



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 2024

Charity no
(if any) 1182141

Set out on pages

1-20

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended 31/12/2024.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with
the examination which gives me cause to believe that in, any material
respect:

- accounting records were not kept in accordance with section 130 of
the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

24/6/25

Name:

John R Cobb

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

ACCA

Address:

3 Chineham Close, Fleet, GU51 1BE

Only complete if the examiner needs to highlight 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.

CHURCH CROOKHAM BAPTIST CHURCH

ACCRUALS & PREPAYMENTS as at 31 DECEMBER 2024

	£	£
We Owe (Creditors)		
General Fund		
Electricity	300.00	
L Dicks – Manse Tenants (Deposit)	1,673.08	
		1,973.08
Total Creditors		1,973.08

Prepayments/We are owed (Debtors)

General Fund		
Gift Aid	3,683.03	Rec'd Jan 25
Gift Aid - Small Donations Scheme	279.63	
Hall Donations – U3A	0.00	
Government Tenancy Deposit Scheme	1,673.08	
		5,635.74
Total Prepayments/Debtors		5,635.74

CHURCH CROOKHAM BAPTIST CHURCH

2024 Income

		2024	2023
		£	£
General Fund			
General Giving	Cash	4,110.00	3,522
	Cheques	1,250.00	340
	Standing Orders	61,437.04	50,681
		66,797.04	54,542
Gift Aid Tax Refunds		15,104.25	12,324
Outreach		0.00	0
Missions	Special – Turkey/Syria E'Quake	0.00	600
	Compassion	0.00	50
		0.00	0
		0.00	0
		0.00	650
Interest Received		4,355.74	1,552
Hall Donations		9,149.70	6,939
Manse Rental		19,325.00	17,400
Other		2,160.00	805
		34,990.44	26,696
General Fund Total		116,891.73	94,213

Toddler Group	637.90	192
Pastoral Support	0.00	0
Fellowship	455.00	1,233
Tuesday Fellowship	704.66	844
Student Support	0.00	0
Total Church Income	118,689.29	96,481

3

2024 - Report Expenditure

CHURCH CROOKHAM BAPTIST CHURCH

2024 Expenditure

		2024	2023
General Fund			
Staff	Pastor	£ 0.00	£ 0
	Assistant Pastor	0.00	151
	CLO Fees	5,352.00	3,984
	Students/Family Liaison	0.00	0
		5,352.00	4,135
Manse	Gas, Elec, Tax, Water, Ins	782.83	620
	Repairs & Maintenance	2,788.53	8,408
	Agent's Management costs	0.00	0
		3,571.36	9,029
Church	Elec, Water, Phone, Ins	8,253.86	7,361
	Repairs & Maintenance	11,234.25	6,860
	Payroll Admin.Fees	210.00	48
	Equipment	36.65	53
	Photocopying	100.81	95
	Books & Stationery	69.19	98
	Subs & Licences	1,224.05	1,620
	Preaching Fees	2,617.10	1,016
	Outreach	1,246.46	1,548
	Other	4,041.59	2,086
		29,033.96	20,785
Missions		25,500.00	26,150
Bank Charges		91.44	87
General Fund Total		63,548.76	60,186

Toddler Group

Pastoral Support

Fellowship Fund

Tuesday Fellowship

Student Support

Toddler Group	85.06	0
Pastoral Support	0.00	0
Fellowship	600.00	1,400
Tuesday Fellowship	748.25	792
Student Support	0.00	0

64,982.07 62,378

2024 - Report Funds

CHURCH CROOKHAM BAPTIST CHURCH

2024 Funds Summary

	01-Jan-24	Income	Expenditure	Transfers		31-Dec-24
	£	£	£	In	Out	£
General	233,652.18	116,891.73	63,548.76			286,995.15
Building	373,508.45	0.00	0.00			373,508.45
Building Fund Loan Costs & Interest	(32,844.27)	0.00	0.00			(32,844.27)
	340,664.18	0.00	0.00	0.00	0.00	340,664.18
Toddler Group	1,100.32	637.90	85.06			1,653.16
Pastoral Support	391.41	0.00	0.00			391.41
Fellowship	803.12	455.00	600.00			658.12
Tuesday Fellowship	151.90	704.66	748.25			108.31
Student Support	0.00	0.00	0.00			0.00
	2,446.75	1,797.56	1,433.31	0.00	0.00	2,811.00
Total	576,763.11	118,689.29	64,982.07	0.00	0.00	630,470.33

CHURCH CROOKHAM BAPTIST CHURCH**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted funds £	Designated funds £	Total 2024 £	Total 2023 £
INCOME					
Donations and Legacies	3	91,050.99	0	91,050.99	73,806
Income from Investments	4	4,355.74	0.00	4,355.74	1,552
Income from Charitable Activities	5	-	1,797.56	1,797.56	2,918
Other	6	21,485.00	0	21,485.00	18,205
TOTAL INCOME		116,891.73	1,797.56	118,689.29	96,480
EXPENDITURE					
Expenditure on Charitable Activities	7	61,319.27	-	61,319.27	53,262
Other	8	3,662.80	0	3,662.80	9,116
TOTAL EXPENDITURE		64,982.07	-	64,982.07	62,378
NET INCOME		51,909.66	1,797.56	53,707.22	34,103
TRANSFERS BETWEEN FUNDS		0	0	0	0
NET INCOME BEFORE OTHER GAINS/(LOSSES)		51,909.66	1,797.56	53,707.22	34,103
OTHER GAINS/(LOSSES)		0	0	0	0
NET MOVEMENT IN FUNDS		51,909.66	1,797.56	53,707.22	34,103
RECONCILIATION OF FUNDS:					
TOTAL FUNDS BROUGHT FORWARD		233,652.18	343,110.93	576,763.11	542,660
TOTAL FUNDS CARRIED FORWARD		285,561.84	344,908.49	630,470.33	576,763

6

Balance Sheet

CHURCH CROOKHAM BAPTIST CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2024

	Notes	2024 £	2023 £
Fixed Assets			
Freehold Land & Buildings	1,12	457,912.82	457,913
Current Assets			
Prepayments/Debtors	13	5,635.74	4,969
Bank Current Account		33,816.21	16,447
BU Deposit Account		0.00	0
Saffron Building Society		62,466.75	50,559
Cambridge & Counties B.Soc		72,611.89	50,164
		174,530.59	122,140
Less:			
Current Liabilities			
Sundry Creditors	14	1,973.08	3,289
		1,973.08	3,289
Net Current Assets		172,557.51	118,850
Long Term Liabilities			
Loans - amounts falling due after more one year		0.00	0
Total Net Assets		630,470.33	576,763

Represented by:

Unrestricted Income Funds

General	286,995.15	233,652
Designated - Building Fund	340,664.18	340,664
Designated - Other	2,811.00	2,447
	630,470.33	576,763

CHURCH CROOKHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

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 received.

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 2020/2021, total expenditure of some £49,500 was incurred on a new office extension and this has also been capitalised. As at 31 December 2024 the insured values of the Church and Manse premises were as follows:

Church premises	£1,250,750
Manse premises	£513,476

g Depreciation

Notes

Depreciation has not been charged on the Church extension and new office because in the opinion of the Trustees the residual values 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 2024 totalled some £287,000, with its net current assets amounting to almost £173,000. The policy is to aim to hold reserves equivalent to at least six months' revenue expenditure, which in 2024 equated to some £32,000. 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 2024	2023
	£	£	£	£
General Giving	66,797.04		66,797.04	54,542
Gift Aid Tax refunds	15,104.25		15,104.25	12,324
Outreach	-		-	-
Hall Donations	9,149.70		9,149.70	6,939
	<u>91,050.99</u>	<u>-</u>	<u>91,050.99</u>	<u>73,806</u>

4 Income from Investments

	Unrestricted Funds	Designated Funds	Total 2024	2023
	£	£	£	£
Interest received	4,355.74	-	4,355.74	1,552

5 Income from Charitable Activities

Notes

	Unrestricted Funds	Designated Funds	Total 2024	2023
	£	£	£	£
Missions	-		-	650
Toddler Group		637.90	637.90	192
Fellowship		455.00	455.00	1,233
Tuesday Fellowship		704.66	704.66	844
	-	1,797.56	1,797.56	2,918

6 Other Income

	Unrestricted Funds	Designated Funds	Total 2024	2023
	£	£	£	£
Other	2,160.00		2,160.00	805
Manse Rental	19,325.00		19,325.00	17,400
	21,485.00	-	21,485.00	18,205

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 with the tenancy being renewed on a two-year fixed term basis from February 2022.

7 Expenditure on Charitable Activities

	Unrestricted Funds	Designated Funds	Total 2024	2023
	£	£	£	£
Staff - see Note 9	5,352.00		5,352.00	4,135
Church - see Note 10	29,033.96		29,033.96	20,785
Missions - see Note 11	25,500.00		25,500.00	26,150

10

Notes

Toddler Group	85.06	85.06	-
Fellowship	600.00	600.00	1,400
Tuesday Fellowship	748.25	748.25	792
Student Support	-	-	-
Pastoral Support	-	-	-
	<u>59,885.96</u>	<u>1,433.31</u>	<u>61,319.27</u>
			<u>53,262</u>

8 Other Expenditure

	Unrestricted Funds	Designated Funds	Total 2024	2023
	£	£	£	£
Manse	3,571.36		3,571.36	9,029
Bank charges	91.44		91.44	87
	<u>3,662.80</u>	<u>-</u>	<u>3,662.80</u>	<u>9,116</u>

9 Staff Costs

	Unrestricted Funds	Designated Funds	Total 2024	2023
	£	£	£	£
Salaries	5,352.00		5,352.00	1,784
Social Security	-		-	-
Pension	-		-	151
Mobile Phone	-		-	-
Other costs & Fees	-		-	2,200
	<u>5,352.00</u>	<u>-</u>	<u>5,352.00</u>	<u>4,135</u>
Headcount	<u>1</u>	<u>-</u>	<u>1</u>	<u>3</u>

9a Related Party Transactions

There were no related party transactions undertaken in the year.

Notes

10 Church costs

	Unrestricted Funds	Designated Funds	Total 2024	2023
	£	£	£	£
Electricity, Water, Phone, Insurance	8,253.86		8,253.86	7,361
Repairs & Maintenance	11,234.25		11,234.25	6,860
Payroll Admin.Fees	210.00		210.00	48
Equipment	36.65		36.65	37
Photocopying	100.81		100.81	95
Books & Stationery	69.19		69.19	98
Subscriptions & Licences	1,224.05		1,224.05	1,620
Preaching Fees	2,617.10		2,617.10	1,016
Outreach	1,246.46		1,246.46	1,548
Other	4,041.59		4,041.59	2,085
	29,033.96	-	29,033.96	20,769

11 Missions - Expenditure

	Unrestricted Funds	Designated Funds	Total 2024	2023
	£	£	£	£
BMS	4,250.00		4,250.00	4,250
BU Home Mission	4,250.00		4,250.00	4,250
Mission Aviation Fellowship	1,000.00		1,000.00	1,000
Tearfund	1,000.00		1,000.00	1,000
Fleet Town Centre Project	-		-	-
FACCTS	5,000.00		5,000.00	5,000
Compassion	2,000.00		2,000.00	2,050
Levi Booth	1,500.00		1,500.00	1,500
Other	5,500.00		5,500.00	5,500
Special Appeals	1,000.00		1,000.00	1,600
	25,500.00	0	25,500.00	26,150

Notes

12 Freehold Land and Buildings

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.

0 0

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

0 0

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

408,367.37 408,367

New office extension completed in 2020 at cost, including release of retention of £1,138.68 in 2021

49,545.45 49,545

457,912.82 457,913

13 Debtors

Gift Aid Receivable

3,962.66 3,296

Hall Donations

- -

Government Deposit Scheme

1,673.08 1,673

Notes

14 Creditors - amounts falling due within one year

Other Creditors
Manse Tenants

	2024	2023
	£	£
	5,635.74	4,969
	300.00	1,616
	1,673.08	1,673
	1,973.08	3,289

15 Creditors - amounts falling due after one year

	2024	2023
	£	£
	0	0
	0	0

14

Cash Flow

CHURCH CROOKHAM BAPTIST CHURCH

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Total Funds £	Prior Year Funds £
Cash Flows from operating activities:		
<i>Net cash provided by/(used in) operating activities - see below</i>	47,368.94	34,815
Cash Flows from investing activities:		
Bank Interest received	4,355.74	1,552
<i>Net cash provided by/(used in) investing activities</i>	4,355.74	1,552
Cash Flows from financing activities:		
Capital expenditure on buildings	0	0
<i>Net cash provided by/(used in) financing activities</i>	0	0
Change in cash and cash equivalents in the year	51,724.68	36,367
Cash and cash equivalents at the beginning of the year	117,170.17	80,804
Cash and cash equivalents at the end of the year	168,894.85	117,170

**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>	53,707.22	34,103
Adjustments for:		
Bank Interest received	(4,355.74)	(1,551)
Decrease/(Increase) in Debtors/Prepayments	(666.40)	2,847
Increase/(Decrease) in Creditors	(1,316.14)	(584)
<i>Net cash provided by operating activities</i>	47,368.94	34,815

ANALYSIS OF CASH AND CASH EQUIVALENTS

	Current Year £	Prior Year £
Bank Balances	168,894.85	117,170
Total cash and cash equivalents	168,894.85	117,170



Church Crookham Baptist Church

Trustees' Annual Report for 2024

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 a 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 2024 – i.e. 1 January to 31 December 2024.

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 all ages;
 - evangelism and mission, ranging from local to international;
 - the nurture and growth of Christian disciples;
 - giving pastoral care (both to Church members and in the local community); and
 - supporting and encouraging charitable social action locally, nationally, and internationally

Achievements During 2024

5. During the year Paul Brice retired from his position as Pastor and Elder. The Church family came together at a special service to give thanks to God for his service to us and the local community. Following Paul moving on, the remaining two Elders hold the spiritual leadership of the Church, supported by the Deacons who lead on practical matters. Together, they form the Trustee team. The trustees are assisted and encouraged by the membership and regular attendees.



6. Whilst we celebrate and honour the past, this period of pastoral vacancy has gently ushered in a new season for Church Crookham Baptist Church. New ministries have been born and refreshed, with many members stepping into new roles and service.
7. We have sought to recruit a new pastor with two recruitment rounds occurring in 2024 including interviews with potential candidates. However, the right person has not been found as of yet.
8. We are earnestly praying for God's clear guidance in our search and are very grateful for the assistance of our Moderator, as well as the regional minister of our local Baptist association (SEBA). We give thanks for the prayerful unity that exists within CCBC and look forward with humble confidence to all the future that God has planned for the church.
9. The highlights of the year include:
 - relevant Bible teaching each Sunday morning;
 - regular teaching of Sunday School (pre-school, key stages 1 & 2) and Young People's Bible Studies (key stages 3 & 4);
 - regular meetings of Re:Fuel (youth group for secondary age children);
 - one baptism, seven new members and many more deepening their faith;
 - running throughout the year the very popular Little Lambs Toddler Group meeting three times a week during term time led by our employed leader;
 - ongoing meetings of homegroups and our Tuesday Fellowship;
 - the monthly distribution of the evangelistic Good News newspaper in the local area;
 - holding very well attended Sunday Fun afternoons for primary age children;
 - providing preachers on several occasions for several local churches linked to CCBC;
 - a prayer team who offer to pray with, and for, anyone;
 - practical support for the local community including the distribution of Christmas food hampers, being a refuge centre during a fire in a nearby block of flats and other ad-hoc practical support;
 - leading the Christmas carol service at the local park, an Easter sunrise service, and services at a local residential care home;
 - practical and financial support for Hot Chocolate Mondays, serving refreshments to local school students;



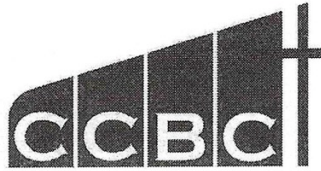
- significant financial support to local, national, and international charitable organisations; and
 - many of our members living out their faith in practical service to local, national, and international charities.
10. We must record our sadness at the great loss during the year of some long-serving members of the church, although we rejoice that they are now home with the Lord.
11. We are, therefore, so grateful to God for all that has been achieved, grown, and maintained during 2024. As we live in this season of not having a pastor, we remember Ecclesiastes 3:1 "For everything there is a season, and a time for every matter under heaven"

Financial Review

12. We continue to be thankful to God for his generous and faithful provision.
13. The church's annual net revenue income and year end financial position were again very encouraging. Total income amounted to £118,689 (previous year £96,480), with expenditure totalling £64,982 (previous year £62,378) giving a surplus of £53,707.
14. During 2024 the church was able to finance fully all its activities in support of its purpose and vision, including making contributions totalling £25,500 to other charities. The activities of these local, national, and international organisations include Christian evangelism, social action, humanitarian aid, and emergency support.
15. The church's net current assets at the year-end amounted to £172,557 which are held in various current and saving accounts regulated by the FCA.
16. The surplus for the year, and thus the growth in cash assets, was significantly influenced by not employing a salaried pastor. Our financial projections indicate that once a salaried pastor is employed, we will be operating on a budgetary deficit. This is not only due to an increase in employee costs, but the expectation that the pastor will use our manse for housing which we currently receive rental income for.
17. Therefore, the Trustees have purposefully exceeded the reserves policy (to hold reserves equivalent to at least six months' revenue expenditure), instead building up cash assets in readiness for predicted deficits in future years and thus ensuring we can continue to support a salaried pastor once employed.
18. At the end of 2024, the Trustees, in consultation with the members, decided that the level of cash reserves were greater than required and thus one-off gifts will be given to charities we support to reduce cash assets to a more suitable level.



19. 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," and to plan for the appointment of a new pastor.



Structure, Governance and Management

20. The overall leadership of the church is exercised through its Charity Trustees – the Elders, Deacons, Secretary and Treasurer. Such Trustees are, however, accountable to the Church Meeting (normally held four times each year). As of 31 March 2025, the Charity Trustees were:

- Terry Bateman (Elder)
- Nigel Stevenson (Elder)
- Simon Hawes (Secretary and Deacon)
- Frances Walton (Treasurer and Deacon)
- Helen Butler (Deacon)
- Carolyn Parsons (Deacon)
- John Walker (Deacon)

During the financial year the following trustee also served

- Paul Brice (Pastor) – resigned (retired) on 31 March 2024

21. 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.

Reference and Administrative Details

22. The church is known as Church Crookham Baptist Church – see also paragraph 1 above.

23. 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

24. 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

25. The Trustees rejoice and give thanks to God for His grace and blessing on the church throughout 2024. To God alone be all the glory.



Signed and dated on behalf of the Trustees

SB Hawes

Simon Hawes, Church Secretary

Date: 30th June 2025