

## **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 Recieved (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 Recieved (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.



# 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

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





# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
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\* 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