



Showing the heart of Jesus, in the heart of Caversham

ANNUAL REPORT 2024



Caversham Baptist Church

Registered charity number: 1181257

South Street, Caversham, Reading RG4 8HY

Tel: 0118 954 5353 Email: office@cavershambaptistchurch.org.uk

OBJECTIVES AND ACTIVITIES

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. In fulfilling this objective, the Church engages in a range of activities, either on its own or in partnership with others. The main activities comprise worship services, prayer, Bible study and discipleship groups and supporting the local community.

In planning our activities, the trustees consider the Charity Commission's guidance on public benefit and ensure they fall within this guidance.

We support the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain and the Southern Counties Baptist Association and through our financial contribution to the Home Mission Scheme. We also support BMS World Mission financially and through prayer support for our link missionaries. We collaborate with other churches through Churches Together in Caversham and support other local, national and international organisations through grants and prayer support where that support will further our charitable objectives. An overview of all grants made in 2024 is in the note 8 to the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church is a Charitable Incorporated Organisation (CIO) governed by a constitution, in the form of the Approved Governing Document for Baptist Churches registered with the Charity Commission on 19th December 2018.

In line with its constitution, the Church operates under the authority of the Church Members Meeting, which is open to all Church members, and operates with a quorum of 25 per cent of Church members. The Church Members Meeting appoints trustees to oversee the running of the Church. The trustees are:

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

Except for the minister, any individual must have been a member of the Church for a year prior to being eligible for appointment as a trustee. The trustees received no payment for their work as trustees, with the exception of the minister as authorised within the church constitution.

OUR STRATEGY



Since our church awayday in September 2021 we have been focusing on implementing the vision of living out the strapline on our church logo (see front page) “Showing the heart of Jesus in the heart of Caversham”.

So, we see ourselves “Showing our hearts to Jesus...” through worship, fellowship and ministry. Showing our heart to God, to others and to the world.



We call this Worship

Pointing our hearts and lives toward God. This is our major public gathering where we pool the majority of our resources in helping folks of all ages in their worship of God, in age-appropriate ways and settings.



We call this Fellowship

Small groups and newcomers groups. Where we do life together with other disciples. A bible-based group where disciples from our weekend worship activities meet to do life together, more intimate worship/Bible study. Once per term the groups would all engage in the same 4-6 week study leaving the rest of the term for the groups to pursue separate areas of study.



We call this Ministry

This is where we take all the stuff we have learned and put it into practice. Some of this will be in practical terms and may be covered by multiple different spheres. Other areas are those of youth work, soft evangelism, social gospel opportunities (ministry to the poor, needy, aged etc).

LEADERSHIP TEAM REPORT

2024 has not been the easiest year for Caversham Baptist Church. Our minister, Colin Baker, was on sick leave for the entire first half of the year and was working only very limited hours from July to November. We are greatly encouraged that Colin's recovery has accelerated significantly since December, including returning to preaching for the first time in January and we look forward to his return to full-time ministry in the course of 2025.

In the face of challenging times, God has provided for us. Specifically, we are very grateful for the support of Revd. Graham Coldman, a former member of the church who has recently retired to Newbury. After preaching a few times in the first months of Colin's sick leave, Graham offered to provide more regular support, including preaching twice a month and chairing meetings of the leadership and membership. His guidance and teaching have been invaluable to us through the course of 2024 and early 2025. We have also been blessed by several other outside preachers who have brought God's word to us.

We are also grateful that God has continued to be at work among us and we have seen the church continue to flourish. Our Youth and Children's work continues to be a source of encouragement with further growth in the number of children, culminating in splitting the under 11s into 2 age groups in early 2025 to better serve the needs of the different age ranges. We are blessed by the commitment of the volunteers who lead this work.

We are disappointed that we were not able to recruit a Children, Youth, Families and Community Worker in 2024. We continue to advertise and pray that we will find the right person in 2025. Thanks to generous donations, we have the funding in place for this role and believe it will help us to further develop our ministry in this area.

We are also encouraged to see the continued development of our ministry to Hong Kongers who have come to the UK in recent years. We have been delighted to welcome David Chan onto our leadership team this year and for his and Mani's leadership of this work.

The Leadership Team meet every week on a Monday evening to pray together for the church, other than the first week of the month when we meet on a Tuesday evening for our formal business meeting. We continue to value your prayers for us as we offer leadership to the church.

We look forward to continuing to serve God in Caversham in 2025 and beyond.

Colin, David, Mabel, Richard, Rob, Roger, Rosemarie

REVIEW OF THE YEAR

The reports on the following pages detail regular activities and any one-off events that took place during the year.

MUSICAL WORSHIP 2025 (Tamsyn Wilson on behalf of those leading music ministry)

Psalm 96

*1 Sing to the Lord a new song;
sing to the Lord, all the earth.*

*2 Sing to the Lord, praise his name;
proclaim his salvation day after day.*

*3 Declare his glory among the nations,
his marvellous deeds among all peoples.*

4 For great is the Lord and most worthy of praise;

The musicians at CBC have endeavoured to serve God and the congregation faithfully in worship this year. The number of musicians appearing on the rota has increased since last year and we have been pleased to welcome Bill as a singer, Angela on piano, and Eva also on piano who has been playing for Hymn Café.

Joel has taken over leadership of the Youth Band and is doing a fantastic job with the organisation and leading of the rehearsals. We believe he has a real gift for leading worship and he is demonstrating wisdom beyond his years. Joel and Tamsyn have written and led a few “home grown” songs this year including “The Beatitudes”, “Thanks Be to God” and the carol “This Baby”.

Special events this year included Carols by Candlelight where 8 musicians all played and sang together, and the Children’s Nativity, where acted scenes were interleaved by carols.

The musicians are grateful to be ably supported by our skilled and reliable AV team. We may not always be aware of them, working away in the back corner, but us not being aware of them means that they are doing a fantastic job!

Thank you to those who volunteer their time and effort to share their gifts with the church in this important ministry. There is always room for more people to join the rota – please contact Tamsyn Wilson if you are interested.

HYMN CAFÉ (Leader: Rebecca Reading)

This relaxed outreach ministry centred around testimonies, both of our church family and of the hymn writers themselves, ran nine times in 2024. Hymn Café provides an opportunity to enjoy familiar hymns, with words that speak

eternal truths of our faith, and to invite guests to a simple, low-key event, with tea, coffee and of course cake. Numbers have been steady at around 15 to 20, including a scattering of people that do not attend church otherwise. We continue to invite both testimonies and suggestions for hymns.

PRAYER CHAIN (Leader: Rose Blackmore)

Another momentous year has passed with many and numerous prayers being requested and answered and we thank our God for His grace and mercy throughout. We can truly attest to the words in Psalm 46 verses 1 & 11 that,

*“God is our refuge and strength,
an ever-present help in trouble.
The Lord Almighty is with us;
the God of Jacob is our fortress.”*

This past year we have successfully transitioned to sending our Prayer Chain requests to a new church email address on the CBC system instead of to my personal email; our thanks to Rob and Ben Sproule, who set it all up. All glory to God because this has meant that Rob has been able to operate the chain since October when ill health hit John and I.

We couldn't operate a prayer chain without all of the many people willing to pray so thank you all. If you would like to join the prayer chain, all you need is to have an email address and a willingness to pray - I encourage everyone to get involved. To join the Prayer Chain, speak with Rob or email him on prayerchain@cavershambaptistchurch.org.uk.

We have indeed discovered that “effective and fervent prayer” has “availed much.”

SMALL GROUPS (Leader: Roger Horsman)

In accordance with our strapline: “Showing the heart of Jesus in the heart of Caversham,” we see the activity of small groups as being part of “Showing heart to others.” This means our small groups are a place where ‘iron sharpens iron.’ In other words, disciples of Jesus hanging out together in small groups for the purpose of being disciplined by each other. Centred around prayer, worship, Bible study, relationships and mission, our groups have both a spiritual and a social function for our church fellowship.

Small groups remain an important place for us all as we seek to grow and mature in our relationship with Jesus Christ and each other.

As we look forward to 2025, small groups have expanded in number and diversity. We've had a good influx of new people who have come from Hong

Kong. They meet as a separate small group having a unique agenda. The church welcomes the challenge to include all nationalities in everything we do.

Our small groups offer pastoral support with those unable to attend encouraged to feed their chosen group with requests for prayer or physical support. 2024 has been a challenge to meet for some because of illnesses but we have prayed into situations and seen prayers answered.

Small groups offer in-depth bible study with some members having the opportunity of leading and teaching for the first time. We have grown seen growth in faith and knowledge as a result.

PASTORAL TEAM (Leader: Rosemarie Bansair-Lemin)

As a pastoral team we continue to visit and pray and provide support to church members who are sick and unable to attend church on a regular basis. The team offers communion to church members in their homes where they are unable to come to church. Members of the pastoral team visit those members who are sick in hospital to offer support and prayers and we offer assistance with transport to hospitals for treatment.

The Pastoral team also took the initiative to start a prayer meeting before our service on Sunday at 10am, to which all are invited. We use this time to uphold our services and those leading them in prayer.

The pastoral team will always continue offering prayer and practical support to our church family.

READING FESTIVAL (Leader: Rebecca Reading)

Our approach for the 2024 Festival followed broadly the same format as the last two years. With a series of dedicated prayer meetings to lay solid spiritual foundations by committing the plans to the Lord, we went into the Festival weekend with a sense of expectation and assurance. Roger had felt led to pray that there may be some that had come to us in previous festival years that would return, and indeed on the first morning, before we opened officially, twin sisters whom we had met last year had sought us out. This was an encouraging answer to that specific prayer.

However, overall footfall in Caversham was very significantly down from what we might have expected say five years ago. We had noticed a reduction last year, but attributed this to the post-pandemic effect. This year, the low number of festival-goers in Caversham overall was stark. Furthermore, it was reported in the local press that Caversham Road businesses had also observed far fewer. The heavy rain on Saturday was most likely a contributory factor. Another reason could be that Reading Bus is now providing a shuttle bus to the

town centre branded as “Sainsbury’s and Shops”, which was being very well used. There are also more facilities being provided on the site itself, including groceries and well-being services.

With this in mind, it was decided that we should review our offering. In October, those involved with the Festival ministry were asked to respond to a short survey about the way forward. The responses were extremely varied. Also, on 31 October 2024, a group of around six met with Nick Barnett, a contact of several at CBC. Nick works for Soulscape, a Christian charity working with young people in schools in Berkshire; and specifically, Soulscape have been partnering with Reading Festival’s “AIR HUBS” on the Festival site for 2023 and 2024. “AIR” stand for Assistance Information Response and are the Festival organisers’ response to growing concern about wellbeing. Whilst Soulscape is a Christian-based organisation, AIR HUBS are not. From our discussions with Nick, it became obvious that much more in terms of support, as well as facilities, is now being offered on site, and as such, whatever Caversham Baptist Church does next needs to have this in mind.

It remains true that those involved in the prayer preparation and the event itself experienced the joy and satisfaction of working together as the body of Christ.

CHILDREN’S AND YOUTH WORK

Our Vision is:

To see the lives of children, young people and their families in the local community be transformed and for them to come into a relationship with Jesus Christ.

Our mission is:

- To provide a safe, secure, warm environment where all are welcome and have equal value.
- To be positive Christian role models and develop relationships built on love and acceptance.
- To reach out to children and young people in the local area and equip them to participate responsibly in the community.
- To provide an opportunity for children and young people to experience the love of God and learn about the Christian faith.
- To disciple children and young people in their relationship with Christ and encourage them to live differently and make a difference.

SUNDAY MORNING CHILDREN’S GROUPS (Tamsyn Wilson on behalf of the team)

Luke 18:16 “But Jesus called the children to him and said, “Let the little

children come to me, and do not hinder them, for the kingdom of God belongs to such as these.”

The children’s work at CBC has been a source of blessing to the whole congregation. Numbers have grown so much that starting in January 2025, we split the primary school aged children into two groups, with the Pathfinders (school years 2-5) meeting in the upper hall and the Little Lambs on Sunday (nursery and school years R-1) meeting in the downstairs room at the front end of the church.

We have needed more leaders for these groups and so a very big thank you to all those who have come forward to lead or help. The change has enabled the Pathfinders to start reading the Bible for themselves during their sessions, ask questions and have more in-depth discussions. Initially we purchased 10 new Good News Bibles, but I am happy to say that we are going to need to buy more, as our Pathfinders group often has 14-15 children in it!

The Little Lambs on Sunday use stories from the Lion First Bible, and explore them through craft, drama and songs. We are using the Urban Saints Energize resources, which provide engaging, dynamic and biblical session plans for ages 3 to 15+.

The two younger children’s groups study the same theme each week so that families can talk about it together after the service but they now do different activities. They appear back in church with their volunteer adults at the end of morning worship, with a brief recap of what they have learnt, to show the crafts they have made and to join with the congregation in a ‘child-friendly’ song with actions.

The Youth group for secondary school age young people has also continued to thrive. A new development in the group is that some of the young people themselves are taking a turn at leading the group. Many of them are rapidly approaching the age of 18 and it will be very good training for them to learn to lead a Bible study. Adults are still present to help guide the discussion and offer their words of wisdom and life experience!

Christmas was celebrated with a light-hearted and humorous play ‘The Elf-Respecting Nativity Play’, telling the traditional Christmas story with the help of Santa and the Elves. The grumpy elf, Elvira, learned about the nativity story and came to realise the true meaning of Christmas. Santa tore up his “naughty list” because Jesus has taken the punishment and we can all be on the “nice list” instead!

We thank all of those who work with the children and young people at the Church. We are blessed with a good number of leaders and volunteers, all DBS checked. Without their support, help and dedication we would not be able to sustain this vital teaching and sharing of God's love; thank you.

We are still seeking a Children, Youth, Families and Community Worker to help us to take the next step in our work with young people. We now have fantastic provision for children once they come into the church, but we would like to reach out to our community more. Please continue to pray that the right person for this role can be found and appointed.

LITTLE LAMBS PARENT & TODDLER GROUP (Leader: Judith Lewis)

The Little Lambs and You group meets, during school term time, on a Monday morning 10.00am to 11.30am in the worship area and lounge. We have an online booking system with about 25 places available each week. We serve refreshments throughout the session to parents and carers and provide an opportunity for the children, mid-way through the morning, to sit at a table together for a drink of water and a snack.

We set up the worship area as a free play space for the children, providing a varied number of toys, including a slide and climbing frame, sit-on vehicles, play kitchens, books etc as well as table-top activities including jigsaw puzzles, Noah's ark, play workbench tools, dolls house sets and craft activities.

In the lounge we create a quieter space with a baby corner with suitable mats, toys and baby bouncers as well as a car table and train set.

In the last 15 minutes of the session, we finish in the lounge with a short Bible story and sing nursery rhymes together.

We provide parents, carers and their children with an opportunity to make connections with each other in a dry, warm environment. We are also there to befriend, offer support and show God's love to those who attend.

CHURCHES TOGETHER IN CAVERSHAM HOLIDAY CLUB (Joint ministry through Churches together in Caversham, CBC Representative: Tamsyn Wilson, report below by Anna Clarke)

This year was the biggest holiday club ever, with over 160 primary school aged children, 50 adult volunteers and 22 young leaders. The theme was "Champions" to fit with 2024 being an Olympic year.

With songs written and produced by Joel Wilson, we gathered together at St Anne's Primary School to celebrate Jesus as the one true champion. Over the

course of the week, we considered how true athletes have direction, dedication, determination and must avoid distraction to eventually be awarded decoration as they climb the podium to receive their prize.

With each of these "d" words we explored a story from the Bible that helped us see how the Christian life is like a race in which we have to avoid distraction and keep our eyes fixed on Jesus, whilst also showing dedication and determination as we look forward to receiving the ultimate prize – the gift of eternal life. Unlike at the Olympics, the good news is that this prize is not just for the people on the podium, but for EVERYONE who believes and trusts in Jesus! As Timothy writes in the Bible: "He [God] will give that crown not only to me but to all those who have waited with love for him to come again" (1 Timothy 4: 8). What amazing news we have to share!

And it's the belief in this amazing news that motivated the volunteers from churches across Caversham to come together and give of their time and energy (a lot of it!) to run this club. We may not know the impact that we've had on someone's life in this lifetime, but we serve knowing that our faithful God will water the seeds we plant.

To all the red t-shirted heroes from Churches Together in Caversham – THANK YOU! Thanks must also go to the sports providers who enabled us to run afternoon activities including archery, fencing, tennis, hockey and dancing; to the anonymous Caversham Bridge reader who donated funds allowing us to purchase a laser tag set which was immensely popular with the children at holiday club; and to Tamsyn and Richard Wilson for their superb leadership of the club.

SAVE THE DATE: Churches Together in Caversham Holiday Club returns with the theme "Deep Sea Divers" from Monday 28th July 2025 – Friday 1st August 2025 at St Anne's School. Please contact Tamsyn Wilson if you could volunteer with us in any capacity and for any part of that time.

CATERING (Leader: Rosemary Sproule)

We provide refreshments after morning worship and on special occasions. A big thank you to all those on the team who serve us from week to week.

Our fellowship lunches form an intrinsic part of our bi-monthly church meetings and create a relaxed environment to enjoy fellowship with each other over food. A big thank you to all who have helped with food preparation, serving and of course, the washing up!

We have had the privilege of hosting three 'Welcome meals' this year. These meals provide the opportunity for the church leaders to meet with those who

are new to CBC, to get to know each other, and share information about CBC including its goals and vision.

The kitchen is used to support a range of church events including Friday Warm Space; Little Lambs toddler group; CCA meal primarily for homeless people; Hymn Café and Reading Festival. If you would like to join any of the teams that serve these events or join our Sunday morning refreshment rota, please contact Rosemary on 07456 407718.

AUDIO VISUAL & COMMUNICATIONS (Rob Sproule on behalf of the team)

It's been a real pleasure to welcome David, Frank, Roy, Alvin & Brenden to the Audio-Visual team, joining Steve, Ben & Rob, serving the church each week, enhancing our worship with audio-visual support.

During the year, we have provided audio-visual support for a small number of Churches Together events and have experienced increased demand from external organisations to hire our main hall for large public meetings, requiring audio-visual support. So far, we have been able to meet all of these requests.

We've gone digital with our audio mixing! Our 20-year-old analogue mixing desk reached end of life in October. We managed to sell it on ebay for spares and repairs, which partially offset the cost of a brand new, more functionally rich, digital replacement.

Ben and Jackie lead on Communications, focussing primarily on developing the church website, our social media engagement and creating artwork and flyers to promote church events.

The website is our primary source of information for the external community; we keep the content current with recordings of talks from our Sunday worship and information of upcoming events. The church management area of the system is used to support the Prayer Chain following implementation in February 2024.

Sue leads on our monthly newsletters to members and friends of the church. Currently this is done via Mailchimp, with a hard copy newsletter also provided for regular attenders without email, and to give to visitors and newcomers who are not on the mailing list.

We welcome your feedback – What do you think? Are the website and newsletter easy to use? Do they provide the information and other content you need? How do you think we can improve them? Please let us have your

comments and thoughts in any way that suits you – face-to-face, phone, email... Thank You!

We are keen to grow these teams. If you have an interest in serving God and the church family with AV or communications (website, social media, newsletters, noticeboards, creating artwork for use within the Church or on any of our communication channels) please discuss with any of us. All you need is passion and a desire to serve; we will provide the tools, training and support.

Our thanks to each member of these teams for their commitment to serving the Lord and the fellowship in so many ways throughout the year.

BUILDING REDEVELOPMENT & FABRIC (Rob Sproule on behalf of the team)

The team have continued to focus on maintaining and enhancing the buildings for both internal and external use. Notable enhancements during the year include:

- Replaced the failing sodium lighting in the main hall with dimmable, full colour lighting. This allows us to use space lighting to help create mood and atmosphere for specific events.
- Refurbished the downstairs room at the rear of the church building, next to the car park. We plan to use this room for the younger children's group (pre-school to year 1) on Sunday mornings and as a *Green Room* for those hiring the main hall for larger public events.
- Decorated the kitchen, replacing the water heater for an instant-heat unit and replacing the fluorescent tube lights for brighter LEDs.
- Replaced the fluorescent tube lights in the tower stairwell for brighter LEDs.
- Replaced the doors of both upper rooms (Youth Room and Office) with fire resistant glass framed doors, meeting our requirements for safeguarding and fire safety.
- Installed sound proofing notice boards in the Upper Hall and replaced the noticeboards in the Lounge and Office.

We purchased a 9.6m aluminium tower to improve our safe working at height.

The fabric team continues to focus on routine maintenance and minor works. A range of improvements that would enhance the building's usability and appearance have been identified and these will be costed and prioritised for implementation during 2025.

Thank you for all your help and support, whatever form that took – prayer, financial, hands-on and encouragement.

Special thanks to the Fabric team - John Blackmore, Steve Cantwell, Richard Wilson and Rob Sproule for their diligence, tenacity and commitment to serving the Lord and the fellowship in so many ways during this busy and challenging time.

ROOM HIRE (Steve & Sue Cantwell)

Many visitors to our building comment on how bright and welcoming it is, which was one of the aims when it was re-opened in 2022 after refurbishment. We quite often receive enquiries from people who have attended one event and are interested in using the building for another.

During 2024 the number of enquiries and bookings grew, although we always give preference to our own church activities - especially those aimed at engaging with the local community, including the Little Lambs & You toddler group, Hymn Café, Warm Welcome Space, the Christmas Craft Fair and Reading Festival outreach.

We have regular bookings from Caversham & District Residents' Association, Caversham Horticultural Society and other organisations and individuals have rented space. These have included book launches and a book festival for the local Fourbears Bookshop, birthday parties, AGMs and committee meetings for other organisations. We have also shared our worship area and baptistery (baptism pool) with another church that has no baptistery of its own.

The Steinway grand piano in the worship area (main hall) makes our building attractive for holding musical events. There were four concerts held in 2024, two of which included art exhibitions, making full use of the space.

2025 has started with a busy January including two courses and a book launch. There are more concerts and festivals booked in, as well regular bookings from community groups.

We are delighted to be able to offer high quality space for hire in the heart of Caversham. Full details of the rooms available are on the Church website at https://www.cavershambaptistchurch.org.uk/Groups/382636/Book_our_Venue.aspx

WARM WELCOME SPACE (Steve & Sue Cantwell and Rosemarie & David Lemin-Bansair)

"The Warm Welcome campaign exists to turn poverty and isolation into warmth and welcome through the power of local Spaces made by and for the community. By working together, Warm Welcome will ensure everyone has somewhere warm and friendly to go, so no one is ever left to get through winter alone." <https://www.warmwelcome.uk/about-us>

The Warm Welcome Space was an initiative introduced in Caversham Baptist Church as a result of increasing energy costs and a desire of the members of the church to provide a warm, safe and welcoming environment to anyone from the local community.

We invited a number of organisations to partner with us – we already had a partnership with the local Co-op stores to collect food that was going out of date and which otherwise would be thrown away. This is called Food Share and we now collect this on a Thursday evening for each Friday morning when we meet. We also partner with Churches Together in Caversham and Queen Anne's School (QAS) who both provide volunteers and some funds to help with running costs. Several girls from QAS volunteer each week as part of the Duke of Edinburgh's Award scheme, often accompanied by a teacher. They generally help in the kitchen and interact with the visitors and other volunteers.

The Warm Welcome Space started running on Friday mornings from January 2023 and proves popular with a mix of people from the fellowship and a good number of the general public. We chat and some play board games while hot drinks and refreshments are served, including a light lunch.

In 2024, we continued to meet throughout the year apart from a break in August, as our visitors were keen to come even when the warmer weather arrived.

We open from 10.00 to 1.30 each Friday and provide home-made soup, cake and the usual tea/coffees. We are pleased to say that numbers continue to rise and we enjoy spending time with members of the community as they sample the warm welcome, refreshments and spare food from the Co-op.

Thank you to all who volunteer including those who faithfully collect food from the Co-op the evening before Warm Welcome Space. We also appreciate the regular members of the church who attend and engage with our guests, as we show the heart of Jesus in the heart of Caversham.

CHRISTIAN COMMUNITY ACTION CAVERSHAM DROP IN

(Ministry hosted by Caversham Baptist Church but operated by Christian Community Action, Manager: Myra Fowler)

The CCA Drop In has continued to open every Wednesday between 12.00 and 2.00 p.m. We offer the same menu with slight differences - we have added chips or mashed potato to the menu but our main menu remains sausages, fish fingers, chicken goujons, baked potatoes, baked beans or tinned spaghetti. Occasionally we offer pizza as a change. Dessert is still apple tart, ice cream or

custard. We always have fresh fruit available, grapes, bananas, oranges, sometimes apples. When people arrive, we have sandwiches, biscuits or sometimes cakes. We continue to comply with all Environmental Health regulations. We are particularly grateful to some regular donors who provide biscuits, cakes and soft drinks.

As always, our aim is to provide a friendly, welcoming place - no judgement and no questions. Because of the difficult circumstances that so many of our visitors face every day it is very important that we provide a calm and relaxed atmosphere so we do not tolerate bad behaviour of any sort.

Our volunteer team added two new volunteers and we are expecting a third to join us this year. Guest numbers vary but have gone up over this past year - we now welcome between 20 and 25 people every week - we try to stop serving food at 1.30 but, of course, we would never turn anyone away.

This year we were very fortunate to receive the proceeds from a concert held at the church given by the Revd David Jenkins. This made an enormous difference to our finances but also it was very good to feel the support of local people as well, of course, as the support of Caversham Baptist Church which has made the Drop In possible.

CHURCH FINANCES

We are thankful that the church's finances are healthy and we are grateful to the Lord for his continued provision for our needs.

The General fund had a significant surplus of £13,176 in 2024 compared with an operating surplus of £951 in 2023 and ended 2024 with a total balance of £57,849 up from £44,672 at the end of 2023. This comprised of fixed assets of £13,843, and cash and other current assets of £44,005.

General fund Freewill offerings and the associated Gift Aid declined to £77,337 from £78,640 in 2023 and total general fund income decreased to £80,278 from £83,251. General fund expenditure decreased significantly to £67,122 from £82,301 in 2023 due to the reduction in the cost to the church of the minister as a result of his sickness absence. The majority of the minister's stipend and pension costs were reimbursed by insurance. This was offset by increased expenditure on external speakers and on improving our premises.

We were also blessed to receive a further £19,500 in gifts restricted for Youth and Children's work giving a balance of £35,500 in this fund at the end of 2024. We hope use these resources to appoint a Children, Youth, Families and Community Worker in 2025.

Overall income fell to £110,636 from £123,534 in 2023, but this was more than offset by a fall in overall expenditure to £70,655 from £100,192 in 2023.

The final costs of the recent redevelopment project that were accrued for at the end of 2022 were settled in January 2024 once the final snagging works at the end of the 12-month warranty period were completed. The Restricted Building Redevelopment Fund now holds the interest free member loans that were used to fund the redevelopment project. Regular gifts of £9,295 (including Gift Aid) covered £9,091 of repayments made in the year. The loan balances at year end were £92,727, down from £101,848 at the end of 2023. We are on track to clear the loans by the end of 2032.

The manse is valued in the accounts at £324,160 after a depreciation charge of £1,914. The market value of the property is estimated to be over £500,000. The Grand Piano purchased following a specific gift in 2022 is valued at £24,472 after a depreciation charge of £1,064.

RESERVES POLICY

Caversham Baptist Church aims to hold sufficient reserves (including general and uncommitted designated funds) to ensure we can meet our obligations in the event of a deterioration in our finances, or a major cost (e.g. a building repair) arising. Our policy is to hold cash equivalent to three months of general running costs and an additional three month's staffing costs. This policy is reviewed at each Annual General Meeting. The Trustees believe that, as of 31st December 2024, our reserves policy currently requires us to hold approximately £31,000 in unrestricted and designated cash reserves, whilst we actually held approximately £44,005. The surplus above the target reserves is expected to reduce due to a deficit budget for 2025.

FINANCIAL AUTHORISATION POLICY

In order to maintain appropriate control of expenditure, the Church has adopted the following financial authorisations policy. Spending or spending commitments:

- up to £250 within budget may be authorised by Team Leaders
- up to £1,200 may be authorised by the Treasurer.
- up to £6,000 may be authorised by a vote of the Leadership team.
- in excess of £6,000 may only be authorised by a vote of the Church Meeting.

These limits are reviewed each year at the Annual General Meeting.

TRUSTEES AND LEADERSHIP TEAM

The following served as trustees and leaders between the start of 2024 and the approval of these accounts:

- Colin Baker, Minister
- Mabel Foye, Secretary
- Richard Wilson, Treasurer
- Robert Sproule
- Allan Roger Horsman
- Rosemarie Bansair-Lemin
- Fan Fai (David) Chan (appointed 17 March 2024)

LEGAL INFORMATION

Caversham Baptist Church (the Church) is a Charitable Incorporated Organisation, registered with the Charity Commission number: 1181257.

Church Address: South Street, Caversham, Reading, RG4 8HY

Bankers: Barclays Bank UK Plc, 1 Churchill Place, London, E14 5HP

Solicitors: Anthony Collins LLP, 134 Edmund St, Birmingham B3 2ES

Independent Examiner: Kate Andrews

POLICY STATEMENT ON CHILDREN, YOUNG PEOPLE AND THE CHURCH

This statement was agreed at a church meeting held on 27/5/97 and amended at the AGM on 25/3/03. It will be read annually at the AGM where progress in carrying it out will be monitored.

1. As members of this church, we commit ourselves to the nurturing, protection and safekeeping of all, especially children and young people.
2. It is the responsibility of each one of us to prevent the physical, sexual and emotional abuse of children and young people and to report any abuse discovered or suspected.
3. We recognise that work with children and young people is the responsibility of the whole church.
4. We undertake to exercise proper care in the selection and appointment of those working with children and young people, whether paid or volunteer.
5. The Church is committed to supporting, resourcing and training those who work with children and young people and to provide supervision.
6. The Church is committed to following the Home Office Code of Practice: *Safe from Harm* and adopts the guidelines and procedures published by the Baptist Union of Great Britain in its booklet *Safe to Grow*. Each worker with children and young people must know the recommendations and undertake to observe them. Each shall be given a copy of the Church's agreed procedure and good practice guidelines.
7. As part of our commitment to the children and young people, the Church has appointed:
 - A Designated Person to advise the Church on any matters relating to the safeguarding of Children and young people and to take appropriate action when abuse is disclosed, discovered or suspected. Their role will be regularly explained to children and their names, addresses and phone numbers publicly displayed.
8. The Church will appoint a responsible person and administrator to see that this policy is implemented.

Children and young people are a part of—and belong to—church today. They have much to give as well as to receive. We will listen to them.

As we nurture them in worship, learning and community life, we will respect the wishes and feelings of the children and young people.

Designated person: Tamsyn Wilson, 7 Blenheim Road, Caversham, RG4 7RT

POLICY STATEMENT ON PHOTOS OF CHILDREN

Children and young people are a valued part of our church. In our use of photography, we seek to celebrate and communicate the life and activities of this church and to affirm the importance of all who are part of your church life, young and old. This policy is to ensure that such photography protects the safety of the children and young people in our care. It supplements our existing 'Safe to Grow' policy.

This policy statement will be read and confirmed at the AGM each year where the process of carrying it out will be monitored.

1. It is the responsibility of each church member to prevent misuse of photographs of children and young people and to report any misuse discovered or suspected.
2. We recognise that written parental/guardian consent must be given for the publication or display of a recognisable photograph of any person under the age of 18. Parents must be aware of which type of publication/display will be used. No consent is needed for photos of people whose faces are not recognisable.
3. Borderline cases will be decided by the designated person.
4. Photos by an individual of activities within or related to our church, which involve children and young people is only allowed with the permission of the leader of the activity.
5. Each leader, publisher and photographer will be given good practice guidelines on taking photos of children and young people, including being made aware of this policy.
6. We will exercise proper care ensuring children and young people will not be identified by name or other personal details in captions and accompanying text.
7. Data protection: Photos are to be stored in a safe and secure way, separated from personal details of the child or young person. Photos, negatives or computer images that are against parental consent must be completely destroyed. Others must be kept securely and, when no longer needed, destroyed.
8. As part of our commitment to children and young people, the Church has appointed a designated person to listen to children, young people and parental concerns.
9. The Church has appointed a responsible person as an administrator to see that the policy is implemented.

STATEMENT OF FINANCIAL ACTIVITIES

For the period 1st January 2024 to 31st December 2024

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
Incoming Resources	Note	£	£	£	£	£	£
Donations and Legacies	2	77,337	-	30,357	-	107,694	117,268
Income from charitable activities	3	302	-	-	-	302	3,463
Other Trading Activities	4	2,559	-	-	-	2,559	2,752
Investment income	5	81	-	-	-	81	51
Other income		-	-	-	-	-	-
Total incoming resources		80,278	-	30,357	-	110,636	123,534
Resources Expended							
Raising funds		-	-	-	-	-	-
Charitable Activities	6	67,122	1,914	1,619	-	70,655	100,192
Other Expenditure		-	-	-	-	-	-
Total Resources Expended		67,122	1,914	1,619	-	70,655	100,192
Net Incoming Resources before Transfers		13,156	(1,914)	28,738	-	39,980	23,341
Incoming fund transfers	11	20	-	-	-	20	1,655
Outgoing fund transfers			(20)	-	-	(20)	(1,655)
Net Incoming Resources before other gains/losses		13,176	(1,934)	28,738	-	39,980	23,341
Gains and losses on revaluation of fixed assets	12	-	-	-	-	-	-
Actuarial (losses)/gains on defined benefit pension schemes	22	-	20	-	-	20	-
Net Movements in Funds		13,176	(1,914)	28,738	-	40,000	23,341
Funds brought forward		44,672	326,074	(58,907)	1,250,000	1,561,839	1,538,497
Funds carried forward		57,849	324,160	(30,169)	1,250,000	1,601,839	1,561,839

Please note figures are rounded to the nearest pound and therefore totals may not always match exactly.

BALANCE SHEET

As of 31st December 2024

	Note	As at 31/12/2024		As at 31/12/2023	
		£	£	£	£
Tangible Fixed Assets	13		1,612,475		1,614,782
Debtors	14	8,304		7,788	
Bank and Cash	15	76,320		57,588	
Current Assets		84,624		65,376	
Current Liabilities					
Creditors: Amounts falling due within one year	16	(11,624)		(25,562)	
Net Current Assets			73,000		39,813
Member Loans	17	(83,636)		(92,727)	
Defined benefit pension scheme liability	22	-		(30)	
Long Term Liabilities			(83,636)		(92,757)
Net Assets			1,601,839		1,561,839
Charitable Funds					
Endowment	18	1,250,000		1,250,000	
Restricted	19	(30,169)		(58,907)	
Designated	20	324,160		326,074	
Unrestricted		57,849		44,672	
Total			1,601,839		1,561,839

Please note figures are rounded to the nearest pound and therefore totals may not always match exactly.

Notes 1 – 23 on the following pages form an integral part of these accounts.

These accounts were approved by the Trustees on 4 March 2025 and signed on their behalf by

Treasurer



Secretary



NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011. Caversham Baptist Church is a registered charity, no. 1181257 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received.

d Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g Cost of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

i Support costs

Support costs are those that assist the work of the Church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings, they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt. The church premises are included in the balance sheet using a market valuation from a qualified surveyor. The Manse premises are initially recognised at cost.

k Depreciation

Depreciation has not been charged on the Church premises as they are revalued each year on the basis of the insured value. The Church manse has been depreciated based on 50% of the initial purchase value being land and 50% buildings. The land is retained at cost and the building depreciated on a straight-line basis at 1% of acquisition cost per annum. Depreciation on other fixed assets is on a straight-line basis over their expected useful life:

- IT and audio-visual equipment at 20% of acquisition cost per annum.
- Fixtures, Furniture and Equipment at 10% of acquisition cost per annum
- The piano is depreciated at 4% of acquisition cost per annum.

No depreciation is charged in the year of acquisition and a full year in the year of disposal.

l Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each designated fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements. Endowment funds represent those assets which must be held permanently by the charity, principally the Church Building Reserve. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

m Employee benefits

The charity operates a defined contribution pension plan for its staff. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan. Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost.

2 DONATIONS AND LEGACIES

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Freewill Offerings	63,338	-	25,550	-	88,888	99,474
Gift Aid	13,998	-	4,807	-	18,806	17,794
Legacies	-	-	-	-	-	-
Total	77,337	-	30,357	-	107,694	117,268

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Listed Places of Worship Grants	-	-	-	-	-	1,655
Sale of assets	-	-	-	-	-	909
Other Activities	302	-	-	-	302	899
Total	302	-	-	-	302	3,463

4 OTHER TRADING ACTIVITIES

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Use of Premises	2,559	-	-	-	2,559	2,752
Total	2,559	-	-	-	2,559	2,752

5 INVESTMENT INCOME

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Interest on cash	81	-	-	-	81	51
Total	81	-	-	-	81	51

6 CHARITABLE ACTIVITIES

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Ministry	20,321	-	530	-	20,851	38,223
Mission	9,705	-	-	-	9,705	9,792
Premises	37,096	1,914	1,089	-	40,100	52,178
Total	67,122	1,914	1,619	-	70,655	100,192

7 TOTAL RESOURCES EXPENDED

The following table summarises expenditure in line with our reporting categories.

	Charitable Activities	Grant Funding	Support Costs	2024	2023
Ministry	20,424	-	426	20,851	38,223
Mission	-	9,335	370	9,705	9,792
Premises	38,661	-	1,438	40,100	52,178
Cost of Generating Funds	-	-	-	-	-
Total	59,086	9,335	2,234	70,655	100,192

8 GRANTS MADE TO OTHER CHARITIES

	Unrestricted	Designated	Restricted	Endowment	2024	2023
BMS World Mission	3,850	-	-	-	3,850	3,722
Baptist Home Mission	4,000	-	-	-	4,000	3,990
CCA Caversham	-	-	-	-	-	300
Churches Together in Caversham	885	-	-	-	885	878
Zimbabwe Victims Support Fund	600	-	-	-	600	600
Total	9,335	-	-	-	9,335	9,490

9 SUPPORT COSTS

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Bank Charges	45	-	25	-	70	8
Church Office Expenses	1,567	-	-	-	1,567	1,036
Subscriptions	436	-	-	-	436	416
Magazine & Publicity	33	-	-	-	33	62
Other Sundry Expenses	128	-	-	-	128	-
Total	2,209	-	25	-	2,234	1,523

Support Costs have been allocated to the Charitable activities in the general fund of the Church in proportion with their other expenses (included in note 7 above) as follows:

	2024	2023
Ministry	426	165
Mission	370	302
Premises	1,438	1,056
Total	2,234	1,523

10 STAFF COSTS AND TRUSTEE EXPENSES

		2024	2023
Salaries	Gross Salary	21,589	27,825
Pension Costs	Employer's Pension Contributions	6,056	3,496
Other Costs	Council tax, water, phone, expenses	8,366	8,062
Total		36,011	39,383

The average number of staff in the year was 1 (2023: 1). No employee received emoluments in excess of £60,000 during the year (2023: none).

Revd Colin Baker as Minister acted as one of the church's trustees in accordance with the church constitution from 1st April 2018 and received a stipend in 2024 of £21,589 (2023: £27,825). He was also reimbursed out of pocket expenses and mileage (at the HMRC approved rate) of £15 (2023: £624). Contributions of £6,056 (2023: £3,496) were made on to the defined contribution section of the Baptist Pension Scheme.

The Church pays deficit contributions in relation to the service of past Ministers of the Church to the Baptist Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. These amounted to £10 in 2024 (2023: £12). The scheme is a multi-employer scheme and it is not currently possible to identify the assets and liabilities of the scheme which are attributable to the Church. In accordance with FRS17 therefore, the scheme is accounted for as a defined contribution scheme. Further details can be found in note 22.

11 TRANSFERS BETWEEN FUNDS

The following transfers were made in 2023:

From Fund	To Fund	Amount	Purpose
Pension Reserve	General Fund	20	Transfer of final balance

12 GAINS AND LOSSES ON REVALUATIONS OF FIXED ASSETS FOR THE CHARITY'S OWN USE

The Church premises at South Street are recorded using a market valuation conducted by Haslam's Surveyors as of 31 December 2021. The valuation was not revised during 2024.

13 TANGIBLE FIXED ASSETS

	South Street Premises	Manse	Fixtures, Furniture & Equipment	AV and IT equipment	Piano	Total
Cost						
As at 01 Jan 2024	1,026,300	358,908	13,492	5,143	26,600	1,430,443
Additions in year	-	-	1,550	1,499	-	3,049
Disposals in year	-	-	-	-	-	-
As of 31 Dec 2024	1,026,300	358,908	15,042	6,642	26,600	1,433,492
Accumulated Depreciation						
As at 01 Jan 2023	-	32,834	4,434	1,029	1,064	39,361
Charge for the year	-	1,914	1,349	1,029	1,064	5,356
As of 31 Dec 2024	-	34,748	5,783	2,057	2,128	44,717
Gain/Loss on revaluation						
As at 01 Jan 2024	223,700	-	-	-	-	223,700
Change in year	-	-	-	-	-	-
As of 31 Dec 2024	223,700	-	-	-	-	223,700
Net Book Value						
As at 01 Jan 2024	1,250,000	326,074	9,058	4,115	25,536	1,614,782
As of 31 Dec 2024	1,250,000	324,160	9,259	4,585	24,472	1,612,475

The Church is the beneficial owner (subject to the relevant trusts) of two premises, the legal titles to which are held by the Church's custodian trustee the Baptist Union Corporation Ltd. These are the South Street Premises at South Street, Caversham and the Church Manse at 2a Rotherfield Way, Caversham. As per the Church's accounting policy stated in paragraph j of note 1, the value stated on 31 December 2021 for the South Street Premises is a valuation conducted by Haslam's Chartered Surveyors on 23 March 2022 estimating their market value. The cost for the Church Manse is the price paid when it was acquired plus the cost of subsequent capital improvements.

14 DEBTORS

	As at 31/12/2024	As at 31/12/2023
Accounts Receivable	4,937	5,358
Prepaid Expenditure	3,367	2,430
Total Debtors	8,304	7,788

15 BANK AND CASH

	As at 31/12/2024	As at 31/12/2023
Cash in hand	-	411
SumUp Card Account	228	10
Current Account	12,710	54,524
Baptist Union Deposit Accounts	61,840	1,760
Cash Pre-payment card balance	1,542	883
Total	76,320	57,588

16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	As at 31/12/2024	As at 31/12/2023
Accounts Payable	1,319	14,296
Accrued Expenditure	1,214	2,175
Loan Repayments due within 1 year	9,091	9,091
Total Creditors	11,624	25,562

17 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

In 2021 and 2022 the church received four interest free loans of £120,000 from members.

Loan	Loan Amount	Balance at 31/12/2024	Repayments due in 2025	Due after 2025	Terms
A	10,000	10,000	0	10,000	Due for repayment by the end of 2032 with no repayments due prior to that date
B	10,000	10,000	0	10,000	
C	50,000	36,364	4,545	31,818	Repayable over an 11-year period in equal payments every 6 months from June 2022
D	50,000	36,364	4,545	31,818	
Total	120,000	92,727	9,091	83,636	

The church received the benefit of not paying interest on any of these loans. This benefit has not been recognised in the accounts. The repayment due in 2025 is recognised as an amount falling due within one year (see note 16) with the remainder recognised as falling due after one year.

18 ENDOWMENT FUNDS

	Balance at 1 Jan 2024	Incoming Resources	Outgoing Resources	Transfers	Gains & Losses	Balance at 31 Dec 2024
Church Building Res.	1,250,000	-	-	-	-	1,250,000

The Church Building Reserve Fund represents the value attributed to the South Street premises.

19 RESTRICTED FUNDS

	Balance at 1 Jan 2024	Incoming Resources	Outgoing Resources	Transfers	Gains & Losses	Balance at 31 Dec 2024
Fellowship Fund	530	-	(530)	-	-	-
Window Repair	288	1,563	(25)	-	-	1,825
Piano	25,536	-	(1,064)	-	-	24,472
Children & Youth Work	16,000	19,500	-	-	-	35,500
Redevelopment Fund	(101,261)	9,295	-	-	-	(91,966)
Total	(58,907)	30,357	(1,619)	-	-	(30,169)

The Fellowship Fund represents funds given to support church members suffering financial hardship.

The Window Repair fund has been initiated to gather resources to fund the long-term maintenance of the stained-glass windows in the South Street premises.

The Children & Youth Work fund has been established to support work with under-18s in the church.

The Piano fund was created following a gift from a member in 2022 of the funds to purchase a grand piano. This piano is the only asset within the fund.

The Restricted Building Redevelopment Fund represents the funds related to the redevelopment of the South Street Premises in 2021-2. This fund holds the interest free loans used to fund the project and the ongoing giving that funds the repayment of these loans.

20 DESIGNATED FUNDS

	Balance at 1 Jan 2024	Incoming Resources	Outgoing Resources	Transfers	Gains & Losses	Balance at 31 Dec 2024
Manse Reserve	326,074	-	(1,914)	-	-	324,160
Pension Reserve	-	-	20	(20)	-	-
Total	326,074	-	(1,894)	(20)	-	324,160

The Manse Reserve Fund represents the value attributed to the manse.

The Pension Reserve fund held the church's liability to the Baptist Pension Scheme and sufficient cash to cover the liability. Following the wind-up of the defined benefit section of the pension scheme and the discharge of the church's liability, this fund was closed in 2024 with remaining balance transferred to the general fund.

21 ANALYSIS OF NET ASSETS AND LIABILITIES BY FUND

		Fixed Assets	Net Current Assets	Long-term Liabilities	2024 Total	2023 Total
Endowment Funds	Per note 18	1,250,000	-	-	1,250,000	1,250,000
Restricted Funds	Per note 19	24,472	28,995	(83,636)	(30,169)	(58,907)
Designated Funds	Per note 20	324,160	-	-	324,160	326,074
Unrestricted Funds		13,843	44,005	-	57,849	44,672
Total		1,612,475	73,000	(83,636)	1,601,839	1,561,839

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

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

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

On 30th June 2022, the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. Following this agreement a Recovery plan was signed in August 2022 under which recovery contributions from each participating employer in the DB Plan are £1 per month from August 2022.

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 would be collected.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31/12/2024	31/12/2023
Balance sheet liability at year start	30	42
Minus deficiency contributions paid	(10)	(12)
Interest cost (recognised in SoFA)	-	-
Actuarial (gains)/losses on re-measurement of liability	(20)	-
Balance sheet liability at year end	-	30

The liability in the balance sheet represents the present value of deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments.

23 RELATED PARTIES

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain, and the Southern Counties Baptist Association. The Church donated to the Baptist Union Home Mission Scheme via the Southern Counties Baptist Association as set out in note 8.

The total of all other donations received from Trustees and their spouses in 2024 was £27,020 (2023: £38,844). None of these donations came with conditions which might require the Church to alter its activities.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Caversham Baptist Church

On accounts for the year
ended

31 December 2024

Charity no
(if any) 1181257

Set out on pages

21 to 30

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

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

Independent
examiner's statement

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

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

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

Signed:

Date: 2 March 2025

Name: Kate Andrews

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

ACA

Address:

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