

# CRAYFORD BAPTIST CHURCH

England & Wales - Charity number 1195716

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2021-09-03

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

## Contact

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**Address** Crayford Baptist Church  
Bexley Lane  
Crayford  
Dartford  
DA1 4DD

**Phone** 07514251582

**Email** [pastor@crayfordbaptistchurch.co.uk](mailto:pastor@crayfordbaptistchurch.co.uk)

**Website** [www.crayfordbaptistchurch.co.uk](http://www.crayfordbaptistchurch.co.uk)

## Activities

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**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. 3.2 [NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CHURCH FOR PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 OR SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.]

**Activities:** 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. The church holds activities throughout the week that advance the religion. They hold regular prayer groups, Bible study and house groups at the church and remotely.

## Classification

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

## Geography

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- Bexley

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£90,749	£62,585	-	-
2023-12-31	£82,295	£50,487	-	-
2022-12-31	£87,388	£112,158	-	-

## Trustees

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Name	Role	Appointed
Caroline Rees		2024-11-10
DEBORAH BREAKSPEAR		2022-01-30
Rev Paul Winchester		2024-11-10
Rodney Stone		2018-10-24

**CRAYFORD BAPTIST CHURCH**

England & Wales - Charity number 1195716

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# Accounts

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# Crayford Baptist Church

## Income & Expenditure Summary (by Fund) - Monthly

**Fund:** General, Building Fund, BMS Fund, Manse Fund, Reserve Fund, Missions (other restricted funds) | **Financial Year:** 2024 | **Date:** 31/12/2024 | **Transaction Group:** No filtering | **Projections:** Hidden | **Categories Displayed:** Category Groups Only

### Income

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Actual	Total Budget	Budget Received
Donations (General)	3,070.70	2,910.15	3,237.20	3,478.17	3,149.37	3,243.54	3,440.60	3,125.28	3,596.15	3,152.33	3,291.20	3,633.37	39,328.06	0.00	n/a
Gift Aid (General)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a
Other Income (General)	1,514.45	11,381.00	1,468.87	966.00	1,376.00	3,401.70	1,146.00	320.00	1,298.89	1,446.00	1,496.00	1,690.06	27,504.97	0.00	n/a
Donations (Building Fund)	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	240.00	0.00	n/a
Donations Received (BMS Fund)	154.70	194.30	179.40	190.90	170.30	154.85	297.67	136.20	384.30	132.40	183.21	162.12	2,340.35	0.00	n/a
Income (Manse Fund)	1,517.72	1,517.72	0.00	1,517.72	2,933.44	0.00	2,885.44	1,390.17	0.00	3,035.44	0.00	3,035.44	17,833.09	0.00	n/a
Donations Received (Missions (other restricted funds))	610.00	10.00	10.00	10.00	10.00	10.00	210.00	610.00	10.00	1,010.00	10.00	992.40	3,502.40	0.00	n/a
<b>Total</b>	<b>6,887.57</b>	<b>16,033.17</b>	<b>4,915.47</b>	<b>6,182.79</b>	<b>7,659.11</b>	<b>6,830.09</b>	<b>7,999.71</b>	<b>5,601.65</b>	<b>5,309.34</b>	<b>8,796.17</b>	<b>5,000.41</b>	<b>9,533.39</b>	<b>90,748.87</b>	<b>0.00</b>	<b>n/a</b>
Budgeted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			

### Expenditure

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Actual	Total Budget	Budget Spent
Admin (General)	675.90	175.80	210.65	662.02	200.80	301.68	160.80	200.80	2,063.42	666.57	545.55	168.30	6,032.29	0.00	n/a
Building (General)	1,346.51	12,157.17	1,003.93	1,375.34	464.32	264.23	794.89	603.33	772.76	677.22	482.77	1,527.13	21,469.60	0.00	n/a
Comms (General)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a
Gifts paid out (General)	332.00	332.00	332.00	332.00	532.00	2,832.00	832.00	332.00	532.00	332.00	732.00	332.00	7,784.00	0.00	n/a
Ministry (General)	0.00	0.00	0.00	41.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.00	0.00	n/a
Miscellaneous Expenditure (General)	0.00	0.00	0.00	0.00	0.00	0.00	88.50	1,527.06	0.00	0.00	0.00	0.00	1,615.56	0.00	n/a
Staffing (General)	279.10	229.60	1.00	181.00	195.40	91.00	181.00	1.00	91.00	1,243.25	1,221.25	1,438.95	5,153.55	0.00	n/a
Uncategorised Expense (General)	0.00	0.00	108.00	130.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238.50	0.00	n/a
Gifts paid out (BMS Fund)	300.00	300.00	300.00	300.00	300.00	2,300.00	1,361.72	300.00	300.00	640.00	300.00	300.00	7,001.72	0.00	n/a
Expenses (Manse Fund)	971.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	971.40	0.00	n/a
Gifts paid out (Missions (other restricted funds))	170.00	170.00	1,476.86	2,670.00	170.00	2,170.00	170.00	170.00	1,617.79	1,670.00	170.00	1,652.40	12,277.05	0.00	n/a
<b>Total</b>	<b>4,074.91</b>	<b>13,364.57</b>	<b>3,432.44</b>	<b>5,691.86</b>	<b>1,862.52</b>	<b>7,958.91</b>	<b>3,588.91</b>	<b>3,134.19</b>	<b>5,376.97</b>	<b>5,229.04</b>	<b>3,451.57</b>	<b>5,418.78</b>	<b>62,584.67</b>	<b>0.00</b>	<b>n/a</b>
Budgeted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			

### Summary Totals

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total to Date
Opening Balance	67,213.08	70,025.74	72,694.34	74,177.37	74,668.30	80,464.89	79,336.07	83,746.87	86,214.33	86,146.70	89,713.83	91,262.67	67,213.08
Income	6,887.57	16,033.17	4,915.47	6,182.79	7,659.11	6,830.09	7,999.71	5,601.65	5,309.34	8,796.17	5,000.41	9,533.39	90,748.87
Expenditure	4,074.91	13,364.57	3,432.44	5,691.86	1,862.52	7,958.91	3,588.91	3,134.19	5,376.97	5,229.04	3,451.57	5,418.78	62,584.67
Surplus (Income - Expenditure)	2,812.66	2,668.60	1,483.03	490.93	5,796.59	-1,128.82	4,410.80	2,467.46	-67.63	3,567.13	1,548.84	4,114.61	28,164.20
Fund Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	70,025.74	72,694.34	74,177.37	74,668.30	80,464.89	79,336.07	83,746.87	86,214.33	86,146.70	89,713.83	91,262.67	95,377.28	95,377.28

# Crayford Baptist Church

## Asset & Liability Statement

**Financial Year: 2024**

### Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	48,422.70	0.00	48,422.70	38,658.82
Building Fund (Restricted)	0.00	7,166.55	7,166.55	6,926.55
BMS Fund (Restricted)	0.00	1,178.63	1,178.63	0.00
Manse Fund (Designated)	18,339.40	0.00	18,339.40	1,477.71
Reserve Fund (Designated)	20,000.00	0.00	20,000.00	20,000.00
Missions (other restricted funds) (Restricted)	0.00	270.00	270.00	150.00
<b>Cash Assets Total</b>	<b>86,762.10</b>	<b>8,615.18</b>	<b>95,377.28</b>	<b>67,213.08</b>

### Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		0.00	0.00	0.00	0.00
Stock		0.00	0.00	0.00	0.00
Other		0.00	0.00	0.00	0.00

### Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property		0.00	0.00	0.00	0.00
Investment Accounts		0.00	0.00	0.00	0.00
Other		0.00	0.00	0.00	0.00

### Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings		0.00	0.00	0.00	0.00
Music & PA Equipment		0.00	0.00	0.00	0.00
Computers & IT		0.00	0.00	0.00	0.00
Furniture		0.00	0.00	0.00	0.00
Motor Vehicles		0.00	0.00	0.00	0.00

### Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding		0.00	0.00	0.00	0.00
Pension Payment Owed		0.00	0.00	0.00	0.00
HMRC Payments Owed		0.00	0.00	0.00	0.00
Independent Examination Fee Due		0.00	0.00	0.00	0.00
Other		0.00	0.00	0.00	0.00

**Crayford Baptist Church CIO Asset & Liability Summary  
as at 31/12/2024**

Assets

Church buildings (insured value)	£2,306,800
Manse (insured value)	484,753
Barclays Bank old current account	8,417.62
Barclays Bank new current account	2,185
Barclays Premium account	779.72
London Baptist Property Board	83,994.94

Liabilities

General Fund	48,422.70
Building Fund	7,166.55
Manse Fund	18,339.40
BMS Fund	1,178.63
Missions (Other Restricted Fund)	270
Reserve Fund	20,000

**CRAYFORD BAPTIST CHURCH**

England & Wales - Charity number 1195716

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# Accounts

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## **CRAYFORD BAPTIST CHURCH: ANNUAL REPORT OF TRUSTEES FOR 2023**

During the year the church has continued to serve its community and to offer Christian worship every week. Always for the benefit of all, Crayford Baptist Church has held regular Bible studies, prayer meetings and home groups. We have also been very active in caring for those in need within the fellowship.

The church has continued its financial and prayerful support of world mission, especially through the Baptist Missionary Society (BMS World Mission). We have also built on our involvement with Churches Together in Crayford. The Community Fridge is operated from our premises and we have joined with other churches in the World Day of Prayer and in special Easter and Advent services. Our church has also organised regular litter-picking sessions in the local community. We run a successful Stay and Play for parents and childminders each week and let out premises to Mini Gems, a local nursery. We have also combined together Boys Brigade & Girls Association to run a regular youth group based on Christian Brigade principles.

We appointed Moderators, Glenis & George Ruston to help us in a period of interregnum and have been supported and advised by London Baptists Regional Ministers. We have declined in membership and it has been a challenging year in this respect but we end it with much greater hope for the future. Our Charity Trustees have been reduced as a result of this and those remaining have worked extra hard to maintain and operate the church in the best way. We are so dependent on many volunteers who work hard behind the scenes every week and, as always, acknowledge that without their constant support the church would not be able to work as effectively.

# Crayford Baptist Church

## Income & Expenditure Summary (by Fund) - Monthly

**Fund:** General, Building Fund, BMS Fund, Manse Fund, Reserve Fund, Missions (other restricted funds) | **Financial Year:** 2023 | **Date:** 31/12/2023 | **Transaction Group:** No filtering | **Projections:** Hidden | **Categories Displayed:** Category Groups Only

### Income

	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Actual	Total Budget	Budget Received
Donations (General)	3,915.77	4,055.34	3,690.50	3,614.28	3,807.73	3,367.00	3,682.61	3,207.95	3,540.78	3,315.47	3,679.76	3,365.39	43,242.58	0.00	n/a
Gift Aid (General)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,715.72	0.00	12,715.72	0.00	n/a
Other Income (General)	1,120.00	1,442.00	1,490.00	1,110.00	1,326.00	1,512.61	1,255.00	390.00	1,786.00	1,146.00	400.00	2,583.28	15,560.89	0.00	n/a
Donations (Building Fund)	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	240.00	0.00	n/a
Donations Received (BMS Fund)	194.70	197.60	172.40	130.20	198.65	195.20	216.94	158.30	418.96	147.19	207.88	136.70	2,374.72	0.00	n/a
Income (Manse Fund)	0.00	0.00	2.28	0.00	0.00	1.20	0.00	0.00	2.04	1,523.14	1,517.72	1,520.39	4,566.77	0.00	n/a
Donations Received (Missions (other restricted funds))	60.00	1,760.00	10.00	10.00	19.57	10.00	610.00	10.00	10.00	165.00	10.00	919.45	3,594.02	0.00	n/a
<b>Total</b>	<b>5,310.47</b>	<b>7,474.94</b>	<b>5,385.18</b>	<b>4,884.48</b>	<b>5,371.95</b>	<b>5,106.01</b>	<b>5,784.55</b>	<b>3,786.25</b>	<b>5,777.78</b>	<b>6,316.80</b>	<b>18,551.08</b>	<b>8,545.21</b>	<b>82,294.70</b>	<b>0.00</b>	<b>n/a</b>
Budgeted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			

### Expenditure

	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Actual	Total Budget	Budget Spent
Admin (General)	145.24	366.70	145.54	550.08	238.59	224.53	80.65	298.44	1,003.99	2,164.99	456.58	129.53	5,804.86	0.00	n/a
Building (General)	1,297.57	1,352.65	363.88	376.82	1,319.77	569.69	3,393.27	903.69	1,030.36	586.09	231.74	651.77	12,077.30	0.00	n/a
Comms (General)	0.00	56.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.40	0.00	n/a
Gifts paid out (General)	528.00	488.00	358.00	478.00	328.00	328.00	328.00	478.00	832.00	332.00	332.00	332.00	5,142.00	0.00	n/a
Ministry (General)	252.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	669.50	108.65	1,030.15	0.00	n/a
Miscellaneous Expenditure (General)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155.00	0.00	155.00	0.00	n/a
Staffing (General)	91.00	181.00	291.00	1.00	133.00	91.00	384.22	1.00	205.00	336.70	91.00	139.60	1,945.52	0.00	n/a
Uncategorised Expense (General)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a
Gifts paid out (BMS Fund)	2,389.21	300.00	300.00	300.00	300.00	300.00	1,738.75	300.00	300.00	1,045.00	300.00	1,490.97	9,063.93	0.00	n/a
Expenses (Manse Fund)	3,010.00	856.13	0.00	532.06	171.15	39.08	72.65	0.00	2,212.80	672.39	366.00	0.00	7,932.26	0.00	n/a
Gifts paid out (Missions (other restricted funds))	325.00	1,777.00	374.57	170.00	280.00	670.00	1,418.28	170.00	170.00	575.00	270.00	1,079.45	7,279.30	0.00	n/a
<b>Total</b>	<b>8,038.02</b>	<b>5,377.88</b>	<b>1,832.99</b>	<b>2,407.96</b>	<b>2,770.51</b>	<b>2,222.30</b>	<b>7,415.82</b>	<b>2,151.13</b>	<b>5,754.15</b>	<b>5,712.17</b>	<b>2,871.82</b>	<b>3,931.97</b>	<b>50,486.72</b>	<b>0.00</b>	<b>n/a</b>
Budgeted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			

## Summary Totals

	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Total to Date
Opening Balance	35,405.10	32,677.55	34,774.61	38,326.80	40,803.32	43,404.76	46,288.47	44,657.20	46,292.32	46,315.95	46,920.58	62,599.84	35,405.10
Income	5,310.47	7,474.94	5,385.18	4,884.48	5,371.95	5,106.01	5,784.55	3,786.25	5,777.78	6,316.80	18,551.08	8,545.21	82,294.70
Expenditure	8,038.02	5,377.88	1,832.99	2,407.96	2,770.51	2,222.30	7,415.82	2,151.13	5,754.15	5,712.17	2,871.82	3,931.97	50,486.72
Surplus (Income - Expenditure)	-2,727.55	2,097.06	3,552.19	2,476.52	2,601.44	2,883.71	-1,631.27	1,635.12	23.63	604.63	15,679.26	4,613.24	31,807.98
Fund Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	32,677.55	34,774.61	38,326.80	40,803.32	43,404.76	46,288.47	44,657.20	46,292.32	46,315.95	46,920.58	62,599.84	67,213.08	67,213.08

# Crayford Baptist Church

## Receipts & Payments Statement - Summary

Financial Year: 2023

	Unrestricted	Restricted	Endowment	Total	Prior Year
Receipts					
Donations & Legacies	43,242.58	6,208.74	0.00	49,451.32	0.00
Charitable Activities	27,146.72	4,566.77	0.00	31,713.49	0.00
Investments	1,129.89	0.00	0.00	1,129.89	0.00
Trading Activities	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
<b>Total receipts</b>	<b>71,519.19</b>	<b>10,775.51</b>	<b>0.00</b>	<b>82,294.70</b>	<b>0.00</b>
Payments					
Charitable Activities	26,211.23	24,275.49	0.00	50,486.72	0.00
Raising Funds	0.00	0.00	0.00	0.00	0.00
Governance Costs	0.00	0.00	0.00	0.00	0.00
Support	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
<b>Total payments</b>	<b>26,211.23</b>	<b>24,275.49</b>	<b>0.00</b>	<b>50,486.72</b>	<b>0.00</b>
Net Receipts / Payments (before transfers)	45,307.96	-13,499.98	0.00	31,807.98	0.00
Fund Transfers In	0.00	9,250.28	0.00	9,250.28	0.00
Fund Transfers Out	9,250.28	0.00	0.00	9,250.28	0.00
Net Movement of Cash Funds	36,057.68	-4,249.70	0.00	31,807.98	0.00
Total Cash Funds Brought Forward	22,601.14	12,803.96	0.00	35,405.10	0.00
Total Cash Funds Carried Forward	58,658.82	8,554.26	0.00	67,213.08	0.00
Represented By					
General (Unrestricted)	38,658.82	0.00	0.00	38,658.82	0.00
Building Fund (Restricted)	0.00	6,926.55	0.00	6,926.55	0.00
BMS Fund (Restricted)	0.00	0.00	0.00	0.00	0.00
Manse Fund (Restricted)	0.00	1,477.71	0.00	1,477.71	0.00
Reserve Fund (Designated)	20,000.00	0.00	0.00	20,000.00	0.00
Missions (other restricted funds) (Restricted)	0.00	150.00	0.00	150.00	0.00

**Crayford Baptist Church CIO Asset & Liability  
summary as at 31/12/2023**

Assets

Church buildings (insured value)	£2,233,126.00
Manse (insured value)	£380,945.00
Barclays Bank current account	£5,299.94
Barclays Premium account	£768.17
London Baptist Property Board	£61,144.97

Liabilities

Baptist Pension Scheme	nominal*
General Fund	£38,658.82
Building Fund	£6,926.55
Manse Fund	£1,477.71
BMS Fund	nil
Missions (Other Restricted Fund)	£150.00
Reserve Fund	£20,000.00

\* The Baptist Pension Fund deficit has now been covered but there is still a small risk that a deficit could re-appear.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
CRAYFORD BAPTIST CHURCH C.I.O.

**On accounts for the year  
ended**

31-12-2023  
Charity no (if any) 119 57 16

**Set out on pages**

(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 DD / MM / YYYY.

**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: *J. Beschirza*

Date: 17.10.2024

Name: J. BESCHIRZA

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

ASSOCIATE OF THE CHARTERED INSTITUTE OF BANKERS (ACIB)

**Address:**

35 WOODLANDS PARK  
JOYDENT WOOD  
BEXLEY KENT



**Section A**

**Independent Examiner's Report**

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members of**

Charity Name  
CRAYFORD BAPTIST CHURCH C.I.O.

**On accounts for the year  
ended**

31-12-2023  
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Signed: J. Beschirza

Date: 17.10.2024

Name: J. BESCHIRZA

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

ASSOCIATE OF THE CHARTERED INSTITUTE OF BANKERS (ACIB)

**Address:**

35 WOODLANDS PARK  
JOYDENT WOOD  
BEXLEY KENT

**CRAYFORD BAPTIST CHURCH**

England & Wales - Charity number 1195716

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# Accounts

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## **Crayford Baptist Church CIO**

**Charity no. 1195716**

**Address:** Bexley Lane, Crayford, Kent DA1 4DD

### **Current trustees:**

- Ebiere Efemini Ubredi
- Rodney Stone
- Deborah Breakspear

### **Structure and Management:**

Baptist Church who runs according to The Baptist Principles. Church will normally have a member elected minister (current interregnum). The Trustees are elected from within the membership, by the membership at the Annual General Meeting end of January.

### **Purposes:**

Crayford Baptist Church (CBC) is under the guidance of the Holy Spirit, to interpret and administer His laws and we professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried and rose again on the third day'.

We believe that it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

In fulfilling the purpose, we engage in a range of activities either on our own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate.

### **Main activities:**

- Regular public worship, prayer, Bible study, preaching and teaching.
- Baptism, as defined in the Baptist Union's Declaration of Principle.
- The Communion of the Lord's Supper which shall normally be observed at least once a month.
- Evangelism and mission, locally, regionally, nationally, and internationally.
- The teaching, encouragement, welcome and inclusion of children / young people.
- Nurture and growth of Christian disciples.
- Education and training for Christian and community service.
- Giving and encouraging Pastoral Care.
- Supporting and encouraging charitable social Globally
- Encouraging relationships with and supporting all Christian Faith

### **Achievements and Performance:**

#### **Worship and prayer**

A weekly Sunday morning service is held which included regular Sunday school classes for children and young people. Holy Communion is observed on the 3<sup>rd</sup> Sunday morning of the month and a separate Communion service is normally held on the 1<sup>st</sup> Sunday evening of the month. There are additional worship services at Easter and Christmas. Sunday morning services are also available to join, on request, using Zoom. This enables people to 'attend' when their circumstances might dictate otherwise. All are welcome to join our services and on average we have 60 worshipers on Sunday mornings from a current membership list of 40.

Regular prayer meetings are held and to improve accessibility these are now held at different times of the week. In practice this means at the church, in home environments and using Zoom. Prayer meetings are variously held during the day and in the evening to maximise availability.

There are two home groups which meet at regular intervals.

A Bible Study group meets every 2 weeks.

### **Church Building**

It should be noted that the original church building is over 200 years old and ongoing maintenance is needed to ensure that the premises remains usable for services and available to the wider community.

Specifically, repairs costing £36,975.35 have been required to the major works at the church.

### **Mission and Evangelism:**

We regularly fund two BMS link missionaries in overseas areas continuing to spread the Good News of Jesus. They communicate with us weekly with what they do.

Our church weekly notices via emails and Monthly magazines is distributed to all congregations and are available in the Church. The notices and magazines keep our congregation informed of the important matters affecting our Church and articles that help develop our knowledge and trust in Jesus.

### **Pastoral Care**

Boys' Brigade and Girls' Association meet during term time every Monday evening. The group is run by church members with a Christian ethos. Activities range from marching practice to participation in sports events and trips out. The group is supported with funds and prayers by the congregation. The group is open to all children between the ages of 4 to 18.

A Stay and Play toddler group is run by church members and friends of the church on Wednesday mornings during term time. This is held in the main church.

A number of people actively take time to keep in contact with elderly or frail members on a regular basis and updates on current health is given at church members' meetings.

A regular men's breakfast is held which is open to both members and non-members. This is held quarterly on a Saturday morning at the local Wetherspoons pub and in between a Zoom 'breakfast' is also held.

There is a weekly coffee morning held at the church which is open to anyone to walk in from the street. 'Coffee for a cause', as it is known, collects funds made on a strictly voluntary basis for various charitable causes.

Any church member who is actively involved in running a group involving vulnerable individuals or children have been cleared through an Enhanced DBS checking system.

### **Volunteers:**

We have so many volunteers who work hard to make our Church the lively and vibrant community it is.

### **Outreach**

The church has specific links with missionaries who are part of the Baptist Missionary Services.

In the last year, a community fridge project has been started and runs based at Crayford Baptist Church. This is sponsored through Churches Together in Crayford (CTiC) and is

open on a Wednesday afternoon. Anybody is welcome to take food items which are supplied from local shops and would otherwise be destined for the bin. The fridge is manned by volunteers from all the churches in the CTiC group.

The church actively supports the local foodbank through collection of dry or tin food and advertising on our website.

Litter picking is arranged every second month in the local area and the rubbish collected is reported to Bexley council for collection. The church is grateful to the council for supporting this initiative with tools, hi-vis jackets etc.

Special church services are advertised in the local area by leafletting. This is particularly the case at Christmas.

The church maintains an open website on [www.crayfordbaptistchurch.co.uk](http://www.crayfordbaptistchurch.co.uk)

**Financial Review:**

Crayford Baptist Church (CBC) had an income of £87,388 and an expenditure of £112,158. The financial report was audited by an independent examiner. The Trustees fully aware that the 2022 expenditure exceed the income substantially this is as a result of essential maintenance work that needed to be carried out. The money needed for these works has been taken from church reserve funds. The Trustees are comfortable that we can do that as it's doesn't affect the financial situation of the church.

**Assets**

Church buildings (insured value)	£2,246,307.00
Manse (insured value)	£350,775.00
Barclays Bank current account	£18,521.85
Manse account	£3,368.17
London Baptist Property Board	£13,515.08

**Liabilities** (*\*The Baptist Pension Fund deficit has now been covered but there is still a small risk that a deficit could re-appear*)

Baptist Pension Scheme	nominal*
General Fund	£2,601.14
Building Fund	£6,686.55
Manse Fund	£3,843.20
BMS Fund	£2,089.21
Other Restricted Fund	£185.00
Reserve Fund	£20,000.00

**I can confirm that this report is written by Trustee of the Crayford Baptist Church.**

**Name: Ebiere Ubredi (Trustee & Church Secretary)**

**Signature:** 

**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022**

**REPORT - DECEMBER 2022**

**GENERAL FUND**

<b>RECEIPTS</b>		<b>PAYMENTS</b>	
Opening Balance b/f			
General Fund:	£ 25,039.96	Baptist Pension Liability:	£ 2,082.46
Offering:	£ 46,072.78	Broadband & Church Mobile:	£ 879.60
Rent / Hall Hire:	£ 8,626.00	Brigade Subscription:	£ 1,014.00
Parking:	£ 2,330.00	CCLI + LOM + Mic. Licence:	£ 444.17
Miscellaneous:	£ 10,611.12	Christian Aid:	£ 1,200.00
East Africa Donation:	£ 50.00	Conferences:	£ 25.00
Ukraine Donation:	£ 612.43	CRIBS:	£ 1,390.00
Gift Aid Refund:	£ 8,650.19	Disaster Fund:	£ 250.00
Transfer from Manse Fund:	£ 4,215.00	Electricity:	£ 1,646.32
		Gas:	£ 1,718.58
		General Repairs:	£ 36,975.35
		Guest Speakers:	£ 760.00
		Hospitality & Catering:	£ 38.35
		Insurance:	£ 2,745.19
		Miscellaneous:	£ 5,990.37
		Office & Admin:	£ 914.20
		Pastoral Expenses:	£ 1,000.00
		Publishing & Printing:	£ -
		Running Costs:	£ 2,566.47
		Servicing Contracts:	£ 1,055.40
		Stipend:	£ 27,624.33
		Subscriptions & Other Gifts:	£ 975.80
		Tear Fund:	£ 1,200.00
		Toilet & Cleaning Materials:	£ 82.62
		Travel Expenses:	£ 4.60
		Water:	£ 140.67
		YP/Children's Resources:	£ -
		Ukraine Donation:	£ 1,000.00
		To Building Fund:	£ 550.00
		To BMS Fund:	£ 6,207.43
		To Other Restricted Fund:	£ 3,125.43
		Balance c/f:	£ 2,601.14
<b>TOTAL:</b>	<b>£ 106,207.48</b>	<b>TOTAL:</b>	<b>£ 106,207.48</b>

**BUILDING FUND**

Opening Balance b/f:	£ 5,805.55		
Gift Aided Donations:	£ 220.00	To General Fund:	
Events & Donations:	£ 111.00		
From General Fund (Gift Aid):	£ 550.00		
		Balance c/f:	£ 6,686.55
<b>TOTAL:</b>	<b>£ 6,686.55</b>	<b>TOTAL:</b>	<b>£ 6,686.55</b>

**BMS FUND**

Opening Balance b/f:	£ 121.10		
BMS General:	£ 110.00	BMS World Mission:	£ 1,100.00
BMS Med:	£ -	BMS (Ukraine Appeal):	£ 1,562.43
BMS Relief:	£ -	BMS World Mission Syria:	£ 2,200.00
BMS Dis/Syria:	£ -	BMS World Mission C4aC:	£ 732.05
BMS World Mission C4aC:	£ 1,745.16	BMS Harvest Appeal:	£ 245.00
BMS Harvest Appeal:	£ 245.00	BMS Med:	£ -
From General Fund (inc. Gift aid):	£ 6,207.43	BMS Relief:	£ -
		BMS Link Missionaries:	£ 500.00
		Balance c/f:	£ 2,089.21
<b>TOTAL:</b>	<b>£ 8,428.69</b>	<b>TOTAL:</b>	<b>£ 8,428.69</b>

**OTHER RESTRICTED FUNDS**

Opening Balance b/f	£	<b>115.00</b>			
Home Mission Fund:	£	110.00	Home Mission Payment:	£	<b>1,975.00</b>
Tear Fund:	£	-	CTiC Food Bank Payment:	£	-
CTiC Food Bank:	£	10.00	Advent Offering Payment:	£	<b>552.54</b>
Christian Aid:	£	-	Ulla & David Payment:	£	<b>2,650.43</b>
Advent Offering:	£	552.54			
Ulla & David:	£	1,450.00			
From General Fund (inc. Gift aid)	£	3,125.43			
			Balance c/f:	£	<b>185.00</b>
<b>TOTAL:</b>	<b>£</b>	<b>5,362.97</b>	<b>TOTAL:</b>	<b>£</b>	<b>5,362.97</b>

**MANSE FUND**

Opening Balance b/f:	£	<b>6,974.64</b>	Manse Expenses:	£	5,521.84
Rent:	£	6,600.00	Transfer to General Fund:	£	4,215.00
Interest on Rent:	£	5.40			
			Balance c/f:	£	<b>3,843.20</b>
<b>TOTAL:</b>	<b>£</b>	<b>13,580.04</b>	<b>TOTAL:</b>	<b>£</b>	<b>13,580.04</b>

**RENT DEPOSIT**

Opening Balance b/f:	£	<b>1,000.00</b>			
From Manse Fund:			Manse Rent Deposit Return:	£	1,000.00
			Balance c/f:	£	-
<b>TOTAL:</b>	<b>£</b>	<b>1,000.00</b>	<b>TOTAL:</b>	<b>£</b>	<b>-</b>

**RESERVE FUND**

Opening Balance b/f:	£	<b>20,000.00</b>			
From General Fund:			Balance c/f:	£	<b>20,000.00</b>
<b>TOTAL:</b>	<b>£</b>	<b>20,000.00</b>	<b>TOTAL:</b>	<b>£</b>	<b>20,000.00</b>

**BALANCES AS AT 31 DECEMBER 2022**

General Fund:	£	2,601.14	Current A/c:	£	18,521.85
Building Fund:	£	6,686.55	Manse A/c:	£	3,368.17
BMS Fund:	£	2,089.21	LBPB A/c:	£	13,515.08
Manse Fund:	£	3,843.20			
Other Restricted Fund:	£	185.00			
Reserve Fund:	£	20,000.00			
Rent Deposit:	£	-			
<b>TOTAL:</b>	<b>£</b>	<b>35,405.10</b>	<b>TOTAL:</b>	<b>£</b>	<b>35,405.10</b>



Section A

Independent Examiner's Report

Report to the trustees/ members of

CRAYFORD BAPTIST CHURCH CIO

On accounts for the year ended

(19th JANUARY 2022 to) 31.12.22

Charity no (if any)

119 57 16

Set out on pages

(with annex to show what has been set out on additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [-] if not applicable.~~

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,:

- the accounting records were not kept in accordance with section 130 of the Act; or
• the accounts did not accord with the accounting records; or
• the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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:

[Signature]

Date:

18th April '23

Name:

JOHN BESCHIZZA

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

ASSOCIATE OF THE CHARTERED INSTITUTE OF BANKERS (ACIB).

## Crayford Baptist Church CIO

### Financial report for period 19<sup>th</sup> January 2022 to 31<sup>st</sup> December 2022

Attachments: Report by Examiner, John Beschizza  
Financial report by treasurer, Bindhu Ambrose  
Asset & Liability summary 31.12.22

Total receipts: £87,388

Total payments: £112,158

Government contracts: None

Government grants: None

Income breakdown: a) one off gifts . . . £3,000 in June  
£1,000 in October  
b) Offerings . . . . £46,072

The single highest value donation was £3,000 in June.

Grant making: a) Individuals . . . £2,650 to missionaries in Finland  
b) Other charities . £6,350 to BMS World Mission  
£1,975 to Baptist Union Home Mission

**Crayford Baptist Church asset and liability summary as at  
31/12/2022 (Final)**

Assets

Church buildings (insured value)	£2,246,307.00
Manse (insured value)	£350,775.00
Barclays Bank current account	£18,521.85
Manse account	£3,368.17
London Baptist Property Board	£13,515.08

Liabilities

Baptist Pension Scheme	nominal*
General Fund	£2,601.14
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Manse Fund	£3,843.20
BMS Fund	£2,089.21
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Reserve Fund	£20,000.00

\* The Baptist Pension Fund deficit has now been covered but there is still a small risk that a deficit could re-appear.



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Charity Name CRAYFORD BAPTIST CHURCH CIO

On accounts for the year ended

(19th JANUARY 2022 to) 31.12.22 Charity no (if any) 119 57 16

Set out on pages

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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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: [Signature]

Date: 18th April '23

Name: JOHN BESCHIZZA

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

ASSOCIATE OF THE CHARTERED INSTITUTE OF BANKERS (ACIB).