

**Trustees' Annual Report for the period
from 1st January 2024 to 31st December 2024
Charity name: CAREY BAPTIST CHURCH HEMEL HEMPSTEAD
Charity registration number: 1188844
THIRD ANNUAL REPORT FOR THE CHARITY COMMISSION**

INTRODUCTION

Carey Baptist Church existed as a charity for over 40 years since the amalgamation of Boxmoor and Marlowes Baptist Churches, as an unincorporated association affiliated to the Baptist Union of Great Britain, which permitted us to act independently according to guidelines provided by BUGB.

This is the third Annual report by the CIO to the Charity Commission and the inspected accounts cover the period 1st January to 31st December 2024, since transitioning to a CIO in May 2021.

AIM

During 2024, following a review of the church's aims ahead of establishing a mission for the next five years, we agreed a new overall church mission statement: **'To be a Christ-centred people, in the heart of Hemel Hempstead, showing God's love to our community'.**

OBJECTIVES

We also agreed four mission objectives, developed into an acronym spelling 'LOVE':

- **Live out our faith**, providing Christ-centred, Bible-based ministry to nurture our spiritual growth.
- **Open our arms to our community**, using opportunities to share God's love.
- **Value children & young people**, nurturing their hearts in faith & wholeness in Christ.
- **Engage as good stewards of God's creation**, preserving our environment through our church actions & individual lifestyle choices.

Our objectives continue to be: -

- to promote the pastoral, evangelistic, social, and ecumenical mission of the Church
- to enable as many people as possible to worship at our Church and encourage membership
- refurbishment/redevelopment of our building for benefit of congregation and community
- have due regard to the commission's public benefit guidance

Other actions arising from the review include:-

- 1) Drawing up of a community profile to shape our thinking and prayers.
- 2) A new welcome team and newcomer adoption scheme, including cards recording visitors' details.
- 3) Obtain opinions of families with children who come to Carey, including attenders at our Baby & Toddler Group.
- 6) Wider planning of Sunday morning worship, making the most of outreach opportunities for the church around Christmas, Easter and Harvest.
- 7) A review of our church meetings, to attract more people to share in our decisions about Carey's life & mission.

Carey's Mission Action Plan (2026-2029) to be adopted early in 2025 aims to address the challenge of how both to nurture spiritually our diverse congregation, while also looking beyond them to our diverse community, with its significant and varied needs. One enduring positive foundation for this double challenge is the make-up of Carey's leadership, which is itself culturally diverse. Four of the ten current deacons are of African or Asian origin.

ACTIVITIES

Evangelical/Pastoral

Carey has in-person Sunday services followed by tea and coffee, as well as other Church activities, but continues to share these via Zoom for those who are either less mobile, needing to isolate temporarily, medically at risk, or even away from the area. We have continued to use Zoom to provide spiritual support and teaching through virtual prayer meetings, Bible Studies and Lent Studies. Obed Sardar runs a weekly Zoom Prayer Meeting on Wednesday evenings. Joan Bruce continues weekly prayer meetings at her home.

The opportunity continues for individuals to share prayers for healing and help with a prayer team after communion and other services.

Our monthly Hymn Café has been widely appreciated by people within and beyond our church. Robert Hoare has continued to support this on the keyboard. He continues to play the organ on special occasions such as Good Friday and the Church Anniversary. The Music Group led by Clifford Clarke on keyboard normally supports services, but we continued to enjoy visits by Andrew Cheale and Andrew Pennycook to play the organ.

Carey runs both a Children's and Youth church to share knowledge of the love of Jesus and to lead young people into a growing relationship with Him. Younger children can move to a play area with a parent from the normal service if they need a change of scene.

We continued to finance Tamzin Phillips as our Children's, Youth and Family Worker, initially financed by a generous donation from Trinity Baptist Church in Chesham (2022). Part has involved the leading and co-ordinating Carey's work with 0-16yr olds on a Sunday morning, and the Baby and Toddlers Group on Fridays. The latter's success has been such that it has expanded to use other rooms, with the help of other volunteers and parents who are also Carers and can help; We were happy to extend her contract. Continued finance of this beyond 2025 is being sought by applying for a Home Mission Fund grant, which, if awarded will cover half the cost. A group has been formed to explore possible money-raising events by the Church such as Quiz Nights and a Model Railway show. In June 2024, a sponsored walk from Carey to Dunstable Downs was an inaugural event, which raised over £1000. On 1st December, an Advent pilgrimage to St Albans was undertaken.

The annual Belmont Road and Carey Camp was held in August 2024 on the Isle of Wight. We again thank the Camp Officers, Warren, Rhiannon, and Martin, and all the staff for all the hard work that has gone into organising Camp. Rev Tim Keightley was chaplain. Tamzin Phillips was also present. Warren Pyke supported Colin at Carey during a camp review service on 13th October. Two teenage boys from our congregation, were again able to attend.

We baptised Milad, a young Iranian refugee. Since which time several young people have expressed interest in Church Membership, and in November Colin started sessions at the Manse.

In September we celebrated the birth of Rhiannon Storrie and Andrew Dunlop's son, Isaac Dunlop. He is Joan Bruce's first great-grandchild.

Alas, three long-term Church Members were called home: Trevor Breckell, not long after celebrating his Golden Wedding, Tony Upton, and Graham Tomkins.

Carey actively supports both local and global charities through donations and dedication of Communion offerings. We also support the BMS World Mission and Baptist Union Home Mission via Central Baptist Association. We continue to partner with mission workers in Bangladesh. Our World Development and Relief Fund (nominally 1% of our income) in 2024 was divided between Gaza via Christian Aid and Lebanon via the Disaster Emergency Committee.

Helping those in need is a demonstration of our faith. To this end, individuals' donations and offerings at Communion Services supported Christians Against Poverty, Bibles for Schools, among others. At Christmas we collected donations for Christian Aid and Spurgeon's Child Care.

Throughout the year we accepted donations of food and for other needs on DENS' list (Hemel's homeless charity). The gifts at the Harvest Festival Service were directed to these more than to flowers and produce. We also celebrated 30 years of the Fairtrade Foundation by donating the offering, while also keeping the option to donate to Operation Agri.

Baptist Union held a survey on members' response to a request from a group of churches on a change to the wording of what constituted gross misconduct in a Baptist minister (after which BU Council concluded that there would be no change). Members were evenly divided on this topic, and we followed this with listening days on faith and sexuality led by Rev Graham Clarke. The congregation requested that Deacons should discuss their positions on this topic; this is planned for early 2025.

Social and Community

One significant aspect of Carey's existing mission is in the way that our buildings provide a significant hub for our local community. Carey is host to a whole variety of community organisations including Heather Club, a day care centre that gives support to people living with memory loss and dementia. It meets twice a week. It was launched over 40 years ago with support from our church and our minister continues to serve as a Trustee. In November it was given the prestigious Kings Award for Voluntary Services: the equivalent of an MBE for voluntary groups. Warm congratulations to the current staff, volunteers, members and their carers and the Heather Club Trustees.

Other weekly groups include dancing classes and a U3A dancing group, Al-Anon, Gentle Yoga, Tai Chi, and Hemel Wargamers. Monthly users include Quilters, a group of retired PO workers in the National

Federation of Occupational Pensioners (NFOP), and Hemel Historical Society. We now host two other churches on Sundays, Zion Christian Fellowship and Bethel Living Stone Church.

Having a recently appointed Lettings Secretary, Aquila Leeniyagoda, Carey continues to build good relationships with what is one of our most immediate mission fields.

Throughout the week the church buildings are used by church sponsored groups including Baby & Toddler Group; Carey Ladies' Group meets monthly for lunches either at Carey or occasionally elsewhere. We continue to hold fellowship lunches after Sunday service. David Blunden leads a Table Tennis group mainly of congregation members.

We collected items for DENS at Harvest and for the local Food Bank throughout the year.

We again hosted Beds & Herts Historic Churches Bike and Hike participants in September, providing them with refreshment and a chance to see the church building. Their sponsorship is shared between participating churches, including ours, when in need of support in repairing the fabric of historic buildings. We have also added our details to the National Churches Trust's website listing of churches to visit.

Ecumenical

Carey is a member of Churches Together in Hemel Hempstead, which holds two forums per annum, engage in occasional events and have a public Easter Service of Witness, which follows our own Quiet Service on Good Friday.

Although the majority of services were led by Colin Cartwright, Church member Chamindra Leeniyagoda supported Colin in preaching in mid-February, early March, early October, and end November. On 29th December Gill Blunden arranged a "Songs of Praise" service similar to that at a previous New Year.

Among organisations that visited our services to tell of their work or gave an address was: in January, Boris Skvortsov, UK Director of Jews for Jesus; the Communion offering was given for the support of their work.

Others taking our services when Colin was elsewhere were: - Prof Les Ebdon at end February, Bob Little of Marshalswick Baptist Church St Albans in April, Rev. Ray Ashley-Brown, chaplain at St Francis Hospice in May, and Harold Liberty of Walsworth Road, Hitchin also in May. As part of Herts preacher exchange, Danny Smith from Marshalswick Baptist Church visited in June. In July, services were led by Rev. Simon Carver from Watford, formerly minister of Dagnall Street Baptist Church, St Albans, and Rev. Stephen Copson from CBA. Rev David Ronco came from Hoddesdon in August, Gill & Russell Ashley-Smith of Operation Agri celebrated our Covenant Service in October.

We thank them all for the variety of worship that they offered.

Our weekly newsletter is our main communication link. Edited by Rosemary Hall, this is emailed to members and available at services.

More data is also on our church website: <https://www.careybaptisthemel.org.uk/> which is a channel of contact for those new to Hemel seeking a Christian fellowship.

Worship

Weekly Sunday morning worship has continued generally in the main Sanctuary, with a monthly Communion service. Having begun to put weekly sound recordings and transcripts of sermons on the Church website during Covid, this continued, as did provision of a Zoom connection to live services. Some winter-time services were held in the Memorial Hall, but attendance numbers have improved such that we are close to the limit of that hall's capacity. We generally can achieve an acceptable level of warmth in the Sanctuary.

We continued to make available and post printed copies of the Sunday talks and the weekly newsletter for those who are not able to access modern technology. Along with texts of Colin's sermons and talks published on the church website, we also continue to record our services and make the recordings available there.

These hybrid media of worship ensured our objective of providing spiritual and practical support to those both within and beyond the church.

Our Music Group supports services by playing modern songs and traditional hymns on keyboard, piano or organ as appropriate, together with flute and guitar. We have a number of members able to lead the singing, especially when introducing new music to the congregation. On those Sundays when our Minister is elsewhere, visiting preachers' different preaching styles can be appreciated and their choice of music accommodated.

ACHIEVEMENTS & PERFORMANCE

Our CIO had a membership of 63 people in December 2024. Typical attendance at the main service of worship (including those via Zoom): 55 total, made up of 7 children up to age 11, 3 young people (age 12 - 17), 8 young adults (age 18 -30), 19 adults (age 31 – 64), and 18 seniors (age 65). During 2024 we gained four new Church Members by Baptism, transfer, or by profession of faith.

As part of his continuing ministerial development, our Minister Colin Cartwright has continued to research the life of William Carey, at the Angus Library in Oxford.

Eco friendly.

In keeping with a vital aspect of within our new Mission Statements, Creation care, Carey has a Bronze Eco Church Award. Our Green Team continues to work towards further reducing our carbon footprint and to achieve Silver. Recycling bins are now provided for a wider range of items, including old spectacles, pens, printer cartridges, postage stamps.

The Sanctuary heating with the new boilers' timer and temperature settings runs at a low level overnight (around 12°C). A similar level applies during the day in other areas when nobody is using our premises. We have been raising the Sanctuary temperature for Sunday worship, using the side entrance to retain warmth through the winter, with fewer services held in the Memorial Hall.

We have continued to replace lighting with LED units. Most of our fluorescent strip lighting units have now been replaced, along with the emergency lighting units.

We strive to ensure that the building remains as energy efficient as possible. During the winter, the main church doors have been kept closed and the Sanctuary accessed via the side door. We obtained a quotation to replace the windows in the Church Office, Dawson Room and Crèche which have leaky louvred ventilators, to complete our programme of replacing single with double -glazed units across the Halls.

Being a Listed Building, there are a number of grants available for building maintenance, as well as potential VAT refunds. We are grateful to Kathleen McLeod for investigating these potential sources for projects improving the buildings' insulation. Approximately £5,000 has been refunded from VAT paid.

Mission

2023's report mentioned discussions on how the church could further develop aspects of our new Mission Statement, under the headings of Nurture, Outreach, and Children's and Youth work

Continuing discussion resulted in further meetings, whose conclusions are summarised under Objectives earlier in the report.

The continuing outcomes from the 2023 discussions included the following.

- The launch of a new and improved website for our church, which is already seeing higher numbers of visitors to it. Use of the website for listing meetings and providing plans and capacities of our rooms so that potential users can see opportunities to use our buildings for their activities.
- Greater involvement of our young people in Sunday worship, particularly the monthly all-age services.
- Increased input by members to Sunday worship, to ensure that the cultural diversity of our church is more recognised and celebrated.
- More prayer meetings organised on Zoom, to deepen the prayer life of our church, as well as Bible studies to encourage our spiritual growth in Christ and to develop deeper fellowship.
- Prayers for help and healing at the end of all services.
- Appointment of a Children's, Youth and Families Worker. Initial finance for this came from a generous gift from Chesham Baptist Church. Its success has led us in 2024 towards applying for a grant to support for the worker for three years from 2025. This would only cover half the cost, so we are exploring other fundraising opportunities.

Other actions arising from the review included:

- 1) Extending our Church profile to include a community profile, to shape our thinking and prayers.
- 2) A revitalised welcome team, with a newcomer adoption scheme, including cards recording visitors' details.
- 3) Obtain opinions of families with children who come to Carey, including attenders at our Baby & Toddler Group.
- 6) Wider planning of Sunday morning worship, notably outreach opportunities for the church around Christmas, Easter and Harvest.
- 7) A review of our church meetings, to attract more people to share in our decisions about Carey's life & mission.

Refurbishment/Redevelopment

We keep on top of the refurbishment of the church and rear buildings.

We now have internet within the church premises, providing coverage in the majority of the meeting rooms, another feature widening the potential room usage. A new digital projector with better illumination has improved legibility of songs and video on screen.

We continue to keep expenditure on the buildings at a minimum, while dealing with critical repairs. Finding craftspeople to do the work has been challenging, but have several contractors on whom we can rely, thanks to our surveyor for our Quinquennial Report. Fortunately, Trinity Baptist Church Chesham, in releasing funds at its closure, granted us £20,000 to support our maintenance work. This has been used for work at the Manse, and replacement of electrical distribution boards to reduce fire risk. We have been successful in some grant applications and in having VAT refunded for Listed Building work.

The number of organisations using our buildings has almost returned to pre-Covid levels. We have two other churches that use the premises on Sundays. While increasing our income via more lettings is attractive, it places a more demanding modern approach to Health & Safety matters. This triggered the electrical distribution boards update following our 5-year survey. We are also following up on actions from a review of our fire risks and emergency lighting, signs and exits.

With additional grant support, we hope to replace the opening louvred windows in the Dawson and Crèche rooms (and in the Church Office) with sealed double-glazed units to make them both warmer and cheaper to heat. They will be suitable for letting for small groups.

We continued to maintain the Manse for our Minister. Aside from routine maintenance, we have dealt with water leaks in the lean-to section between the back door and the garage, as well as resealing the garage roof. We have renewed sealing and some units of the double glazing. The Belmont Road manse in Newell Road is being let through an agent to tenants. Current maintenance needs include: repainting of the roof and window soffits. The front garden wall foundations and need for kitchen refurbishment are being monitored.

FUTURE PLANS

It is intended that we continue with refurbishment and increasing the energy efficiency of the church in order to make it more comfortable and appealing to both the congregation and community.

We will look to increase the use of the sanctuary and other rooms by community groups. The availability of Internet facilities should be an attraction. We publicise the facilities we offer on our website.

We are working to improve our large Memorial Hall, either to replace the heating system or to improve the roof insulation. During 2024 the interior was repainted, the floor was sanded and sealed, and the roof exterior repaired following leaks.

These works would be financed by a combination of fund raising and grants for the larger projects.

FINANCIAL REVIEW

The inspected Statement of Financial Activities 2024 is published in a separate document containing the details of Income and Expenses, and the Balance sheet. It is annexed to this one.

VOLUNTEERS

We would like to thank all our volunteers who work so hard to make our Church the lively and vibrant community it is.

STRUCTURE GOVERNANCE AND MANAGEMENT

Carey Baptist Church is a Charitable Incorporated Organisation, and we adopted the Baptist Approved Governing Document as our Constitution.

The method of appointment for Trustees is set out in our Constitution. Each of the Trustees has been appointed by a vote of the membership at our Annual General Meeting. All those who attend our services are encouraged to become members of the Church.

The Trustees are responsible for making decisions on all matters of importance and general concern on behalf of the Church whilst ensuring that, where necessary, members' votes are required to decide important issues.

The Trustees have met face to face and on Zoom 12 times during the 12-month period of this Report, with an average level of attendance above 80%. Six Church members' meetings were held on Zoom and face to face during the same period.

All Trustees give their time freely with no remuneration being paid.

Administrative Information

The named Charity is Carey Baptist Church, Hemel Hempstead

Address: Marlowes, Hemel Hempstead, HP1 1LD, which is the correspondence address.

Charity Registration number 1188844.

The following members have served as elected Trustees through the reporting period:

Gill Blunden

Kay Gobby (from November 2024)

Hilary Donovan (resigned November 2024)

Raphael Femi-Ola

Colin Hughes

Aquila Leeniyagoda

Bhagya Leeniyagoda

Margaret Lye

Kathleen McLeod

Obed Sardar

Shirley Sebuliba

Reverend Colin Cartwright as Minister chairs the meeting

Approved by the Trustees on *June 18th*

Signed on their behalf by the following Trustees:

Colin W. Hughes
Obed
Margaret Lye



CHARITY COMMISSION
FOR ENGLAND AND WALES

Carey Baptist Church Hemel Hempstead
Charity number CIO

1188844

CC16a

Receipts and payments accounts

| | | | |
|------------------------|------------|----|------------|
| For the period from | 01/01/2024 | To | 31/12/2024 |
|------------------------|------------|----|------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|---|---|--|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Accrued Gift aid | - | 586.25 | - | 586 | |
| Camp income | - | 15,637.01 | - | 15,637 | 17,071.99 |
| Camp opening balance | - | | - | - | 12,444.57 |
| Children's & Family worker | - | 285.00 | - | 285 | |
| Donations and Legacies | 55,904.14 | 5,205.49 | - | 61,110 | 111,426.95 |
| Grant income | - | 5,519.34 | - | 5,519 | 1,000.00 |
| Income from Newell Road | 23,400.00 | | | 23,400 | 20,442.78 |
| Lettings | 24,546.10 | | | 24,546 | 18,521.20 |
| Misc Income | 2,036.18 | 696.71 | - | 2,733 | 3,834.61 |
| Other | | | | | 446.08 |
| Interest | 1,286.06 | | - | 1,286 | 1,372 |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 107,172 | 27,930 | - | 135,102 | 186,561 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 107,172 | 27,930 | - | 135,102 | 186,561 |
| A3 Payments | | | | | |
| Books and Stationery | | | - | - | 23 |
| Camp Expenses | | 17,517.65 | - | 17,518 | 15,717 |
| Church Activities | -195.60 | 693.86 | - | 498 | 607 |
| Conference and Assembly fees | 100.00 | | - | 100 | |
| Donations | 8,046.00 | 442.25 | - | 8,488 | 10,883 |
| Ministry and direct costs | 43,340.75 | | - | 43,341 | 39,952 |
| Miscellaneous | 600.00 | 842.86 | - | 1,443 | 1,066 |
| Newell Road Expenses | 4,384.24 | | - | 4,384 | 5,172 |
| Operating Costs | 16,113.32 | | | 16,113 | 15,211 |
| Repairs, Maintenance and Redecorati | 16,791.67 | 18,709.60 | | 35,501 | 33,942 |
| Subscriptions & Licenses | 2,643.34 | | | 2,643 | 2,082 |
| Sundries | 293.20 | 180.00 | | 473 | 12 |
| Utilities | 17,448.46 | | | 17,448 | 13,037 |
| Charitable Activities | 231.76 | 18,008.00 | | 18,240 | 17,812 |
| | | | | - | - |
| | | | | - | - |
| | - | - | - | - | - |
| Sub total | 109,797 | 56,394 | - | 166,191 | 155,516 |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 109,797 | 56,394 | - | 166,191 | 155,516 |
| Net of receipts/(payments) | - 2,625 | - 28,464 | - | - 31,089 | 31,044 |
| A5 Transfers between funds | - 700 | 700 | - | - | - |
| A6 Cash funds last year end | 17,191 | 1,362,372 | - | 1,379,563 | - |
| Cash funds this year end | 13,866 | 1,334,607 | - | 1,348,474 | 31,044 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Current Account | 13,866 | - | - |
| | Deposit Accounts | - | 71,476 | - |
| | | - | - | - |
| | Total cash funds | 13,866 | 71,476 | - |
| | (agree balances with receipts and payments account(s)) | | | |

| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|--|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | Rental property (Property held in Trust by BUC) | Restricted | - | 400,000 |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|--|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | Church Premises (Property held in Trust by BUC) | Restricted | - | 500,000 |
| | Church Manse (Property held in Trust by BUC) | Restricted | - | 376,000 |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|-----------------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | Other creditors | General Fund | 7,428 | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

Kathleen McLeod
Colin W Hughes

KATHLEEN McLEOD
COLIN W HUGHES

08/10/2025
08/10/2025

Independent examiner's statement

I have examined the accounts and relevant documents presented to me by the Trustees of Carey Baptist Church, Hemel Hempstead (CIO), together with clarifying explanations and, in my view, the accounts present a true and fair view of the financial affairs of the said Church for the period 1 January 2024 to 31 December 2024.

In connection with my examination, no matter has come to my attention:

(a) which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements:

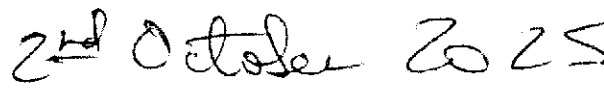
- to keep accounting records in accordance with Section 144 of the 2011 Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011

(b) or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:



Andrew Barton
Belmont Road Baptist Church (CIO) - Hemel Hempstead

Independent examiner's statement

I have examined the accounts and relevant documents presented to me by the Trustees of Carey Baptist Church, Hemel Hempstead (CIO), together with clarifying explanations and, in my view, the accounts present a true and fair view of the financial affairs of the said Church for the period 1 January 2024 to 31 December 2024.

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements:
 - to keep accounting records in accordance with Section 144 of the 2011 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011
- (b) or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Andrew Barton

Belmont Road Baptist Church (CIO) - Hemel Hempstead

Date:

21st October 2025