



**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:

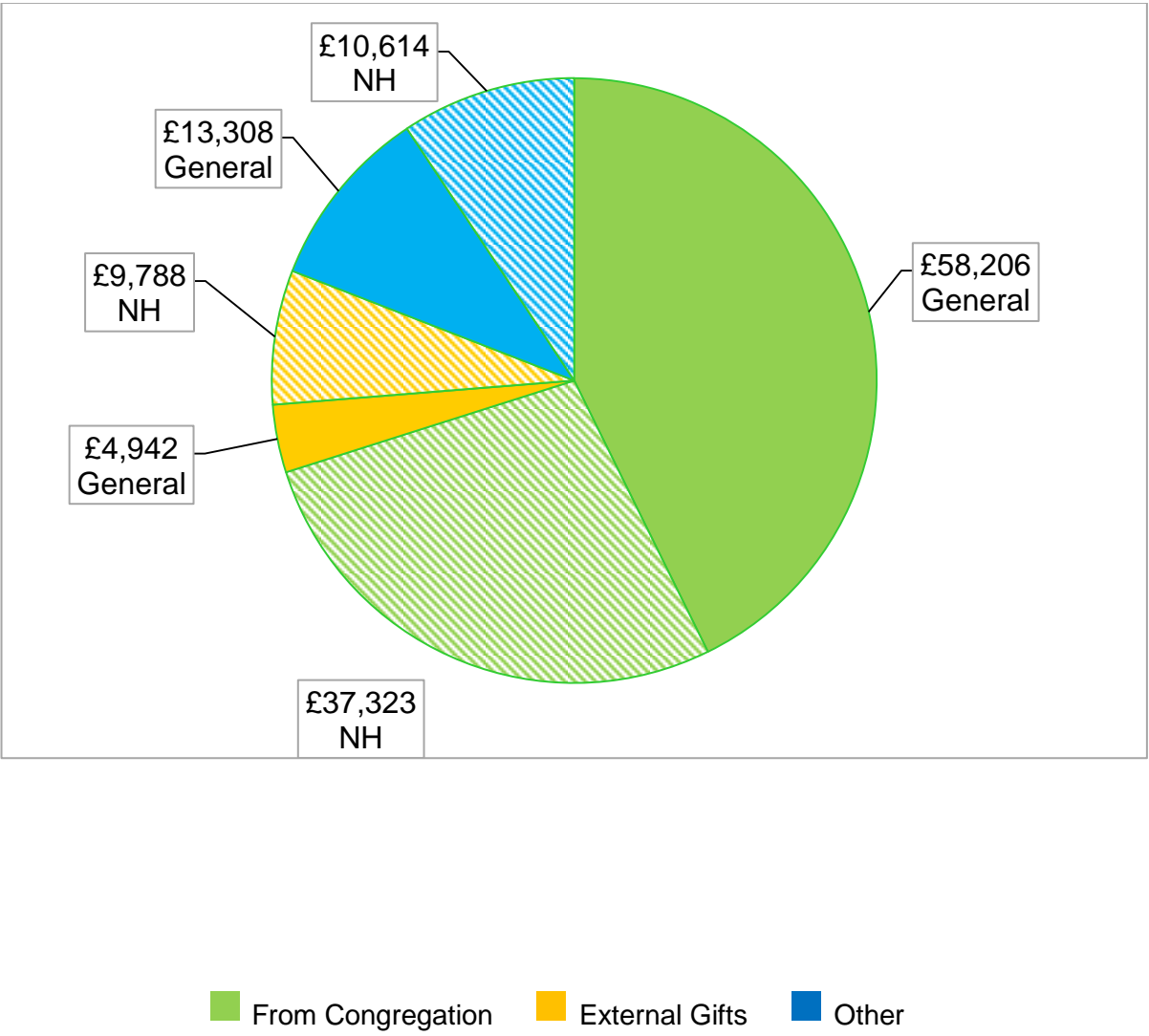
- Total quantified assets held by the Church at the end of 2022 were £1,984,707 (compared with £1,923,243 at the end of 2021). Unlike previous years, this statement also includes quantified values of the premises owned by the church such as buildings. Previously this included the Church's liability to the BU, church members and the pension fund deficit however on the 30<sup>th</sup> 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.

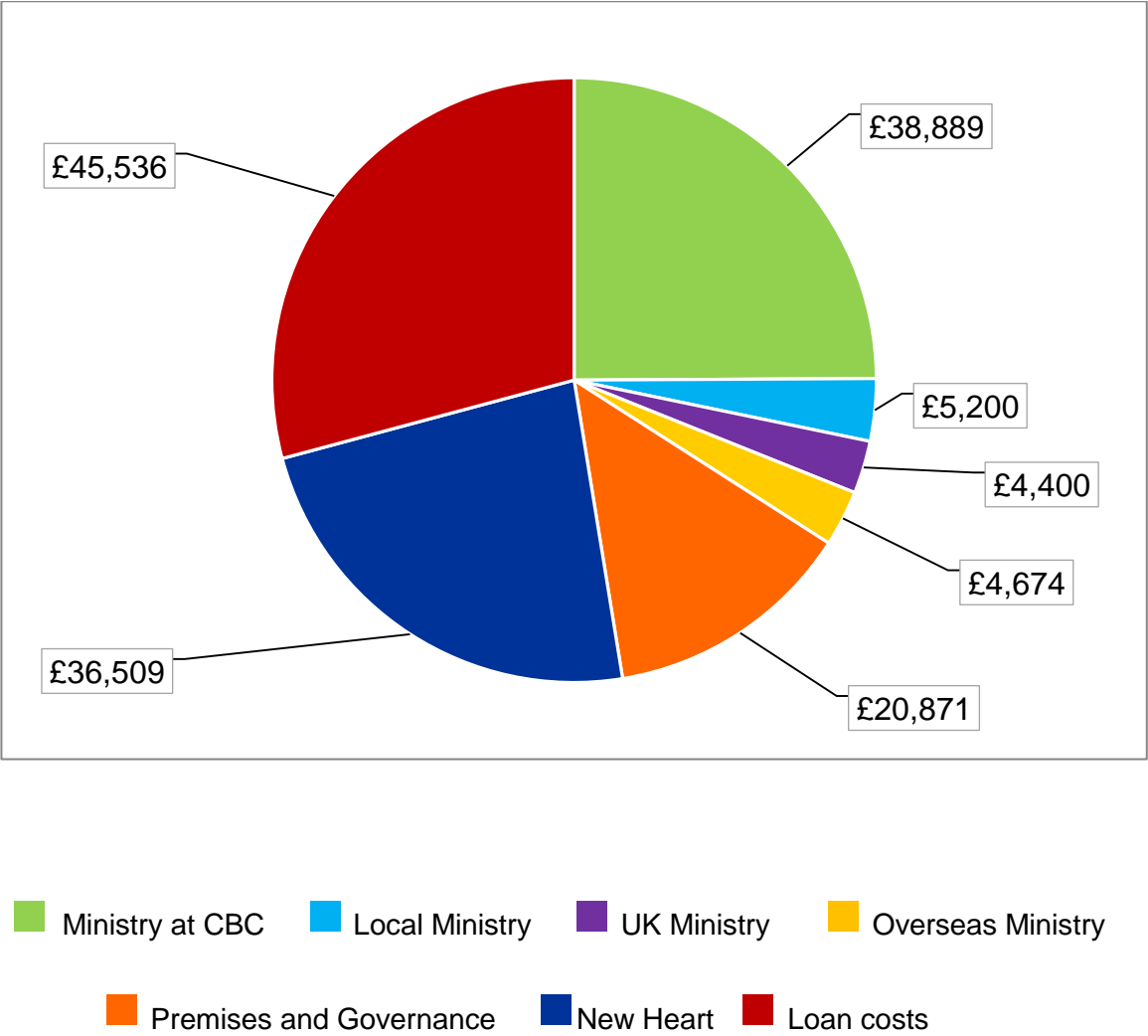


Within each colour block, the solid sections represent money for the general running of the church and the hatched sections the equivalent items for New Heart. The “Other” category is principally interest and the tax rebate under the gift aid scheme. The total amount (in whole pounds) received in each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



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 30<sup>th</sup> 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**

		<b>2022</b>	<b>[2021]</b>
<b>i) Bank Accounts</b>			
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>
<b>Total</b>		<b>92017.51</b>	<b>[112976.25]</b>
<b>ii) Held as cash</b>			
Unbanked Offerings <sup>a</sup>		<u>53.60</u>	<u>[21.32]</u>
<b>Total</b>		<b>53.60</b>	<b>[21.32]</b>
<b>iii) Other Significant Assets <sup>b</sup></b>			
Church Premises		1790000.00	[1790000.00]
Manse		<u>600000.00</u>	<u>[600000.00]</u>
<b>Total</b>		<b>2390000.00</b>	<b>[2390000.00]</b>
<b>iv) Current Liabilities</b>			
Loans <sup>c</sup>		-497363.93	[-532906.21]
Retention Payment <sup>d</sup>		<u>-0.00</u>	<u>[-26309.00]</u>
<b>Total</b>		<b>-497363.93</b>	<b>[-559215.21]</b>
<b>Total of Quantified Assets &amp; Current Liabilities <sup>e</sup></b>		<b>1984707.20</b>	<b>[1943782.36]</b>
Liability for Pension Scheme Deficit <sup>f</sup>		-0.00	[-20539.44]
<b>Total of Quantified Assets &amp; all Liabilities</b>		<b>1984707.20</b>	<b>[1923242.92]</b>

### **2) Non-Quantified Items <sup>g</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 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>
<b>Total</b>	<b>497362.93</b>	<b>[532906.21]</b>

- 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 1<sup>st</sup> to December 31<sup>st</sup>

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

<u>In the immediate locality</u>		
Yeldall Manor	2000.00	[2000.00]
Quench Christian Bookshop	1200.00	[1200.00]
HopeZone	2000.00	[2001.00]
Communion Offerings	0.00	[265.00]
<u>In the rest of the UK</u>		
Home Mission Fund	4400.00	[4400.00]
Communion Offerings	0.00	[108.85]
<u>Overseas</u>		
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

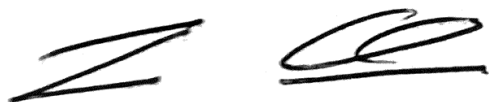
Independent Examination of Accounts

### 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



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### 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

**Section B****Disclosure**

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.