



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
CHURCH CROOKHAM BAPTIST CHURCH

On accounts for the year
ended

DECEMBER 2025

Charity no
(if any)

1182141

Set out on pages

1-19

(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 DD / MM / YYYY.

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

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
- 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.

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

Signed:

John R Cobb

Date:

19/5/2026

Name:

JOHN R COBB

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

ACCA

Address:	3 CHINEHAM CLOSE
	FLEET
	GUSIBBE

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.

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CHURCH CROOKHAM BAPTIST CHURCH

ACCRUALS & PREPAYMENTS as at 31 DECEMBER 2025

	£	£
<u>We Owe (Creditors)</u>		
General Fund		
Electricity	300.00	Paid £313.36 in Jan 26
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	3,342.39	Rec'd Jan 26
Gift Aid - Small Donations Scheme	501.63	
Hall Donations – U3A	0.00	
Government Tenancy Deposit Scheme	1,673.08	
		5,517.10
Total Prepayments/Debtors		5,517.10

CHURCH CROOKHAM BAPTIST CHURCH

2025 Income

		2025	2024
		£	£
General Fund			
General Giving	Cash	4,245.00	4,110
	Cheques	0.00	1,250
	Standing Orders	55,932.38	61,437
		60,177.38	66,797
Gift Aid Tax Refunds		14,156.48	15,104
Outreach		0.00	0
Missions		0.00	0
		0.00	0
		0.00	0
		0.00	0
		0.00	0
Interest Received		6,389.51	4,356
Hall Donations		10,054.25	9,150
Manse Rental		20,325.00	19,325
Other (Incl Legacy P Fisher)		7,293.78	2,160
		44,062.54	34,990
General Fund Total		118,396.40	116,892

Toddler Group	430.60	638
Pastoral Support	0.00	0
Fellowship	195.00	455
Tuesday Fellowship	343.27	705
Student Support	0.00	0
Total Church Income	119,365.27	118,689

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2025 - Report Expenditure

CHURCH CROOKHAM BAPTIST CHURCH

2025 Expenditure			
		2025	2024
General Fund		£	£
Staff	Pastor	0.00	0
	Assistant Pastor	0.00	0
	Little Lambs Manager	5,649.28	5,352
	Contractor	2,814.60	0
		8,463.88	5,352
Manse	Gas, Elec, Tax, Water, Ins	629.61	783
	Repairs & Maintenance	23,154.78	2,789
	Agent's Management costs	0.00	0
		23,784.39	3,571
Church	Elec, Water, Phone, Ins	7,606.59	8,254
	Repairs & Maintenance	17,048.33	11,234
	Payroll Admin.Fees	217.80	210
	Equipment	345.45	37
	Office Supplies	739.46	101
	Kitchen/Bathroom Supplies	1,034.77	69
	Subs & Licences	1,057.02	1,224
	Preaching Fees	1,590.00	2,617
	Outreach	1,279.09	1,246
	Other	2,556.25	4,042
	Cleaning	1,368.00	
		34,842.76	29,034
Missions		33,428.00	25,500
Bank Charges		61.22	91
General Fund Total		100,580.25	63,549

Toddler Group	161.81	85
Pastoral Support	0.00	0
Fellowship Fund	500.00	600
Tuesday Fellowship	347.68	748
Student Support	0.00	0
	<hr/>	
	101,589.74	64,982

2025 - Report Funds

CHURCH CROOKHAM BAPTIST CHURCH

2025 Funds Summary

	01-Jan-25	Income	Expenditure	Transfers		31-Dec-25
	£	£	£	In	Out	£
General	286,995.15	118,396.40	100,580.25			304,811.30
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	1,653.16	430.60	161.81			1,921.95
Pastoral Support	391.41	0.00	0.00			391.41
Fellowship	658.12	195.00	500.00			353.12
Tuesday Fellowship	108.31	343.27	347.68			103.90
Student Support	0.00	0.00	0.00			0.00
	2,811.00	968.87	1,009.49	0.00	0.00	2,770.38
Total	630,470.33	119,365.27	101,589.74	0.00	0.00	648,245.86

CHURCH CROOKHAM BAPTIST CHURCH**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025**

	Note	Unrestricted funds £	Designated funds £	Total 2025 £	Total 2024 £
INCOME					
Donations and Legacies	3	84,388.11	0	84,388.11	91,051
Income from Investments	4	6,389.51	0.00	6,389.51	4,356
Income from Charitable Activities	5	-	968.87	968.87	1,798
Other	6	27,618.78	0	27,618.78	21,485
TOTAL INCOME		118,396.40	968.87	119,365.27	118,689
EXPENDITURE					
Expenditure on Charitable Activities	7	77,744.13	1,009.49	77,744.13	61,319
Other	8	23,845.61	0	23,845.61	3,663
TOTAL EXPENDITURE		101,589.74	-	101,589.74	64,982
NET INCOME		16,806.66	968.87	17,775.53	53,707
TRANSFERS BETWEEN FUNDS					
		0	0	0	0
NET INCOME BEFORE OTHER GAINS/(LOSSES)		16,806.66	968.87	17,775.53	53,707
OTHER GAINS/(LOSSES)		0	0	0	0
NET MOVEMENT IN FUNDS		16,806.66	968.87	17,775.53	53,707
RECONCILIATION OF FUNDS:					
TOTAL FUNDS BROUGHT FORWARD		285,561.84	344,908.49	630,470.33	576,763
TOTAL FUNDS CARRIED FORWARD		302,368.50	345,877.36	648,245.86	630,470

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Balance Sheet

CHURCH CROOKHAM BAPTIST CHURCH**BALANCE SHEET AS AT 31 DECEMBER 2025**

	Notes	2025	2024
		£	£
Fixed Assets			
Freehold Land & Buildings	1,12	457,912.82	457,913
Current Assets			
Prepayments/Debtors	13	5,517.10	5,636
Bank Current Account		15,319.87	33,816
Green Pastures		10,000.00	0
Saffron Building Society		85,205.86	62,467
Cambridge & Counties B.Soc		76,263.29	72,612
		192,306.12	174,531
Less:			
Current Liabilities			
Sundry Creditors	14	1,973.08	1,973
		1,973.08	1,973
Net Current Assets		190,333.04	172,558
Long Term Liabilities			
Loans - amounts falling due after more one year		0.00	0
Total Net Assets		648,245.86	630,470
Represented by:			
Unrestricted Income Funds			
General		304,811.30	286,995
Designated - Building Fund		340,664.18	340,664
Designated - Other		2,770.38	2,811
		648,245.86	630,470

CHURCH CROOKHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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 2025 the insured values of the Church and Manse premises were as follows:

Church premises	£1,293,268
Manse premises	£535,044

Notes

g Depreciation

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 2025 totalled some £298,000, with its net current assets amounting to almost £164,000. The policy is to aim to hold reserves equivalent to at least six months' revenue expenditure, which in 2025 equated to some £50,000. 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 2025	2024
	£	£	£	£
General Giving	60,177.38		60,177.38	66,797
Gift Aid Tax refunds	14,156.48		14,156.48	15,104
Outreach	-		-	-
Hall Donations	10,054.25		10,054.25	9,150
	<u>84,388.11</u>	<u>-</u>	<u>84,388.11</u>	<u>91,051</u>

4 Income from Investments

	Unrestricted Funds	Designated Funds	Total 2025	2024
	£	£	£	£
Interest received	6,389.51	-	6,389.51	4,356

Notes

Income from Charitable Activities

	Unrestricted Funds	Designated Funds	Total 2025	2024
	£	£	£	£
Missions	-		-	-
Toddler Group		430.60	430.60	638
Fellowship		195.00	195.00	455
Tuesday Fellowship		343.27	343.27	705
	-	968.87	968.87	1,798

6 Other Income

	Unrestricted Funds	Designated Funds	Total 2025	2024
	£	£	£	£
Other	7,293.78		7,293.78	2,160
Manse Rental	20,325.00		20,325.00	19,325
	27,618.78	-	27,618.78	21,485

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.



Notes

7 Expenditure on Charitable Activities

	Unrestricted Funds	Designated Funds	Total 2025	2024
	£	£	£	£
Staff - see Note 9	8,463.88		8,463.88	5,352
Church - see Note 10	34,842.76		34,842.76	29,034
Missions - see Note 11	33,428.00		33,428.00	25,500
Toddler Group		161.81	161.81	85
Fellowship		500.00	500.00	600
Tuesday Fellowship		347.68	347.68	748
Student Support		-	-	-
Pastoral Support		-	-	-
	<u>76,734.64</u>	<u>1,009.49</u>	<u>77,744.13</u>	<u>61,319</u>

8 Other Expenditure

	Unrestricted Funds	Designated Funds	Total 2025	2024
	£	£	£	£
Manse	23,784.39		23,784.39	3,571
Bank charges	61.22		61.22	91
	<u>23,845.61</u>	<u>-</u>	<u>23,845.61</u>	<u>3,663</u>

9 Staff Costs

	Unrestricted Funds	Designated Funds	Total 2025	2024
	£	£	£	£
Salaries	5,649.28		5,649.28	5,352
Social Security	-		-	-
Pension	-		-	-
Mobile Phone	-		-	-
Contractor	2,814.60		2,814.60	-

②

	Notes		
	8,463.88	-	8,463.88
Headcount	1	1	5,352
			1

9a Related Party Transactions

There were no related party transactions undertaken in the year.

10 Church costs

	Unrestricted Funds	Designated Funds	Total 2025	2024
	£	£	£	£
Electricity, Water, Phone, Insurance	7,606.59		7,606.59	8,254
Repairs & Maintenance	17,048.33		17,048.33	11,234
Payroll Admin.Fees	217.80		217.80	210
Equipment	345.45		345.45	37
Office Supplies	739.46		739.46	101
Kitchen/Bathroom Supplies	1,034.77		1,034.77	69
Subscriptions & Licences	1,057.02		1,057.02	1,224
Preaching Fees	1,590.00		1,590.00	2,617
Outreach	1,279.09		1,279.09	1,246
Other	2,556.25		2,556.25	4,042
Cleaning	1,368.00		1,368.00	0
	34,842.76	-	34,842.76	29,034



Notes

11 Missions - Expenditure

	Unrestricted Funds	Designated Funds	Total 2025	2024
	£	£	£	£
BMS	5,400.00		5,400.00	4,250
BU Home Mission	5,400.00		5,400.00	4,250
Mission Aviation Fellowship	800.00		800.00	1,000
Tearfund	800.00		800.00	1,000
Fleet Town Centre Project	400.00		400.00	-
FACCTS	6,600.00		6,600.00	5,000
Compassion	3,428.00		3,428.00	2,000
Levi Booth	2,200.00		2,200.00	1,500
Other	7,900.00		7,900.00	5,500
Special Appeals	500.00		500.00	1,000
	<u>33,428.00</u>	<u>0</u>	<u>33,428.00</u>	<u>25,500</u>

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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

2025
£

3,844.02

2024
£

3,963

Hall Donations

-

-

Government Deposit Scheme

1,673.08

1,673

5,517.10

5,636

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Notes

14 Creditors - amounts falling due within one year

Other Creditors
Manse Tenants

2025	2024
£	£
300.00	300
1,673.08	1,673
<u>1,973.08</u>	<u>1,973</u>

15 Creditors - amounts falling due after one year

2025	2024
£	£
0	0
<u>0</u>	<u>0</u>



Church Crookham Baptist Church

Trustees' Annual Report for 2025

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 2025 – i.e. 1 January to 31 December 2025.

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



Review of 2025

5. The Church is led by the Trustee team, encompassing Elders and Deacons. Two Elders hold the spiritual leadership of the Church, supported by the Deacons who lead on practical matters. The trustees are assisted and encouraged by the membership and regular attendees
6. Throughout 2025 we have advertised for the role of Pastor. Several interviews have been held including a visit of a potential candidate. However, the right person has not been found as of yet.
7. 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.
8. The highlights of the year include:
 - worship and biblical 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). Young people serve and assist in the work of the Church.
 - regular meetings of Re:Fuel (youth group for secondary age children);
 - four 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 free distribution of the evangelistic Good News newspaper in the local area;
 - holding a well-attended Christmas Sunday Fun afternoon and an Easter brunch for primary age children;
 - providing preachers for local churches linked to CCBC;
 - a prayer team who offers to pray with, and for, anyone. They also pray for the Church, local community and for current affairs;
 - the gifting of Bibles and other literature to anyone who requests;
 - visiting those who are suffering ill health or are in need;
 - practical support for the local community including the distribution of Christmas food hampers and a Christmas cafe;
 - In 2025 we started two new monthly hospitality ministries, ladies' tea and a men's breakfasts, to provide a place for fellowship, support and discussion;
 - Our premises are hired to local community organisations and charities;
 - leading the Christmas carol service at the local park;
 - 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

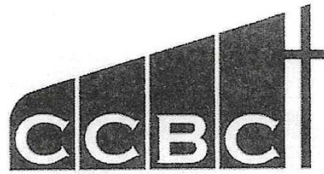


- many of our members living out their faith in practical service to local, national, and international charities.
9. We must record our sadness at the great loss during the year of some long-serving members of the church, although we rejoice that they are now home with the Lord.
 10. We are, therefore, so grateful to God for all that has been achieved, grown, and maintained during 2025.



Financial Review

11. We continue to be thankful to God for his generous and faithful provision.
12. The church's annual net revenue income and yearend financial position were again very encouraging. Total income amounted to £119,365 (previous year £118,689), with expenditure totalling £101,589 (previous year £64,982) giving a surplus of £17,776.
13. During 2025 the church was able to finance fully all its activities in support of its purpose and vision, including making contributions totalling £33,428 to other charities. The activities of these local, national, and international organisations include Christian evangelism, social action, humanitarian aid, and emergency support.
14. The church's net current assets at the year-end amounted to £190,333. Cash assets are held in various current and saving accounts regulated by the FCA with some investment in a Community Benefit Society.
15. 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 if 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.
16. Therefore, the Trustees have purposefully exceeded the normal 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.
17. At the end of 2025, 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.
18. 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

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

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

During the financial year the following trustee also served

- Carolyn Parsons – resigned on 1 September 2025

20. The Church maintains a set of policies which can be seen on the Church's website.

21. Safeguarding of children and vulnerable adults is a vital part of our ethos and this is upheld by our members, led by the Trustees and supported by a Designated Person for Safeguarding.

22. The Charity employs one person to lead the Toddler Group and engages contractors and companies for required services as necessary.

23. The Charity's legal governing document is the Church Constitution.

Reference and Administrative Details

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

25. 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

26. 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

27. The Trustees rejoice and give thanks to God for His grace and blessing on the church throughout 2025. To God alone be all the glory.



Signed and dated on behalf of the Trustees

SB Hawes

Simon Hawes, Church Secretary

Date: 5th May 2026