

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 3rd Sunday morning of the month and a separate Communion service is normally held on the 1st 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

Crayford Baptist Church is a working name of Registered charity Crayford Baptist Church CIO Reg No. 1195716

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

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: Ebieri Ubredi (Trustee & Church Secretary)

Signature: 

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

REPORT - DECEMBER 2022

GENERAL FUND

RECEIPTS

Opening Balance b/f	
General Fund:	£ 25,039.96
Offering:	£ 46,072.78
Rent / Hall Hire:	£ 8,626.00
Parking:	£ 2,330.00
Miscellaneous:	£ 10,611.12
East Africa Donation:	£ 50.00
Ukraine Donation:	£ 612.43
Gift Aid Refund:	£ 8,650.19
Transfer from Manse Fund:	£ 4,215.00

PAYMENTS

Baptist Pension Liability:	£ 2,082.46
Broadband & Church Mobile:	£ 879.60
Brigade Subscription:	£ 1,014.00
CCLI + LOM + Mic. Licence:	£ 444.17
Christian Aid:	£ 1,200.00
Conferences:	£ 25.00
CRIBS:	£ 1,390.00
Disaster Fund:	£ 250.00
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

TOTAL: £ 106,207.48

Balance c/f: £ 2,601.14
TOTAL: £ 106,207.48

BUILDING FUND

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

To General Fund:

Balance c/f: £ 6,686.55
TOTAL: £ 6,686.55

BMS FUND

Opening Balance b/f:	£ 121.10
BMS General:	£ 110.00
BMS Med:	£ -
BMS Relief:	£ -
BMS Dis/Syria:	£ -
BMS World Mission C4aC:	£ 1,745.16
BMS Harvest Appeal:	£ 245.00
From General Fund (inc. Gift aid):	£ 6,207.43

BMS World Mission:	£ 1,100.00
BMS (Ukraine Appeal):	£ 1,562.43
BMS World Mission Syria:	£ 2,200.00
BMS World Mission C4aC:	£ 732.05
BMS Harvest Appeal:	£ 245.00
BMS Med:	£ -
BMS Relief:	£ -
BMS Link Missionaries	£ 500.00

TOTAL: £ 8,428.69

Balance c/f: £ 2,089.21
TOTAL: £ 8,428.69

OTHER RESTRICTED FUNDS

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

MANSE FUND

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

RENT DEPOSIT

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

RESERVE FUND

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

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:	£	-			
TOTAL:	£	35,405.10	TOTAL:	£	35,405.10



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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

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:

John Beschizza

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 19th January 2022 to 31st 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)**

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FOR ENGLAND AND WALES

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Section A

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Charity Name

CRAYFORD BAPTIST CHURCH CIO

On accounts for the year
ended

(19th JANUARY 2022 to)

31.12.22

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(if any)

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John Beschizza

Date:

18th April '23

Name:

JOHN BESCHIZZA

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

ASSOCIATE OF THE CHARTERED INSTITUTE OF BANKERS.
(ACIB).