

BOURTON ON THE WATER BAPTIST CHURCH

England & Wales · Charity number 1189877

Details

Other names BOURTON BAPTIST CHURCH

Status Registered

Legal form CIO

Registered 2020-06-10

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

Contact

Address Bourton Baptist Church
Station Road
Bourton-On-The-Water
Cheltenham
GL54 2AA

Phone 01451824225

Email secretary@bourtonbaptist.co.uk

Website <http://www.bourtonbaptist.co.uk>

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The principal purposes of the Church are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£66,255	£81,791	-	-
2024-12-31	£66,003	£71,392	-	-
2023-12-31	£52,529	£67,798	-	-
2022-12-31	£47,578	£48,078	-	-
2021-12-31	£51,033	£38,820	-	-
2020-12-31	£65,117	£57,564	-	-

Trustees

Name	Role	Appointed
Allan Jardine Burdett		2026-03-22
Barbara Mary Whitlock		2024-03-17
Dawn Elizabeth Pike		2019-02-17
Leila Joanne Holby		2026-03-22
Rev Susan Margaret Woodley		2022-12-01
Timothy James Newstead		2012-02-16

BOURTON ON THE WATER BAPTIST CHURCH

England & Wales - Charity number 1189877

Accounts



REPORT OF THE TRUSTEES OF BOURTON-ON-THE-WATER BAPTIST CHURCH
(ALSO KNOWN AS BOURTON BAPTIST CHURCH)
FOR THE YEAR ENDED 31ST DECEMBER 2025

The Trustees present their report, together with the financial statements of the charity for the year ended 31st December 2025.

REFERENCE AND ADMINISTRATIVE INFORMATION

Address

Bourton-on-the-Water Baptist Church
Station Road, Bourton-on-the-Water, CHELTENHAM, Gloucestershire, GL54 2AA

Website: www.bourtonbaptist.co.uk

Charity Status

Bourton-on-the-Water Baptist Church (Bourton Baptist Church), formerly an 'Excepted Charity' under section 30(2)(b) of the Charities Act 2011, became a Registered Charity on 10 June 2020 and a Charitable Incorporated Organisation (CIO) on 1 January 2021. Its Registered Charity No is 1189877.

Managing Trustees

The Church is administered by the Diaconate, who are the Managing Trustees of the Charity, comprising:

- Minister and Chairman: Rev Susan Woodley
- Church Secretary: Post currently vacant
- Church Treasurer: Mr Timothy Newstead
- Deacons: Mrs Dawn Pike
Mrs Barbara Whitlock

Principal Advisors

Bankers:	Lloyds Bank plc, High Street, Moreton-in-Marsh, GL56 0AY.
Independent Examiner:	Mr Kevan Taylor FCA, Ashfield House, Clapton-on-the-Hill, Cheltenham, GL54 2LG
Regional Minister:	Rev Alisdair Longwill, West of England Baptist Network, Little Stoke Baptist Church, Kingsway, Little Stoke, Bristol, BS34 6JW

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Church's Governing Document, its Constitution, is in line with the Approved Governing Document for the Baptist Union of Great Britain (BUGB) Churches agreed with the Charity Commission. The Constitution was adopted by Bourton-on-the-Water Baptist Church at a Special Church Members Meeting held on 5th June 2020 in preparation for it becoming a CIO. The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA, burial ground at Cemetery Lane, Bourton-on-the-Water, Cheltenham and the Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The church also owns fixtures, furniture and equipment.

Recruitment and Appointment of Trustees

Deacons, who are the managing Trustees of the charity, are chosen from among existing Church members who show the reality of their faith by the consistency of their Christian character and their loyalty to the cause of Jesus Christ. The Diaconate will normally consist of one elected deacon for ten members or part thereof, plus the Church Secretary and Treasurer who, by right of their office, will be members of the diaconate and will accept all the responsibilities of a deacon. The election of deacons takes place at the Annual Church Members' Meeting. Nominees for the Diaconate, including the Secretary and Treasurer, must secure a vote of at least 60% of those members present and eligible to vote.

Organisational Structure

The Church is governed and regulated by its own church members where all aspects of the work of the Church are subject to the approval of the Church Members' Meeting which is held four times annually. In accordance with the Constitution, the members appoint Trustees (Deacons) who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are responsible for the day to day running of the

church's work and witness, and the financial and legal aspects of the charity. The Deacons assist the Minister in her role and are also responsible for preparing the business for Church Members' Meetings. Following the resignation of the previous incumbent in July 2021, the responsibilities of the Church Secretary have been shared among the Deacons.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with minimal impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's charitable objective. Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Minister of the Church is a paid managing Trustee and, together with the Deacons, gives leadership to the Church. Our current minister, Rev Sue Woodley, was appointed in December 2022 for a period of 3 years, to be reviewed at the end of the second year. At a Church Members' meeting in December 2024, the Church Members voted unanimously that Rev Woodley be asked to stay at Bourton beyond the originally agreed end date and that no time limit be put on her appointment, but to leave it open-ended until the LORD, or Rev Woodley indicated otherwise; it was considered important that we keep an open heart to God's word.

Church Affiliations

Bourton-on-the-Water Baptist Church is a member of the Baptist Union of Great Britain (BUGB) and the West of England Baptist Network (WEBNet). The Church pays an annual subscription to BUGB based upon its membership numbers and also makes regular monthly donations to the BUGB home mission through WEBNet's Partnership in Mission Fund and to the Baptist Missionary Society World Mission. Further information can be found at the BU website - [www.baptist.org.uk/Groups/220484/Who are Baptists.aspx](http://www.baptist.org.uk/Groups/220484/Who%20are%20Baptists.aspx).

OBJECTIVES AND ACTIVITIES

Aim and Purposes

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

Bourton Baptist Church deacons and members have the responsibility, along with the Minister, to promote the mission of the church through pastoral, evangelistic, social and ecumenical activities, within the community of Bourton on the Water and the nearby areas.

The Trustees and Members are also responsible for the maintenance of the Church building in Station Road, Bourton on the Water, the Manse (Minister's house) at 59 Roman Way, Bourton on the Water and for the burial ground adjacent to the village cemetery.

For Baptists the concept of a family is important. Bourton Baptist Church is not so much a particular place or building, but rather a family of believers, committed to Christ, to one another and to the service of God in the world. We long for people to know Jesus, to be transformed by knowing Him, and for us all to bless our communities by His work within us; this is why we exist. Our vision is to become 'The Water Church', taking living water to a thirsty world.

ACHIEVEMENTS AND PERFORMANCE

Bourton Baptist Church has provided worship services every Sunday, with Communion of the Lord's Supper on a regular basis, as well as on major Christian festivals such as Easter and Christmas. In addition to Sunday worship services, weekly activities comprising our community drop-in day, Open4U, the 'Café Tots' toddler group and Bible study meetings have continued and have been well-received with many non-regular church-goers attending.

One person was baptised at our Easter Sunday morning service - a touching experience for all who were in attendance. Six people were received into church membership during the year having publicly affirmed their faith in Jesus Christ; sadly, four church members/friends died in 2025. At 31st December 2025 the membership stood at 29 (plus 5 non-resident members) compared to 28 the previous year.

Numbers attending services have remained stable, with 30-50 present on most Sundays, including families with children; very pleasingly, we have attracted a couple of additional families. As a significant tourist centre within the Cotswolds, our services are frequently attended by visitors – both national and international – throughout the year and we have been greatly encouraged – and are most thankful for – the many favourable remarks received from such folk. We are fortunate to have attracted some additional singers as members and friends and, thus, we have been able to increase further the occasions of live-music worship at our Sunday services; when musicians are unavailable we have continued to rely upon the use of projected music videos. A number of visiting speakers were welcomed to preach and lead our services during the year.

Our 'WaveMakers' children's group has continued twice a month on a Sunday morning, led by two volunteer children's leaders, each of whom completed the year-long West of England Baptist Network's Invest leadership training programme in 2025. We have been so grateful for the service of these two young leaders – it has been a very busy year for them including the celebration of their marriage together in the summer. At Easter and Christmas time we held two messy church sessions inviting families from the village to come and celebrate with us. They were both well attended and a lot of fun. Christmas time was exceptionally busy. We had a church family lunch at a local hotel attended by many church members and friends and sang carols there on a separate occasion. Invites to our carol service at the church were distributed in the village and it was good to welcome some new faces.

During the summer, a couple of open day craft sessions were held; many visitors, as well as local residents, came into the church to make beautiful crosses.

We enjoyed fellowship with our friends at St Lawrence Anglican parish church, joining together on a number of occasions: we met together for the Maundy Thursday Communion service followed by a Walk of Witness through the village on Good Friday and also for a United Service both at the village war memorial and then at the Baptist Church on Remembrance Sunday.

The 'Café Tots' toddler group, held each Wednesday morning throughout school term times, has been very successful, with a regular group of mums, dads, and grandparents continuing to bring children along and good relationships have been built with these non-church families. Many of the children and parents joined with us at the Easter and Christmas Messy Church sessions mentioned above.

Open4U, our weekly drop-in day, has provided friendship, company, and a warm space for members of the church family and the wider community throughout the year. Overall, numbers have remained steady, with new faces bringing new conversation and ideas to replace those older and infirm members who have been unable to join us. We have continued to hold monthly coffee mornings on a Saturday to raise funds for the church and local charities – these coffee mornings are often boosted by visitors to the village in the summer.

A Romans Bible Study held once a month after the service on a Sunday has been very uplifting and very encouraging. It has also been a time when a small group could have lunch together, listen to the teaching and then share thoughts together.

In our vision to build a house of prayer for the Lord we have been holding a 12 hour prayer day on the first Saturday of each month. Some people pray at the church others at home for which prayer notes have been provided. In May we participated in the 'Thy Kingdom Come' prayer initiative.

Two of the highlights of the year have been when we hosted the Watoto children's choir from Uganda and celebrated the church's 375th birthday. The Watoto choir performances were exceptionally well attended, and everyone was inspired not only by their singing and dancing but also by their faith. Personal testimonies brought tears to our eyes. In September we celebrated the church 375th anniversary and harvest together. A traditional harvest 'hymn-fest' was held, followed by a visit from the Cotswold Falconry. We had an open day with a football shootout, seed planting, craft, games and refreshments; the day was well attended by visitors and local people alike. The anniversary celebration service on the Sunday was followed by with a wonderful church family lunch.

Links to the wider local community have been greatly strengthened through the minister's contacts. She, together with the Anglican Priest in Charge have lead and grown the Christian Union at the Cotswold School – which has been most encouraging. During the year, together with the help of a youth worker, a Youth Alpha group was held using a teaching resource called Soul Stirrers. This school group has been well attended and has now split into two groups with the sixth formers meeting separately. Over the year we have been praying and raising funds to employ a chaplain for The Cotswold School and the

villages. Money has been raised and we are hoping that the chosen person will take up post some time during 2026.

Our minister attended Baptist Cotswold Cluster meetings at Cirencester once a month where up to 10 folk share news and pray together. In March the minister attended the annual Baptist Conference in Devon which is always a wonderful time of refreshment and rest. The minister also meets on a regular basis with the Anglican Priest-in-Charge at St Lawrence Parish Church, as well as continuing to act as a mentor for a minister in training at Bristol Baptist College.

Monthly coffee mornings at the church have raised funds for a number of local charities, through which further relationships have continued to develop. We also host the North Cotswold Foodbank (supported by the Trussell Trust) on a weekly basis.

The fabric and facilities at the church have continued to be maintained over the year. We are very grateful to everyone who has helped in further tidying up our estate inside and out – making best use of the storage space and ensuring that the building creates a good and welcoming impression to all those that visit. Two major works during the year were the refurbishment of the disabled toilet and replacement of the main church central heating boiler with a more efficient model. An additional task has been related to arranging pruning work by a local contactor to reduce low-hanging tree branches at the Baptist cemetery.

The valuable support of volunteers cannot be overstated - the Church simply could not function without them and we would like to thank all those who work so hard to make our church the friendly and welcoming community it is. The work that the volunteers undertake is wide-ranging, from leading worship services, running Bible Study groups, serving at Open4U and coffee mornings, to arranging flower displays, helping with the toddler group, assisting at church services and undertaking the numerous administrative tasks that keep the church functioning. We also recognise the invaluable support shown by members and friends to each other within the church family – a practical demonstration of Christian love in action which reinforces and encourages our faith. The Church deacons continued to meet regularly to pray and share support needs, and their faithful work during this period is commended.

FINANCIAL REVIEW

Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

Statement of the Charity's Policy on Reserves

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major unexpected cost. A minimum reserves level of Unrestricted Funds has been set at 6 months expenditure; based upon current actual and anticipated expenditure on Ministry, Mission, Church Upkeep and Administration, this reserves level is equivalent to £33,500.

As at 31 December 2025, the church held total reserves of £65,076 of which £56,482 was Unrestricted, £5,642 was Restricted and £2,952 Designated for improving social facilities within the church building. Considering the uncertain long-term future of our church ministry, these funds will provide a buffer for the church as we seek to turn around the downward trend in church income. Moreover, it is the Trustees' wish to allocate funding to the refurbishment of the ladies' and gentlemen's toilets, the kitchen and other church facilities as well as possible upgrade to the church organ in due course.

Financial Status

The welcome increase in attendance at Church services, together with improved contact with the local community, continued during 2025. While there has been some improvement in income, this has fluctuated throughout the year and has not yet stabilised into a steady state whereby income is keeping pace with expenditure. The Church's current resources from Unrestricted income is sufficient to meet its outgoings for at least the next year; however, the long-term financial future remains less assured.

The financial results for the year are set out in the accompanying Financial Statement below.

The 2025 accounts passed the thorough independent check satisfactorily, with no observations or qualifications recorded. The Trustees are kept fully apprised each month as to the financial status of the church; Church Members receive regular updates through Church Members' meetings.

Principal Funding Sources

The Church is totally self-funding, relying upon offerings and donations from church members and friends, together with occasional legacies and some limited rental income from the use of the church hall. The church membership is mainly retired and not wealthy. During 2025, the Church had 4 main funding sources; these were:

- Offerings. Monthly, weekly and occasional offerings by Church members, friends and visitors totalled £37,218; Gift Aid remuneration on offerings brought in an additional £8,741. Thus, offerings totalled £45,960 in 2025 – an increase of £2,944 (7%) over funds received in 2024.
- Legacies, Donations and Grants. Memorial gifts of £615 were received and additional unsolicited donations to the church general fund totalled £2,405. We also raised donations of £1,451 from a Gift Day towards the future refurbishment of the ladies' and gents' toilets. In addition, the church received a £800 grant from the Parish Council for the purchase of kitchen/catering equipment and £2,224 in refund of VAT from the Listed Places of Worship Grant Scheme following the installation of a new gas boiler in the church. Thus, a total of £7,495 was received in legacies, donations and grants compared with £12,181 in 2024.
- Investments. £1,733 was received in interest from the Church's investments with the Baptist Union Corporation and Lloyds Bank plc, a decrease of £1,880 (52%) over interest received in 2024.
- Other Income. Additional donations totalling £4,801 were received from the missional activities of Open4U (£3,095), the church Christmas Lunch (£1,415) and church coffee mornings (£291). Rent from the hire of the Church Hall to external community groups raised £383. Feed-in-Tariff payments from solar panels installed at the Manse raised a further £701, together with £18 in refund following the change of broadband and telephone supplier at the Manse. Thus, the total Other Income received was £5,903 – an increase of £1,021 (21%) over that received in 2024.

Income

Total receipts of Unrestricted funds were £57,132, of which £1,733 was investment income, plus £1,742 of designated funds. Restricted donations of £5,166 were raised for other causes as detailed in the Financial Statement below.

Expenditure

Expenditure during the year amounted to £81,791 of which £2,200 was designated funds and £7,227 was Restricted monies. The cost of ministry, including stipend, Manse costs, visiting ministers' expenses was £35,489 in 2025. During the year, £14,679 (comprising £7,452 of Unrestricted funds and £7,227 Restricted monies) was spent on mission including gifts made to: Watoto Children's Choir, BU Partnership in Mission, BMS World Mission, DEC Myanmar Earthquake Appeal, the BMS Birthday Scheme, three Baptist Colleges (Regents Park, Bristol and the Northern Baptist College), World Vision, Gloucestershire Historic Churches Trust, North Cotswold Foodbank, Kate's Home Nursing, Cobalt Health, Teams4U for their Shoeboxes appeal, Safe Families for Children and Sunflowers Suicide Bereavement Support. £29,644 was spent on the maintenance and upkeep of the church building and facilities; this included £13,345 on replacement of the church's ageing heating boiler and £2,200 on refurbishment of the disabled toilet. Energy costs increased by 23% from £3,946

in 2024 to £4,858 in 2025. Finally, £1,979 (2.4% of expenditure) was spent on administration.

Remuneration of Trustees

With the exception of the Minister, all Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity. Out-of-pocket expenses, necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity, are reimbursed at cost.

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation owned by the church.

Assets & Liabilities

As can be seen from the Statement of Assets & Liabilities, the current account balance at 31st December 2025 stood at £3,358; this, together with the Business Instant Access savings account of £30,265 and the BUC accounts of £31,453, gave total cash and investment assets of £65,076, a reduction of £15,536 over the year.

Statutory Statements on Liabilities

Particulars of Outstanding Guarantee Given by the Charity

The Church received a donation of £800 from Bourton-on-the-Water Parish Council in September 2025 for the purchase of kitchen equipment, which remains unspent.

Particulars of Outstanding Debt

The Church has no outstanding debts; however, the church holds £1,533 of Restricted funds raised in support on The Cotswold School Chaplain's Fund, a new venture which is planned to launch in Spring 2026.

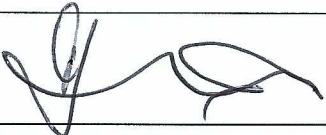

Financial Statement for the Year Ended 31 December 2025

The Independent Examiner's Report and the Receipts and Payment account, together with the Statement of Assets and Liabilities, are shown below.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures:		
Full Name:	Tim Newstead	Dawn Pike
Position:	Church Treasurer	Church Deacon
Date:	30/04/2026	30/04/2026



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Bourton-on-the-Water Baptist Church

On accounts for the year
ended

31 December 2025

Charity no
(if any)

1189877

Set out on pages

1-3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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 order to enable a proper understanding of the accounts to be reached.

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

Signed:

Date:

9.2.26.

Name:

KEVAN TAYLOR

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

FCA

Address:

Ashfield House, Clapton-on-the-Hill, Cheltenham GL54 2LG

GENERAL RECEIPTS AND PAYMENT ACCOUNT

Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Receipts					
Weekly/Monthly Offerings	1	£ 37,218.41		£ 37,218.41	£ 35,307.35
Income tax recovered on gifts (Gift Aid)		£ 8,741.22		£ 8,741.22	£ 7,708.27
Donations and other income	2	£ 9,439.91	£ 1,742.21	£ 2,215.28	£ 17,064.43
Investment income	3	£ 1,732.67		£ 1,732.67	£ 3,612.45
Raised for other causes	4	£ -	£ 5,165.52	£ 5,165.52	£ 2,310.40
		£ 57,132.21	£ 1,742.21	£ 7,380.80	£ 66,255.22
Payments					
Ministry	5	£ 35,489.34	£ -	£ 35,489.34	£ 34,734.81
Mission	6	£ 7,452.10	£ -	£ 7,226.50	£ 10,422.15
Upkeep of church premises	7	£ 27,443.68	£ 2,200.36	£ -	£ 29,644.04
Administration	8	£ 1,979.36		£ 1,979.36	£ 2,755.85
		£ 72,364.48	£ 2,200.36	£ 7,226.50	£ 81,791.34
Surplus (deficit) for the year		(£ 15,232.27)	(£ 458.15)	£ 154.30	(£ 15,536.12)
Balance brought forward		£ 71,714.44	£ 3,410.33	£ 5,487.42	£ 80,612.19
Balance carried forward		£ 56,482.17	£ 2,952.18	£ 5,641.72	£ 65,076.07

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER

				Total 2025	Total 2024
ASSETS					
Cash at Bank				£ 56,482.17	£ 80,612.19
REPRESENTED BY THE FOLLOWING ACCOUNTS:					
Baptist Union Corporation Deposit Accounts	9a	£ 31,453.43	£ -	£ -	£ 31,453.43
Lloyds Bank PLC Business Instant Access Account		£ 21,670.68	£ 2,952.18	£ 5,641.72	£ 22,143.72
Lloyds Bank PLC Current Account		£ 3,358.06	£ -	£ -	£ 3,358.06
Total		£ 56,482.17	£ 2,952.18	£ 5,641.72	£ 65,076.07
OTHER MONETARY ASSETS					
Debtors	9b			£ -	£ -
NON-MONETARY ASSETS					
Held for investment purposes	10a			£ -	£ -
Held for Church's own use	10b			£ 5,730,598.00	£ 5,406,222.00
LIABILITIES					
Current Liabilities	11a			£ 1,533.20	£ -
Long-term Loans	11b			£ -	£ -

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011.

Funds held by the Church:

Unrestricted Funds: Funds which are expendable at the discretion of the Trustees (Deacons).
Designated Funds: Unrestricted Funds earmarked by the Trustees for specific purposes or projects.
Restricted Funds: Funds which can be used only for particular specific purposes or projects.
Comprising as at 31st December:

	2025	2024
Youth Work:	£ 2,844.01	£ 4,705.56
Legacies:	£ 444.51	£ 444.51
Special Offerings:	£ 1,533.20	£ 317.35
Kitchen:	£ 800.00	£ -
Organ Fund:	£ 20.00	£ 20.00
Total:	£ 5,641.72	£ 5,487.42

RECEIPTS

1. Weekly offerings:

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Gift Aided Offering	£ 23,752.34			£ 23,752.34	£ 26,210.00
Cash	£ 13,466.07			£ 13,466.07	£ 9,097.35
	£ 37,218.41	£ -	£ -	£ 37,218.41	£ 35,307.35

2. Donations and other income:

Donations (net of fees)	£ 2,405.13	£ 1,451.00		£ 3,856.13	£ 6,129.47
Grants	£ 2,224.12		£ 800.00	£ 3,024.12	£ 1,052.40
Mission (Open4U & Church Christmas Lunch)	£ 3,095.14		£ 1,415.28	£ 4,510.42	£ 2,550.47
Manse Income	£ 700.89			£ 700.89	£ 572.71
Legacies & Memorial gifts	£ 614.50			£ 614.50	£ 5,000.00
Rents and contributions for use of premises	£ 382.50			£ 382.50	£ 440.00
Catering donations	£ -	£ 291.21		£ 291.21	£ 569.38
Miscellaneous & Refunds	£ 17.63			£ 17.63	£ 750.00
Pastoral Fund	£ -			£ -	£ -
Organ Fund	£ -			£ -	£ -
	£ 9,439.91	£ 1,742.21	£ 2,215.28	£ 13,397.40	£ 17,064.43

3. Investment income:

BUC 3-Month Notice Account NB016	£ 1,561.81			£ 1,561.81	£ 2,220.22
BUC 1-Year Fixed Rate Account G02B002	£ -			£ -	£ 1,031.27
Lloyds Bank interest (Business Instant Access account)	£ 170.86			£ 170.86	£ 360.96
	£ 1,732.67	£ -	£ -	£ 1,732.67	£ 3,612.45

4. Other causes:

	2025			Total Given	2024	
	Restricted Raised	Unrestricted Given	Restricted Given		Raised	Given
Watoto Children's Choir	£ 1,936.81		£ 2,254.16	£ 2,254.16	£ 317.35	£ -
BMS World Mission	£ 28.20	£ 2,191.80	£ 28.20	£ 2,220.00		£ 1,980.00
BU Home Mission		£ 2,220.00		£ 2,220.00		£ 1,980.00
DEC Myanmar Earthquake Appeal (Special Offering)	£ 515.89	£ 62.50	£ 515.89	£ 578.39		£ -
BMS Birthday Scheme	£ 470.00		£ 470.00	£ 470.00	£ 350.00	£ 350.00
Baptist Colleges (£100 each to Regent's, Bristol and Northern)		£ 300.00		£ 300.00		£ 300.00
World Vision (sponsorship of Amza Sherka/Andrew Fonnle)		£ 225.00		£ 225.00		£ 225.00
Gloucestershire Historic Churches Trust (inc Coffee Morning)	£ 114.35	£ 100.00	£ 114.35	£ 214.35	£ 45.00	£ 195.00
North Cotswold Foodbank	£ 132.71	£ 50.00	£ 132.71	£ 182.71		£ -
Kate's Home Nursing	£ 130.00		£ 130.00	£ 130.00	£ 267.35	£ 267.35
Cobalt Health (Coffee morning Special Offering)	£ 120.20		£ 120.20	£ 120.20	£ 82.00	£ 82.00
Teams4U Shoe Boxes/Sunculs School Project	£ 104.16		£ 104.16	£ 104.16	£ 635.00	£ 635.00
Safe Families for Children		£ 100.00		£ 100.00		£ -
Sunflowers Suicide Bereavement Support (Coffee Morning)	£ 80.00		£ 80.00	£ 80.00	£ 95.50	£ 95.50
CALM (Coffee Morning)				£ -	£ 127.20	£ 127.20
The Cotswold School Chaplain's Fund	£ 1,533.20			£ -		£ -
World Vision Emergency Appeal - Middle East				£ -	£ 391.00	£ 413.50
King Jesus Charity International, Nigeria				£ -		£ 100.00
	£ 5,165.52	£ 5,249.30	£ 3,949.67	£ 9,198.97	£ 2,310.40	£ 6,750.55

PAYMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
5. Ministry:					
Minister's Stipend	£ 29,574.96			£ 29,574.96	£ 28,599.96
Manse Council Tax	£ 2,776.51			£ 2,776.51	£ 2,641.80
Manse maintenance, repairs and expenses	£ 1,256.29			£ 1,256.29	£ 2,035.75
Manse Insurance	£ 553.82			£ 553.82	£ 522.48
Manse Telephone & Broadband	£ 548.35			£ 548.35	£ 471.32
Pulpit supplies (visiting Ministers' expenses)	£ 325.61			£ 325.61	£ 245.70
Minister's Travel	£ 430.80			£ 430.80	£ 217.80
Ministerial Book Allowance	£ 23.00			£ 23.00	£ -
Pension contribution	£ -			£ -	£ -
Youth Work	£ -			£ -	£ -
	£ 35,489.34	£ -	£ -	£ 35,489.34	£ 34,734.81
6. Mission:					
Given to other causes (as per Note 4)	£ 5,249.30		£ 3,949.67	£ 9,198.97	£ 6,750.55
Mission (Catering supplies / Christmas Lunch / Ministry items)	£ 1,822.80		£ 2,243.91	£ 4,066.71	£ 1,281.60
Conferences & Training	£ 380.00		£ 1,032.92	£ 1,412.92	£ 2,360.00
Pastoral Fund	£ -			£ -	£ 30.00
	£ 7,452.10	£ -	£ 7,226.50	£ 14,678.60	£ 10,422.15
7. Upkeep of church premises:					
Major Works/Expenditure	£ 13,344.72	£ 2,200.36		£ 15,545.08	£ 3,463.37
Electricity, Gas and Water	£ 4,858.40			£ 4,858.40	£ 3,945.69
Church Building & Contents Insurance	£ 4,394.61			£ 4,394.61	£ 4,145.86
Cleaning	£ 2,993.00			£ 2,993.00	£ 3,408.52
Church maintenance, repairs & expenses	£ 1,139.95			£ 1,139.95	£ 8,132.74
Organ/piano	£ 713.00			£ 713.00	£ 383.00
	£ 27,443.68	£ 2,200.36	£ -	£ 29,644.04	£ 23,479.18
8. Administration:					
Licences - TV, CCLI & EasyWorship software	£ 839.08			£ 839.08	£ 825.68
Subscriptions	£ 488.15			£ 488.15	£ 403.45
Church Telephone and Broadband	£ 392.13			£ 392.13	£ 393.76
WEBA Payroll fee	£ 205.80			£ 205.80	£ 198.00
Printing, stationery and postage	£ 48.13			£ 48.13	£ 184.96
Bank Charges	£ 6.07			£ 6.07	£ -
Miscellaneous & Refunds	£ -			£ -	£ 750.00
	£ 1,979.36	£ -	£ -	£ 1,979.36	£ 2,755.85
9. Investment assets:					
(a) Term Deposits:					
BUC 3-Month Notice Account NB016	£ 31,453.43	£ -	£ -	£ 31,453.43	£ 55,891.62
(b) Debtors					
Stocks and shares				£ -	£ -
	£ -	£ -	£ -	£ -	£ -
10. Non-monetary assets:					
(a) Held for investment purposes (eg Stocks and Shares):					
				£ -	£ -
(b) Held for the Church's own use:					
Church (Insured value as at September renewal)				£ 4,608,711.00	£ 4,347,840.00
Church fixtures, furniture and equipment (Insured value as at September renewal)				£ 520,390.00	£ 490,933.00
Manse (Insured value as at September renewal)				£ 580,355.00	£ 547,504.00
Manse contents - fixtures & fittings (Insured value as at September renewal)				£ 21,142.00	£ 19,945.00
				£ 5,730,598.00	£ 5,406,222.00

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA and Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The Church also owns fixtures, furniture and equipment.

11. Liabilities**(a) Current:** The Cotswold School, Chaplain's Fund

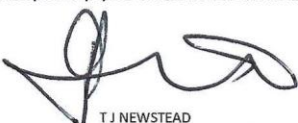
£	1,533.20	£	-
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(b) Long-term loans:

£	-	£	-
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The general receipts and payments account and statement of assets and liabilities set out above relating to the year ended 31 December 2025 are as approved by the church deacon

Signed:



Name:

T J NEWSTEAD

Appointment:

Church Treasurer

Date:

14th January 2026

BOURTON ON THE WATER BAPTIST CHURCH

England & Wales - Charity number 1189877

Accounts



REPORT OF THE TRUSTEES OF BOURTON-ON-THE-WATER BAPTIST CHURCH
(ALSO KNOWN AS BOURTON BAPTIST CHURCH)
FOR THE YEAR ENDED 31ST DECEMBER 2024

The Trustees present their report, together with the financial statements of the charity for the year ended 31st December 2024.

REFERENCE AND ADMINISTRATIVE INFORMATION

Address

Bourton-on-the-Water Baptist Church
Station Road, Bourton-on-the-Water, CHELTENHAM, Gloucestershire, GL54 2AA

Website: www.bourtonbaptist.co.uk

Charity Status

Bourton-on-the-Water Baptist Church (Bourton Baptist Church), formerly an 'Excepted Charity' under section 30(2)(b) of the Charities Act 2011, became a Registered Charity on 10 June 2020 and a Charitable Incorporated Organisation (CIO) on 1 January 2021. Its Registered Charity No is 1189877.

Managing Trustees

The Church is administered by the Diaconate, who are the Managing Trustees of the Charity, comprising:

- Minister and Chairman: Rev Susan Woodley
- Church Secretary: Post currently vacant
- Church Treasurer: Mr Timothy Newstead
- Deacons: Mrs Dawn Pike
Mrs Barbara Whitlock

Principal Advisors

Bankers:	Lloyds Bank plc, High Street, Moreton-in-Marsh, GL56 0AY.
Independent Examiner:	Mr Kevan Taylor FCA, Ashfield House, Clapton-on-the-Hill, Cheltenham, GL54 2LG
Regional Minister:	Rev Alisdair Longwill, West of England Baptist Network, Little Stoke Baptist Church, Kingsway, Little Stoke, Bristol, BS34 6JW

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Church's Governing Document, its Constitution, is in line with the Approved Governing Document for the Baptist Union of Great Britain (BUGB) Churches agreed with the Charity Commission. The Constitution was adopted by Bourton-on-the-Water Baptist Church at a Special Church Members Meeting held on 5th June 2020 in preparation for it becoming a CIO. The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA, burial ground at Cemetery Lane, Bourton-on-the-Water, Cheltenham and the Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The church also owns fixtures, furniture and equipment.

Recruitment and Appointment of Trustees

Deacons, who are the managing Trustees of the charity, are chosen from among existing Church members who show the reality of their faith by the consistency of their Christian character and their loyalty to the cause of Jesus Christ. The Diaconate will normally consist of one elected deacon for ten members or part thereof, plus the Church Secretary and Treasurer who, by right of their office, will be members of the diaconate and will accept all the responsibilities of a deacon. The election of deacons takes place at the Annual Church Members' Meeting. Nominees for the Diaconate, including the Secretary and Treasurer, must secure a vote of at least 60% of those members present and eligible to vote.

Organisational Structure

The Church is governed and regulated by its own church members where all aspects of the work of the Church are subject to the approval of the Church Members' Meeting which is held four times annually. In accordance with the Constitution, the members appoint Trustees (Deacons) who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are responsible for the day to day running of the

church's work and witness, and the financial and legal aspects of the charity. The Deacons assist the Minister in her role and are also responsible for preparing the business for Church Members' Meetings. Following the resignation of the previous incumbent in July 2021, the responsibilities of the Church Secretary have been shared among the Deacons.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with minimal impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's charitable objective. Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Minister of the Church is a paid managing Trustee and, together with the Deacons, gives leadership to the Church. Our current minister, Rev Sue Woodley, was appointed in December 2022 for a period of 3 years, to be reviewed at the end of the second year. At a Church Members' meeting in December 2024, the Church Members voted unanimously that Rev Woodley be asked to stay at Bourton beyond the current 30th November 2025 end date. It was agreed that no time limit be put on her appointment, but to leave it open-ended until the LORD, or Rev Woodley indicated otherwise; it was considered important that we keep an open heart to God's word.

Church Affiliations

Bourton-on-the-Water Baptist Church is a member of the Baptist Union of Great Britain (BUGB) and the West of England Baptist Network (WEBNet). The Church pays an annual subscription to BUGB based upon its membership numbers and also makes regular monthly donations to the BUGB Home Mission Fund through WEBNet and to the Baptist Missionary Society World Mission. Further information can be found at the BU website - [www.baptist.org.uk/Groups/220484/Who are Baptists.aspx](http://www.baptist.org.uk/Groups/220484/Who%20are%20Baptists.aspx).

OBJECTIVES AND ACTIVITIES

Aim and Purposes

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

Bourton Baptist Church deacons and members have the responsibility, along with the Minister, to promote the mission of the church through pastoral, evangelistic, social and ecumenical activities, within the community of Bourton on the Water and the nearby areas.

The Trustees and Members are also responsible for the maintenance of the Church building in Station Road, Bourton on the Water, the Manse (Minister's house) at 59 Roman Way, Bourton on the Water and for the burial ground adjacent to the village cemetery.

For Baptists the concept of a family is important. Bourton Baptist Church is not so much a particular place or building, but rather a family of believers, committed to Christ, to one another and to the service of God in the world. We long for people to know Jesus, to be transformed by knowing Him, and for us all to bless our communities by His work within us; this is why we exist. Our vision is to become 'The Water Church', taking living water to a thirsty world.

ACHIEVEMENTS AND PERFORMANCE

Bourton Baptist Church has provided worship services every Sunday, with Communion of the Lord's Supper on a regular basis, as well as on major Christian festivals such as Easter and Christmas. In addition to Sunday worship services, weekly activities comprising our community drop-in day, Open4U, the 'Café Tots' toddler group and Bible study meetings have continued and have been well-received with many non-regular church-goers attending.

Five people were received into church membership during the year having publicly affirmed their faith in Jesus Christ. Sadly, three church members died in 2024 and three moved away from the local area. At 31st December 2024 the membership stood at 28 (plus 4 non-resident members) compared to 27 a year earlier .

Numbers attending services have remained stable, with 30-50 present on most Sundays, including families with children. As a significant tourist centre within the Cotswolds, our services are frequently attended by visitors – both national and international – throughout the year and we have been greatly encouraged – and are most thankful for – the many favourable remarks received from such folk. We are fortunate to have attracted some musicians as members and friends and, thus, we have been able to increase the occasions of live-music worship at our Sunday services; when musicians are unavailable we have continued to rely upon the use of projected music videos.

Although the number of families with children has not grown as much as we wish, a 'WaveMakers' children's group has been established on a Sunday morning, led by two volunteer children's leaders each of whom have enrolled in the West of England Baptist Network's Invest leadership training programme. In addition, two Messy Church sessions were held at Easter and Christmas both of which were very well received by the youngsters – and parents/carers – who attended.

We enjoyed fellowship with our friends at St Lawrence Anglican parish church, joining together on a number of occasions: we met together for the Maundy Thursday Communion service followed by a Walk of Witness through the village on Good Friday and also for a United Service both at the village war memorial and at the parish church on Remembrance Sunday.

The 'Café Tots' toddler group, held each Wednesday morning throughout the year, has been very successful, with a regular group of mums, dads, and grandparents continuing to bring children along and good relationships have been built with these non-church families. Many

of the children and parents joined with us at the Easter and Christmas Messy Church sessions mentioned above.

Open4U, our weekly drop-in day, has provided friendship, company, and a warm space for members of the church family and the wider community throughout the year. Overall, numbers have remained steady, with new faces bringing new conversation and ideas to replace those older and infirm members who have been unable to join us. We have continued to hold monthly coffee mornings on a Saturday to raise funds for the church and local charities – these coffee mornings are often boosted by visitors to the village in the summer

Links to the wider local community have been greatly strengthened through the minister's contacts. She, together with the Anglican Priest in Charge have lead and grown the Christian Union at the Cotswold School – which has been most encouraging. In addition, as a church, we were also involved in a Community Day during the summer. The monthly coffee mornings at the church have raised funds for a number of local charities, through which further relationships have continued to develop. We also host the North Cotswold Foodbank (supported by the Trussell Trust) on a weekly basis.

The fabric and facilities at the church have continued to be maintained over the year, with further improvements to the sound system in both the church sanctuary and the hall. The refurbishment and refurnishing of a former office has provided an excellent lounge/meeting room. A new garden patio has also been built and furnished using legacy funds from a previous long-time Church Secretary.

The valuable support of volunteers cannot be overstated - the Church simply could not function without them and we would like to thank all those who work so hard to make our church the friendly and welcoming community it is. The work that the volunteers undertake is wide-ranging, from leading worship services, running Bible Study groups, serving at Open4U and coffee mornings, to arranging flower displays, helping with the toddler group, assisting at church services and undertaking the numerous administrative tasks that keep the church functioning. We also recognise the invaluable support shown by members and friends to each other within the church family – a practical demonstration of Christian love in action which reinforces and encourages our faith. To this end, we held a Christmas lunch in a local hotel attended by many members and friends – also further cementing relationships with local businesses, to the extent that we were invited to sing carols at the same hotel one evening during the Christmas period. The Church deacons continued to meet regularly to pray and share support needs, and their faithful work during this period is commended.

FINANCIAL REVIEW

Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

Statement of the Charity's Policy on Reserves

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major unexpected cost. A minimum reserves level of Unrestricted Funds has been set at 6 months expenditure; based upon current actual and anticipated expenditure on Ministry, Mission, Church Upkeep and Administration, this reserves level is equivalent to £32,500.

As at 31 December 2024, the church held total reserves of £80,612 of which £71,714 was Unrestricted, £5,487 was Restricted and £3,410 designated for improving social facilities within the church building. Considering the uncertain long-term future of our church ministry, these funds will provide a buffer for the church as we seek to turn around the downward trend in church income. Moreover, it is the Trustees' wish to allocate funding to the refurbishment of the kitchen and church facilities and a possible upgrade to the church organ in due course.

Financial Status

The welcome increase in attendance at Church services in 2023, together with improved contact with the local community continued during 2024. While there has been some improvement in income, this has fluctuated throughout the year and has not yet stabilised into a steady state whereby income is keeping pace with expenditure. The Church's current resources from Unrestricted income is sufficient to meet its outgoings for at least the next year; however, the long-term financial future remains less assured.

The financial results for the year are set out in the accompanying Financial Statement below.

The 2024 accounts passed the thorough independent check satisfactorily, with no observations or qualifications recorded. The Trustees are kept fully apprised each month as to the financial status of the church; Church Members receive regular updates through Church Members' meetings.

Principal Funding Sources

The Church is totally self-funding, relying upon offerings and donations from church members and friends, together with occasional legacies and some limited rental income from the use of the church hall. The church membership is mainly retired and not wealthy. During 2024, the Church had 4 main funding sources; these were:

- Offerings. Monthly, weekly and occasional offerings by Church members, friends and visitors totalled £35,307; Gift Aid remuneration on offerings brought in an additional £7,708. Thus, offerings totalled £43,015 in 2024 – an increase of £7,811 (22%) over funds received in 2023.
- Legacies and Donations. A legacy of £5,000 was received and additional unsolicited donations to the church general fund totalled £5,027. In addition, the church received a £500 grant from the Parish Council for the purchase of soft play items and outdoor equipment for our Café Tots' group. We also raised donations of £1,655 from a Gift Day towards the refurbishment of the disabled WC. Thus, in addition to the legacy mentioned above, a total of £7,187 was received compared with £1,790 in 2023.
- Investments. £3,612 was received in interest from the Church's investments with the Baptist Union Corporation and Lloyds Bank, an increase of £1,958 (118%) over interest received in 2023.
- Other Income. Additional donations totalling £3,120 were received from the missional activities of Open4U (£2,550), the annual church BBQ (£78) and church coffee mornings (£492). Rent from the hire of the Church Hall to external community groups raised £440. Feed-in-Tariff payments from solar panels installed at the Manse raised a further £573. Thus, the total Other Income received was £4,133 – a decrease of £918 (18%) over that received in 2023.

Income

Total receipts of Unrestricted funds were £61,056, of which £3,612 was investment income, plus £2,147 of designated funds. Restricted donations of £2,310 were raised for other causes as detailed in the Financial Statement below.

Expenditure

Expenditure during the year amounted to £71,392 of which £224 was designated funds and £5,549 was Restricted monies. The cost of ministry, including stipend, Manse costs, visiting ministers' expenses was £34,735 in 2024. During the year, £10,422 (comprising £6,429 of Unrestricted funds and £3,993 Restricted monies) was spent on mission including gifts made to BU Home Mission, BMS World Mission, three Baptist Colleges (Regents Park, Bristol and the Northern Baptist College), Gloucestershire Historic Churches Trust, the BMS Birthday Scheme, World Vision, Children Achieving Lifelong Movement (CALM), Kate's Home Nursing, Sunflowers Suicide Bereavement Support, Cobalt Health, King Jesus Charity International in Nigeria and Teams4U for their Shoeboxes appeal and the Suncuis School Project in Romania. £23,479 was spent on the maintenance and upkeep of the church building and facilities; this included £1,920 on replacing internal doors to meet safeguarding requirements, £1,854 on fifty replacement chairs for the church hall, £1,519 on the safety-testing and repair of memorials at the cemetery and £830 for the installation of two contactless donation terminals (one of which was funded by donation). There was a noticeable 26% increase in

energy costs from £3,122 in 2023 to £3,946 in 2024. Finally, £2,756 (4% of expenditure) was spent on Administration.

As mentioned in our 2023 report, fifty stacking chairs were ordered and paid for at a cost of £2,557 from a furnishings company in Cheadle, Cheshire. Unfortunately, with no fulfilment of our order forthcoming, the company went into Administration in February 2024. A claim against the company was submitted to the Administrators in March 2024; however, the claim was unsuccessful and the £2,557 loss was, therefore, written off.

Remuneration of Trustees

With the exception of the Minister, all Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity. Out-of-pocket expenses, necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity, are reimbursed at cost.

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation owned by the church.

Assets & Liabilities

As can be seen from the Statement of Assets & Liabilities, the current account balance at 31st December 2024 stood at £2,577; this, together with the Business Instant Access savings account of £22,144 and the BUC accounts of £55,892, gave total cash and investment assets of £80,612, a reduction of £5,389 over the year.

Statutory Statements on Liabilities

Particulars of Outstanding Guarantee Given by the Charity

The Church received a donation of £500 from Bourton-on-the-Water Parish Council in September 2024 of which £207 has been spent to date on soft toy items in support of the Church's children's activities.

Particulars of Outstanding Debt

The Church has no outstanding debts – the previous debt to the Baptist Pension Scheme having been cleared in December 2022.

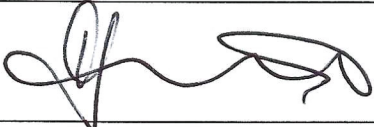
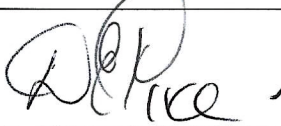
Financial Statement for the Year Ended 31 December 2024

The Independent Examiner's Report and the Receipts and Payment account, together with the Statement of Assets and Liabilities, are shown below.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures:		
Full Name:	Tim Newstead	Dawn Pike
Position:	Church Treasurer	Church Deacon
Date:	20/3/25	20/3/25.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Bourton-on-the-Water Baptist Church

On accounts for the year
ended

31 December 2024

Charity no
(if any)

1189877

Set out on pages

1-3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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 order to enable a proper understanding of the accounts to be reached.

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

Signed:

Kevin Taylor

Date:

1 March 2025

Name:

KEVAN TAYLOR

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

FCA

Address:

Ashfield House, Clapton-on-the-Hill, Cheltenham GL54 2LG

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE.

GENERAL RECEIPTS AND PAYMENT ACCOUNT

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Receipts						
Weekly/Monthly Offerings	1	£ 35,307.35			£ 35,307.35	£ 30,204.14
Income tax recovered on gifts (Gift Aid)		£ 7,708.27			£ 7,708.27	£ 5,000.22
Donations and other income	2	£ 14,417.89	£ 2,146.54	£ 500.00	£ 17,064.43	£ 6,841.18
Investment income	3	£ 3,612.45			£ 3,612.45	£ 1,653.65
Raised for other causes	4	£ -		£ 2,310.40	£ 2,310.40	£ 8,829.81
		<u>£ 61,045.96</u>	<u>£ 2,146.54</u>	<u>£ 2,810.40</u>	<u>£ 66,002.90</u>	<u>£ 52,529.00</u>
Payments						
Ministry	5	£ 34,734.81		£ -	£ 34,734.81	£ 32,263.70
Mission	6	£ 6,429.10	£ -	£ 3,993.05	£ 10,422.15	£ 15,255.41
Upkeep of church premises	7	£ 21,700.15	£ 223.54	£ 1,555.49	£ 23,479.18	£ 18,187.93
Administration	8	£ 2,755.85			£ 2,755.85	£ 2,090.62
		<u>£ 65,619.91</u>	<u>£ 223.54</u>	<u>£ 5,548.54</u>	<u>£ 71,391.99</u>	<u>£ 67,797.66</u>
Surplus (deficit) for the year		(£ 4,573.95)	£ 1,923.00	(£ 2,738.14)	(£ 5,389.09)	(£ 15,268.66)
Balance brought forward		£ 76,288.39	£ 1,487.33	£ 8,225.56	£ 86,001.28	£ 101,269.94
Balance carried forward		<u>£ 71,714.44</u>	<u>£ 3,410.33</u>	<u>£ 5,487.42</u>	<u>£ 80,612.19</u>	<u>£ 86,001.28</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER

		Total 2024	Total 2023
ASSETS			
Bank and other cash balances		£ 71,714.44	£ 86,001.28
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:			
Baptist Union Corporation Deposit Accounts	9a	£ 55,891.62	£ 52,640.13
Lloyds Bank PLC Business Instant Access Account		£ 13,245.97	£ 32,182.76
Lloyds Bank PLC Current Account		£ 2,576.85	£ 1,178.39
Total		<u>£ 71,714.44</u>	<u>£ 86,001.28</u>
ITEMS NOT IN THE BOOKS OF ACCOUNT			
Other monetary assets	9b	£ -	£ -
Non-monetary assets: Held for investment purposes	10a	£ -	£ -
Held for Church's own use	10b	£ 5,406,222.00	£ 4,826,983.00
LIABILITIES			
Current	11a	£ -	£ -
Long-term Loans	11b	£ -	£ -

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011.

Funds held by the Church:

Unrestricted Funds: Funds which are expendable at the discretion of the Trustees (Deacons).
 Designated Funds: Unrestricted Funds earmarked by the Trustees for specific purposes or projects.
 Restricted Funds: Funds which can be used only for particular specific purposes or projects.
 Comprising as at 31st December:

	2024	2023
Youth Work:	£ 4,705.56	£ 6,205.56
Legacies:	£ 444.51	£ 2,000.00
Special Offerings:	£ 317.35	£ -
Organ Fund:	£ 20.00	£ 20.00
Total:	<u>£ 5,487.42</u>	<u>£ 8,225.56</u>

RECEIPTS

1. Weekly offerings:

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Gift Aided Offering	£ 26,210.00			£ 26,210.00	£ 20,610.00
Cash	£ 9,097.35			£ 9,097.35	£ 9,594.14
	£ 35,307.35	£ -	£ -	£ 35,307.35	£ 30,204.14

2. Donations and other income:

Donations (net of fees)	£ 5,027.12	£ 1,654.75	£ 500.00	£ 7,181.87	£ 1,627.58
Legacies & Memorial gifts	£ 5,000.00			£ 5,000.00	£ 162.50
Mission (Open4U)	£ 2,550.47			£ 2,550.47	£ 2,237.73
Miscellaneous & Refunds	£ 750.00			£ 750.00	£ 326.61
Manse Income	£ 572.71			£ 572.71	£ 788.54
Catering donations	£ 77.59	£ 491.79		£ 569.38	£ 638.22
Rents and contributions for use of premises	£ 440.00			£ 440.00	£ 560.00
Pastoral Fund	£ -			£ -	£ 500.00
	£ 14,417.89	£ 2,146.54	£ 500.00	£ 17,064.43	£ 6,841.18

3. Investment income:

BUC 3-Month Notice Account NB016	£ 2,220.22			£ 2,220.22	£ 1,097.96
BUC 1-Year Fixed Rate Account G02B002	£ 1,031.27			£ 1,031.27	£ 191.92
Lloyds Bank Interest (Business Instant Access account)	£ 360.96			£ 360.96	£ 363.77
	£ 3,612.45	£ -	£ -	£ 3,612.45	£ 1,653.65

4. Other causes:

	2024				2023	
	Restricted Raised	Unrestricted Given	Restricted Given	Total Given	Raised	Given
BMS World Mission		£ 1,980.00	£ -	£ 1,980.00	£ 20.48	£ 1,750.00
BU Home Mission		£ 1,980.00	£ -	£ 1,980.00	£ -	£ 1,750.00
Teams4U Shoe Boxes/Suncuis School Project	£ 635.00		£ 635.00	£ 635.00	£ 162.00	£ 162.00
World Vision Emergency Appeal - Middle East	£ 391.00	£ 22.50	£ 391.00	£ 413.50	£ 670.00	£ 793.75
BMS Birthday Scheme	£ 350.00		£ 350.00	£ 350.00	£ 280.00	£ 280.00
Baptist Colleges (£100 each to Regent's Park, Bristol and Northern)		£ 300.00		£ 300.00	£ -	£ 300.00
Kate's Home Nursing	£ 267.35		£ 267.35	£ 267.35	£ 242.08	£ 242.08
World Vision (sponsorship of Amza Sherka)		£ 225.00		£ 225.00	£ -	£ 225.00
Gloucestershire Historic Churches Trust (inc Coffee Morning)	£ 45.00	£ 150.00	£ 45.00	£ 195.00	£ 114.06	£ 214.06
CALM (Coffee Morning)	£ 127.20		£ 127.20	£ 127.20	£ -	£ -
King Jesus Charity International, Nigeria		£ 100.00		£ 100.00	£ -	£ -
Sunflowers Suicide Bereavement Support (Coffee Morning)	£ 95.50		£ 95.50	£ 95.50	£ 141.50	£ 141.50
Cobalt Health (Coffee morning Special Offering)	£ 82.00		£ 82.00	£ 82.00	£ -	£ -
Watoto Children's Choir	£ 317.35			£ -	£ -	£ -
DEC Turkey-Syria Earthquake Appeal (Special Offering)				£ -	£ 2,156.00	£ 2,293.50
BMS Ukraine Appeal				£ -	£ 2,000.00	£ 2,000.00
Headspace				£ -	£ 2,000.00	£ 2,000.00
Cotswold Friends (Christmas 2023 Special Offering)				£ -	£ 540.03	£ 540.03
Tearfund (Big Quiz Night & Special Offering)				£ -	£ 317.16	£ 317.16
Bourton Primary Academy (Community Fun Day)				£ -	£ 100.00	£ 100.00
SAM's - Sam Pilger Trust (Coffee Morning)				£ -	£ 86.50	£ 86.50
	£ 2,310.40	£ 4,757.50	£ 1,993.05	£ 6,750.55	£ 8,829.81	£ 13,195.58

PAYMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
5. Ministry:					
Minister's Stipend	£ 28,599.96			£ 28,599.96	£ 26,499.96
Manse Council Tax	£ 2,641.80			£ 2,641.80	£ 3,036.34
Manse maintenance, repairs and expenses	£ 2,035.75			£ 2,035.75	£ 996.73
Manse Insurance	£ 522.48			£ 522.48	£ 466.51
Manse Telephone & Broadband	£ 471.32			£ 471.32	£ 459.01
Pulpit supplies (visiting Ministers' expenses)	£ 245.70			£ 245.70	£ 68.30
Minister's Travel	£ 217.80			£ 217.80	£ 736.85
Pension contribution	£ -			£ -	£ -
Youth Work	£ -		£ -	£ -	£ -
	£ 34,734.81	£ -	£ -	£ 34,734.81	£ 32,263.70
6. Mission:					
Given to other causes (as per Note 4)	£ 4,757.50		£ 1,993.05	£ 6,750.55	£ 13,195.58
BU Assembly / WEBNet Conferences / Training	£ 360.00		£ 2,000.00	£ 2,360.00	£ 285.00
Mission (Catering supplies / Ministry items)	£ 1,281.60			£ 1,281.60	£ 1,764.83
Pastoral Fund	£ 30.00			£ 30.00	£ 10.00
	£ 6,429.10	£ -	£ 3,993.05	£ 10,422.15	£ 15,255.41
7. Upkeep of church premises:					
Church maintenance, repairs and expenses	£ 7,067.08	£ 223.54	£ 842.12	£ 8,132.74	£ 1,902.16
Church Building & Contents Insurance	£ 4,145.86			£ 4,145.86	£ 3,701.67
Electricity, Gas and Water	£ 3,945.69			£ 3,945.69	£ 3,122.18
Major Works/Expenditure	£ 2,750.00		£ 713.37	£ 3,463.37	£ 5,931.29
Cleaning	£ 3,408.52			£ 3,408.52	£ 2,894.63
Organ/piano	£ 383.00			£ 383.00	£ 636.00
	£ 21,700.15	£ 223.54	£ 1,555.49	£ 23,479.18	£ 18,187.93
8. Administration:					
Licences - TV, CCLI, EasyWorship software	£ 825.68			£ 825.68	£ 840.94
Miscellaneous & Refunds	£ 750.00			£ 750.00	£ 150.00
Subscriptions	£ 403.45			£ 403.45	£ 314.84
Church Telephone and Broadband	£ 393.76			£ 393.76	£ 413.59
WEBA Payroll fee	£ 198.00			£ 198.00	£ 182.10
Printing, stationery and postage	£ 184.96			£ 184.96	£ 189.15
	£ 2,755.85	£ -	£ -	£ 2,755.85	£ 2,090.62
9. Other monetary assets:					
(a) Term Deposits:					
BUC 3-Month Notice Account NB016	£ 55,891.62			£ 55,891.62	£ 26,858.11
BUC 1-Year Fixed Term Account G02B002	£ -			£ -	£ 25,782.02
	£ 55,891.62	£ -	£ -	£ 55,891.62	£ 52,640.13
(b) Debtors					
Stocks and shares				£ -	£ -
	£ -	£ -	£ -	£ -	£ -
10. Non-monetary assets:					
(a) Held for investment purposes:					
				£ -	£ -
(b) Held for the Church's own use:					
Church (Insured value as at September renewal)				£ 4,347,840.00	£ 3,882,000.00
Church fixtures, furniture and equipment (Insured value as at September renewal)				£ 490,933.00	£ 438,333.00
Manse (Insured value as at September renewal)				£ 547,504.00	£ 488,842.00
Manse contents - fixtures & fittings (Insured value as at September renewal)				£ 19,945.00	£ 17,808.00
				£ 5,406,222.00	£ 4,826,983.00

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA and Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The Church also owns fixtures, furniture and equipment.

11. Liabilities



(a) Current:

£	-	£	-
£	-	£	-

(b) Long-term loans:

£	-	£	-
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The general receipts and payments account and statement of assets and liabilities set out above relating to the year ended 31 December 2024 are as approved by the church deacons.

Signed: 
Name: T J NEWSTEAD
Appointment: Church Treasurer
Date:  January 2025

BOURTON ON THE WATER BAPTIST CHURCH

England & Wales - Charity number 1189877

Accounts



REPORT OF THE TRUSTEES OF BOURTON-ON-THE-WATER BAPTIST CHURCH
(ALSO KNOWN AS BOURTON BAPTIST CHURCH)
FOR THE YEAR ENDED 31ST DECEMBER 2023

The Trustees present their report, together with the financial statements of the charity for the year ended 31st December 2023.

REFERENCE AND ADMINISTRATIVE INFORMATION

Address

Bourton-on-the-Water Baptist Church
Station Road, Bourton-on-the-Water, CHELTENHAM, Gloucestershire, GL54 2AA

Website: www.bourtonbaptist.co.uk

Charity Status

Bourton-on-the-Water Baptist Church (Bourton Baptist Church), formerly an 'Excepted Charity' under section 30(2)(b) of the Charities Act 2011, became a Registered Charity on 10 June 2020 and a Charitable Incorporated Organisation (CIO) on 1 January 2021. Its Registered Charity No is 1189877.

Managing Trustees

The Church is administered by the Diaconate, who are the Managing Trustees of the Charity, comprising:

- Minister and Chairman: Rev Susan Woodley
- Church Secretary: Post currently vacant
- Church Treasurer: Mr Timothy Newstead
- Deacons: Mrs Philippa Duckmanton
Mrs Susan Handy
Mrs Dawn Pike

Principal Advisors

Bankers:	Lloyds Bank plc, High Street, Moreton-in-Marsh, GL56 0AY.
Independent Examiner:	Mr Kevan Taylor FCA, Ashfield House, Clapton-on-the-Hill, Cheltenham, GL54 2LG
Regional Minister:	Rev Alisdair Longwill, Little Stoke Baptist Church, Little Stoke, Bristol, BS34 6JW

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Church's Governing Document, its Constitution, is in line with the Approved Governing Document for the Baptist Union of Great Britain (BUGB) Churches agreed with the Charity Commission. The Constitution was adopted by Bourton-on-the-Water Baptist Church at a Special Church Members Meeting held on 5th June 2020 in preparation for it becoming a CIO. The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA, burial ground at Cemetery Lane, Bourton-on-the-Water, Cheltenham and the Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The church also owns fixtures, furniture and equipment.

Recruitment and Appointment of Trustees

Deacons, who are the managing Trustees of the charity, are chosen from among existing Church members who show the reality of their faith by the consistency of their Christian character and their loyalty to the cause of Jesus Christ. The Diaconate will normally consist of one elected deacon for ten members or part thereof, plus the Church Secretary and Treasurer who, by right of their office, will be members of the diaconate and will accept all the responsibilities of a deacon. The election of deacons takes place at the Annual Church Members' Meeting. Nominees for the Diaconate, including the Secretary and Treasurer, must secure a vote of at least 60% of those members present and eligible to vote. The Church membership as at 1st January 2023 was 27.

Organisational Structure

The Church is governed and regulated by its own church members where all aspects of the work of the Church are subject to the approval of the Church Members' Meeting which is held four times annually. The Minister of the Church is a paid managing Trustee and, together with the Deacons, gives leadership to the Church. The Deacons assist the Minister in her role and are also responsible for preparing the business for Church Members'

Meetings. Following the resignation of the previous incumbent in July 2021, the responsibilities of the Church Secretary have been shared among the Deacons.

Church Affiliations

Bourton-on-the-Water Baptist Church is a member of the Baptist Union of Great Britain (BUGB) and the West of England Baptist Network (WEBNet). The Church pays an annual subscription to BUGB based upon its membership numbers and also makes regular monthly donations to the BUGB Home Mission Fund through WEBNet and to the Baptist Missionary Society World Mission. Further information can be found at the BU website - www.baptist.org.uk/Groups/220484/Who_are_Baptists.aspx.

OBJECTIVES AND ACTIVITIES

Aim and Purposes

Bourton Baptist Church deacons and members have the responsibility, along with the Minister, to promote the mission of the church, pastoral, evangelistic, social and ecumenical, within the community of Bourton on the Water and the nearby areas.

The Trustees are also specifically responsible for the maintenance of the Church building in Station Road, Bourton on the Water, the Manse (Minister's house) at 59 Roman Way, Bourton on the Water and for the burial ground adjacent to the village cemetery.

Objectives and Activities

For Baptists the concept of a family is important. The church is not so much a particular place or building, but rather a family of believers, committed to Christ, to one another and to the service of God in the world. We long for people to know Jesus, to be transformed by knowing Him, and for us all to bless our communities by His work within us; this is why we exist. Our vision is to become 'the Water Church', taking living water to a thirsty world.

The life and activities of the church over the past year have been re-invigorated following the appointment of our new Minister, Rev Sue Woodley, in December 2022 and the positive difference she has made. Existing activities such as Sunday worship services and the community group, Open4U, have continued, and a new toddler group, 'Café Tots' now runs every week; there are also regular Bible study meetings. Through the Minister, links to various community activities, including the schools, parish council, and community police, have also been re-established.

Achievements and Performance

Bourton Baptist Church has provided worship on every Sunday, with Communion of the Lord's Supper on a regular basis, as well as on major Christian festivals such as Good Friday and Christmas Day. Numbers attending have increased over the year, with 30-50 present most Sundays; this includes several families with children, and activities are now provided for the children in one corner of the church during Sunday worship. Live worship, led by a band, has also been re-introduced on occasional Sundays and has been well-received.

Open4U, our weekly drop-in, has provided friendship, company, and a warm space for members of the church family and wider community throughout the year, with numbers remaining steady, though boosted by visitors to the village in the summer.

The toddler group run by the Aspire Foundation (in conjunction with the church) had to close at the end of March. The Minister kept the group running initially, but relaunched in July at a time that was better for the families. The new toddler group, 'Café Tots', and has been very successful, with a regular group of mums, dads, and grandparents now bringing children along and good relationships have been built with these non-church families. On the back of this, we held a Messy Church session in the lead-up to Christmas, and were delighted to have 16 adults and 16 children come to join us in celebrating the birth of Jesus.

We recognise that God is at work in this world and that it is our task to join His mission, wherever this may be. We know we are called to love our neighbour, and Jesus has a particular heart for the marginalised. Bourton Baptist Church continues to host the North Cotswold Foodbank (supported by the Trussell Trust) on a weekly basis, and the Minister is authorised to distribute vouchers where needed.

The fabric and facilities at the church have been maintained over the year, with improvements to the sound system in both the main church and the hall, and refurbishment of some of the ancillary rooms has improved their usability.

Mission and Evangelism

Helping those in need is a demonstration of our faith and, throughout the year, many of the church members have continued to act as a wider pastoral team, regularly contacting and supporting the church community and people in the area with conversation and care, a role they share with the Minister. Informal support between members and friends has also continued.

Through the Minister, links to the wider community have also been strengthened. She helps with the Christian Union at the Cotswold School (secondary) in the village each week, and has also been involved with some local primary schools. As a church, we were also involved in a Community Fair during the summer. Monthly coffee mornings at the church have raised funds for a number of local charities, through which further relationships can develop.

In addition, the church provides financial support to the work of Baptist Union Home Mission and BMS overseas mission work, as well as many other charities, such as Tearfund, that provide support through faith. Our giving is outlined in our financial summary below.

Volunteers

The valuable support of volunteers cannot be overstated - the Church simply could not function without them and we would like to thank all those who work so hard to make our church the friendly and welcoming community it is. The work that the volunteers undertake is wide-ranging, from leading worship services, running Bible Study groups, serving at Open4U and coffee mornings, to arranging flower displays, helping with the toddler group, assisting at church services and undertaking the numerous administrative tasks that keep the church functioning. We also recognise the invaluable support shown by members and friends to each other within the church family – a practical demonstration of Christian love

in action which reinforces and encourages our faith. The deacons continued to meet regularly to pray and share support needs, and their faithful work during this period is commended.

FINANCIAL REVIEW

Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

Statement of the Charity's Policy on Reserves

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major unexpected cost. A minimum reserves level of Unrestricted Funds has been set at 6 months expenditure; based upon current actual and anticipated expenditure on Ministry, Mission, Church Upkeep and Administration, this reserves level is equivalent to £31,000.

As at 31 December 2023, the church held total reserves of £86,001 of which £76,288 was Unrestricted, £8,226 was Restricted and £1,487 designated for improving social facilities within the church building. Considering the uncertain long-term future of our church ministry, these funds will provide a buffer for the church as we seek to turn around the downward trend in church attendance and income. Moreover, it is the Trustees' wish to allocate 'surplus' funding to the refurbishment of the kitchen and church facilities and a possible upgrade to the church organ in due course.

Financial Status

The welcome arrival of Rev Sue Woodley in December 2022 has had a positive impact upon the life of the Church and there has been a marked increase in attendance at Church services and, indeed, contact with the local community. While there has also been an improvement in income, this has not yet stabilised into a steady state whereby income is keeping pace with expenditure. The Church's current resources from Unrestricted income is sufficient to meet its outgoings for at least the next year; however, the long-term financial future is less assured.

The financial results for the year are set out in the accompanying Financial Statement below.

The 2023 accounts passed the thorough independent check satisfactorily, with no observations or qualifications recorded. The Trustees are kept fully apprised each month as to the financial status of the church; Church Members receive regular updates through Church Members' meetings.

Principal Funding Sources

The Church is totally self-funding, relying upon offerings and donations from church members and friends, together with occasional legacies and some limited rental income from the use of the church hall. The church membership is mainly retired and not wealthy. During 2023, the Church had 4 main funding sources; these were:

- Offerings. Monthly, weekly and occasional offerings by Church members, friends and visitors totalled £30,204; Gift Aid remuneration on offerings brought in an additional £5,000. Thus, offerings totalled £35,204 in 2023 – an increase of £7,974 (29%) over funds received in 2022.
- Legacies and Donations. A legacy of £162 was received and unsolicited donations to the church general fund totalled £1,628; a total of £1,790, compared with £1,804 in 2022.
- Investments. £1,654 was received in interest from the Church's investments with the Baptist Union Corporation and Lloyds Bank; thus, an increase of £914 (124%) over interest received in 2022.
- Other Income. Additional donations totalling £2,876 were received from the missional activities of Open4U (£2,238) and church coffee mornings (£638), together with £500 from ministerial services for funerals and a refund of £326 for overpaid utility fees at the Manse. Rent from the hire of the Church Hall to external community groups raised £560. Feed-in-Tariff payments from solar panels installed at the Manse raised a further £789. Thus, the total Other Income received was £5,051 – an increase of £1,763 (54%) over that received in 2022.

Income

Total receipts of Unrestricted funds were £43,196, of which £1,654 was investment income, plus £524 of designated funds. Restricted donations of £8,809 were raised for other causes as detailed in the Financial Statement below.

Expenditure

Expenditure during the year amounted to £67,798 of which £9,375 was Restricted monies. The cost of ministry, including stipend, Manse costs, visiting ministers' expenses was £32,264 in 2023. During the year, £15,255 (comprising £5,880 of Unrestricted funds and £9,375 Restricted monies) was spent on mission including gifts made to BU Home Mission, BMS World Mission, three Baptist Colleges (Regents Park, Bristol and the Northern Baptist College), Gloucestershire Historic Churches Trust, the BMS Birthday Scheme, World Vision, DEC Earthquake appeal, Tearfund, Headspace (a local children's mental health & wellbeing charity), Teams4U Shoeboxes, Cotswold Friends, Kate's Home Nursing, Sunflowers Suicide Bereavement Support, Bourton Primary Academy and the Sam Pilger Trust. £18,188 was spent on the maintenance and upkeep of the church building and facilities, including a further upgrade to the church audio system. Finally, £2,091 was spent on Administration.

In April 2023, fifty stacking chairs were ordered and paid for at a cost of £2,557 from a furnishings company in Cheadle, Cheshire, with a forecast delivery date of late May 2023. However, to date (March 2024), the company have failed to deliver the order, despite regular hastening from the Church and unfulfilled promises from the company.

Remuneration of Trustees

With the exception of the Minister, all Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity. Out-of-pocket expenses, necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity, are reimbursed at cost.

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation owned by the church.

Assets & Liabilities

As can be seen from the Statement of Assets & Liabilities, the current account balance at 31st December 2023 stood at £1,178; this, together with the Business Instant Access savings account of £32,183 and the BUC accounts of £52,640, gave total cash and investment assets of £86,001, a reduction of £15,269 over the year.

Statutory Statements on Liabilities

Particulars of Outstanding Guarantee Given by the Charity

The Church received a Community Support Donation of £503 from the Mid-counties Co-operative in May 2020. Following the delays occasioned by the pandemic lockdowns and the previous lack of youth worker resources, this Restricted money was subsequently spent during 2023 on the purchase of items in support of the Church's children's activities.

Particulars of Outstanding Debt

The Church has no outstanding debts – the previous debt to the Baptist Pension Scheme having been cleared in December 2022.

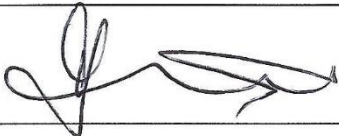
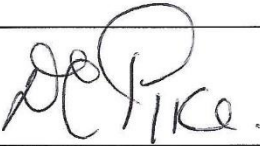
Financial Statement for the Year Ended 31 December 2023

The Independent Examiner’s Report and the Receipts and Payment account, together with the Statement of Assets and Liabilities, are shown below.

DECLARATION

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees:

Signatures:		
Full Name:	Tim Newstead	Dawn Pike
Position:	Church Treasurer	Church Deacon
Date:	14 / 3 / 2024	14 / 3 / 2024



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Bourton-on-the-Water Baptist Church

On accounts for the year
ended

31 December 2023

Charity no
(if any)

1189877

Set out on pages

1-3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2023**

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below.*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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 order to enable a proper understanding of the accounts to be reached.

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

Signed:

Date:

11.3.2024

Name:

KEVAN TAYLOR

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

FCA

Address:

Ashfield House, Clapton-on-the-Hill, Cheltenham GL54 2LG

GENERAL RECEIPTS AND PAYMENT ACCOUNT

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022
Receipts						
Weekly/Monthly Offerings	1	£ 30,204.14			£ 30,204.14	£ 22,222.33
Income tax recovered on gifts (Gift Aid)		£ 5,000.22			£ 5,000.22	£ 5,037.88
Donations and other income	2	£ 6,316.94	£ 524.24	£ -	£ 6,841.18	£ 17,168.00
Investment income	3	£ 1,653.65			£ 1,653.65	£ 740.19
Raised for other causes	4	£ 20.48		£ 8,809.33	£ 8,829.81	£ 2,409.34
		£ 43,195.43	£ 524.24	£ 8,809.33	£ 52,529.00	£ 47,577.74
Payments						
Ministry	5	£ 32,263.70		£ -	£ 32,263.70	£ 19,845.80
Mission	6	£ 5,880.44	£ -	£ 9,374.97	£ 15,255.41	£ 9,520.34
Upkeep of church premises	7	£ 18,187.93	£ -	£ -	£ 18,187.93	£ 17,440.43
Administration	8	£ 2,090.62			£ 2,090.62	£ 1,271.17
		£ 58,422.69	£ -	£ 9,374.97	£ 67,797.66	£ 48,077.74
Surplus (deficit) for the year		(£ 15,227.26)	£ 524.24	(£ 565.64)	(£ 15,268.66)	(£ 500.00)
Balance brought forward		£ 91,515.65	£ 963.09	£ 8,791.20	£ 101,269.94	£ 101,769.94
Balance carried forward		£ 76,288.39	£ 1,487.33	£ 8,225.56	£ 86,001.28	£ 101,269.94

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER

				Total 2023	Total 2022
ASSETS					
Bank and other cash balances		£ 76,288.39	£ 1,487.33	£ 8,225.56	£ 86,001.28
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:					
Baptist Union Corporation Deposit Accounts	9a	£ 52,640.13	£ -	£ -	£ 52,640.13
Lloyds Bank PLC Business Instant Access Account		£ 22,469.87	£ 1,487.33	£ 8,225.56	£ 32,182.76
Lloyds Bank PLC Current Account		£ 1,178.39		£ -	£ 1,178.39
Total		£ 76,288.39	£ 1,487.33	£ 8,225.56	£ 86,001.28
ITEMS NOT IN THE BOOKS OF ACCOUNT					
Other monetary assets	9b			£ -	£ -
Non-monetary assets:				£ -	£ -
Held for investment purposes	10a			£ -	£ -
Held for Church's own use	10b			£ 4,826,983.00	£ 4,309,805.00
LIABILITIES					
Current	11a			£ -	£ -
Long-term Loans	11b			£ -	£ -

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011.

Funds held by the Church:

Unrestricted Funds: Funds which are expendable at the discretion of the Trustees (Deacons).
Designated Funds: Unrestricted Funds earmarked by the Trustees for specific purposes or projects.
Restricted Funds: Funds which can be used only for particular specific purposes or projects.
Comprising as at 31st December:

	2023	2022
Youth Work:	£ 6,205.56	£ 6,771.20
Legacies:	£ 2,000.00	£ 2,000.00
Organ Fund:	£ 20.00	£ 20.00
Special Offerings:	£ -	£ -
Total:	£ 8,225.56	£ 8,791.20

RECEIPTS

1. Weekly offerings:

Gift Aided Offering
Cash

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022
	£ 20,610.00			£ 20,610.00	£ 13,045.00
	£ 9,594.14			£ 9,594.14	£ 9,177.33
	£ 30,204.14	£ -	£ -	£ 30,204.14	£ 22,222.33

2. Donations and other income:

Mission (Open4U)
Donations
Manse Income (including Manse rental income in 2022 and FIT)
Catering proceeds
Rents and contributions for use of premises
Pastoral Fund
Miscellaneous & Refunds
Legacies & Memorial gifts
Organ Fund

	£ 2,237.73			£ 2,237.73	£ 1,995.45
	£ 1,627.58			£ 1,627.58	£ 804.14
	£ 788.54			£ 788.54	£ 12,391.39
	£ 113.98	£ 524.24		£ 638.22	£ 261.20
	£ 560.00			£ 560.00	£ 620.00
	£ 500.00			£ 500.00	£ -
	£ 326.61			£ 326.61	£ 95.82
	£ 162.50			£ 162.50	£ 1,000.00
	£ -			£ -	£ -
	£ 6,316.94	£ 524.24	£ -	£ 6,841.18	£ 17,168.00

3. Investment income:

BUC 3-Month Notice Account NB016
Lloyds Bank interest (Business Instant Access account)
BUC 1-Year Fixed Rate Account G02B002
BUC 7-Day Notice Account G8029

	£ 1,097.96			£ 1,097.96	£ 455.91
	£ 363.77			£ 363.77	£ 30.90
	£ 191.92			£ 191.92	£ 253.38
	£ -			£ -	£ -
	£ 1,653.65	£ -	£ -	£ 1,653.65	£ 740.19

4. Other causes:

DEC Turkey-Syria Earthquake Appeal (Special Offering)
BMS Ukraine Appeal
Headspace (Christmas 2022 Special Offering)
BMS World Mission
BU Home Mission
World Vision Emergency Appeal - Middle East
Cotswold Friends (Christmas 2023 Special Offering)
Tearfund (Big Quiz Night & Special Offering)
Baptist Colleges (£100 each to Regent's, Bristol and Northern)
BMS Birthday Scheme
Kate's Home Nursing (Coffee Morning)
World Vision (sponsorship of Amza Sherka)
Gloucestershire Historic Churches Trust (inc Coffee Morning)
Teams4U Shoe Boxes
Sunflowers Suicide Bereavement Support (Coffee Morning)
Bourton Primary Academy (Community Fun Day 9 Sep 23)
SAM's - Sam Pilger Trust (Coffee Morning)
Tearfund Mozambique Emergency Appeal (Special Offering)
Operation Agri (Harvest Special Offering)
Cobalt Health (Coffee morning Special Offering)

	2023		2022	
	Raised	Given	Raised	Given
	£ 2,156.00	£ 2,293.50	£ -	£ -
	£ 2,000.00	£ 2,000.00	£ 805.00	£ 905.00
	£ 2,000.00	£ 2,000.00	£ 467.67	£ 505.17
	£ 20.48	£ 1,750.00	£ 11.47	£ 2,674.57
	£ -	£ 1,750.00	£ -	£ 2,674.57
	£ 670.00	£ 793.75	£ -	£ -
	£ 540.03	£ 540.03	£ -	£ -
	£ 317.16	£ 317.16	£ -	£ -
	£ -	£ 300.00	£ -	£ 300.00
	£ 280.00	£ 280.00	£ 220.00	£ 220.00
	£ 242.08	£ 242.08	£ -	£ -
	£ -	£ 225.00	£ -	£ 225.00
	£ 114.06	£ 214.06	£ 63.30	£ 213.30
	£ 162.00	£ 162.00	£ 162.55	£ 162.55
	£ 141.50	£ 141.50	£ -	£ -
	£ 100.00	£ 100.00	£ -	£ -
	£ 86.50	£ 86.50	£ -	£ -
	£ -	£ -	£ 449.00	£ 505.75
	£ -	£ -	£ 126.40	£ 126.40
	£ -	£ -	£ 103.95	£ 103.95
	£ 8,829.81	£ 13,195.58	£ 2,409.34	£ 8,616.26

PAYMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022
5. Ministry:					
Minister's Stipend	£ 26,499.96			£ 26,499.96	£ 2,062.50
Manse Council Tax	£ 3,036.34			£ 3,036.34	£ 378.03
Manse repairs and expenses	£ 996.73			£ 996.73	£ 1,797.15
Minister's Travel	£ 736.85			£ 736.85	£ 158.40
Manse Insurance	£ 466.51			£ 466.51	£ 526.51
Manse Telephone & Broadband	£ 459.01			£ 459.01	£ 69.11
Pulpit supplies (visiting Ministers' expenses)	£ 68.30			£ 68.30	£ 271.30
Pension contribution	£ -			£ -	£ 13,329.45
Youth Work	£ -		£ -	£ -	£ 1,253.35
	£ 32,263.70	£ -	£ -	£ 32,263.70	£ 19,845.80
6. Mission:					
Given to other causes (as per Note 4)	£ 4,386.25		£ 8,809.33	£ 13,195.58	£ 8,616.26
Mission (Catering supplies / Ministry items)	£ 1,199.19		£ 565.64	£ 1,764.83	£ 601.58
BU Assembly / WEBNet Conferences / Training	£ 285.00			£ 285.00	£ 280.00
Pastoral Fund	£ 10.00			£ 10.00	£ 22.50
	£ 5,880.44	£ -	£ 9,374.97	£ 15,255.41	£ 9,520.34
7. Upkeep of church premises:					
Major Expenditure/Sound System Upgrade	£ 5,931.29			£ 5,931.29	£ 6,090.49
Church Building & Contents Insurance	£ 3,701.67			£ 3,701.67	£ 3,488.67
Electricity, Gas and Water	£ 3,122.18			£ 3,122.18	£ 2,369.34
Cleaning	£ 2,894.63			£ 2,894.63	£ 2,510.38
Church repairs & maintenance	£ 1,902.16			£ 1,902.16	£ 2,663.55
Organ/piano	£ 636.00			£ 636.00	£ 318.00
	£ 18,187.93	£ -	£ -	£ 18,187.93	£ 17,440.43
8. Administration:					
Licences - TV, CCLI & Easy Worship software	£ 840.94			£ 840.94	£ 546.89
Church Telephone and Broadband	£ 413.59			£ 413.59	£ 311.57
Subscriptions	£ 314.84			£ 314.84	£ 263.69
Printing, stationery and postage	£ 189.15			£ 189.15	£ 13.92
WEBA Payroll fee	£ 182.10			£ 182.10	£ 135.10
Miscellaneous & Refunds	£ 150.00			£ 150.00	£ -
	£ 2,090.62	£ -	£ -	£ 2,090.62	£ 1,271.17
9. Other monetary assets:					
(a) Term Deposits:					
BUC 3-Month Notice Account NB016	£ 26,858.11			£ 26,858.11	£ 25,760.15
BUC 1-Year Fixed Term Account G02B002	£ 25,782.02			£ 25,782.02	£ 25,590.10
BUC 7-Day Notice Account GB029	£ -			£ -	£ -
	£ 52,640.13	£ -	£ -	£ 52,640.13	£ 51,350.25
(b) Debtors					
Stocks and shares				£ -	£ -
	£ -	£ -	£ -	£ -	£ -
10. Non-monetary assets:					
(a) Held for investment purposes:					
(b) Held for the Church's own use:					
Church (Insured value as at September renewal)				£ 3,882,000.00	£ 3,466,071.00
Church fixtures, furniture and equipment (Insured value as at September renewal)				£ 438,333.00	£ 391,368.00
Manse (Insured value as at September renewal)				£ 488,842.00	£ 436,466.00
Manse contents - fixtures & fittings (Insured value as at September renewal)				£ 17,808.00	£ 15,900.00
				£ 4,826,983.00	£ 4,309,805.00
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation Ltd): Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA and Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The Church also owns fixtures, furniture and equipment.					
11. Liabilities					
(a) Current:					
				£ -	£ -
				£ -	£ -
				£ -	£ -
(b) Long-term loans:					
				£ -	£ -
				£ -	£ -

The general receipts and payments account and statement of assets and liabilities set out above relating to the year ended 31 December 2023 are as approved by the church deacons.

Signed:



Name:

J NEWSTEAD

Appointment:

Church Treasurer

Date:

27 January 2024

BOURTON ON THE WATER BAPTIST CHURCH

England & Wales - Charity number 1189877

Accounts



REPORT OF THE TRUSTEES OF BOURTON-ON-THE-WATER BAPTIST CHURCH
(ALSO KNOWN AS BOURTON BAPTIST CHURCH)
FOR THE YEAR ENDED 31ST DECEMBER 2022

The Trustees present their report, together with the financial statements of the charity, for the year ended 31st December 2022.

REFERENCE AND ADMINISTRATIVE INFORMATION

Address

Bourton-on-the-Water Baptist Church
Station Road, Bourton-on-the-Water, CHELTENHAM, Gloucestershire, GL54 2AA

Website: www.bourtonbaptist.co.uk

Charity Status

Bourton-on-the-Water Baptist Church (Bourton Baptist Church), formerly an 'Excepted Charity' under section 30(2)(b) of the Charities Act 2011, became a Registered Charity on 10 June 2020 and a Charitable Incorporated Organisation (CIO) on 1 January 2021. Its Registered Charity No is 1189877.

Managing Trustees

The Church is administered by the Diaconate, who are the Managing Trustees of the Charity, comprising:

- Minister and Chairman: Rev Susan Woodley – with effect from 1 December 2022
- Church Secretary: Post currently vacant
- Church Treasurer: Mr Timothy Newstead
- Deacons: Mrs Philippa Duckmanton
Mrs Susan Handy
Mrs Dawn Pike

Principal Advisors

Bankers:	Lloyds Bank plc, High Street, Moreton-in-Marsh, GL56 0AY.
Independent Examiner:	Mr Kevan Taylor FCA, Ashfield House, Clapton-on-the-Hill, Cheltenham, GL54 2LG
Regional Minister:	Rev Alisdair Longwill, Little Stoke Baptist Church, Little Stoke, Bristol, BS34 6JW

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Church's Governing Document, its Constitution, is in line with the Approved Governing Document for the Baptist Union of Great Britain (BUGB) Churches agreed with the Charity Commission. The Constitution was adopted by Bourton-on-the-Water Baptist Church at a Special Church Members Meeting held on 5th June 2020 in preparation for it becoming a CIO. The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA and the Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The church also owns fixtures, furniture and equipment.

Recruitment and Appointment of Trustees

Deacons, who are the managing Trustees of the charity, are chosen from among existing church members who show the reality of their faith by the consistency of their Christian character and their loyalty to the cause of Jesus Christ. The Diaconate will normally consist of one elected deacon for ten members or part thereof, plus the Church Secretary and Treasurer who, by right of their office, will be members of the diaconate and will accept all the responsibilities of a deacon. The election of deacons takes place at the Annual Church Members' Meeting. Nominees for the Diaconate, including the Secretary and Treasurer, must secure a vote of at least 60% of those members present and eligible to vote. The Minister automatically becomes a Trustee when appointed to serve the church. As at 1st January 2022, the Church membership numbered 27.

Organisational Structure

The Church is governed and regulated by its own church members where all aspects of the work of the Church are subject to the approval of the Church Members' Meeting which is held four times annually. The Minister of the Church is a paid managing Trustee and, together with the Deacons, gives leadership to the Church. The Deacons assist the Minister in her role and are also responsible for preparing the business for Church Members'

Meetings. Following the resignation of the previous minister in April 2021, the Church was led by the four remaining Deacons; similarly, the responsibilities of the Church Secretary have been shared among the Deacons following the Secretary's departure. Rev Susan Woodley was appointed as Minister with effect from 1 December 2022; the post of Church Secretary remains vacant.

Church Affiliations

Bourton-on-the-Water Baptist Church is a member of the Baptist Union of Great Britain (BUGB) and the West of England Baptist Network (WEBNet). The Church pays an annual subscription to BUGB based upon its membership numbers and makes regular monthly donations to the BUGB Home Mission Fund through WEBNet and to the Baptist Missionary Society World Mission. Further information can be found at the BU website - www.baptist.org.uk/Groups/220484/Who_are_Baptists.aspx

OBJECTIVES AND ACTIVITIES

Aim and Purposes

Bourton Baptist Church, the deacons and members have the responsibility, along with the Minister, in promoting the mission of the church, pastoral, evangelistic, social and ecumenical, to the community of Bourton on the Water and the nearby surrounding areas.

The Deacons are also specifically responsible for the maintenance of the Church Building in Station Road, Bourton on the Water, and the Manse (Minister's house) at 59 Roman Way, Bourton on the Water.

Objectives and Activities

For Baptists the concept of a family is important. The church is not so much a particular place or building, but rather a family of believers, committed to Christ, to one another and to the service of God in the world. We long for people to know Jesus, to be transformed by knowing Him, and for us all to bless our communities by His work within us; this is why we exist.

The activities of the church over the past year have been influenced by the after-effects of the COVID-19 pandemic and the lack of personnel resources, including a minister. Nevertheless, activities which were reintroduced gradually following the lockdowns continued to gather pace in terms of numbers attending both gathered worship on Sunday mornings and the community group, Open4U, on Thursdays. From early in 2022, the church has hosted a mother and toddler group 'Toddler Time' - a government initiative sponsored by the Aspire Foundation to provide early years services for families with young children. In addition, regular Bible study meetings are held weekly at the church and twice monthly within a house group.

Achievements and Performance

Bourton Baptist Church provides worship on Sunday, with Communion of the Lord's Supper on a regular basis, plus other activities through the week providing friendship and

community, worship, reading the Bible, and prayer. Church Members meetings and small Bible study groups are held regularly.

As a church, having been without a Minister for some 20 months, we were delighted with the appointment of our new Pastor, Rev Sue Woodley, in December. We have been especially grateful to all those – particularly Mrs Sue Handy – for stepping in and leading our worship while the search for a new minister continued.

We had regular contact with approximately 60 people who were connected to the church through worship and the community activities that normally run during the week. Following the COVID-19 pandemic, the numbers regularly attending services fell significantly to 12-20 worshippers. However, despite being without a resident minister for much of the year, attendance improved slightly during 2022 and we have been greatly encouraged by a recent further upturn in numbers attending the church since the appointment of our new minister, with an average of 25-30 people. The Trustees have been extremely grateful for the support shown by Church Members and Friends of the Church during a difficult period.

We recognise that God is at work in this world and that it is our task to join His mission, wherever this may be. We know we are called to love our neighbour, and Jesus has a particular heart for the marginalised. Bourton Baptist Church hosts the North Cotswold Foodbank (supported by the Trussell Trust) on a weekly basis.

Mission and Evangelism

Helping those in need is a demonstration of our faith and, throughout the year, many of the church members have continued to act as a wider pastoral team, regularly contacting and supporting the church community and people in the area with conversation and care. Much informal support between members and friends has also been part of this period, with a continued emphasis on caring for our actual neighbours to ensure support for everyone.

In addition, the church provides financial support to the work of Baptist Union Home Mission and BMS overseas mission work, as well as many other charities, such as Tearfund, that provide support through faith. Our giving is outlined in our financial summary below.

Volunteers

The valuable support of volunteers cannot be overstated - the Church simply could not function without them and we would like to thank all those who work so hard to make our church the friendly and welcoming community it is. The work that the volunteers undertake is wide-ranging, from leading worship services, running Bible Study groups, serving at Open4U and coffee mornings, to arranging flower displays, helping with the toddler group, assisting at church services and undertaking the numerous administrative tasks to keep the church functioning. We also recognise the invaluable support shown by members and friends to each other within the church family – a practical demonstration of Christian love in action which reinforces and encourages our faith. The deacons continued to meet weekly to pray and share support needs, and their faithful work during this period is commended.

FINANCIAL REVIEW

Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

Statement of the Charity's Policy on Reserves

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major unexpected cost. A minimum reserves level of Unrestricted Funds has been set at 6 months expenditure; based upon current actual and anticipated expenditure on Ministry, Mission, Church Upkeep and Administration, this reserves level is equivalent to £27,000.

As at 31 December 2022, the church held total reserves of £101,270 of which £91,516 was Unrestricted, £8,791 was Restricted and £963 designated for improving social facilities within the church building. Considering the uncertain long-term future of our church ministry, these funds will provide a buffer for the church as we seek, following the appointment of our new minister, to turn around the downward trend in church attendance and income. Moreover, it is the Trustees' wish to allocate 'surplus' funding to the refurbishment of the kitchen and church facilities and a possible upgrade to the church organ in due course.

Financial Status

In common with many churches, Bourton on the Water Baptist Church has been affected by the after-effects of the COVID-19 pandemic, with some folk taking time to feel comfortable returning to weekly gathered worship and other church events. This, coupled with the loss of at least two main benefactors, had a significant impact in the church's income. However, the appointment of our new minister with effect from 1 December 2022 gives cause for renewed hope of increasing attendances and a commensurate improvement in revenue. Following the resignation and departure of our previous minister in April 2021, the Church Manse was let on an Assured Shorthold Tenancy through a local Estate Agent, which enabled us to accrue rental income until our tenant's departure at the end of September 2022.

The Church's current resources from Unrestricted income is sufficient to meet its outgoings for at least the next year; all the indications are that this will remain the case for the foreseeable future. The financial results for the year are set out in the accompanying Financial Statement below.

The 2022 accounts passed the thorough independent check satisfactorily, with no observations or qualifications recorded. The Trustees are kept fully apprised each month as to the financial status of the church; Church Members receive regular updates.

Principal Funding Sources

The Church is totally self-funding, relying upon offerings and donations from church members and friends, together with occasional legacies, some limited rental income from the use of the church hall and, for the period May 2021 to September 2022, income from letting the Church Manse. The church membership is mainly retired and not wealthy. During 2022, the church had 4 main funding sources; these were:

- Offerings. Monthly, weekly and occasional offerings by church members, friends and visitors. These monies totalled £22,222 in 2021 a reduction of £8,646 (28%) from £30,868 in 2021. Gift Aid remuneration on offerings brought in an additional £5,038 in 2022.
- Rental Income. Letting of the Church Manse realised rental income of £12,391, net of Agent's fees but including Feed-in-Tariff payments of £315 from solar panels installed at the Manse. Rent from the hire of the Church Hall to external community groups raised £620 compared to £580 in 2021.
- Legacies and Donations. A legacy of £1,000 was received and unsolicited donations to the church general fund totalled £804.
- Other Income. Additional donations totalling £2,256 were received from the missional activities of Open4U (£1,995) and church coffee mornings (£261). £740 was received in interest from the Church's investments with the Baptist Union Corporation and Lloyds Bank. A refund of £96 was received from our Manse insurance following the reoccupation of the Manse by our newly appointed minister. Thus, the total Other Income received was £3,092.

Income

Total receipts of Unrestricted funds were £45,167, of which £740 was investment income. Restricted donations of £2,409 were also received and are detailed in the Financial Statement below.

Expenditure

Expenditure during the year amounted to £48,078 of which £4,151 was Restricted monies and £25 Designated funds. The cost of ministry, including stipend, Manse costs, visiting ministers' expenses and significant pension costs from a triggered 'cessation event' was £19,846 in 2022. During the year, £9,520 was spent on mission including gifts made to BU Home Mission, BMS World Mission, three Baptist Colleges (Regents Park, Bristol and the Northern Baptist College), Gloucestershire Historic Churches Trust, the BMS Birthday Scheme, World Vision, Tearfund, Headspace (a local children's mental health & wellbeing charity), Teams4U Shoeboxes, Operation Agri and Cobalt Health. £17,440 was spent on the maintenance and upkeep of the church building and facilities, including an upgrade of the church audio system. Finally, £1,271 was spent on Administration.

Remuneration of Trustees

With the exception of the Minister, all Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity. Out-of-pocket expenses, necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity, are reimbursed at cost.

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation owned by the church.

Assets & Liabilities

As can be seen from the Statement of Assets & Liabilities, the current account balance at 31st December 2022 stood at £1,601; this, together with the Business Instant Access savings account of £48,319 and the BUC accounts of £51,350, gave total cash and investment assets of £101,270, a reduction of exactly £500 over the year. The net result for the year was an excess of receipts over payments of £1,278 of Unrestricted funds and a reduction of £25 in the balance of Designated funds.

Statutory Statements on Liabilities

Particulars of Outstanding Guarantee Given by the Charity

The Church received a Community Support Donation of £503 from the Mid-counties Co-operative in May 2020 towards the purchase of items in support of the Church Youth Club. Owing to the pandemic lockdowns and the lack of youth worker resources, this money has not yet been spent, but remains as a Restricted fund.

Particulars of Outstanding Debt

The Church was a participating employer within the Defined Benefit (DB) section of the Baptist Pension Scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. Following our previous minister's departure in April 2021, we were granted a one-year Period of Grace, which was extended to 3 years, until April 2024.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

The appointment of our new minister, who is not a member of the Baptist Pension Scheme, in December 2022 triggered a 'cessation event' with the debt calculated as at April 2021, the date of our previous minister's leaving. The total estimated debt was calculated as £16,100 which included £3,500 attributed to cessation costs. Over the Period of Grace, Deficit Recovery contributions amounting to £4,962.91 were paid, which left a final settlement of £11,137; this was paid on 19 December 2022, thus releasing the Church from the liability.


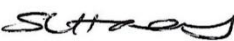
Financial Statement for the Year Ended 31 December 2022

The Independent Examiner's Report and the Receipts and Payment account, together with the Statement of Assets and Liabilities, are shown below.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signatures:		
Full Name:	Tim Newstead	Sue Handy
Position:	Church Treasurer	Church Deacon
Date:	8/3/2023	8/3/2023



Section A

Independent Examiner's Report

Report to the trustees/ members of	Charity Name Bourton-on-the-Water Baptist Church		
On accounts for the year ended	31 December 2022	Charity no (if any)	1189877
Set out on pages	1-3 <small>(remember to include the page numbers of additional sheets)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2022**

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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 order to enable a proper understanding of the accounts to be reached.

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

Signed:  Date: **10.2.2023**

Name: **KEVAN TAYLOR**

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

Address: **Ashfield House, Clapton-on-the-Hill, Cheltenham GL54 2LG**

GENERAL RECEIPTS AND PAYMENT ACCOUNT

Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
Receipts					
Weekly/Monthly Offerings	1	£ 22,222.33		£ 22,222.33	£ 30,867.67
Income tax recovered on gifts (Gift Aid)		£ 5,037.88		£ 5,037.88	£ 4,946.90
Donations and other income	2	£ 17,168.00	£ -	£ 17,168.00	£ 12,580.61
Investment income	3	£ 740.19		£ 740.19	£ 456.07
Raised for other causes	4	£ 11.47	£ 2,397.87	£ 2,409.34	£ 2,181.62
		£ 45,179.87	£ -	£ 45,179.87	£ 51,032.87
Payments					
Ministry	5	£ 18,592.45	£ 1,253.35	£ 19,845.80	£ 13,703.52
Mission	6	£ 7,122.47	£ -	£ 7,122.47	£ 11,060.69
Upkeep of church premises	7	£ 16,915.90	£ 24.53	£ 16,940.43	£ 12,791.73
Administration	8	£ 1,271.17		£ 1,271.17	£ 1,263.69
		£ 43,901.99	£ 24.53	£ 43,926.52	£ 38,819.63
Surplus (deficit) for the year		£ 1,277.38	(£ 24.53)	£ 1,252.85	£ 12,213.24
Balance brought forward		£ 90,237.77	£ 987.62	£ 91,225.39	£ 89,556.70
Balance carried forward		£ 91,515.65	£ 963.09	£ 92,478.74	£ 101,769.94

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER

	Total 2022	Total 2021
ASSETS		
Bank and other cash balances	£ 91,515.65	£ 101,769.94
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:		
Lloyds Bank PLC Current Account	£ 1,097.25	£ 1,840.89
Lloyds Bank PLC Business Instant Access Account	£ 39,068.15	£ 49,288.09
Baptist Union Corporation Deposit Accounts	£ 51,350.25	£ 50,640.96
Total	£ 91,515.65	£ 101,769.94
ITEMS NOT IN THE BOOKS OF ACCOUNT		
Other monetary assets	£ -	£ -
Non-monetary assets: Held for investment purposes	£ -	£ -
Held for Church's own use	£ 4,309,805.00	£ 3,997,674.00
LIABILITIES		
Current	£ -	£ 10,800.00
Long-term Loans	£ -	£ -

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011.

Funds held by the Church:

Unrestricted Funds: Funds which are expendable at the discretion of the Trustees (Deacons).
Designated Funds: Unrestricted Funds earmarked by the Trustees for specific purposes or projects.
Restricted Funds: Funds which can be used only for particular specific purposes or projects.
Comprising as at 31st December:

	2022	2021
Youth Work:	£ -	£ 8,024.55
Legacies:	£ 2,000.00	£ 2,500.00
Organ Fund:	£ 20.00	£ 20.00
Special Offerings:	£ -	£ -
Total:	£ 2,020.00	£ 10,544.55

RECEIPTS

1. Regular offerings:

Gift Aided Offering
Cash

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
£	13,045.00			£ 13,045.00	£ 18,840.00
£	9,177.33			£ 9,177.33	£ 12,027.67
£	22,222.33	£ -	£ -	£ 22,222.33	£ 30,867.67

2. Donations and other income:

Manse Rental Income (net of refunds & Agent's expenses)
Mission (Open4U, Women's Meeting)
Legacies & Memorial gifts
Donations
Rents and contributions for use of premises
Catering proceeds
Miscellaneous & Refunds
Pastoral Fund

£	12,391.39			£ 12,391.39	£ 10,267.85
£	1,995.45			£ 1,995.45	£ 740.13
£	1,000.00			£ 1,000.00	£ -
£	804.14			£ 804.14	£ 745.22
£	620.00			£ 620.00	£ 580.00
£	261.20			£ 261.20	£ -
£	95.82			£ 95.82	£ 20.41
£	-			£ -	£ 227.00
£	17,168.00	£ -	£ -	£ 17,168.00	£ 12,580.61

3. Investment income:

BUC 3-Month Notice Account NB016
BUC 1-Year Fixed Rate Account G02B002
Lloyds Bank Interest (Business Instant Access account)
BUC 7-Day Notice Account GB029

£	455.91			£ 455.91	£ 115.17
£	253.38			£ 253.38	£ 336.72
£	30.90			£ 30.90	£ 4.18
£	-			£ -	£ -
£	740.19	£ -	£ -	£ 740.19	£ 456.07

4. Other causes:

BMS World Mission
BU Home Mission
BMS Ukraine Appeal
Tearfund Mozambique Emergency Appeal (Special Offering)
Headspace (Christmas 2022 Special Offering)
Baptist Colleges (£100 each to Regent's, Bristol and Northern)
World Vision (Sponsorship of Amza Sherka)
BMS Birthday Scheme
Gloucestershire Historic Churches Trust (inc Coffee Morning)
Teams4U Shoe Boxes
Operation Agri (Harvest Special Offering)
Cobalt Health (Coffee morning Special Offering)
Barnabas Fund (Christmas 2020 Special Offering)
Minister's Farewell
World Vision (Christmas 2021 Special Offering)
Tearfund Afghanistan Emergency Appeal (Special Offering)
Baptist Assembly Online (Vaccines for Nepal)

	2022		2021	
	Raised	Given	Raised	Given
£	11.47	£ 2,674.57	£ 40.68	£ 2,774.00
		£ 2,674.57	£ -	£ 2,774.00
£	805.00	£ 905.00	£ -	£ -
£	449.00	£ 505.75	£ -	£ -
£	467.67	£ 505.17	£ -	£ -
		£ 300.00	£ -	£ 300.00
		£ 225.00	£ 67.50	£ 835.50
£	220.00	£ 220.00	£ 190.00	£ 200.00
£	63.30	£ 213.30	£ 22.79	£ 172.79
£	162.55	£ 162.55	£ -	£ -
£	126.40	£ 126.40	£ 177.00	£ 177.00
£	103.95	£ 103.95	£ -	£ -
			£ 257.50	£ 932.50
			£ 825.00	£ 825.00
			£ 583.65	£ 736.06
			£ 17.50	£ 517.50
			£ -	£ 500.00
£	2,409.34	£ 8,616.26	£ 2,181.62	£ 10,744.35

PAYMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
5. Ministry:					
Pension contribution	£ 13,329.45			£ 13,329.45	£ 4,464.90
Minister's Stipend	£ 2,062.50			£ 2,062.50	£ 6,439.13
Manse repairs and expenses	£ 1,797.15			£ 1,797.15	£ 1,434.83
Youth Worker's salary	£ -		£ 1,253.35	£ 1,253.35	£ -
Manse Insurance	£ 526.51			£ 526.51	£ 525.21
Manse Council Tax	£ 378.03			£ 378.03	£ 688.55
Pulpit supplies (visiting Ministers' expenses)	£ 271.30			£ 271.30	£ 150.90
Minister's Travel	£ 158.40			£ 158.40	£ -
Manse Telephone & Broadband	£ 69.11			£ 69.11	£ -
	£ 18,592.45	£ -	£ 1,253.35	£ 19,845.80	£ 13,703.52
6. Mission:					
Given to other causes (as per Note 4)	£ 6,218.39		£ 2,397.87	£ 8,616.26	£ 10,744.35
Mission (Catering supplies / Ministry items)	£ 601.58			£ 601.58	£ 192.26
WEBNet Conferences / Training	£ 280.00			£ 280.00	£ 55.00
Pastoral Fund	£ 22.50			£ 22.50	£ 69.08
	£ 7,122.47	£ -	£ 2,397.87	£ 9,520.34	£ 11,060.69
7. Upkeep of church premises:					
Sound system upgrade	£ 6,090.49			£ 6,090.49	£ -
Church Building & Contents Insurance	£ 3,488.67			£ 3,488.67	£ 3,236.43
Church repairs & maintenance	£ 2,139.02	£ 24.53	£ 500.00	£ 2,663.55	£ 5,169.11
Cleaning	£ 2,510.38			£ 2,510.38	£ 1,580.00
Electricity, Gas and Water	£ 2,369.34			£ 2,369.34	£ 2,188.19
Organ/piano	£ 318.00			£ 318.00	£ 618.00
	£ 16,915.90	£ 24.53	£ 500.00	£ 17,440.43	£ 12,791.73
8. Administration:					
Licences - TV & CCLI	£ 546.89			£ 546.89	£ 528.16
Church Telephone and Broadband	£ 311.57			£ 311.57	£ -
Subscriptions	£ 263.69			£ 263.69	£ 234.56
WEBA Payroll fee	£ 135.10			£ 135.10	£ 41.25
Printing, stationery and postage	£ 13.92			£ 13.92	£ 142.92
CIO Registration	£ -			£ -	£ 316.80
	£ 1,271.17	£ -	£ -	£ 1,271.17	£ 1,263.69
9. Other monetary assets:					
(a) Term Deposits:					
BUC 7-Day Notice Account GB029	£ -			£ -	£ -
BUC 3-Month Notice Account NB016	£ 25,760.15			£ 25,760.15	£ 25,304.24
BUC 1-Year Fixed Term Account G028002	£ 25,590.10			£ 25,590.10	£ 25,336.72
	£ 51,350.25	£ -	£ -	£ 51,350.25	£ 50,640.96
(b) Debtors					
Stocks and shares				£ -	£ -
	£ -	£ -	£ -	£ -	£ -
10. Non-monetary assets:					
(a) Held for investment purposes:					
				£ -	£ -
(b) Held for the Church's own use:					
Church (Insured value as at Sep 22)				£ 3,466,071.00	£ 3,209,325.00
Church fixtures, furniture and equipment (Insured value as at Sep 22)				£ 391,368.00	£ 369,214.00
Manse (Insured value as at Sep 22)				£ 452,366.00	£ 419,135.00
				£ 4,309,805.00	£ 3,997,674.00
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA and Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The Church also owns fixtures, furniture and equipment.					
11. Liabilities					
(a) Current:					
	<i>Baptist Pension Scheme Automated Debt Estimate as at 31st December</i>			£ -	£ 10,800.00
				£ -	£ -
				£ -	£ 10,800.00
(b) Long-term loans:					
				£ -	£ -
				£ -	£ -

The general receipts and payments account and statement of assets and liabilities set out above relating to the year ended 31 December 2022 are as approved by the Church Deacons.

Signed:



Name:

T J NEWSTEAD

Appointment:

Church Treasurer

Date:

10th February 2023

BOURTON ON THE WATER BAPTIST CHURCH

England & Wales - Charity number 1189877

Accounts



REPORT OF THE TRUSTEES OF BOURTON-ON-THE-WATER BAPTIST CHURCH
(ALSO KNOWN AS BOURTON BAPTIST CHURCH)
FOR THE YEAR ENDED 31ST DECEMBER 2021

The Trustees present their report, together with the financial statements of the charity for the year ended 31st December 2021.

REFERENCE AND ADMINISTRATIVE INFORMATION

Address

Bourton-on-the-Water Baptist Church
Station Road, Bourton-on-the-Water, CHELTENHAM, Gloucestershire, GL54 2AA

Website: www.bourtonbaptist.co.uk

Charity Status

Bourton-on-the-Water Baptist Church (Bourton Baptist Church), formerly an 'Excepted Charity' under section 30(2)(b) of the Charities Act 2011, became a Registered Charity on 10 June 2020 and a Charitable Incorporated Organisation (CIO) on 1 January 2021. Its Registered Charity No is 1189877.

Managing Trustees

The Church is administered by the Diaconate, who are the Managing Trustees of the Charity, comprising:

- Minister and Chairman: Rev Ian Fowler – resigned with effect from 4 April 21
Post currently vacant
- Church Secretary: Mrs Sally Lenihan – resigned as Secretary with effect from 21 March 2021 and as Deacon/Trustee with effect from 31 July 2021. Post currently vacant
- Church Treasurer: Mr Tim Newstead
- Deacons: Mrs Philippa Duckmanton
Mrs Susan Handy with effect from 21 March 21
Mrs Valerie Leach – resigned with effect from 21 March 21
Mrs Dawn Pike

Principal Advisors

Bankers:	Lloyds Bank plc, High Street, Moreton-in-Marsh, GL56 0AY.
Independent Examiner:	Mr Kevan Taylor FCA, Ashfield House, Clapton-on-the-Hill, Cheltenham, GL54 2LG
Regional Minister:	Rev Alisdair Longwill, Little Stoke Baptist Church, Little Stoke, Bristol, BS34 6JW
Solicitor:	Ms Safa Murad, Anthony Collins Solicitors LLP, 134 Edmond Street, Birmingham, B3 2ES

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Church's Governing Document, its Constitution, is in line with the Approved Governing Document for the Baptist Union of Great Britain (BUGB) Churches agreed with the Charity Commission. The Constitution was adopted by Bourton-on-the-Water Baptist Church at a Special Church Members Meeting held on 5th June 2020 in preparation for it becoming a CIO. The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA and the Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The church also owns fixtures, furniture and equipment.

Recruitment and Appointment of Trustees

Deacons, who are the managing Trustees of the charity, are chosen from among existing church members who show the reality of their faith by the consistency of their Christian character and their loyalty to the cause of Jesus Christ. The Diaconate will normally consist of one elected deacon for ten members or part thereof, plus the Church Secretary and Treasurer who, by right of their office, will be members of the diaconate and will accept all the responsibilities of a deacon. The election of deacons takes place at the Annual Church Members' Meeting. Nominees for the Diaconate, including the Secretary and Treasurer, must secure a vote of at least 60% of those members present and eligible to vote. The Church membership as at 1st January 2021 was 25. The Trustees participated in a number of external face-to-face and online training sessions during the year.

Organisational Structure

The Church is governed and regulated by its own church members where all aspects of the work of the Church are subject to the approval of the Church Members' Meeting which is normally held bi-monthly. The Minister of the Church is a paid managing Trustee and, together with the Deacons, gives leadership to the Church. The Deacons assist the Minister in his role and are also responsible for preparing the business for Church Members' Meetings. Following the resignation of the Minister, the Church has been led by the four remaining Deacons; similarly, the responsibilities of the Church Secretary have been shared among the Deacons following her departure.

Church Affiliations

Bourton-on-the-Water Baptist Church is a member of the Baptist Union of Great Britain (BUGB) and the West of England Baptist Network (WEBNet). The Church pays an annual subscription to BUGB based upon its membership numbers and also makes regular monthly donations to the BUGB Home Mission Fund through WEBNet and to the Baptist Missionary Society World Mission. Further information can be found at the BU website - www.baptist.org.uk/Groups/220484/Who_are_Baptists.aspx

OBJECTIVES AND ACTIVITIES

Aim and Purposes

Bourton Baptist Church, the deacons and members have the responsibility, along with the Minister, in promoting the mission of the church, pastoral, evangelistic, social and ecumenical, to the village of Bourton on the Water and the nearby surrounding area.

The Deacons are also specifically responsible for the maintenance of the Church Building in Station Road, Bourton on the Water, and the Manse (Minister's house) at 59 Roman Way, Bourton on the Water.

Objectives and Activities

For Baptists the concept of a family is important. The church is not so much a particular place or building, but rather a family of believers, committed to Christ, to one another and to the service of God in the world. We long for people to know Jesus, to be transformed by knowing Him, and for us all to bless our communities by His work within us. This is why we exist. It is summed up in our vision: "To make Christ known, by growing a healthy church in relationship, for God's mission".

The activities of the church over the past year have been heavily influenced by the COVID-19 epidemic and by the changing restrictions and guidelines during this period. In-person activities, which had been suspended since March 2020, were reintroduced gradually from July 2021, including gathering for worship on Sunday mornings and the community group, Open4U on Thursdays.

Achievements and Performance

We recognise that God is at work in this world and that it is our task to join His mission, wherever this may be. We know we are called to love our neighbour, and Jesus has a particular heart for the marginalised. Bourton Baptist Church hosts a local 'Foodbank' on a weekly basis; we also run our own community groups, such as our Open4U drop-in day on a Thursday. Due to personal circumstances affecting leaders, it has not yet been possible to restart other community activities such as our parent and toddler group and youth groups.

Bourton Baptist Church provides worship on Sunday, with Communion of the Lord's Supper on a regular basis, plus other activities through the week providing friendship and community, worship, reading the bible, and prayer. Church Members meetings and small bible study groups are held regularly. During the early part of 2021, most activities took place online or via the telephone (as for much of 2020), but from July 2021 in-person services and other activities were able to resume, which was greatly welcomed by the church family. Although the services were initially streamed from Cirencester Baptist Church due to the lack of a resident minister, 'live' worship led by members of the church was quickly re-instated.

As at 31st December 2021 there were 27 members and approximately 60 people who were connected to the church through the community activities that normally run during the week. Before COVID-19, attendance on a Sunday varied from 10-40 people and for festivals and over Christmas services such as the Carol Service could rise to 80 people. Since re-opening, this number has fallen, with 15-20 people, due to a combination of vulnerable people feeling reluctant to attend and also the inevitable consequence of being without a resident minister.

Mission and Evangelism

Helping those in need is a demonstration of our faith and, during this period, many of the church members have continued to act as a wider pastoral team, regularly contacting and supporting the church community and people in the area with conversation and care. Much informal support between members and friends has also been part of this period, with a continued emphasis on caring for our actual neighbours to ensure support for everyone at this time.

In addition, the church provides financial support to the work of Baptist Union Home Mission and BMS overseas mission work, as well as many other charities, such as Tearfund, that provide support through faith. Our giving is outlined in our financial summary below.

Volunteers

We would like to thank all those who voluntarily work so hard to make our church the friendly and welcoming community it is. This has been particularly important as we have emerged from the COVID-19 pandemic and adjusted to being without a resident minister. The enforced periods of isolation highlighted how important fellowship and friendship are, and how being together strengthens and encourages our faith. The deacons recognised this as they continued to meet weekly to pray and share support needs, and their faithful work during this period is commended.

FINANCIAL REVIEW

Details of Any Funds Materially in Deficit

The Charity has no funds which are materially in deficit.

Statement of the Charity's Policy on Reserves

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major unexpected cost. A minimum reserves level of Unrestricted Funds has been set at 6 months expenditure; based upon current actual and anticipated expenditure on Ministry, Mission, Church Upkeep and Administration, this reserves level is equivalent to £34,000. As at 31 December 2021, the church held total reserves of £101,770 of which £90,238 was unrestricted, £10,545 was restricted and £988 designated for improving social facilities within the church building. In light of the uncertain future of our church ministry, these funds will provide a buffer for the church as we seek to turn around the downward trend in church attendance and income as we wait upon the appointment of a new minister. Moreover, it is the Trustees' wish to allocate 'surplus' funding to the refurbishment of the kitchen and church facilities and a possible upgrade to the church organ in due course.

Financial Status

In common with many churches, Bourton on the Water Baptist Church has been affected by the COVID-19 pandemic, requiring the closure of the church building and a resultant move, for the first 7 months or so of the year, to on-line worship. This significant change saw a decrease in income while still incurring costs associated with the church building and ministry. Since the resignation and departure of our Minister in April 2021, the Church Manse has been let on an Assured Shorthold Tenancy through a local Estate Agent which has enabled us to add some additional rental income. We are very grateful to all those who continue to support the church financially during difficult times.

The Church's current resources from unrestricted income is sufficient to meet its outgoings for at least next year. All the indications are that this will remain the case for the foreseeable future. The financial results for the year are set out in the accompanying financial statement below.

The accounts passed the thorough independent check satisfactorily, with no observations or qualifications recorded. The Trustees are kept fully apprised on a monthly basis as to the financial status of the church; Church Members receive regular updates.

Principal Funding Sources

The Church is totally self-funding, relying upon offerings and donations from church members and friends, together with occasional legacies, some limited rental income from the use of the church hall and, latterly, income from letting the Church Manse. The church

membership is mainly retired and not wealthy. During 2021, the church had 4 main funding sources; these were:

- Offerings. Monthly, weekly and occasional offerings by church members, friends and visitors. These monies totalled £30,868 in 2021 a reduction of £3,908 (11.2%) from £34,776 in 2020. Gift Aid remuneration on offerings brought in an additional £4,947 in 2021.
- Rental Income. Letting of the Church Manse realised rental income of £10,268, net of Agent's fees but including a Council Tax refund of £280. Rent from the hire of the Church Hall to external community groups raised £580 compared to £240 in 2020.
- Legacies and Donations. No legacies were received during the year; unsolicited donations to the church general fund totalled £745.
- Other Income. Additional donations totalling £740 were received from the curtailed missional activities of Open4U and the Women's Meeting following the easing of the pandemic restrictions in the summer of 2021. £456 was received in interest from the Church's investments with the Baptist Union Corporation and Lloyds Bank. £227 was donated by the Minister for a funeral service he undertook in 2020 and a refund of £20 was received on electricity charges. Thus, the total Other Income received was £1,443.

Income

Total receipts of unrestricted funds were £48,892, of which £456 was investment income. restricted donations of £2,141 were also received and are detailed in the Financial Statement.

Expenditure

Expenditure during the year amounted to £38,820 of which £2,814 was restricted monies and £400 designated funds. The cost of ministry, including stipend, pension contributions, Manse costs and visiting ministers' expenses was £13,704 in 2021. During the year, £11,061 was spent on mission including gifts made to BU Home Mission, BMS World Mission, three Baptist Colleges (Regents Park, Bristol and the Northern Baptist College), Gloucestershire Historic Churches Trust, the BMS Birthday Scheme, World Vision, Tearfund, the Barnabas Fund and Operation Agri. £12,792 was spent on the maintenance and upkeep of the church building and facilities. Finally, £1,264 was spent on Administration, of which one-off costs in legal fees of £317 were attributable to the registration of the church as a CIO.

Remuneration of Trustees

With the exception of the Minister, all Trustees act in a voluntary capacity and receive no remuneration or other material benefits from their services to the Charity. Out-of-pocket

expenses necessarily and reasonably incurred by Trustees in promoting the purposes of the Charity are reimbursed at cost.

Assets & Liabilities

As can be seen from the Statement of Assets & Liabilities, the current account balance at 31st December 2021 stood at £1,841; this, together with the Business Instant Access savings account of £49,288, and the BUC accounts of £50,641, gave total cash and investment assets of £101,770. The net result for the year was an excess of receipts over payments of £13,286 of unrestricted funds and a reduction of £400 in the balance of designated funds.

Statutory Statements on Liabilities

Particulars of Outstanding Guarantee Given by the Charity

The Church received a Community Support Donation of £503 from the Mid-counties Co-operative in May 2020 towards the purchase of items in support of the Church Youth Club. Owing to the pandemic lockdowns and the lack of youth worker resources, this money has not yet been spent, but remains as a restricted fund.

Particulars of Outstanding Debt

The church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the Scheme at the year-end, it would have to have made a one-off payment estimated to be £10,800 to meet its statutory obligations to the scheme. The church is continuing to make payments to the scheme in line with the recovery plan. However, following our Minister's departure in April 2021, we have been granted a one-year Period of Grace, extendable to 3 years, until such time as a new minister is appointed. Should the Period of Grace lapse, the employer debt, calculated as at the member's date of leaving, will become immediately payable as the Church will trigger a 'cessation event'.

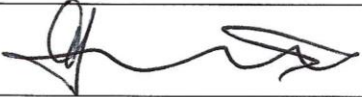

Financial Statement for the Year Ended 31 December 2020

The Independent Examiner's Report and the Receipts and Payment account, together with the Statement of Assets and Liabilities are shown below.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature(s):		
Full Name(s):	Tim Newstead	Sue Handy
Position:	Church Treasurer	Church Deacon
Date:	31 MARCH 2022	31. March 2022



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Bourton-on-the-Water Baptist Church

**On accounts for the year
ended**

31 December 2021

**Charity no
(if any)**

1189877

Set out on pages

1-3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2021**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below*~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 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 order to enable a proper understanding of the accounts to be reached.

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

Signed:

Kevan Taylor

Date:

24. 2. 2022

Name:

KEVAN TAYLOR

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

FCA

Address:

Ashfield House, Clapton-on-the-Hill, Cheltenham, GL54 2LG

GENERAL RECEIPTS AND PAYMENT ACCOUNT

Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
Receipts					
Weekly/Monthly Offerings	£ 30,867.67			£ 30,867.67	£ 34,775.76
Income tax recovered on gifts (Gift Aid)	£ 4,946.90			£ 4,946.90	£ 9,884.52
Donations and other income	£ 12,580.61	£ -	£ -	£ 12,580.61	£ 18,761.29
Investment income	£ 456.07			£ 456.07	£ 151.10
Raised for other causes	£ 40.68		£ 2,140.94	£ 2,181.62	£ 1,544.70
	£ 48,891.93	£ -	£ 2,140.94	£ 51,032.87	£ 65,117.37
Payments					
Ministry	£ 13,703.52		£ -	£ 13,703.52	£ 36,811.79
Mission	£ 8,246.75	£ -	£ 2,813.94	£ 11,060.69	£ 8,051.71
Upkeep of church premises	£ 12,391.72	£ 400.01	£ -	£ 12,791.73	£ 8,550.97
Administration	£ 1,263.69			£ 1,263.69	£ 4,149.31
	£ 35,605.68	£ 400.01	£ 2,813.94	£ 38,819.63	£ 57,563.78
Surplus (deficit) for the year	£ 13,286.25	(£ 400.01)	(£ 673.00)	£ 12,213.24	£ 7,553.59
Balance brought forward	£ 76,951.52	£ 1,387.63	£ 11,217.55	£ 89,556.70	£ 82,003.11
Balance carried forward	£ 90,237.77	£ 987.62	£ 10,544.55	£ 101,769.94	£ 89,556.70

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER

	Total 2021	Total 2020
ASSETS		
Bank and other cash balances	£ 90,237.77	£ 89,556.70
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:		
Lloyds Bank PLC Current Account	£ 1,840.89	£ 1,583.72
Lloyds Bank PLC Business Instant Access Account	£ 37,755.92	£ 37,783.91
Baptist Union Corporation Deposit Accounts	£ 50,640.96	£ 50,189.07
Total	£ 90,237.77	£ 89,556.70
ITEMS NOT IN THE BOOKS OF ACCOUNT		
Other monetary assets	£ -	£ -
Non-monetary assets: Held for investment purposes	£ -	£ -
Held for Church's own use	£ 3,997,674.00	£ 3,783,150.00
LIABILITIES		
Current	£ 10,800.00	£ 20,200.00
Long-term Loans	£ -	£ -

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011.

Funds held by the Church:

Unrestricted Funds: Funds which are expendable at the discretion of the Trustees (Deacons).
Designated Funds: Unrestricted Funds earmarked by the Trustees for specific purposes or projects.
Restricted Funds: Funds which can be used only for particular specific purposes or projects.

Comprising as at 31st December:

	2021	2020
Youth Work:	£ 8,024.55	£ 8,024.55
Legacies:	£ 2,500.00	£ 2,500.00
Organ Fund:	£ 20.00	£ 20.00
Special Offerings:	£ -	£ 618.00
Re-imagine:	£ -	£ 55.00
Total:	£ 10,544.55	£ 11,217.55

RECEIPTS

1. Weekly offerings:

Gift Aided Offering
Cash

Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
£ 18,840.00			£ 18,840.00	£ 25,795.00
£ 12,027.67			£ 12,027.67	£ 8,980.76
£ 30,867.67	£ -	£ -	£ 30,867.67	£ 34,775.76

2. Donations and other income:

Manse Rental Income (net of refunds & Agent's expenses)
Donations
Mission (Open4U, Youth Club, Women's Meeting, Noah's Ark)
Rents and contributions for use of premises
Pastoral Fund
Miscellaneous & Refunds
Legacies & Memorial gifts
Catering proceeds
Organ Fund

£ 10,267.85			£ 10,267.85	£ -
£ 745.22			£ 745.22	£ 1,308.40
£ 740.13			£ 740.13	£ 707.71
£ 580.00			£ 580.00	£ 240.00
£ 227.00			£ 227.00	£ -
£ 20.41			£ 20.41	£ 425.07
£ -			£ -	£ 15,945.00
£ -			£ -	£ 115.11
£ -			£ -	£ 20.00
£ 12,580.61	£ -	£ -	£ 12,580.61	£ 18,761.29

3. Investment income:

BUC 1-Year Fixed Rate Account G02B002
BUC 3-Month Notice Account NB016
Lloyds Bank interest (Business Instant Access account)
BUC 7-Day Notice Account GB029

£ 336.72			£ 336.72	£ -
£ 115.17			£ 115.17	£ 129.67
£ 4.18			£ 4.18	£ 15.57
£ -			£ -	£ 5.86
£ 456.07	£ -	£ -	£ 456.07	£ 151.10

4. Other causes:

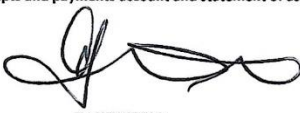
BMS World Mission
BU Home Mission
Barnabas Fund (Christmas 2020 Special Offering)
World Vision (sponsorship of Velson Banda/Amza Sherka)
Minister's Farewell
World Vision (Christmas 2021 Special Offering)
Tearfund Afghanistan Emergency Appeal (Special Offering)
Baptist Assembly Online (Vaccines for Nepal)
Baptist Colleges (£100 each to Regent's, Bristol and Northern)
BMS Birthday Scheme
Operation Agri (Harvest Special Offering)
Gloucestershire Historic Churches Trust (inc Coffee Morning)
Tearfund Coronavirus Emergency Appeal
Tearfund & BMS Harvest Offering (Special Offering)
World Day of Prayer

2021		2020	
Raised	Given	Raised	Given
£ 40.68	£ 2,774.00	£ -	£ 2,500.00
	£ 2,774.00	£ -	£ 3,000.00
£ 257.50	£ 932.50	£ 600.00	
£ 67.50	£ 835.50	£ 8.00	£ 225.00
£ 825.00	£ 825.00		
£ 583.65	£ 736.06		
£ 17.50	£ 517.50		
	£ 500.00		
£ -	£ 300.00	£ -	£ 300.00
£ 190.00	£ 200.00	£ 503.11	£ 493.11
£ 177.00	£ 177.00		
£ 22.79	£ 172.79		
£ -	£ -		£ 100.00
£ -	£ -		£ 500.00
£ -	£ -	£ 315.00	£ 372.50
£ -	£ -	£ 118.59	£ 118.59
£ 2,181.62	£ 10,744.35	£ 1,544.70	£ 7,609.20

PAYMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
5. Ministry:					
Minister's Stipend	£ 6,439.13			£ 6,439.13	£ 24,000.00
Pension contribution	£ 4,464.90			£ 4,464.90	£ 5,748.42
Manse repairs and expenses	£ 1,434.83			£ 1,434.83	£ 514.04
Manse Council Tax	£ 688.55			£ 688.55	£ 2,672.93
Manse Insurance	£ 525.21			£ 525.21	£ 410.50
Pulpit supplies (visiting Ministers' expenses)	£ 150.90			£ 150.90	£ -
Youth Worker's salary	£ -		£ -	£ -	£ 3,465.90
	£ 13,703.52	£ -	£ -	£ 13,703.52	£ 36,811.79
6. Mission:					
Given to other causes (as per Note 4)	£ 7,985.41		£ 2,758.94	£ 10,744.35	£ 7,609.20
Mission (Catering supplies / Ministry items)	£ 192.26			£ 192.26	£ 235.61
Pastoral Fund	£ 69.08			£ 69.08	£ 61.90
BU Assembly / WEBA Conferences / Training	£ -		£ 55.00	£ 55.00	£ 145.00
	£ 8,246.75	£ -	£ 2,813.94	£ 11,060.69	£ 8,051.71
7. Upkeep of church premises:					
Church repairs & maintenance	£ 4,769.10	£ 400.01		£ 5,169.11	£ 1,764.84
Church Building & Contents Insurance	£ 3,236.43			£ 3,236.43	£ 3,056.23
Electricity, Gas and Water	£ 2,188.19			£ 2,188.19	£ 2,587.30
Cleaning	£ 1,580.00			£ 1,580.00	£ 242.60
Organ/piano	£ 618.00			£ 618.00	£ 300.00
Building Works	£ -			£ -	£ 600.00
	£ 12,391.72	£ 400.01	£ -	£ 12,791.73	£ 8,550.97
8. Administration:					
Licences - TV & CCLI	£ 528.16			£ 528.16	£ 530.61
CIO Registration	£ 316.80			£ 316.80	£ 2,813.28
Subscriptions	£ 234.56			£ 234.56	£ 258.29
Printing, stationery and postage	£ 142.92			£ 142.92	£ 109.25
WEBA Payroll fee	£ 41.25			£ 41.25	£ 228.00
Telephone and Broadband	£ -			£ -	£ 209.88
	£ 1,263.69	£ -	£ -	£ 1,263.69	£ 4,149.31
9. Other monetary assets:					
(a) Term Deposits:					
BUC 7-Day Notice Account GB029	£ -			£ -	£ -
BUC 3-Month Notice Account NB016	£ 25,304.24			£ 25,304.24	£ 25,189.07
BUC 1-Year Fixed Term Account G02B002	£ 25,336.72			£ 25,336.72	£ 25,000.00
	£ 50,640.96	£ -	£ -	£ 50,640.96	£ 50,189.07
(b) Debtors					
Stocks and shares				£ -	£ -
	£ -	£ -	£ -	£ -	£ -
10. Non-monetary assets:					
(a) Held for investment purposes:					
				£ -	£ -
(b) Held for the Church's own use:					
Church (Insured value as at Sep 21)				£ 3,209,325.00	£ 3,027,665.00
Church fixtures, furniture and equipment (Insured value as at Sep 21)				£ 369,214.00	£ 351,632.00
Manse (Insured value as at Sep 21)				£ 419,135.00	£ 403,853.00
				£ 3,997,674.00	£ 3,783,150.00
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]: Church premises at Station Road, Bourton-on-the-Water, Cheltenham, GL54 2AA and Church Manse at 59 Roman Way, Bourton-on-the-Water, Cheltenham, GL54 2EW. The Church also owns fixtures, furniture and equipment.					
11. Liabilities					
(a) Current:					
				£ 10,800.00	£ 20,200.00
				£ -	£ -
				£ 10,800.00	£ 20,200.00
(b) Long-term loans:					
				£ -	£ -
				£ -	£ -

The general receipts and payments account and statement of assets and liabilities set out above relating to the year ended 31 December 2021 are as approved by the Church Deacons.

Signed: 
Name: T J NEWSTEAD
Appointment: Church Treasurer
Date: 31 January 2022