



Barnwell Baptist Church CIO

Trustees' Report and Accounts

For the Year Ended 31st December 2024

Registered Charity Number: 1178568

Barnwell Baptist Church CIO

Accounts for the year ended 31st December 2024

Contents and Charity Information

<u>Contents</u>	<u>Page</u>
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
General Fund	4 to 7
Marleigh Fund	8 and 9
Tithe Fund	10 and 11
Manse Fund	12
Pastoral Fund	13
Golden Years Fund	14
Balance Sheet	15
Notes to the Accounts	16 to 19

<u>Trustees</u>	David Stephen Charnock-Jones Catrin Horrex Daniel Horrex Terri-Lee Lewis Rev Stuart Wood
------------------------	--

<u>Address</u>	Barnwell Baptist Church Howard Road Cambridge CB5 8QS
-----------------------	--

<u>Contact</u>	Rev Stuart Wood Minister
-----------------------	-----------------------------

Accounts for the Year Ended 31st December 2024

Report of the Trustees

The trustees present their annual report and the accounts for the year ended 31st December 2024.

Objects and Activities

As reported in 2024, we completed the purchase of a Manse for the Minister at Marleigh. Catrin Horrex and her family have settled into the Manse and are developing the opportunities to serve the growing community there. Catrin completed her ministerial training and started as full-time Minister at Marleigh in September 2024. This is another step of faith by the Church. We have been successful in grant applications to aid financing this appointment and we are planning to apply for further grants to support this.

We have continued to meet as one congregation at Howard Road during the year. However, during 2024 we have run more activities in Marleigh and towards the end of the year the new congregation began to meet regularly. During 2024, we have continued to serve both the Howard Road and Marleigh communities through activities and groups in the Church and within the community itself.

We have made some progress with plans for the Church site but this is a slow process.

Our overarching aim remains to encourage discipleship within the Church and reach those in the area with the Gospel. Despite the challenges, we have much to give thanks for and continue to trust that in 2025 God will meet all our needs as He leads us in His ways.

Trustees

Terri-Lee Lewis was appointed as a Trustee on 24th November 2024.

This report was approved by the board of trustees on 6th May 2025 and signed on their behalf.



David Stephen Charnock-Jones
Trustee

Accounts for the year ended 31st December 2024

Independent Examiner's Report

To the Trustees of Barnwell Baptist Church CIO

I report to the trustees on my examination of the accounts of the charity for the year ended 31st December 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 Acts 2011 ("the Act").

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

Independent Examiner's Statement

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

the accounting records were not kept in respect of the charity as required by section 130 of the Act; or

the accounts do not accord with those records

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

A handwritten signature in black ink, appearing to read 'Geoff Mann'.

Geoff Mann
Geoff Mann Limited
Dee House
Highworth Avenue
Cambridge
CB4 2BQ

Statement of Financial Activities

For the year ended 31 December 2024

		2024			2023		
	Pages	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
<u>Incoming Resources</u>							
General Fund	4 to 7	£ 93,279	£ -	£ 93,279	£ 81,121	£ -	£ 81,121
Designated Fund (Marleigh)	8 and 9	£ 67,340	£ -	£ 67,340	£ 41,196	£ -	£ 41,196
Tithe Fund	10 and 11	£ 10,792	£ -	£ 10,792	£ 8,222	£ -	£ 8,222
Manse Fund	12	£ -	£ -	£ -	£ 132,039	£ 185,412	£ 317,451
Pastoral Fund	13	£ 500	£ -	£ 500	£ 1,547	£ -	£ 1,547
Golden Years	14	£ 104	£ -	£ 104	£ 182	£ -	£ 182
<u>Total Incoming Resources</u>		£ 172,014	£ -	£ 172,014	£ 264,307	£ 185,412	£ 449,719
<u>Resources Expended</u>							
General Fund	4 to 7	£ 89,076	£ -	£ 89,076	£ 78,010	£ -	£ 78,010
Designated Fund Marleigh	8 and 9	£ 57,736	£ -	£ 57,736	£ 44,638	£ -	£ 44,638
Tithe Fund	10 and 11	£ 8,819	£ -	£ 8,819	£ 6,896	£ -	£ 6,896
Manse Fund	12	£ -	£ -	£ -	£ 163,345	£ -	£ 163,345
Pastoral Fund	13	£ 113	£ -	£ 113	£ 2,621	£ -	£ 2,621
Golden Years	14	£ 977	£ -	£ 977	£ 448	£ -	£ 448
<u>Total Resources Expended</u>		£ 156,720	£ -	£ 156,720	£ 295,958	£ -	£ 295,958
<u>Net Movement in Funds</u>		£ 15,295	£ -	£ 15,295	-£ 31,651	£ 185,412	£ 153,761
<u>Fund Balances</u>							
Total Funds Brought Forward		£ 22,185	£ 185,412	£ 207,597	£ 53,836	£ -	£ 53,836
Total Funds Carried Forward		£ 37,480	£ 185,412	£ 222,892	£ 22,185	£ 185,412	£ 207,597

General Fund Summary

For the Year Ended 31st December 2024

	Note	2024	2023
<u>Income</u>			
<i>Regular Giving</i>		£ 43,118	£ 50,659
<i>Income Tax Recovered</i>		£ 16,558	£ 12,686
<i>Donations</i>		£ 22,364	£ 6,698
<i>Regular Lettings</i>	A	£ 6,880	£ 7,945
<i>Casual Lettings</i>		£ 3,855	£ 2,695
<i>Total Rental Income</i>		£ 10,735	£ 10,640
<i>Other Income</i>		£ 499	£ 439
<i>Bank Interest</i>		£ 6	£ -
<i>Total Other Income</i>		£ 505	£ 439
<u>Total Income</u>		£ 93,279	£ 81,121
<u>Expenditure</u>			
<i>Ministry</i>	B	£ 1,236	£ 897
<i>Minister</i>	C	£ 34,849	£ 32,708
<i>Housing</i>	D	£ 17,319	£ 16,366
<i>Premises</i>	E	£ 15,941	£ 9,458
<i>Office Costs</i>	F	£ 2,748	£ 3,007
<i>Services & Activities</i>	G	£ 4,289	£ 4,126
<i>Outreach</i>	H	£ 970	£ 2,283
<i>Missions</i>	I	£ 9,747	£ 7,748
<i>Other Expenditure</i>	J	£ 1,977	£ 1,419
<u>Total Expenditure</u>		£ 89,076	£ 78,010
<u>Total Income less Expenditure</u>		£ 4,203	£ 3,111

General Fund Analysis

For the Year Ended 31st December 2024

<u>Note</u>		<u>2024</u>	<u>2023</u>
	<u>Income</u>		
A	<i>Regular Lettings: -</i>		
	<i>Office Rents: -</i>		
	MAC	£ 1,200	£ 1,100
	Hope into Action	£ 4,020	£ 4,020
	Weekly Lettings	£ 1,660	£ 2,825
		<u>£ 6,880</u>	<u>£ 7,945</u>
		<u><u>£ 6,880</u></u>	<u><u>£ 7,945</u></u>
	<u>Expenditure</u>		
B	<i>Ministry: -</i>		
	Visiting Speakers	£ 798	£ 642
	Musicians	£ 363	£ -
	Minister-in-Training (Travel)	£ 75	£ 255
		<u>£ 1,236</u>	<u>£ 897</u>
		<u><u>£ 1,236</u></u>	<u><u>£ 897</u></u>
C	<i>Minister: -</i>		
	Salary	£ 28,577	£ 26,422
	Pension	£ 3,631	£ 3,375
	Travelling Expenses	£ 1,122	£ 914
	Mobile Phone	£ 705	£ 192
	Conferences	£ 270	£ 660
	CMD	£ 400	£ 1,000
	Resources & Other Expenses	£ 145	£ 144
		<u>£ 34,849</u>	<u>£ 32,708</u>
		<u><u>£ 34,849</u></u>	<u><u>£ 32,708</u></u>
D	<i>Housing: -</i>		
	Loan Repayments	£ 13,156	£ 12,264
	Council Tax	£ 2,734	£ 2,585
	Water Rates	£ 515	£ 628
	Buildings Insurance	£ 591	£ 537
	Repairs & Maintenance	£ 323	£ 352
		<u>£ 17,319</u>	<u>£ 16,366</u>
		<u><u>£ 17,319</u></u>	<u><u>£ 16,366</u></u>

General Fund Analysis

For the Year Ended 31st December 2024

<u>Note</u>		<u>2024</u>	<u>2023</u>
E	Premises: -		
	Repairs & Maintenance	£ 3,740	£ 395
	Service Contracts	£ 429	£ -
	Total Repairs & Maintenance	£ 4,170	£ 395
	Electricity	£ 2,113	£ 1,717
	Gas	£ 3,587	£ 2,095
	Total Lighting & Heating	£ 5,700	£ 3,813
	Insurance	£ 1,434	£ 1,378
	Water	£ 506	£ 338
	Cleaning	£ 2,875	£ 2,383
	Gardening & Caretaking	£ 1,257	£ 1,151
		£ 15,941	£ 9,458
F	Office Costs: -		
	Office Equipment	£ -	£ 31
	Telephone & Internet	£ 437	£ 437
	Web Site	£ 450	£ 904
	Stationery	£ 112	£ 96
	Postage	£ 7	£ 31
	Computer Consumables	£ 362	£ 256
	Office IT	£ 1,381	£ 1,252
		£ 2,748	£ 3,007
G	Services & Activities: -		
	Printing	£ 435	£ 22
	Catering	£ 1,845	£ 2,260
	Golden Years & Monday Club	£ 90	£ 111
	Youth & Children	£ 160	£ 47
	Sunday Ministry	£ 169	£ 248
	Small Group Resources	£ 53	£ 5
	Subscriptions	£ 932	£ 779
	Drop-in Café	£ 3	£ -
	Resources	£ 49	£ -
	Pastoral Care & Support	£ 82	£ 126
	Safeguarding and Health & Safety	£ 124	£ 206
	Freedom in Christ	£ 150	£ -
	Leadership	£ 159	£ 322
	Training	£ 38	£ -
		£ 4,289	£ 4,126

General Fund Analysis

For the Year Ended 31st December 2024

Note20242023**H*****Outreach: -***

Christmas & Easter	£ 6	£ 466
Events	£ 426	£ 1,500
Resources & Literature	£ 205	£ 72
The Bereavement Journey	£ 25	£ -
Alpha	£ 308	£ 244
	<u>£ 970</u>	<u>£ 2,283</u>

I***Missions: -***

Transfer to Tithe Account	£ 9,747	£ 7,748
	<u>£ 9,747</u>	<u>£ 7,748</u>

J***Other Expenditure: -***

Accountancy & Bank Fees	£ 249	£ 240
Audio Visual	£ 48	£ 131
Bouncy Castle	£ -	£ 66
BBQ	£ 148	£ 122
Abbey People	£ -	£ 21
Churches Together	£ 69	£ -
Besom Van	£ 600	£ 620
Hope into Action House	£ 345	£ 216
Catering Equipment & Crockery	£ 162	£ 3
Love Barnwell	£ 355	£ -
	<u>£ 1,977</u>	<u>£ 1,419</u>

Marleigh Fund Income and Summary

For the Year ended 31st December 2024

	<u>2024</u>		<u>2023</u>	
<u>Income</u>				
<i>Regular Giving</i>	£	33,407	£	22,255
<i>Income Tax Recovered</i>	£	3,992	£	2,559
<i>Donations</i>	£	1,901	£	3,326
<i>Grants</i>	£	18,000	£	6,000
<i>Home Mission</i>	£	9,533	£	6,625
<i>Other Income</i>	£	388	£	261
<i>Bank Interest</i>	£	120	£	170
<i>Total Other Income</i>	£	508	£	430
<u>Total Income</u>		£ 67,340		£ 41,195
<u>Total Expenditure (Page 9)</u>		£ 57,736		£ 44,638
<u>Total Income less Expenditure</u>		£ 9,604		-£ 3,442
Balance at 1st January 2024	£	8,606		
Movement in Year	£	9,604		
Balance at 31st December 2024	£	18,210		

Marleigh Fund Expenditure

For the Year ended 31st December 2024

	2024	2023
<u>Expenditure</u>		
<i>Minister: -</i>		
Salary	£ 18,809	£ 13,450
Pension	£ 2,414	£ 2,225
Travelling Expenses	£ 113	£ 103
Mobile Phone	£ 80	£ 144
Conferences	£ 10	£ 252
College Expenses	£ 1,173	£ 1,797
CMD	£ 300	£ -
Resources & Other Expenses	£ 77	£ -
Relocation Costs	£ -	£ 900
Total Minister	£ 22,976	£ 18,870
<i>Housing: -</i>		
Housing Allowance	£ -	£ 2,250
Loan Interest	£ 27,926	£ 18,430
Council Tax	£ 3,130	£ 1,877
Water Rates	£ 610	£ 254
Buildings Insurance	£ 566	£ 551
Repairs & Maintenance	£ -	£ 1,181
Service Charge	£ 213	£ 86
Total Housing	£ 32,445	£ 24,628
<i>Ministry: -</i>		
Visiting Speakers	£ 102	£ -
Musicians	£ 50	£ -
Total Ministry	£ 152	£ -
<i>Office Costs</i>	£ -	£ 38
<i>Services & Activities: -</i>		
Catering	£ 711	£ 40
Marleigh Tots	£ 945	£ 927
Training	£ -	£ 40
Printing & Resources	£ 78	£ 14
Hall Hire	£ 216	£ -
Resources	£ 28	£ -
Pastoral Care & Support	£ 178	£ -
Total Services & Activities	£ 2,156	£ 1,021
<i>Outreach</i>	£ 7	£ 80
<i>Other Expenditure: -</i>		
Bank Fees	£ 0	£ -
Total Other Expenditure	£ 0	£ -
<i>Missions</i>	£ -	£ -
<u>Total Expenditure</u>	£ 57,736	£ 44,638

For the Year ended 31st December 2024

Balance at 1st January 2024	£	13,089
-----------------------------	---	--------

Income

Giving during the Year (10%)	£	9,747
Giving during the Year (10%) - Marleigh	£	-
Other Giving	£	870
BMS Birthday Scheme	£	175
		<hr/>
	£	10,792
		<hr/>
	£	23,880

Expenditure

Donations made during the year	£	8,819
		<hr/>
	£	8,819

<u>Balance at 31st December 2024</u>	£ 15,062
---	-----------------

Income	£	10,792
Expenditure	£	8,819
Net Fund Movement in the Year	£	1,973

Tithe Fund Expenditure

For the Year ended 31st December 2024

		2024	2023
BMS		£ 1,755	£ 2,250
Birth.Sc		£ 335	£ 545
HM		£ 1,500	£ 1,500
EBA Benevolent Fund		£ 100	£ 100
Visiting Speakers (Gifts)		£ 500	£ 800
Baptist Causes		£ 4,190	£ 5,195
Pete & Selma		£ 2,000	£ 500
Jacob & Mercy		£ -	£ -
Tear Fund		£ 281	£ 60
Freedom in Christ		£ -	£ 360
Local Organisations	Hope into Action	£ 1,130	£ 81
	Romsey Mill	£ -	£ 500
	Emmaus	£ 213	£ -
Visiting Speakers (Gifts)		£ 250	£ 200
Samaritans Purse (Shoe Boxes)		£ 735	£ -
Stroke Associoation (In Memorium)		£ 20	£ -
Non-Baptist Causes		£ 4,629	£ 1,701
		£ 8,819	£ 6,896

Manse Fund

For the Year ended 31st December 2024

	<u>Marleigh</u>	<u>530 Coldhams Lane</u>	<u>Total</u>
Balance at 1st January 2024	£ -	£ 154	£ 154
<u>Income</u>			
Donations from Churches	£ -		£ -
Donations from Individuals	£ -		£ -
Other Income	£ -		£ -
Income Tax Recovered	£ -		£ -
Bank Interest	£ -		£ -
<u>Total Income</u>	£ -	£ -	£ -
<u>Expenditure</u>			
Purchase Cost	£ -		£ -
Professional Fees	£ -		£ -
Loan Repayment	£ -		£ -
Repairs & Maintenance	£ -	£ -	£ -
	£ -	£ -	£ -
<u>Balance at 31st December 2024</u>	£ -	£ 154	£ 154
Income		£ -	
Expenditure		£ -	
<u>Net Fund Movement in the Year</u>		£ -	

For the Year ended 31st December 2024

Balance at 1st January 2024	-£	2,090
<u>Income</u>		
Donations received in the year	£	500
Other Income	£	-
		<hr/>
	£	500
		<hr/>
	-£	1,590
<u>Expenditure</u>		
Pastoral Care & Gifts	£	-
Pastoral Support	£	113
		<hr/>
	£	113
		<hr/>
<u>Balance at 31st December 2024</u>	-£	1,703
		<hr/> <hr/>
Income	£	500
Expenditure	£	113
		<hr/>
Net Fund Movement in the Year	£	387
		<hr/>

Golden Years Fund

For the Year ended 31st December 2024

Balance at 1st January 2024	-£	370
-----------------------------	----	-----

Income

Membership	£	84	
Donations	£	20	
			£ 104
			-£ 266

Outings/Activities

Christmas	-£	229	
Easter	-£	12	
Spring Outing	-£	109	
Summer Outing	-£	430	
			-£ 780

Other Expenditure

Speakers Gifts/Expenses	£	127	
Club Expenses	£	70	
			£ 197

-£ 1,243

Transferred from General Reserve to close Fund	£	1,243
--	---	-------

Balance at 31st December 2024

£ -

Income	£	104
Outings/Trips	-£	780
Expenditure	£	197
Net Fund Movement in the Year	-£	873

Balance Sheet

As at 31 December 2024

	Notes	2024	2023
<u>Fixed Assets</u>			
Tangible Assets	2	£ 709,950	£ 709,950
<u>Current Assets</u>			
Debtors	3	£ -	£ 1,087
Cash at Bank	4	£ 17,592	£ 11,830
Cash in Hand		£ 92	£ 102
		£ 17,684	£ 13,019
<u>Creditors: amounts falling due within one year</u>	5	£ 5,700	£ 10,620
<u>Net Current Assets</u>		£ 11,984	£ 2,399
<u>Creditors: amounts falling due after more than one year</u>	5	£ 499,042	£ 504,752
<u>Total Net Assets</u>		£ 222,892	£ 207,597
<u>The Funds of the Charity</u>			
Unrestricted Funds	6	£ 37,480	£ 22,185
Restricted Funds		£ 185,412	£ 185,412
<u>Total Charity Funds</u>		£ 222,892	£ 207,597

Approved by the board of trustees on 6th May 2025 and signed on their behalf.


David Stephen Charnock-Jones
Trustee

Notes to the Accounts**For the Year ended 31st December 2024****1 Accounting Policies****a) Basis of Preparation of Accounts**

The accounts have been prepared under the historical cost convention and include the results of the charity's operations, which are described in the Report of the Trustees and all of which are continuing. They have been prepared in accordance with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) revised with effect from 1 January 2019.

Barnwell Baptist Church CIO meets the definition of a public benefit entity under FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

b) Incoming Resources

Incoming resources are recognised in the year in which the charity is entitled to the receipt, and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

c) Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

d) Pensions

The charity contributes to money purchase, defined contribution schemes, on behalf of its employees. No liability exists in respect of pensions other than monthly contributions due which is included within creditors.

In July 2022, we were informed that the Baptist Pension Scheme was finally in surplus, with deficit repair contributions being reduced to £1 per employer per month from August 2022. As a result, there is no outstanding deficit at the 31st December 2024.

Notes to the Accounts

For the Year ended 31st December 2024

1 Accounting Policies (continued)**e) Marleigh Property**

The trustees consider that the market value of the Marleigh Property is in excess of its cost as shown in the accounts, and that in view of this there is no necessity to charge depreciation on the Building.

f) Manse and Loan

In 2012, Barnwell Baptist Church, through the Baptist Union Corporation (BUC) purchased a Manse. This is held by the BUC as the property Trustees of the Church and is therefore not shown as an asset in these accounts.

The Church received three interest-free loans and a loan from the BUC to enable this purchase, one of which was cleared back in 2018, with the 2 interest-free loans both converted into gifts in 2023.

At the 31st December 2024, the outstanding liability stood at: -

Baptist Union Corporation Loan	£107,910
--------------------------------	----------

This liability has not been included in these accounts as the asset to which it relates, the value of which exceeds this liability, is held by the BUC as the property Trustees of the Church.

g) Church Building

The Church Building is held by the BUC as the property trustees of the Church and is therefore not shown as an asset in these accounts.

h) Debtors

Trade debtors and other debtors are recognised at their settlement amount due after any discounts. Prepayments are valued at the amount prepaid net of any trade discount due.

i) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Notes to the Accounts

For the Year ended 31st December 2024

2 Fixed Assets

		Marleigh Property	Total
Cost	Balance at 01.01.24	£ 709,950	£ 709,950
	Balance at 31.12.24	£ 709,950	£ 709,950
Depreciation	Charge for the year	£ -	£ -
	Balance at 31.12.24	£ -	£ -
Net Book Value	At 31.12.24	£ 709,950	£ 709,950

2024

2023

3 Debtors

Sundry debtors	£ -	£ 1,087
----------------	-----	---------

4 Cash at Bank

Current Account	£ 1,821	£ 7,122
Marleigh Account	£ 2,219	£ 1,615
Tithe Account	£ 1,768	£ 2,781
Savings Account 1	£ 11,620	£ 154
Savings Account 2	£ 164	£ 159
	£ 17,592	£ 11,830

5 Creditors

	<u>Due within one year</u>		<u>Due after one year</u>	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
Loans	£ 5,700	£ 10,620	£ 499,042	£ 504,752

Notes to the Accounts

For the Year ended 31st December 2024

6 Unrestricted Funds	Brought Forward		Income		Expenditure		Transfers		Carried Forward	
General Fund	£	2,797	£	93,279	£	89,076	-£	1,243	£	5,757
Designated Fund (Marleigh)	£	8,606	£	67,340	£	57,736	£	-	£	18,210
Tithe Fund	£	13,089	£	10,792	£	8,819	£	-	£	15,062
Manse Fund	£	154	£	-	£	-	£	-	£	154
Pastoral Fund	-£	2,090	£	500	£	113	£	-	-£	1,703
Golden Years	-£	370	£	104	£	977	£	1,243	£	-
	£	22,185	£	172,014	£	156,720	£	-	£	37,480

7 Restricted Funds

The restricted funds are the amounts generously given as donations towards the purchase costs of the Marleigh Manse.

8 Staff Costs

	2024		2023	
The staff costs were: -				
Wages and salaries	£	50,556	£	42,707
Other pension costs	£	6,045	£	5,600
	£	56,601	£	48,308

The average weekly number of staff employed by the charity during the year were: -

Ministry	2	2
Premises	2	2
Total	4	4

9 Payments to trustees

No payments were made to trustees nor any expenses reimbursed for them in their role as trustees.

10 Related party transactions

There were no related party transactions in the year that required disclosure.