

Company registration number: CE018863
Charity registration number: 1185350

Cranleigh Baptist Church

Annual Report and Financial Statements

for the year ended 31 March 2025

Stewardship Services (UKET) Limited
1 Lamb's Passage
London
EC1Y 8AB

Cranleigh Baptist Church
Contents
For the year ended 31 March 2025

	Page
Reference and administrative details	1
Trustees' report	2 to 5
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the financial statements	9 to 14

Cranleigh Baptist Church
Reference and administrative information
For the year ended 31 March 2025

Charity registration number 1185350

Company registration number CE018863

Registered office Cranleigh Baptist Church
262 High Street
Cranleigh
Surrey
GU6 8RT

Trustees Rev David Burt
Mr Keith Field
Mr Richard Borgonon
Mr Peter Pilgrem (resigned 11 September 2024)

Independent examiner Nick Spear ACCA
Stewardship Services (UKET) Limited
1 Lamb's Passage
London
EC1Y 8AB

Cranleigh Baptist Church
Trustees' report
For the year ended 31 March 2025

The trustees, who are directors for the purposes of company law, presents the annual report together with the financial statements of the Cranleigh Baptist Church ("the church") for the year ended 31 March 2025.

Objectives and activities

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charities Commission for England and Wales.

a. Objectives

The purposes of the church are:

- The advancement of the Christian faith in accordance with the basis of faith primarily, but not exclusively, within Cranleigh Surrey and the surrounding neighbourhood; and
- Such other charitable purposes as shall, in the opinion of the charity trustees, 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 consistent with the doctrinal distinctives and ethical statements as may be adopted and amended by the church from time to time in accordance with the provisions of the church handbook.

b. Activities undertaken to achieve objectives

The church has continued to provide a range of activities:

- Sunday morning services continue to be very well attended with many individuals and families attending for the first time. We have seen a noticeable increase in those who know nothing of the Christian faith but who wish to know what the bible has to say in light of today's society and prevailing issues. Church membership has again strongly grown as we continue to attract many who have recently moved into the expanded housing capacity of the Cranleigh area.
- An increased programme of Sunday evening services and specific topic meetings has proven of interest.
- A very active programme of mid-week meetings includes but is not limited to:
 - Well attended Home Group bible studies;
 - Our highly popular Senior Link (the regular meeting for the elderly);
 - A full programme of Children's and Young people's weekly group meetings;
 - Special events including numerous guest speakers;
 - Men and women's group events;
 - The regular running of Christianity Explored courses; and
 - The offering of One-to-One Bible studies for those wishing to understand what it says.

Cranleigh Baptist Church
Trustees' report
For the year ended 31 March 2025

We continue to place our key events on YouTube, with one key speaker event (Professor John Lennox from Oxford University) attracting over 208,000 views and climbing.

The church premises have continued to be used for hosting a food bank in association with other local churches as well other community-based activities.

In addition, the church continues to be a major focal point for assisting Ukrainian refugee contacts of the church.

Cranleigh Baptist Church has continued its historically strong links with supporting Christian missionaries specifically known to the church, situated abroad and in the UK, an endeavour that represents a sizeable part of our budget.

Our annual budget continues to include the provision of funds to give financial assistance to those experiencing financial hardship within the church.

The church currently employs, full or part time, five members of pastoral and administrative staff. However, the church is very dependent on over 100 church members who regularly or occasionally volunteer their help in areas such as Children and Youth work, Senior Link, serving those inside and outside the church membership, the Music team, the Tech team, pastoral work, preparing for and hosting midweek meetings, building maintenance and many other areas. The time they sacrifice cannot be underestimated and without which the objectives and activities listed above would in no way be possible.

Structure, governance and management

a. Constitution

The church is a Charitable Incorporated Organisation and is governed by the Constitution adopted by the members of the church on 4 December 2018.

The day-to-day running of the church is overseen by the Oversight Team, who are the charity's Trustees.

b. Appointment and training of trustees

In accordance with the church's Constitution, Trustees are elected every three years and given sufficient training on appointment.

c. Appointment of staff

The Oversight Team in consultation with the church members, are responsible for identifying and appointing staff members including the church pastors.

d. Risk assessment

The Trustees undertake regular risk assessment reviews covering health and safety, property, strategic, legal, financial, insurance and employment policies. The Trustees believe that there are satisfactory systems and controls in place to identify and mitigate any material exposure.

Regular fire, health and safety checks are undertaken, and full third-party insurance is in place to cover church activities and property.

Cranleigh Baptist Church
Trustees' report
For the year ended 31 March 2025

Risk assessment is routinely undertaken for all proposed activities as part of the planning process to ensure compliance with external and internal guidelines and objectives.

We have an ongoing commitment to safeguarding vulnerable adults and children. A formal Safeguarding policy has been adopted. Staff and volunteers are DBS checked in accordance with that policy which is regularly reviewed and updated in line with current recommendations. We also provide both internal and external training in this area for both staff and volunteers.

Regular external first aid training is provided to ensure qualifications of staff members and volunteers are maintained.

The majority of the church's income continues to be received through the generosity of those donating either monthly standing orders or one-off gifts.

No Trustee gives designated funds in ways such that the direction of the church and its ministry face any financial influence.

e. Other matters

The Oversight Team delegate the oversight of some church ministries to other church members. The Oversight Team will bring to the church members, at one of the church business meetings arranged each year, any issues upon which their consensus is required.

Financial review

a. Going concern

Total income has increased from £400,173 to £476,564 largely due to a one-off gain on disposal arising from the sale of one of the church's properties, and an increase to regular and one-off giving, offset by a reduction in one-off legacies compared to last year.

This increase in total income has been offset by increased costs arising from one-off refurbishment costs related to several of the church's properties. This has led to a lower level of surplus in the current year compared to the previous year.

After making appropriate enquires, the Trustees have reasonable expectation that the church has adequate reserves to continue in operational existence for the foreseeable future. For this reason, the going concern basis is adopted in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Reserves are maintained to meet any unexpected expenditures or income shortfall brought about by external circumstances.

A discretionary fund of £10,000 is set aside and maintained as a designated unrestricted fund to support those in particular financial distress.

During the year, the building development fund was increased to £35,000 and an unforeseen events fund was introduced at £25,000.

The remainder of the church's unrestricted funds are general in nature and are spent or applied at the discretion of the trustees or staff members to further any of the charity's purposes.

Cranleigh Baptist Church
Trustees' report
For the year ended 31 March 2025

c. Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable laws and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the Trustees and signed on its behalf by:

Keith c field
Keith c field (Dec 21, 2025 12:01:33 GMT)

Keith Field
Trustee

Date: Dec 21, 2025

Cranleigh Baptist Church
Statement of Financial Activities
For the year ended 31 March 2025

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2025 on pages 7 to 14 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Nick Spear

Nick Spear (Dec 22, 2025 09:57:01 GMT)

Nick Spear ACCA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Dec 22, 2025

Cranleigh Baptist Church
Statement of Financial Activities
For the year ended 31 March 2025

	Note	Unrestricted funds £	Total funds 2025 £	Total funds 2024 £
Income from:				
Donations and legacies	3	303,629	303,629	344,102
Other trading activities	4	42,984	42,984	47,500
Investment income	5	10,506	10,506	8,571
Other income	6	119,445	119,445	-
Total income		476,564	476,564	400,173
Expenditure on:				
Charitable activities	7	(443,197)	(443,197)	(318,755)
Total expenditure		(443,197)	(443,197)	(318,755)
Net movement in funds		33,367	33,367	81,418
Funds brought forward		1,294,394	1,294,394	1,212,976
Funds carried forward		1,327,761	1,327,761	1,294,394

The accompanying notes form part of these financial statements.

All amounts derive from continuing activities.

All gains and losses recognised in the year are included in the Statement of Activities.

Cranleigh Baptist Church (registration number CEO18863)
Statement of financial position
At 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	9	1,417,988	1,020,059
Current assets			
Debtors	10	58,305	49,949
Cash at bank and in hand		<u>396,789</u>	<u>247,147</u>
		455,094	297,096
Creditors: amounts falling due within one year	11	<u>(26,148)</u>	<u>(22,761)</u>
Net current assets		<u>428,946</u>	<u>274,335</u>
Total assets less current liabilities		<u>1,846,934</u>	<u>1,294,394</u>
Creditors: amounts falling due after more than one year	12	(519,173)	-
NET ASSETS		<u>1,327,761</u>	<u>1,294,394</u>
Funds of the charity			
Unrestricted funds	13	1,082,618	1,049,251
Revaluation reserve	14	<u>245,143</u>	<u>245,143</u>
Total funds		<u>1,327,761</u>	<u>1,294,394</u>

The accompanying notes form part of these financial statements.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of accounts.

The financial statements were approved by the trustees and signed on their behalf by:

Keith c field
Keith c field (Dec 21, 2025 12:01:33 GMT)

Keith Field
Trustee

Date: Dec 21, 2025

Cranleigh Baptist Church
Notes to the financial statements
For the year ended 31 March 2025

1. General information

Cranleigh Baptist Church ("the church") is a Charitable Incorporated Organisation, incorporated in England.

2. Accounting policies

2.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) – ("Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland, the Companies Act 2006 and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

As part of the conclusions reached by the SORP-making body following the publication of Bulletin 1 on 2 February 2016, the charity has opted not to produce a cash flow statement as the income threshold for mandatory disclosure has not been met in either the current or previous period.

2.2 Going concern

The Trustees are confident that the church will have sufficient funds to continue to meet its liabilities as they fall due for at least 12 months from the date of approval of the financial statements and therefore have prepared the financial statements on a going concern basis.

2.3 Income

Income from donations and legacies

All income received from donations are recognised when received. Income tax recoverable on Gift Aid donations is recognised when income is receivable. Receipt of a legacy is recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Other trading activities income

Rental income is recognised on a straight-line basis over the lease term. Where rental income is received in respect of future periods, it is recognised as deferred income.

Investment income

Investment income represents interest on the short-term highly liquid investments.

Other income

Other income is accounted for on a receipts basis.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Cranleigh Baptist Church
Notes to the financial statements
For the year ended 31 March 2025

2.4 Expenditure

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs. All expenditure is accounted for on an accruals basis.

The cost of raising funds is not significant and has not been separately disclosed.

2.5 Tangible fixed assets

Land and building costs are capitalised and held at cost when future economic benefits are probable, and the cost can be measured reliably.

The church's policy is not to capitalise furniture and equipment costs.

2.6 Debtors

Trade and other debtors are recognised when an obligation arises and at the settlement amount, net of any trade discounts. Prepayments are recognised at the amount prepaid net of any trade discounts.

2.7 Cash at bank and in hand

Cash at bank and in hand comprises cash and short-term highly liquid investments with a short maturity date in order to meet the short-term cash commitments as they fall due.

2.8 Creditors

Trade and other creditors are recognised when an obligation arises and at the settlement amount, net of any trade discounts.

2.9 Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. The interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included within property costs in Note 7.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objectives of the church and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

2.11 Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

Cranleigh Baptist Church
Notes to the financial statements
For the year ended 31 March 2025

2.12 Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

2.13 Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Total funds 2024 £
Donations	<u>303,629</u>	<u>303,629</u>	<u>344,102</u>	<u>344,102</u>

4. Other trading activities

	Unrestricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Total funds 2024 £
Rental income	<u>42,984</u>	<u>42,984</u>	<u>47,500</u>	<u>47,500</u>

5. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Total funds 2024 £
Bank interest	<u>10,506</u>	<u>10,506</u>	<u>8,571</u>	<u>8,571</u>

6. Other income

	Unrestricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Total funds 2024 £
Gain on disposal of fixed assets	<u>119,445</u>	<u>119,445</u>	<u>-</u>	<u>-</u>

Cranleigh Baptist Church
Notes to the financial statements
For the year ended 31 March 2025

7. Analysis of expenditure on charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Total funds 2024 £
Staff costs	198,969	198,969	157,958	157,958
Grants	62,789	62,789	52,362	52,362
Property costs	146,332	142,056	76,259	76,259
Administrative expenses	23,880	23,880	26,040	26,040
Legal, professional and bank fees	11,227	11,227	6,136	6,136
	443,197	443,197	318,755	318,755

8. Grants

	2025 £	2024 £
Agape	20,000	20,000
CYE sailing centre	7,000	12,342
Mission Aviation Fellowship	6,400	6,100
Cross Connections	6,000	-
Crosslinks	5,000	-
UFM Worldwide	5,000	-
Serving in Mission	-	5,013
Delhi Bible Institute	4,000	3,000
Irpin Baptist Church Ukraine	4,000	2,000
Discretionary payments to missionaries	3,250	2,000
Christmas collection for missionaries	900	1,820
Other	1,239	87
	62,789	52,362

9. Tangible fixed assets

	Land and buildings £
Cost	
At 1 April 2024	1,020,058
Additions	603,778
Disposals	(205,850)
At 31 March 2025	1,417,988
Depreciation	
At 1 April 2024 and at 31 March 2025	-
Net book value	
At 31 March 2025	1,417,988
At 31 March 2024	1,020,058

Cranleigh Baptist Church
Notes to the financial statements
For the year ended 31 March 2025

10. Debtors

	2025 £	2024 £
Prepayments	3,060	2,996
Accrued income – Gift Aid	48,476	41,434
Other debtors	6,769	5,519
	<u>58,305</u>	<u>49,949</u>

11. Creditors: amounts falling due within one year

	2025 £	2024 £
Bank loan	13,347	15,168
Accruals	6,676	1,368
Deferred rental income	4,125	4,125
Other creditors	2,000	2,100
	<u>26,148</u>	<u>22,761</u>

Deferred income relates to quarterly income received in advance from a tenant of one of the church's properties.

12. Creditors: amounts falling due after one year

	2025 £	2024 £
Bank loans	<u>519,173</u>	<u>-</u>

On 1 November 2025, the Charity made a lump sum payment of £200,000 towards the bank loan.

13. Statement of unrestricted funds – current year

	At 1 April 2024 £	Income £	Expenses £	Transfers in/(out) £	At 31 March 2025 £
Designated funds					
Discretionary hardship fund	10,000	-	-	-	10,000
Building development fund	13,000	-	-	22,000	35,000
Unforeseen events fund	-	-	-	25,000	25,000
	<u>23,000</u>	<u>-</u>	<u>-</u>	<u>47,000</u>	<u>70,000</u>
General funds	<u>1,026,251</u>	<u>476,564</u>	<u>(443,197)</u>	<u>(47,000)</u>	<u>1,012,618</u>
Total unrestricted funds	<u>1,049,251</u>	<u>476,564</u>	<u>(443,197)</u>	<u>-</u>	<u>1,082,618</u>

Cranleigh Baptist Church
Notes to the financial statements
For the year ended 31 March 2025

Statement of unrestricted funds – prior year

	At 1 April 2023 £	Income £	Expenses £	Transfers in/(out) £	At 31 March 2024 £
Designated funds					
Discretionary hardship fund	10,000	-	(4,600)	4,600	10,000
Building development fund	-	-	-	13,000	13,000
	<u>10,000</u>		<u>(4,600)</u>	<u>17,600</u>	<u>23,000</u>
General funds	<u>957,833</u>	<u>400,173</u>	<u>(314,155)</u>	<u>(17,600)</u>	<u>1,026,251</u>
Total unrestricted funds	<u>967,833</u>	<u>400,173</u>	<u>(318,755)</u>	<u>-</u>	<u>1,049,251</u>

14. Revaluation reserve fund

	2025 £	2024 £
Revaluation reserve fund - unrestricted	<u>245,143</u>	<u>245,143</u>

15. Employees

The charity employed an average of four full-time staff and one part-time staff during the year. None of the employees received emoluments which exceed £60,000 during the current and previous year.

Contribution to defined contribution pension schemes totalled £16,369 in the year (2024: £12,304). Contributions totalling £nil (2024: £nil) were payable to the fund at the balance sheet date and are included in creditors.

16. Related party transactions

During the period, one of the Trustees, Dave Burt, received remuneration for their employment as follows: wages of £44,774, pension contributions of £5,791 and other employment benefits of £4,070. No payments were received for their service as a Trustee.

The aggregate of trustee related donations in the year was £22,655 (2024 - £22,150).

The authority for the remuneration of trustees can be found in the Constitution of the Charity.

17. Independent examiner's fee

	2025 £	2024 £
Independent examiner's fee	<u>2,400</u>	<u>1,368</u>