

COLWELL BAPTIST CHURCH

Registered Address

Colwell Road
Freshwater
Isle of Wight
PO40 9NB
Registered Charity No 1202973

Trustees

Revd David Burton — Minister
Pam Bird - Secretary
Ann Eakins — Treasurer
Michael Wright
Stephen Smith
Alison Phillips
Nigel Steady

Property Trustees

The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire
OX11 BRT

Bankers

Lloyds Bank PLC
22 St Thomas' Square
Newport
Isle of Wight
PO30 1SQ

Independent Examiner

Mrs Elaine Cherry

Annual Report for 2024

The trustees present their Annual Report and financial statements for the year ended 31st December 2024.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church occupies premises which are held by the Baptist Union Corporation Limited as holding trustees on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes

Membership Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of the church. Persons seeking membership who have not been baptised in the manner described may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

Decision Making Process Members' Meetings are usually held six times each year and have responsibility for the overall policy making of the church. In accordance with the Church's Constitution, Members appoint Deacons for a three-year period of service, after which they may be re-elected by Members for a further period of three years. Deacons are collectively known as the Diaconate (two of whom are elected by Members to act as Church Secretary and Treasurer) and together with the Minister they are responsible for the day to day running of the church's work, witness and the financial and legal aspects of the charity. All Members are encouraged to play an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members in Church meeting for further consideration by the Trustees and Membership. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Affiliations

The church is in membership with or works in partnership with:

- The Baptist Union of Great Britain
- The Southern Counties Baptist Association
- Churches Together in West Wight

Objectives and Activities

To achieve the principal objective, set out above, the Church provides a variety of activities both to its Membership and to the community. The Church's focus is set out as, "In all we do, we try to join in with the mission of God, in reaching out to make disciples and to make a difference in God's world. We want to be a church in the community, for the community." The Church holds public services of Christian worship on Sunday mornings supported by a varied group of musicians with groups for pre-school and primary-aged children (Colwell Kids) and for secondary-aged young people (Youthscape).

The Church also hosts or supports a number of activities, including Community Café, Dementia-Friendly Lunch-Club, monthly men's and ladies' groups, Connect (home) Groups and the Alpha Course.

The Church has adopted a safeguarding policy based on the Baptist Union's Model Safeguarding Policy and Procedures and publishes a policy statement on its website. All people working with children, young people and vulnerable adults are appropriately vetted regarding the Criminal Records Bureau. All Deacons and Trustees, together with the Designated Person for Safeguarding and their deputy have undertaken Level 3 Safeguarding training. All those working with children and young people have undertaken Level 2 training.

Michael Wright is the Deacon/Trustee with responsibility for overseeing and monitoring implementation of the policy and procedures on behalf of the Church's Trustees. The Church has appointed a Member, Heather Smith, as the Designated Person for Safeguarding to take the appropriate action when abuse is disclosed, discovered or suspected and to advise the church on any matters related to the safeguarding of children and young people.

The Church has read the Charity Commission guidance on Public Benefit and is satisfied that the activities outlined above clearly demonstrate the Charity is providing a benefit to the public.

Achievements and Performance

Colwell Community Café Once a week, on a Tuesday afternoon, members of the Church open the church hall for two hours and host what has become known locally as Colwell Community Cafe. Around a dozen people take the opportunity to drop into a weekly "warm welcome space" and once a month we host a free community meal at the end of the usual Cafe session.

Dementia-Friendly Lunch-Club Once a month the Church uses its church hall to provide a low-cost lunch for those on the dementia journey together with their carers. Around eight couples regularly attend this Dementia-friendly Lunch-Club, with invited guests coming to provide information and activities and members of the Church providing the catering.

Building Maintenance Maintenance of the church building and hall were put on the backburner while the Church was involved in unsuccessful discussions to develop the church building which was followed by the Covid lock-downs. In 2022, the Church undertook a major refurbishment of the interior of the church building, removing pews, renewing carpets, electrics and heating, making the church a more usable space for different groups. In 2023, work was carried out to the exterior, with replacement of a large window, extension of roofing slates and re-rendering of one end of the building. This work continued in 2024 with repainting of much of the exterior of the building and refurbishment of the church notice board. The intention for 2025 is to complete repainting of the exterior of the building and interior and exterior of the church hall. Schedules have been produced to ensure that areas of maintenance are considered at regular points each year.

Work began in 2024 on improving the graveyard and planted areas of the church grounds, making a more welcoming communal area together with a community garden for growing fruit and vegetables. Seating has been placed in the graveyard to create a space where people can enjoy a time of peace.

During the year, we also recarpeted the lounge and stairs of the manse together with flooring in the kitchen and replaced the electric oven.

Loan repayments During 2021/22, the Church took out a Development Loan to finance an extension to the manse to accommodate the growing needs of our Minister's family. At its highest, the loan reached £32,696 to be repaid by monthly instalments, maturing in 2036 with interest rates increasing from 3.10% in 2021 to 7.75% at the end of 2023. In view of the

increasing rates of interest and with a desire to be debt free, the Church has sought to make early repayments of the loan with a further £5,000 being paid in 2023 leaving a debt of £8,657 as at 31st December 2023, with this balance being settled in full in January 2024, twelve years before the planned date of the loan's maturity.

Graveyard During 2023, the Membership discussed how we might make the graveyard an open space for the community by planting and perhaps adding seating. As part of this process, the graveyard was formally closed in 2023.

Attendance Since the start of 2024, the church has regularly been full, with little or no capacity for more people and at times has been forced to ask young people to join their groups at the start of the service to free up seating. This is far from ideal as we want our young people to feel part of our congregation and want visitors to feel welcome, however, it is a positive problem in that more people wish to be part of the congregation. To accommodate more people in the short-term, we began to hold two services each Sunday morning, with the congregation meeting between services for tea and coffee. The two services are identical other than children and young people's groups being held during the second service.

2024 Year-End Accounts

The year-end accounts show an overall surplus of £13,687, made up of £14,835 for the General Fund and £(1,148) from the other five funds combined (Building Maintenance £(689), Benevolent £(95), Garden £(160) and Dementia Club £(204)).

General Fund The surplus of £13,687 was greatly aided by two generous donations amounting to £15,000 plus Gift Aid, together with the BU Grant of £4,290. Expenditure included settlement of the development loan for the manse (£8,713, including interest) and contributions to BU Home (£4,250) and world (£4,640) mission.

Building Maintenance Fund Expenditure for the year amounted to £688 and it is envisaged that it may be necessary to spend several thousands of pounds during 2025 towards maintenance of buildings (see Achievements and Performance, above). The Building Maintenance Fund stood at £8,121 as at 31st December 2024 – with planned maintenance for 2025, this balance is considered sufficient for our current needs.

Reserves Policy

A typical reserves policy as outlined by the Baptist Union Corporation is three months of expenditure which would amount to around £16,000 based upon the 2025 Budget/Forecast – the General Reserve as at 31st December 2024 stood at £62,042, well exceeding this recommendation.

2024 Budget/Forecast

The Church prepares an annual budget which is updated at the end of each month to reflect actual income and expenditure to date plus a review of budgeted income and expenditure for the remainder of the year to produce a projection for the full year. At the time of this report, the projected surplus of the General Fund for 2025 was around £2,000

The Trustees' Report was approved by the Trustees on 26th March 2025.

Chairman

Secretary and Trustee

Revd David Burton

Pam Bird

Colwell Baptist Church
Financial Statement for the year ended 31st December 2024

		Fund						
		Building	Benevolent	Garden	Dementia Club		2024	2023
Consolidated Receipts and Payment Account	Note	General Maintenance						
Receipts								
Weekly offerings		64,520.52	-	-	-		64,520.52	39,144.60
Donations and other income	2	987.50	-	79.85	582.31		1,649.66	3,427.13
Income tax recoverable on Gift Aid		14,019.13	-	-	-		14,019.13	8,662.20
Investment Income	3	2,071.10	-	-	-		2,071.10	2,276.73
Rents and contributions for use of premises		600.00	-	-	-		600.00	550.00
BUGB Grant		4,290.00	-	-	-		4,290.00	3,975.00
Other Grants		-	-	-	-		-	800.00
Total Receipts		86,488.25	-	79.85	582.31		87,150.41	58,835.66
Payments								
Ministry	4	50,223.37	-	-	-		50,223.37	43,492.81
Mission	5	11,613.36	-	-	-		11,613.36	8,179.68
Upkeep of church premises	6	7,221.99	688.44	-	-		7,910.43	16,039.98
Administration	7	2,493.62	-	95.25	240.17		3,615.60	3,803.13
Audit		100.00	-	-	-		100.00	100.00
Total Payments		71,652.34	688.44	95.25	240.17		73,462.76	71,615.60
Net Receipts/(payments) for the year		14,835.91	(688.44)	(95.25)	(160.32)		13,687.65	(12,779.94)

Colwell Baptist Church
Financial Statement for the year ended 31st December 2024 (continued)

	Fund						
	General	Building Maintenance	Benevolent	Garden	Dementia Club	2024	2023
Summary of Funds							
Opening Balances	47,206.34	8,809.06	1,228.88	554.61	656.40	58,455.29	71,235.23
Receipts	86,488.25	-	-	79.85	582.31	87,150.41	58,835.66
Payments	(71,652.34)	(688.44)	(95.25)	(240.17)	(786.56)	(73,462.76)	(71,615.60)
Transfers	-	-	-	-	-	-	-
Closing Balances	62,042.25	8,120.62	1,133.63	394.29	452.15	72,142.94	58,455.29

Statement of Assets and Liabilities at 31-12-24

Assets		
Bank and other cash balances		
Lloyds Current Account		2,372.41
BU 7 day notice		3,263.42
BU 3 month		52,480.87
Petty cash		7.12
Other monetary assets		
Gift Aid claimed but not received		14,019.12
Total Assets		72,142.94
Liabilities		-
Net Assets		72,142.94

Colwell Baptist Church
Financial Statement for the year ended 31st December 2024 (continued)

	2024	2023
Other Assets		
Assets Held for Church's own use - buildings	8	1,067,395.00
Assets Held for Church's own use - contents	8	62,382.00
		1,026,355.00
		60,299.00
Other Liabilities		
Baptists Together Loan to develop Manse *	0.00	8,657.24

* Loan taken out in 2021, in addition to monthly repayments, a one-off payment of £5,000 was made in 2023 (£15,000, 2022) reducing the original loan maturity date from 2036 to the third quarter of 2028. Loan settled in full January 2024.

The accounts and statement of assets and liabilities set out on pages 1 to 3 relating to the year ending 31st December 2024 are as approved by the Membership.


Signed

26/03/25
Date

Colwell Baptist Church
Notes

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

	Fund					
	Building		Dementia			
	General	Maintenance	Benevolent	Garden	Club	
2 Donations and Other Income						
Donations to World Missions	300.00	-	-	-	-	
Donations to Home Missions	365.00	-	-	-	-	
One-off donations attracting Gift Aid	-	-	-	-	-	
One-off donations not attracting Gift Aid	-	-	-	-	-	
Other Income	322.50	-	-	79.85	582.31	
Total Donations and Other Income	987.50	-	-	79.85	582.31	
3 Investment Income						
Bank Interest	2,071.10	-	-	-	-	
Total Investment Income	2,071.10	-	-	-	-	
4 Ministry						
Minister's Stipend	28,599.96	-	-	-	-	
Pension Contribution	3,621.24	-	-	-	-	
National Insurance	-	-	-	-	-	
Minister's Expenses	2,549.22	-	-	-	-	
Manse Costs	6,378.87	-	-	-	-	
Repayment of Loan to develop Manse	8,713.34	-	-	-	-	
Visiting Preachers	139.36	-	-	-	-	
Other Ministry	221.38	-	-	-	-	
Total Ministry	50,223.37	-	-	-	-	

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

Mission	Fund					2024	2023
	Building		Dementia Club				
	General Maintenance	Benevolent	Garden				
BUGB Home Mission	4,250.00	-	-	-	4,250.00	2,585.00	
BMS World Mission	4,640.00	-	-	-	4,640.00	2,990.13	
Isle of Wight Youth for Christ	1,440.00	-	-	-	1,440.00	1,750.00	
Holiday Bible Club	75.00	-	-	-	75.00	-	
Churches Together	100.00	-	-	-	100.00	100.00	
Tear Fund	142.50	-	-	-	142.50	-	
Dementia Club	-	-	-	-	-	-	
Spurgeons	285.40	-	-	-	285.40	-	
Alpha	402.86	-	-	-	402.86	-	
Other	277.60	-	-	-	277.60	754.55	
	11,613.36	-	-	-	11,613.36	8,179.68	

	Fund					2024	2023
	General	Building Maintenance	Benevolent	Garden	Dementia Club		
6 Upkeep of Church Premises							
Lighting and Heating - Church and Vestry	579.87	-	-	-	-	579.87	1,776.40
Lighting and Heating - Hall	2,647.12	-	-	-	-	2,647.12	1,868.67
British Telecom (part)	885.38	-	-	-	-	885.38	816.39
BUGB Subscription	264.00	-	-	-	-	264.00	247.20
ICO (Data Protection)	35.00	-	-	-	-	35.00	35.00
Insurance	1,375.18	-	-	-	-	1,375.18	1,340.59
Purchase of Equipment	398.20	-	-	-	-	398.20	266.99
Repairs and Maintenance	209.20	-	-	-	-	209.20	417.01
Business Stream Water	270.00	-	-	-	-	270.00	279.60
Maintenance	431.70	-	-	-	-	431.70	1,144.81
Other	126.34	-	-	-	-	126.34	85.50
Chairs	-	-	-	-	-	-	-
Flooring and carpet	-	-	-	-	-	-	-
Carpentry	-	193.77	-	-	-	193.77	-
Electrical	-	-	-	-	-	-	-
Curtains	-	-	-	-	-	-	-
Materials	-	494.67	-	-	-	494.67	-
Audio Equipment	-	-	-	-	-	-	-
Windows	-	-	-	-	-	-	1,938.00
Building Structure	-	-	-	-	-	-	5,823.82
	7,221.99	688.44	-	-	-	7,910.43	16,039.98

Colwell Baptist Church
Notes

	Fund					2024	2023
	General	Building Maintenance	Benevolent	Garden	Dementia Club		
7 Administration							
CCLI Music Licences	743.37	-	-	-	-	743.37	660.28
Kitchen/Hall	731.56	-	-	-	-	731.56	586.68
SCBA Safeguarding	10.00	-	-	-	-	10.00	10.00
Wight Fire Services	263.74	-	-	-	-	263.74	277.26
Flowers	280.00	-	-	-	-	280.00	110.00
Laptop Computer	-	-	-	-	-	-	-
Tech and Audio	183.77	-	-	-	-	183.77	1,028.19
Church123:web site annual charge	243.00	-	-	-	-	243.00	243.00
Other	38.18	-	95.25	240.17	786.56	1,160.16	887.72
	2,493.62	-	95.25	240.17	786.56	3,615.60	3,803.13

8 Assets Held for 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 and vestry at Colwell Road, Freshwater, PO40 9NB valued in the accounts at £437,524 (contents £31,668) based on insured value.
- * Church hall at Colwell Road, Freshwater, PO40 9NB valued in the accounts at £262,511 (contents £26,602) based on insured value.
- * A burial ground at Colwell Road, Freshwater, PO40 9NB. No meaningful value is available so it has not been included in the Statement of Assets And Liabilities
- * Church manse at 7 Golden Ridge, Freshwater, PO40 9LE valued in the accounts at £367,360 (contents £4,112) based on insured value.
- * The church also owns fixtures, furniture and equipment which is covered by insurance for the church and vestry and church hall, as noted above.

Independent Examiners report

Report of the Independent Examiner to the Trustees of Colwell Baptist Church on the accounts for the year ended 31st December 2024.

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church's Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's statement

My examination was carried out in accordance with 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

E. Cherry
Signed by the Examiner

21/01/2025
Date

Independent Examiners report

Report of the Independent Examiner to the Trustees of Colwell Baptist Church on the accounts for the year ended 31st December 2024.

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church's Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's statement

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Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

E. Cherry
Signed by the Examiner

21/01/2025
Date