

CROYDE BAPTIST CHURCH

England & Wales · Charity number 1195855

Details

Status Registered

Legal form CIO

Registered 2021-09-21

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

Contact

Address Croyde Baptist Church
Cross
Croyde
Braunton
EX33 1PL

Phone 07969969664

Email croydebaptistchurch@gmail.com

Website <https://croydebaptist.co.uk/>

Activities

Objects: 3.1 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.

Activities: We are a Christian Church affiliated to the Baptist Denomination which meets together regularly for Worship, Prayer, Fellowship and Learning. We learn by studying the Bible and discussing it together. We also seek many and varied ways to share our faith with all those around us.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£70,308	£112,009	-	-
2024-12-31	£66,925	£116,162	-	-
2023-12-31	£166,083	£70,302	-	-
2022-12-31	£71,658	£82,532	-	-

Trustees

Name	Role	Appointed
Rev Andrew McCausland	Chair	2020-11-19
Cheryl Burge		2023-02-23
Jo Bailey		2023-11-12

CROYDE BAPTIST CHURCH

England & Wales - Charity number 1195855

Accounts

CROYDE BAPTIST CHURCH

Trustees Annual Report and Accounts

January to December 2025

Charity number: 1195855

Constitution and Charitable status

The Church is governed by a constitution which was approved by the Church members in May 2021. The Church became a registered CIO on 21st September 2021.

The principal purpose of the Church is the advancement of the Christian faith according to the Biblical 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.

Structure, Governance and Management

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ, or to have made a public profession of faith in Jesus Christ.

During 2025 we had approx. 65 people who worshipped with us on a regular basis including 47 in membership, and 24 children and young people. During this year we had no resignations. However, in August Charlie Barton went to be with the Lord. We were very sad but his thanksgiving service was a real celebration of his life. In 2025 we were thrilled to celebrate the baptism of 4 people on three separate occasions.

In 2025 five Church members' meetings were held. These meetings have responsibility for the overall life of the Church. The AGM was held on Sunday 20th July 2025. The two parts of the leadership team continued to meet: Trustees, who, together with the Minister, are responsible for the day to day running of the Church including finances, H&S and premises and plant met four times; and the Church Life Team, who, with the Minister, oversee the life and ministry of the church, met every month, except in August, for prayer and discernment.

Despite some long-term illness making attendance difficult for one trustee the trustees consisted of five members. One of the trustees stood down during 2025 and was not replaced meaning we ended the year with just four members (incl. the minister). Two people stood down from the Church Life Team and were not replaced which meant we ended the year with four members including the minister. Despite asking for additional trustees no one came forward.

As a Baptist church we believe in 'the priesthood of all believers', when every member is encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's purpose. Relevant matters may be submitted to the Church members' meeting by the Trustees for guidance and decision 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.

Objectives and Activities

To achieve the principal purpose, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ through our relationships, our words and our actions. It has been good to continue to meet together and strengthen our fellowship.

Though we like flexibility we have continued to follow a monthly pattern of services including an All-Age service with Communion on the first Sunday and a joint service with the Parish Church on any fifth Sunday. A typical week by week pattern is gathering over refreshments from 10.15am to 10.45am, worship, teaching, prayer followed by further refreshments afterwards. We also have lunch together every month on the first Sunday.

In September we initiated a Messy Church event at The Chapel in Georgeham. This was to run concurrently with another service at Croyde Baptist Church. We were encouraged by the first few months.

During 2025 we had three midweek groups meeting regularly for bible study, worship, fellowship and prayer including a new one for some of the young adults who had recently been baptised and joined the church. The groups mainly decide on their own study material.

A number of our young people participated in Discipleship Training Courses overseas both at the beginning of the year and at the end. The church were pleased to be supportive in both fundraising and prayer.

At the end of March some of the women in the church had another weekend together at Lee Abbey, and a group of about 20 attended CreationFest in Wadebridge over the summer holidays. This Christian Festival was significant for many people but especially for some of the young adults who came with us.

We have a small but steady group of children at Kids Church on Sunday mornings, led by a small but committed team. We are blessed to have a thriving group of teenagers who continued to meet at the Chapel twice a month on a Sunday morning with Christine and Matt from St George's House.

In addition to our regular Sunday morning gatherings, we continued to enjoy our monthly informal worship gathering at the chapel on the third Sunday of the month called Sanctuary. These evenings have been very much appreciated by all who attend.

A small team continue to provide Monday Mornings @ CBC, a drop in open to anyone in the community but in reality it is a toddler group for parents and their pre-school children. We continue to be thrilled with the way our Community Project in Georgeham is building community and strengthening our outreach. We continued to employ Liz two days a week to lead this work, which includes the toddler group, a monthly community meal drawing together 30 – 40 plus people from the church and community, a termly Prayer Space at the local school, an Easter Trail on Good Friday, and our PopUp Café on a Friday which has been as popular as ever. We are still reliant on two grants we receive towards this, one from the Baptist Insurance Company and another from the South West Baptist Association. We need to review this arrangement in 2026. A small team continued to run Gathering once a month

on a Sunday evening though due to illness the team took a break. We also ran some Chapel Sessions at The Chapel which were well attended and we continued to participate in the Eco Church scheme run by A'Rocha and steadily progressed towards our silver award.

The Church operates Safeguarding Policy and Procedures to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. One of the trustees is the designated Safeguarding Trustee and we have a DPS and a deputy DPS who meet to review things as required. The responsible people have read, updated and monitored the guidance on Safeguarding provided by the SWBA, and are satisfied that the activities outlined above comply with our Policy and Procedures.

We can't measure 'success' with numbers alone so use rather less tangible things like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community. It felt that 2025 was a significant year for the church. It was a time of consolidation. We thank God for all he continues to do amongst us and with us.

Like most charities, Croyde Baptist Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

During the year, under the direction of one of our members, we continued to have various focus' on the environment and creation care. We continued with our plan for the land attached to our church and were encouraged by the signs of developing biodiversity. And we continue to try and ensure that our activity and purchases are as environmentally care-full as possible. Purchases are not just made on the basis of cost but also on green and fairtrade credentials.

Ownership of property.

The church owns three premises: the premises known as Croyde Baptist Church, the property known as The Chapel, Georgeham, and the manse in Longland Lane in Georgeham. The legal

titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts).

Throughout 2025 we carried out some major renovation work at the Church, including the refurbishment of the West Wall, and extensive renovation and improvement work at the Chapel, including dealing with long standing water ingress due to a problem with the roof, replastering and decorating the walls, renovating the kitchen and installing a new kitchen and equipment helped by a significant grant from The Baptist Building Company.

Further maintenance work at the Chapel and The Church Centre is planned for 2026 including repair to windows at GBC .

Financial Review and Independent examiner's report

The financial accounts for 2025 and report are set out in the accompanying financial statements. Apart from specific grants from external organisations, the Church raises all the funds which it needs to carry on its activities from within its own membership and congregation.

The Examined Accounts and Trustees Report were approved by the Trustees at their meeting on Thursday 7th May 2026 and was signed by the chair of the meeting. They will be presented to the church at our AGM on Wednesday 13th May 2026.

Charity information

Trustees: Andrew McCausland (Minister and Chair of Trustees); Cheryl Burge (Church Sec); and Jo Bailey (H&S). They were supported by Ben Nias as Treasurer.

Registered Address: Croyde Baptist Church, St Mary's Road, Cross, Croyde EX33 1PL

Contact details: 07969969664

Email: croydebaptistchurch@gmail.com

Web: <https://www.croydebaptist.co.uk/>



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

CROYDE BAPTIST CHURCH

On accounts for the year
ended

31/12/25

Charity no
(if any)

1195855

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's trustees, 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 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 in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities 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:

Date:

12/4/26

Name:

ELIZABETH GREENWAY

Relevant professional
qualification(s) or body

(if any):

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

If loyalty cards are used to purchase goods/services for church use are individual cards considered payment in kind?

If personal items are purchased in conjunction with church items and the receipt submitted is for both a separate invoice should be forwarded that would match the total of the payment made.

Independent examination of the accounts

I have been shown paperwork to satisfactorily corroborate the following:

- 1 randomly selected invoice from each month:

£866.25	from	J. Lloyd.	on	20/1/25
£500.00	from	Romell (Plastering)	on	2/2/25
£95.28	from	Octopus energy (Manse)	on	28/3/25
£100.00	from	Georgeham Village Hall	on	1/4/25
£15.00	from	Expense Plus (subscription)	on	12/5/25
£5000.00	from	Baptist Union (account trans)	on	23/6/25
£180.00	from	Stevens & Willey	on	16/7/25
£319.32	from	Georgeham Electric (PAT)	on	12/8/25
£1275.50	from	Richard Haines	on	23/9/25
£528.00	from	West Country Scaffolding	on	6/10/25
£27.99	from	Liz Kennard (Friday cate)	on	17/11/25
£737.21	from	Liz Salary (December)	on	19/12/25

- 2 randomly selected expense claims from minister:

£925.47	for	Manse Oil	on	5/5/25
£506.94	for	music equipment (mixer)	on	29/7/25

- 2 randomly selected expense claims from community worker:

£79.34	for	Monday Night Meal (Tesco)	on	1/4/25
£37.04	for	Friday cate (Tesco)	on	22/9/25

- All instances of expense claims from treasurer's spouse:

£46.95	for	Plants (St Johns)	on	27/10/25
£41.16	for	Refill Cupboard Stock	on	16/9/25
£23.50	for	Toilet Rolls	on	27/8/25
£23.00	for	Handwash	on	27/5/25
£19.34	for	Refill Cupboard Stock	on	2/12/25
12.36	for	cleaning supplies	on	19/1/26

- Evidence of bank balances opening and closing to match the accounts.

~~Watts~~ Lloyds — 21,376.83 (open) 17,221.90 (close)

Signed Elizabeth Greenway Date 2nd April 2026

Print Name ELIZABETH GREENWAY

BU high interest accounts
opening 58,268.01 closing 20,721.61

CROYDE BAPTIST CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024****GENERAL RECEIPTS & PAYMENT ACCOUNT**

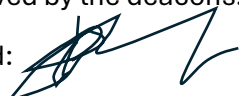
	Note	2025	2024
Receipts			
Donations and other income	2	£67,365.09	£58,789.79
Rents and contributions for use of premises		£1,707.50	£1,353.00
Legacies		£0	£0.00
Investment Income	3	£453.60	£2,974.33
Raised for other causes	4	£781.68	£3,807.71
Total Receipts		£70,307.87	£66,924.83
Payments			
Ministry	5	£21,048.76	£22,242.05
Mission	6	£9,047.82	£9,695.31
Upkeep of church buildings	7	£77,397.83	£80,589.70
Administration	8	£1,349.13	£1,391.85
Amounts passed on to other causes	9	£3,165.66	£2,243.25
Total Payments		£112,009.20	£116,162.16
Net receipts/(payments) for the year		£(41,701.33)	£(49,237.33)

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Note	2025	2024
Assets			
Bank and other cash balances			
Petty Cash		£0.00	£0.00
Lloyds Bank Account		£17,221.90	£21,376.83
BUC deposit account		£20,721.61	£58,268.01
Other monetary assets:			
Debtors		£0.00	£0.00
Loans made		£0.00	£0.00
Assets Held for Church's own use	10	£1,000,000.00	£1,000,000.00
Total Assets		£1,037,943.51	£1,079,644.84
Liabilities			
Current Liabilities	11	£0.00	£1,338.68
Long Term Liabilities	12	£0.00	£0.00
Pension Scheme liability	13	£0.00	£0.00
Total Liabilities		£0.00	£1,338.68

The accounts and statement of assets and liabilities relating to the year ending 31 December 2025 are as approved by the deacons.

Signed:



Date: 13/04/2026

Ben Nias, Treasurer

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 of the Charities Act 2011.

2. Donations and other income

	2025	2024
Donations	£38,357.77	£35,709.00
Church Buildings Rent	£0	£88.00
Georgeham Chapel Renovations	£0	£7,041.48
Legacies	£0	£0.00
Chapel Workspace	£1,707.50	£1,265.00
Manse Rent	£0	£0.00
Gift Aid Reclaim	£15,310.49	£0.00
Church Services (Funerals/Weddings etc)	£0	£0.00
Grant Income	£10,000.04	£13,620.00
Other income (Card Sales/Gathering etc)	£3,696.79	£2,419.31
Total Donations and Other Income	£69,072.59	£60,142.79

3. Investment income

	2025	2024
Bank interest*	£453.60	£2,974.33
Total Investment Income	£453.60	£2,974.33

4. Raised for Other causes

	2025	2024
BMS World Mission	£0	£535.78
For young people on DTS	£439.91	£1,037.95
Gift for bereaved family	£0	£1,395.00
For Ilfracombe Salvation Army	£80.00	£838.98
Sparks	£261.77	£0.00
Total Raised for Other causes	£781.68	£3,807.71

5. Ministry

	2025	2024
Minister's stipend	£14,067.79	£12,122.64
Pension contribution	£4,541.22	£3,269.08
HMRC	£1,459.66	£2,570.94
Other expenses [Petrol, moving costs, manse broadband]	£980.09	£4,279.39
Total Ministry	£21,048.76	£22,242.05

The Minister acts as one of the Church's leaders and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation which is currently rented by

the church whilst our own manse is occupied. The pension contribution includes that which is made as a catchup payment to the old final salary scheme further explained in the accounts. The minister claims expenses monthly and provides full receipts for items he pays for on behalf of the church.

6. Mission

	2025	2024
Home Mission	£1,800.00	£1,800.00
BMS World Mission	£1,800.00	£1,800.00
Other mission	£5,447.82	£6,095.31
Total Mission	£9,047.82	£3,650.00

7. Upkeep of church premises

	2025	2024
Croyde Baptist Church		
Electricity	£3,445.09	£2,058.06
Grounds Maintenance	£1,986.29	£1,871.47
Insurance	£1,627.55	£1,585.78
Repairs and maintenance	£10,125.42	£55,233.36
Water	£-	£0.00
Speakers' Fees	£670.00	£100.00
Broadband	£430.80	£307.10
Life on the Edge	£-	£97.98
Kitchen	£405.45	£668.48
Other	£1,305.04	£0.00
Total Croyde Baptist Church	£19,995.64	£61,922.23
Georgeham Chapel		
Electricity	£1,340.14	£2,058.06
Open House	£-	£0.00
Insurance	£912.75	£890.97
Repairs and maintenance	£39,380.39	£348.04
Broadband	£297.66	£365.78
Water	£221.11	£271.95
Kitchen	£495.20	£3,671.56
Salary	£8,548.89	£7,656
Total Georgeham Chapel	£51,196.14	£14,294.79
Manse		
Electricity	£1,126.42	£1,143.36
Insurance	£383.16	£0.00
Repairs and maintenance	£517.00	£0.00
Water	£775.40	£737.78
Council Tax	£2,478.60	£2,491.54
Oil	£925.47	
Total Manse	£5,280.58	£4,372.68
Total Upkeep of church premises	£77,397.83	£80,589.70

8. Administration

	2025	2024
Printing and stationery	£262.60	£566.18
Licences	£823.28	£618.67
Subscriptions	£263.25	£207.00
Total Administration	£1,349.13	£1,391.85

9. Amounts Passed On To Other Causes

	2025	2024
ROTOM Ministries	£0	£230.00
Bereaved family	£425.00	£975.30
Young people attending DTS	£0	£1,037.95
Salvation Army	£918.98	£0
Sparks	£261.77	£0
Youth mission	£1,559.91	£0
Total Amounts Passed On To Other Causes		£2,243.25

10. Assets Held for the Church's own use

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, Croyde Baptist Church, Cross, Croyde, Braunton, Devon, EX33 1PL valued in the accounts at £350,000 based on the prospective redundant usage sale value which it is considered possible to attain in a willing market
- Church manse at 17 Longland Lane, Georgeham, Braunton, Devon valued in the accounts at £450,000 based on present potential market values for a four-bed property in LongLand Lane
- Georgeham Baptist Church, Chapel Street, Georgeham, Braunton, Devon, valued in the accounts at £200,000 at a redundant usage sale value considered possible to attain in a willing market
- The Church also owns fixtures, furniture and equipment with no meaningful value albeit recognised to have 'cost' some tens of thousands of pounds – eg heating, Music/audio systems, etc.

11. Current Liabilities

	2025	2024
ROTOM Harvest Donations not yet transferred	£0.00	£0.00
Raised for Salvation Army, not yet transferred	£0.00	£838.98
Raised for bereaved family and not yet transferred	£0.00	£419.70
Total Current Liabilities	£0.00	£1,258.68

12. Long-Term Liabilities

	2025	2024
Other	£0.00	0.00
Total Long-Term Liabilities	£0.00	£0.00

13. Pension Scheme Liabilities

The Church is a participating employer of the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to

future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was completed at 20 June 2023 by an Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £197 million, whilst the level of assets needed to pay benefits was £207m, giving a deficit of £10m (equivalent to a past service funding level of 95%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next formal actuarial valuation of the DB Plan within the Scheme was due to take place on 31 December 2023. Whilst the formal results are not yet available, the recent interest rate environment has meant that the scheme deficit has been completely eliminated and as such, there is no longer any deficit to the scheme. Under the scheme rules, the Church still has to make a monthly payment in respect of the DB scheme though this amount is now only £1 which will increase in line with increases in Minimum Pensionable Income. The scheme is currently exploring a buy out which would remove this liability altogether.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

CROYDE BAPTIST CHURCH

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ended

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(if any)

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Signed:

Date:

12/4/26

Name:

ELIZABETH GREENWAY

Relevant professional
qualification(s) or body

(if any):

Address:

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Disclosure

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Signed Elizabeth Greenway Date 2nd April 2026

Print Name ELIZABETH GREENWAY

BU high interest accounts
opening 58,268.01 closing 20,721.61

CROYDE BAPTIST CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024****GENERAL RECEIPTS & PAYMENT ACCOUNT**

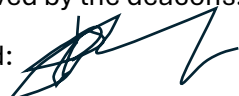
	Note	2025	2024
Receipts			
Donations and other income	2	£67,365.09	£58,789.79
Rents and contributions for use of premises		£1,707.50	£1,353.00
Legacies		£0	£0.00
Investment Income	3	£453.60	£2,974.33
Raised for other causes	4	£781.68	£3,807.71
Total Receipts		£70,307.87	£66,924.83
Payments			
Ministry	5	£21,048.76	£22,242.05
Mission	6	£9,047.82	£9,695.31
Upkeep of church buildings	7	£77,397.83	£80,589.70
Administration	8	£1,349.13	£1,391.85
Amounts passed on to other causes	9	£3,165.66	£2,243.25
Total Payments		£112,009.20	£116,162.16
Net receipts/(payments) for the year		£(41,701.33)	£(49,237.33)

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Note	2025	2024
Assets			
Bank and other cash balances			
Petty Cash		£0.00	£0.00
Lloyds Bank Account		£17,221.90	£21,376.83
BUC deposit account		£20,721.61	£58,268.01
Other monetary assets:			
Debtors		£0.00	£0.00
Loans made		£0.00	£0.00
Assets Held for Church's own use	10	£1,000,000.00	£1,000,000.00
Total Assets		£1,037,943.51	£1,079,644.84
Liabilities			
Current Liabilities	11	£0.00	£1,338.68
Long Term Liabilities	12	£0.00	£0.00
Pension Scheme liability	13	£0.00	£0.00
Total Liabilities		£0.00	£1,338.68

The accounts and statement of assets and liabilities relating to the year ending 31 December 2025 are as approved by the deacons.

Signed:



Date: 13/04/2026

Ben Nias, Treasurer

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 of the Charities Act 2011.

2. Donations and other income

	2025	2024
Donations	£38,357.77	£35,709.00
Church Buildings Rent	£0	£88.00
Georgeham Chapel Renovations	£0	£7,041.48
Legacies	£0	£0.00
Chapel Workspace	£1,707.50	£1,265.00
Manse Rent	£0	£0.00
Gift Aid Reclaim	£15,310.49	£0.00
Church Services (Funerals/Weddings etc)	£0	£0.00
Grant Income	£10,000.04	£13,620.00
Other income (Card Sales/Gathering etc)	£3,696.79	£2,419.31
Total Donations and Other Income	£69,072.59	£60,142.79

3. Investment income

	2025	2024
Bank interest*	£453.60	£2,974.33
Total Investment Income	£453.60	£2,974.33

4. Raised for Other causes

	2025	2024
BMS World Mission	£0	£535.78
For young people on DTS	£439.91	£1,037.95
Gift for bereaved family	£0	£1,395.00
For Ilfracombe Salvation Army	£80.00	£838.98
Sparks	£261.77	£0.00
Total Raised for Other causes	£781.68	£3,807.71

5. Ministry

	2025	2024
Minister's stipend	£14,067.79	£12,122.64
Pension contribution	£4,541.22	£3,269.08
HMRC	£1,459.66	£2,570.94
Other expenses [Petrol, moving costs, manse broadband]	£980.09	£4,279.39
Total Ministry	£21,048.76	£22,242.05

The Minister acts as one of the Church's leaders and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation which is currently rented by

the church whilst our own manse is occupied. The pension contribution includes that which is made as a catchup payment to the old final salary scheme further explained in the accounts. The minister claims expenses monthly and provides full receipts for items he pays for on behalf of the church.

6. Mission

	2025	2024
Home Mission	£1,800.00	£1,800.00
BMS World Mission	£1,800.00	£1,800.00
Other mission	£5,447.82	£6,095.31
Total Mission	£9,047.82	£3,650.00

7. Upkeep of church premises

	2025	2024
Croyde Baptist Church		
Electricity	£3,445.09	£2,058.06
Grounds Maintenance	£1,986.29	£1,871.47
Insurance	£1,627.55	£1,585.78
Repairs and maintenance	£10,125.42	£55,233.36
Water	£-	£0.00
Speakers' Fees	£670.00	£100.00
Broadband	£430.80	£307.10
Life on the Edge	£-	£97.98
Kitchen	£405.45	£668.48
Other	£1,305.04	£0.00
Total Croyde Baptist Church	£19,995.64	£61,922.23
Georgeham Chapel		
Electricity	£1,340.14	£2,058.06
Open House	£-	£0.00
Insurance	£912.75	£890.97
Repairs and maintenance	£39,380.39	£348.04
Broadband	£297.66	£365.78
Water	£221.11	£271.95
Kitchen	£495.20	£3,671.56
Salary	£8,548.89	£7,656
Total Georgeham Chapel	£51,196.14	£14,294.79
Manse		
Electricity	£1,126.42	£1,143.36
Insurance	£383.16	£0.00
Repairs and maintenance	£517.00	£0.00
Water	£775.40	£737.78
Council Tax	£2,478.60	£2,491.54
Oil	£925.47	
Total Manse	£5,280.58	£4,372.68
Total Upkeep of church premises	£77,397.83	£80,589.70

8. Administration

	2025	2024
Printing and stationery	£262.60	£566.18
Licences	£823.28	£618.67
Subscriptions	£263.25	£207.00
Total Administration	£1,349.13	£1,391.85

9. Amounts Passed On To Other Causes

	2025	2024
ROTOM Ministries	£0	£230.00
Bereaved family	£425.00	£975.30
Young people attending DTS	£0	£1,037.95
Salvation Army	£918.98	£0
Sparks	£261.77	£0
Youth mission	£1,559.91	£0
Total Amounts Passed On To Other Causes		£2,243.25

10. Assets Held for the Church's own use

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, Croyde Baptist Church, Cross, Croyde, Braunton, Devon, EX33 1PL valued in the accounts at £350,000 based on the prospective redundant usage sale value which it is considered possible to attain in a willing market
- Church manse at 17 Longland Lane, Georgeham, Braunton, Devon valued in the accounts at £450,000 based on present potential market values for a four-bed property in LongLand Lane
- Georgeham Baptist Church, Chapel Street, Georgeham, Braunton, Devon, valued in the accounts at £200,000 at a redundant usage sale value considered possible to attain in a willing market
- The Church also owns fixtures, furniture and equipment with no meaningful value albeit recognised to have 'cost' some tens of thousands of pounds – eg heating, Music/audio systems, etc.

11. Current Liabilities

	2025	2024
ROTOM Harvest Donations not yet transferred	£0.00	£0.00
Raised for Salvation Army, not yet transferred	£0.00	£838.98
Raised for bereaved family and not yet transferred	£0.00	£419.70
Total Current Liabilities	£0.00	£1,258.68

12. Long-Term Liabilities

	2025	2024
Other	£0.00	0.00
Total Long-Term Liabilities	£0.00	£0.00

13. Pension Scheme Liabilities

The Church is a participating employer of the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to

future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was completed at 20 June 2023 by an Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £197 million, whilst the level of assets needed to pay benefits was £207m, giving a deficit of £10m (equivalent to a past service funding level of 95%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next formal actuarial valuation of the DB Plan within the Scheme was due to take place on 31 December 2023. Whilst the formal results are not yet available, the recent interest rate environment has meant that the scheme deficit has been completely eliminated and as such, there is no longer any deficit to the scheme. Under the scheme rules, the Church still has to make a monthly payment in respect of the DB scheme though this amount is now only £1 which will increase in line with increases in Minimum Pensionable Income. The scheme is currently exploring a buy out which would remove this liability altogether.

CROYDE BAPTIST CHURCH

England & Wales - Charity number 1195855

Accounts

CROYDE BAPTIST CHURCH
Trustees Annual Report and Accounts
January to December 2024

Charity number: 1195855

Constitution and Charitable status

The Church is governed by a constitution which was approved by the Church members in May 2021. The Church became a registered CIO on 21st September 2021.

The principal purpose of the Church is the advancement of the Christian faith according to the Biblical 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.

Structure, Governance and Management

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ, or to have made a public profession of faith in Jesus Christ.

During 2024 we had approx. 70 people who worshipped with us on a regular basis including 45 in membership, and 23 children and young people. During this year we had no resignations. In July we baptised one of the young women in the sea.

In 2024 four Church members' meetings were held. These meetings have responsibility for the overall life of the Church. The AGM was held on 7th July. The two parts of the leadership team continued to meet: Trustees, who, together with the Minister, are responsible for the day to day running of the Church including finances, H&S and premises and plant met four times; and the Church Life Team, who, with the Minister, oversee the life

and ministry of the church, met every month, except in August, for prayer and discernment. Despite some long-term illness making attendance difficult for one trustee the trustees consisted of five members. However, one of the trustees stood down at the end of 2024 meaning we ended the year with just four members. The Church Life Team remained unchanged with six members. We were always on the lookout for additional trustees, especially to fill the position of treasurer or buildings manager, but no one came forward.

As a Baptist church we believe in 'the priesthood of all believers', when every member is encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's purpose. Relevant matters may be submitted to the Church members' meeting by the Trustees for guidance and decision 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.

Objectives and Activities

To achieve the principal purpose, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ through our relationships, our words and our actions. It has been good to continue to meet together and strengthen our fellowship.

Though we like flexibility we have continued to follow a monthly pattern of services including an All-Age service with Communion on the first Sunday and a joint service with the Parish Church on any fifth Sunday. A typical week by week pattern is gathering over refreshments from 10.15am to 10.45am, worship, teaching, prayer followed by further refreshments afterwards. We also have lunch together every month on the first Sunday.

It still proves difficult to get people together to pray together. An early morning prayer group at The Chapel still continues. Although small it still feels significant and we continue to hope that more in the church would feel led to be part of the prayer life of the church. An additional prayer group was initiated on a Tuesday evening at The Chapel. This is open to everyone but seems to be mostly populated by females.

We had four small groups meeting regularly during the week for bible study, worship, fellowship and prayer. Many of them studied Romans with some material provided by Andrew Ollerton of the Bible Society.

Some of the women in the church had another weekend together at Lee Abbey and a group of about 20 attended CreationFest in Wadebridge over the summer holidays. This Christian Festival was significant for many people but especially for some of the young adults who came with us. Some of them have a church background but some of them don't and are new to faith, but each of them would say that this time at CreationFest was significant for their faith in Jesus. Some of them would be baptised at Easter 2025.

Hannah, one of our younger women, went back to the Gold Coast in Australia to be part of a YWAM DTS (Youth With A Mission Discipleship Training School). She and a friend held many fundraising activities including a curry and quiz night, sausage sizzle and ice cream sale. As well as individual support, the church also decided to underwrite her costs. She left at the end of August and would not return until the New Year but she was regularly in our prayers.

It was a great shock and sadness for the whole church, but of course particularly his whole family, to lose Jonathan Bailey in April. Jonathan, along with his siblings, grew up in the church. The church sought to uphold Jo and the family with their love, prayers and practical care. The

plan was to purchase a bench for the church and locate it under a tree that he particularly loved to climb when he was younger.

We have a small but steady group of children who are taught on Sundays by a small and committed team. We are blessed to have a thriving group of teenagers who continue to meet at the Chapel twice a month on a Sunday morning with Christine and Matt from St George's House.

In addition to our regular Sunday morning gatherings, we continue to enjoy our monthly informal worship gathering at the chapel on the third Sunday of the month called Sanctuary. These evenings have been very much appreciated by all who attend.

A small team continue to provide Monday Mornings @ CBC, a drop in open to anyone in the community but in reality it is a toddler group for parents and their pre-school children. We continue to be thrilled with the way our Community Project in Georgeham is building community and strengthening our outreach. We continued to employ Liz two days a week to lead this work, which includes the toddler group above, a monthly community meal drawing together 30 plus people from the church and community, a termly Prayer Space at the local school, an Easter Trail on Good Friday, and our PopUp Café on a Friday which has been as popular as ever. We are still reliant on two grants we receive towards this, one from the Baptist Insurance Company and another from the South West Baptist Association. We need to review this arrangement in 2026.

The Church operates Safeguarding Policy and Procedures to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. One of the trustees is the designated Safeguarding Trustee and we have a DPS and a deputy DPS who meet to review things as required. The responsible people have read, updated and monitored the guidance on Safeguarding

provided by the SWBA, and are satisfied that the activities outlined above comply with our Policy and Procedures.

We can't measure 'success' with numbers alone so use rather less tangible things like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community. It felt that 2024 was a significant year for the church. As well as seeing new people joining us on Sundays it felt as though the church grew into a better place than it had been for a while. We thank God for this and credit him and the commitment of members of the church for this turnaround.

Like most charities, Croyde Baptist Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

During the year, under the direction of Kerri Nias, we continued to have various focus' on the environment and creation care. In March we had a tree planting and farm walk at one of our members farm. We devised a plan for the land attached to our church as our desire is that it will grow rich in biodiversity. And we continue to try and ensure that our activity and purchases are as environmentally care-full as possible. Purchases are not just made on the basis of cost but also on green and fairtrade credentials.

Ownership of property.

The church owns three premises: the premises known as Croyde Baptist Church, the property known as The Chapel, Georgeham, and the manse in Longland Lane in Georgeham. The legal titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts).

In August we made the decision to close the chapel as some of the walls had become saturated and were turning green. We thought it would just be a few months but in the end it turned out to be until May / June 2025. We received a grant of nearly £9,000.00 towards the costs of purchasing and installing a new kitchen so we undertook a small building project which included rectifying the underlying problem of leaking roof, new guttering, raking out old mortar and repointing with new, and installing a new kitchen. The impact of this was that we could not run Open House through the Autumn, we had to close the Co-Working space, we ran a series of Chapel Sessions at the Village Hall, we ran the PopUp Café from the Village Hall and the Community Meals at the church centre. We were thrilled with the improvements made and were very glad to eventually be able to return to the chapel in June 2025.

During 2024 we continued to carry out improvement works to the main church building too. The main projects saw the front Gable End wall renovated, the renewal of two aspects of the church roof, the replacement of heaters, the installation of four destratification fans, and two blocks of solar panels on the roof. We continue to be grateful to a former member from whom we received a large bequest in 2023 which has enabled us to do so much of this work.

Further maintenance work at the Chapel and The Church Centre is planned for 2025.

Financial Review and Independent examiner's report

The financial accounts for 2024 and report are set out in the accompanying financial statements. Apart from specific grants from external organisations, the Church raises all the funds which it needs to carry on its activities from within its own membership and congregation.

In 2024 our new Treasurer, Ben Nias, kindly took over the role from Felix Milton. We were indebted to Felix for fulfilling this demanding role for a good number of years. Ben initiated a new accounting / expenses package called ExpensePlus. It took a while to embed but by the end of the year it seemed to be working well for us.

The Examined Accounts and Trustees Report were approved by the Trustees at their meeting on Wednesday 16th July 2025 and was signed by the chair of the meeting. They will be presented to the church at our AGM on Sunday 20th July 2025.

Charity information

Trustees: Andrew McCausland (Minister and Chair of Trustees); Laura Nias (Church Sec); Cheryl Burge (Finance) and Jo Bailey (H&S).

Registered Address: Croyde Baptist Church, St Mary's Road, Cross, Croyde EX33 1PL

Contact details: 07969969664

Email: croydebaptistchurch@gmail.com

Web: <https://www.croydebaptist.co.uk/>



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

CROYDE BAPTIST CHURCH

On accounts for the year ended

31/12/2024

Charity no
(if any)

1195855

Set out on pages

1 to 5

(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's trustees, 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 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 in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities 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:

Date:

9/7/25

Name:

ELIZABETH GREENWAY

Relevant professional
qualification(s) or body

N/A.

(if any):

Address:

FORDA COTTAGE

BRAUNTON

EX33 1JG

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

CROYDE BAPTIST CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024****GENERAL RECEIPTS & PAYMENT ACCOUNT**

	Note	2024	2023
Receipts			
Donations and other income	2	£58,789.79	£60,446.81
Rents and contributions for use of premises		£1,353.00	£3,873.01
Legacies		£0.00	£101,000.00
Investment Income	3	£2,974.33	£533.34
Raised for other causes	4	£3,807.71	£230.00
Total Receipts		£66,924.83	£166,083.16
Payments			
Ministry	5	£22,242.05	£20,133.66
Mission	6	£9,695.31	£3,600.00
Upkeep of church buildings	7	£80,589.70	£45,830.35
Administration	8	£1,391.85	£738.24
Amounts passed on to other causes	9	£2,243.25	£0.00
Total Payments		£116,162.16	£70,302.25
Net receipts/(payments) for the year		(49,237.33)	£95,735.91

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Note	2024	2023
Assets			
Bank and other cash balances			
Petty Cash		£0.00	£0.00
Lloyds Bank Account		£21,376.83	£10,763.72
BUC deposit account		£58,268.01	£118,118.45
Other monetary assets:			
Debtors		£0.00	£0.00
Loans made		£0.00	£0.00
Assets Held for Church's own use	10	£1,000,000.00	£850,000.00
Total Assets		£1,079,644.84	£978,882.17
Liabilities			
Current Liabilities	11	£1,338.68	£230.00
Long Term Liabilities	12	£0.00	£0.00
Pension Scheme liability	13	£0.00	£0.00
Total Liabilities		£1,338.68	£230.00

The accounts and statement of assets and liabilities relating to the year ending 31 December 2024 are as approved by the deacons.

Signed:

Date:

Ben Nias, Treasurer

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 of the Charities Act 2011.

2. Donations and other income

	2024	2023
Donations	£35,709.00	£36,205.46
Church Buildings Rent	£88.00	£3,873.01
Georgeham Chapel Renovations	£7,041.48	£0.00
Legacies	£0.00	£101,000.00
Chapel Workspace	£1,265.00	£450.00
Manse Rent	£0.00	£0.00
Gift Aid Reclaim	£0.00	£14,508.75
Church Services (Funerals/Weddings etc)	£0.00	£0.00
Grant Income	£13,620.00	£8,072.00
Other income (Card Sales/Gathering etc)	£2,419.31	£1,210.60
Total Donations and Other Income	£60,142.79	£165,319.82

3. Investment income

	2024	2023
Bank interest*	£2,974.33	£533.34
Total Investment Income	£2,974.33	£533.34

* This includes £744.31 which entered the BU account on 31st December 2023 but was missed from the 2023 accounts

4. Raised for Other causes

	2024	2023
BMS World Mission	£535.78	£0.00
For young people on DTS	£1,037.95	£0.00
Gift for bereaved family	£1,395.00	£0.00
For Ilfracombe Salvation Army	£838.98	£0.00
ROTOM Ministries	£0.00	£230.00
Total Raised for Other causes	£3,807.71	£230.00

5. Ministry

	2024	2023
Minister's stipend	£12,122.64	£11,928.15
Pension contribution	£3,269.08	£3,681.12
HMRC	£2,570.94	£40.44
Temporary Accommodation	£0.00	£0.00
Other expenses [Petrol, moving costs, manse broadband]	£4,279.39	£4,483.95
Total Ministry	£22,242.05	£20,133.66

The Minister acts as one of the Church's leaders and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation which is currently rented by

the church whilst our own manse is occupied. The pension contribution includes that which is made as a catchup payment to the old final salary scheme further explained in the accounts. The minister claims expenses monthly and provides full receipts for items he pays for on behalf of the church.

6. Mission

	2024	2023
Home Mission	£1,800.00	£1,800.00
BMS World Mission	£1,800.00	£1,800.00
Other mission	£6,095.31	£0.00
Total Mission	£9,695.31	£3,600.00

7. Upkeep of church premises

	2024	2023
Croyde Baptist Church		
Electricity	£2,058.06	£4,261.70
Grounds Maintenance	£1,871.47	£960.00
Insurance	£1,585.78	£1,552.05
Repairs and maintenance	£55,233.36	£26,862.60
Water	£0.00	£349.12
Speakers' Fees	£100.00	£300.00
Broadband	£307.10	£0.00
Life on the Edge	£97.98	£0.00
Kitchen	£668.48	£474.70
Other	£0.00	£0.00
Total Croyde Baptist Church	£61,922.23	£34,760.17
Georgeham Chapel		
Electricity	£2,058.06	£1,096.54
Open House	£0.00	£467.55
Insurance	£890.97	£865.63
Repairs and maintenance	£348.04	£149.87
Broadband	£365.78	£150.56
Water	£271.95	£184.70
Kitchen	£3,671.56	£506.76
Salary	£7,656	£2,061.20
Total Georgeham Chapel	£14,294.79	£5,482.81
Manse		
Electricity	£1,143.36	£907.60
Insurance	£0.00	£314.06
Repairs and maintenance	£0.00	£138.60
Water	£737.78	£377.58
Council Tax	£2,491.54	£3,850.07
Total Manse	£4,372.68	£5,587.37
Total Upkeep of church premises	£80,589.70	£45,830.35

8. Administration

	2024	2023
Printing and stationery	£566.18	£0.00
Licences	£618.67	£643.44
Subscriptions	£207.00	£94.80
Total Administration	£1,391.85	£738.24

9. Amounts Passed On To Other Causes

	2024	2023
ROTOM Ministries	£230.00	£0.00
Bereaved family	£975.30	
Young people attending DTS	£1,037.95	
Total Amounts Passed On To Other Causes	£2,243.25	£0.00

10. Assets Held for the Church's own use

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, Croyde Baptist Church, Cross, Croyde, Braunton, Devon, EX33 1PL valued in the accounts at £350,000 based on the prospective redundant usage sale value which it is considered possible to attain in a willing market
- Church manse at 17 Longland Lane, Georgeham, Braunton, Devon valued in the accounts at £450,000 based on present potential market values for a four-bed property in LongLand Lane
- Georgeham Baptist Church, Chapel Street, Georgeham, Braunton, Devon, valued in the accounts at £200,000 at a redundant usage sale value considered possible to attain in a willing market
- The Church also owns fixtures, furniture and equipment with no meaningful value albeit recognised to have 'cost' some tens of thousands of pounds – eg heating, Music/audio systems, etc.

11. Current Liabilities

	2024	2023
ROTOM Harvest Donations not yet transferred	£0.00	£230.00
Raised for Salvation Army, not yet transferred	£838.98	£0.00
Raised for bereaved family and not yet transferred	£419.70	£0.00
Total Current Liabilities	£1,258.68	£230.00

12. Long-Term Liabilities

	2024	2023
Other	0.00	0.00
Total Long-Term Liabilities	£0.00	£0.00

13. Pension Scheme Liabilities

The Church is a participating employer of the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to

future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was completed at 20 June 2023 by an Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £197 million, whilst the level of assets needed to pay benefits was £207m, giving a deficit of £10m (equivalent to a past service funding level of 95%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next formal actuarial valuation of the DB Plan within the Scheme was due to take place on 31 December 2023. Whilst the formal results are not yet available, the recent interest rate environment has meant that the scheme deficit has been completely eliminated and as such, there is no longer any deficit to the scheme. Under the scheme rules, the Church still has to make a monthly payment in respect of the DB scheme though this amount is now only £1 which will increase in line with increases in Minimum Pensionable Income. The scheme is currently exploring a buy out which would remove this liability altogether.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

CROYDE BAPTIST CHURCH

On accounts for the year ended

31/12/2024

Charity no
(if any)

1195855

Set out on pages

1 to 5

(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's trustees, 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 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 in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities 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:

Date:

9/7/25

Name:

ELIZABETH GREENWAY

Relevant professional
qualification(s) or body

N/A.

(if any):

Address:

FORDA COTTAGE

BRAUNTON

EX33 1JG

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

CROYDE BAPTIST CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024****GENERAL RECEIPTS & PAYMENT ACCOUNT**

	Note	2024	2023
Receipts			
Donations and other income	2	£58,789.79	£60,446.81
Rents and contributions for use of premises		£1,353.00	£3,873.01
Legacies		£0.00	£101,000.00
Investment Income	3	£2,974.33	£533.34
Raised for other causes	4	£3,807.71	£230.00
Total Receipts		£66,924.83	£166,083.16
Payments			
Ministry	5	£22,242.05	£20,133.66
Mission	6	£9,695.31	£3,600.00
Upkeep of church buildings	7	£80,589.70	£45,830.35
Administration	8	£1,391.85	£738.24
Amounts passed on to other causes	9	£2,243.25	£0.00
Total Payments		£116,162.16	£70,302.25
Net receipts/(payments) for the year		(49,237.33)	£95,735.91

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Note	2024	2023
Assets			
Bank and other cash balances			
Petty Cash		£0.00	£0.00
Lloyds Bank Account		£21,376.83	£10,763.72
BUC deposit account		£58,268.01	£118,118.45
Other monetary assets:			
Debtors		£0.00	£0.00
Loans made		£0.00	£0.00
Assets Held for Church's own use	10	£1,000,000.00	£850,000.00
Total Assets		£1,079,644.84	£978,882.17
Liabilities			
Current Liabilities	11	£1,338.68	£230.00
Long Term Liabilities	12	£0.00	£0.00
Pension Scheme liability	13	£0.00	£0.00
Total Liabilities		£1,338.68	£230.00

The accounts and statement of assets and liabilities relating to the year ending 31 December 2024 are as approved by the deacons.

Signed:

Date:

Ben Nias, Treasurer

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 of the Charities Act 2011.

2. Donations and other income

	2024	2023
Donations	£35,709.00	£36,205.46
Church Buildings Rent	£88.00	£3,873.01
Georgeham Chapel Renovations	£7,041.48	£0.00
Legacies	£0.00	£101,000.00
Chapel Workspace	£1,265.00	£450.00
Manse Rent	£0.00	£0.00
Gift Aid Reclaim	£0.00	£14,508.75
Church Services (Funerals/Weddings etc)	£0.00	£0.00
Grant Income	£13,620.00	£8,072.00
Other income (Card Sales/Gathering etc)	£2,419.31	£1,210.60
Total Donations and Other Income	£60,142.79	£165,319.82

3. Investment income

	2024	2023
Bank interest*	£2,974.33	£533.34
Total Investment Income	£2,974.33	£533.34

* This includes £744.31 which entered the BU account on 31st December 2023 but was missed from the 2023 accounts

4. Raised for Other causes

	2024	2023
BMS World Mission	£535.78	£0.00
For young people on DTS	£1,037.95	£0.00
Gift for bereaved family	£1,395.00	£0.00
For Ilfracombe Salvation Army	£838.98	£0.00
ROTOM Ministries	£0.00	£230.00
Total Raised for Other causes	£3,807.71	£230.00

5. Ministry

	2024	2023
Minister's stipend	£12,122.64	£11,928.15
Pension contribution	£3,269.08	£3,681.12
HMRC	£2,570.94	£40.44
Temporary Accommodation	£0.00	£0.00
Other expenses [Petrol, moving costs, manse broadband]	£4,279.39	£4,483.95
Total Ministry	£22,242.05	£20,133.66

The Minister acts as one of the Church's leaders and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation which is currently rented by

the church whilst our own manse is occupied. The pension contribution includes that which is made as a catchup payment to the old final salary scheme further explained in the accounts. The minister claims expenses monthly and provides full receipts for items he pays for on behalf of the church.

6. Mission

	2024	2023
Home Mission	£1,800.00	£1,800.00
BMS World Mission	£1,800.00	£1,800.00
Other mission	£6,095.31	£0.00
Total Mission	£9,695.31	£3,600.00

7. Upkeep of church premises

	2024	2023
Croyde Baptist Church		
Electricity	£2,058.06	£4,261.70
Grounds Maintenance	£1,871.47	£960.00
Insurance	£1,585.78	£1,552.05
Repairs and maintenance	£55,233.36	£26,862.60
Water	£0.00	£349.12
Speakers' Fees	£100.00	£300.00
Broadband	£307.10	£0.00
Life on the Edge	£97.98	£0.00
Kitchen	£668.48	£474.70
Other	£0.00	£0.00
Total Croyde Baptist Church	£61,922.23	£34,760.17
Georgeham Chapel		
Electricity	£2,058.06	£1,096.54
Open House	£0.00	£467.55
Insurance	£890.97	£865.63
Repairs and maintenance	£348.04	£149.87
Broadband	£365.78	£150.56
Water	£271.95	£184.70
Kitchen	£3,671.56	£506.76
Salary	£7,656	£2,061.20
Total Georgeham Chapel	£14,294.79	£5,482.81
Manse		
Electricity	£1,143.36	£907.60
Insurance	£0.00	£314.06
Repairs and maintenance	£0.00	£138.60
Water	£737.78	£377.58
Council Tax	£2,491.54	£3,850.07
Total Manse	£4,372.68	£5,587.37
Total Upkeep of church premises	£80,589.70	£45,830.35

8. Administration

	2024	2023
Printing and stationery	£566.18	£0.00
Licences	£618.67	£643.44
Subscriptions	£207.00	£94.80
Total Administration	£1,391.85	£738.24

9. Amounts Passed On To Other Causes

	2024	2023
ROTOM Ministries	£230.00	£0.00
Bereaved family	£975.30	
Young people attending DTS	£1,037.95	
Total Amounts Passed On To Other Causes	£2,243.25	£0.00

10. Assets Held for the Church's own use

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- The Church also owns fixtures, furniture and equipment with no meaningful value albeit recognised to have 'cost' some tens of thousands of pounds – eg heating, Music/audio systems, etc.

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	2024	2023
ROTOM Harvest Donations not yet transferred	£0.00	£230.00
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Total Current Liabilities	£1,258.68	£230.00

12. Long-Term Liabilities

	2024	2023
Other	0.00	0.00
Total Long-Term Liabilities	£0.00	£0.00

13. Pension Scheme Liabilities

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future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

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CROYDE BAPTIST CHURCH

England & Wales - Charity number 1195855

Accounts

CROYDE BAPTIST CHURCH

Trustees Annual Report and Accounts

January to December 2023

Charity number: 1195855

Constitution and Charitable status

The Church is governed by a constitution which was approved by the Church members in May 2021. The Church became a registered CIO on 21st September 2021.

The principal purpose of the Church is the advancement of the Christian faith according to the Biblical 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.

Structure, Governance and Management

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ, or, following other modes of baptism, to have made a public profession of faith in Jesus Christ.

During 2023 we had about 65 people who worshipped with us on a regular basis including 51 in membership, and 15-18 children and young people. At the end of the year we had four resignations which took our membership to 47.

In 2023 five Church members' meetings were held. These meetings have responsibility for the overall life of the Church. The AGM was held on 3rd September. At the February Church meeting two parts of the leadership team were established, Trustees who, together with the Minister, will be responsible for the day to day running of the Church including finances, H&S and premises and plant; and Church Life Team who would be responsible for the life and ministry of the church. Four trustees were elected and six members of the CLT plus Hannah Veale (age 17) was also invited on to the team to ensure the younger members of the church

were represented. This new structure worked really well throughout the year and at the end of the year a fifth trustee was proposed and appointed.

Having said that about leadership we believe in the priesthood of all believers so every member is encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's purpose. Relevant matters may be submitted to the Church members' meeting by the Trustees for guidance and decision 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.

Objectives and Activities

To achieve the principal purpose, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ through our relationships, our words and our actions. It has been good to continue to meet together and strengthen our fellowship.

Though we like flexibility we have continued to follow a monthly pattern of services including an All-Age service with Communion on the first Sunday and a joint service with the Parish Church on any fifth Sunday. A typical week by week pattern is gathering over refreshments from 10.15am to 10.45am, worship, teaching, prayer followed by further refreshments afterwards.

It has proved difficult, for various reasons, to get people together to pray together for the life of the church and a spiritual awakening in the community. An early morning prayer group at The Chapel was initiated in May and it continued throughout the year. Although small it felt significant and we hoped that more in the church would feel led to be part of the prayer life of the church.

Although we like to eat together after services once a month we haven't managed to maintain this in recent months. Some of the women in the church had another weekend

together at Lee Abbey and a group of about 15-18 attended CreationFest in Wadebridge over the summer holidays.

We have a small but steady group of children who are taught on Sundays by a small and committed team. We are blessed to have a thriving group of teenagers who continue to meet at the Chapel twice a month on a Sunday morning with Christine and Matt Upwood from St G's House.

In addition to our regular Sunday morning gatherings, a small team has developed a monthly informal worship gathering at the chapel on the third Sunday of the month called Sanctuary. Although numbers attending have been small the evenings have been very much appreciated by all who attended.

A small team continue to provide Monday Mornings @ CBC which is a drop in open to anyone in the community but in reality it is a toddler group for parents and their pre-school children. We also continued to run Open House at The Chapel in Georgeham which is a bi-weekly Friday evening youth / parents evening including a variety of team games, nibbles and plenty of conversation.

Towards the end of the year, with the support of two small grants from the Baptist Insurance Company and Home Mission from the South West Baptist Association, we were thrilled to be able to support Liz Kennard as a community worker for two days a week with a main focus on Georgeham. She initiated two new activities to connect the church and community including a Monday evening Community Meal and a Pop-Up Café on a Friday afternoon, both at the chapel.

Since the office in the chapel became vacant at the end of 2022 a small group have been talking together about the possibility of creating a co-working space in the chapel office. The idea was for anyone living in the area or visiting on holiday who needed or would appreciate a desk with access to good broadband could book a desk for a few hours, a day or a week and work there in exchange for a small donation. Internet was installed and the first steps were

taken and it continues to be used by a small group of people. We keep this reviewed but expect to continue this for the foreseeable future.

One of our members gathered a small team together to establish another new activity, The Gathering, which has a focus on bringing women (of faith or no faith) together for a meal, short talk, conversation and offer of prayer. This was on the first Sunday evening of the month and it made a very positive start with 20 to 30 people gathering on a regular basis. It continued into 2024.

Another initiative was also launched over the summer. Chapel Sessions are an evening of live music part of which is Open Mic with an invitation to anyone to come forward to perform a song or two and the latter part with a focus on one particular band. These events, facilitated and organised by Merry Springate, proved to be very popular with performances from young and older people from all over the area and an audience of 70 to 100 people each time. We had three Sessions over the Summer holidays – July, August and early September – and one at Christmas time. We plan to continue these events into 2024.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. One of the trustees is the designated Safeguarding Trustee and we appointed a DPS and a deputy DPS. The responsible people have read, updated and monitored the guidance on Safeguarding provided by the SWBA, and are satisfied that the activities outlined above comply with our Policy and Procedures.

The Church cannot measure the success of its activity in numbers but rather in less tangible ways like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community. The church is well known as a positive influence within the community because of the good character of the people who attend and the activities it puts on.

Like most charities, Croyde Baptist Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no

impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

EcoChurch

During the year, under the direction of Kerri Nias, we have continued to have various focus' on the environment and creation care. As well as some garden work party's we have facilitated another tree Hub, a bat survey evening, an introduction to iNaturalist, a beach clean as well as hosting an environmental film called The Ants and the Grasshopper. During the year we were pleased to be awarded Bronze from EcoChurch scheme.

Ownership of property.

The church owns three premises: the premises known as Croyde Baptist Church, the property known as The Chapel, Georgeham, and the manse in Longland Lane in Georgeham. The legal titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts).

During 2023, following the successful completion of the kitchen upgrade in January, we continued to draw up plans to continue improvement works to the main church building. The following works were undertaken during the year:

- The floor and the surrounding wall cladding at the south end of the church was renewed;
- The Bath-stone window frame (outside) was restored;
- The South Windows - new frames and sills were made, fitted, primed and undercoated ready for painting in 2024. New clear glass panes will be fitted;
- The three front doors have been repaired, primed and undercoated ready for painting in 2024;
- A new lobby door was installed.

Further maintenance work is planned for 2024, what we are calling Phase 3.

Financial Review and Independent examiner's report

The financial accounts for 2023 and report are set out in the accompanying financial statements. The Church raises the funds which it needs to carry on its activities from within its own membership and congregation. We get a small income from the rental of office space at our Georgeham Chapel but this just covers costs such as heating and lighting etc.

During the year we were delighted and surprised to receive a £100,000.00 legacy from a former much-loved member of the congregation. We recognised this was a gift from God and that we should be care-full and prayer-full about how this was invested or spent.

Towards the end of the year our treasurer, Felix, indicated that it was his intention to step down. We were indebted to Felix for fulfilling this demanding role for a good number of years. After a while Ben Nias agreed to take on the role for a trial period. We would prepare beforehand but handover would take place either side of the New Year.

The Accounts and Trustees Report was approved by the Trustees at their meeting on 26th June 2024 and signed by the chair of the meeting. They will be presented to the church at our AGM on Sunday 7th July 2024.

Charity information

Trustees: Andrew McCausland (Minister and Chair of Trustees); Andrew Twitchen; Laura Nias (Church Sec); Cheryl Burge (Finance) and Jo Bailey (H&S).

Registered Address: Croyde Baptist Church, St Mary's Road, Cross, Croyde EX33 1PL

Contact details: 07969969664

Email: croydebaptistchurch@gmail.com

Web: <https://www.croydebaptist.co.uk/>



Section A

Independent Examiner's Report

Report to the trustees

Charity Name

Croyde Baptist church

On accounts for the year
ended

31st December 2023

Charity no
(if any)

1195855

Set out on pages

1-4

(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's trustees, 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 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 in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities 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:

Aneywood

Date:

4/6/24

Name:

L.A. HEXWOOD.

Relevant professional
qualification(s) or body



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

Croyde Baptist Church

On accounts for the year
ended

31st December '23

Charity no
(if any)

1195855

Set out on pages

1-4

(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
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Independent
examiner's statement

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* Please delete the words in the brackets if they do not apply.

Signed:

Date:

4/6/24

Name:

ELIZABETH GREENWAY

Relevant professional
qualification(s) or body

CROYDE BAPTIST CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023****GENERAL RECEIPTS & PAYMENT ACCOUNT**

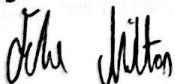
	Note	2023	2022
Receipts			
Donations and other income	2	£60,446.81	£70,605.04
Rents and contributions for use of premises		£3,873.01	£700.00
Legacies		£101,000.00	£0.00
Investment Income	3	£533.34	£353.73
Raised for other causes	4	£230.00	£0.00
Total Receipts		£166,083.16	£71,658.77
Payments			
Ministry	5	£20,133.66	£25,739.98
Mission	6	£3,600.00	£3,600.00
Upkeep of church buildings	7	£45,830.35	£52,421.73
Administration	8	£738.24	£771.12
Amounts passed on to other causes		£0.00	£0.00
Total Payments		£70,302.25	£82,532.83
Net receipts/(payments) for the year		£95,735.91	(£10,874.06)

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023

	Note	2023	2022
Assets			
Bank and other cash balances			
Petty Cash		£0.00	£0.00
Lloyds Bank Account		£10,763.72	£10,433.35
BUC deposit account		£118,118.45	£22,585.11
Other monetary assets:			
Debtors		£0.00	£0.00
Loans made		£0.00	£0.00
Assets Held for Church's own use	9	£850,000.00	£850,000.00
Total Assets		£978,882.17	£883,018.46
Liabilities			
Current Liabilities	10	£230.00	£0.00
Long Term Liabilities	11	£0.00	£0.00
Pension Scheme liability	12	£0.00	£0.00
Total Liabilities		£230.00	£0.00

The accounts and statement of assets and liabilities set out on pages [1 & 2] relating to the year ending 31 December 2023 are as approved by the deacons.

Signed:



Felix Milton APFS MAAT
Treasurer

Date: 04/06/2024

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 of the Charities Act 2011.

2. Donations and other income

	2023	2022
Donations	36,205.46	23,385.73
Church Building Rent	3,873.01	0.00
Croyde Baptist Church Renovations	0.00	32,875.00
Georgeham Chapel Renovations	0.00	5,200.00
Legacies	101,000.00	0.00
Chapel Workspace	450.00	0.00
Manse Rent	0.00	700.00
Gift Aid Reclaim	14,508.75	7,098.04
Church Services (Funerals/Weddings etc)	0.00	0.00
Grant Income	8,072.00	0.00
Other income (Card Sales/Gathering etc)	1,210.60	2,400.00
Total Donations and Other Income	£165,319.82	£71,658.77

3. Investment income

	2023	2022
Bank interest	533.34	353.73
Total Investment Income	£533.34	£353.73

4. Raised for Other causes

	2023	2022
Belle's Place Christmas Appeal	0.00	0.00
ROTOM Harvest	230.00	0.00
Total Raised for Other causes	£230.00	£0.00

Reflects the payments to Belle's place from the funds that were outstanding from the 2020 appeal. This showed as a liability last year.

5. Ministry

	2023	2022
Minister's stipend	11,928.15	11,142.90
Pension contribution	3,681.12	£5,586.32
HMRC	40.44	£201.81
Temporary Accommodation	0.00	£2,100.00
Other expenses [Petrol, moving costs, manse broadband]	4,483.95	£6,708.95
Total Ministry	£20,133.66	£25,739.98

The Minister acts as one of the Church's leaders and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation which is currently rented by the church whilst our own manse is occupied. The pension contribution includes that which is made as a catchup payment to the old final salary scheme further explained in the accounts. The minister claims expenses monthly and provides full receipts for items he pays for on behalf of the church.

6. Mission

	2023	2022
Home Mission	1,800.00	1,800.00
BMS World Mission	1,800.00	1,800.00
Salvation Army Ilfracombe	0.00	0.00
Other mission	0.00	0.00
Total Mission	£3,600.00	£3,600.00

7. Upkeep of church premises

	2023	2022
Croyde Baptist Church		
Electricity	4,261.70	1,506.71
Grass Cutting	960.00	1,080.00
Insurance	1,552.05	1,281.53
Repairs and maintenance	26,862.60	18,751.75
Water	349.12	0.00
Speakers' Fees	300	120.00
Sunday School	0.00	680.40
Life on the Edge	0.00	315.66
Kitchen	474.70	0.00
Other	0.00	138.50
Total Croyde Baptist Church	34,760.17	23,874.55
Georgeham Chapel		
Electricity	1096.54	0.00
Open House	467.55	71.04
Insurance	865.63	725.96
Repairs and maintenance	149.87	4,866.96
Broadband	150.56	0.00
Water	184.70	0.00
Kitchen	506.76	0.00
Salary	2061.20	0.00
Total Georgeham Chapel	5,482.81	5,663.96
Manse		
Electricity	907.60	754.29
Insurance	314.06	256.06
Repairs and maintenance	138.60	21,430.64
Water	377.58	442.23
Council Tax	3,850.07	0.00
Total Manse	5,587.37	22,883.22
Total Upkeep of church premises	£45,830.35	£52,421.73

8. Administration

	2023	2022
Printing and stationery	0.00	0.00
Licences	643.44	771.12
Subscriptions	94.80	0.00
Total Administration	£738.24	£771.12

9. Assets Held for the Church's own use

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, Croyde Baptist Church, Cross, Croyde, Braunton, Devon, EX33 1PL valued in the accounts at £300,000 based on the prospective redundant usage sale value which it is considered

- possible to attain in a willing market
- Church manse at 17 Longland Lane, Georgeham, Braunton, Devon valued in the accounts at £400,000 based on present potential market values for a four-bed property in LongLand Lane
- Georgeham Baptist Church, Chapel Street, Georgeham, Braunton, Devon, valued in the accounts at £150,000 at a redundant usage sale value considered possible to attain in a willing market
- The Church also owns fixtures, furniture and equipment with no meaningful value albeit recognised to have 'cost' some tens of thousands of pounds – eg heating, Music/audio systems, etc.

10. Current Liabilities

	2023	2022
ROTHOM Harvest Donations not yet transferred	230.00	0.00
Other current liabilities	0.00	0.00
Total Current Liabilities	£230.00	£0.00

11. Long-Term Liabilities

	2023	2022
Other	0.00	0.00
Total Long-Term Liabilities	£0.00	£0.00

12. Pension Scheme Liabilities

The Church is a participating employer of the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was completed at 20 June 2023 by an Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £197 million, whilst the level of assets needed to pay benefits was £207m, giving a deficit of £10m (equivalent to a past service funding level of 95%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next formal actuarial valuation of the DB Plan within the Scheme was due to take place on 31 December 2023. Whilst the formal results are not yet available, the recent interest rate environment has meant that the scheme deficit has been completely eliminated and as such, there is no longer any deficit to the scheme. Under the scheme rules, the Church still has to make a monthly payment in respect of the DB scheme though this amount is now only £1 which will increase in line with increases in Minimum Pensionable Income. The scheme is currently exploring a buy out which would remove this liability altogether.



Section A

Independent Examiner's Report

Report to the trustees

Charity Name

Croyde Baptist church

On accounts for the year
ended

31st December 2023

Charity no
(if any)

1195855

Set out on pages

1-4

(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's trustees, 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 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 in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities 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:

Aneywood

Date:

4/6/24

Name:

L.A. HEXWOOD.

Relevant professional
qualification(s) or body



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

Croyde Baptist Church

On accounts for the year
ended

31st December '23

Charity no
(if any)

1195855

Set out on pages

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(remember to include the page numbers of additional sheets)

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Responsibilities and
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examiner's statement

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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:

Date:

4/6/24

Name:

ELIZABETH GREENWAY

Relevant professional
qualification(s) or body

CROYDE BAPTIST CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023****GENERAL RECEIPTS & PAYMENT ACCOUNT**

	Note	2023	2022
Receipts			
Donations and other income	2	£60,446.81	£70,605.04
Rents and contributions for use of premises		£3,873.01	£700.00
Legacies		£101,000.00	£0.00
Investment Income	3	£533.34	£353.73
Raised for other causes	4	£230.00	£0.00
Total Receipts		£166,083.16	£71,658.77
Payments			
Ministry	5	£20,133.66	£25,739.98
Mission	6	£3,600.00	£3,600.00
Upkeep of church buildings	7	£45,830.35	£52,421.73
Administration	8	£738.24	£771.12
Amounts passed on to other causes		£0.00	£0.00
Total Payments		£70,302.25	£82,532.83
Net receipts/(payments) for the year		£95,735.91	(£10,874.06)

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023

	Note	2023	2022
Assets			
Bank and other cash balances			
Petty Cash		£0.00	£0.00
Lloyds Bank Account		£10,763.72	£10,433.35
BUC deposit account		£118,118.45	£22,585.11
Other monetary assets:			
Debtors		£0.00	£0.00
Loans made		£0.00	£0.00
Assets Held for Church's own use	9	£850,000.00	£850,000.00
Total Assets		£978,882.17	£883,018.46
Liabilities			
Current Liabilities	10	£230.00	£0.00
Long Term Liabilities	11	£0.00	£0.00
Pension Scheme liability	12	£0.00	£0.00
Total Liabilities		£230.00	£0.00

The accounts and statement of assets and liabilities set out on pages [1 & 2] relating to the year ending 31 December 2023 are as approved by the deacons.

Signed:



Felix Milton APFS MAAT
Treasurer

Date: 04/06/2024

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 of the Charities Act 2011.

2. Donations and other income

	2023	2022
Donations	36,205.46	23,385.73
Church Building Rent	3,873.01	0.00
Croyde Baptist Church Renovations	0.00	32,875.00
Georgeham Chapel Renovations	0.00	5,200.00
Legacies	101,000.00	0.00
Chapel Workspace	450.00	0.00
Manse Rent	0.00	700.00
Gift Aid Reclaim	14,508.75	7,098.04
Church Services (Funerals/Weddings etc)	0.00	0.00
Grant Income	8,072.00	0.00
Other income (Card Sales/Gathering etc)	1,210.60	2,400.00
Total Donations and Other Income	£165,319.82	£71,658.77

3. Investment income

	2023	2022
Bank interest	533.34	353.73
Total Investment Income	£533.34	£353.73

4. Raised for Other causes

	2023	2022
Belle's Place Christmas Appeal	0.00	0.00
ROTOM Harvest	230.00	0.00
Total Raised for Other causes	£230.00	£0.00

Reflects the payments to Belle's place from the funds that were outstanding from the 2020 appeal. This showed as a liability last year.

5. Ministry

	2023	2022
Minister's stipend	11,928.15	11,142.90
Pension contribution	3,681.12	£5,586.32
HMRC	40.44	£201.81
Temporary Accommodation	0.00	£2,100.00
Other expenses [Petrol, moving costs, manse broadband]	4,483.95	£6,708.95
Total Ministry	£20,133.66	£25,739.98

The Minister acts as one of the Church's leaders and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation which is currently rented by the church whilst our own manse is occupied. The pension contribution includes that which is made as a catchup payment to the old final salary scheme further explained in the accounts. The minister claims expenses monthly and provides full receipts for items he pays for on behalf of the church.

6. Mission

	2023	2022
Home Mission	1,800.00	1,800.00
BMS World Mission	1,800.00	1,800.00
Salvation Army Ilfracombe	0.00	0.00
Other mission	0.00	0.00
Total Mission	£3,600.00	£3,600.00

7. Upkeep of church premises

	2023	2022
Croyde Baptist Church		
Electricity	4,261.70	1,506.71
Grass Cutting	960.00	1,080.00
Insurance	1,552.05	1,281.53
Repairs and maintenance	26,862.60	18,751.75
Water	349.12	0.00
Speakers' Fees	300	120.00
Sunday School	0.00	680.40
Life on the Edge	0.00	315.66
Kitchen	474.70	0.00
Other	0.00	138.50
Total Croyde Baptist Church	34,760.17	23,874.55
Georgeham Chapel		
Electricity	1096.54	0.00
Open House	467.55	71.04
Insurance	865.63	725.96
Repairs and maintenance	149.87	4,866.96
Broadband	150.56	0.00
Water	184.70	0.00
Kitchen	506.76	0.00
Salary	2061.20	0.00
Total Georgeham Chapel	5,482.81	5,663.96
Manse		
Electricity	907.60	754.29
Insurance	314.06	256.06
Repairs and maintenance	138.60	21,430.64
Water	377.58	442.23
Council Tax	3,850.07	0.00
Total Manse	5,587.37	22,883.22
Total Upkeep of church premises	£45,830.35	£52,421.73

8. Administration

	2023	2022
Printing and stationery	0.00	0.00
Licences	643.44	771.12
Subscriptions	94.80	0.00
Total Administration	£738.24	£771.12

9. Assets Held for the Church's own use

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, Croyde Baptist Church, Cross, Croyde, Braunton, Devon, EX33 1PL valued in the accounts at £300,000 based on the prospective redundant usage sale value which it is considered

- possible to attain in a willing market
- Church manse at 17 Longland Lane, Georgeham, Braunton, Devon valued in the accounts at £400,000 based on present potential market values for a four-bed property in LongLand Lane
- Georgeham Baptist Church, Chapel Street, Georgeham, Braunton, Devon, valued in the accounts at £150,000 at a redundant usage sale value considered possible to attain in a willing market
- The Church also owns fixtures, furniture and equipment with no meaningful value albeit recognised to have 'cost' some tens of thousands of pounds – eg heating, Music/audio systems, etc.

10. Current Liabilities

	2023	2022
ROTOM Harvest Donations not yet transferred	230.00	0.00
Other current liabilities	0.00	0.00
Total Current Liabilities	£230.00	£0.00

11. Long-Term Liabilities

	2023	2022
Other	0.00	0.00
Total Long-Term Liabilities	£0.00	£0.00

12. Pension Scheme Liabilities

The Church is a participating employer of the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was completed at 20 June 2023 by an Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £197 million, whilst the level of assets needed to pay benefits was £207m, giving a deficit of £10m (equivalent to a past service funding level of 95%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next formal actuarial valuation of the DB Plan within the Scheme was due to take place on 31 December 2023. Whilst the formal results are not yet available, the recent interest rate environment has meant that the scheme deficit has been completely eliminated and as such, there is no longer any deficit to the scheme. Under the scheme rules, the Church still has to make a monthly payment in respect of the DB scheme though this amount is now only £1 which will increase in line with increases in Minimum Pensionable Income. The scheme is currently exploring a buy out which would remove this liability altogether.

CROYDE BAPTIST CHURCH

England & Wales - Charity number 1195855

Accounts

CROYDE BAPTIST CHURCH

Trustees Annual Report and Accounts

January to December 2022

Charity number: 1195855

Constitution and Charitable status

The Church is governed by a constitution which was approved by the Church members in May 2021. The Church became a registered CIO on 21st September 2021.

The principal purpose of the Church is the advancement of the Christian faith according to the Biblical 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.

Structure, Governance and Management

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ, or, following other modes of baptism, to have made a public profession of faith in Jesus Christ.

During 2022 we had about 65 people who worshipped with us on a regular basis including 41 in membership, and 15-18 children and young people. Kerri Nias was welcomed into membership at our meeting in March and due to moving away Adrienne Shaw resigned her membership at our meeting in May.

In 2022 four Church members' meetings were held. These meetings have responsibility for the overall policy of the Church. At the AGM on 2nd October the Deacons informed the church that, according to our constitution, all Deacons had to step down and either retire or be renominated. A new leadership structure was proposed of two teams,

Trustees (or Deacons) to oversee the administration of the Charity, and Church Life Team who would oversee the life and ministry of the Church going forward. For practical purposes, existing Deacons would remain Deacons until the church meeting in February 2023 at which elections would take place.

The Deacons (Trustees), together with the Minister, are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's purpose. Relevant matters may be submitted to the Church members' meeting by the Trustees for guidance and decision 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.

Objectives and Activities

To achieve the principal purpose, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ through our relationships, our words and our actions. It has been good to continue to meet together and build our relationships after the pandemic of 20/21. In addition to our regular Sunday gatherings, we have occasionally met together for prayer. It was also good to be able to eat together after services more regularly. Some of the women in the church went to Lee Abbey for a time of refreshment. It was expected this could become an annual event. The youth also had a weekend away together at St George's House.

The Church is a friendly and welcoming community, and anybody is free to attend any of our meetings. At the beginning of the year Liz K and a small team started Mondays@CBC which is a drop in for anyone in the

community or holidaying but with a primary focus on parents and their babies and toddlers. It was thrilling to see that grow during the year with an attendance of 10 to 12 parents plus their children. We were also excited to restart Open House in the autumn under the leadership of Andrew and Sam Twitchen. This is a bi-weekly Friday evening youth / parents evening which includes a variety of team games, nibbles and plenty of conversation. It proved very popular and regular had forty plus attendees. The activities offered by the church continues to expand and all are advertised on the Church website.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. One of the trustees is the designated Safeguarding Trustee and we appointed a DPS and a deputy DPS. The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public Achievements and Performance.

The Church cannot measure the success of its activity in numbers but rather in less tangible ways like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community. The Trustees were fully aware of the challenges the pandemic left us with but we believed that 2022 presented us with the challenge and opportunity to strengthen our sense of community and belonging as well as explore new ways of being church and engaging in the mission of the church. During the early part of the year we discussed the future of Georgeham Chapel. We agreed to give ourselves a year of prayer and experimentation to try and get a sense of what the Spirit may be saying to us about its future use or not. In the early summer we raised some funds and undertook some basic improvements (e.g. fresh paint and new carpet) and then had a 'launch' service at The Chapel in August. We would review it in the summer of 2023.

We also took the decision to fundraise towards replacing the kitchen at the church centre. We were surprised and delighted to raise just over £40,000.00 during a few weeks of special offerings and plans were put in place to carry out this work in the autumn. Eventually the work was completed in January 2023 and we were absolutely thrilled with the outcome. The work on the kitchen became a bit of a metaphor for the need to refresh our life together in order to help us reach our community with the good news of Jesus.

Also during the latter part of the year (August to December), we had a season of exploring alternative ways of meeting and mission. This included 'Outdoor Church' and meeting in small discussion and study groups. On reflection we recognised this was quite tough for the church which was still 'coming out of the pandemic' but we believe overall it was a positive experience in that it helped us re-establish the importance we gave to meeting together regularly and having an outward focus.

Like most charities, Croyde Baptist Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

Ownership of property.

The church owns three premises: the premises known as Croyde Baptist Church, the property known as The Chapel, Georgeham, and the manse in Longland Lane in Georgeham. The legal titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts). Since the tenant moved out at the end of 2021 the manse had had some considerable renovations carried out. Andrew & Denise (the minister and

his wife) were able to move into the manse at the beginning of March 2022 after a year and a quarter in temporary accommodation.

Financial Review and Independent examiner's report

The financial accounts for 2022 and report are set out in the accompanying financial statements below. The Church raises the funds which it needs to carry on its activities from within its own membership and congregation. We get a small income from the rental of office space at our Georgeham Chapel but this just covers costs such as heating and lighting etc. The Wave Project gave notice that they would vacate the office space at the beginning of 2023. Although this meant we would then be responsible for the finances again we recognised it gave us an opportunity to reflect on our vision for it.

The Accounts and Trustees Report was approved by the Trustees at their meeting on 21st August 2023 and signed by the chair of the meeting. They will be presented to the church at our AGM on Sunday 3rd September 2023.

Charity information

Trustees: Andrew McCausland (Minister and Acting Church Secretary); Steve Blackman; Andrew Twitchen; Will Mathers; Dave Matthews. We are supported by Felix Milton as Treasurer.

Registered Address: Croyde Baptist Church, St Mary's Road, Cross, Croyde EX33 1PL

Contact details: 07969969664

Email: croydebaptistchurch@gmail.com

Web: <https://croydebaptistchurch.co.uk>

CROYDE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

GENERAL RECEIPTS & PAYMENT ACCOUNT

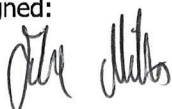
	Note	2022	2021
Receipts			
Donations and other income	2	£70,605.04	£31,265.91
Rents and contributions for use of premises		£700.00	£11,334.00
Investment Income	3	£353.73	£49.00
Raised for other causes	4	£0.00	£0.00
Total Receipts		£71,658.77	£42,648.91
Payments			
Ministry	5	£25,739.98	£36,734.38
Mission	6	£3,600.00	£3,772.50
Upkeep of church buildings	7	£52,421.73	£10,647.47
Administration	8	£771.12	£1,197.37
Amounts passed on to other causes		£0.00	£1,587.50
Total Payments		£82,532.83	£53,939.22
Net receipts/(payments) for the year		(£10,874.06)	(£11,290.31)

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

	Note	2022	2021
Assets			
Bank and other cash balances			
Petty Cash		£0.00	£0.00
Lloyds Bank Account		£10,433.35	£8,661.14
BUC deposit account		£22,585.11	£35,231.38
Other monetary assets:			
Debtors		£0.00	£0.00
Loans made		£0.00	£0.00
Assets Held for Church's own use	9	£850,000.00	£850,000.00
Total Assets		£883,018.46	£893,892.52
Liabilities			
Current Liabilities	10	£0.00	£0.00
Long Term Liabilities	11	£0.00	£0.00
Pension Scheme liability	12	£0.00	£33,300.00
Total Liabilities		£0.00	£33,300.00

The accounts and statement of assets and liabilities set out on pages [1 & 2] relating to the year ending 31 December 2022 are as approved by the deacons.

Signed:



Felix Milton APFS MAAT
Treasurer

Date: 31/10/2023

6. Mission

	2022	2021
Home Mission	1,800.00	1,800.00
BMS World Mission	1,800.00	1,800.00
Salvation Army Ilfracombe	0.00	172.50
Other mission	0.00	0.00
Total Mission	£3,600.00	£3,772.50

7. Upkeep of church premises

	2022	2021
Croyde Baptist Church		
Electricity	1,506.71	203.79
Grass Cutting	1,080.00	1,640.00
Insurance	1,281.53	1,167.72
Repairs and maintenance	18,751.75	727.99
Water	0.00	0.00
Speaker's Fees	120.00	0.00
Sunday School	680.40	0.00
Life on the Edge	315.66	0.00
Other	138.50	350.00
Total Croyde Baptist Church	23,874.55	4,089.50
Georgeham Chapel		
Electricity	0.00	0.00
Open House	71.04	0.00
Insurance	725.96	671.90
Repairs and maintenance	4,866.96	820.50
Water	0.00	0.00
Total Georgeham Chapel	5,663.96	1,492.40
Manse		
Electricity	754.29	0.00
Insurance	256.06	221.27
Repairs and maintenance	21,430.64	4,844.30
Water	442.23	0.00
Total Manse	22,883.22	5,065.57
Total Upkeep of church premises	£52,421.73	£10,647.47

8. Administration

	2022	2021
Printing and stationery	0.00	0.00
Licences	771.12	1,031.12
Subscriptions	0.00	166.25
Total Administration	£771.12	£1,197.37

9. Assets Held for the Church's own use

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, Croyde Baptist Church, Cross, Croyde, Braunton, Devon, EX33 1PL valued in the accounts at £300,000 based on the prospective redundant usage sale value which it is considered possible to attain in a willing market
- Church manse at 17 Longland Lane, Georgeham, Braunton, Devon valued in the accounts at £400,000 based on present potential market values for a four-bed property in Longland Lane
- Georgeham Baptist Church, Chapel Street, Georgeham, Braunton, Devon, valued in the accounts at



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
CROYDE BAPTIST CHURCH

On accounts for the year
ended

31 DECEMBER 2022

Charity no
(if any)

1195855

Set out on pages

1-4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

Responsibilities and
basis of report

As the charity's trustees, 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 all 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 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 Charities 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.

Signed:

Date:

31/10/23

Name:

ELIZABETH GREENWAY

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

Address:

FORDA HILL COTTAGE.
FORDA, BRAUNTON
DEVON EX33 1JG.

CROYDE BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

GENERAL RECEIPTS & PAYMENT ACCOUNT

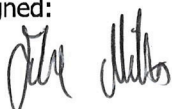
	Note	2022	2021
Receipts			
Donations and other income	2	£70,605.04	£31,265.91
Rents and contributions for use of premises		£700.00	£11,334.00
Investment Income	3	£353.73	£49.00
Raised for other causes	4	£0.00	£0.00
Total Receipts		£71,658.77	£42,648.91
Payments			
Ministry	5	£25,739.98	£36,734.38
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Section A

Independent Examiner's Report

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On accounts for the year
ended

31 DECEMBER 2022

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(if any)

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Date:

31/10/23

Name:

ELIZABETH GREENWAY

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

Address:

FORDA HILL COTTAGE.
FORDA, BRAUNTON
DEVON EX33 1JG.