

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>

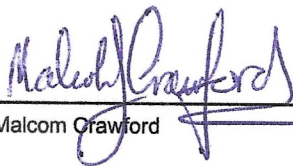
The notes on page 9 form part of these accounts.

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	<u>7,000</u>	<u>21,194</u>	<u>1,140</u>	<u>29,334</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 2023	131,761	32,447	164,208
Additions	-	-	-
At cost - 31 December 2024	<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 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
	<u>2,100</u>	<u>-</u>	<u>-</u>	<u>2,100</u>	<u>771</u>