



**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, 23<sup>rd</sup> 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 <sup>th</sup> 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 13<sup>th</sup> 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).

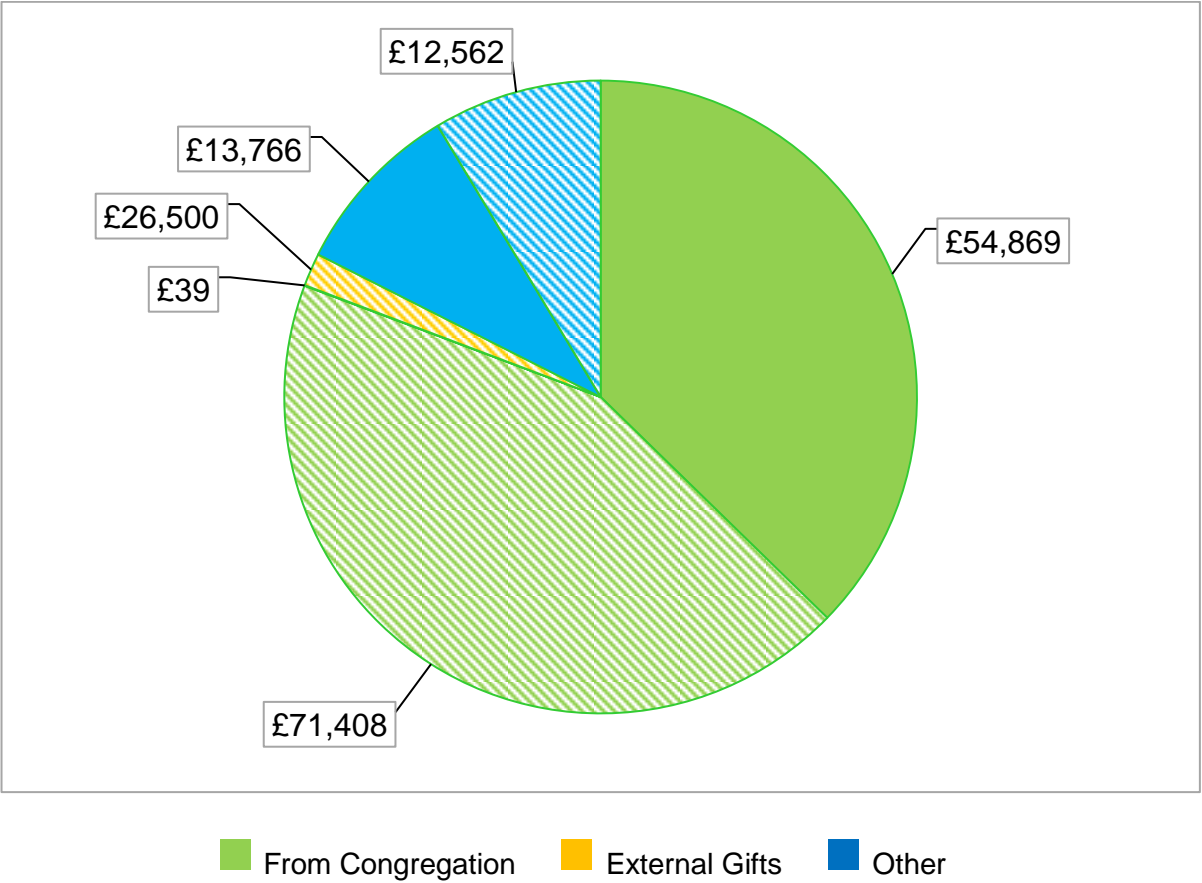
During the year the money held in the general account decreased by £34,000. This was in part to moving £35,000 from the "general" money to the New Heart Project to help with the fit out costs of the new building.

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

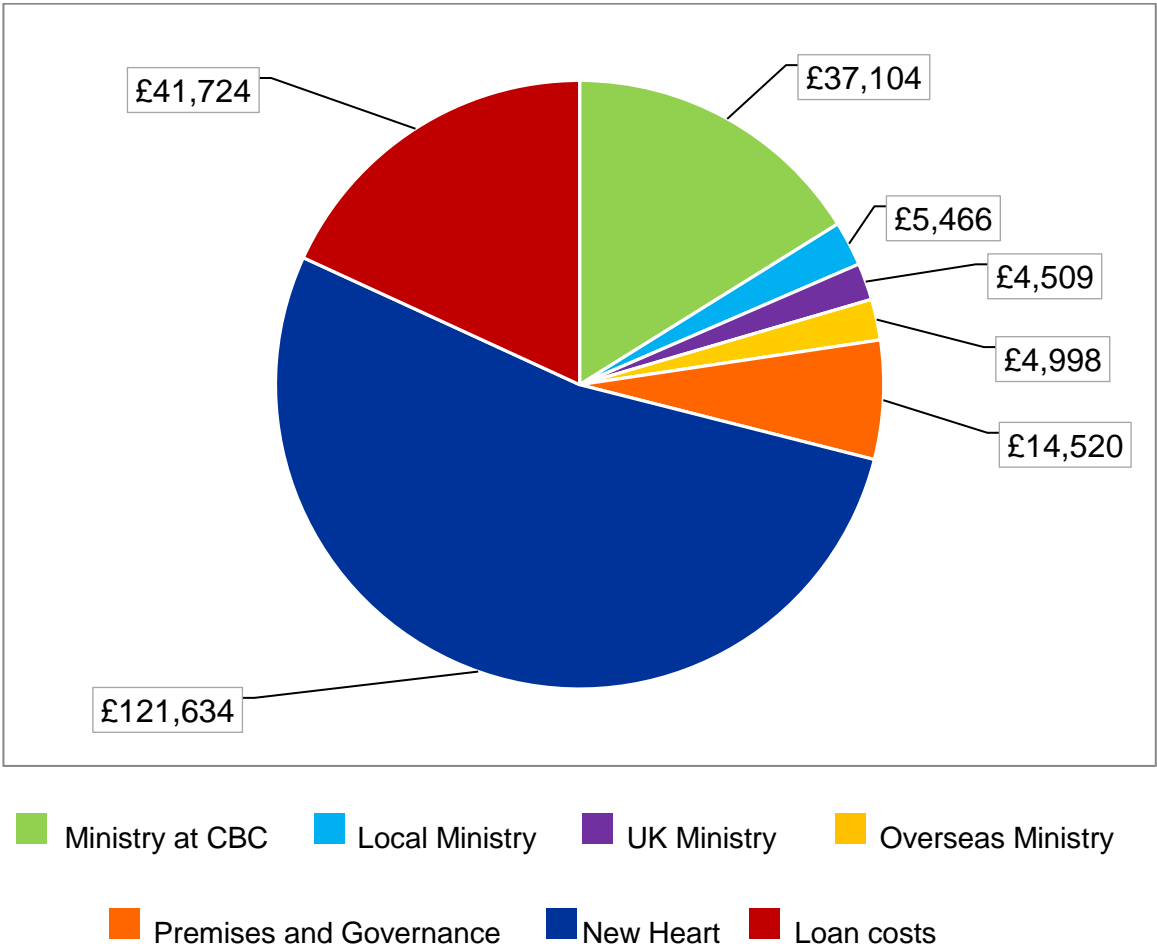
Overall the church income during 2021 was £147,662 (excluding money which was to be passed on to others, e.g. communion collections and loans from church members). The income came primarily through regular gifts from the congregation directly into the bank via standing orders, the weekly collections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



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**

	<b>2021</b>	<b>[2020]</b>
<b>i) Bank Accounts</b>		
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>
<b>Total</b>	<b>112976.25</b>	<b>[202929.21]</b>
<b>ii) Held as cash</b>		
Unbanked Offerings <sup>a</sup>	<u>21.32</u>	[27.28]
<b>Total</b>	<b>21.32</b>	<b>[27.28]</b>
<b>iii) Other Significant Assets <sup>b</sup></b>		
Church Premises	1790000.00	[670000.00]
Manse	<u>600000.00</u>	<u>[600000.00]</u>
<b>Total</b>	<b>2390000.00</b>	<b>[1270000.00]</b>
<b>iv) Current Liabilities</b>		
Loans <sup>c</sup>	-532906.21	[-362766.38]
Retention Payment <sup>d</sup>	<u>-26309.00</u>	<u>[-0.00]</u>
<b>Total</b>	<b>-559215.21</b>	<b>[-362766.38]</b>
<b>Total of Quantified Assets &amp; Current Liabilities <sup>e</sup></b>	<b>1943782.36</b>	<b>[1110190.11]</b>
Liability for Pension Scheme Deficit <sup>f</sup>	-20539.44	[-22821.60]
<b>Total of Quantified Assets &amp; all Liabilities <sup>g</sup></b>	<b>1923242.92</b>	<b>[1087369.51]</b>

### **2) Non-Quantified Items <sup>h</sup>**

#### **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>
<b>Total</b>	<b>532906.21</b>	<b>[362766.38]</b>

- 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 31<sup>st</sup> 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 1<sup>st</sup> 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the Defined Benefit (DB) Plan was performed as at 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 1<sup>st</sup> to December 31<sup>st</sup>**

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



For Specific Purposes (Directed Transactions) <sup>25</sup>	74.88	[6971.44]
<b>Total at December 31<sup>st</sup></b>	<b>112997.57</b>	<b>[202956.49]</b>

## 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

31<sup>st</sup>. 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 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 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.**