



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.

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.

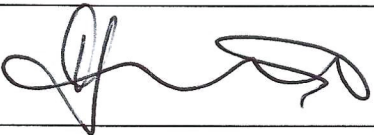

Financial Statement for the Year Ended 31 December 2024

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").

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:

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
		£ 61,045.96	£ 2,146.54	£ 2,810.40	£ 66,002.90	£ 52,529.00
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
		£ 65,619.91	£ 223.54	£ 5,548.54	£ 71,391.99	£ 67,797.66
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		£ 71,714.44	£ 3,410.33	£ 5,487.42	£ 80,612.19	£ 86,001.28

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	£ -	£ -	£ 55,891.62	£ 52,640.13
Lloyds Bank PLC Business Instant Access Account		£ 13,245.97	£ 3,410.33	£ 5,487.42	£ 22,143.72	£ 32,182.76
Lloyds Bank PLC Current Account		£ 2,576.85		£ -	£ 2,576.85	£ 1,178.39
Total		£ 71,714.44	£ 3,410.33	£ 5,487.42	£ 80,612.19	£ 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				£ 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:	£ 5,487.42	£ 8,225.56

RECEIPTS

1. Weekly offerings:

Gift Aided Offering
Cash

Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
£ 26,210.00			£ 26,210.00	£ 20,610.00
£ 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)
Legacies & Memorial gifts
Mission (Open4U)
Miscellaneous & Refunds
Manse Income
Catering donations
Rents and contributions for use of premises
Pastoral Fund

£ 5,027.12	£ 1,654.75	£ 500.00	£ 7,181.87	£ 1,627.58
£ 5,000.00			£ 5,000.00	£ 162.50
£ 2,550.47			£ 2,550.47	£ 2,237.73
£ 750.00			£ 750.00	£ 326.61
£ 572.71			£ 572.71	£ 788.54
£ 77.59	£ 491.79		£ 569.38	£ 638.22
£ 440.00			£ 440.00	£ 560.00
£ -			£ -	£ 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
BUC 1-Year Fixed Rate Account G02B002
Lloyds Bank Interest (Business Instant Access account)

£ 2,220.22			£ 2,220.22	£ 1,097.96
£ 1,031.27			£ 1,031.27	£ 191.92
£ 360.96			£ 360.96	£ 363.77
£ 3,612.45	£ -	£ -	£ 3,612.45	£ 1,653.65

4. Other causes:

BMS World Mission
BU Home Mission
Teams4U Shoe Boxes/Suncuis School Project
World Vision Emergency Appeal - Middle East
BMS Birthday Scheme
Baptist Colleges (£100 each to Regent's Park, Bristol and Northern)
Kate's Home Nursing
World Vision (sponsorship of Amza Sherka)
Gloucestershire Historic Churches Trust (inc Coffee Morning)
CALM (Coffee Morning)
King Jesus Charity International, Nigeria
Sunflowers Suicide Bereavement Support (Coffee Morning)
Cobalt Health (Coffee morning Special Offering)
Watoto Children's Choir
DEC Turkey-Syria Earthquake Appeal (Special Offering)
BMS Ukraine Appeal
Headspace
Cotswold Friends (Christmas 2023 Special Offering)
Tearfund (Big Quiz Night & Special Offering)
Bourton Primary Academy (Community Fun Day)
SAM's - Sam Pilger Trust (Coffee Morning)

2024				2023	
Restricted Raised	Unrestricted Given	Restricted Given	Total Given	Raised	Given
	£ 1,980.00	£ -	£ 1,980.00	£ 20.48	£ 1,750.00
	£ 1,980.00	£ -	£ 1,980.00	£ -	£ 1,750.00
£ 635.00		£ 635.00	£ 635.00	£ 162.00	£ 162.00
£ 391.00	£ 22.50	£ 391.00	£ 413.50	£ 670.00	£ 793.75
£ 350.00		£ 350.00	£ 350.00	£ 280.00	£ 280.00
	£ 300.00		£ 300.00	£ -	£ 300.00
£ 267.35		£ 267.35	£ 267.35	£ 242.08	£ 242.08
	£ 225.00		£ 225.00	£ -	£ 225.00
£ 45.00	£ 150.00	£ 45.00	£ 195.00	£ 114.06	£ 214.06
£ 127.20		£ 127.20	£ 127.20	£ -	£ -
	£ 100.00		£ 100.00	£ -	£ -
£ 95.50		£ 95.50	£ 95.50	£ 141.50	£ 141.50
£ 82.00		£ 82.00	£ 82.00	£ -	£ -
£ 317.35			£ -	£ -	£ -
			£ -	£ 2,156.00	£ 2,293.50
			£ -	£ 2,000.00	£ 2,000.00
			£ -	£ 2,000.00	£ 2,000.00
			£ -	£ 540.03	£ 540.03
			£ -	£ 317.16	£ 317.16
			£ -	£ 100.00	£ 100.00
			£ -	£ 86.50	£ 86.50
£ 2,310.40	£ 4,757.50	£ 1,993.05	£ 6,750.55	£ 8,829.81	£ 13,195.58

PAYMENTS

5. Ministry:

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
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, CCL, 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:

	£ -	£ -
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(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:

	£ -	£ -
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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 2024 are as approved by the church deacons.

Signed:



Name:

T J NEWSTEAD

Appointment:

Church Treasurer

Date:

18th January 2025