



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

CHURCH CROOKHAM BAPTIST CHURCH

On accounts for the year
ended

December 2020

Charity no
(if any)

1182141

Set out on pages

1 - 18

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended 31/12/2020

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 (other than that
disclosed below *) 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

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:

JR Cobb

Date:

24/5/2021

Name:

JOAN COBB

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

FCCA

Address:

3 CHINEHAM CLOSE, FLEET
GU51 1BE

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE

CHURCH CROOKHAM BAPTIST CHURCH

ACCRUALS & PREPAYMENTS as at 31 DECEMBER 2020

	£	£
<u>We Owe (Creditors)</u>		
General Fund		
Staff – CLO Fees	550.00 Paid Jan 21	
Electricity	<u>357.76 Paid Jan 21</u>	907.76
Total Creditors		<u>907.76</u>

<u>Prepayments/We are owed (Debtors)</u>		
General Fund		
Gift Aid	2,590.98 Rec'd Jan 21	
Gift Aid - Small Donations Scheme	0.00	
Hall Donations – U3A	<u>0.00</u>	2,590.98
Total Prepayments/Debtors		<u>2,590.98</u>

CHURCH CROOKHAM BAPTIST CHURCH

2020 Income

		2020	2019
General Fund		£	£
General Giving	Cash	3,650.50	14,758
	Cheques	4,425.00	12,520
	Monthly standing orders	53,013.66	39,027
		61,089.16	66,305
Gift Aid Tax Refunds		11,986.48	13,095
Outreach		102.00	499
Missions	Tearfund	0.00	507
	MAF	0.00	19
	Other	0.00	1,638
		0.00	2,163
Interest Received		0.49	77
Hall Donations		1,499.10	7,449
Manse Rental (Gross)		17,400.00	17,400
Other		475.00	1,329
		19,374.59	26,254
General Fund Total		92,552.23	108,316

Toddler Group	61.14	251
Pastoral Support	0.00	0
Fellowship	199.00	440
Tuesday Fellowship	1,124.00	738
Student Support	0.00	600
Total Church Income	93,936.37	110,346

2020 - Report Expenditure

CHURCH CROOKHAM BAPTIST CHURCH

2020 Expenditure			
		2020	2019
General Fund		£	£
Staff	Pastor	0.00	10,349
	Assistant Pastor	31,570.43	16,165
	CLO Fees	6,050.00	6,600
	Students	3,403.48	7,296
		<u>41,023.91</u>	<u>40,410</u>
Manse	Gas, Elec, Tax, Water, Ins	964.41	880
	Repair & Maintenance	941.30	356
	Agent's Management costs	2,314.00	2,136
		<u>4,219.71</u>	<u>3,372</u>
Church	Elec, Water, Phone, Ins	4,454.97	5,433
	Repair & Maintenance	11,610.74	5,183
	Payroll Admin.Fees	186.00	181
	Equipment	436.14	797
	Photocopying	197.16	401
	Books & Stationery	663.83	834
	Subs & Licences	1,053.52	700
	Preaching Fees	0.00	130
	Outreach	1,746.27	1,516
	Other	779.83	1,996
		<u>21,128.46</u>	<u>17,172</u>
Missions		<u>18,150.00</u>	<u>36,313</u>
Bank Charges		<u>0.00</u>	<u>30</u>
General Fund Total		<u>84,522.08</u>	<u>97,296</u>

Toddler Group	0.00	0
Pastoral Support	0.00	0
Fellowship Fund	0.00	839
Tuesday Fellowship	997.45	748
Student Support	0.00	700
	<u>85,519.53</u>	<u>99,584</u>

2020 - Report Funds

CHURCH CROOKHAM BAPTIST CHURCH

2020 Funds Summary

	01-Jan-20	Income	Expenditure	Transfers		31-Dec-20
	£	£	£	In	Out	£
General	163,443.12	92,552.23	84,522.08	0.00	(750.00)	170,723.27
Building	373,508.45	0.00				373,508.45
Building Fund Loan Costs & Interest	(32,844.27)		0.00			(32,844.27)
	<u>340,664.18</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>340,664.18</u>
Toddler Group	2,074.01	61.14	0.00			2,135.15
Pastoral Support	1,141.41	0.00	0.00			1,141.41
Fellowship	(153.41)	199.00	0.00	750.00		795.59
Tuesday Fellowship	0.22	1,124.00	997.45			126.77
Student Support	0.00	0.00	0.00			0.00
	<u>3,062.23</u>	<u>1,384.14</u>	<u>997.45</u>	<u>750.00</u>	<u>0.00</u>	<u>4,198.92</u>
Total	507,169.53	93,936.37	85,519.53	750.00	(750.00)	515,586.37

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CHURCH CROOKHAM BAPTIST CHURCH**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted funds £	Designated funds £	Total 2020 £	Total 2019 £
INCOME					
Donations and Legacies	3	74,676.74	0	74,676.74	87,347
Income from Investments	4	0.49	0	0.49	77
Income from Charitable Activities	5	-	1,384.14	1,384.14	4,193
Other	6	17,875.00	0	17,875.00	18,729
TOTAL INCOME		92,552.23	1,384.14	93,936.37	110,345
EXPENDITURE					
Expenditure on Charitable Activities	7	80,302.37	997.45	81,299.82	96,182
Other	8	4,219.71	0	4,219.71	3,402
TOTAL EXPENDITURE		84,522.08	997.45	85,519.53	99,584
NET INCOME		8,030.15	386.69	8,416.84	10,761
TRANSFERS BETWEEN FUNDS		(750.00)	750.00	0	0
NET INCOME BEFORE OTHER GAINS/(LOSSES)		7,280.15	1,136.69	8,416.84	10,761
OTHER GAINS/(LOSSES)		0	0	0	0
NET MOVEMENT IN FUNDS		7,280.15	1,136.69	8,416.84	10,761
RECONCILIATION OF FUNDS:					
TOTAL FUNDS BROUGHT FORWARD		163,443.12	343,726.41	507,169.53	496,408
TOTAL FUNDS CARRIED FORWARD		170,723.27	344,863.10	515,586.37	507,170

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Balance Sheet

CHURCH CROOKHAM BAPTIST CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2020

	Notes	2020 £	2019 £
Fixed Assets			
Freehold Land & Buildings	1,12	456,774.14	408,367
Current Assets			
Prepayments/Debtors	13	2,590.98	9,455
Bank Current Account		57,129.01	91,158
		59,719.99	100,612
Less:			
Current Liabilities			
Sundry Creditors	14	907.76	1,810
		907.76	1,810
Net Current Assets		58,812.23	98,802
Long Term Liabilities			
Loans - amounts falling due after more one year		0.00	0
Total Net Assets		515,586.37	507,170
Represented by:			
Unrestricted Income Funds			
General		170,723.27	163,443
Designated - Building Fund		340,664.18	340,664
Designated - Other		4,198.92	3,062
		515,586.37	507,170

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

a Basis of Preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Charities Statement of Recommended Practice (Financial Reporting Standard 102) issued by the Charity Commission in July 2014.

b Investment income

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

c Fund raising and publicity costs

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

d Grants / Donations payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are approved.

e Governance costs

Most of the management of the Church 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.

f Fixed Assets

The legal title to ownership of the Church premises and the Manse premises is held by the Church's custodian trustee, The Baptist Union Corporation Ltd. These assets therefore do not appear in these accounts. However, the major extension constructed in 2008/2009 was paid for by Church funds and is therefore included in the Balance Sheet at cost. In addition, during 2020, total expenditure of some £48,000 was incurred on a new office extension and this has also been capitalised. As at 31 December 2020 the insured values of the Church and Manse premises were as follows:

Church premises	£965,870
Manse premises	£298,497

g Depreciation

Notes

Depreciation has not been charged on the Church extension and new office because in the opinion of the Trustees the residual value of these assets are not less than the total original cost price.

All expenditure, except for major expenditure on property, is charged as direct charitable expenditure in the year in which it is incurred, and is not capitalised.

2 Reserves

The Church's general reserves at the end of 2020 totalled some £171,000, with its net current assets amounting to almost £59,000. The policy is to aim to hold reserves equivalent to at least six months' revenue expenditure, which in 2020 equated to some £42,000. Relying on and subject to God's ongoing blessing on the Church, the Trustees believe that CCBC will be able "to continue as a going concern".

3 Donations and Legacies

	Unrestricted Funds	Designated Funds	Total 2020	2019
	£	£	£	£
General Giving	61,089.16		61,089.16	66,305
Gift Aid Tax refunds	11,986.48		11,986.48	13,095
Outreach	102.00		102.00	499
Hall Donations	1,499.10		1,499.10	7,449
	74,676.74	-	74,676.74	87,347

4 Income from Investments

	Unrestricted Funds	Designated Funds	Total 2020	2019
	£	£	£	£
Interest received	0.49		0.49	77

5 Income from Charitable Activities

Unrestricted Funds	Designated Funds	Total 2020	2019
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	Notes		
	£	£	£
Missions	-	-	2,163
Toddler Group		61.14	251
Fellowship		199.00	440
Student Support		-	600
Tuesday Fellowship		1,124.00	738
	-	1,384.14	4,193

6 Other Income

	Unrestricted Funds		Designated Funds		Total 2020	2019
	£	£	£	£		
Other	475.00				475.00	1,329
Manse Rental (Gross)	17,400.00				17,400.00	17,400
	17,875.00	-			17,875.00	18,729

The Manse is held for the use of the Church's Minister and Family, but may be rented out as decided by the Church during periods when the Minister does not require use of the property or in a period of interregnum. Throughout the year the Manse was rented to a third party on a two-year fixed term basis.

7 Expenditure on Charitable Activities

	Unrestricted Funds		Designated Funds		Total 2020	2019
	£	£	£	£		
Staff - see Note 9	41,023.91				41,023.91	40,410
Church - see Note 10	21,128.46				21,128.46	17,172
Missions - see Note 11	18,150.00				18,150.00	36,313
Toddler Group			-	-	-	-
Fellowship			-	-	-	839
Tuesday Fellowship			997.45		997.45	748
Student Support			-	-	-	700

Pastoral Support

Notes			
	80,302.37	997.45	-
		81,299.82	-
			96,182

8 Other Expenditure

Unrestricted Funds	Designated Funds	Total 2020	2019
£	£	£	£
4,219.71		4,219.71	3,372
-		-	30
4,219.71	-	4,219.71	3,402

Manse
Bank charges

9 Staff Costs

Unrestricted Funds	Designated Funds	Total 2020	2019
£	£	£	£
30,000.00		30,000.00	24,396
-		-	952
715.77		715.77	362
300.00		300.00	150
10,008.14		10,008.14	14,549
41,023.91	-	41,023.91	40,410
2		2	2

Salaries
Social Security
Pension
Mobile Phone
Other costs & Fees
Headcount

9a Related Party Transactions

There were no related party transactions undertaken in the year.

10 Church costs

Unrestricted Funds	Designated Funds	Total 2020	2019
£	£	£	£
4,454.97		4,454.97	5,433
11,610.74		11,610.74	5,183
186.00		186.00	181

Electricity, Water, Phone, Insurance
Repairs & Maintenance
Payroll Admin.Fees

	Notes		
Equipment	436.14	436.14	797
Photocopying	197.16	197.16	401
Books & Stationery	663.83	663.83	834
Subscriptions & Licences	1,053.52	1,053.52	700
Preaching Fees	-	-	130
Outreach	1,746.27	1,746.27	1,516
Other	779.83	779.83	1,996
	21,128.46	-	21,128.46
			17,172

11 Missions - Expenditure

	Unrestricted Funds	Designated Funds	Total 2020	2019
	£	£	£	£
BMS	4,000.00		4,000.00	3,500
BU Home Mission	4,000.00		4,000.00	3,500
Mission Aviation Fellowship	1,000.00		1,000.00	3,269
Tearfund	1,000.00		1,000.00	1,257
Fleet Town Centre Project	150.00		150.00	425
FACCTS	3,000.00		3,000.00	5,000
Compassion	1,000.00		1,000.00	425
Levi Booth	1,000.00		1,000.00	3,250
Other	3,000.00		3,000.00	14,033
Special Appeals	-		-	1,655
	18,150.00	0	18,150.00	36,313

12 Freehold Land and Buildings

	2020	2019
	£	£

Notes

The Church is the beneficial owner of the following tangible fixed assets, the legal title to which is held by The Baptist Union Corporation Ltd., the Church's custodian trustee. The use of the proceeds from any future sale of these assets is restricted to acquiring similar assets and would require the consent and agreement of the holding trustees.

In the event that the Church is permanently closed the proceeds of sale would be transferred to the Baptist Union Corporation Building Fund. These assets therefore do not appear in these accounts.

However, the major extension constructed in 2008/2009 and the recently completed new office extension were paid for by Church funds and borrowings and therefore included in the Balance Sheet at cost.

The Church Manse, 25 Curzon Drive, Church Crookham, Fleet, Hants., GU52 6JL.

The Church and Hall, 64 Basingbourne Road, Church Crookham, Fleet, Hants., GU52 6TH.

Extension and refurbishment to the Church and Hall carried out in 2008/09, at cost

New office extension completed in 2020 at cost refer also to note 14

13 Debtors

Accrued Income
Prepayments and other debtors

14 Creditors - amounts falling due within one year

Other Creditors

	2020	2019
	£	£
	-	1,300
	2,590.98	8,155
	<u>2,590.98</u>	<u>9,455</u>
	2020	2019
	£	£
	907.76	1,810

Notes

907.76	1,810
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Note: A further (retention) payment of some £1,200 will be made in 2021 to the contractor who constructed the new office extension, subject to there being no outstanding defects. In view of the nature and potential quantum of this payment, the Trustees consider it to be a non-material contingent liability.

15 Creditors - amounts falling due after one year

2020	2019
£	£
0	0
0	0

Cash Flow

CHURCH CROOKHAM BAPTIST CHURCH

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Total Funds £	Prior Year Funds £
Cash Flows from operating activities:		
<i>Net cash provided by/(used in) operating activities - see below</i>	14,377.75	6,830
Cash Flows from investing activities:		
Bank Interest received	0.49	77
<i>Net cash provided by/(used in) investing activities</i>	0.49	77
Cash Flows from financing activities:		
Capital expenditure on buildings	(48,406.77)	0
<i>Net cash provided by/(used in) financing activities</i>	(48,406.77)	0
 <i>Change in cash and cash equivalents in the year</i>	 (34,028.53)	 6,906
 <i>Cash and cash equivalents at the beginning of the year</i>	 91,157.54	 84,251
 <i>Cash and cash equivalents at the end of the year</i>	 57,129.01	 91,158

**RECONCILIATION OF NET INCOME/EXPENDITURE TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	Current Year £	Prior Year £
<i>Net income/(expenditure) for the year (as per the Statement of Financial Activities)</i>	8,416.84	10,761
Adjustments for:		
Bank Interest received	(0.49)	(77)
Decrease/(Increase) in Debtors/Prepayments	6,863.76	(3,883)
(Decrease) in Creditors	(902.36)	28
<i>Net cash provided by operating activities</i>	14,377.75	6,830

ANALYSIS OF CASH AND CASH EQUIVALENTS

	Current Year £	Prior Year £
Current Account Bank balance	57,129.01	91,158
Total cash and cash equivalents	57,129.01	91,158

Church Crookham Baptist Church

Trustees' Annual Report for 2020

Introduction

1. This annual report has been prepared in accordance with the Charities Statement of Recommended Practice (FRS 102) issued by the Charity Commission in July 2014. Church Crookham Baptist Church (CCBC) is now (from 20 February 2019) a separate charity (Registered Charity Number 1182141), as well as a member of the Baptist Union of Great Britain. This report covers the church's financial year 2020 – i.e. 1 January to 31 December 2020.

Objectives and Activities

2. The principal purpose of CCBC is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church Constitution also provides that CCBC may advance education and carry out other charitable purposes in the UK and / or other parts of the world.
3. In the light of the above, CCBC's overall vision is "Seeking to know Jesus Christ and to make Him known to others".
4. To fulfil this purpose and vision CCBC engages in a range of activities including:
 - regular public worship, prayer, Bible study, preaching and teaching;
 - the welcome, inclusion, encouragement and teaching of young people;
 - evangelism and mission, ranging from local to international;
 - the nurture and growth of Christian disciples;
 - giving and encouraging pastoral care; and
 - supporting and encouraging charitable social action in the UK and abroad.

Achievements during 2020

5. Whilst 2020 commenced as a 'normal' year, the onset of the Coronavirus pandemic in March with the imposition of national lockdown measures, meant that the majority of the year was most 'abnormal', even unprecedented. However, we rejoice and give thanks to God that He enabled us to continue to serve Him in mission and ministry, particularly as we were able to take advantage of the extraordinary technology that is now available. Thus live-streamed Sunday morning services commenced from the first lockdown Sunday (22 March) and continued successfully throughout the rest of the year, with remarkable 'viewing figures'. The provision of other activities, particularly via 'zoom', soon followed. At the same time, an enhanced system of pastoral care / coordination was put in place to ensure everyone within the church fellowship was very regularly contacted and assisted / supported when necessary.
6. The detailed highlights of the year included:
 - meeting together each Sunday morning throughout 2020, initially 'in person' and subsequently 'virtually', with consistently very high numbers of viewings. Clearly some caution needs to be exercised in analysing such viewing figures but our numbers suggest audiences of at least double our usual actual attendance, with a

reach even to Africa, North America and Europe. A CD version of each service has also been produced for those without internet access with around a dozen delivered / posted each week;

- in addition, utilising to a considerable and very sophisticated degree on-line technology to hold 'zoom' sessions for Sunday School (for primary age children), Young People's Bible Studies alternating each week with our youth club Re:Fuel (for secondary age children), homegroups, two 'Digging Deeper' studies and a church quiz evening, as well as 'virtual coffee' after each Sunday morning service. The church's YouTube channel was also used to present 'CCBC Kids' – Bible stories and craft activities for primary age children prepared by our Assistant Pastor and his eldest son, a series of Bible studies entitled 'Walking with Jesus' and Advent meditations each day from 1 to 24 December;
 - when permitted and in accordance with Government guidelines, holding several small group Bible studies in the premises and a Christmas Carol Service in the car park;
 - commencing in January an Alpha course with up to 20 people attending each week. The majority of the course was completed prior to, sadly, its curtailment because of the first lockdown;
 - running each week very popular Mums and Toddlers groups until these were also curtailed;
 - preparing and distributing each week since March detailed Bible study notes covering a chronological series of events / people of the Bible. These notes are sent via email or post to almost all of the church. Weekly prayer pointers have also been emailed to everyone since March;
 - delivering the monthly evangelistic Good News paper to over 100 homes in the Wickham area for several months;
 - undertaking and completing the excellent new office development for our Assistant Pastor, as well as using the opportunity of the lockdown to achieve the redecoration of the sanctuary and foyer;
 - being involved again in 'Hot Chocolate Mondays' (serving a free hot drink to children on their way to secondary school on particular mornings in January and February);
 - holding an evangelistic / inspirational breakfast for ladies in March, just prior to the first lockdown; and
 - continuing to support a member undertaking a degree course at Moorlands who serves both at CCBC and with the child sponsorship Christian charity Compassion UK.
7. Much has been achieved / maintained during 2020, for which we are so grateful to God. We also give thanks for the current positive national position and plan with regard to Coronavirus, and especially for the successful development and roll-out of the vaccine programme – as well as, of course, for the wonderful provision of health care in this country. However, we long to be able, safely, to meet again together soon to worship and serve our God.

Financial Review

8. In spite of the abnormality of 2020, the church's annual net revenue income and year end financial position were also very encouraging. Total income amounted to some £94,000, with revenue expenditure totalling some £84,000.
9. During 2020 the church was able to finance fully all of its activities in support of its purpose and vision, including making contributions totalling over £18,000 to other missions and outreach initiatives. Such missions range from international and UK evangelistic / aid organisations to local endeavours in Fleet and Church Crookham.
10. The church was also able in 2020 to finance wholly from its reserves the capital expenditure of some £48,000 on the new office development, with its net current assets at the year end still amounting to some £59,000. Its policy is to aim to hold reserves equivalent to at least six months' revenue expenditure, which in 2020 equated to some £43,000. Relying on and subject to God's ongoing blessing on the church, the Trustees believe that CCBC will be able "to continue as a going concern".

Structure, Governance and Management

11. The overall leadership of the church is exercised through its Charity Trustees – the Pastor, Elders, Deacons, Secretary and Treasurer. Such Trustees are, however, accountable to the Church Meeting (normally held four times each year). As of 30 April 2021 the Charity Trustees were:
 - Paul Brice (pastor)
 - Luke Barrs (elder)
 - Terry Bateman (elder)
 - Simon Hawes (secretary and deacon)
 - Frances Walton (treasurer and deacon)
 - Helen Butler (deacon)
 - Jim Naqvi (deacon)
 - Carolyn Parsons (deacon)

Luke Barrs was appointed as a Charity Trustee with effect from 30 April 2020, whilst David Smith and Marcelle Loose resigned from being Charity Trustees with effect from 5 July and 11 July 2020 respectively.
12. The "governing document" for CCBC is the Word of God, the Bible. Its administration, organisation details and Trustee arrangements are all set out in the Church Constitution (most recent issue April 2015).

Reference and Administrative Details

13. The church is known as Church Crookham Baptist Church, with further details given in paragraph 1 above.
14. The legal titles to the ownership of the church premises in Basingbourne Road (GU52 6TH) and manse premises in Curzon Drive (GU52 6JL) are held by the church's custodian trustee, The Baptist Union Corporation Ltd, and these assets do not appear in the church's accounts.

Other Details

15. The church does not need to declare the omission of any address / trustee details nor does it or its Trustees act in any capacity as custodian trustees.

Conclusion

16. The Trustees rejoice and give thanks to God for His grace and blessing on the church throughout 2020. To God alone be all the glory.

Signed and dated on behalf of the Trustees

P. A. Brice

**P A Brice
Pastor**

24 May 2021