



TRUSTEES' ANNUAL REPORT

2024

Crowthorne Baptist Church

Registered charity number: 1140491

144 High Street, Crowthorne, RG45 7AT

Tel: 07767 186336

Email: info@crowthornebaptist.org.uk

Aims and Purposes

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

Objectives and Activities

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

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

Vision and Goals

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

We aim to do this by:

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

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

Associations

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

Structure, Governance and Management

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

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

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

Worship and Teaching

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

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

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

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

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

Prayer

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

Church vision day

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

Home Groups

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

Events and Outreach

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

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

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

Communication

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

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

Churches Together In Crowthorne

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

Eco Church

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

Church Leadership and Governance.

The following served as trustees and leaders during 2024

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

Membership, baptism and dedication.

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

Church Buildings and Manse

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

Safeguarding

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

GDPR

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

Social Media Policy

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

Support for Outside Groups

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

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

FINANCE REPORT 2024

Finance Overview

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

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

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

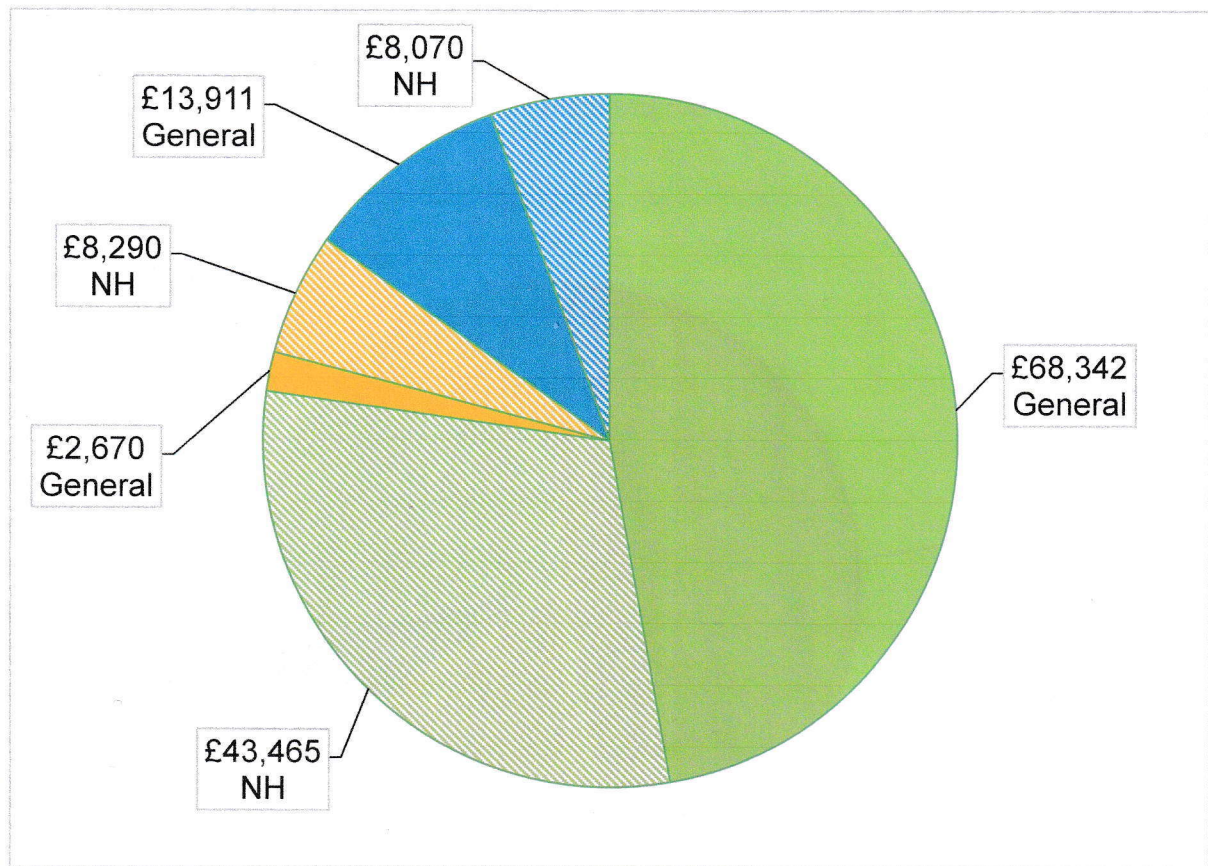
Looking at the General fund financial position, there was an increase in the amount held during 2025. This was primarily due to a reduction in utility bills and maintenance costs.

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

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

Sources of Income

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

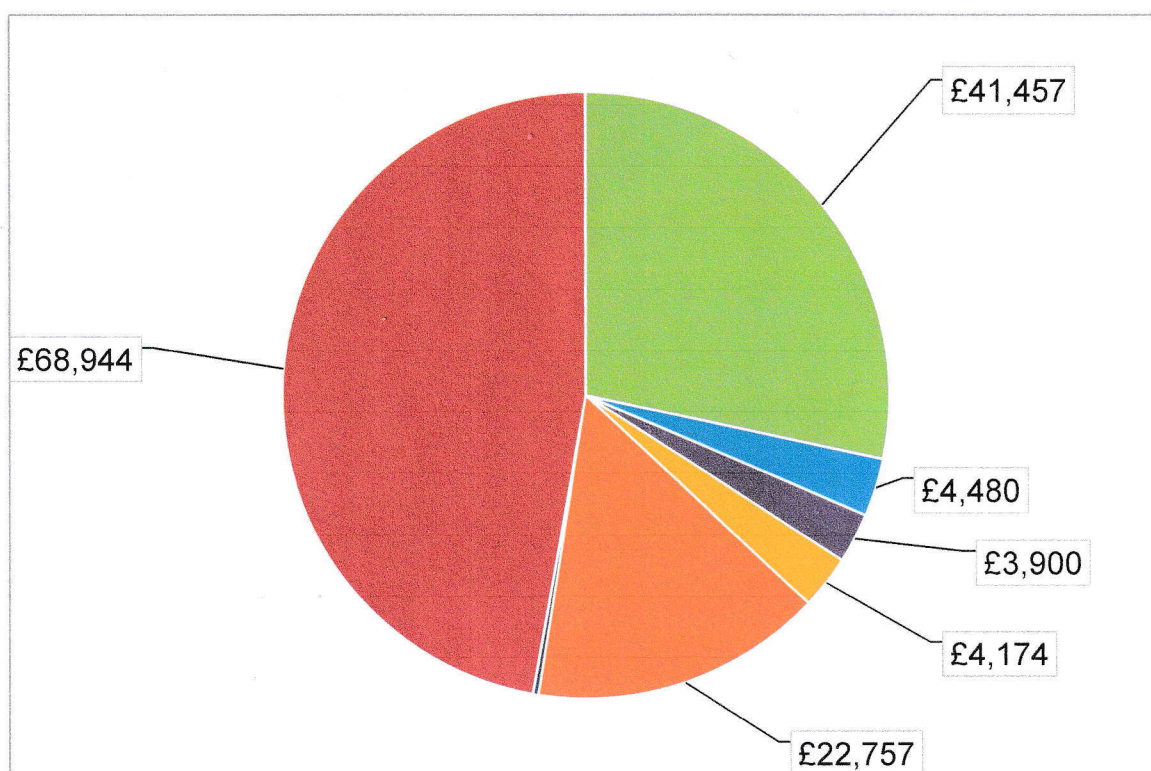


■ From Congregation ■ External Gifts ■ Other

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

Use of Resources

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



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

Financial Support for Other Organisations

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

Reserves Policy

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

Legal Information

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

Church Address: 144 High Street, Crowthorne RG45 7AT

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

Independent Examiner: Rachel Belshaw, Hilltop Accounting

CROWTHORNE BAPTIST CHURCH

Statement of Financial Activities for the year 2024

Introduction

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

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

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

Overview

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

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

Statement of Assets and Liabilities at December 31st

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

1) Quantified Items

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

2) Non-Quantified Items ^f

i) Assets

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

ii) Liabilities

None

Explanatory Notes on Statement

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

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

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

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

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

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

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

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist

Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

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

Actuarial valuation as at 31 December 2019

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

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

Recovery Plan

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

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

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

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

1) Balances brought forward (1st January)	2024	[2023]
For General work of the Church	49,115	[33,847]
For New Heart	54,811	[57,577]
For Specific Purposes (Directed Transactions)	697	[647]
Total at January 1st	104,623	[92,071]
2) General Transactions ¹		
<u>Receipts</u>		
General Donations ²	68,342	[77,609]
External Donations ³	2,670	[1,027]
Other General Receipts ⁴	13,911	[14,448]
Total General Receipts	84,923	[93,084]
<u>Payments</u>		
Ministry at CBC ⁵	-41,457	[-37,666]
Ministry through other local organisations ⁶	-4,480	[-4,160]
Ministry through other UK organisations ⁶	-3,900	[-3,720]
Ministry overseas ⁶	-4,174	[-3,794]
Governance ⁷	-1,720	[-1,421]
Premises ⁸	-22,757	[-26,487]
Other ⁹	-455	[-567]
Total General Payments	-78,943	[-77,815]
Total General Transactions ¹⁰	5,980	[15,269]
3) Transactions for New Heart (NH) ¹¹		
<u>Receipts for NH</u>		
NH Donations ¹²	43,465	[48,230]
NH from External Sources ¹³	8,290	[5,562]
Other NH Receipts ¹⁴	8,070	[7,757]
Total Receipts on NH	59,825	[61,549]
<u>Payments for NH</u>		
Loan costs ¹⁵	-68,944	[-64,316]
Total Payments for New Heart	-68,944	[-64,316]
Total Transactions for New Heart	-9,119	[-2,767]
4) Directed Transactions		
Directed Receipts ¹⁶	2,265	[2,371]
Directed Payments ¹⁷	-2,305	[-2,321]
Total Directed Transactions ¹⁹	-40	[50]
Total Transactions on all Accounts	-3,179	[-12,552]
Total Funds at December 31st	101,444	[104,623]
5) Closing Balances Carried Forward (31st December)		
For general work of the Church	55,095	[49,115]
For New Heart	45,692	[54,811]
For Specific Purposes (Directed Transactions) ²⁰	657	[697]
Total at December 31st	[101,444]	[104,623]

Explanatory Notes on Summary

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

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

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

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

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

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

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

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

<u>In the immediate locality</u>	<u>2024</u>	<u>[2023]</u>
Yeldall Manor	1,760	[1,600]
Quench Christian Bookshop	960	[960]
HopeZone	<u>1,760</u>	<u>[1,600]</u>
Total	4,480	[4,160]

In the rest of the UK

Home Mission Fund	3,900	[3,720]
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Overseas

BMS World Mission	3,900	[3,520]
World Vision (Child Sponsorship)	<u>274</u>	<u>[274]</u>
Total	4,174	[3,794]

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

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

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

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

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

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

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

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

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

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

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

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



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

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

Declarations

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

Signed on behalf of the charity's trustees

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



Section A

Independent Examiner's Report

Report to the trustees

Crowthorne Baptist Church

On accounts for the year
ended

31 December 2024

Charity no
(if any)

114 0491

Set out on pages

12-19

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

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

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

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

Signed:

Rachel Belshaw

Date:

15/04/2025

Name:

Rachel Belshaw MA ACA CTA

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

ACA

Address:

Hill Top Accounting Ltd

Hill Cottage, Church Lane, Upton Nervet

Reading, Berkshire, RG7 4HQ