



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.

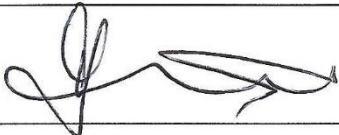
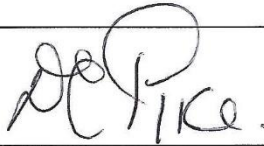
Financial Statement for the Year Ended 31 December 2023

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	£ 101,269.94
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:						
Baptist Union Corporation Deposit Accounts	9a	£ 52,640.13	£ -	£ -	£ 52,640.13	£ 51,350.25
Lloyds Bank PLC Business Instant Access Account		£ 22,469.87	£ 1,487.33	£ 8,225.56	£ 32,182.76	£ 48,318.99
Lloyds Bank PLC Current Account		£ 1,178.39		£ -	£ 1,178.39	£ 1,600.70
Total		£ 76,288.39	£ 1,487.33	£ 8,225.56	£ 86,001.28	£ 101,269.94
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			£ 4,826,983.00	£ 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

5. Ministry:

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022
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