

Charity Number: 1171581

Lower Earley Baptist Church

Annual Report and Financial Statements

Year Ending 31/12/2024

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1. General Information

1.1. Name and Address

Lower Earley Baptist Church

Maiden Place

Lower Earley

Reading

RG6 3HE

1.2. Church Leadership Team

The Church Leadership Team comprises the Minister, Church Secretary, Church Treasurer and additional individuals as appointed by the Church Meeting. All members of the Leadership Team are Trustees of Lower Earley Baptist Church CIO

Rev Rusell Howes	Appointed 1/9/23 and became chair 11/9/23
Mr Julian Rowlandson	Church Secretary, Appointed on 24/03/2024
Mr Stephen Newton	Reappointed as Church Treasurer on 16/10/2024
Mrs Rebecca Hogg	Reappointed 4/10/2023
Mr Petrus Jacobus Zeeman	Reappointed 16/10/2024
Mr Jonathan Lloyd	Appointed 6/10/2022
Mr Johannes van de Merwe	Appointed 6/10/2022
Mr Steven Wilson	Appointed 6/10/2022

1.3. Principal Professional Advisors

HSBC Bank
26 Broad Street
Reading
RG1 2BU

P Nixon FCA
28 Luckley Wood
Wokingham
Berkshire
RG41 2EW

Edmonds Accountancy (Until 31 March 2024)
Unit 11, Diddenham Court
Lambwood Hill
Grazeley
Reading
RG7 1JQ

2. Church Leadership Team's Report

The Church Leadership Team of Lower Earley Baptist Church CIO (“the Charity”) present their annual report for the year ended 31 December 2024 together with the financial statements for that year.

The financial statements have been prepared on the receipts and payments basis in accordance with the Charities Act 2011.

2.1. Statement of Church Leadership Team’s Responsibilities

The Church Leadership Team is responsible for preparing their report and the financial statements in accordance with general applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Church Leadership Team to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Church Leadership Team is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Church Leadership Team is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Church Constitution.

They are also responsible for safekeeping the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2.2. Reference and Administrative Details

Lower Earley Baptist Church CIO is a registered charity (charity number 1171581).

The present Church Leadership Team is shown in section 1.2 and the external advisers of the Charity are shown in section 1.3.

2.3. Structure and Management

The Church is governed by its Constitution, adopted 29 September 2016 and last amended on 14/10/2021. The Church is a member of the Baptist Union of Great Britain. It is also a member

of the Southern Counties Baptist Association, being a regional association within the Baptist Union.

The Church Leadership Team, as shown in section 1.2, are appointed by secret ballot at a Church Members' meeting in accordance with the Church Constitution. They oversee and coordinate the vision and ministry of the church.

The Minister and the Church Leadership Team remain on the Church Leadership Team for the duration of their appointment subject to their good standing within the Church both spiritually and morally. The Church Leadership Team, other than the Minister, are appointed for a period of 1 year in respect of the Church Secretary and Church Treasurer and up to 3 years for any other Trustee. Trustees other than the Church Secretary and Church Treasurer (who are appointed annually) are eligible for a further 3-year period. After two consecutive terms of 3 years, they shall normally stand down for a minimum period of one year unless the Church Meeting agrees an extension.

On appointment the Church Leadership Team are provided with copies of previous Church Leadership Team minutes dating back at least one year and other relevant church specific documents. They are also given guidance as to appropriate background reading on being a trustee as provided by both the Charity Commission and the Baptist Union.

Some ministries of the church are headed up by individuals who are not themselves part of the Church Leadership Team but are answerable to a designated member of that team. Regular contact is kept between these individuals and matters of importance are brought to the rest of the Church Leadership Team as necessary.

Church Membership is open to those who profess repentance before God and faith in Jesus Christ as Saviour and Lord; whose lives bear evidence of the presence of the Holy Spirit; and who assent to the statement of Beliefs in accordance with the Constitution, with application for membership being made to the Minister or Church Secretary. On 28 April 2022 the Church Member's Meeting approved the "Statement of Faith" which has since been on display on our website.

2.4. Governance

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored, and that appropriate management information is prepared and reviewed regularly by both the Church Leadership Team and the Church Members.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- an annual budget approved by the Church Members;
- regular consideration by the Church Leadership Team and Church Members of financial results, variances from budgets, and benchmarking reviews;
- delegation of day-to-day management authority and segregation of duties;
- identification and management of risks.

Group Leaders have certain delegated responsibility for the smooth running of their ministries but are accountable to the Church Leadership Team and Church Members for all decisions taken.

The Church Leadership Team can approve budgeted expenditure up to £5,000 and nonbudgeted expenditure up to £2,000. Any non-budgeted expenditure above this limit must receive agreement from Church members. The limits are reviewed from time to time.

The Church appointed Maintenance Officer can approve expenditure up to £500. Any expenditure above this amount requires approval as detailed above.

If any conflict of interest arises, the concerned member of the Church Leadership Team declares it and takes no part in the related decision.

2.5. Risk Management

The Church Leadership Team has examined the principal areas of the Church's operations and considered what major risks may arise in each of these areas. In the opinion of the Church Leadership Team, the Church has established resources and review systems which, under normal conditions, should allow the risks identified by them to be mitigated to an acceptable level in its day-to-day operations. Procedures have been established for reporting failings immediately to the Church Leadership Team.

2.5.1. Safeguarding

In line with our legal requirements the Church Leadership Team has appointed one of the Trustees to be responsible for Safeguarding. In addition, the Charity appoints two Church Members as the designated person for Children and Youth and also Adults at Risk.

For all volunteer roles that are involved with children, youth and adults at risk there is an internal application and interview process. This also includes a satisfactory DBS.

An item relating to Safeguarding features on all Trustee and Church Member meetings. The Trustee responsible for Safeguarding will highlight any areas of concern and an action plan is agreed.

The Church is a member of the Baptist Union of Great Britain. It is also a member of the Southern Counties Baptist Association, being a regional association within the Baptist Union. By virtue of this membership the Trustees have access to specialist Safeguarding support and regular training.

All Trustees and individuals involved with children, youth and adults at risk undertake regular training.

2.5.2. Health & Safety

The Church has an appointed Health & Safety Officer, and the Church Leadership Team receives regular updates of any matters of concern.

Regular training is provided by the appointed Catering Manager to comply with Food Safety legislation.

2.5.3. Financial Risk

The Church Leadership team has reviewed and identified the financial risks to the Church and have placed appropriate measures in place to either eliminate or mitigate the risks identified.

2.6. Mission, Vision, Strategies and Principal Activities

2.6.1. Purpose/Mission

The principal purpose of Lower Earley Baptist Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

The Mission of the Church (its charitable object) is to be:

“A Community Where Jesus is Encountered and Lives are Transformed”.

The responsibility for ensuring that Lower Earley Baptist Church fulfils its mission falls on every Church Member, encouraged and guided by the Church Leadership Team.

2.6.2. Vision

2.6.2.1. *Our corporate vision is to be:*

A vibrant worshipping community

We believe in Whole Life Worship – not just for Sundays

2.6.2.2. *A community of effective disciples of Jesus*

We believe that engagement with God's word is vital. We believe that a Church led by the Holy Spirit has the power to change our community and our world. We believe in the Power of Prayer.

2.6.2.3. *A missionary community, sharing Christ in word and action*

We believe that God has given us a 'sphere of influence' both as a Church and Individuals. We believe that no one should be excluded from God's Love and Forgiveness.

2.6.2.4. *A loving, welcoming and supportive community*

We believe that God has called us and sent us to serve Lower Earley

2.6.2.5. A serving community, where all participate

We believe in accountability; we will support, encourage and challenge one another to commit to and become more like Jesus Christ

2.6.3. Strategies and Activities

When planning the activities for the year the trustees have considered the Charity Commission's guidance on public benefit and the specific guidance for charities for the advancement of religion. We have sought to achieve our vision as follows:

2.6.3.1. Worship

Through Sunday services, prayer meetings, prayer links.

Our Sunday gatherings are livestreamed every Sunday. This enables housebound and/or ill church family members to access the service. It has also opened our service to a much wider audience which is one of our goals.

In 2024 we held a week of prayer which was well supported across the whole church. Prayer continues to be a significant element of our discipleship groups.

2.6.3.2. Discipleship

Regular discipleship groups, Bible teaching, Sunday groups for children and young people.

Our discipleship groups (one on Monday mornings, on Tuesday evening and one fortnightly on Wednesday evenings) continued through the year. Some groups have more participants now; others could do with more regular attenders.

This year we have ran a Youth Alpha course which was well received. We saw 21 different young people attend over a period of 8 weeks.

Our children and young people continued to meet on Sunday mornings. We have a crèche, one group for primary school aged children and two groups for our teenagers: Junior DNA and Senior DNA to cater better to their level of development and understanding

2.6.3.3. Mission

We have continued to run events that allow members to get to know each other better and to provide a platform for non-church attending friends and families as a way of engaging people more with the church.

"Women Connect", a group created for all women runs regular events every 6 weeks. An average of 20 women were attending by the end of 2024. Sessions often include arts and crafts, and sometimes games nights, usually followed by a church member sharing their faith story.

We run a men's group that meets roughly every other month, to provide a place for men in the church to get to know each other better and to which they can bring male friends. This year they have (among other events) played football at a local 5-a-side pitch, had an astronomy evening, and shared a barbecue.

We have a collection point for the Woodley Food Bank. This helps serve our vision to serve our community. The special offering at our "Carols by Candlelight" Christmas Eve service was given to the Woodley Food Bank.

The premises are the base for a Slimming World franchise.

A group of ladies who meet to make quilts for children and adults who have a need also uses our premises.

The National Childbirth Trust (NCT) regularly use our premises to deliver some of their courses.

Parenting Special Children (PSC) a local Charity have two groups who regularly use our building for meetings.

We are pleased to have partnered with RE Inspired to enable sessions to be delivered in our Church building for our local schools. RE Inspired is a local charity that delivers aspects of the RE Syllabus. Whilst RE is a compulsory subject, it is not part of the national curriculum. RE is taught according to a locally agreed RE syllabus that is tailored with input from the local faith community.

Our link with a couple that is church planting in Thailand, which started in 2020, has continued. We regularly pray for them and their work and this helps support our vision to have an impact internationally. We were able to have them visit the church for the first time and hear them speak to us about their work in Thailand. We have created a new link team to promote the connection and extend our support.

2.6.3.4. *Belonging*

Pastoral care, visiting, meals, social events.

Pastoral care: our aim was to try and ensure that everyone associated with the church received appropriate care and support during the year. Our minister, Rev. Russell Howes, regularly sets aside time to visit church members who are in need of additional support. The discipleship groups also provide pastoral care to their members.

Our strategy has widened to offering more social activities open to non-Christian friends and the community.

We hosted a Quiz in support of the work of local charities which was exceptionally well attended.

To help the congregation get to know each other we have established regular "label Sundays".

2.6.3.5. *Serving*

Giving opportunities to serve within the church and beyond, running courses, training (help each other up our skills), mentoring, identifying and developing gifts and skills.

Our desire and vision is to equip church members in various ways.

2.6.4. *Achievements and Performance*

The Goals developed in 2019 sit alongside the Vision Statement (2.6.2) and create a focus for the Churches programme of activity.

2.6.4.1. Ministry

Rev. Russell Howes has completed his first full year in post. He has helped us develop new areas of ministry in the church and has helped us push forward on our understanding of what it means to be disciples. Once a month he focuses on fundamentals of the faith.

A regular programme of teaching has been provided for the Sunday worship gatherings. A number of church members have been encouraged to try their hand at preaching. To help them develop Rev. Howes ran a short preaching course. The structure of the Sunday gathering has proved a great way of growing together as a church family and helping attendees to see how following God works out in daily living. A wide participation of the church family in the Sunday gathering has continued.

Attendance on Sunday mornings has increased and the number of subscribers to our YouTube channel on which the livestream can be watched has continued to be well used. This means that the number of those benefitting from the Sunday gathering continues to be a strength of what we offer.

We welcomed 9 church attendees as members of the church. took up membership and four church attendees were baptised. The 4 baptisms have been a great encouragement to the church.

2.6.4.2. Admin

This area includes the Church Secretary role and encompasses the day to day running of the church and ensuring Church Members Meetings and Trustee meetings have all necessary information to function.

The church employs a part time church administrator. This year we saw recruitment of Jesujuwa O into this role.

We have seen the continued development of the Web Site to provide access to more information. E-News and E-News Updates have been provided regularly to those who request it.

Our master rota continued to be developed and has a central space within the website. Reminder emails are automatically generated to remind people of their upcoming duties and assists in the delivery of the operational activities.

Health & Safety is an important consideration as detailed in Note 2.5.2.

2.6.4.3. Finance

A full finance report is included under Note 4

2.6.4.4. Pastoral Care/Safeguarding

The Trustee responsible for Safeguarding ensures that all necessary procedures are in place (see Note 2.5.1). During the year trustees and some church members underwent the required training.

Pastoral Care took place using phone calls, emails and visits, where appropriate. Our goal is to endeavour to ensure that everyone associated with the church received care and support as required during the year.

The men's socials have continued with events being organised every couple of months. The BBQ in June was very well attended.

For mums of children under 18 there is a regular meeting at the church called "HEM" every month. Six to 10 mums attend this group on average.

2.6.4.5. Evangelism/Mission

We began the year with Hope Explored course, a short four-week series of videos and discussion. Rev Howes worked on this with Ella L. There were four guests, only one of whom was already coming to LEBC. After this series completed, we ran a further set of video discussions based on the parables of Jesus, which two of the four also completed. One of those has continued to attend church on Sundays or catch up on YouTube; the other has now attended an Alpha course which began in Jan 2025.

In April and May we took part in the national Hope24 initiative, by running the "Alive" series of Sunday talks plus video-based discussions. While sadly no one beyond our regular attendees engaged in this, we did share the outreach materials with guests at midweek activities.

In June and July we began our community research project, which we dubbed "Curious?" It sought to establish what local people think of Lower Earley and its needs, so that we can consider how to engage more meaningfully with our neighbours. Flyers were delivered around local streets and posters displayed, with a QR code for people to complete an online form. By the early autumn we had received 100 responses. It revealed that people are concerned there is a lack of social provision for young people in the area.

In August we had a stand at the Earley Town Council "Green Fair" by Maiden Erlegh lake, at which we asked people to take part in our research project. We also ran a fun stall at the fireworks display at Laurel Park in November. We encouraged families to join us over Christmas.

At Easter and at Christmas we organised two open afternoons for families. Both were very well attended, each being based around the Bible accounts of Jesus' birth or resurrection. Some guests have subsequently become regulars at church, either on Sundays or at midweek activities like Mulberry Bush.

2.6.4.6. Children and Youth

We have a Crèche for pre-school children with an average attendance of 1-3. We would like to see this group grow.

Sunday Club has continued as just one group for our primary school aged children on Sunday mornings with an average attendance of 10 children.

Our secondary school aged children continued this year meeting in two groups: DNA juniors and DNA seniors. The senior group remains in the service once a month.

Our weekly children's club for primary school aged children called TnT has continued to thrive. In 2023 TnT+ was established for older youth. Both see a number of non-church children attending in addition to our own.

Our toddler and baby group (Mulberry Bush and Mini Mulberry Bush) met weekly during term time. It has developed a new element "Craftory" as a

further step to fulfil our vision and goals as a church to make the Christian faith known.

2.6.4.7. Hospitality

We have continued this year with two teams: one to welcome people as they come to the Sunday gathering and one that prepares and serves refreshments after the service. Various lunches for the church family were organised throughout the year which proved very popular.

3. Plans and Vision for 2025

Our plans are to:

- Run an Alpha Course in the run up to Easter
- Take a group of young people to a Christian summer youth festival
- Host a week a prayer
- Explore running a marriage enrichment course
- Repeat successful events from 2024

Our vision is to:

- Develop our mission and outreach, by exploring new materials and local connections
- Grow deeper in faith through teaching and seminars, especially on the theme of the Holy Spirit
- Broaden the number of people trained for and participating in our many ministries, in accordance with the gifts that they have

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4. Financial Review

During the 12 months to 31 December 2024 the Church had a total income of £136,010 (2023: £139,184). Offerings and donations together with the Income Tax refunds at £119,758 were slightly higher than last year. Income from Letting and Hire was £13,599, higher interest rates generated £2,693 and Charitable expenditure was £109,570 (2023: £101,153).

Overall total funds increased by the end of the year to £125,068; they were £117,953 at the start of the year, but this includes £2,155 set aside for support of persecuted Christians. Historically LEBC has supported Barnabas Fund but withheld the gift for 2024 and will determine in 2025 how his money will be gifted.

The Church met all of its commitments out of current income. We therefore believe that the funds as at 31 December 2024, together with future income, are sufficient to meet expected future commitments.

4.1. Grant Making Policy

4.1.1. Grants from the Ministry Fund

The Ministry Fund (Restricted) exists to enable the church to support members of the church fellowship who wish to undertake courses of Christian training or missionary work at home or abroad.

The fund is administered by the Trustees who are accountable to the Church Members' Meeting.

No grants made from the Ministry Fund in 2024.

4.1.2. Connected Church Fund

This is a restricted fund for the support of the Tearfund Kigezi Water Project. The Connected Church programme was ended by Tearfund in 2020.

Members are able to continue support Tearfund through donations.

The Fund is effectively closed with zero balance and no income or expenditure in 2024.

4.1.3. Other Grants

The Church actively supports the wider work of Mission through the setting aside of circa 15% of the General Fund income for the support of organisations engaged in mission and local charities. The organisations chosen to support are reviewed every 3 years and the amounts given are agreed annually by Church Members. In addition to the Baptist Union Home Mission Fund and Baptist Missionary Society, Church Members decided to support Tear Fund, Christians against Poverty and Mission Aviation Fellowship in 2024. It was agreed at a Church Members Meeting to suspend financial support for The Barnabas Fund as an investigation was being carried out on the charity. The year end gift to The Barnabas Fund (calculated as £2,155) was set aside and put into reserve for Persecuted Christians. We anticipate that this money will be gifted in 2025 either to The Barnabas Fund (upon satisfactory conclusion of the investigation) or to an alternative organisation operating in this field.

4.2. Reserves Policy

The Trustees believe, that as at 31st December 2024, our reserves policy currently requires us to hold approximately £35,000 in unrestricted cash reserves which covers circa 4 months of operational cost (excludes grants to third parties). We actually held approximately £125,068 in general and designated cash reserves, giving an excess of approximately £90,000.

During 2024 circa £19,000 was spent on capital projects and the Capital Fund had a year end balance of £0 as at 31 December 2024. Several capital projects are expected to be carried out in 2025, when allowance is made for this allocation of funds the General Fund will contain approximately £60,000 above what is required.

We also have a pension deficit which was last estimated in June 2022 as £11,300 which will only be required should a cessation event occur. Due to changes in staff the church can no longer be subject to a cessation event. As previously agreed, we were paying £1 per month against this collective liability and whilst these contributions were previously expected to cease in June 2026, no further contributions have been sought since October 2024.

During 2024 the movable partition wall in one room was closed off and soundproofed to create two smaller teaching rooms and the lounge was redecorated and refurnished to greatly increase the usable capacity. This has helped to address the immediate need for space to accommodate increased numbers (particularly in the children's and young people's work), but the Leadership Team has not ruled out the need to create some additional space in the short/medium term, although this is not being actively considered as at 31 December 2024.

4.3. Employees

The Church Minister is in his position by appointment in accordance with the Baptist Union terms for Ministers. We have three other employees: a Cleaner, Church Administrator and Mulberry Bush Co-ordinator.

4.4. Pensions

The Church contributed towards pension provision for the Minister, Administrator, and Cleaner through membership of the appropriate section of the Baptist Union Pension Scheme. The Mulberry Bush Coordinator has currently opted out of being enrolled in a pension scheme.

The scheme is registered with the Occupational Pensions Regulatory Authority and meets all the standards required.

Employees have the option of making additional payments into the scheme on a personal basis.

Signed Approval

Draft submitted by the Church Leadership Team and received by the Church Members at the Church Meeting on 2nd July 2025. Final version (following completion of the Independent Examiner's Report) will be received by the Church Members at the Church Meeting on 8th October 2025.

Signed on behalf of the Church Leadership Team (Trustees)

S C Newton

Treasurer

Independent Examiners Report



Independent Examiner's report on the accounts

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Lower Earley Baptist Church

**On accounts for the year
ended**

31 December 2024

Set out on pages

attached

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent
examiner's statement**

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

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Philip J Nixon

Date:

29/9/2025

Name:

Philip John Nixon

**Relevant professional
qualification:**

F.C.A.

Address:

28 Luckley Wood, Wokingham, Berkshire. RG41 2EW



Lower Earley Baptist Church			Charity number 1171581	CC16a
Receipts and payments accounts				
For the period from	1.1.24	To	31.12.24	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	105,545	671	-	106,216	98,417
Gift aid tax reclaimed	13,542	-	-	13,542	13,860
Letting - manse	-	-	-	-	11,785
Room hire	13,559	-	-	13,559	13,277
Interest	2,693	-	-	2,693	1,845
Sub total (Gross income for AR)	135,339	671	-	136,010	139,184
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	135,339	671	-	136,010	139,184
A3 Payments					
Ministry and staffing	57,923	-	-	57,923	45,551
Mission and outreach	21,709	1,200	-	22,909	27,750
Administration of ministry and mission	12,099	-	-	12,099	14,961
Church and manse buildings	16,589	-	-	16,589	12,841
Independent Examination	50	-	-	50	50
Sub total	108,370	1,200	-	109,570	101,153
A4 Asset and investment purchases					
Capital fund expenditure	19,325	-	-	23,145	23,145
	-	-	-	-	-
Sub total	19,325	-	-	19,325	23,145
Total payments	127,695	1,200	-	128,895	124,298
Net of receipts/(payments)	7,644	- 529	-	7,115	14,886
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	115,692	2,261	-	117,953	103,067
Cash funds this year end	123,336	1,732	-	125,068	117,953

Appendix 1

Pensions Statement

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.

In 2022 the Scheme was bought out by Just and as at 22 June 2025 there is no deficit, but this will be kept under review.

Under the Schedule of Contributions, the Church made a monthly payment in respect of the DB scheme of £1. The Schedule of Contributions previously showed these contributions continuing until June 2026, but no contributions have been taken since October 2024 and it is not currently anticipated that further contributions will be required.

