

NEW STREET BAPTIST CHURCH

England & Wales · Charity number 1185274

Details

Status Registered

Legal form CIO

Registered 2019-09-12

Register [View on the Charity Commission register](#)

Contact

Address New Street Baptist Church
22 New Street
St. Neots
PE19 1AE

Phone 07914410538

Email churchsecretary@newstreetbaptist.co.uk

Website newstreetbaptist.co.uk

Activities

Objects: THE PURPOSES OF THE CHURCH ARE: THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN ST NEOTS, CAMBRIDGE AND THE SURROUNDING NEIGHBOURHOOD AND THE UNITED KINGDOM; AND SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MEMBERS OF THE CHURCH IN GENERAL MEETING, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE CHURCH RULES AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE SAME.

Activities: The purposes of the Church are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within St Neots, Cambridgeshire and the surrounding neighbourhood and such other charitable purposes as shall put into practice the Christian faith in accordance with the Basis of Faith.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£54,630	£49,170	-	-
2023-12-31	£59,194	£72,728	-	-
2022-12-31	£62,538	£60,489	-	-
2021-12-31	£76,901	£46,501	-	-
2020-12-31	£46,752	£0	-	-

Trustees

Name	Role	Appointed
Daniel Mark Coulling		2019-09-12
Malcolm Crawford		2019-09-12
Simon Ashley Cooper		2023-01-16
Steven Paul Todd		2019-09-12

NEW STREET BAPTIST CHURCH

England & Wales - Charity number 1185274

Accounts

NEW STREET BAPTIST CHURCH



Trustees' Report and Accounts 2024

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Trustees' Report - 1st January 2024 to 31st December 2024

Charity Name:	New Street Baptist Church ("the Church")
Charity Registration No:	1185274 registered as a Charitable Incorporated Organisation ("CIO")
Address:	22 New Street, St. Neots, Cambridgeshire PE19 1AE
Website:	www.newstreetbaptist.co.uk
Charitable Purposes:	The principal purpose of the Church is the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within St Neots, Cambridgeshire and the surrounding neighbourhood and the United Kingdom. The Basis of Faith is set out in the Church's constitution and describes the Church's Bible-based beliefs and doctrines. It can also be viewed on the Church's website, www.newstreetbaptist.co.uk/what-we-believe The Church may also engage in other charitable activities to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.
Structure & Governance:	The Church has adopted a constitution supplemented by a church handbook, both of which have been approved by members and the Charity Commission. The Church was registered as a CIO on the 12th September 2019. The trustees are aware of and have taken into account the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant. The Church is served by three officers appointed or elected by the members, namely, the Pastor, the Church Treasurer and the Church Secretary. The officers, who are trustees, are assisted in various aspects of church life and administration by a number of focus groups, each of which has a group leader, who is also a trustee. The groups currently cover the following areas: • Ministry • Evangelism • Fellowship • Children and youth • Social and community action • Property • Finance and administration

Trustees' Report - 1st January 2024 to 31st December 2024 (continued)

Trustees: The trustees, all of whom served throughout the year, except as stated, are as follows:

Resigned 17/06/2024	Simon Ashley Cooper	(Children & Youth Group)
	Daniel Mark Coulling	(Church Secretary) (Property Group)
	Malcolm Crawford	(Church Treasurer)
	Tracey Ann Howard	(Social & Community Action Group)
	Steven Paul Todd	(Evangelism Group)
	Naomi Barbara Williams	(Fellowship Group)
	Richard Samuel Williams	(Pastor)

The church building at 22 New Street, St Neots, Cambridgeshire and adjoining manse are held in trust by, Grace Baptist Trust Corporation.

Aims and Objectives: The Church's aim is to serve as the body of Christ to extend the Kingdom of God and glorify His name. In pursuing this aim its objectives are to:

- Worship and pray
- Evangelise at home and abroad
- Nurture Christians
- Unify the membership
- Encourage and equip the congregation for Christian service
- Give pastoral care
- Support social action at home and abroad

During the last year the Church has carried out the following main activities to fulfil its charitable purposes for the public benefit:

- Weekly Sunday worship service.
- Home groups.
- Sunday school.
- Monthly Teenager Discipleship Group started on the 14th April.
- 4-week Isaiah 61m course started on the 29th September.
- Monthly prayer breakfast.
- Messy Church generally run once in each school holiday.
- Tuesday and Friday Noah's Ark (Toddler Group).
- Harvest Sunday service, food donations for the service display donated to St. Neots Foodbank and Pains Mill Foyer, St. Neots.
- Pastoral care for the congregation.
- Fortnightly Coffee and Chat
- Carol service for local retirement home residents.
- Light Party for children as an alternative to Halloween.
- Quarterly bring and share prayer lunch.
- Christmas floral decoration evening.
- Christmas Family Nativity Service.
- Christmas Carols by Candlelight Service.
- Fellowship Walk.
- Annual Church Picnic.
- Youth for Christ (YFC) prayer meeting held on 20th October.

Trustees' Report - 1st January 2024 to 31st December 2024 (continued)

**Achievements &
Performance:**

Below are brief reports from 6 out of 7 focus groups assisting in the day to day running of different aspects of Church life. Social and community action currently has a vacant position:

Ministry:

At the end of another year of ministry at New Street Baptist Church, we have so much to be thankful for. We can look back and see many ways that the Lord has provided and worked amongst us, for our good and his glory. We began with a vision verse from Joshua 22:5 which encouraged us to love the Lord, to walk in his ways, to keep his commandments, to cling to him and to serve him with all of our heart and with all of our soul. This is what we have tried to do in what has been an increasingly turbulent time for our nation. We are living through a period in which it is increasingly important to be unashamed about what we believe, and yet there have also been many encouraging signs and stories of growth in churches across the nation. It is increasingly clear just how much our community needs the transforming power of the Gospel of Jesus Christ, and it is essential that we remain ever prayerful and dependent upon the Lord mindful of Psalm 127:1 – 'Unless the Lord builds the house, those who build it labour in vain'.

This past year, the teaching ministry saw a conclusion to our series in Matthew's Gospel, and we also explored 1 Peter, as well as the opening chapters to the book of Acts.

And in many ways, the inspiring example of the Spirit-empowered early church has been key in leading us into a new season as a church where we are now increasingly beginning to consider how we can reach out to our community. Whilst, previous years have rightly seen a lot of foundational work put in to what kind of culture and community we are inviting people into – and that work ever continues – we are now asking the Lord to grow within us a heart to see our town transformed by the Gospel of Jesus Christ as we seek to play our part. It has also been a highlight to see new opportunities arise to forge closer links with other Christians and Churches in the town, and more further afield. We hosted a town-wide prayer meeting for the work of YFC, we assisted other churches who used our building, and there was a renewed termly church leader meetup which has had a positive start.

This year also saw the launch of a new discipleship group for teenagers which was led by Heidi and Dennis. This has got off to a good start and it sets the stage for next year when so many more of the young people in the Church will start to reach that age. We are now looking to grow this ministry in the year ahead, and it's a huge point of joy that soon four of them will take the next step in their faith journey by getting baptised. This year has also continued to see our numbers grow as new families and people have joined us for our weekly gatherings. Thankfully it seems that some of the pressures we had been experiencing as a result of growth have started to ease; new volunteers have stepped up in various roles.

It has also been a huge blessing to have some families join us from Hong Kong, and it has been a joy to hear how they are feeling so at home and welcomed into the Church. It's been wonderful to hear of their heart to help us as we seek to reach our community.

I am always so thankful for the time and effort so many of our church family put into the ministry of the Church. So many of you go the extra mile and I want to thank you for your hard work, your prayers and your sacrifices.

As we renew our commitment to another year of all-in ministry – let me encourage each of us once more to do our part in welcoming, in showing hospitality and generosity, in committing to regular prayer and mutual encouragement, and in the sharing of our faith – as we keep our focus on the Lord and his mission, for his glory.

Finance:	During 2024 the Trust's bank balances increased from £65,667 to £71,127. Receipts exceeded payments by £5,460 even though income was lower than in 2023. In part this surplus is offset by liabilities at the end of 2024 to HMRC for salary deductions and to others totalling £2,100. The church is grateful to God for this provision through the support of church members and other members of the congregation.
Evangelism:	Completed Isaiah 61m course, although not a huge turnout it went well and those who attended gained a lot.
Fellowship:	Events went well during 2024 and thoughts for 2025 include, Walk, Picnic and Board game evening. We hope that 2025 continues as 2024 did, blessing others with hospitality.
Children & Youth:	2024 had been a very positive year which saw growth in all areas of children and youth work in the church. Sunday School numbers have remained consistently positive. A pleasing factor in the development of the Sunday School has been the way that many of the youngsters have grown in faith and confidence; their enthusiastic involvement in areas of ministry such as All Age Worship, Messy Church and the Christmas nativity has been good to see. Messy Churches have again been popular. Noah's Ark numbers declined after the summer, following the 'graduation' of a number of children. Looking forward to 2025, there is a good program of activities planned.
Property:	2024 was relatively quiet in terms of property group work. Thank you to all those who help out in some way with property group work.
Grant making policy:	The Church's aim is to set aside approximately 10% of its income by way of "tithe" to devote to good causes within the ambit of its charitable powers. The organisations benefitting are approved by the members on a quarterly basis and have strong Christian links.
Reserves policy:	The Church's policy is to hold unrestricted funds equivalent to around three months' income in order to mitigate the impact of any unforeseen drop in income. The Church also aims to build up funds designated for future major building improvements and for periodic redecoration of the manse.

Approved by the trustees of New Street Baptist Church and signed on their behalf by:


.....
Richard Samuel Williams
Pastor

12.10.2025
.....
Date

**Independent Examiner's Report to the trustees of
New Street Baptist Church, St Neots, Cambridgeshire (charity registration number 1185274)**

I report to the trustees on my examination of the accounts of New Street Baptist Church (CIO) for the year ended 31 December 2024 which are set out on pages 7 to 9.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Charities Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

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 give me cause to believe that, in any material respect:

- accounting records were not kept as required by section 130 of the Charities 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 this report in order to enable a proper understanding of the accounts to be reached.

J F Molyneux

John Molyneux, FCA
27 Lannesbury Crescent
St Neots
Cambridgeshire
PE19 6AG

16 October 2025

Date

NEW STREET BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
Receipts						
Covenants and gifts		43,715	-		43,715	36,459
Offerings		9,112	180		9,292	20,712
Covenants, gifts and offerings		52,827	180	-	53,007	57,171
Church activities - youth work		1,189	-		1,189	1,722
Interest received		330			330	-
Other income		104			104	301
Total Receipts		54,450	180	-	54,630	59,194
Payments						
Pastor: salary and pension		28,577			28,577	31,528
Donations and gifts		7,575			7,575	8,220
Visiting speakers		310			310	250
Conference		245			245	-
Worship team/ music and sound system		404			404	976
Web hosting and wifi access		581			581	324
Expenses of church activities						
- youth work		1,000			1,000	1,095
- other church activities		408			408	520
Insurance		2,560			2,560	5,410
Lighting, heating, power and water		5,553			5,553	2,873
Cleaning and maintenance		1,544			1,544	5,333
Manse maintenance and refurbishment		292			292	16,109
Miscellaneous		121			121	90
Total Payments		49,170	-	-	49,170	72,728
Net Receipts (Payments) for Year		5,280	180	-	5,460	(13,534)
Transfers between funds		-	-	-	-	-
		5,280	180	-	5,460	(13,534)
Bank and Cash Balances at beginning of Year		59,036	6,631	-	65,667	79,201
Bank and Cash Balances at end of Year		64,316	6,811	-	71,127	65,667

NEW STREET BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
Bank and Cash Balances at end of Period						
Bank accounts		64,183	6,811	-	70,994	65,527
Cash balances		133	-	-	133	140
	1, 2	<u>64,316</u>	<u>6,811</u>	<u>-</u>	<u>71,127</u>	<u>65,667</u>
Other Monetary Assets						
		-	-	-	-	-
Investment Assets						
		-	-	-	-	-
Assets retained for Church use						
	3	<u>164,208</u>	<u>-</u>	<u>-</u>	<u>164,208</u>	<u>164,208</u>
Liabilities						
	4	<u>2,100</u>	<u>-</u>	<u>-</u>	<u>2,100</u>	<u>771</u>

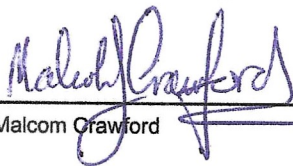
The notes on page 9 form part of these accounts.

The accounts on pages 7 to 9 were approved by the trustees on 6th October 2025



Richard Samuel Williams

Pastor



Malcom Crawford

Church Treasurer

NEW STREET BAPTIST CHURCH

NOTES TO THE STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

1. Designated Funds

Designated funds form part of the Church's unrestricted funds.

Movements on designated funds during period:

	Boiler replacement £	Building fund £	Manse redecorations £	Total £
At 31 December 2023	7,000	21,194	240	28,434
Allocation of general funds in year	-	-	900	900
Expenditure	-	-	-	-
At 31 December 2024	7,000	21,194	1,140	29,334

2. Restricted Funds

Restricted funds have been donated for future building work at the Church.

3. Assets retained for Church use

Movements on tangible fixed assets during period:

	Building improvements £	Furniture & equipment £	Total £
At cost - 31 December 2023	131,761	32,447	164,208
Additions	-	-	-
At cost - 31 December 2024	131,761	32,447	164,208

The building improvements relate to refurbishment of part of the church building and the manse.

The previous unregistered church charity has acknowledged a grant from the Amey Community Fund (part of the Landfill Communities Fund) in 2020 which has contributed to the cost of the refurbishment project. The new CIO took over responsibility from 1 January 2021 for ensuring that the grant conditions regarding availability of the facilities continue to be met.

The church building in New Street, St Neots, Cambridgeshire and the adjoining manse are owned by a separate trust of which the trustee is Grace Baptist Trust Corporation.

4. Liabilities

Liabilities at 31 December 2024 comprise:

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
Tax and pension	1,355	-	-	1,355	-
Other creditors	745	-	-	745	771
	2,100	-	-	2,100	771

NEW STREET BAPTIST CHURCH

England & Wales - Charity number 1185274

Accounts

NEW STREET BAPTIST CHURCH



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Trustees' Report - 1st January 2023 to 31st December 2023

Charity Name:	New Street Baptist Church ("the Church")
Charity Registration No:	1185274 registered as a Charitable Incorporated Organisation ("CIO")
Address:	22 New Street, St. Neots, Cambridgeshire PE19 1AE
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Structure & Governance:	The Church has adopted a constitution supplemented by a church handbook, both of which have been approved by members and the Charity Commission. The Church was registered as a CIO on the 12th September 2019. The trustees are aware of and have taken into account the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant. The Church is served by three officers appointed or elected by the members, namely, the Pastor, the Church Treasurer and the Church Secretary. The officers, who are trustees, are assisted in various aspects of church life and administration by a number of focus groups, each of which has a group leader, who is also a trustee. The groups currently cover the following areas: • Ministry • Evangelism • Fellowship • Children and youth • Social and community action • Property • Finance and administration

Trustees' Report - 1st January 2023 to 31st December 2023 (continued)

Trustees:

The trustees, all of whom served throughout the year, except as stated, are as follows:

Resigned 24/04/2023	Ann Broughton	(Fellowship Group)
Appointed 16/01/2023	Simon Ashley Cooper	(Children & Youth Group)
	Daniel Mark Coulling	(Church Secretary) (Property Group)
	Malcolm Crawford	(Church Treasurer)
Resigned 17/06/2024	Tracey Ann Howard	(Social & Community Action Group)
Resigned 16/01/2023	Judith Margaret Single	(Children & Youth Group)
	Steven Paul Todd	(Evangelism Group)
Appointed 09/10/2023	Naomi Barbara Williams	(Fellowship Group)
	Richard Samuel Williams	(Pastor)

The church building at 22 New Street, St Neots, Cambridgeshire and adjoining manse are owned by a separate trust, Grace Baptist Trust Corporation.

Aims and Objectives:

The Church's aim is to serve as the body of Christ to extend the Kingdom of God and glorify His name. In pursuing this aim its objectives are to:

- Worship and pray
- Evangelise at home and abroad
- Nurture Christians
- Unify the membership
- Encourage and equip the congregation for Christian service
- Give pastoral care
- Support social action at home and abroad

During the last year the Church has carried out the following main activities to fulfil its charitable purposes for the public benefit:

- Weekly Sunday worship service.
- Weekly prayer and bible study groups.
- Sunday school.
- 8-week Discipleship Explored course started in October 2023.
- Monthly prayer breakfast.
- Messy Church generally run once in each school holiday.
- Tuesday and Friday Noah's Ark (Toddler Group).
- Harvest Sunday service, food donations for the service display donated to St. Neots Foodbank and Pains Mill Foyer, St. Neots.
- Pastoral care for the congregation.
- Christmas light switch on outreach event.
- Monthly Fellowship coffee morning.
- Carol service for local retirement home residents.
- Warm Space Project ran until March 2023.
- Light Party for children as an alternative to Halloween.
- Quarterly bring and share prayer lunch launched in June 2023.
- Christmas floral decoration evening.

Trustees' Report - 1st January 2023 to 31st December 2023 (continued)

**Achievements &
Performance:**

Ministry:

Below are brief reports from the 7 focus groups assisting in the day to day running of different aspects of Church life:

Reflecting back over 2023, I think it's fair to say that it's been an extraordinary year in terms of how we have seen God working amongst us and there is so much for which we can be abundantly thankful for.

The year began with an encouragement from **Jeremiah 17:7-8**, which was our vision verse for the year, and it reminded us to keep trusting and depending upon the Lord just like a tree that sends out its roots by the stream, so that even in a year of drought it does not cease to bear fruit.

Although many of us have had to walk through a variety of different challenges for different reasons, the Lord has sustained us and ultimately we can say that we have seen God working in ways beyond our expectations at the start of 2024.

God has produced much fruit in our lives personally but also in the sense that many new families have joined with us and we have seen the church grow to such an extent that currently, I think it's fair to say that about a third of those who are now attending on a Sunday were not attending this time last year.

This has created many new opportunities for our church community such as prayer lunches, light parties and soon a discipleship group for teenagers but the vision remains the same, we have been blessed to be a blessing, as we seek to make known the greatness and beauty of God whilst being relationship oriented, evangelistically vibrant, purpose driven and socially relevant.

In all this, we should never fail to acknowledge that unless the Lord builds the house we labour in vain, and it's right that we give God the praise and the glory for the many signs of life, particularly in the numbers of children who are now consistently attending, the ways that people are continuing to engage in worship, prayer and encouraging one another in Christ, and also in the way that we are seeing a growing sense of family and community developing.

That said, we should take seriously the responsibility we now have to wisely steward all that God is doing. Growth always brings with it logistical challenges and changes, but God has been very good time and again to answer our prayers to send workers and resources.

The church isn't a community that exists for the sake of community alone, we are a missional worshipping community, who exist to see the Kingdom advance, and therefore, it's really important that as we look to the future, we each recognise that God has brought us together, not to be an insular social club, but that we are called to be a family and a team who reach out to our town and beyond with the gospel.

We must not grow complacent and we must work hard to keep a sense of unity as we each play our parts in creating a gospel culture and an atmosphere of grace as we work to see all kinds of different people accepting the invitation to follow Jesus, just as we once did.

I'd encourage each of us to reflect upon **Colossians 4:6** which says 'let your conversation be always full of grace, and seasoned with salt' – not letting any careless talk come out of your mouths, 'but only such as is good for building

up, as fits the occasion' – **Ephesians 4:29**, and think through your role as a minister of the gospel, where God has put you, and how you can play a positive role in being a disciple who makes disciples in 2024.

Finally, over the past year, God spoke to us through **Hebrews 11**, the **Gospel of Matthew** and the **Book of Joshua**, and we were reminded that we can trust his promises and his provision, and so, as we move forwards in 2024 – please keep praying for God's power and provision, ask him to do even more in the year ahead, and ask God to continue helping us become a gospel community who are reaching our town for his glory.

Finance:

The Church started 2023 with a bank balance of £79,201 and ended the year with a bank balance of £65,667 including cash of £140 banked early January 2024.

God has continued to bless the Church through the generosity and support of its members, so that the Church was able to meet its needs, despite its income being slightly lower than the previous year. Payments exceeded receipts by £13,534 during the year. This was mainly due to planned expenditure on refurbishment of the manse.

Evangelism:

2023 was a slow year for evangelism, with people moving away and leaving the group. Social media engagement was good during 2023. The majority of Christmas service invites (250) went out to people on the street during our annual Christmas Light Switch On event.

Fellowship:

It had been encouraging to help out a family with meals going through a difficult time and it would be something that we would hope to arrange for others as and when the need arises. The group would like to continue to build on the culture of hospitality further in 2024, **1 Peter 4:8-9**.

Children & Youth:

It has been an encouraging year of growth for the group's work, though the growth has brought new challenges as we seek to develop the work in 2024. The number of new families joining the church has meant there has been a significant increase in the numbers of children attending Sunday School. By the end of the year, average numbers each week have grown to about 20 which is roughly double the numbers we had at the start of the year. On occasion, numbers have gone as high as 25, which has meant that we need a 3rd adult present in order to follow guidance on adult /child ratios. Whilst we haven't been successful in recruiting more 'teachers', a number of people have come forward as 'helpers' so we have been able to maintain a safe ratio. Looking forward, there are a number of new church friends who might be able to help, so we are praying that some of these may be led into leading the Sunday School. The physical space we have available is also becoming somewhat restrictive, though it is great that we are now able to use the garden in the warmer months; in the long term, our vision and prayer is that sufficient people may come forward to enable us to take an older group upstairs on Sunday mornings as we did before the pandemic.

Noah's Ark numbers continue to be very healthy; we've had up to 40 on a couple of mornings. Messy Church has also been positive; numbers have fluctuated with the seasons, but response continues to be very positive.

NEW STREET BAPTIST CHURCH

Trustees' Report - 1st January 2023 to 31st December 2023 (continued)

Social & Community Action: The Warm Space initiative continued to be run until March 2023 once a week to help anyone who wanted to drop in and was struggling with the cost-of-living crisis. The space was advertised locally by the Council.

The group continued to be involved with activities taking place within the local community. During 2023 they assisted with "Thursday Food", which has been set up at another local church. The initiative provides meals and company for the homeless and those struggling with their situation. The group is also involved with St. Neots Community Support who provide volunteers to help people with shopping and collecting prescriptions. The Friendly Caller service provides visitors to those who are lonely or isolated. The group also supports the work of St. Neots Foodbank.

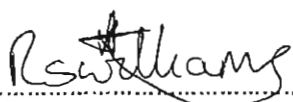
Property: Through 2023 the group continued to assist other groups to facilitate their needs and requirements to help them carry out their work. Along with ensuring regular maintenance/inspections/building work is carried out. Thank you to all those who have helped out in some way over the last year, particularly to those who carry out regular cleaning duties. 2023 also saw the Manse refurbishment work completed at the end of July.

Grant making policy: The Church's aim is to set aside approximately 10% of its income by way of "tithe" to devote to good causes within the ambit of its charitable powers. The organisations benefitting are approved by the members on a quarterly basis and have strong Christian links.

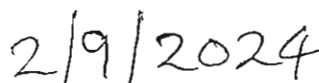
Reserves policy: The Church's policy is to hold unrestricted funds equivalent to around three months' income in order to mitigate the impact of any unforeseen drop in income.

The Church also aims to build up funds designated for future major building improvements and for periodic redecoration of the manse.

Approved by the trustees of New Street Baptist Church and signed on their behalf by:



Richard Samuel Williams
Pastor



Date

**Independent Examiner's Report to the trustees of
New Street Baptist Church, St Neots, Cambridgeshire (charity registration number 1185274)**

I report to the trustees on my examination of the accounts of New Street Baptist Church (CIO) for the year ended 31 December 2023 which are set out on pages 8 to 10.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Charities Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

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 give me cause to believe that, in any material respect:

- accounting records were not kept as required by section 130 of the Charities 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 this report in order to enable a proper understanding of the accounts to be reached.

John Molyneux, FCA
27 Lannesbury Crescent
St Neots
Cambridgeshire
PE19 6AG

J F Molyneux

Date

11 September 2024

NEW STREET BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2023 £	Total 2022 £
Receipts						
Covenants and gifts		36,459	-		36,459	40,896
Offerings		14,461	6,251		20,712	20,375
Covenants, gifts and offerings		50,920	6,251	-	57,171	61,271
Church activities - youth work		1,722	-		1,722	1,247
Other income		301			301	-
Manse lease (net of collection expenses)		-	-		-	20
Total Receipts		52,943	6,251	-	59,194	62,538
Payments						
Pastor: salary and pension		31,528			31,528	32,816
Donations and gifts		8,220			8,220	10,510
Visiting speakers		250			250	50
Worship team/ music and sound system		976			976	825
Web hosting and wifi access		324			324	549
Expenses of church activities						
- youth work and coffee morning		1,095			1,095	1,434
- other church activities		520			520	
Insurance		5,410			5,410	159
Lighting, heating, power and water		2,873			2,873	2,800
Cleaning and maintenance		5,333			5,333	987
Manse maintenance and refurbishment		16,109			16,109	10,289
Miscellaneous		90			90	70
Total Payments		72,728	-	-	72,728	60,489
Net Receipts (Payments) for Year		(19,785)	6,251	-	(13,534)	2,049
Transfers between funds		-	-	-	-	-
		(19,785)	6,251	-	(13,534)	2,049
Bank and Cash Balances at beginning of Year		78,821	380	-	79,201	77,152
Bank and Cash Balances at end of Year		59,036	6,631	-	65,667	79,201

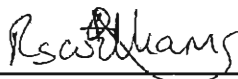
NEW STREET BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

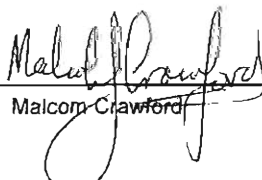
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2023 £	Total 2022 £
Bank and Cash Balances at end of Period						
Bank accounts		58,896	6,631	-	65,527	79,201
Cash balances		140	-	-	140	-
	1, 2	<u>59,036</u>	<u>6,631</u>	<u>-</u>	<u>65,667</u>	<u>79,201</u>
Other Monetary Assets						
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Investment Assets						
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Assets retained for Church use	3	<u>164,208</u>	<u>-</u>	<u>-</u>	<u>164,208</u>	<u>152,296</u>
Liabilities	4	<u>771</u>	<u>-</u>	<u>-</u>	<u>771</u>	<u>330</u>

The notes on page 10 form part of these accounts.

The accounts on pages 8 to 10 were approved by the trustees on 2/9/2024


Richard Samuel Williams

Pastor


Malcom Crawford

Church Treasurer

NEW STREET BAPTIST CHURCH

NOTES TO THE STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

1. Designated Funds

Designated funds form part of the Church's unrestricted funds.

Movements on designated funds during period:

	Boiler replacement £	Building fund £	Manse redecorations £	Total £
At 31 December 2022	7,000	21,194	10,431	38,625
Allocation of general funds in year	-	-	5,918	5,918
Expenditure	-	-	(16,109)	(16,109)
At 31 December 2023	<u>7,000</u>	<u>21,194</u>	<u>240</u>	<u>28,434</u>

2. Restricted Funds

Restricted funds have been donated for future building work at the Church.

3. Assets retained for Church use

Movements on tangible fixed assets during period:

	Building improvements £	Furniture & equipment £	Total £
At cost - 31 December 2022	122,925	29,371	152,296
Additions	8,836	3,076	11,912
At cost - 31 December 2023	<u>131,761</u>	<u>32,447</u>	<u>164,208</u>

The building improvements relate to refurbishment of part of the church building and in 2023, the manse. The previous unregistered charity has acknowledged a grant from the Amey Community Fund (part of the Landfill Communities Fund) in 2020 which has contributed to the cost of the refurbishment project. The new CIO has taken over responsibility for ensuring that the grant conditions regarding availability of the facilities continue to be met.

The church building in New Street, St Neots, Cambridgeshire and the adjoining manse are owned by a separate trust of which the trustee is Grace Baptist Trust Corporation.

4. Liabilities

Liabilities at 31 December 2023 comprise:

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2022 £	Total 2021 £
Tax and pension	-	-	-	-	-
Other creditors	771	-	-	771	330
	<u>771</u>	<u>-</u>	<u>-</u>	<u>771</u>	<u>330</u>

NEW STREET BAPTIST CHURCH

England & Wales - Charity number 1185274

Accounts

NEW STREET BAPTIST CHURCH



Trustees' Report and Accounts 2022

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Statement of Assets and Liabilities	8
Notes to the Statement of Assets and Liabilities	9

Trustees' Report - 1st January 2022 to 31st December 2022

Charity Name:	New Street Baptist Church ("the Church")
Charity Registration No:	1185274 registered as a Charitable Incorporated Organisation ("CIO")
Address:	22 New Street, St. Neots, Cambridgeshire PE19 1AE
Website:	www.newstreetbaptist.co.uk
Charitable Purposes:	The principal purpose of the Church is the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within St Neots, Cambridgeshire and the surrounding neighbourhood and the United Kingdom. The Basis of Faith is set out in the Church's constitution and describes the Church's Bible-based beliefs and doctrines. It can also be viewed on the Church's website, www.newstreetbaptist.co.uk/what-we-believe The Church may also engage in other charitable activities to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.
Structure & Governance:	The Church has adopted a constitution supplemented by a church handbook, both of which have been approved by members and the Charity Commission. The Church was registered as a CIO on the 12th September 2019. The trustees are aware of and have taken into account the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant. The Church is served by three officers appointed or elected by the members, namely, the Pastor, the Church Treasurer and the Church Secretary. The officers, who are trustees, are assisted in various aspects of church life and administration by a number of focus groups, each of which has a group leader, who is also a trustee. The groups currently cover the following areas: • Ministry • Evangelism • Fellowship • Children and youth • Social and community action • Property • Finance and administration

Trustees' Report - 1st January 2022 to 31st December 2022 (continued)

Trustees: The trustees, all of whom served throughout the year, except as stated, are as follows:

Resigned 24/04/2023	Ann Broughton	(Fellowship Group)
Appointed 16/01/2023	Simon Ashley Cooper	(Children & Youth Group)
	Daniel Mark Coulling	(Church Secretary) (Property Group)
Resigned 24/07/2022	Irene Mary Crawford	(Social & Community Action Group)
	Malcolm Crawford	(Church Treasurer)
Appointed 17/10/2022	Tracey Ann Howard	(Social & Community Action Group)
Resigned 16/01/2023	Judith Margaret Single	(Children & Youth Group)
	Steven Paul Todd	(Evangelism Group)
Appointed 09/10/2023	Naomi Barbara Williams	(Fellowship Group)
	Richard Samuel Williams	(Pastor)

The church building at 22 New Street, St Neots, Cambridgeshire and adjoining manse are owned by a separate trust, Grace Baptist Trust Corporation.

Aims and Objectives: The Church's aim is to serve as the body of Christ to extend the Kingdom of God and glorify His name. In pursuing this aim its objectives are to:

- Worship and pray
- Evangelise at home and abroad
- Nurture Christians
- Unify the membership
- Encourage and equip the congregation for Christian service
- Give pastoral care
- Support social action at home and abroad

During the last year the Church has carried out the following main activities to fulfil its charitable purposes for the public benefit:

- Weekly Sunday worship service.
- Weekly prayer and bible study groups.
- Sunday school.
- 8-week bible study course started in September 2022.
- Monthly prayer breakfast started in September 2022.
- Messy Church generally run once in each school holiday.
- Tuesday and Friday Noah's Ark (Toddler Group).
- Harvest Sunday service, food donations for the service display donated to St. Neots Foodbank and Pains Mill Foyer, St. Neots.
- Pastoral care for the congregation.
- Christmas light switch on outreach event.
- Fellowship coffee morning.
- Warm Space Project started in November 2022.

Trustees' Report - 1st January 2022 to 31st December 2022 (continued)

**Achievements &
Performance:**

The year saw the Church return to full time ministry following the fading disruption of the coronavirus pandemic. Church congregation could continue to participate from home via Zoom if they were unable to attend the live Sunday worship service. The Sunday sermon and mid-week ministry messages are available to anyone to listen to through the Church's website. Below are brief reports from the 7 focus groups assisting in the day to day running of different aspects of Church life:

Ministry, Evangelism:

Our theme text for the year was Hebrews 12:1-3 – 'Let us run with endurance the race that is set before us, looking to Jesus, the founder and perfecter of our faith'. This was a great encouragement to us as we sought to resume the various groups and activities of the church. Although we have had to say goodbye to several people as they moved away, there have also been many visitors attending the church each month and we have been encouraged as some have become regular worshippers at our Sunday Gatherings.

In terms of spiritual growth, we have continued to build on the emphasis laid down in previous years and we have seen many times in our gatherings where there has been a strong sense of the presence of God as people have encouraged one another, built one another up and prayed together. Last year we studied what Jesus said to the churches in the first few chapters of Revelation, we looked at how we can be a praying people and then we spent a significant amount of time looking at the practice of spiritual gifts in the Life in the Spirit series. We finally closed the year out in Matthew's Gospel before our Christmas celebrations began.

Last year also saw several new initiatives such as the Bible Course. It was wonderful to see young and old benefit from the opportunity to explore the big storyline of the Bible as a whole and I am sure this course will be a great resource for the future, especially for those who want to go a bit further in finding out what Christian faith is all about. We also started the Warm Space Project, which aims to provide a warm welcome with respect and dignity to those who may be struggling with the cost-of-living crisis at the moment. It has provided the opportunity to chat and connect with a few people from the community and make use of the upper room.

Looking ahead, there is still more to do especially in terms of a renewed focus on prayer ministry, hospitality and evangelism. We continue to be grateful for the provision, presence and care of God throughout every season and our prayer for the year ahead is that God will continue to grow the church numerically and spiritually, as we seek to be faithful and fruitful.

Finance:

The Church started 2022 with a bank balance of £77,152 and ended the year with a bank balance of £79,201. Receipts exceeded payments by £2,049 during the year. God has continued to bless the Church through the generosity and support of its members, so that the Church was able to meet its needs, despite its income being slightly lower than the previous year. Expenditure during the year included renovation of the adjoining manse, with further costs to be incurred in 2023 in readiness for occupation by the pastor.

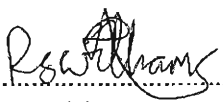
Fellowship:

The monthly coffee morning had continued through the year along with the return of our popular 10-pin bowling, fish and chip evening providing fellowship for families and friends.

Trustees' Report - 1st January 2022 to 31st December 2022 (continued)

- Children & Youth:** The group has continued to run Sunday School during the second part of the services on a Sunday morning. We have held Noah's Ark Toddler Groups on Tuesday and Friday mornings throughout the school terms. At the end of the terms leading up to Easter and Christmas a book was given to each family explaining the real reason for the seasons. We have also run 3 Messy Church sessions in the school holiday breaks.
- Social & Community Action:** In November, a Warm Space initiative was set up running once a week in the upper room to help anyone who wanted to drop in and was struggling with the cost-of-living crisis. The space was advertised locally by the Council and ran until March 2023.
- The group is also involved with activities taking place within the local community. During 2022 they assisted with "Thursday Food", which has been set up at another local church using the support structure of Churches Together St. Neots. The initiative provides meals and company for the homeless and those struggling with their situation. The group is also involved with St. Neots Community Support who provide volunteers to help people with shopping and collecting prescriptions. The Friendly Caller service provides visitors to those who are lonely or isolated. The group also supports the work of St. Neots Foodbank.
- Property:** The group continued to assist other groups to facilitate their needs and requirements helping them carry out their work. Along with ensuring regular maintenance/inspections/cleaning is carried out. It had taken sometime to obtain various quotes for the Manse refurbishment works, but it was good to end 2022 with the decoration works starting. Last year also saw volunteers starting to get the church garden back in shape.
- Grant making policy:** The Church's aim is to set aside approximately 10% of its income by way of "tithe" to devote to good causes within the ambit of its charitable powers. The organisations benefitting are approved by the members on a quarterly basis and have strong Christian links.
- Reserves policy:** The Church's policy is to hold unrestricted funds equivalent to around three months' income in order to mitigate the impact of any unforeseen drop in income.
- The Church also aims to build up funds designated for future major building improvements and for periodic redecoration of the manse. The funds earmarked for the manse have been partly spent in 2022 and the balance will be spent in 2023.

Approved by the trustees of New Street Baptist Church and signed on their behalf by:


.....
Richard Williams
Pastor

29.10.2023
.....
Date

**Independent Examiner's Report to the trustees of
New Street Baptist Church, St Neots, Cambridgeshire (charity registration number 1185274)**

I report to the trustees on my examination of the accounts of New Street Baptist Church (CIO) for the year ended 31 December 2022 which are set out on pages 7 to 9.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Charities Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

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 give me cause to believe that, in any material respect:

- accounting records were not kept as required by section 130 of the Charities 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 this report in order to enable a proper understanding of the accounts to be reached.

John Molyneux, FCA
27 Lannesbury Crescent
St Neots
Cambridgeshire
PE19 6AG

J Molyneux

Date *29 October 2023*

NEW STREET BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2022 £	Total 2021 £
Receipts						
Covenants and gifts		40,896	-		40,896	46,006
Offerings		20,175	200		20,375	26,433
Covenants, gifts and offerings		61,071	200	-	61,271	72,439
Manse lease (net of collection expenses)		20	-		20	4,113
Church activities - youth work		1,247	-		1,247	349
Total Receipts		62,338	200	-	62,538	76,901
Payments						
Pastor: salary and pension		32,816			32,816	31,904
Donations and gifts		10,510			10,510	6,710
Visiting speakers		50			50	50
Worship team/ music and sound system		825			825	870
Web hosting and wifi access		549			549	441
Expenses of church activities						
- youth work and coffee morning		1,434			1,434	745
Insurance		159			159	2,162
Lighting, heating, power and water		2,800			2,800	1,766
Cleaning and maintenance		987			987	776
Manse maintenance and refurbishment		10,289			10,289	632
Furniture and equipment		-			-	254
Charity registration fees		-			-	191
Miscellaneous		70			70	-
Total Payments		60,489	-	-	60,489	46,501
Net Receipts (Payments) for Year		1,849	200	-	2,049	30,400
Transfers between funds		-	-	-	-	-
		1,849	200	-	2,049	30,400
Bank and Cash Balances at beginning of Year		76,972	180	-	77,152	46,752
Bank and Cash Balances at end of Year		78,821	380	-	79,201	77,152

NEW STREET BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2021 £
Bank and Cash Balances at end of Period						
Bank accounts		78,821	380	-	79,201	77,152
Cash balances		-	-	-	-	-
	1, 2	<u>78,821</u>	<u>380</u>	<u>-</u>	<u>79,201</u>	<u>77,152</u>
Other Monetary Assets						
		-	-	-	-	-
Investment Assets						
		-	-	-	-	-
Assets retained for Church use	3	<u>152,296</u>	<u>-</u>	<u>-</u>	<u>152,296</u>	<u>152,296</u>
Liabilities	4	<u>330</u>	<u>-</u>	<u>-</u>	<u>330</u>	<u>330</u>

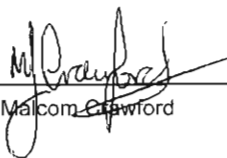
The notes on page 9 form part of these accounts.

The accounts on pages 7 to 9 were approved by the trustees on 29/10/2023



Richard Williams

Pastor



Malcolm Crawford

Church Treasurer

NEW STREET BAPTIST CHURCH

NOTES TO THE STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2022

1. Designated Funds

Designated funds form part of the Church's unrestricted funds.

Movements on designated funds during period:

	Boiler replacement £	Building fund £	Manse redecorations £	Total £
At 31 December 2021	-	21,194	4,020	25,214
Allocation of general funds in year	7,000	-	16,700	23,700
Expenditure	-	-	(10,289)	(10,289)
At 31 December 2022	<u>7,000</u>	<u>21,194</u>	<u>10,431</u>	<u>38,625</u>

2. Restricted Funds

Restricted funds have been donated for future building work at the Church.

3. Assets retained for Church use

Movements on tangible fixed assets during period:

	Building improvements £	Furniture & equipment £	Total £
At cost - 31 December 2021	122,925	29,371	152,296
Additions	-	-	-
At cost - 31 December 2022	<u>122,925</u>	<u>29,371</u>	<u>152,296</u>

The building improvements relate to refurbishment of part of the church building.

The previous unregistered charity has acknowledged a grant from the Amey Community Fund (part of the Landfill Communities Fund) in 2020 which has contributed to the cost of the refurbishment project. The new CIO has taken over responsibility for ensuring that the grant conditions regarding availability of the facilities continue to be met.

The church building in New Street, St Neots, Cambridgeshire and the adjoining manse are owned by a separate trust of which the trustee is Grace Baptist Trust Corporation.

4. Liabilities

Liabilities at 31 December 2022 comprise:

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2022 £	Total 2021 £
Tax and pension	-	-	-	-	-
Other creditors	302	-	-	302	330
	<u>302</u>	<u>-</u>	<u>-</u>	<u>302</u>	<u>330</u>

NEW STREET BAPTIST CHURCH

England & Wales - Charity number 1185274

Accounts

Charity registration number 1185274



NEW STREET BAPTIST CHURCH

22, New Street, St Neots, Cambridgeshire, PE19 1AE
www.newstreetbaptist.co.uk

Trustees' Report and Accounts 2021

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NEW STREET BAPTIST CHURCH

TRUSTEES' REPORT

The trustees' present their report for the year to 31 December 2021.

Charity name and address

New Street Baptist Church ("the Church") is registered with the Charity Commission as a Charitable Incorporated Organisation ("CIO") with registration number 1185274. Its address is 22 New Street, St Neots, Cambridgeshire, PE19 1AE.

Charitable purposes

The principal purpose of the Church is the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within St Neots, Cambridgeshire and the surrounding neighbourhood and the United Kingdom. The Basis of Faith is set out in the the Church's constitution and describes the Church's Bible-based beliefs and doctrines. It can also be viewed on the Church's website, www.newstreetbaptist.co.uk/what-we-believe.

The Church may also engage in other charitable activities to put into practice the Christian faith including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities for individuals who need them by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

The trustees are aware of their duty to have regard to the Charity Commission's guidance on public benefit and confirm that they have complied with such guidance where relevant to the exercise of their responsibilities.

Trustees

The trustees, all of whom served throughout the year, except as stated, are as follows:

Ann Broughton	
Daniel Coulling	Church Secretary
Irene Crawford (resigned 24 July 2022)	
Malcolm Crawford	Church Treasurer
Peter Hawkins (resigned 8 March 2021)	
Judith Single	
Steven Todd	
Richard Williams	Pastor

The church building at 22 New Street, St Neots, Cambridgeshire and adjoining manse are owned by a separate premises trust of which the trustee is Grace Baptist Trust Corporation.

Aim and objectives

The church's aim is to serve as the body of Christ to extend the Kingdom of God and glorify his Name. In pursuing this aim its objectives are to:

- Worship and pray
- Evangelise at home and abroad
- Nurture Christians
- Unify the membership
- Encourage and equip the congregation for Christian service
- Give pastoral care
- Support social action at home and abroad

NEW STREET BAPTIST CHURCH

TRUSTEES' REPORT (continued)

Achievements and performance

The coronavirus pandemic continued to have an impact on what activities could be carried out in a safe manner and in accordance with government guidance in 2021. The church building was closed until mid April but during this period church members could participate from home via Zoom in a live Sunday service together with pre-recorded sermon. The sermon was then made available to anyone through the Church's website, www.newstreetbaptist.co.uk.

During the last year the Church has carried out the following main activities to fulfil its charitable purposes for the public benefit:

- Weekly Sunday worship service.
- Weekly prayer and bible study groups.
- Sunday Kidz Klub (Sunday School).
- Tuesday and Friday Noah's Ark (Toddler Group).
- Harvest Sunday Service, food donations brought for the service display were donated to St. Neots Foodbank and Pains Mill Foyer, St. Neots.
- Pastoral care for the congregation.
- Carol service for local retirement home residents.
- Fellowship coffee morning.

Ministry, evangelism and fellowship

Although the last year saw continued disruption due to the pandemic, there were many encouragements. Our theme text for the year was Hosea 6:3 – 'Let us know, let us press on to know the LORD; his going out is sure as the dawn; he will come to us as the showers, as the spring rains that water the earth', and we give thanks that we were able to do just this, whilst being joined by several new faces.

A key emphasis at the start of the year was a desire to see a culture of encouragement and building one another up continue to thrive and develop, and it's been a great source of joy to see how the church have embraced this. Most Sunday Gatherings now have times where people share prayers, testimonies, scriptures and prophetic insights.

The year also saw the return of sung worship and many other essential aspects of church life, and whilst the use of Zoom has and will continue to be a blessing, it's been wonderful to see the numbers present in the building steadily increase throughout the year. It's been noticeable in recent weeks, the good atmosphere created by the return of warm fellowship and conversation before and after each service.

A particular highlight has also been the addition of a monthly all-age service which aims to engage both young and old and it's been fantastic to see how the children have engaged with the activities, as have the adults through participation in some of the new ways of praying creatively.

Looking forwards, there is still more to do in the year ahead in terms of a renewed focus on prayer ministry, hospitality and evangelism as life returns to relative normality, however we continue to be grateful for the provision, presence and care of God throughout it all.

The Covid-19 pandemic had continued to affect evangelism and fellowship work throughout 2021. It was good to end the year with an outside Christmas Light Switch On event. It was also good that a monthly coffee morning started in October.

NEW STREET BAPTIST CHURCH

TRUSTEES' REPORT (continued)

Children & Youth Group

The group has continued to run the Sunday Kidz Klub on a Sunday morning. From September we have held Noah's Ark Toddler Groups twice weekly, on Tuesday and Friday mornings. For Easter, although the Toddler Groups were not running, the children received an Easter activity book delivered to their homes. At Christmas a gift of a book was given to the children attending the groups.

Social & Community Action Group

The group is involved with activities taking place within the local community. Pre-covid we joined in assisting with the "Friday food" group, who met at a local church to provide meals and company for the homeless and those struggling with their home situations. Due to covid and a change in the host church rules, this was put on hold for a while although two Pizza evenings were held in December.

It has now started up properly again as "Thursday food" using a different church room and kitchen which they kindly let the group have free of charge. It has been set up under the Churches Together. We are having an average of 13 guests and we have had a lot of interest from volunteers. We now have to cook all of the meals on site, and we have had to register with the Environmental Health.

The group is also involved with St. Neots Community Support who provide users of the service with shopping and prescriptions. The Friendly Caller service is also well used and there are new volunteers coming forward.

Finance

The CIO started 2021 with the bank balance of £46,752 transferred from the unregistered church charity on the last day of 2020. Accordingly, there are no comparative figures for receipts and payments in the accounts of the CIO for 2021.

Despite the difficulties caused by the Covid-19 pandemic and the closure of the church building during lockdowns, God has continued to bless the Church through the generosity and support of its members, many of whom donate online or have set up arrangements for regular giving.

The Church ended the year with a bank balance of £77,152.

Grant making policy

The Church's aim is to set aside approximately 10% of its income by way of "tithe" to devote to good causes within the ambit of its charitable powers. The organisations benefitting are approved by the members on a quarterly basis and have strong Christian links.

Structure and governance

The Church has adopted a constitution supplemented by a church handbook. The Charity Commission approved the constitution on 12 September 2019, the date that the Church became a CIO.

NEW STREET BAPTIST CHURCH

TRUSTEES' REPORT (continued)

The Church is served by three officers appointed or elected by the members, namely, the Pastor, the Church Treasurer and the Church Secretary. The officers, who are trustees, are assisted in various aspects of church life and administration by a number of specific interest groups, each of which has a group leader, who is also a trustee. The groups currently cover the following areas:

- Ministry
- Evangelism
- Fellowship
- Children and youth
- Social and community action
- Property
- Finance and administration

Reserves policy

The Church's policy is to hold unrestricted funds equivalent to around three months' income in order to mitigate the impact of any unforeseen drop in income.

The Church also aims to build up funds designated for future major building improvements and for periodic redecoration of the manse. The funds earmarked for the manse are likely to be spent in 2022 or 2023.

Approved by the trustees of New Street Baptist Church and signed on their behalf by:



Richard Williams

Pastor

Date 5 September 2022

Independent Examiner's Report to the trustees of New Street Baptist Church, St Neots, Cambridgeshire (charity registration number 1185274)

I report to the trustees on my examination of the accounts of New Street Baptist Church (CIO) for the year ended 31 December 2021 which are set out on pages 7 to 9.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Charities Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

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 give me cause to believe that, in any material respect:

- accounting records were not kept as required by section 130 of the Charities 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 this report in order to enable a proper understanding of the accounts to be reached.



John Molyneux, FCA
27 Lannesbury Crescent
St Neots
Cambridgeshire
PE19 6AG

Date 9 October 2022

NEW STREET BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Receipts						
Covenants and gifts		46,006	-		46,006	-
Offerings		26,253	180		26,433	-
Covenants, gifts and offerings		72,259	180	-	72,439	-
Manse lease (net of collection expenses)		4,113	-		4,113	-
Church activities - youth work		349	-		349	-
Total Receipts		76,721	180	-	76,901	-
Payments						
Pastor: salary and pension		31,904			31,904	-
Donations and gifts		6,710			6,710	-
Visiting speakers		50			50	-
Worship team/ music and sound system		870			870	-
Web hosting and wifi access		441			441	-
Expenses of church activities						-
- youth work and coffee morning		745			745	-
Insurance		2,162			2,162	-
Lighting, heating, power and water		1,766			1,766	-
Cleaning and maintenance		776			776	-
Manse maintenance and refurbishment		632			632	-
Furniture and equipment		254			254	-
Charity registration fees		191			191	-
Total Payments		46,501	-	-	46,501	-
Net Receipts (Payments) for Year		30,220	180	-	30,400	-
Transfers between funds		-	-	-	-	-
		30,220	180	-	30,400	-
Bank and Cash Balances at beginning of Year		46,752	-	-	46,752	-
Transfer from New Street Baptist Church (unregistered charity)		-			-	46,752
Bank and Cash Balances at end of Year		76,972	180	-	77,152	46,752

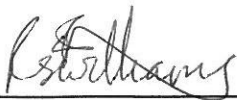
NEW STREET BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2021

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Bank and Cash Balances at end of Period						
Bank accounts		76,972	180	-	77,152	46,752
Cash balances		-	-	-	-	-
	1, 2	<u>76,972</u>	<u>180</u>	<u>-</u>	<u>77,152</u>	<u>46,752</u>
Other Monetary Assets						
		-	-	-	-	-
Investment Assets						
		-	-	-	-	-
Assets retained for Church use	3	<u>152,296</u>	<u>-</u>	<u>-</u>	<u>152,296</u>	<u>152,296</u>
Liabilities	4	<u>330</u>	<u>-</u>	<u>-</u>	<u>330</u>	<u>232</u>

The notes on page 9 form part of these accounts.

The accounts on pages 7 to 9 were approved by the trustees on 5 September 2022



Richard Williams

Pastor



Malcom Crawford

Church Treasurer

NEW STREET BAPTIST CHURCH

NOTES TO THE STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2021

1. Designated Funds

Designated funds form part of the Church's unrestricted funds.

Movements on designated funds during period:

	Building fund £	Manse redecorations £	Total £
At 31 December 2020	21,194	3,300	24,494
Allocation of general funds in year	-	720	720
At 31 December 2021	<u>21,194</u>	<u>4,020</u>	<u>25,214</u>

2. Restricted Funds

Restricted funds have been donated for future building work at the Church.

3. Assets retained for Church use

Movements on tangible fixed assets during period:

	Building improvements £	Furniture & equipment £	Total £
At cost - 31 December 2020	122,925	29,371	152,296
Additions	-	-	-
At cost - 31 December 2021	<u>122,925</u>	<u>29,371</u>	<u>152,296</u>

The building improvements relate to refurbishment of part of the church building.

The previous unregistered charity has acknowledged a grant from the Amey Community Fund (part of the Landfill Communities Fund) in 2020 which has contributed to the cost of the refurbishment project. The new CIO has taken over responsibility for ensuring that the grant conditions regarding availability of the facilities continue to be met.

Amey Community Fund has confirmed that the conditions on availability of the facilities will not be applied whilst the facilities have been closed under government Covid 19 lockdown restrictions.

The church building in New Street, St Neots, Cambridgeshire and the adjoining manse are owned by a separate trust of which the trustee is Grace Baptist Trust Corporation.

4. Liabilities

Liabilities at 31 December 2021 comprise:

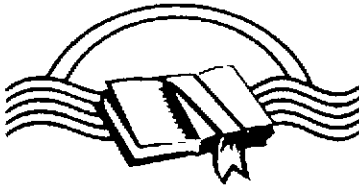
	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Tax and pension	-	-	-	-	-
Other creditors	330	-	-	330	232
	<u>330</u>	<u>-</u>	<u>-</u>	<u>330</u>	<u>232</u>

NEW STREET BAPTIST CHURCH

England & Wales - Charity number 1185274

Accounts

Charity registration number 1185274



NEW STREET BAPTIST CHURCH

22, New Street, St Neots, Cambridgeshire, PE19 1AE

Trustees' Report and Accounts 2020

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NEW STREET BAPTIST CHURCH

TRUSTEES' REPORT

New Street Baptist Church ("the church") was registered with the Charity Commission as a Charitable Incorporated Organisation ("CIO") on 12 September 2019 with registration number 1185274.

The trustees' first report covers the period from 12 September 2019 to 31 December 2020.

Aim and objectives

The church's aim is to serve as the body of Christ to extend the Kingdom of God and glorify his Name. In pursuing this aim its objectives are to:

- Worship and pray
- Evangelise at home and abroad
- Nurture Christians
- Unify the membership
- Encourage and equip the congregation for Christian service
- Give pastoral care
- Support social action at home and abroad

Activities and finances

The CIO was formed to take over the activities of an unregistered charitable unincorporated association ("the CUA" or "the unregistered charity"), also known as New Street Baptist Church. The trustees of both organisations sought permission from the Charity Commission to transfer the assets and liabilities of the CUA to the new CIO. This permission was obtained on 25 August 2020 and the transfer took place on 31 December 2020, the last day of the CIO's financial period. The CIO therefore did not have any financial activities to be reported in these accounts other than the transfer of funds from the CUA.

The receipts and payments account of the CIO shows the transfer of the bank balance of £46,752 from the CUA on the last day of the financial period. The balance sheet as at 31 December 2020 also shows other assets for church use with an original cost of £152,296 taken over from the CUA, along with a liability of £232 for a utility bill.

The trustees are aware of their duty to have regard to the Charity Commission's guidance on public benefit and confirm that they have complied with such guidance where relevant to the exercise of their responsibilities.

The church building at 22 New Street, St Neots, Cambridgeshire and adjoining manse are owned by a separate premises trust of which the trustee is Grace Baptist Trust Corporation.

Trustees

The first trustees, all of whom were appointed on 12 September 2019 and who served throughout the period, except as stated, are as follows:

Daniel Coulling

Church Secretary

Irene Crawford

Malcolm Crawford

Church Treasurer

June Hawkins (resigned 13 January 2020)

Peter Hawkins (resigned 8 March 2021)

Judith Single

Steven Todd

David Williams (resigned 26 November 2019)

NEW STREET BAPTIST CHURCH

TRUSTEES' REPORT (continued)

Subsequent trustee appointments:

Richard Williams (appointed 30 September 2019)
Ann Broughton (appointed 13 January 2020)

Pastor

Structure and governance

The church has adopted a constitution supplemented by a church handbook, both of which were approved by members of the charitable unincorporated association immediately prior to the registration of the new CIO. The Charity Commission approved the constitution on 12 September 2019.

The church is served by three officers appointed or elected by the members, namely, the pastor, the church treasurer and the church secretary. The officers are assisted in various aspects of church life and administration by a number of specific interest groups, each of which has a group leader, who is also a trustee. The groups currently cover the following areas:

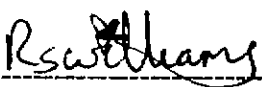
- Evangelism
- Fellowship
- Children and youth
- Social and community action
- Property

Reserves policy

The church's policy is to hold unrestricted funds equivalent to around three months' income in order to mitigate the impact of any unforeseen drop in income.

The church also aims to build up funds designated for future major building improvements and for periodic redecoration of the manse.

Approved by the trustees of New Street Baptist Church and signed on their behalf by:



Richard Williams Pastor

Date 06.09.2021

**Independent Examiner's Report to the trustees of New Street Baptist Church,
St Neots, Cambridgeshire (charity registration number 1185274)**

I report to the trustees on my examination of the accounts of New Street Baptist Church (CIO) for the period ended 31 December 2020 which are set out on pages 4 to 5.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Charities Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

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 give me cause to believe that, in any material respect:

- accounting records were not kept as required by section 130 of the Charities 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 this report in order to enable a proper understanding of the accounts to be reached.



John Molyneux, FCA
27 Lannesbury Crescent
St Neots
Cambridgeshire
PE19 6AG

Date ... 8 September 2021

NEW STREET BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE PERIOD FROM 12 SEPTEMBER 2019

TO 31 DECEMBER 2020

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2020 £
Net Receipts (Payments) for Period	-	-	-	-
Bank and Cash Balances at beginning of Period	-	-	-	-
Transfer from New Street Baptist Church (unregistered charity)	48,752	-	-	48,752
Bank and Cash Balances at end of Period	<u>48,752</u>	<u>-</u>	<u>-</u>	<u>48,752</u>

NEW STREET BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2020 £
Bank and Cash Balances at end of Period					
Bank accounts		46,752	-	-	46,752
Cash balances		-	-	-	-
	1	<u>46,752</u>	<u>-</u>	<u>-</u>	<u>46,752</u>
Other Monetary Assets					
		-	-	-	-
Investment Assets					
		-	-	-	-
Assets retained for Church use	2	<u>152,298</u>	<u>-</u>	<u>-</u>	<u>152,298</u>
Liabilities	3	<u>232</u>	<u>-</u>	<u>-</u>	<u>232</u>

The notes on page 6 form part of these accounts.

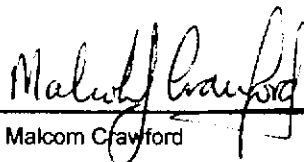
The accounts on pages 4 to 6 were approved by the trustees on

6th September 2021



Richard Williams

Pastor



Malcom Crawford

Church Treasurer

NEW STREET BAPTIST CHURCH

NOTES TO THE STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

1. Designated Funds

Designated funds form part of the church's unrestricted funds.

Movements on designated funds during period:

	Building fund £	Manse redecorations £	Total 2020 £
At 12 September 2019	-	-	-
Transfer from New Street Baptist Church (unregistered charity)	21,194	3,300	24,494
At 31 December 2020	<u>21,194</u>	<u>3,300</u>	<u>24,494</u>

2. Assets retained for Church use

Movements on tangible fixed assets during period:

	Building improvements £	Furniture & equipment £	Total 2020 £
At cost - 12 September 2019	-	-	-
Transfer from New Street Baptist Church (unregistered charity)	122,926	29,371	152,296
At cost - 31 December 2020	<u>122,926</u>	<u>29,371</u>	<u>152,296</u>

The assets transferred from the unregistered charity (New Street Baptist Church) relate to refurbishment of part of the church building. The unregistered charity has acknowledged a grant from the Amey Community Fund (part of the Landfill Communities Fund) in 2020 which has contributed to the cost of the refurbishment project. The new CIO has taken over responsibility for ensuring that the grant conditions regarding availability of the facilities continue to be met.

Amey Community Fund has confirmed that the conditions on availability of the facilities will not be applied whilst the facilities have been closed under government Covid 19 lockdown restrictions.

The church building in New Street, St Neots, Cambridgeshire and the adjoining manse are owned by a separate trust of which the trustee is Grace Baptist Trust Corporation. Both buildings will be available for use by the CIO in 2021.

3. Liabilities

Liabilities at 31 December 2020 comprise:

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2020 £
Tax and pension	-	-	-	-
Other creditors	232	-	-	232
	<u>232</u>	<u>-</u>	<u>-</u>	<u>232</u>