



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	£ -	£ 2,397.87	47,577.74	£ 51,032.87
Payments						
Ministry	5	£ 18,592.45		£ 1,253.35	19,845.80	£ 13,703.52
Mission	6	£ 7,122.47	£ -	£ 2,397.87	9,520.34	£ 11,060.69
Upkeep of church premises	7	£ 16,915.90	£ 24.53	£ 500.00	17,440.43	£ 12,791.73
Administration	8	£ 1,271.17			1,271.17	£ 1,263.69
		£ 43,901.99	£ 24.53	£ 4,151.22	48,077.74	£ 38,819.63
Surplus (deficit) for the year		£ 1,277.88	(£ 24.53)	(£ 1,753.35)	(£ 500.00)	£ 12,213.24
Balance brought forward		£ 90,237.77	£ 987.62	£ 10,544.55	101,769.94	£ 89,556.70
Balance carried forward		£ 91,515.65	£ 963.09	£ 8,791.20	101,269.94	£ 101,769.94

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER

					Total 2022	Total 2021
ASSETS						
Bank and other cash balances		£ 91,515.65	£ 963.09	£ 8,791.20	£ 101,269.94	£ 101,769.94
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:						
Lloyds Bank PLC Current Account		£ 1,097.25		£ 503.45	£ 1,600.70	£ 1,840.89
Lloyds Bank PLC Business Instant Access Account		£ 39,068.15	£ 963.09	£ 8,287.75	48,318.99	£ 49,288.09
Baptist Union Corporation Deposit Accounts	9a	£ 51,350.25	£ -	£ -	51,350.25	£ 50,640.96
Total		£ 91,515.65	£ 963.09	£ 8,791.20	101,269.94	£ 101,769.94
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				£ 4,309,805.00	£ 3,997,674.00
LIABILITIES						
Current	11a				£ -	£ 10,800.00
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:

	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
£ 805.00	£ 905.00	£ -	£ 2,774.00
£ 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

5. Ministry:

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
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 & CCL	£ 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:

Baptist Pension Scheme Automated Debt Estimate as at 31st December

£ -	£ 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