

Annual Report and Financial Statements
for the Year Ended 31 December 2022

Crawley Baptist Church

Charity registration number: 1134616

Independent Examiners Ltd
2 Broadbridge Business Centre
Delling Lane
Bosham
Chichester
West Sussex
PO18 8NF

CRAWLEY BAPTIST CHURCH

CONTENTS

Reference and Administrative Details	1
Trustees' Report	2 to 16
Independent Examiner's Report	17
Statement of Financial Activities	18
Balance Sheet	19
Notes to the Financial Statements	20 to 31
Non-statutory pages	32 to 41
Appendix A - Risk management report	32
Appendix B - Thrusts 2023	38

CRAWLEY BAPTIST CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Rev Ian Phillips, Senior Minister Mr Ade Aderounmu, Deacon Mr Graham Durrant, Church Secretary Mr Graham Poole, Deacon Mr Ian Larkham, Deacon Mrs Sandra Warner, Minister, Pastoral Care Mrs Sue Lindridge, Minister, Children and Youth Mrs Marian Hayden, Minister, Music and Worship Mr Paul Stewart, Deacon Mrs Sharon Golightly, Deacon Mr Benjamin McMillan, Deacon
Charity Registration Number	1134616
Principal Office	Crabtree Road West Green Crawley West Sussex RH11 7HJ
Independent Examiner	G W Schulz ACMA Independent Examiners Ltd 2 Broadbridge Business Centre Delling Lane Bosham Chichester West Sussex PO18 8NF
Bankers	The Royal Bank of Scotland Drummond House PO Box 1727 Edinburgh Midlothian EH12 9RH

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT

The Trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2022.

Structure, governance and management

Nature of governing document

Crawley Baptist Church is governed by its constitution based on the Approved Governing Document provided by the Baptist Union. The Church received Charity Status from the Charity Commission in 2010.

The constitution explains that 'Church Members shall meet together in a Church Members' Meeting under the guidance of the Holy Spirit and under the Lordship of Christ to discern the mind of God in the affairs of the Church'. Ordinary Church Meetings – which we call 'Body Talk' - are held at least four times each year to consider routine matters associated with the life of the church including issues related to church membership and the appointment and dismissal of the charity trustees.

The constitution defines the Trustees of Crawley Baptist Church as the Minister, Deacons, Secretary, Treasurer and those employed staff who by the nature of their role work together with the Minister and the Deacons in the overall leadership of the Church.

1. The Qualifications of a Deacon:

A Deacon should be a person:

I. Of mature faith

II. Filled with the Holy Spirit

III. Who supports to the full the worship and witness of the church

IV. Who supports a life group as fully as they are able

V. Able to work in harmony with the Minister and Fellow Deacons

A Deacon is a person appointed by the church, under the guidance of the Holy Spirit, to share in the spiritual leadership, oversight and administration of the church.

A Deacon is a member of 18 years or over and a member not less than six months.

2. The Election of a Deacon

Deacons are elected at the AGM and require over 50% of the vote cast. They serve for a three-year term.

3. The Responsibility of a Deacon

Deacons meet on the first Thursday of every month, at least one away day and one weekend away for business, training and development.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Induction and training of the responsibility of Trustees is done on an informal basis as they are nominated for election. They are made aware of the role and responsibilities and relevant information is passed to them as and when it is received either at the regular monthly meeting or on training or planning days.

Recruitment and appointment of Trustees

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the The Approved Governing Document provided by the Baptist Union and adopted in July 2009.

Risk management

Under the Statement of Recommended Practice (SORP (FRS 102) effective 1 January 2019) regulations it is recommended that the Deacons, as Trustees, complete an ongoing Risk Management review. The Deacons have undertaken this review during the year in order to identify and manage the principal risks that may deter Crawley Baptist Church from achieving its main objectives. A copy of the latest review as at 31st December 2022 is included as Appendix A.

Objectives and activities

In September 2021 we adopted a new vision:

By 2025 Crawley Baptist Church will love without limits.

To achieve this Vision we have three main thrusts: Looking up, Looking in and Looking out:

Looking Up: We will be people who are continually seeing and knowing God's transforming love as we follow him wholeheartedly.

Looking In: We will be a community who are fully using our gifts and fully equipped to serve one another in love.

Looking Out: We will be people who fearlessly proclaim God's magnificent love, always and everywhere.

It is through this Vision that we hope to fulfil our principal purpose as set out in the church's constitution: 'the advancement of the Christian faith according to the principles of the Baptist denomination'. We like to describe our purpose as simply being to:

- Declare God's Praise
- Develop Christian Disciples
- Demonstrate Christian Love

As a GOSPEL people, the church's values are:

- Grace - We will be motivated by God's free gift of love in all that we do.
- One another - We will be real as we care for one another and work together.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

- Servant hearts - We will serve those in the local community and beyond with integrity and love.
- People - We will share the Good News of Jesus with anyone who does not know him.
- Equipped - We will identify, develop and use our God given gifts.
- Lifestyle - We will be good stewards of our time, talents and possessions.

Public benefit

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

The Trustees maintain an overview of all the activities of the church and are constantly monitoring them in order to make any changes necessary in order to involve as wide a group of people as possible, thereby continuing to deliver a clear public benefit.

Achievements and performance

Review of activities

Activities focused on our vision that 'Crawley Baptist Church will love without limits!'

In 2022 we began to implement the new Vision we adopted in September 2021.

We moved towards fully opening the premises for worship and activities during the week. Not everyone came back into the building on Sundays and many chose to watch the service on live stream. As the year progressed more people returned to the building with fewer watching online. By the end of 2022 most people were attending worship services in the building, with a steady, but smaller number accessing these online.

This was mirrored in church activities and external users during the week. Gradually church activities returned to a pre-pandemic pattern and external users began to meet in the premises more regularly.

We took a vote at an "in-person" Body Talk meeting to continue using a hybrid model which still holds.

The church worked hard to re-connect with people both from within the church community and those outside the church as we moved through the transition from lockdowns to a new normal.

Examples of the Vision coming to life in the church for the community over the last year are set out below under the headings of the three Thrusts associated with that Vision.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Looking Up: We will be people who are continually seeing and knowing God's transforming love as we follow him wholeheartedly.

Church services: During 2022, we saw a gradual awakening post COVID, from services being only live streamed at Christmas 2021 to regular services of worship every week throughout 2022, with live streaming also continuing. As the year went by the congregation grew and we were seeing new people, but also realising that many had not returned to regular worship.

It was a delight to be able to draw together Scratch Orchestra again, after a few years of inactivity. This drew in twenty participants, many for whom it was a first time, and we were able to be part of our worship on Remembrance Day.

In the Autumn we ran a couple of "Open music group evenings" which again, drew in new people, so that by December, when forming the next term's rota, we had people returning and new musicians joining our regular band rota.

Christmas Choir awayday was well attended, and it was a joy to be part of a Carol Service with congregation in the building, but also to take a Carol Service at Green Fields Baptist Church.

Life Groups: Our Life Groups are small groups which meet to learn, develop and "do life" together. They continued to meet in various forms throughout 2022. In February 2022 we held a Life Group Leader's Morning to support and encourage our leaders. It was also an opportunity to share stories of what had been happening in our groups and how God has been present along the way. We take this opportunity to share the details of the Vision in the form of the "Thrusts" for the year, so that people can be fully engaged. In June we celebrated our volunteers by putting on a meal for them and to say "Thank you!"

Looking In: We will be a community who are fully using our gifts and fully equipped to serve one another in love.

Youth Activities: During 2022 we were in regular contact with 43 young people between the ages of 11 and 18. We also continued to connect with and support 9 young adults at university, work or training.

Regular activities included:

Re:allsorts Youth group (Wednesday evening)

Re:allsorts continued to be a welcoming and inclusive community for young people connected with the church and the wider community. One young person who recently joined the group said 'It is like I have found family here'. We have also been intentional in engaging parents starting with a Re:allsorts community WhatsApp group, leading onto our first Re:allsorts Community Quiz with young people and parents in November. The group also has a heart to help the community and has helped the Easter Team sort food and pack parcels on 3 occasions during the year.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Doughnuts (Sunday morning)

As families gradually felt able to return to church services on a Sunday morning so we saw an increase of young people joining and regularly attending the group in 2022. It has been good to see the young people building friendships, encouraging and supporting one another as they navigated life post COVID.

Young People's life group (Sunday evening)

Through 2022 there was a recognition that this was a season of change for the group as many had or would turn 18 during the year. In March the group planned and led a Sunday morning service involving young people from the different groups. They were able to use their gifts and encourage gifts in others. From March to June the group met as a Kintsugi Hope well-being group which provided a very helpful framework for discussing issues around mental health and developing an increased sense of trust in the group. In September, as some moved to university and started new jobs, the pattern of meetings changed to meet monthly, organised by the young adults. Some members of the group have also started to volunteer in youth ministry and other areas of church life.

Breakfast Club

A new venture for 2022 was the YP breakfast club. It was started in recognition that there were a number of young people who through the pandemic had become disconnected but who may value a more informal group to talk through issues they were facing. 6 young people joined the group which met monthly from February to July 2022. A range of topics were covered led by the young people. It was a helpful short-term intervention with good feedback from the young people.

Kenya Trip

We were very pleased that the trip to Kenya postponed from 2020 was able to take place in July this year. 8 young adults and 3 leaders went with Amor (Europe) to work with Pursue Kenya in Butere from the 24th July – 5th August. We were engaged in a variety of activities including schools work, assisting in the treatment of Jiggers, building garden towers and visiting orphanages and widows in rural communities. We also helped to build mud houses. The trip ended with a safari before we returned home. Learning points included a wider appreciation of other cultures and how we can learn from them, increased confidence in engaging with and trying new things and a greater reliance on God. The team were also able to share their shared and personal experiences in church services at CBC and locally.

Volunteers

We are thankful to the volunteers who have continued to serve the young people and their families this year. We have sought to thank and support them through appropriate training (internal and external), regular team mornings and encouragement and thank you gifts.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Children's Ministry: 2022 was all about investing lots of time valuing and re-building relationships with our volunteers and children that were part of our church before the pandemic. Through Christ who strengthens us and prayer, we became increasingly aware that we were not seeing some of the children that came regularly to church on a Sunday. The early part of 2022 was a hard time for us all and at times quite sad! Losing children that were a big part of our church before was painful. But..... after running a Holiday Club in the July for 40 children, in the autumn of 2022, something quite extraordinary happened. We started a new programme looking at Characters from the Bible and how God used these people years and years ago and how God can use us still today. Our church started to fill up again on a Sunday with new children. We were all so encouraged. It has been hard letting go of the children we once knew, but there is an excitement of getting to know these new children and what God will do through us all in the coming weeks and months.

Family Ministry: Where we were in 2021 was very different with how we were by the end of 2022. The hardship and pain of losing some families because of the impact of the pandemic in 2021 changed a lot in 2022. We invested time valuing and re-building relationships with every family that we knew before the pandemic, but we were also seeing an increasing amount of new families appear through our Kids Matter programme, Parents & Toddlers, POD, Little Holly Hedgehog Pre-School and on a Sunday. By the end of 2022, we had 184 families walking through our doors during term time. Just amazing.

Every family has been impacted by the cost of living rise and the increase in their gas and electricity bills. Even with financial support from the government, times are tough for everyone. As a church we have signposted families to the Food Bank, but we are finding walking the journey with each family individually has been a better approach with personal prayer, support and encouragement.

We were able to run a Kids Matter programme for 11 families this year ending with a family breakfast paid for by the church. We also laid on a Kids Matter reunion morning with coffee and pastries looking at specific areas of parenting where folks could get some support.

We ran a Family Film & Craft evening in December where 67 people attended with hot dogs and popcorn. Families were so grateful that they asked when the next one would be.

Parents & Toddlers: A two day per week support group for parents/grandparents of under 3's before the pandemic was very well attended, but the impact of the pandemic meant that we had to reduce numbers to 20 families per day until restrictions were lifted. During 2022 we could run at full capacity offering 35 families per day a place. As this is written we are full again and have 11 on a waitlist! We have parents/grandparents from all walks of life attending this group each week, making new friends over coffee and a biscuit with lots of chaotic fun. We have a Christian craft, story and worship song every week which we always pray will give these community families a flavour of God's love. To see children with other children again learning through play is just wonderful.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Women's Ministry: We have enjoyed being able to meet together and held special evening events for women to come along to. At these events they could be renewed, refreshed and grow in understanding of how much God loves them. Our main events were at Easter and Advent.

Men's Ministry: At the end of November around thirty men gathered at a local hotel to enjoy a meal, an evening together and to think about how Men's Ministry might look in 2023. It produced a list of thoughts and reflections!

Kintsugi Hope: In the summer, from June to August we ran the Kintsugi Hope course with ten people attending. This is a Mental Health Well-being course covering topics like grief, forgiveness, anxiety, anger and depression. It runs for 12 weeks with a different topic addressed in each session. In the current climate of much uncertainty and challenge, more people are suffering with their mental health. Kintsugi Hope offers an opportunity to talk, in a safe and supportive environment. The course proved helpful for those attending.

Premises: By the end of 2022 our outside user bookings were almost at pre-pandemic levels. It has been good to see the building wake up and feel alive with people on a daily basis. It has been great to witness Little Holly Hedgehog do their Easter parade with their Easter hats, and see them with miniature ponies, and have the Christmas story told to them underneath our tree. The upstairs is full all week with Little Holly Hedgehog and Parent and Toddlers using the space; lots of little people add joy to the space.

We have 21 groups who meet regularly in the building, and have had old customers come back like South East Coast Ambulance Service for a training session. We hope to see more of them in 2023.

We hosted a 12-week Kintsugi Hope mental wellbeing course. We have had three weddings, a farewell, sadly seven funerals, two Affirm conferences, a One Voice Community Choir concert and events for women and men throughout this year. Sunday Services still remain at one service but that is filling up, we are serving refreshments again and people are reconnecting. Our café runs term time twice a week and the takings are often quite high, the buzz is truly delightful with superb food and good company.

People using the building truly enjoy the ambiance, the welcome and the feel of the building, and are happy to comment, even taking the time to send messages to us about this building and its people. We are fortunate to be able to host so many charities and groups who are doing such good work in the community by helping those who struggle.

The building itself is starting to show its age and so we have had some repairs and replacements done during 2022. We have done the same in the Manse. There is a plan of yearly maintenance contractors, as well as a rolling decoration scheme. We are moving towards plant-based chemicals used in the church, and all the COSHH regulations, risk assessments, policies and H&S guidance are being adhered to.

We move into 2023 with quiet confidence despite the cost of living crisis as we see more groups want to engage with us from the community, and most of our members using the building again. God is faithful and we are Loving without Limits.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Looking Out: We will be people who fearlessly proclaim God's magnificent love, always and everywhere.

Christmas Services: The Christmas Choir awayday was well attended. It was a joy to be part of a Carol Service with a congregation in the building, and also to take a Carol Service at Green Fields Baptist Church which was full.

SPOT: The joy of the older folk being able to come together each Tuesday afternoon and enjoy different activities each week has been very encouraging. We have perhaps, appreciated each other more than before COVID. We have shared in crafts, a monthly meal together, celebration meals at Christmas and Easter, friendship, armchair exercises, board games and outings to garden centres and the coast. We have had new people joining in our activities from the community of West Green and from the Social Prescribing initiative. We have continued to send monthly letters to our 'shut ins'. We were able to enjoy our annual 'Daycation'. This runs for a whole day each Tuesday through August. Up to seventy people attended on each day. 'Daycation' offers a variety of activities, meals and an entertainment each afternoon which in 2022 included a ukulele band and a harpist. We were able to make a donation to St Catherine's Hospice from our collected funds, this being the chosen charity of the ukulele band. Through the 'Listening Ear' team we continue to offer help as and when needed in the form of shopping, lifts, picking up prescriptions, taking communion, general love and pastoral care, to individuals at their point of need.

Football Club: Football club thrived during 2022. We had good numbers each week, varying from 14 to 22 but mostly around the 18 mark. For the first time we had to turn people away because we didn't have the space to play safely with the numbers on that evening. We have a steady and committed group of about 30 players who attend when they can. It varies from week to week with work commitments, illness, injury and holidays, but those who come consistently say it's the highlight of the week. One or two have had to drop out but others have found their way to joining us. We had people joining us because they googled football in Crawley and were connected to the church website where they were able to find out where and when we play.

One Voice: One Voice Community Choir continued to meet fortnightly in term time with fluctuating numbers to start with due to COVID, but picking up by the Summer so that we were able to run a Charity concert in October and be part of two charity events in the town. We were also honoured to receive an award at the Crawley awards ceremony for "Best Community Group."

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Christians Against Poverty (CAP): Christians Against Poverty (CAP) is a national Christian organisation specialising in debt counselling for people in financial difficulty, including those facing bankruptcy or insolvency. There is a debt centre in Crawley which is supported by many churches (including Crawley Baptist church) and Christians across the town. As part of their support CAP offers courses to help people improve their financial management and lifestyles. One of these courses is called 'Life Skills'. It covers the four key topics of money, organisation, health and relationships. The course generally lasts for 8 weeks and contains three main elements, which are the course, community and coaching. Community time is planned into the course so that the members and coaches and volunteers, can get to know each other and have fun. It is an opportunity to openly profess and share our faith and build stronger relationships with the members. By the end of the course, each member is encouraged to join a church community if they are not part of one already. Each member has the opportunity to benefit from friendly one-to-one support and coaching from a trained CAP Life Skills Coach. Three church members are trained in delivering the course, and another three members provide support at the sessions. As well as this people from other churches in Crawley help to run the courses. To date 6 courses have been run, and another one is planned. They have all been very well received, and participants are able to talk about the very positive impact that the course has on them. In 2022 we supported courses in July – August and October – November.

POD: A vibrant, busy, weekly community children's club for school years 1 to 6 of 30 children before the pandemic has changed to a slightly smaller group of 24 children. With cubs, brownies and swimming lessons re-opening across the town, we are back to seeing children who cannot afford these type of groups and really love attending POD and making new friends. We were able to go to Go Ape in July of 2022, which is a real luxury for the majority of the children and which is financially supported by the church. Each year we give any new POD children a Bible, again financially supported by the church. In 2022 we handed out 16, which is incredible! We were able to enjoy Pancake Day, and also three Family Celebration events at Easter, July and December. These were times for the families to all be together to hear a message of hope from the Bible and enjoy lots of yumminess and laughter. POD is a group that provides a safe space for children to share their news and make friendships from quite often difficult situations.

The Rainbow Lounge Coffee Shop: The coffee shop is open throughout the year on Wednesday and Thursday each week, though it is closed during school holidays and half terms. Trading hours are from 10.30 for coffee and cake and light lunches are served from 11.30 until last orders at 13.15. Staffed entirely by volunteers it is self-funding and any profit is used to buy new equipment for the church kitchens. Through the dedication and enthusiasm of the volunteers the coffee shop continues to hold an Elite 5* scores on the doors from the local authority. We also have retained our 'Eat out Eat Well' Gold award for our healthy and nutritious menu. Despite rising costs, we have managed to maintain our prices at the level set in 2021. The introduction of a card reader for payments has proved popular with our clientele and now 65% of payments are made that way. As in the past any 'tips' received are converted to vouchers to provide a 'free meal' for those in the community who are disadvantaged.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Kids Matter: A parenting programme for families needing support either through our local school or other community connections. With the restrictions of COVID lifted, we were able to run a Kids Matter programme for 11 families. These families attended with all kinds of pain and challenges, but the support of the programme and one another showed a glimmer of hope and light. We have since seen these families for a Kids Matter reunion breakfast, at our Christmas Family Fun Film & Craft Event and some of them attending our community groups or having lunch in the café. Each family thanked us for our encouragement and support and are seeing the difference that the programme has made in their children's behaviour and with their family routines.

Other activities

Weddings: There were three weddings in the church during 2022, all for people directly connected to the church.

Funerals: The church was used for eight funerals during 2022. Some of those were funerals for people who regularly attended the church and we were able to provide the sanctuary for the service and the Rainbow Lounge for refreshments afterwards. Other services were for people from the community who had a connection to the church in some way or who needed a church for a service. We were also able to help and support a family new to Crawley, but without a church. We provided the sanctuary and Rainbow Lounge for them in difficult circumstances.

Mission: The Mission Team consists of a small team of six, and meets mostly once a month. As a team, our privilege is to share in the Great Commission and act in an advisory capacity to the Minister, the Leadership Team and the Deacons, as well as manage the annual allocated budget. We seek to increase the numbers and diversity of the team.

Our aim is to help the fellowship at CBC to be Mission aware by including regular prayer updates, sharing mission news and keeping the church informed of relevant developments regarding those areas for which we have involvement. This information has been summarised in the new Mission booklet available for all to see in the vestibule. In addition, we seek to encourage those individuals and organisations on the front line, at home and abroad, in their work for the Lord by our prayers, and by other means. We also seek to encourage and support any members of the fellowship if they feel led to be involved in mission. This again will be in prayer, as well as financially with one-off contributions for travel and/or materials such as craft/literature.

In recent times, we have continued informal links with our former Missionary partners, Mark and Susanna Barrell. We now have new links and partner through BMS with Jayne Edwards, and Liz and Sergio Vilela, in Mozambique. We continue our mission involvement in Kenya (New Life International), Burundi (Igniting communities for Jesus), Malawi (Faith in action Churches), and we maintain a link with Deo Gloria in Hunedoara, Romania.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

At home, we support the ecumenical work of the Easter Team (Food Bank), Lighthouse (Children's school assemblies and lunch clubs) and CAP (Christians Against Poverty.) We share all of this through news and prayers in answer to their prayer request during Sunday morning services and at bi-monthly Body Talk. We now keep the church Mission page updated with similar materials, bi-monthly letters from our BMS partners, current news and online links to these and wider Christian organisations like Tear Fund and BMS, as well as our local missions.

In 2022, we reviewed and revived our **team Mission Statement**.

Additionally, we seek to raise the **profile and concept** of Mission by:

- Mission services conducted by BMS visitors as well as our mission partners on furlough, and by local mission workers;
- Publicity and support for fund-raising for the young people's visit to Kenya in summer 2022;
- Placing emphasis on the increasing diversity of our congregation, and seeking to encourage newcomers, by intentional welcome, a projected Newcomers' Meal, our twice-weekly café and lunch meals and extended coffee sessions before and after Sunday service.

We are beginning to see and appreciate that each of us in CBC is an important 'missionary' in our individual and communal life. More information is being shared, more encouragement is being generated and there is more awareness of our collective role in spreading the Good News.

The church is committed to enabling as many people as possible to join in its services of worship and its activities and to become part of the church community.

Achievements

During 2022 we invested in the projects which form the three Thrusts.

Looking Up: At the Life Group Leader's Morning in February we gave out journals to each Life Group. The purpose of these journals was to help us reflect on how God is present in the everyday of life. People were encouraged to tell their own stories in their groups of times when they had seen God at work and experienced his presence. These could be recorded in the journal and used as an encouragement and reminder to "Look Up". Stories ranged from very simple experiences to some more spectacular moments.

A preaching series in the Psalms of Ascent (Psalms 120 to 124) began in January and ran through to the end of June. The aim of the series was to reflect on God's presence with the Israelites through their history and learn how God is with his people today in the same way. Titled "Between the Dreaming and the Coming True" it encouraged us to "Look Up" as we travel through life.

Looking In: There are a number of challenges as we navigate our way through life and we engaged with two of them during the year: the changing nature of how we understand gender and sexuality, and how we look after our mental health. To do this we invested in two different things.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Affirm Conference: In February and again in November, we invited Affirm Baptists to talk with us about gender and sexuality. The February conference was online and covered some basic parameters in the debate. In November we met in person to engage with some Biblical interpretations. The focus of these two conferences was from the affirming side of the debate, which not everyone agrees with. This has been a challenging journey, but one that is important since we live in a world where there are many opinions.

Kintsugi Hope: We trained a couple of leaders for the adult course and one for the youth course and we ran both adult and youth Kintsugi Hope courses during the year. The aim of the courses is to give a safe space to engage with the challenges of mental health and well-being.

We also looked at the information booklets we have produced which give information about who we are, what's happening, and how people can get involved in volunteering in the church.

Looking Out: The major project of 2022 has been focused around Green Fields Baptist Church. This was originally a church plant out of Crawley Baptist Church (CBC) in the late 1960s. Over recent years it has struggled and CBC was asked if it would consider a merger with Green Fields BC. At the March Church Meeting in 2022, CBC voted in favour of a merger. Green Fields BC subsequently also voted in favour of a merger and since then we have been working towards a merger of the two churches.

During 2022 we began to meet regularly again with Green Fields BC on the fourth Sunday afternoon of the month. This had stopped during lockdowns, but there was a new impetus to meet as we anticipated the merger.

Out of our regular meeting together, we decided to hold one of our Carol Services at Green Fields BC. This meant we had to ship in extra chairs and ask for volunteers to help serve refreshments. The church was full and it generated great excitement and anticipation for the future. We were able to link up with The Oaks Primary School and use their car park for the choir. We hope this is a first step in developing a stronger relationship with the school.

We had ideas about a number of other activities to run alongside the move towards a merger, but we didn't get that far in 2022.

As the year progressed, and particularly towards the end of the year. We began to see new faces in the congregation. It took a long time to get to what looked like a new normal attendance post COVID. We lost a few folk who have found it difficult to return. But there were new people and new families. By the end of the year there was a steady number still connecting to the live-stream service and others watching on catch-up.

During the year, across all the activities for children and young people we had regular contact with about 180 families.

Over the year around 180 people from the church have regularly engaged in Life Groups, seeking to learn and grow together as they love and support each other in everyday life.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

Stories:

Looking Up: *We will be people who are continually seeing and knowing God's transforming love as we follow him wholeheartedly.*

We were asked by a local funeral director to host a funeral for a family who had recently moved to Crawley but had not found a church. We were able to help the family with the service and with the refreshments after the service. Many people attended the service and more the time afterwards, which in their tradition, was as important as the service. Out of these difficult circumstances the family began attending the church and have made it their church because they found a home in the church. It was, and continues to be, a lovely story of seeing God's presence in the challenges and tragedies of life.

Looking In:

Those who met to be part of the Kintsugi Hope course developed a deep bond as the course progressed. The space and permission to be honest about struggles with mental well-being enabled the group to speak openly and honestly about their own challenges. As the formal sessions came to a close, some members of the group decided they would continue to meet for a season such were the relationships that had formed.

Looking Out:

Last year Social Prescribing asked if one of their clients could attend our SPOT activities. These clients are always very welcome but this lady was not able to attend our usual Tuesday activities. However, we were able to find new ways of building relationship. In less than six months the lady, who is over 90, felt very much part of us and was engaging twice weekly most weeks. She is a real asset to our groups and her words at the end of our Christmas meal were, "I'm so pleased I found this church". The best Christmas present any of us involved with that ministry could receive.

Through contact with one of our elderly church members, a retired school teacher, two brothers have been bringing their elderly, frail parents for a meal in our coffee shop on a regular basis. They enjoy their visits and love talking to the coffee shop volunteers about the church and what it has to offer. It is a 'safe' place for them to bring their parents and they are always grateful for the food, care and friendship we offer.

Plans for future periods

When planning the year, the Trustees considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement for religion. We seek to provide a public benefit by reaching as many in the community as we can and to help them through:

- Regular services of worship with teaching and prayer
- Provision of pastoral care and practical support
- Explaining the Christian faith and providing opportunities for people to become followers of Jesus Christ.

In order to facilitate all this work, it is important to maintain the fabric of the premises.

CRAWLEY BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

We will continue to pursue our purposes: to declare God's praise, to develop Christian disciples, and to demonstrate Christian love. Our vision is that by 2025 Crawley Baptist Church will love without limits.

Financial review

All cash balances are held with the Baptist Union Corporation in an interest earning deposit account. When the Church committed to the rebuilding project it set up the double tithe in support of the External Tithe Fund (support to outside organisations) and The Evangelism, Outreach and Mission Fund (support for these activities from within the Church). Whilst the External Tithe Fund was distributed as received, the Evangelism, Outreach and Mission Fund was allowed to accumulate and has been used over the following years. This Fund now stands at £17,121. A quarter of the costs of increasing the hours of the Children's and Family Worker was met from this fund during 2022. It is anticipated that the Children's and Family worker will be fully funded from revenue income in 2023.

The Church has additional Designated Funds; the Memorial Fund which is used to hold legacies and the Gift Day Fund which is used to hold gifts given for specific purposes. In addition, the Koinonia Fund is restricted and is used for members and non-members needing financial support.

Revenue income amounted to £346,070 (2021 - £366,490) and comprised General Offerings, miscellaneous donations, tax refund on Gift Aid, interest received and income from use of premises.

Revenue expenditure amounted to £376,083 (2021 - £371,509).

The difference in income/ expenditure is mostly due to a mission trip undertaken by our young people which was postponed from 2020. The rest is because of a decrease in giving due to the economic situation in the country, and capital expenditure from designated funds.

All debtors are considered good for the full amount owing; all obligations have been met and will continue to be met as they fall due.

Policy on reserves

Crawley Baptist Church holds reserves in order to continue our operations in the face of future shortfalls in income or unexpected expenses. We have considered the financial risks we face and our policy is to hold £32,500 as free reserves.

CRAWLEY BAPTIST CHURCH
TRUSTEES' REPORT (CONTINUED)

Statement of Responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the Trustees of the charity on and signed on its behalf by:

.....
Rev Ian Phillips
Trustee

.....
Mr Graham Durrant
Trustee

CRAWLEY BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CRAWLEY BAPTIST CHURCH

I report to the Trustees on my examination of the accounts of Crawley Baptist Church for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity Trustees of Crawley Baptist Church 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 Crawley Baptist Church'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

Since Crawley Baptist Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Management Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Crawley Baptist Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

.....
G W Schulz ACMA
Independent Examiners Ltd
2 Broadbridge Business Centre
Delling Lane
Bosham
Chichester
West Sussex
PO18 8NF

Date:.....

CRAWLEY BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
	Note				
Income and Endowments from:					
Donations and legacies	2	320,485	8,541	329,026	359,950
Charitable activities	3	15,010	-	15,010	6,267
Investment income	4	<u>2,034</u>	-	<u>2,034</u>	<u>273</u>
Total income		337,529	8,541	346,070	366,490
Expenditure on:					
Charitable activities	5	<u>364,316</u>	<u>11,767</u>	<u>376,083</u>	<u>371,509</u>
Net expenditure		(26,787)	(3,226)	(30,013)	(5,019)
Other recognised gains and losses					
Actuarial gains on defined benefit pension schemes		<u>23,400</u>	-	<u>23,400</u>	<u>6,081</u>
Net movement in funds		(3,387)	(3,226)	(6,613)	1,062
Reconciliation of funds					
Total funds brought forward		<u>127,440</u>	<u>2,681,213</u>	<u>2,808,653</u>	<u>2,807,591</u>
Total funds carried forward	13	<u><u>124,053</u></u>	<u><u>2,677,987</u></u>	<u><u>2,802,040</u></u>	<u><u>2,808,653</u></u>

The notes on pages 20 to 31 form an integral part of these financial statements.

CRAWLEY BAPTIST CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	9	<u>2,653,600</u>	<u>2,653,600</u>
		<u>2,653,600</u>	<u>2,653,600</u>
Current assets			
Debtors	10	9,281	5,498
Cash at bank and in hand		<u>150,816</u>	<u>177,853</u>
		160,097	183,351
Creditors: Amounts falling due within one year	11	<u>(11,657)</u>	<u>(9,970)</u>
Net current assets		<u>148,440</u>	<u>173,381</u>
Total assets less current liabilities		2,802,040	2,826,981
Creditors: Amounts falling due after more than one year		<u>-</u>	<u>(18,328)</u>
Net assets		<u>2,802,040</u>	<u>2,808,653</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		2,677,987	2,681,213
Unrestricted income funds			
Unrestricted funds		<u>124,053</u>	<u>127,440</u>
Total funds	13	<u>2,802,040</u>	<u>2,808,653</u>

The financial statements on pages 18 to 31 were approved by the Trustees, and authorised for issue on and signed on their behalf by:

.....
Rev Ian Phillips
Trustee

.....
Mr Graham Durrant
Trustee

The notes on pages 20 to 31 form an integral part of these financial statements.

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Crawley Baptist Church meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

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

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Gift aid

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

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 institution with whom the funds are deposited.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Freehold property owned by the charity is included in the financial statements at its historical deemed cost and depreciated by writing off the difference between the cost and estimated residual value over its useful economic life. The useful economic life of the property is so long and the residual value so high that any depreciation would not be material.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

Depreciation and amortisation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is not charged on freehold land. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Asset class	Depreciation method and rate
Freehold property	not material

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Fund structure

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income 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.

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

2 Income from donations and legacies

	Unrestricted funds Designated £	General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies;					
Donations	33,052	235,211	8,541	276,804	299,695
Gift aid reclaimed	-	52,222	-	52,222	55,809
Grants, including capital grants;					
Government grants	-	-	-	-	4,446
	<u>33,052</u>	<u>287,433</u>	<u>8,541</u>	<u>329,026</u>	<u>359,950</u>

3 Income from charitable activities

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Use of premises	<u>15,010</u>	<u>15,010</u>	<u>6,267</u>

4 Investment income

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Interest receivable and similar income;			
Interest receivable on bank deposits	<u>2,034</u>	<u>2,034</u>	<u>273</u>

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

5 Expenditure on charitable activities

	Note	Unrestricted funds		Restricted funds	Total 2022	Total 2021
		Designated £	General £	£	£	£
Mission costs		-	1,775	-	1,775	1,856
Ministry costs		43,564	19,662	2,706	65,932	43,378
Church premises costs		4,983	46,841	-	51,824	67,233
Manse costs		-	10,307	-	10,307	5,276
Administrative support		-	13,844	720	14,564	15,451
Independent examination		-	1,620	-	1,620	1,620
Grant funding of activities	6	2,000	46,116	8,341	56,457	54,000
Staff costs	8	-	173,604	-	173,604	182,695
		<u>50,547</u>	<u>313,769</u>	<u>11,767</u>	<u>376,083</u>	<u>371,509</u>

6 Grant-making

Analysis of grants

	Grants to institutions		Grants to individuals	
	2022	2021	2022	2021
	£	£	£	£
Mission grants	<u>56,157</u>	<u>52,000</u>	<u>300</u>	<u>2,000</u>

The support costs associated with grant-making are £Nil (31 December 2021 - £Nil).

7 Trustees remuneration and expenses

During the year, 4 Trustees received remuneration of £89,173 (2021 - 4 Trustees received £95,305).

During the year, 4 Trustees received benefits in kind in the form of pension contributions of £15,253 (2021 - £16,253).

During the year, 3 Trustees received reimbursement of expenses of £4,943 (2021 - 3 Trustees received £2,391).

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

8 Staff costs

The aggregate payroll costs were as follows:

	2022	2021
	£	£
Staff costs during the year were:		
Wages and salaries	142,617	145,206
Social security costs	6,834	7,729
Pension costs	24,153	26,552
Redundancy	-	3,208
	<u>173,604</u>	<u>182,695</u>

The number of persons (including senior management team) employed by the charity during the year was as follows:

	2022	2021
	No	No
Employees	<u>7</u>	<u>8</u>

No employee received emoluments of more than £60,000 during the year

Paid Staff

Senior Minister: Rev Ian Phillips
Children and Families: Mrs Denise Beer
Financial Assistant: Mrs Lesley King
Music and Worship: Mrs Marian Hayden (until Dec 22)
Children and Youth: Mrs Sue Lindridge
Premises Manager: Mrs Clare Sage
Pastoral Care: Mrs Sandra Warner

Volunteer Staff

Financial Assistant: Mr. Steve Pidgeon

Note: the following Paid Staff are also Trustees under the Constitution adopted by the church in July 2009:

Senior Minister: Rev Ian Phillips
Pastoral Care: Mrs. Sandra Warner
Children and Youth: Mrs. Sue Lindridge
Music and Worship: Mrs. Marian Hayden

CRAWLEY BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

9 Tangible fixed assets

	Land and buildings £	Total £
Cost		
At 1 January 2022	<u>2,653,600</u>	<u>2,653,600</u>
At 31 December 2022	2,653,600	2,653,600
Depreciation		
At 31 December 2022	<u>-</u>	<u>-</u>
Net book value		
At 31 December 2022	<u>2,653,600</u>	<u>2,653,600</u>
At 31 December 2021	<u>2,653,600</u>	<u>2,653,600</u>

The charity owns and utilises the church premises at Crabtree Road, West Green, Crawley, RH11 7HJ which have been included in the financial statements in accordance with the new accounting framework at the insurance value of £2,431,222. The church manse at 27 Crabtree Road, West Green, Crawley, RH11 7HL, occupied by the senior minister, has also been included at its insurance value of £222,378.

10 Debtors

	2022 £	2021 £
Prepayments	2,816	-
Accrued income	5,258	4,574
Other debtors	<u>1,207</u>	<u>924</u>
	<u>9,281</u>	<u>5,498</u>

11 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	2,499	2,578
Other creditors	-	5,072
Accruals	4,143	2,320
Deferred income	<u>5,015</u>	<u>-</u>
	<u>11,657</u>	<u>9,970</u>

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

12 Pension commitments

The Church is a participating employer 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.

From January 2012, pension provision is being 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, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if 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 Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Ministers and some members of the church staff are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

The key financial assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Assumed investment returns	
- Pre-retirement gilt yield plus 1.75% pa)	2.95
- Post retirement(including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

13 Funds

Current year

	Balance at 1 January 2022 £	Incoming Resources			Other recognised gains/ (losses) £	Balance at 31 December 2022 £
		£	£	£	£	
Unrestricted funds						
General						
General Funds	37,170	304,477	(313,769)	2,500	23,400	53,778
Designated						
Gift Day Fund	46,487	-	(4,983)	-	-	41,504
Memorial Fund	19,999	-	-	-	-	19,999
Mission Trip Fund	19,148	2,668	(20,019)	-	-	1,797
Specified Ministries	2,935	20,886	(17,521)	(1,500)	-	4,800
Rainbow Lounge	1,701	8,071	(7,093)	(1,000)	-	1,679
Parent and toddler fund	-	1,427	(931)	-	-	496
	<u>90,270</u>	<u>33,052</u>	<u>(50,547)</u>	<u>(2,500)</u>	<u>-</u>	<u>70,275</u>
Total unrestricted funds	<u>127,440</u>	<u>337,529</u>	<u>(364,316)</u>	<u>-</u>	<u>23,400</u>	<u>124,053</u>
Restricted funds						
Koinonia Fund	7,552	200	(2,706)	-	-	5,046
Evangelism Outreach & Mission Fund	20,061	-	(720)	-	-	19,341
Easter Team Fund	-	983	(983)	-	-	-
Other Specific Charities	-	7,358	(7,358)	-	-	-
Building fund	2,653,600	-	-	-	-	2,653,600
	<u>2,681,213</u>	<u>8,541</u>	<u>(11,767)</u>	<u>-</u>	<u>-</u>	<u>2,677,987</u>
Total funds	<u>2,808,653</u>	<u>346,070</u>	<u>(376,083)</u>	<u>-</u>	<u>23,400</u>	<u>2,802,040</u>

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

Prior year

	Balance at 1 January 2021 £	Incoming Resources resources expended			Other recognised gains/ Transfers (losses) £	Balance at 31 December 2021 £
	£	£	£	£	£	£
Unrestricted funds						
General						
General Funds	21,838	320,715	(310,331)	(1,133)	6,081	37,170
Designated						
Gift Day Fund	65,613	-	(20,259)	1,133	-	46,487
Memorial Fund	5,243	20,000	(5,244)	-	-	19,999
Mission Trip Fund	19,136	12	-	-	-	19,148
Specified Ministries	6,374	16,799	(20,238)	-	-	2,935
Rainbow Lounge	1,726	2,584	(2,609)	-	-	1,701
	<u>98,092</u>	<u>39,395</u>	<u>(48,350)</u>	<u>1,133</u>	<u>-</u>	<u>90,270</u>
Total unrestricted funds	<u>119,930</u>	<u>360,110</u>	<u>(358,681)</u>	<u>-</u>	<u>6,081</u>	<u>127,440</u>
Restricted funds						
Koinonia Fund	7,566	1,030	(1,044)	-	-	7,552
Evangelism Outreach & Mission Fund	26,495	-	(6,434)	-	-	20,061
Easter Team Fund	-	415	(415)	-	-	-
Other Specific Charities	-	4,935	(4,935)	-	-	-
Building fund	2,653,600	-	-	-	-	2,653,600
	<u>2,687,661</u>	<u>6,380</u>	<u>(12,828)</u>	<u>-</u>	<u>-</u>	<u>2,681,213</u>
Total funds	<u>2,807,591</u>	<u>366,490</u>	<u>(371,509)</u>	<u>-</u>	<u>6,081</u>	<u>2,808,653</u>

CRAWLEY BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022 (CONTINUED)

14 Analysis of net assets between funds

Current year

	Unrestricted funds		Restricted funds	Total funds at 31 December 2022
	General	Designated	funds	2022
	£	£	£	£
Tangible fixed assets	-	-	2,653,600	2,653,600
Current assets	65,435	70,275	24,387	160,097
Current liabilities	(11,657)	-	-	(11,657)
Total net assets	53,778	70,275	2,677,987	2,802,040

Prior year

	Unrestricted funds		Restricted funds	Total funds at 31 December 2021
	General	Designated	funds	2021
	£	£	£	£
Tangible fixed assets	-	-	2,653,600	2,653,600
Current assets	65,468	90,270	27,613	183,351
Current liabilities	(9,970)	-	-	(9,970)
Creditors over 1 year	(18,328)	-	-	(18,328)
Total net assets	37,170	90,270	2,681,213	2,808,653

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Finance</u>		
Potential risk	Potential impact	Steps/controls in place to mitigate risk
Revenue income does not increase at the rate required to sustain the increase in budgeted expenditure, e.g., via loss of major donors within congregation	Cut back on revenue expenditure thus reducing overall outreach and impact.	Monthly financial reports are provided to the Deacons showing actual income compared with projections, including any significant changes in expected giving/expenditure Bi-monthly reporting to Church Members to indicate need to increase giving. Encourage members and regular attendees to reassess their giving on a regular basis (e.g., annually at beginning of each year)
Unexpected expenditure of General Fund.	Reduced revenue expenditure thus reducing overall outreach and impact.	A reserves policy is in place that is reviewed by the Finance Team on an annual basis and approved by the trustees. This is currently set at £32,500 plus one month's average expenditure.
Loss of key personnel/data with specialist knowledge of financial support systems.	Loss of all financial management and control.	All critical data backed up using NAS (Network Attached Storage) drive. Two trained system operators are always maintained.
Being the victim of Fraud	loss of capital/ reputational damage	Processes for identifying and responding to fraud / key policies are in place Ensure instances of potential fraud are communicated to trustees and employees. Serious incidents reported to Charity Commission
Theft of Sunday offering	Loss of funds	Money is stored in the safe as soon as practical after the service by suitably appointed personnel (e.g., trustees/finance team) Giving by standing order is encouraged.
Loss of charity status and subsequent loss of gift and tax refunds	Cut back on revenue expenditure thus reducing overall outreach and impact.	Ensure all Charity Commission and HMRC requirements are met

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Personnel</u>		
Potential risk	Potential impact	Steps to mitigate risk
Loss of Staff and other key personnel/volunteers e.g., through relocation, promotion, retirement, ill health, accident, grievance, employee tribunal or burn out.	Loss of direction and/or control of key areas of Church life. Additional pressure on remaining staff. Reduction in the Church's activities.	Risk reduced as far as practical by devolving responsibilities amongst teams led by staff and other key personnel. Sharing responsibilities through regular staff and team meetings. Encouraging open channels of communication with Deacons. Review job descriptions and procedures for regular appraisal, review and development, including succession planning. Annual budget review of staff remuneration package. Appropriate policies are in place (e.g., sickness loan working, grievance) Future staffing structure being explored. Team training days in place for volunteers and other volunteer engagements in place Trustees are willing to stop activities if required
Inadequate performance of staff	Loss of direction and/or control of key areas of Church life. Additional pressure on remaining staff. Reduction in the Church's activities.	Check job specifications, regularly do reviews/assessments

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Data Security</u>		
Potential risk	Potential impact	Steps to mitigate risk
Loss of Data/Records/Work from laptops due to theft, loss, damage, or breakdown	Loss of critical information	NAS server is available for staff to back up all data Critical finance data is backed up Availability of this at home to be reviewed as part of data protection review
Data breach or loss of data (including cyber-attack on the church website)	Heavy financial penalties or prosecution. Reputational damage Safe-guarding breach	Review of GDPR in progress with aim for updated policy and training to be performed by end of 2023 Data protection policy in place Data handling processes in place Control content of website and links to other sites.

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Activities</u>		
Potential risk	Potential impact	Steps to mitigate risk
Child abuse allegations made against an individual or individuals as part of CYM or other Church organisations working with children.	<p>Damage and harm to the individuals, families and friends arising from abuse</p> <p>Legal or other claims against individuals and/or the church.</p> <p>Adverse public reaction towards the Church.</p> <p>Damage to the children, parents and families resulting in a decline of young people in the Church.</p> <p>Damage and loss of confidence by and in Children and Youth Ministry leaders affecting purpose, values and vision of the Church.</p>	<p>Crawley Baptist Church Safeguarding Policy implemented and subject to regular review with referral to the Disclosure and Barring Service as appropriate.</p> <p>Regular training in Safeguarding Protection issues for all those working with children.</p>
Allegations made against an individual or individuals as part of a Church organisation working with vulnerable adults.	<p>Damage and harm to the individuals, families and friends arising from abuse</p> <p>Legal or other claims against individuals and/or the Church.</p> <p>Adverse public reaction towards the Church.</p> <p>Damage and loss of confidence by and in the work with vulnerable adults affecting purpose, values and vision of the Church.</p>	<p>Crawley Baptist Church Safeguarding Policy for Vulnerable Adults implemented and subject to regular review with referral to the Disclosure and Barring Service as appropriate.</p> <p>Regular training in Safeguarding Protection issues for all those working with vulnerable adults.</p>
Abuse by member of the public or accident otherwise incurred causing harm/damage to other people, staff or premises.	<p>Damage and harm to the individuals, families and friends arising from abuse.</p> <p>Legal claim against the church.</p> <p>Adverse public reaction towards the Church.</p>	<p>Appropriate/relevant insurance cover held relating to the premises.</p> <p>Stewards appointed and staff aware of need for vigilance and support and building security procedures.</p>

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Activities</u>		
Potential risk	Potential impact	Steps to mitigate risk
Allegations made against staff, pastoral and counselling workers and other leaders.	Damage and harm to the individuals, families and friends arising from abuse. Legal claim against the church Adverse public reaction towards Crawley Baptist Church and/or legal claims against individuals and/or Crawley Baptist Church.	Insurance protection held through the Baptist Union Minister's Insurance, subject to regular review. Additional insurance cover held through the Association of Christian Counsellors. Adherence to established good practice. Advice from insurers have confirmed that the "legal liability arising from pastoral care" covers all employees and authorised volunteers.
Trustees make unintentional mistakes and/or bring the Church into disrepute through their actions.	Possible legal action against the church.	Greater training of Trustees in respect of their legal duties and Baptist principles to be made available. Regular trustees' meetings held, with records kept and communication channels maintained Appropriate Trustees insurance cover in place.
Breakdown of tolerance from neighbours due to disturbance from church activities	Negative impact on church activities Possible legal action against the church.	Keep neighbours informed of relevant events. Avoid things that knowingly upset neighbours.

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Premises</u>		
Potential risk	Potential impact	Steps to mitigate risk
Inadequate Health & Safety procedures and measures.	<p>Claims from staff and/or voluntary staff due to actual or potential accidents occurring.</p> <p>Death or injury to persons</p> <p>Adverse inspection from H&S officials resulting in legal action being taken against the Trustees.</p> <p>Deficiencies in Health and Safety provisions prevent the use of the premises, resulting in curtailment of the Church's activities.</p> <p>Overheating in sanctuary causing illness.</p> <p>Adequate ventilation (natural or mechanical) required to obtain cross flow of air.</p> <p>Damage or loss of premises due to fire</p>	<p>Ongoing training arranged in H&S, first aid, fire safety and food hygiene procedures, and personnel appointed in key areas.</p> <p>Fire extinguishers regularly maintained</p> <p>Holly Hedgehog and Parents and Toddlers hold fire drills annually. Other fire drills planned following training.</p> <p>H&S Policy reviewed annually and revised as appropriate.</p> <p>Risk Assessments carried out, implemented and under regular review.</p> <p>Ensure appropriate ventilation.</p> <p>Ensure that air conditioning is switched on as necessary (where fitted).</p> <p>Ensure that windows are open where required (Window openers for the large sanctuary windows are planned for 2023)</p>
Premises left unlocked when unattended.	Unauthorised access, possible theft and/or damage.	All key holders and leaders are briefed on security and lock-up procedures. Car park gates are normally closed and secured when there is no one in the building.
Loss of external door keys.	Unauthorised access, possible theft and/or damage.	Intruder alarm system is normally set when no one is in the building.
Unauthorised parking in the car park.	Restricted/limited use by authorised users.	Car park gates are normally closed and secured when there is no one in the building.
Intruder	Theft of equipment or resources.	CCTV installed and in use 24 hours.
Outside user groups using the premises unattended.	Misuse of premises Emergency during use	Before bookings are made – new users are checked as appropriate. Appropriate training in procedures for fire and first aid in place.
Lack of / or insufficient insurance held by CBC	Insufficient / no cover if anything happens to any leader or volunteer, anybody using the premises, anybody on external activities.	Trustees to ensure that the appropriate insurance is maintained

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Premises</u>		
Potential risk	Potential impact	Steps to mitigate risk
Lack of / or insufficient insurance held by Contractors/external users when working on/using the premises	CBC Trustees prosecuted if something happens to the contractor, other users, staff or property, etc.	Premises Manager or other approved person confirms that contractors hold correct or adequate insurance to comply with at least the appropriate laws plus our requirements.
Outbreak of any national pandemic/virus amongst staff, volunteers or other building users.	Viruses caught by staff or volunteers or other building users resulting in illness of various degrees from minor illness through serious illness, disability or even death.	Ensure that premises are virus safe by following HM Government Regulations and Guidance, Baptists Together Guidance (updated as HM Government Regulations and Guidance are updated), HSE Guidance, and other Guidance, Regulations and requirements from other organisations as determined from time to time. Premises are regularly cleared, hand sanitisers are provided and general hygiene measures being followed
Merger with Greenfields Baptist Church results in CBC being responsible for unknown premises issues	Unbudgeted spending required to resolve issues at Greenfields premises Litigation and loss of reputation if a safety incident arise	Appropriate surveys undertaken before the merger formally takes place. Ensure that before the merger any decisions are formally made and funded by Greenfields.
Falling Objects, terrorist action	Significant damage or total loss of premises	Suitable policies in place

CRAWLEY BAPTIST CHURCH

Thrusts 2023

“By 2025 Crawley Baptist Church will love without limits!”

Looking Up

We will be people who are continually seeing and knowing God’s transforming love as we follow him wholeheartedly.				
Project	Scope	When?	Who?	Monitoring
<ul style="list-style-type: none">• 24/7/ Prayer	<ul style="list-style-type: none">• Whole church: involve CYM and Life Groups• A variety of approaches: art, music, reflection, reading, writing and recording• Focus: The Character of God	<ul style="list-style-type: none">• Beginning of September 2023	<ul style="list-style-type: none">• Ian and others	<ul style="list-style-type: none">•
<ul style="list-style-type: none">• Teaching Series	<ul style="list-style-type: none">• The Character of God	<ul style="list-style-type: none">• September to December 2023	<ul style="list-style-type: none">• Ian, Ian, David, Seidel	<ul style="list-style-type: none">•

CRAWLEY BAPTIST CHURCH

Looking In

We will be a community who are fully using our gifts and fully equipped to serve one another in love.				
Project	Scope	When?	Who?	Monitoring
<ul style="list-style-type: none"> • Connect 	<ul style="list-style-type: none"> • To find ways of connecting people in the church with one another, with a focus on new people and people who feel on the edge 	<ul style="list-style-type: none"> • Now and ongoing 	<ul style="list-style-type: none"> • Whole Church 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • Connect Team 	<ul style="list-style-type: none"> • Explore ways to move towards connection and oversee how we're doing 	<ul style="list-style-type: none"> • Connect Team 	<ul style="list-style-type: none"> • Establish Team: to include Welcome Team and new volunteers 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • Refresh 	<ul style="list-style-type: none"> • To find ways to encourage and refresh all those who are busy and tired in their commitment to church 	<ul style="list-style-type: none"> • Life Group Leaders Morning Feb 2023 • Other meetings as and when 	<ul style="list-style-type: none"> • Ian, Lisa, Staff and Deacons 	<ul style="list-style-type: none"> •

CRAWLEY BAPTIST CHURCH

Looking Out

We will be people who fearlessly proclaim God’s magnificent love, always and everywhere.				
Project	Scope	When?	Who?	Monitoring
<ul style="list-style-type: none"> • Communication of what church offers 	<ul style="list-style-type: none"> • Social media, QR codes kinked to website, visual display boards • “Tag” activities with a stage of faith to make each accessible 	<ul style="list-style-type: none"> • Now and ongoing 	<ul style="list-style-type: none"> • Tech Team, Staff and Deacons 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • Just Looking 	<ul style="list-style-type: none"> • A pre-Alpha course for anyone wanting to explore faith 	<ul style="list-style-type: none"> • September 2023? 	<ul style="list-style-type: none"> • Just Looking Team 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • Parents and Toddlers at Green Fields 	<ul style="list-style-type: none"> • Parents of toddler age children who can access Green Fields BC 	<ul style="list-style-type: none"> • September 2023 	<ul style="list-style-type: none"> • Denise • New P&T Team 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • Young Adults 	<ul style="list-style-type: none"> • Get the group together to ask them what would help and what they need from the church rather than just us assuming what is needed. 	<ul style="list-style-type: none"> • April 2023 	<ul style="list-style-type: none"> • Sue and others 	<ul style="list-style-type: none"> •
<ul style="list-style-type: none"> • Just Volunteering 	<ul style="list-style-type: none"> • Offer opportunities to volunteer in neutral setting e.g. Easter Team, Coronation Celebrations 	<ul style="list-style-type: none"> • Ongoing 	<ul style="list-style-type: none"> • Anyone who wants to 	<ul style="list-style-type: none"> •