

**Trustees' report and accounts for the financial year ending
31st December 2024**

Crockenhill Baptist Church

Crockenhill Baptist Church

Reference and Administrative Details

Trustees	Mark Drury - Pastor
	Laurie Everest - Elder
	Peter Clarridge - Elder
	David Manderscheid - Deacon
	Gareth Clarridge - Deacon
	Philip Fuller - Deacon (appointed w.e.f. 29/1/24)
	Richard Jones – Deacon (resigned w.e.f. 29/1/24)
Charity Registration Number	1199873
Registered address	Crockenhill Baptist Church
	Eynsford Road
	Crockenhill
	Kent
	BR8 8JS
Independent Examiner	Bridget Irlam
Bank	Santander Bank plc
	Kingdom Bank (savings account)

Trustees' Report

The trustees present their annual report, together with the financial statements of the charity for the financial year ended 31 December 2024.

Structure, governance and management

The 'charitable incorporated organisation' (CIO) known as Crockenhill Baptist Church was registered by the Charity Commission on 29th July 2022; registered charity number 1199873. Crockenhill Baptist Church was previously an unincorporated charitable association and continued to function as such until 31st December 2023. On 31st December 2023 all assets were transferred to the CIO, including properties previously held under trust by the Baptist Union Corporation (title numbers K582357 and K922998).

The governing documents of the church are the constitution, agreed by the Charity Commission, and the handbook. The handbook is written for members and sets out how the church is run and is based on members' understanding of the Bible. It is designed to be consistent with the constitution, but the constitution always takes precedence for legal purposes.

The principal address is Crockenhill Baptist Church, Eynsford Road, Crockenhill, BR8 8JS.

Organisational structure

The members of Crockenhill Baptist Church believe that all members have been given gifts that can be used in the service of the church. All members have equal decision-making authority through a members' meeting, whilst being guided by those called to leadership within the church. Members' meetings are held at least four times a year.

There are currently six people in recognised leadership roles: a paid full time pastor, who is an office holder rather than an employee, plus two elders and three deacons. These individuals are the charity trustees, as set out in the constitution. The method of appointing trustees, and their functions and duties, are set out in the governing documents.

New trustees undergo DBS checks and are asked to confirm that they have read 'The essential trustee', published by the Charity Commission, and the government guidance on 'Safeguarding and protecting people for charities and trustees'.

Crockenhill Baptist Church is affiliated to the FIEC, and annually confirms that it is in agreement with the FIEC statement of faith.

Risk management

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

Objectives and activities

Objects and aims

Crockenhill Baptist Church aims to advance the Christian faith through weekly services of worship and preaching, midweek groups for Bible study and prayer, and regular evangelistic events. The activities of the church are carried out in accordance with the basis of faith set out in the church handbook.

The church also provides financial support to other Christian charities and currently aims to give one tenth of its income to support the work of Christian Prison Resourcing, the Christian Institute, Zimbabwe Partnership Trust, Release International and Barnabas Fund (although payments to Barnabas Fund are currently suspended due to an ongoing investigation by the Charity Commission into that organisation).

Public benefit

The trustees confirm that they have had due regard to the public benefit guidance published by the Charity Commission for England and Wales. They consider that the objectives for which the church was registered as a charity, and the manner in which they have exercised their duties and powers, are for the public benefit.

Achievements and performance

Review of activities

The number of church members as at 31st December 2024 was 47, 2 fewer than at the previous year end.

During 2024, Crockenhill Baptist Church held regular Sunday services morning and evening which were open to all; the morning services were also live-streamed. Average attendance in the morning was approximately 40 to 50, and in the evening approximately 10 to 20. Sermon series during the year included Colossians and Luke's gospel in the morning, and the letters in Revelation and the book of Daniel in the evening. A short talk on the Heidelberg Catechism featured in the first half of many Sunday morning services and facilities were provided for primary age children to learn in their own group during the second half of the service.

Three house groups met each week, except for holiday periods, and provided an opportunity for Bible study, prayer and fellowship. Studies included 'Serve', 'The 5 Solas of the Reformation', 'The Names of God', a series in Matthew's gospel and a series produced by Release International.

There were three 5 Churches events in 2024, where we met with members of four other like-minded evangelical churches. There was a Good Friday service at Elmstead Baptist Church, and two other events at Elmstead which consisted of a time of prayer followed by refreshments, a talk by a visiting speaker and a question and answer session.

Prayer breakfasts took place in the Church hall on five Saturday mornings during the year.

Two picnic lunches were held during the summer, giving an opportunity for members to meet together for fellowship.

There were two 'Women of the Word' meetings, which gave an opportunity for women of all ages to discuss a Christian book.

A group met every 3 weeks or so on a Saturday morning to discuss the book 'Concise Theology' by J.I. Packer.

CBC members again contributed to the Samaritan's Purse Christmas Shoebox Appeal, and the Barnabas 'Food Gives' programme.

Various outreach events were held throughout the year, including weekly activities such as Coffee Cup and Baby Talk, plus annual events such as Buzz Club.

Coffee Cup attracted an average of roughly 25 people most Thursday mornings throughout the year for coffee, tea and cake, and an opportunity to meet others. There were a number of special events and talks during the year, and money was raised for various charities.

Baby Talk ran on Wednesday mornings during term time and attracted many parents and childminders with their babies and toddlers.

There were four Family Talk sessions in the first part of the year, replacing the Sunday evening services on those days – these featured games and craft activities, songs, a short Bible talk and a meal.

There were also frequent appearances at the local pub's weekly quiz nights by a varied team of up to 6 church members at a time. Two quiz nights open to all were run in the church hall, both of which included a short gospel presentation.

Early in the year there was a film night open to all on the life and Christian faith of William Hartley, the jam maker, followed by tea.

A holiday club for primary school aged children – Buzz Club – ran for four mornings in the summer holidays. It attracted 20 children over the course of the week, who enjoyed Bible stories, singing, craft and games.

The church maintained its usual presence at the village Harvest Fayre, running a stall with tracts and information about the church, and providing crafts and games for children.

The pastor and one of the elders have been able to take some assemblies in the village primary school at the invitation of the headteacher.

Special Christmas meetings included 'Preparing Room', featuring a talk, craft and food; carols at both Coffee Cup and Baby Talk; Carols at the Chequers (the local pub); Carols by Candlelight and an Alternative Carol Service.

Financial review

The results for the period are set out in the accounts which follow this report. Income received in the period was £93, 094 and expenditure of £75,005 was incurred, resulting in a net surplus of £18,089.

All regular income is derived from church members' donations and no outside fund raising is undertaken. Visitors are able to give via donation boxes in the church building.

Overall giving to the work of the church remained encouraging, including some payments under the payroll giving scheme which had been delayed due to the change to CIO status. Giving has been sufficient to cover the day to day operations of the church and add to reserves, which had been depleted following extensive building work prior to the transfer to the CIO.

As noted earlier, the church also provided financial support to other Christian charities, giving one tenth of its unrestricted income to support the work of Christian Prison Resourcing, the Christian Institute, Zimbabwe Partnership Trust, Release International and Barnabas Fund (although payments to Barnabas Fund are currently suspended due to an ongoing investigation by the Charity Commission into that organisation).

Reserves policy

The policy of the trustees is to maintain sufficient liquid reserves to finance three months worth of ongoing commitments such as rent and salaries, and to build sufficient reserves to enable the future development and expansion of the ministries of the church.

The trustees' report was approved by the trustees of the charity at their meeting on 28th September 2025 and signed on their behalf by:

Mark Drury Trustee and Pastor

Peter Clarridge Trustee and Elder

Independent Examiner's Report

Attached.

Financial Statement

Attached.

CROCKENHILL BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST DECEMBER 2024

		Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
	Note				
<u>Income</u>					
Donations		75,486	-	75,486	58,023
Gift Aid reclaimed		13,443	-	13,443	12,816
Interest receivable		62		62	185
Miscellaneous	4	607	3,496	4,103	2,798
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Total Income		89,598	3,496	93,094	73,822
<u>Expenditure</u>					
Charitable Activities	3 & 4	62,161	12,844	75,005	83,135
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Total Expenditure		62,161	12,844	75,005	83,135
Net Income (Expenditure)		27,437	(9,348)	18,089	(9,313)
Transfers between funds	4	(9,157)	9,157	-	-
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Net movement in funds (9,313)		18,280	(191)	18,089	
<u>Reconciliation of funds</u>					
Opening Balance 1 st January		6,075	9,315	15,390	24,713
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Closing Balance 31 st December		24,355	9,124	33,479	15,388

CROCKENHILL BAPTIST CHURCH

BALANCE SHEET

AT 31ST DECEMBER 2024

		2024	2023
	Note	£	£
Cash and Bank Balances			
Bank Current Account		7,353	15,041
Bank Interest Account		25,062	-
Cash in hand		1,064	347
Totals		33,479	15,388
Represented by			
Funds			
Unrestricted General Fund		24,355	6,075
Restricted Funds	4	9,124	9,313
		33,479	15,388

These accounts were approved by the Trustees on 2nd February 2025

Peter Clarridge

CROCKENHILL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

1. General Information

Crockenhill Baptist Church is a public benefit entity and a charity registered as a Charitable Incorporated Organisation (CIO).

Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

2. Accounting policies

Basis of Accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (Charities SORP) applicable to charities preparing their accounts in accordance with The Financial Reporting Standards applicable in the UK (FRS 102).

Fund Accounting

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the general objectives of the church and which have not been designated for other purposes.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Income

Offerings, donations and gifts are accounted for when received by the church.

Expenditure

Expenditure is accounted for when it is incurred. It comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. No amounts are included in the accounts for the value of services donated by volunteers.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank with whom the funds are deposited.

Pension Contributions

The church makes regular contributions towards the personal plan of the pastor. There is an overpayment in 2024 which the pension provider is seeking to rectify as a priority.

Taxation

As a registered charity, the church is generally exempt from income and capital gains tax, but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible Fixed Assets

The land and church building in Eynsford Road, Crockenhill are insured in the sum of £1,669,918, the audio visual equipment in the sum of £12,944 and general contents in the sum of £50,379.

The church owns the house at 7, Greencourt Road in which the pastor and his family live. The building is insured for £1,000,000 and contents of common parts for £10,000.

Payment to Trustees

The Pastor is a trustee and was paid his salary, but there was no other trustees' remuneration or other trustee benefits for the 12 months to 31st December 2024.

CROCKENHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST December 2024 (continued)

3. Expenditure on Charitable Activities

		Unrestricted	Restricted	Total	Total
	Note	Funds	Funds	2024	2023
		£	£	£	£
Staff Costs		39,610	-	39,610	36,688
Visiting Speakers		430	-	430	965
Manse Utilities		2,298	-	2,298	2,377
Manse Running Costs		5,132	-	5,132	5,153
Church Utilities		1,911	-	1,911	1,779
Church Running Costs		4,419	-	4,419	
8,830					
Church Operational Costs		1,202	-	1,202	5,030
Children's Ministries		1,781	-	1,781	141
Ministries		581	-	581	
534					
Printing, Publicity, Website		1,271	-	1,271	1,742
Training and Development		305	-	305	-
Legal Costs		1,161	-	1,161	7,461
Gifts/ Support to Members		1,119	-	1,119	1,735
Bookstall		877	-	877	
955					
Study Guides		64	-	64	-
Expenditure from other funds	4	-	12,844	12,844	
9,745					

TOTAL

62,161

12, 844

75,005

83,135

The church has two paid employees.

CROCKENHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2024 (continued)

4. FUNDS OF THE CHURCH

	Balance at 1 st January 2024 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 st December 2024 £
<u>Unrestricted funds</u>					
General Fund	6,075	89,598	62,161	(9,157)	24,355
<u>Restricted funds</u>					
Missionary	Nil	373	9,530	9,157	Nil
Burial Ground Maintenance	8,967	400	1,307	-	8,060
Coffee Cup	22	1,907	1,898	-	31
BabyTalk	326	816	109	-	1,033
Total funds	15,390	93,094	75,005	0	33,479

CROCKENHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

The Missionary Fund is a fund to which money is transferred from the General Fund each month to enable the support of missionary causes supported by the church.

The Burial Ground Fund relates to funds given specifically for the maintenance of the Burial Ground owned by the church.

Coffee Cup Fund is made up of donations from those who attend our weekly coffee morning. The funds are used to pay for the refreshments provided and support charities throughout the year.

BabyTalk Fund is made up of donations from those who attend our weekly group. The funds provide refreshments for adults and children, play equipment, craft activities, and gifts for the children at Christmas and Easter.

CROCKENHILL BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of Crockenhill Baptist (the church) for the year ended 31st December 2024, which comprises the Statement of Financial Activities, the Balance Sheet, and the related Notes to the accounts.

Respective responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts. My report is limited to those matters set out in the statement below.

Independent Examiner's Statement

I confirm that no matter has come to my attention in connection with the examination giving me cause to believe:

- the accounting records were not kept in accordance with section 130 of the 2011 Act or
- the accounts do not accord with those records or
- the accounts do not comply with the accounting requirements of the 2011 Act.

I have not come across any other matter in connection with the examination to which attention should be drawn to enable a proper understanding of the accounts to be reached.



05/04/2025

BRIDGET R. IRLAM ACMA

31, WYATT ROAD, CRAYFORD, DARTFORD, KENT, DA1 4SN