

Markyate Baptist Church

Registered Charity Number: 1145170

Trustees Annual Report & Accounts for 2024

1 Our Vision Statement

Growing together by loving God, loving others and serving our community – Church without walls.

2 Our Aims

Our vision statement outlines how a healthy church and we continue to strive to fulfil this aim.

We endeavour to share the Christian faith in Markyate and beyond; nurturing people in their faith and life journeys, sharing God's love inside and outside of the church community through our words and actions, hoping that over time this leads to a growth in Church attendance and membership.

We continue to maintain our Church building, equipment and facilities to a high standard to make Markyate Baptist Church a welcoming place. We also share the premises with the village community when possible.

3 Operation of the Church

Ministerial News – Sadly Rev Nick Drury resigned his appointment as Minister of Markyate Baptist Church and left the role at the end of October 2024. The Church is now being led by the Leadership Team with the support of our Moderator, Rev Mary Moody from the Central Baptist Association.

Worship & Preaching – Church services begin at 10.30am on a Sunday and are open to everyone. There is also a Sunday Class for children called JAM – Jesus and Me, which runs alongside the main service. We continue to stream Sunday services, and recently moved to MS Teams from Zoom, this allows live viewing for those unable to attend the service in person.

The Rev Nick Drury organised and led most of the Services up to the end of October 2024. Since November 2024 services are being taken by a mix of visiting preachers and members of the Church.

Prayer – A regular interactive on-line prayer meeting continued during 2024 on Zoom and has now moved onto MS Teams, these meetings run for an hour on a Saturday morning, and once a month these are now held in person at the Church. There are various other prayer groups and initiatives and MBC continues to be committed to being a house of prayer.

Pastoral Care - A pastoral care volunteer from the Church worked with Age UK in the village until ill-health stopped this during 2024. Nick Drury, was very active in pastoral care until the end of his notice period. The Leadership team are maintaining telephone contact and visits with members of the church and congregation if they are away from church for a period or are known to be unwell.

Church Membership - On 31st December 2024 there were 31 members and 7 Non-voting members. This represents a decrease on the prior year of 7 members.

4 **Church Activities and Outreach**

We continue to use our Church facilities – the building and the garden – to strengthen our relationships with the community. Our garden has been equipped with toys and children's play equipment so that parents may bring their children into the garden at any time.

Hospitality is an important part of our Outreach for building relationships. As a Church, we try to hold communal lunches after some Sunday Church Services to encourage fellowship in our Church Family.

We always serve coffee and tea every week after the Sunday service.

Monday Café – This continues to run every Monday between 10.30am and 12.00 noon, and remains popular with those who regularly attend.

MBC Café – This continues to be held twice a month on the 1st and 3rd Friday – it is a popular venue for the community and the local Walking Group.

Holiday at Home - For the older members of both the church congregation and our local community a two-day Holiday-at-Home event was held in November providing lunch, tea, games and entertainment.

Refugee Outreach/Support – This work has continued during 2024, supporting the male refugees who are currently accommodated at The Holiday Inn on the edge of Markyate. A number of them attend Church regularly on a Sunday, contributing to Church life in many ways and during 2024 two were baptised.

The Church continues to provide a social space on a Wednesday afternoon in the Church Hall. This is run by members of the Church along with members of the local community. We also provide financial support to ensure that the refugees have sufficient basic clothing and other practical resources.

Ukraine Support - The link established with the Ukraine support charity in Luton collecting clothing and critical supplies has been maintained. Collections continue to be made by two of our Church members.

Children and Youth Work – Jack and Jill's Toddler Time has continued to run on the 2nd and 4th Friday of the month during term time, and in December they received a visit from Father Christmas.

We continue to maintain our link with The 267 Project, a youth charity which arranges events in the Hertfordshire area, and we take local young people to those events.

5 **Our Facilities, and sharing them with the Community**

We maintain our buildings to a high standard to ensure that they are a good space for all of our users. The main items of work carried out this year was to upgrade all the lighting to LED lights, and to get a new front door. Smaller tasks included cleaning the carpets, replacing lights in the garden and touching up paint – these were all done by members of the church family.

We let our premises, primarily the Church Hall, to a number of local organisations serving the community for their regular meetings. These include Alcoholics Anonymous, the Markyate History Society, and a number of fitness classes. Other village groups hold meetings in the Hall from time to time. The Hall is also hired for children and family parties.

The garden is regularly used by members of the village, and we hope people find it an inviting space for everyone to enjoy.

The manse was occupied by our Minister Nick Drury throughout the year (including after he resigned on 31st October. Our plan in 2025 is to let it out to tenants.

6 Mission and Evangelism Donations

The Church continues to provide financial donations to a broad range of charitable Christian missions, based in the UK but with activities around the world. In many cases, our church members have close personal links and involvement with running these Mission activities. These are organisations that the Church has a close relationship with. In some cases, the Charities representatives speak at the Church services during the year to tell us about their work. The details of MBC's Mission payments are in the Financial Report Note 3 on page 11.

7 Churches Together

We continue our inter-denominational activities during the year with St John the Baptist Church in Markyate and also St Leonard's Church in Flamstead. A number of joint services were held during the year and there was a joint "Walk of Witness" held on Good Friday, a joint service at the Village War Memorial on Remembrance Sunday and a joint open-air Christmas Carol Service at the Fire Station in the centre of the village just before Christmas. All of these activities provide Christian Witness to our village community and give them an opportunity to join in.

8 Employees and Volunteers

The Church employed a full-time Minister until 31st October 2024, and employs one part-time Administrator, both on permanent contracts.

Throughout the year there were about 30 volunteers (excluding Trustees) active in various aspects of the Church's operation.

The Trustees would like to thank all those who have worked hard and given their time to keep our church running and make it the lively and vibrant community that it is. Many also make valuable contributions to the Church by bringing their expertise to the benefit the church and ensuring that high standards of workmanship are achieved by those contracted to maintain or repair the fabric of the church. They also strive to ensure financial resources of the Church are used responsibly.

9 Governance

The Church's Constitution takes the form of the model Baptist Union Approved Governing Document which describes, amongst other matters, the objectives

and activities of the church and the appointment of Trustees. The Church is governed and regulated by its own Members where all aspects of the work of the church are subject to the approval of the Members Meetings, normally held approximately every three months. The election of Deacons/Trustees was held at the Annual General Meeting in April.

As reported in Section 3 above, the Rev^d Nick Drury resigned his appointment as the Minister of Markyate Baptist Church and left the role on 31st October 2024.

Markyate Baptist Church had in place the following policies and procedures:

- Charity Financial Controls policy
- Financial Reserves policy and procedure
- Trustee Expense policy and procedure
- Safeguarding policy for children and vulnerable adults
- Health and Safety policy
- GDPR policy
- Risk Management procedure

10 Structure and Management

The Leadership Team of Deacons is composed of all the trustees, including the Minister. The Deacons are nominated by the members and are elected for a three-year term and retire by rotation. Elections are usually held at the Church Members' AGM.

The Leaders meet monthly to deal with church administration, financial affairs, pastoral concerns, to plan special events and projects within the Church, and initiatives to reach out to the community. The Leadership Team are jointly responsible for preparing the agenda for Members' Meetings. These meetings are chaired by the Minister, or the Moderator when no Minister is in place.

This Charity is **not** part of any wider group structure.

The Church has no trading subsidiaries.

Administrative Information - Markyate Baptist Church is situated in Buckwood Road, Markyate, AL3 8JF. The details of church activities can be accessed on the Internet at www.markyatebaptist.org and on the Church's Facebook page. Other contact information is also available there. The video recording of the sermons preached at recent services of worship can be downloaded from YouTube or the Church website and the links are also published in the MBC weekly News sheet.

Tracy Cripps is employed as the Part time administrator for MBC.

Trustees and Deacons:

Nick Drury, Minister – resigned 31st October 2024

Jeremy Bottrill

Mark Buckley – appointed 28th April 2024

Ruth Kieran

James Salmon, Treasurer – resigned 28th April 2024

Rosemary Salmon – resigned 28th April 2024

Chris Trew

Heidi Trew – appointed Treasurer 28th April 2024

Robert Wills – appointed 28th April 2024

Both Jim and Rosemary Salmon stood down from their roles on the Leadership Team on 28th April 2024. We expressed our thanks to both of them for their hard work and service to the team. They were presented with a gift from the Church.

None of the Trustees resigned to take up employment with the charity. Except for the Minister, none of the Trustees received any remuneration for the work they have done for this charity, except for remuneration of out-of-pocket expenses.

Health & Safety - The Church has a Health and Safety Policy that is aimed at ensuring all our activities are carried out in a safe environment. The Health and Safety Policy and the policies for Safeguarding Children and vulnerable adults are reviewed annually. Trustees and volunteers who work with children and vulnerable adults are required to have a DBS check.

There were no serious incidents to report during the period of this report.

Risk Management - The Church conducts a Risk Assessment for the new activities that it undertakes. These are documented, and the contents of these documents are shared by the project leader with the participants to make them aware of the risks and the actions they should take to avoid and minimise these risks. We have been helped in preparing the assessments by Guidance Notes sent out by the Baptist Union

During the period of this report, there were no External risks and impacts that impacted on the operation of the Church.

Safeguarding - The Church carries out DBS checks on anyone associated with the Church who has a specific role or responsibility working with children and vulnerable people and also the Trustees. Ruth Kieran is the designated person for safeguarding and Jeremy Bottrill is the deputy designated person for safeguarding. They are assigned to oversee the Safeguarding Policy and to provide a first point of contact for anyone who wishes to make a complaint or express a safeguarding concern. We continue to ensure that Trustees and volunteers have the appropriate safeguarding training.

11 Financial Review

The Accounts Schedules shown on pages 10 to 13 should be read together with the notes of explanation given below. They are prepared on a Receipts and Payment basis and follow SORP 13. They do not incorporate any form of accrual accounting.

Income Receipts - In 2024 Receipts totalled £66,544, a 15% decrease from 2023. Voluntary Donations and Receipts have decreased as our membership has reduced. These receipts mainly came from individuals' monthly standing order bank payments. The Gift Aid Tax Recovery associated with these donations also decreased.

Although interest rates decreased during 2024, the interest earned during 2024 has increased to £9405 - this was earned on the Church's deposited funds.

Other Receipts (See Note 1) at £10,423 were a slight reduction on 2023. Other Donations within this category that were not eligible for Gift Aid totalled £6,531 - these came from a variety of individuals.

Outreach activities, including Holiday-at-home, and Jack and Jill's Toddlers time, brought in £1,210.

Most of the Outreach Income – AS Support relates to payments received via the MBC account from outside organisations in support of the work of the Wednesday Café.

The Church received no endowments during the year. No income was received from outside the UK. There were no government contracts or grants during the year. The Church does not employ any professional fundraisers and does not have any partnership with any commercial participant.

Total Expenditure - In 2024 Total Expenditure was £90,495, an increase on the 2023 spend of £79,560.

Ministry Cost (See Note 2) - The total ministry costs incurred during the year were £33,828, an increase of £6,533 – whilst Nick Drury's role as minister ended on 31 October 2024, the membership of the Church agreed at a special Church meeting to pay Nick a three-month sabbatical from November 2024 -January 2025. In addition to the normal Ministry stipend, pension and HMRC related payments, there was also a cost of £570 for continuing Ministry Development.

Mission Payments (see Note 3) - These mission payments are part of the way this Church carries out its purpose and demonstrates its gratitude for God's generosity to our Church. Total mission donations in the year were £6,995 or 10.5% of our Receipts - slightly above our policy, to give 10% of annual Receipts. Our donations included support for the Baptist Home Mission fund, providing support for struggling Baptist churches and new start-ups in the UK. Also, for the Baptist Missionary Society – Worldwide, undertaking mission work in various third-world countries. Our mission payments are all made to charities based within the UK. However, several of these charities work overseas and £1,915 of these donations goes to support work overseas. Much of this charitable work is associated with helping children. We have close informal links to most of these charities through members of our congregation. There are no formal contractual arrangements with any of these charities.

Manse Costs (see Note 4) - Total Manse costs were £5,741 in 2024, a decrease of £3,944 on 2023 costs. Repair costs were £115 during the year. Utility costs and Council Tax totalled £4,834, a decrease on the 2023 costs. The Manse Insurance cost increased by £141 on the 2023 cost.

Church Costs (See Note 5) - Total Church costs were £39,221, an increase of £9,075 on the prior year. Much of this increase was due to the higher electricity charges, gas charges and spend on Church Equipment. Church Maintenance at £12,204 showed an increase of £11,166 on 2023. Most of this was due to the installation of further LED lighting in the building – mainly in the Utility block and the Hall and Kitchen. The entrance door to the Hall has also been replaced and some of the paintwork in the toilets has been refreshed. The spend on the purchase of the lights has been moved to maintenance, in 2023 this was reported under equipment.

Church utilities (water rates) at £908 were slightly up on last year. Church gas costs at £434, which is a reduction on 2023 – a new 2 year contract for the gas supply commenced in October 2024, and the until price is higher and the costs will see an increase in 2025. The electricity charges increased significantly during the year to £7,105, a rise of £1,652 on 2023, although we hope to see future reductions to this as the electric heating is no longer being used in the Church Hall.

Increased activity in the building resulted in slightly higher cleaning costs. Church administration costs showed a slight year-on-year increase due to increased salary payments and the introduction of a pension scheme for our Administrator. The Subscriptions included the per capita payment per member to Baptist Together, and a subscription to the internet site, "Find-a-church". Church insurance cost showed only a small increase in 2024 of £49 during the year to £2,084.

Church Outreach Costs (See Note 6) - Total Church Outreach costs were £4,709, a decrease of £564. This included costs for certain community events that the Church ran during the year, including the Holiday-at-Home event for elderly people from Markyate village.

There was also a spend of £2,861 for Refugee Support, this spend includes the £1,396 received. These funds allow those working with the Wednesday afternoon café to purchase clothing and other items needed, there have also been occasions where the hire of the Markyate & Flamsted Village Care bus for Refugee group has been paid.

These Outreach Costs also include the licence fees for the use of Worship Lyric Video hymn music to support our church services and for the fact that we broadcast these over the Internet.

Deficit of Receipts Over Payments - In 2024 the Expenditure exceeded Receipts giving a Deficit of £23,951, this is less than the budgeted deficit.

Use of Restricted Funds in 2024 - The Table on page 13 shows the movement through Receipts and Expenditure of these Restricted Fund categories. The only movement in these funds during 2024 was the purchase of the new LED lighting for the building.

The Church achieves most of its purposes through the activities described in sections 3 and 4 above. The Church has no other external source of income, other than the generous donations of the Members and the congregation and the Gift Aid recovery associated with those donations, hiring out of the Church premises, interest on deposited funds and some occasional charitable grants. The Church receives no money from Central Government or local authorities, other than the HMRC Gift Aid recovery on donations.

Reserves Policy - The Church tries to maintain a minimum level of reserve in the Unrestricted Fund that is the equivalent to approximately 3 months' general running costs and nine months staff cost; this is currently estimated at £49,000. This reserve calculation assumes that we have a full time Minister employed for a full year.

All the Unrestricted General funds of £91,639 at the end of 2024, are now regarded as reserves. The overall financial health of the Church remains strong and adequate controls are in place to give early warning of any changes.

Accounting Policies - The accounts are prepared in accordance with Charity Commission "Accounting and Reporting by Charities – Statement of Recommended Practice" (SORP 2013)" issued by the Charity Commission. Our accounting systems are operated using the "Financial Co-ordinator" accounting software package. The financial controls were established when the Financial Coordinator system was implemented in 2018 and have remained in place during 2024.

Donations and Grants - These are accounted for when received.

Unrestricted funds - These represent income which has no specific instructions from the donor about how it can be used and is therefore used by the trustees for any of the church's ordinary purposes.
Unrestricted funds totalled £91,639 at 31 December 2024.

Designated funds - These represent sums set aside out of unrestricted funds for specific purposes, but which can be transferred in whole or in part back into General funds at any time or when the original purpose, for which they were originally assigned, has been completed.
Designated funds totalled £12,388 at 31 December 2024, a decrease of £1,309 on 2023.

Restricted funds - These represent donations received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given.
Restricted funds totalled £91,001 at 31 December 2024, a decrease of £5,954 following the purchase of the new LED lighting for the Utility area and the Church Hall.

The Church Building Restricted Fund is our main Restricted Fund intended for improvements and extensions to the church building and facilities.

Endowment funds - These are funds whose capital must be maintained. Only income from the capital investment is used as restricted or unrestricted depending on the purpose for which the endowment was established. The church currently has no such funds.

Fixed assets - Our total assets are shown as £2,173,430 - the same as 2023. These consist of:

The Church premises at 13 Buckwood Road and contents are included in the Statement of Assets and Liabilities at the insurance valuations because no more reliable cost information was available. In the opinion of the Trustees a professional valuation would incur costs out of proportion to the benefit gained by a user of the accounts.

The Manse, 50 Buckwood Road, Markyate, is included at its current market value.

Church Fittings, Furnishings and Equipment are valued at a replacement Cost of £84,138.

Governance Cost - No legal fees were incurred in 2024.

Pensions – Nick Drury continued his membership of the Baptist Union Pension scheme during 2024.

Tracy Cripps – the Church Administrator – continues to have a Pension with The Peoples Pension Scheme.

Staff and Trustees - The Church employed a full-time minister up to 31 October 2024 and a part-time administrator for all of 2024.

No person earned more than £60,000 during 2024. No trustee received remuneration during the year, other than reimbursements incurred solely for minor purchases of provisions and materials for church use. As required by the Charity Commission, the total value of the employee benefits of the highest paid employee during 2024 was £41,867. Total staff remuneration totalled £40,554 in 2024.

This report was approved and signed for on behalf of the Leadership Team of Trustees.



Signed:

Robert Wills, Trustee

Date: 24/04/2025

MARKYATE BAPTIST CHURCH

FINANCIAL STATEMENT FOR YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND EXPENDITURE

	2024				2023	Variance
	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds	2024 v 2023
Receipts						
Voluntary Donations & Receipts	32,767	182	-	32,949	43,319	-10,370
Gift Aid	9,627	-	-	9,627	13,258	-3,631
Grants	-	-	-	0	800	-800
Lettings	4,141	-	-	4,141	2,600	1,541
Interest on Deposits	9,405	-	-	9,405	7,880	1,525
Other Receipts (Note 1)	7,817	2,606	-	10,423	10,909	-486
Total Receipts	£63,757	£2,787	£0	£66,544	£78,766	-£12,222

Expenditure						
Ministry Costs (Note 2)	33,828			33,828	27,295	6,533
Mission Payments (Note 3)	6,995			6,995	7,160	-165
Manse Costs (Note 4)	5,742			5,742	9,686	-3,944
Church Costs (Note 5)	33,267		5,954	39,221	30,146	9,075
Outreach Costs (Note 6)	612	4,097		4,709	5,273	-564
Total Expenditure	£80,444	£4,097	£5,954	£90,495	£79,560	£10,935

Deficit - Receipts less Expenditure -£23,951 -£794

Cash Funds - 31st December 2024 £195,744

Cash Funds - 31st December 2023 £219,695
-£23,951

Statement of Assets & Liabilities

Cash Funds	2024	2023	Variance
Current Account	£1,924	£10,240	-£8,316
Deposit Accounts	£193,820	£209,455	-£15,635
Total Funds	£195,744	£219,695	-£23,951
Deficit 2024		-£23,951	

Assets Retained for the Church's own use

Markyate Baptist Church Building 13 Buckwood Road	£1,644,292	£1,644,292	£0
Manse (Freehold Property) 50 Buckwood Road	£445,000	£445,000	£0
Church Fittings, Furnishings & Equipment	£84,138	£84,138	£0
Total Assets	£2,173,430	£2,173,430	£0
Total Cash & Assets	£2,369,174	£2,393,125	-£23,951

Liabilities At 31st December 2024 Markyate Baptist Church had no outstanding liabilities

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

	2024				2023	Variance
	Unrestricted	Designated	Restricted	Total	Total	
	Funds	Funds	Funds	Funds	Funds	2024 v 2023
Note 1 Other Receipts						
Other Donations Non GA	6,531	-	-	6,531	7,340	-809
Fundraising	-	-	-	0	426	-426
Other	1,286	-	-	1,286	749	537
Holiday-at-Home	-	287	-	287	435	-148
Jack & Jills	-	503	-	503	704	-201
Outreach Activity Income	-	420	-	420	255	165
Outreach Income - AS Support	-	1,396	-	1,396	0	1,396
Renew Wellbeing	-	-	-	0	1,000	-1,000
Total Other Receipts	£7,817	£2,606	-	£10,423	£10,909	-£486
Ministry Salaries	20,776	-	-	20,776	17,291	3,485
Ministry Pension	7,258	-	-	7,258	5,329	1,929
Ministry HMRC	4,299	-	-	4,299	2,604	1,695
Ministry Expenses	88	-	-	88	524	-436
Ministry Visiting Speakers	838	-	-	838	808	30
Ministry Development	570	-	-	570	645	-75
Total Ministry Costs	£33,828	-	-	£33,828	£27,201	£6,627
Note 3 Mission Payments						
Mission BU Home Mission	2,520	-	-	2,520	2520	0
Mission Nansambo	-	-	-	0	500	-500
Mission Myosotis Trust	500	-	-	500	500	0
Mission the 267 Project	300	-	-	300	300	0
Mission BMS World Mission	1,115	-	-	1,115	980	135
Mission Step	1,800	-	-	1,800	1560	240
Mission Way to the Nations	300	-	-	300	500	-200
Mission Hospice of St Francis	300	-	-	300	300	0
Mission Christian Aid	160	-	-	160	0	160
Total Mission Payments	£6,995	-	-	£6,995	£7,160	-£165
Note 4 Manse Costs						
Manse Repairs	115	-	-	115	3747	-3,632
Manse Utilities	2,946	-	-	2,946	3120	-174
Manse Other	1,889	-	-	1,889	2167	-278
Manse Insurance	793	-	-	793	652	141
Total Manse Costs	£5,742	-	-	£5,742	£9,686	-£3,944
Note 5 Church Costs						
Church Maintenance	6,250	-	5954	12,204	1038	11,166
Church Utilities	908	-	-	908	804	104
Church Gas	434	-	-	434	607	-173
Church Electricity	7,105	-	-	7,105	5453	1,652
Church Equipment	118	-	-	118	4267	-4,149
Church Cleaning	2,006	-	-	2,006	1981	25

Church Insurance	2,084	-	-	2,084	2035	49
Church Admin	12,524	-	-	12,524	11902	622
Church Catering	1,214	-	-	1,214	1662	-448
Church Other	273	-	-	273	10	263
Church Subscriptions	241	-	-	241	287	-47
Church Bank Charges	112	-	-	112	100	12
Total Church Costs	£33,267	-	£5,954	£39,221	£30,146	£9,075

Note 6 Church Outreach

Ministry Holiday at Home	-	412	-	412	1027	-615
Ministry Outreach Expenses	-	562	-	562	1758	-1,196
Ministry Renew Wellbeing	-	-	-	0	22	-22
Ministry Resources	241	-	-	241	811	-570
Ministry Youth Work	-	261	-	261	151	110
Ministry Pastoral Care	370	-	-	370	1504	-1,134
Ministry Outreach AS Support	-	2,861	-	2,861	0	2,861
Total Church Outreach Costs	£612	£4,097	-	£4,709	£5,273	-£564

Use of Restricted Funds - 2024

Forget Me Not Centre

Balance 01/01/2024	£716	
Balance 31/12/2024		£716

Building Fund

Balance 01/01/24	£96,955	
Expenditure	-£5,954	
Balance 31/12/2024		£91,001

ASSIGNMENT OF FUNDS

	2024	2023	Variance
Unrestricted Funds			
General Fund	£91,639	£108,327	-£16,688
Designated Funds			
Community Outreach Fund	£9,957	£11,005	-£1,048
Renew Wellbeing	£978	£978	£0
Youth Ministry	£1,453	£1,714	-£261
<i>Sub total Designated Funds</i>	£12,388	£13,697	-£1,309
Restricted Funds			
Forget Me Not Centre	£716	£716	£0
Building Fund	£91,001	£96,955	-£5,954
<i>Sub total Restricted Funds</i>	£91,717	£97,671	-£5,954
Total Funds of Church	£195,744	£219,695	-£23,951

STATEMENT OF CASH AND ASSETS

As at 31 December 2024

	2024	2023	Variance
Current Assets			
HSBC Current Account	£1,924	£10,240	-£8,316
Current Assets - Investments			
Baptist Union Corp	£77,793	£74,561	£3,232
Cambridge & Counties Bank	£85,273	£85,140	£133
COIF (CCLA)	£30,754	£49,754	-£19,000
Total Funds	£195,744	£219,695	-£23,951
Deficit		-£23,951	

The Financial Statements - pages 10 - 13 were approved by the Trustees and signed on their behalf by the Treasurer.

Signed:
Treasurer: Heidi Trew
Date :


11/04/2025

Independent Examiner's Report

Report to the trustees of: Markyate Baptist Church

On accounts for year ended: 31st December 2024

Charity Number: 1145170

Financial statements as set out on pages 10 to 13 of the report.

Respective responsibilities of trustees and examiner:

As trustees you are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (The 2011 Act)) and that an independent examination is needed.

As a retired Fellow of the Chartered Institute of Secretaries, I consider myself suitably qualified to carry out the independent examination. Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's statement:

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the financial statements.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:

- Proper accounting records are kept: and
- Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act:

Or

- (2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date

12.04.25

:

Peter Wastall, FCIS, ACIB
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