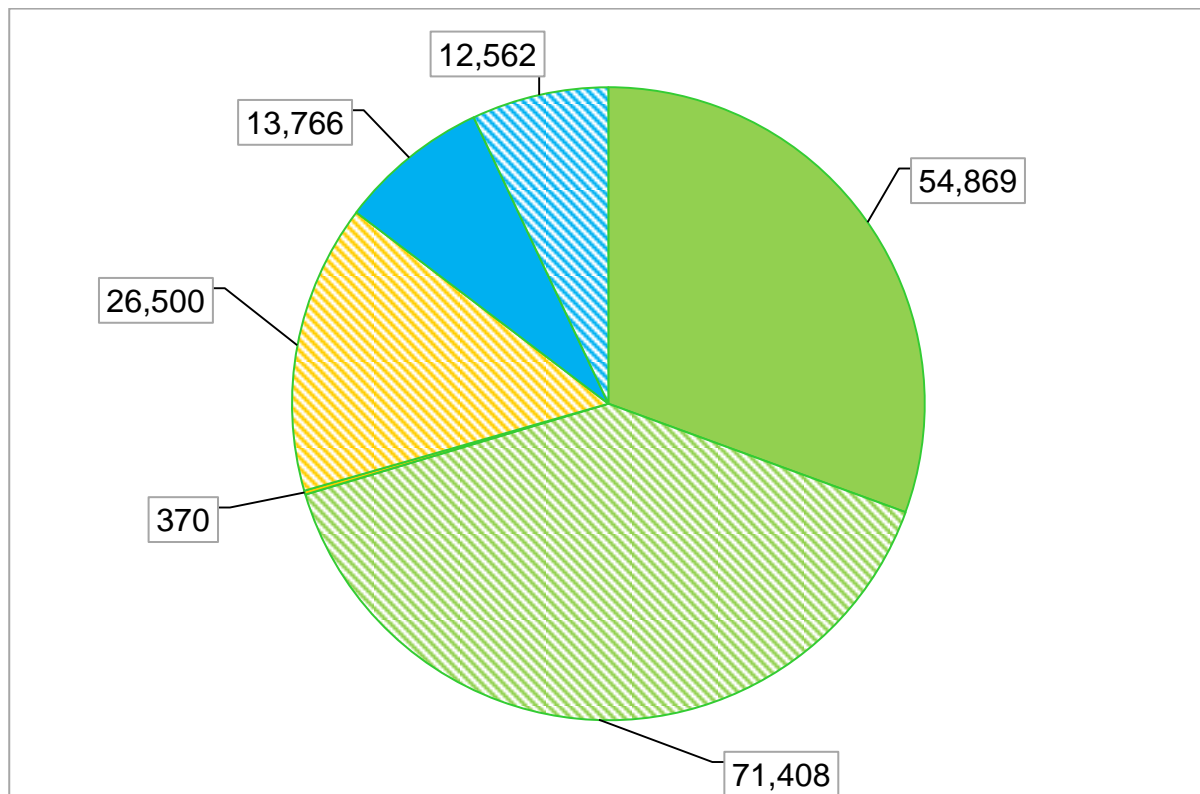
NB: The bulk of the "directed" money held at the end of 2020 was specified to be used in renovating the front building of the church. In more typical years the only funds being held in this way would be money being collected and passed to other organisations, such as the money received at communion services. 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.



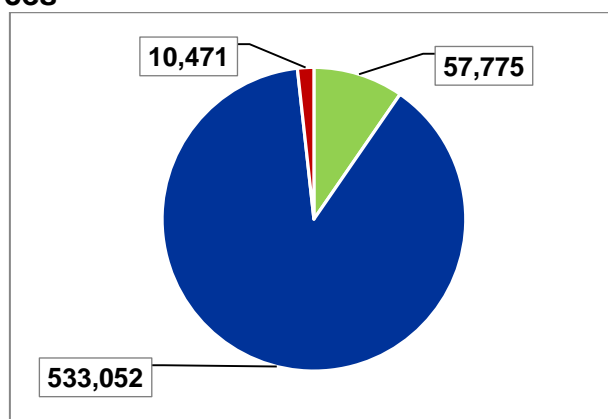
■ From Congregation ■ External Gifts ■ Other

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

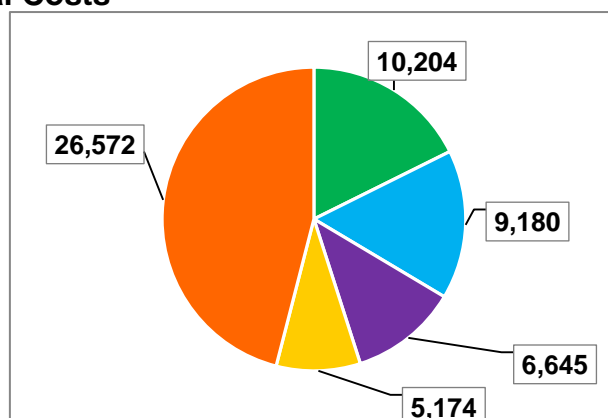
Overall, the payments made by the church during 2020 amounted to £601,298, a breakdown of the way the money was used is can be seen in the charts below. The majority of this was spent on the New Heart building project which when completed will allow us to more fully and effectively meet our Aims. A significant 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 Acthave 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.