

**Camberley Baptist Church**  
**Annual Report and Accounts**  
**2024**

## Trustees Report For the year ended 31st December 2024

### **Administrative Information**

Registered charity number: 1142851

Registered address: 15 Frimley Road, Camberley, Surrey, GU15 3EN

### **Trustees**

- Rev Richard Lane (resigned 31 July 2024)
- Wreford Buttle (resigned 9 April 2024)
- Dorothy Franklin
- Rev Hayley Young – Chair (appointed 9 April 2024)
- Rev David Bishop (appointed 9 April 2024)
- Rev Louise Brown (appointed 1 June 2024)
- Rev Michael Simon Lowe (appointed 1 July 2024)
- Rev Richard Bellingham (appointed 3 November 2024)
- Rev Francesca Bellingham (appointed 3 November 2024)

### **Property Trustees**

The Baptist Union Corporation Ltd, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

### **Bankers**

Natwest and HSBC

### **Independent Examiner**

Richard Wilson FCMA

## **Structure, Governance and Management**

The Charity is governed by a constitution based on the Approved Governing Document for Baptist Churches. Members of the Church are accepted in accordance with the constitution which normally requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Minister (who is also appointed by the Members), are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. But the decision of the church meeting is final.

Proposals for action are brought to the church meeting for discussion, prayer and progression. An informal budget is agreed by the church meeting

## **Objectives and Activities**

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both

word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10.30 am. There are also occasional services at other times which are advertised on the church notice board and the website at [camberleybaptistchurch.org.uk](http://camberleybaptistchurch.org.uk). The church runs, or hosts, activities covering a full range of ages and seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

### **Achievements and Performance**

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2025 with renewed enthusiasm.

Highlights:

In 2024, Camberley Baptist Church entered a new season. Following the closure and sale of the Sherfield and Alton sites and their decision to become independent of oversight and support from Camberley Baptist Church, the name of the charity was officially changed to Camberley Baptist Church.

On 17th March, at a church meeting, the church adopted the Missional Steering Group and began the process of finding a new minister. On 23rd June, Rev Richard Lane had his retirement service. After, following the Baptist process, Richard and Fran Bellingham were appointed as Ministers and commenced their ministry in November 2024.

## **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation and through letting offices and rooms. No wider public appeal was made for funds during the year.

Receipts in 2024 decreased to £58,217 from £ 82,134 in the previous year.

The church commits to give a minimum of 10% of unrestricted income to activities outside of Camberley Baptist Church. This money is used to support local, national and international needs. In 2024 The Church expressed its part in the life of the wider church by making grants totalling £6,600 to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless, contribute substantially to the achievement of the church's objectives.

Total payments decreased from £73,340 in the previous year to £69,524.

The financial statements for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Finance - The Trustees give thanks to God for the financial provision through His people to enable the work of the church to continue. The church reviews the major risks to which the church is exposed on an annual basis.

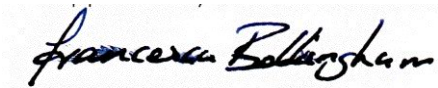
## **Reserves Policy**

The church had general funds of £128,669 to be able to continue its ministry at the 31 December 2024.

The church always aims to retain about £30,000 from these general funds as reserves to fulfil its obligations as an employer and to cover any unforeseen costs.

Any additional funds above the reserves level are retained for future spending and will be used to enhance the mission of the church, upgrade the facilities or develop the church's premises. Reserves are held to ensure we meet all our obligations

Approved by the Trustees on 20 October 2025 and signed on their behalf by:

A handwritten signature in blue ink, reading "Francesca Bellingham", is displayed on a light grey rectangular background.

Reverend Francesca Bellingham

## **Independent Examiner's Report**

I report to the trustees of Camberley Baptist Church on my examination of the accounts for the year ended 31 December 2024.

### Respective responsibilities of trustees and examiner

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 Church'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.



Richard Wilson  
FMCA

## Camberley Baptist Church

### Receipts and Payments for the Year Ended 31st December 2024

	Note	2024	2023
<b>Receipts</b>			
Donations		20,862.37	33,311.00
Gift Aid		7,214.27	16,385.00
Legacies		250.00	-
Rental Income		25,620.98	31,441.00
Interest		4,096.40	997.00
Other Income		173.23	-
<b>Total Income</b>		<b>58,217.25</b>	<b>82,134.00</b>
<b>Payments</b>			
Ministry	2	35,421.00	34,564.00
Grants to Other Causes	3	6,600.00	8,388.00
Property and Equipment	4	24,192.35	25,547.00
General Expenditure	5	3,310.46	4,841.00
<b>Total Expenses</b>		<b>69,523.81</b>	<b>73,340.00</b>
<b>Receipts less payments</b>		<b>(11,306.56)</b>	<b>8,794.00</b>
Cash Funds Brought Forward		<b>139,976.23</b>	<b>131,182.00</b>
<b>Cash Funds Carried Forward</b>		<b>128,669.67</b>	<b>139,976.00</b>

All receipts and payments in 2024 were unrestricted funds.

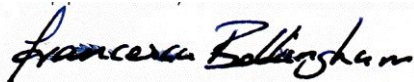


## Camberley Baptist Church

### Statement of Assets and Liabilities at 31st December 2024

	2024	2023
<b><u>Assets</u></b>		
<b>Tangible Fixed Assets</b>		
Church Premises - Camberley	4,782,740.00	4,623,238.00
Church Premises - Alton	-	356,097.00
Church Premises - Sherfield	-	811,233.00
Church Manse - Camberley	460,343.00	444,991.00
Church Manse - Hartley Wintney	271,352.00	356,097.00
<b>Total Fixed Assets</b>	<b>5,514,435.00</b>	<b>6,591,656.00</b>
<b>Bank balances</b>		
HSBC Current Account	8,924.94	24,734.32
HSBC Deposit Account	29,280.46	33,626.88
NatWest Current Account	6,235.44	829.02
Baptist Union Deposit Account	84,228.83	80,786.01
<b>Total Bank Balances</b>	<b>128,669.67</b>	<b>139,976.23</b>
<b>Debtors</b>		
Gift Aid	5,350.23	7,953.78
Rent owing (Hartney Wintney Manse)	5,380.00	-
Rental Bad Debt provision	(5,380.00)	-
Insurance paid in advance	5,173.00	6,088.16
<b>Total Debtors</b>	<b>10,523.23</b>	<b>14,041.94</b>
<b>Total Assets</b>	<b>5,653,627.90</b>	<b>6,745,674.17</b>
<b><u>Liabilities</u></b>		
<b>Creditors</b>		
Accountancy	180.00	1,008.00
HMRC PAYE	294.46	388.54
Pension Contributions	1,238.04	-
<b>Total Creditors</b>	<b>1,712.50</b>	<b>1,396.54</b>
<b>Assets Less Liabilities</b>	<b>5,651,915.40</b>	<b>6,744,277.63</b>

Approved by Trustees on 20 October 2025, and signed on their behalf by



Reverend Francesca Bellingham

## **Camberley Baptist Church**

### **Notes to the Accounts for the Year Ended 31st December 2024**

#### **Note 1 – Basis of Preparation**

These accounts have been prepared on a receipts and payments basis. Refunds of expenditure have been recorded as an offset against the category of payments to which they relate.

The tangible fixed assets are shown in the statement of Assets and Liabilities at their insurance values

#### **Note 2 - Ministry Costs**

	<b>2024</b>	<b>2023</b>
Minister	33,811.64	34,134.00
Preaching	1,034.36	430.00
Youth Work	28.89	-
Fellowship	164.83	-
Music	381.28	-
<b>Total</b>	<b>35,421.00</b>	<b>34,564.00</b>

#### **Note 3 - Grants to Other Causes**

	<b>2024</b>	<b>2023</b>
Home Mission	2,900.00	2,654.00
BMS	2,900.00	2,400.00
Besom	600.00	600.00
DEC Earthquake Appeal	-	2,000.00
Other	200.00	734.00
<b>Total</b>	<b>6,600.00</b>	<b>8,388.00</b>

#### Note 4 - Property and Equipment

	<b>2024</b>	<b>2023</b>
Equipment	2,986.90	282.00
Building Maintenance	6,741.62	9,581.00
Utilities	8,279.93	9,349.00
Insurance	4,104.01	6,117.00
Agent Costs	480.00	-
Cleaning	1,599.89	218.00
<b>Total</b>	<b>24,192.35</b>	<b>25,547.00</b>

#### 2024 Expenditure by property

	<b>Camberley</b>	<b>Camberley</b>	<b>Alton</b>	<b>Sherfield</b>	<b>Hartley</b>	<b>Total</b>
		<b>Manse</b>			<b>Wintney</b>	
					<b>Manse</b>	
<b>Building</b>						
<b>Maintenance</b>	5,433.79	410.00	-	312.00	585.83	<b>6,741.62</b>
<b>Utilities</b>	3,857.19	3,628.47	292.29	501.98	-	<b>8,279.93</b>

#### 2023 Expenditure by property

	<b>Camberley</b>	<b>Camberley</b>	<b>Alton</b>	<b>Sherfield</b>	<b>Hartley</b>	<b>Total</b>
		<b>Manse</b>			<b>Wintney</b>	
					<b>Manse</b>	
<b>Building</b>						
<b>Maintenance</b>	6,738.00	-	1,551.00	145.00	1,147.00	<b>9,581.00</b>
<b>Utilities</b>	4,402.00	3,481.00	630.00	836.00	-	<b>9,349.00</b>

#### Note 5 - General Expenditure

	<b>2024</b>	<b>2023</b>
Telecoms	1,042.21	936.00
Office, Print and postage	395.03	822.00
Subscriptions	98.25	35.00
Website	196.31	-
Accountancy	1,260.00	2,356.00
Other Expenses	318.66	692.00
<b>Total</b>	<b>3,310.46</b>	<b>4,841.00</b>

## **Note 6 – Pensions**

The Church is a participating employer in 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. 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. Once contributions have been made there is no further liability on the employer.

Up to December 2011 the Baptist Pension Scheme provided defined benefits and the church made contributions to the recovery plan in line with its commitment to fund the deficit in the scheme. The Trustee and the Baptist Union formally triggered the wind-up of the DB Plan with effect from 31 March 2024. The church has been notified that from 31 October 2024 that it no longer held any liability to the scheme for past service and no further deficit payments will be collected.