



Trustees Annual Report

For the year ended 31st December 2019

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1. REFERENCE AND ADMINISTRATIVE DETAILS

REGISTERED CHARITY NUMBER

Charity Registration Number: 1126351

TRUSTEES DURING 2019

NAME	POSITION
Revd Dr David Gregory	Team Leader
Revd Lisa Kerry	Minister (Pastoral Care & Families)
Revd Jonathan Bishop	Minister (Youth)
Ann Wrangles	Deacon (elected on 1 st January 2017) Church Secretary (elected as Secretary on 12 th July 2017)
Colin Mead	Treasurer (re-elected on 1 st January 2018)
Elizabeth Pedrick	Deacon (re-elected on 1 st January 2019)
Richard Thomas	Deacon (re-elected 1 st January 2018)
Pamela Webley	Deacon (re-elected 1 st January 2017)
Colin Abbiss	Deacon (elected 1 st January 2019)
Gary Mead	Deacon (elected 1 st January 2019)
Alistair Imrie	Deacon (elected 1 st January 2019)
Sara O'Shea	Deacon (elected 1 st January 2019)

CONTACT DETAILS

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TELEPHONE
01923 710780

WEBSITE
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E-MAIL
office@croxleybaptist.co.uk

PROPERTY TRUSTEES

The Baptist Union Corporation Limited
 Baptist House
 129 Broadway
 Didcot
 Oxfordshire OX11 8RT

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME19 4JQ

INDEPENDENT EXAMINER

Jon Hooper A
Eston
Shire Lane
Chorleywood
WD3 5NH

A MEMBER OF

The Baptist Union of Great Britain
Central Baptist Association
Evangelical Alliance, Churches Together in Croxley Green

INTRODUCTION

The trustees present their report together with the financial statements of the Church for the year ended 31 December 2019.

OBJECTIVES

CHARITABLE OBJECTIVE

The Church is governed by a constitution which states the principal object of the charity is the advancement of the Christian Faith, according to the principles of the Baptist denomination. This includes the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. It occupies premises which are held by the Baptist Union Corporation Limited on Trusts which are entirely compatible with the above object.

In order to achieve its principal objective, the Church provides a variety of activities to both its membership and the community generally. The aim is to show the love of the Lord Jesus in both word and deed and to bring people into a closer relationship with Him.

CHARITABLE ACTIVITIES

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These normally take place on Sundays at 9.15am and 11am and occasionally at 6.30pm. Occasionally the two morning services are replaced by a 10am combined service to bring together the two congregations. A monthly Children's worship time complements groups for children and young people are held during the 11am service on other Sundays. There are groups for older young people on Sunday evening and mid-week. There is also a monthly "Encounter" prayer and praise service on Sunday evenings.

Various other meetings and services continue to be held at different times, including monthly mid-week afternoon "Messy Church" for families, which regularly sees 35-50 children and adults in attendance. The Christmas Messy Church service on Christmas Eve afternoon was attended by 100+ people. The Church runs a series of discipleship groups in members' homes to provide friendship and to foster growth in the Christian faith, discipleship, mutual help, and encouragement. Two prayer groups also meet weekly.

Regular contact with, and support for, the local schools and other community continues to be an important priority. One of the ministers is on the advisory board of the local Children's Centre. Meeting between ministers and other community representative have taken place during the year regarding community issues, such as the development of the new Croxley Danes School. One of the ministers is on the Local Governing Body for Croxley Danes School.

Activities are run for the children and young people in the week during term time: parents and toddlers' groups, Girls Brigade Explorers, Anchor Boys, Girls and Boys Brigades (primary school age), and two youth café sessions called Quench for young people of secondary school age. At the start of the school year in 2018 (September) this group became one session for those in Years 7 to 9.

Continuing the success of Quench a second spin off group that runs once a week for those aged 16-18 continues to have value in supporting these young people and we also run a group for those ages 18-25, mainly for young adults who do not attend church but help as leaders and volunteers in other groups. Alongside this, Friday evening Edge group draws young people from primarily church families.

A Holiday Club for primary school children was held during the summer holidays 2019 we did this as three weekday mornings, a family fun day and a special Sunday service.

In 2018 we ran a three day camp, based in our own church, with outings, held for the Girls' and Boys' Brigades in the summer holidays. We also take a group of teenagers to Greenbelt - a Christian music and arts' festival in the summer. In the summer break, for three weeks, the local council authority (Three Rivers District Council) run a "Three Rivers Drop In" called "Two25" for young teenagers.

For older folk, there are special activities to give mini holidays at various times in the year and a group for singles, which meets monthly.

The "Lite Lunch" café for all ages, open to the community, is run at lunch time on Thursdays during term time. Through "Love Croxley," the church has worked with other local churches to show Christian love in the community such as giving out free bottled water at the Croxfest music festival and a Lite Party as an alternative Halloween. In the summer of this year a Charitable Incorporated Organisation was formed to further the work of the Churches Together in Croxley Green and to employ a Parish Nurse. Food Bank is held on a Monday afternoon, which is managed via the Rickmansworth Foodbank and the Trussel Trust.

There are periodic activities for ladies and men. This year they included a Christian camping weekend for men and a retreat for women.

All activities and events are published on the Church website or weekly notice sheet and are open to all whether members or not.

Systems are in place to ensure that all those working with children, young people and vulnerable adults at risk have appropriate DBS clearance. We have internal systems in place to safe-guard children, young people and vulnerable adults at risk and those working with them. Safeguarding training was run for all volunteers at the Church twice during 2019 and most volunteers have had some form of training.

The Church places importance in working together with local churches. It actively supports the Baptist Union Home Mission Fund, BMS World Mission, and Christian Aid along with other relief agencies and missions both locally, nationally, and internationally. In May 2018, at the Baptist Assembly in Peterborough, the Senior Minister was inducted as National President of the Baptist Union for 2018-19, and through the later part of 2018 was released part time to serve churches in the thirteen regional associations through visits, preaching and leading seminars as well as supporting national and regional leadership teams and meetings.

The trustees have read the Charity Commission guidance on “The Advancement of Religion for the Public Benefit”. They are satisfied that the activities of the Church are for the public benefit.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in the less tangible areas such as fellowship and encouragement. The trustees recognise that these are difficult to measure, but believe that 2019 was a positive year in the life of the Church in terms of both spiritual growth and practical service; in encouraging and helping members and non-members across the age spectrum through the difficult experiences of life; in teaching and trying to model positive lifestyles; and in service to the community.

Membership decreased by 2 to 110 at 31 December 2019.

The reputation of the church in the community is good and a growing number regard the church as theirs even if they do not consider themselves regular churchgoers.

FINANCIAL REVIEW AND RESERVE POLICY

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. No wider public appeals were made during the year. All gifts received under the Gift Aid Scheme are unrestricted funds. The trustees have had regard to any specific requests by the donors in allocating such funds.

The Church is heavily dependent on its members working as volunteers in all aspects of its activities many of which run with little or no impact on the Church’s general expenditure, but which nevertheless contribute substantially to the achievement of the Church’s objectives.

The Church sees it as an important part of its mission to support the wider church by making grants equivalent to approximately 10% of the previous year’s general income to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church’s own charitable objectives.

The income is slightly lower than previous years and because of the 15% commitment to other charities, coupled with general cost of living increases we have a need to draw upon our reserves. For 2018 our commitment to other charities has been reduced to 10% to lessen the need for reserve use.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

The trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

TRUSTEES

The ministers, all of whom are accredited by the Baptist Union of Great Britain, together with the deacons and office holders are the managing trustees of the Church. They are listed on Page 3.

ORGANISATION STRUCTURE AND DECISION MAKING PROCESS

Croxley Green Baptist Church is registered as a charity in England and Wales (number 1126351) and operates under a constitution adopted as at 1 August 2008. The foundation deed for Croxley Green Baptist Church is a Declaration of Trust in 1942 by the Baptist Union Corporation Limited (“BUC”). In 2006 the BUC, at the request of the Church, made a Declaration of Trust adopting the Baptist Trusts for Churches 2003 pursuant to section 6 of the Baptist and Congregational Trusts Act 1951. The manses are held on the Holborn Trusts by the Baptist Union Corporation Limited.

Ordinary Meetings of members generally take place six times a year and have responsibility for the overall policy of the Church. In accordance with the constitution the members appoint the ministers, deacons, secretary and treasurer who together are the managing trustees. The trustees are responsible for the day to day running of the Church’s work and witness, and its legal and financial aspects. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. During the past year, the church appointed a part-time Church Facilitator to support the ministers, church officers, trustees and church groups in administration, internal and external communication and planning.

Relevant matters may be submitted to the Meetings of members by the trustees for guidance, or may be raised by members in the Meetings for further consideration by the trustees. Although the constitution permits decisions to be made at Meetings of members by appropriate majorities, the Church seeks to work by consensus wherever possible.

Meetings of members consider and vote on applications for membership. The constitution requires baptism by immersion upon personal profession of faith as the normal mode of entry but persons seeking membership who have not been baptised in accordance with the Baptist Union’s Declaration of Principle may be accepted into full membership based on their own public profession of faith.

The Church is a member of the Baptist Union of Great Britain but is independent and autonomous within the terms of the Trusts. The Baptist Union has a regional structure and the Church is a member of the Central Baptist Association.

TRUSTEES’ RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Church’s activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Church will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Church and which enable them to ascertain its financial position and which enable them to ensure the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. The trustees are responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

TRUSTEE APPROVAL

Approved by the Trustees and signed on their behalf

A handwritten signature in black ink, appearing to read 'C. Mead', is written over a horizontal line.

Mr. Colin James Mead



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Croxley Green Baptist Church

On accounts for the year
ended

31 December 2019

Charity no
(if any)

1126351

Set out on pages

Pages 1 to 23.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2019.

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.

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:

Jonathan Hooper

Date:

29 May 2020

Name:

Jonathan Hooper

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

FCA, FCCA

Address:

Eston, Shire Lane, Chorleywood, Hertfordshire, WD3 5NH

Section B Disclosure

Give here brief details of any items that the examiner wishes to disclose.

None

Croxley Green Baptist Church
Statement of Receipts and Payments - Year Ended 31 December 2019

	Unrestricted	Restricted	Total	Previous year
Incoming Resources				
Donations & Legacies	£ 136,388.38	£ 7,059.99	£ 143,448.37	£148,675.61
Charitable Activities	£ 31,038.44	£ 12,850.15	£ 43,888.59	£ 34,328.54
Investments	£ 1,621.60	£ 108.93	£ 1,730.53	£ 1,432.83
Trading Activities	£ -	£ -	£ -	£ -
Total incoming resources	£ 169,048.42	£ 20,019.07	£ 189,067.49	£184,436.98

Resources Used				
Charitable Activities	£ 186,768.10	£ 15,768.72	£ 202,536.82	£193,644.58
Raising Funds	£ -	£ -	£ -	£ -
Other Activities	£ 3,635.00	£ -	£ 3,635.00	£ 357.23
Total resources used	£ 190,403.10	£ 15,768.72	£ 206,171.82	£194,001.81

Net Incoming / Outgoing Resources (before transfers)	-£ 21,354.68	£ 4,250.35	-£ 17,104.33	-£ 9,564.83
Fund Transfers In	£ 749.42	£ 1,361.59	£ 2,111.01	£ 2,033.44
Fund Transfers Out	£ 1,627.81	£ 483.20	£ 2,111.01	£ 2,033.44
Net Incoming / Outgoing Resources (before gains/loses)	-£ 22,233.07	£ 5,128.74	-£ 17,104.33	-£ 9,564.83
Investment Gains (or Losses)	£ -	£ -	£ -	£ -
Net Movement of Funds	-£ 22,233.07	£ 5,128.74	-£ 17,104.33	-£ 9,564.83
Total Funds Brought Forward	£ 211,363.55	£ 36,127.13	£ 247,490.68	£257,055.51
Total Funds Carried Forward	£ 189,130.48	£ 41,255.87	£ 230,386.35	£247,490.68

Represented By				
General (Unrestricted)	£ 142,129.73	£ -	£ 142,129.73	£154,053.77
Ministry Training & Dev (Designated)	£ 9,529.00	£ -	£ 9,529.00	£ 9,989.00
Property Repairs (Designated)	£ 35,720.75	£ -	£ 35,720.75	£ 45,836.00
Bible Fund (Designated)	£ 1,751.00	£ -	£ 1,751.00	£ 1,751.00
Boys Brigade (Restricted)	£ -	£ 2,401.46	£ 2,401.46	£ 1,850.55
Lite Lunch (Restricted)	£ -	£ 5,308.55	£ 5,308.55	£ 4,106.41
Girls Brigade (Restricted)	£ -	£ 1,612.53	£ 1,612.53	£ 1,798.42
Little Sparklers (Restricted)	£ -	£ 1,259.45	£ 1,259.45	£ 809.74
Quench (Restricted)	£ -	£ 1,227.97	£ 1,227.97	£ 709.38
Holiday At Home (Restricted)	£ -	£ -	£ -	-£ 154.50
Parish Nurse (Restricted)	£ -	£ -	£ -	£ 125.00
MES-AI Church (Restricted)	£ -	£ 2,449.25	£ 2,449.25	£ -
Edge Youth (Restricted)	£ -	£ -	£ -	£ -
Endowment Fund (Restricted)	£ -	£ 26,430.17	£ 26,430.17	£ 26,321.24
SOLO's (Restricted)	£ -	£ 25.35	£ 25.35	£ 19.75
Bible Reading & Books (Restricted)	£ -	£ 541.14	£ 541.14	£ 541.14
Help Line (OLD) (Designated)	£ -	£ -	£ -	-£ 266.22
Sum Total	£ 189,130.48	£ 41,255.87	£ 230,386.35	£247,490.68

Croxley Green Baptist Church
Statement of Assets and Liabilities - Year Ended 31 December 2019

Current Assets	Dec-19	Dec-18
Cash in Hand	£ 227,567.37	£ 246,188.56
Accounts Receivable	£ 3,337.73	£ 3,186.52
Prepayments	£ -	£ -
Total	£ 230,905.10	£ 249,375.08
Non-Current Assets		
Fixed Assets	£ -	£ -
Long Term Investments	£ -	£ -
Total	£ -	£ -
Current Liabilities		
Accounts Payable	£ 518.75	£ 1,777.59
Deferred Income	£ -	£ -
Total	£ 518.75	£ 1,777.59
Non-Current Liabilities		
Long Term Loan / Mortgage	£ -	£ -
Total	£ -	£ -
Total Net Assets (Assets Minus Liabilities)	£ 230,386.35	£ 249,375.08
Represented By		
General (Unrestricted)	£ 142,129.73	£ 154,160.58
Ministry Training & Dev (Designated)	£ 9,529.00	£ 9,989.00
Property Repairs (Designated)	£ 35,720.75	£ 45,836.00
Bible Fund (Designated)	£ 1,751.00	£ 1,751.00
Boys Brigade (Restricted)	£ 2,401.46	£ 1,850.55
Lite Lunch (Restricted)	£ 5,308.55	£ 4,106.41
Girls Brigade (Restricted)	£ 1,612.53	£ 1,798.42
Little Sparklers (Restricted)	£ 1,259.45	£ 809.74
Quench (Restricted)	£ 1,227.97	£ 709.38
Holiday At Home (Restricted)	£ -	-£ 154.50
Parish Nurse (Restricted)	£ -	£ 125.00
MES-AI Church (Restricted)	£ 2,449.25	
Edge Youth (Restricted)	£ -	
Endowment Fund (Restricted)	£ 26,430.17	£ 26,321.24
SOLO's (Restricted)	£ 25.35	£ 19.75
Bible Reading & Books (Restricted)	£ 541.14	£ 541.14
Help Line (OLD) (Designated)	£ -	-£ 266.22
Total	£ 230,386.35	£ 247,597.49

Permanent Endowment fund: The freehold of Croxley Green Baptist Church 225 Baldwins Lane Croxley Green. The Baptist Union Corporation is the custodian trustee under the Baptist Trusts for Churches 2003.

Expendable endowments Manses: The freeholds of 165 Baldwins Lane Croxley Green and 36 Lewes Way Croxley Green and the leasehold (until 2102) of 214a Watford Road Croxley Green. The Baptist Union Corporation is the custodian trustee under the Holborn Trusts under the Baptist and Congregational Trusts Act 1951.

Croxley Green Baptist Church

Notes to the Accounts - Year Ended 31 December 2019

1. Statement of Accounting Policies

a) Basis of Accounting

The financial statements are prepared on a "receipts and payments" basis and accord with s.133(a) of the Charities Act 2011 having regard to the guidance notes from the Charity Commission and Baptist Union Corporation.

b) Grant making policy

Grants, gifts and donations are made to various organisations in the furtherance of the Church's objectives.

c) Pension Costs

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited).

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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. 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.

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum

Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions.

In addition, the Baptist Union of Great Britain contributed a lump sum of £33m in 2018 with a further £0.5m to follow, and changes to the Scheme benefits were agreed. The Recovery Plan envisages deficiency contributions continuing until 31 December 2028.

The key financial assumptions underlying the valuation were as follows:

Type of assumption	% pa
RPI price inflation assumption	3.50
CPI price inflation assumption	2.75
Minimum Pensionable Income increases (CPI plus 1.0% pa)	3.50
Assumed investment returns	
- Pre-retirement	3.50
- Post retirement	2.25
Deferred pension increases	
- Pre April 2009	3.50
- Post April 2009	2.50
Pension increases	
- Main Scheme pension Pre April 2006	2.70
- Main Scheme pension Post April 2006	2.00

As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. [Employer to review wording and update as necessary for consistency with the relevant accounting standard.] The total pension cost for the Church 2019 was £27,889 (2018 £26,440).

The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2020.

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2019

d) Fund Accounting

Funds held by, or for, the Church are either:

Unrestricted general funds:

These can be used for the charitable objects of the Church at the discretion of the trustees.

Designated funds:

These are set aside by the trustees out of unrestricted general funds for specific purposes or projects. They also include gifts, received under the Gift Aid Scheme, where the donor has requested the trustees for them to be used for specific purposes within the charitable objects of the Church.

Restricted funds:

These can only be used for particular restricted purposes within the charitable objects of the Church.

Endowment funds:

These comprise:

Permanent Endowment:

This related to sale proceeds from the sale of Sarratt Baptist Church held by the Baptist Union Corporation as custodian trustee. The proceeds were fully used during 2010 on the capital works on Croxley Green Baptist Church.

Expendable Endowment:

This relates to the sale proceeds from the sale of the former manse in Sarratt held by the Baptist Union Corporation as custodian trustee. Within the terms of the Trust it can be used for revenue or capital purposes subject to the approval of Church members and the Baptist Union Corporation.

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2019

General Fund Income.

Category	Type	2019	2018
Bank Interest (General)			
Bank Interest	Investments	£ 1,621.60	£ 1,026.92
Income (Endowment Fund)	Investments	£ 108.93	£ 512.72
Voluntary Designated Gifts (General)			
BMS	Donations & Legacies	£ 1,560.69	£ 1,249.25
BU	Donations & Legacies	£ 755.95	£ 951.75
EMP/Fabi/PBI	Donations & Legacies	£ 3,192.30	£ 3,409.33
Other (IvySt/Spurgeons)	Donations & Legacies	£ 867.17	£ 1,190.95
Weekend Away	Charitable Activities	£ 5,748.00	£ -
Womans Retreat	Charitable Activities	£ 3,560.00	£ -
Voluntary General Gifts (General)			
Collections	Donations & Legacies	£ 7,259.25	£ 6,426.90
Other Gifts	Charitable Activities	£ 2,096.99	£ 4,647.80
Small Donations	Donations & Legacies	£ 6,484.49	£ 10,200.73
Standing Orders(with GA 2016	Donations & Legacies	£ 92,339.63	£ 95,923.00
Weddings & Funeral Gifts	Donations & Legacies	£ 720.00	£ 1,230.00
Gift Aid	Donations & Legacies	£ 23,687.87	£ 25,453.00
Holiday Adventure	Charitable Activities	£ 30.00	
		£ 150,032.87	£ 152,222.35
Other Income (General)			
Messy Church	Charitable Activities	£ 41.85	£ 262.28
Missional events income	Charitable Activities	£ 237.00	£ 100.00
Photocopying	Charitable Activities	£ 186.45	£ 82.77
Rent: Hall	Charitable Activities	£ 5,789.18	£ 2,993.06
Rent: Manses	Charitable Activities	£ 12,870.00	£ 12,561.00
Girls Brigade	Charitable Activities	£ 1,277.58	£ 929.39
Boys Brigade	Charitable Activities	£ 4,010.50	£ 3,748.00
Holiday At Home	Charitable Activities	£ 433.00	£ 75.00
Lite Lunch Income	Charitable Activities	£ 4,597.65	£ 5,142.67
L. Sparklers Gifts	Donations & Legacies	£ 0.25	£ 17.39
Little Sparklers Subscriptions	Charitable Activities	£ 2,064.35	£ 2,278.61
Parish Nurse	Charitable Activities	-£ 56.25	£ 75.00
Quench	Donations & Legacies	£ 2,050.11	£ 1,456.31
SOLO's	Charitable Activities	£ 65.00	£ 65.00
Bible Reading & Books	Charitable Activities	£ -	£ 372.35
Bible Fund	Charitable Activities	£ -	£ 680.00
Ladies Activities	Charitable Activities	£ -	£ -
Holiday Adventure	Charitable Activities	£ -	£ 169.71
Property Repairs	Charitable Activities	£ -	£ 1,092.00
Edge Youth	Charitable Activities	£ 376.00	£ -
MES-AI Church	Charitable Activities	£ 5,091.95	£ -
		£ 39,034.62	£ 32,100.54
TOTAL		£ 189,067.49	£ 184,322.89

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2019

General Fund Expenditure.

Expenditure				
Category	Type	2019	2018	2017
Church Premises (General)				
Electricity/Gas/Water	Charitable Activities	£ 5,400.90	£ 5,777.30	£ 5,721.07
Insurance	Charitable Activities	£ 2,778.74	£ 2,712.66	£ 2,640.66
Cleaning, Consumables & Waste	Charitable Activities	£ 1,566.95	£ 1,815.62	£ 449.71
heating repairs/maintenance	Charitable Activities	£ 2,461.79	£ 3,153.85	£ 7,843.36
new F&F & Equip (minor)	Charitable Activities	£ 514.58	£ 628.36	£ 255.87
		£ 12,722.96	£ 14,087.79	£ 16,910.67
Management & Admin (General)				
BU/EA subscription	Charitable Activities	£ 627.20	£ 624.00	£ 666.00
Independent Examination	Charitable Activities	£ 50.00	£ -	£ 150.00
Misc/Other/Software/Postage/Bank Charges	Charitable Activities	£ 457.84	£ 827.43	£ 460.54
Paper	Charitable Activities	£ 265.79	£ 281.66	£ 370.04
Photocopier copies/Rent	Charitable Activities	£ 1,470.63	£ 1,554.89	£ 1,969.43
		£ 2,871.46	£ 3,287.98	£ 3,616.01
Manses:				
Council Tax and Water	Charitable Activities	£ 5,547.70	£ 5,415.01	£ 5,193.23
Manse Insurance	Charitable Activities	£ 1,194.20	£ 1,154.47	£ 1,111.98
Manse Repairs MTC	Charitable Activities	£ 1,362.60	£ 4,084.62	£ 2,057.11
Management	Charitable Activities	£ 2,053.28	£ 2,008.79	£ 2,787.83
		£ 10,157.78	£ 12,662.89	£ 11,150.15
Ministers: Other Costs (General)				
Books & Magazines	Charitable Activities	£ 18.98	£ 155.76	£ 191.85
Conferences	Charitable Activities	£ 653.10	£ 725.00	£ 662.55
Service Materials	Charitable Activities	£ 1.40	£ 31.86	£ 94.67
Stationery, Stamps & Other costs	Charitable Activities	£ 907.64	£ 113.22	£ 168.57
Travel (ex conferences)	Charitable Activities	£ 376.54	£ 224.43	£ 496.25
Visiting Speakers	Charitable Activities	£ 200.00	£ 134.60	£ 220.05
Payroll, HMRC & Pensions	Charitable Activities	£ 121,181.96	£ 118,411.33	£ 119,296.36
Ministers: Telephones (General)	Charitable Activities	£ 2,244.15	£ 2,192.02	£ 2,256.15
Cards; stationery etc	Charitable Activities	£ 11.50	£ -	£ 10.00
Ministers Discretionary Fund	Charitable Activities	£ 229.33	£ 252.70	£ 66.99
		£ 125,824.60	£ 122,240.92	£ 123,463.44

Mission: Child & Youth (General)			
Child Protection	Charitable Activities	£ 49.00	£ -
General	Charitable Activities	£ 13.25	£ 1,978.31
Resource/Games Equipment	Charitable Activities	£ 241.66	£ 199.31
Training	Charitable Activities	£ 65.00	£ -
AllStars / Trailblazers	Charitable Activities	£ 264.17	£ 328.40
Creche	Charitable Activities	£ -	£ -
Hols Adventure & Light Party	Charitable Activities	£ 716.83	£ 550.13
Teaching books	Charitable Activities	£ 49.95	£ 11.98
		£ 1,399.86	£ 3,068.13
Mission: Church Events (General)			
Away days	Charitable Activities	£ 55.21	£ 621.49
Barn Dances etc	Charitable Activities	£ 156.00	£ -
		£ 211.21	£ 621.49
Mission: Grants (General)			
BMS Hallidays	Charitable Activities	£ 5,634.73	£ 5,127.25
BMS Relief Fund	Charitable Activities	£ -	£ -
BUGB Home Mission	Charitable Activities	£ 5,821.95	£ 5,706.75
Bible Society	Charitable Activities	£ -	£ -
CAP	Charitable Activities	£ -	£ -
CBA Church of the Year	Charitable Activities	£ -	£ -
Care For The Family	Charitable Activities	£ -	£ -
ECM Fernandes	Charitable Activities	£ 4,170.24	£ 4,866.84
Foodbank	Charitable Activities	£ -	£ -
Ivy Street Centre Hoxton	Charitable Activities	£ 487.72	£ 1,932.50
LICC	Charitable Activities	£ -	£ -
London School of Theology	Charitable Activities	£ -	£ 300.00
Open Doors	Charitable Activities	£ -	£ -
Scripture Union	Charitable Activities	£ -	£ -
TEAR Fund	Charitable Activities	£ -	£ -
Unallocated / Other Grants	Charitable Activities	£ 313.20	£ 417.70
Watford New Hope Trust	Charitable Activities	£ -	£ -
Watford Schools Trust	Charitable Activities	£ -	£ -
		£ 16,427.84	£ 18,351.04
Mission: Missional Events (General)			
General Publicity	Charitable Activities	£ 17.00	£ 4.19
Labyrinths	Charitable Activities	£ 255.19	£ 455.26
Mens Events	Charitable Activities	£ -	£ -
Misc inc. Messy	Charitable Activities	£ 889.97	£ 379.39
Revels/Croxfest	Charitable Activities	£ 571.62	£ 352.50
Womens Events	Charitable Activities	£ 75.00	£ -
Training	Charitable Activities	£ -	£ 344.50
		£ 1,808.78	£ 1,535.84
Mission: Services & Fellowship (General)			
Catering General	Charitable Activities	£ 1,213.47	£ 1,734.14
Churches Together: subscriptions	Charitable Activities	£ 275.00	£ 200.00
Festivals & MothersDay	Charitable Activities	£ 87.87	£ 103.80
Housegroups	Charitable Activities	£ 149.12	£ 106.77
Licences	Charitable Activities	£ 1,016.21	£ 1,135.50
Services food & Cafe Church etc	Charitable Activities	£ -	£ -
Website & Software	Charitable Activities	£ 81.50	£ 89.65
Communion	Charitable Activities	£ 111.38	£ 39.24
		£ 2,934.55	£ 3,409.10
Mission: Youth Work (General)			
LST student	Charitable Activities	£ -	£ -
Mentoring & Discipleship	Charitable Activities	£ -	£ 24.95
Pulse and Axis	Charitable Activities	£ 83.80	£ 83.50
School Lesson Support	Charitable Activities	£ 77.62	£ 30.76
Subscriptions	Charitable Activities	£ 25.00	£ -
		£ 186.42	£ 139.21

Expenditure			
Expenditure (Girls Brigade)	Charitable Activities	£ 1,463.47	£ 1,796.18
Expenditure (Boys Brigade)	Charitable Activities	£ 2,976.39	£ 3,509.01
Expense (Help Line)	Charitable Activities	£ -	£ 289.56
Expenditure (Holiday Adventure (OLD))	Charitable Activities	£ -	£ -
Holiday At Home (Holiday At Home)	Charitable Activities	£ 533.09	£ 70.50
Lite Lunch Ex (Lite Lunch)	Charitable Activities	£ 3,395.51	£ 3,985.59
Expenditure (Little Sparklers)	Charitable Activities	£ 1,164.89	£ 2,625.14
Little Sparklers Gifts & Donations	Charitable Activities	£ 450.00	£ 950.00
Edge Youth	Charitable Activities	£ 458.00	£ -
Weekend Away	Charitable Activities	£ 1,728.00	£ -
MES-AI Church	Charitable Activities	£ 2,642.70	£ -
Parish Nurse	Charitable Activities	£ 1,093.75	£ 25.00
Property Repairs		£ 10,115.25	£ -
Womans Retreat	Charitable Activities	£ 3,560.00	£ -
Ministry training and Development	Ministry Training & Dev	£ 460.00	£ -
Expense (Bible Fund)	Charitable Activities	£ -	£ 680.00
Expense (Bible Reading & Books)	Other Activities	£ -	£ 332.23
Expenditure (Quench)	Charitable Activities	£ 1,531.52	£ 1,229.91
Expense (SOLO's)	Charitable Activities	£ 59.40	£ -
		£ 31,631.97	£ 15,493.12
		£ 206,177.43	£ 194,897.51

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2019

Fund Balances

Fund Name	31st Dec 2018 (as per balance sheet report)	31st Dec 2019 (as per balance sheet report)	Movement
General (Unrestricted)	£ 154,053.77	£ 142,129.73	£ 11,924.04
Ministry Training & Dev (Designated)	£ 9,989.00	£ 9,529.00	£ 460.00
Property Repairs (Designated)	£ 45,836.00	£ 35,720.75	£ 10,115.25
Bible Fund (Designated)	£ 1,751.00	£ 1,751.00	£ -
Boys Brigade (Restricted)	£ 1,850.55	£ 2,401.46	-£ 550.91
Lite Lunch (Restricted)	£ 4,106.41	£ 5,308.55	-£ 1,202.14
Girls Brigade (Restricted)	£ 1,798.42	£ 1,612.53	£ 185.89
Little Sparklers (Restricted)	£ 809.74	£ 1,259.45	-£ 449.71
Quench (Restricted)	£ 709.38	£ 1,227.97	-£ 518.59
Holiday At Home (Restricted)	-£ 154.50		-£ 154.50
Parish Nurse (Restricted)	£ 125.00		£ 125.00
MES-AI Church (Restricted)	£ -	£ 2,449.25	-£ 2,449.25
Edge Youth (Restricted)	£ -	-£ 82.00	£ 82.00
Endowment Fund (Restricted)	£ 26,321.24	£ 26,430.17	-£ 108.93
SOLO's (Restricted)	£ 19.75	£ 25.35	-£ 5.60
Bible Reading & Books (Restricted)	£ 541.14	£ 541.14	£ -
Help Line (OLD)	-£ 266.22	£ -	-£ 266.22
TOTAL	£ 247,490.68	£ 230,386.35	£ 17,104.33

Croxley Green Baptist Church
Notes to the Accounts - Year Ended 31 December 2019

Restricted/Designated Funds

Income Category	Category	Fund	Actual Income
Income	Income	Bible Fund	£ -
Income	Income	Bible Reading & Books	£ -
Income	BB & ABC	Boys Brigade	£ 4,010.50
Edge Income	income	Edge Youth	£ 376.00
Income	Income	Endowment Fund	£ 108.93
Income	Income	Girls Brigade	£ 1,277.58
Income	Income	Help Line (OLD)	£ -
Holiday At Home Income	Holiday At Home	Holiday At Home	£ 433.00
Lite Lunch Income	Lite Lunch Income	Lite Lunch	£ 4,597.65
Income	Gifts	Little Sparklers	£ 0.25
Income	Subscriptions	Little Sparklers	£ 2,064.35
Income	Income	MES-AI Church	£ 5,065.88
Income	MES AI	MES-AI Church	£ 26.07
Ministry training and Development	M, T and D	M, T and D	£ -
Parish Nurse	Income	Parish Nurse	-£ 56.25
Parish Nurse	Parish Nurse	Parish Nurse	£ -
income	Income	Property Repairs	£ -
Income	Income	Quench	£ 2,050.11
Income	Income	SOLO's	£ 65.00

Expenditure Category	Category	Fund	Actual Expenditure
Expense	Expense	Bible Fund	£ -
Expense	Expense	Bible Reading & Books	£ -
Expenditure	BB & ABC	Boys Brigade	£ 2,976.39
Expense	Expense	Edge Youth	£ 458.00
Expenditure	Expenditure	Endowment Fund	£ -
Expenditure	Expenditure	Gifts for Charities (OLD)	£ -
Expenditure	Expenditure	Girls Brigade	£ 1,463.47
Expense	Expense	Help Line (OLD)	£ -
Expenditure	Expenditure	Holiday Adventure (OLD)	£ -
Holiday At Home	Holiday At Home	Holiday At Home	£ 533.09
Lite Lunch Ex	Lite Lunch Ex	Lite Lunch	£ 3,395.51
Expenditure	Gifts & Donations	Little Sparklers	£ 450.00
Expenditure	Other	Little Sparklers	£ 1,164.89
Expenditure	Expenditure	MES-AI Church	£ 1,544.10
Expenditure	MES AI	MES-AI Church	£ 1,098.60
Ministry training and Development	M, T and D	M, T and D	£ 460.00
Parish Nurse	Expense	Parish Nurse	£ 1,093.75
Parish Nurse	Parish Nurse	Parish Nurse	£ -
Repairs & Maintenance	Expense	Property Repairs	£ 10,115.25
Repairs & Maintenance	Property and Repairs	Property Repairs	£ -
Expenditure	Expenditure	Quench	£ 1,531.52
Expense	Expense	SOLO's	£ 59.40

Notes.

COVID-19 Impacts.

“In March 2020 the charity took steps (in line with government advice) to help contain the outbreak of COVID-19. This included the temporary suspension of all physical gatherings and the charity has had to curtail, or change, how it operates; the charity has been able to continue some of its activities using online media. The trustees are monitoring income and expenditure and, if it becomes necessary, will take measures to mitigate the impact of COVID-19 on the charity’s free reserves.”

The church, year ended 31 December 2019 earned 18% (£21,938) of its annual income from letting its buildings to external organisations. These are generally in the form of short-term rental agreements. Due to COVID-19, none of the organisations renting the church premises are able to meet and so rental income will be lost for an indeterminable period.”

Independent Examination of Financial Statements of Croxley Green Baptist Church y/e 31 December 2019

May 2020

Examiner: Jon Hooper, FCA, FCCA

Scope and terms of the examination

This examination has been carried out in accordance with the Charities Commission publication CC32 – Independent Examination of Charity Accounts: Examiners' Guide.

According to Section E of the guide, the review of Receipts and Payments Accounts, such as Croxley Green Baptist Church's for 2019, require 13 Directions to be followed, covering:

1. Examination and accounting thresholds
2. Checking for any conflict of interest of the examiner
3. Recording the examination
4. Planning the examination
5. Checking accounting records are at the required standard
6. Checking the accounts are consistent with the accounting records
7. Checking related party transaction disclosures
8. Checking reasonableness of estimates, judgements and accounting policies
9. Going concern and trustee consideration of financial position
10. Form and content of the accounts
11. Analytical review
12. Confirm the Trustees' Annual Report is consistent with accounts
13. Examiner's report

In addition, there is a statutory duty to report certain matters of material significance to the Charity Commission.

1. Examination and accounting thresholds

It was confirmed that Croxley Green Baptist Church is a registered Charity, not a company, with turnover below £250,000. As such, its accounts are not required to be audited, but they are required to be independently examined. The Examiner was not made aware of any requirement, such as in any governing document or grant condition, for an audit.

The accounts have been prepared on a receipts and payments basis; this was confirmed in 2011 to a record of the Trustees' proper election to prepare the accounts in this way. The Examiner confirmed that no subsequent election has amended this.

The Examiner was not aware of any indications that the turnover may be understated so as to be below the £250,000 threshold.

2. Conflicts of interest of the Examiner

The Examiner is not aware of any conflicts or potential conflicts of interest that would affect their independence and ability to perform the Independent Examination.

3. Recording the Examination

This schedule is the record of the work carried out in the course of the Examination. The results of the work performed under each Direction is detailed below.

The Examination references the ExpensePlus system and other schedules that provide the support for the accounts. Hard copy support such as bank statements and invoices for balances and transaction in the accounts were made available to the Examiner where required although these were generally scanned and included on the ExpensePlus system.

The Examiner has an electronic scanned copy of the agreement appointing him as Examiner from 2011.

The Examiner met with Colin Mead, Treasurer of the Church, via video conference on 26 May, 2020 to discuss the accounts and questions arising in the course of the Examination. Points of significance to the review that arose during these discussions are recorded in the relevant section of the review file below.

4. Planning the Examination

The Examination was planned in detail before the Examination was performed. The extant guidance was confirmed and reviewed in case there were any changes to the requirements for an Independent Examination. None were noted. Each stage of the Examination was planned to satisfy with the Directions set out in the requirements. The results and findings are set out below. No significant issues relevant to planning the subsequent Examination were noted.

5. Checking accounting records are at the required standard

Key to confirming the trust that can be placed on standard of the accounting records is understanding the charity and the key individual who compiles and maintains the records.

On appointment as Examiner on 17 May, 2012, the Examiner's had an initial discussion with Paul Langston, the previous Treasurer. This included an in-depth description by Paul of the Croxley Green Baptist Church and its recent history. Further discussions have been held with Colin Mead since he succeeded Paul as Treasurer in 2016.

Colin has continued in the Treasurer role since 2016 and has prepared the 2019 accounts. He has also had the support on occasion from his daughter who is a chartered accountant and practicing auditor. Colin updated the Examiner on developments throughout 2019 and early 2020. The initial part of the discussion discussed changes in the recent year; no major changes in the activities of the Church were noted. The 2019 accounts were very similar to 2018 and there were no exceptional or unusual items.

2019 was the third year in which the ExpensePlus software system was used for the accounts. In the review of the 2017 FSs, the Treasurer demonstrated the system to the Examiner, who was provided with logon details so he could individually explore and check the system. In the discussion during this Examination, the treasurer again demonstrated a deep understanding of the system. The Treasurer was confirmed as having a very high level of competence in the system, which itself appeared to be an excellent system for Church accounts.

The Examiner was satisfied that the system was working and represents a great asset for the accounting for the Church going forward.

The Examiner did not find that any of the activities described or explanations given, arising from items indicated in the accounts, were unusual given the nature of the Charity; he believes that he has a

good understanding of the Charity and its activities underlying the accounting records and financial statements.

The Examiner examined a copy of the governing document of the Charity in 2012/3, which is unchanged since. He has in previous years examined minutes of trustees' meetings, and in this year has examined the underlying accounting records, and all accorded with the understanding of the charity gained from discussions and the examination process.

The Examiner reviewed the accounting records in both soft (ExpensePlus) and corresponding hard copy format (where necessary). The Examiner believes that this review was sufficient to provide a reasonable basis for the identification of any material failure to maintain such records. No such failure was identified; the accounting records appeared reasonable to support the financial statements as presented.

Balances in the accounting records were confirmed to receipts and invoices scanned into the system, and to bank account statements and other external documents. All of the sampled items were successfully confirmed.

6. Checking the accounts are consistent with the accounting records

The Examiner compared each line of the accounts of the Charity with the Charity's accounting records to a sufficient degree to provide a reasonable basis on which to decide whether the accounts are in accordance with such records.

All comparisons were successful; it appears reasonable to conclude that the financial statements are in accordance with the underlying accounting records.

7. Checking related party transaction disclosures

The Examiner was not aware of any related party transactions.

8. Checking reasonableness of estimates, judgments and accounting policies

As the accounts are receipts and payments, there were no significant estimates or judgments. The accounting policies, such as they are, were confirmed as reasonable.

9. Going concern and trustee consideration of financial position

The Examiner received confirmation that the Treasurer made clear to the trustees the financial position of the charity and how it had changed during the year. The Treasurer confirmed that the Trustees considered this in depth.

10. Form and content of the accounts

The Examiner is satisfied that form and content of the accounts was appropriate and reflected the accounting records and narrative on the Church's activities as examined.

11. Analytical review

The Examiner carried out an analytical review of the financial statements. Explanations were given in an analysis prepared by the Treasurer for all line items that varied significantly from the previous period.

The Church had an excess of expenditure over income of £17,000 in 2019. The excess of expenditure to income (deficit) has significantly increased from the 2018 deficit of c.£9,500. This compares to deficits of £27,000 in 2017 and £23,600 in 2016. This reverses the 2018 improvement and leads the Examiner to return to the concerns raised in 2017 and 2016, that the deficit was unsustainable. Income is c. £4,500 higher than in 2018, so the increase in expenditure compared with 2018 is actually c. £12,000.

The average deficit over the last 4 years is c.£19,000; Reserves are c. £230,000 so such deficits can only be sustained for 12 years before the church runs out of reserves. However, as the deficit is largely a result of discretionary expenditure in the form of donations and capital expenditure on church upkeep and long-term use assets. As it is not a structural deficit, the deficits are not a significant concern. Rather, the trustees must continue to consider the impact on reserves of their current level of giving and expenditure.

The line by line review was discussed in detail with the Treasurer. Satisfactory explanations were received for all of the material variances year to year, and there were no indications of error or unusual balances or movements in 2019.

12. Confirm the Trustees' Annual Report is consistent with accounts

The examiner compared the financial references in the Church's Trustees Annual Report to the accounts and did not identify any inconsistencies, material or otherwise.

13. Examiner's report

The Examiner has reviewed and assessed all conclusions drawn from the evidence obtained from the examination and, after consideration, will make an unqualified report to the Trustees. No matters requiring further disclosure to the Charities Commission or the Trustees have come to the Examiner's attention in the course of the review.

Jon Hooper, FCA, FCCA
Independent Examiner for the 2019 financial statements of Croxley Baptist Church
26 May 2020.