

# FOREST FOLD BAPTIST CHURCH

England & Wales - Charity number 1134790

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2010-03-10

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

## Contact

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**Address** London Road  
Crowborough  
TN6 1TD

**Phone** 01892653675

**Email** [johnc.forestfold@gmail.com](mailto:johnc.forestfold@gmail.com)

**Website** [www.forestfold.org.uk](http://www.forestfold.org.uk)

## Activities

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**Objects:** The principal object of the charity is the advancement of the Christian faith according to Baptist principles and in accordance with the Basis of Faith as stated in Schedule 1. The charity may also carry out other charitable purposes in the United Kingdom and/or other parts of the world.

**Activities:** ALL THE USUAL ACTIVITIES ASSOCIATED WITH A BAPTIST CHURCH

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Cyprus
- East Sussex

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£209,978	£210,505	-	-
2023-12-31	£285,829	£290,830	-	-
2022-12-31	£184,438	£187,441	-	-
2021-12-31	£227,836	£151,317	-	-
2020-12-31	£189,257	£172,381	-	-

## Trustees

Name	Role	Appointed
<b>JOHN REGINALD COWLEY BSC MA</b>	Chair	
Anthony John Sharpe		2020-02-06
DAVID JAMES BISHOP		2016-10-11
JOHN CHARLES HITCHCOCK		2016-10-11
Mark Andrew Philpott		2020-02-06
PETER JOHN SHARPE TURNER		
Peter James Dinnage		2023-05-25
ROBERT PAUL HOOK		2016-10-11
STEPHEN JOHN BALDWIN		
Timothy Mark David		2023-05-25

**FOREST FOLD BAPTIST CHURCH**

England & Wales - Charity number 1134790

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**FOREST FOLD BAPTIST CHURCH**

**CHARITY REGISTRATION NUMBER 1134790**

Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

**FOREST FOLD BAPTIST CHURCH**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

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# FOREST FOLD BAPTIST CHURCH

## LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY NUMBER</b>	1134790	
<b>START OF FINANCIAL YEAR</b>	01 January 2024	
<b>END OF FINANCIAL YEAR</b>	31 December 2024	
<b>ELDERS</b>	John Cowley (Pastor) Mark Philpott (Assistant Pastor) Anthony John Sharpe John Hitchcock	
<b>DEACONS AT 31ST DECEMBER 2024</b>	Peter Turner David Bishop Robert Hook Stephen Baldwin	Roger Dickinson (retired 31 December 2024) Peter Dinnage Timothy David
<b>TRUSTEES AT 31 DECEMBER 2024</b>	John Cowley (Chairman) Robert Hook Stephen Baldwin Peter Turner David Bishop	Anthony John Sharpe (Treasurer) John Hitchcock Mark Philpott Roger Dickinson (retired 31 December 2024) Peter Dinnage Timothy David

The existing trustees appoint any new trustees following the provisions laid out in the Charity's Constitution adopted 10th March 2010.

**LEGAL STATUS** Registered Charity

**GOVERNING INSTRUMENT** Constitution Adopted on 10th March 2010

### OBJECTS

The principle activity is to advance the Christian Faith according to Baptist principles and in accordance with the Basis of Faith. The Charity may also carry out other Charitable purposes in the United Kingdom and or other parts of the World.

**CORRESPONDENCE ADDRESS** 28 Southridge Road  
Crowborough  
East Sussex  
TN6 1LT

<b>PRIMARY BANKERS</b>	Barclays Bank Plc 1High Street Crowborough East Sussex TN6 2PX	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ
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**INDEPENDENT EXAMINER** D Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Dolling Lane  
Bosham  
PO18 8NF

**FOREST FOLD BAPTIST CHURCH**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**AIMS**

To bring honour and glory to God through the preaching and teaching of His Word. To show the power of God as He works in our community so that we become more like Jesus in our words and actions.

**BRIEF SUMMARY OF THE WORKS AND EVENTS**

- We meet together every Sunday in the morning and evening to pray, worship God and hear the Word of God taught to us.
- We have a number meetings during the week for preaching, prayer, Home Groups and a number of different groups meet to study the Bible together.
- The Thrive Group for primary age children and the Rooted Gop for secondary school children meet on Sundays and the First Steps mothers and toddlers group on Thursdays attracts a large number of people from the local community.
- Activity and craft evenings were also held for children and we also run a group for the younger teenagers.
- The Young People's group has an active programme through the year meeting during the week and on Sundays for a mixture of activities, prayer and Bible teaching.
- Our Assistant Pastor and other members of the Church have been invited to take Assemblies in several local schools and we are looking to encourage the growth of these links and the opportunities they give to be involved in the life of the local community.
- We run a group — First Tuesday — for the older people from the Church and local community. The monthly luncheon meetings are very much appreciated, bringing opportunity to encourage growth and understanding and to provide increased community liaison.
- At Christmas we were able to participate in the Christmas Cracker event organised by the local community.
- We pray that God will continue to bless us as we move forward in 2025.

**AIMS FOR THE FORTHCOMING YEAR**

To declare the message of the good news about Jesus clearly by our words and actions, praying that God will use us to make a positive impact on Crowborough and beyond.

Although Forest Fold Baptist Church is the operational trust, the land and property continues to be owned by the Forest Fold Baptist Chapel Trust.

**FINANCIAL REVIEW**

Total incoming resources for the period were £209,977 (2023: £285,832) of which £123,310 was unrestricted income (2023: £112,785). Total resources expended were £210,505 (2023: £290,832) of which £123,470 was unrestricted expenditure (2023: £118,891). Total charity cash funds at the end of 2024 were £93,207 (2023: £101,986).

A full review of the financial position of the charity can be found on the attached financial statements.

**RESERVES**

As at the balance sheet date of 31 December 2024 the charity had free reserves (unrestricted funds) of 114,644 (2023: £114,804) and restricted reserves of £27,765 (2023: £28,132) totalling £142,409 (2023: 142,937).

**PUBLIC BENEFIT**

Trustees have paid due regard to the Charity Commission Guidance on 'Public Benefit' in deciding what activities the charity undertakes. All activities undertaken by Forest Fold Baptist Church are focussed on our charitable purposes.

**GOING CONCERN**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resource to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

**FOREST FOLD BAPTIST CHURCH**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**Responsibilities of Trustees**

Charity law requires the Board of 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 its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They 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 and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on 15 April 2025

Signed on their behalf by Trustee *A. Sharpe*

Printed Name: ANTHONY SHARPE

**FOREST FOLD BAPTIST CHURCH**  
**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

Report to the trustees/ members of Forest Fold Baptist Church on the accounts for the year ended 31st December 2024.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2022 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent examiner's statement**

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention

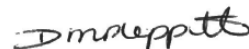
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF



Date: 22nd May 2025

**FOREST FOLD BAPTIST CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

<b>Notes</b>	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>INCOMING RESOURCES</b>					
Donations & Legacies	120,911	59,421	-	180,332	260,055
Investment Income	2,399	-	-	2,399	2,135
Charitable Activities	-	27,247	-	27,247	23,639
<b>TOTAL INCOMING RESOURCES</b>	<b>123,310</b>	<b>86,668</b>	<b>-</b>	<b>209,978</b>	<b>285,829</b>
<b>RESOURCES EXPENDED</b>					
Costs of Charitable Activities	123,470	87,035	-	210,505	290,830
<b>TOTAL RESOURCES EXPENDED</b>	<b>123,470</b>	<b>87,035</b>	<b>-</b>	<b>210,505</b>	<b>290,830</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>	<b>(160)</b>	<b>(367)</b>	<b>-</b>	<b>(527)</b>	<b>(5,000)</b>
<b>TRANSFERS BETWEEN FUNDS</b>	15,200	-	(15,200)	-	-
<b>NET MOVEMENT IN FUNDS</b>	<b>15,040</b>	<b>(367)</b>	<b>(15,200)</b>	<b>(527)</b>	<b>(5,000)</b>
<b>TOTAL FUNDS BROUGHT FORWARD</b>	38,804	28,133	76,000	142,937	147,936
Prior year adjustment					-
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>53,844</b>	<b>27,765</b>	<b>60,800</b>	<b>142,409</b>	<b>142,937</b>

All of the Charity's operations are classed as continuing operations.

**FOREST FOLD BAPTIST CHURCH**

**BALANCE SHEET  
AS AT 31 DECEMBER 2024**

	Notes	Unrestricted Fund £	Restricted Funds	Total 31-Dec-24 £	Total 31-Dec-23 £
<b>Fixed Assets</b>					
Tangible Assets	2	50,642	-	50,642	39,295
Investment Assets	7	-	-	-	-
		<b>50,642</b>	<b>-</b>	<b>50,642</b>	<b>39,295</b>
<b>Current Assets</b>					
Debtors & Prepayments	9	-	-	-	2,975
Cash at bank and in hand	8	65,442	27,765	93,207	101,987
		<b>65,442</b>	<b>27,765</b>	<b>93,207</b>	<b>104,962</b>
<b>Total Current Assets</b>					
<b>Creditors: due within one year</b>	10	1,440	-	1,440	1,320
<b>NET CURRENT ASSETS</b>		64,002	27,765	91,767	103,642
<b>TOTAL ASSETS less current liabilities</b>		<b>114,644</b>	<b>27,765</b>	<b>142,409</b>	<b>142,937</b>
<b>Creditors: due in more than one year</b>	11	-	-	-	-
<b>NET ASSETS</b>		<b>114,644</b>	<b>27,765</b>	<b>142,409</b>	<b>142,937</b>
<b>FUNDS OF THE CHARITY</b>					
General Funds		53,844	-	53,844	38,804
Restricted funds	5	-	27,765	27,765	28,133
Designated Funds	6	60,800	-	60,800	76,000
		-	-	-	-
<b>TOTAL FUNDS</b>		<b>114,644</b>	<b>27,765</b>	<b>142,409</b>	<b>142,937</b>

Approved by the Trustees on the 15 April 2025

Signed on their behalf by Trustee A. Sharpe

Print Name: ANTHONY SHARPE

**FOREST FOLD BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

**Basis of Preparation & Assessment of Going Concern**

**Basis of preparation:**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2022.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

**Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming Resources with Related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SOFA.

**Grants and Donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

**Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

**Contractual Income and Performance Related Grants**

This is only included in the SOFA once the related goods or services has been delivered.

**Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income receivable.

**Volunteer Help**

The value of any voluntary help received is not included in the accounts and is described in the Report of the Trustees.

**Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Investment Income**

This is included in the accounts when receivable.

**Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**FOREST FOLD BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES (continued)**

**Expenditure and Liabilities**

**Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance Costs**

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

**Grants Payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

**Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**Support Costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Fixed Assets**

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

**Depreciation Expense**

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied per annum are as follows:

Fixtures & Fittings	10%	Reducing balance
General Equipment	10%	Reducing balance
Motor Vehicles	25%	Straight line

There has been no change to the accounting policies (Variation rules and methods of accounting) since last year.

**FOREST FOLD BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**2. TANGIBLE FIXED ASSETS**

	Motor Vehicles	General Equipment	Fixtures & Fittings	<b>2024</b>
<b>Cost</b>	£	£	£	£
At 1 January 2024	10,674	31,890	26,111	68,675
Additions	-	2,709	12,567	15,276
At 31 December 2024	<u>10,674</u>	<u>34,599</u>	<u>38,678</u>	<u>83,952</u>
<b>Accumulated Depreciation</b>				
At 1 January 2024	10,674	14,164	4,543	29,380
Charge for the Year	-	1,773	2,157	3,929
At 31 December 2024	<u>10,674</u>	<u>15,936</u>	<u>6,699</u>	<u>33,310</u>
<b>Net Book Value</b>				
At 31 December 2024	<u>-</u>	<u>18,663</u>	<u>31,979</u>	<u>50,642</u>
At 31 December 2023	<u>-</u>	<u>17,727</u>	<u>21,569</u>	<u>39,295</u>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2024 : None  
31st December 2023 : None

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

#### 3. INCOMING RESOURCES

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2024 £	Total 2023 £
<b>a) Donations &amp; Legacies</b>						
Charity of the Month Collections		-	9,309	-	9,309	20,561
Gift Aid Tax Recovered		17,010	-	-	17,010	17,074
Gifts & Donations		16,632	49,612	-	66,244	136,912
Gifts & Donations-Legacies		4,000	-	-	4,000	9,500
Other income		200	500	-	700	3
Standing Orders		83,068	-	-	83,068	76,008
		<b>120,911</b>	<b>59,421</b>	<b>-</b>	<b>180,331</b>	<b>260,057</b>
<b>b) Investment Income</b>						
CAF Cash Interest		2,399	-	-	2,399	2,136
		<b>2,399</b>	<b>-</b>	<b>-</b>	<b>2,399</b>	<b>2,136</b>
<b>c) Incoming Resources from Charitable Activities</b>						
Crowborough Camps	<b>5</b>	-	4,021	-	4,021	3,971
Events Fund	<b>5</b>	-	3,814	-	3,814	-
First steps	<b>5</b>	-	603	-	603	608
First Tuesday	<b>5</b>	-	3,288	-	3,288	2,855
Help Fund	<b>5</b>	-	4,551	-	4,551	6,064
Young Peoples Group	<b>5</b>	-	10,969	-	10,969	10,141
		<b>-</b>	<b>27,247</b>	<b>-</b>	<b>27,247</b>	<b>23,639</b>

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

#### 4. RESOURCES EXPENDED

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2024 £	Total 2023 £
<b>Charitable Activities:-</b>						
Charity of the Month Collections	5	-	9,309	-	9,309	20,561
Crowborough Camps	5	-	3,455	-	3,455	3,957
Cyprus Fund	5	-	51,055	-	51,055	126,966
Depreciation Expense	2	3,929	-	-	3,929	1,477
Events Fund	5	-	3,059	-	3,059	-
First Steps	5	-	724	-	724	757
First Tuesday	5	-	3,163	-	3,163	2,740
General Maintenance		11,925	-	-	11,925	13,922
Help Fund		-	5,379	-	5,379	5,813
Licenses & Subscriptions		359	-	-	359	953
Ministry & Outreach		3,926	-	-	3,926	6,603
Motor Vehicle Costs		2,421	-	-	2,421	1,858
Office Costs		979	-	-	979	955
Renovations & Improvements		4,679	-	-	4,679	4,081
Staff Costs	12	75,633	-	-	75,633	71,817
Utility Costs		9,277	-	-	9,277	8,813
Website & Computers		1,721	-	-	1,721	1,387
Young Peoples Group	5	-	10,891	-	10,891	11,146
Youth Work		3,966	-	-	3,966	2,934
<b>Governance costs:-</b>						
Independent Examiner's Fees		1,440	-	-	1,440	1,320
Insurance costs		3,215	-	-	3,215	2,771
		<b>123,470</b>	<b>87,035</b>	<b>-</b>	<b>210,505</b>	<b>290,832</b>

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2024

#### 5. RESTRICTED FUNDS CURRENT FINANCIAL YEAR

	<b>Balance</b>			Unrealised		<b>Balance</b>
	<b>01-Jan-24</b>	Income	Expenditure	Gain/Loss	Transfer	<b>31-Dec-24</b>
	£	£	£	£	£	£
Charity of the Month	-	9,309	(9,309)	-	-	
Camp Fund	2,795	4,021	(3,455)	-	-	3,362
Cyprus Fund	14,748	49,612	(51,055)	-	-	13,304
First Step	403	603	(724)	-	-	282
First Tuesday	379	3,288	(3,163)	-	-	505
Help Fund	3,109	4,551	(5,379)	-	-	2,282
Loan Fund	6,560	500	-	-	-	7,060
Young Peoples Group	138	10,969	(10,891)	-	-	216
Events Fund	-	3,814	(3,059)	-	-	755
<b>Total Restricted Funds</b>	<b>28,132</b>	<b>86,668</b>	<b>(87,035)</b>	<b>-</b>	<b>-</b>	<b>27,765</b>

#### PREVIOUS FINANCIAL YEAR

	<b>Balance</b>			Unrealised		<b>Balance</b>
	<b>01-Jan-23</b>	Income	Expenditure	Gain/Loss	Transfer	<b>31-Dec-23</b>
	£	£	£	£	£	£
Charity of the Month	-	20,561	(20,561)	-	-	-
Camp Fund	2,781	3,971	(3,957)	-	-	2,795
Cyprus Fund	12,867	128,846	(126,966)	-	-	14,748
First Step	553	608	(757)	-	-	403
First Tuesday	265	2,855	(2,740)	-	-	379
Help Fund	2,859	6,064	(5,813)	-	-	3,109
Loan Fund	6,560	-	-	-	-	6,560
Young Peoples Group	1,143	10,141	(11,146)	-	-	138
<b>Total Restricted Funds</b>	<b>27,027</b>	<b>173,047</b>	<b>(171,941)</b>	<b>-</b>	<b>-</b>	<b>28,132</b>

**Charity of the Month** – Each month the Church holds collections for specific causes and funds received during the month are placed in this fund for distribution monthly.

**Camp Fund** - This is for Summer Camps on the grounds of the Church and is self funding.

#### **Cyprus Fund**

UK Donations to support Mr & Mrs James Swanson and the Church they now lead in Cyprus are processed through this fund. The donations given to this Fund from the Church, its members and other supporting Churches and individuals around the UK are used to cover the Swansons' living expenses in Cyprus, their Church's expenses such as Rent, and associated education and training costs.

During 2023 we were able to support the humanitarian relief effort in response to the Turkish earthquake. This appeal raised £83,424 and was used in providing temporary accommodation under the guidance of the church in Cyprus. A further £905 was raised and distributed during 2024 and the fund close in early 2025.

**First Tuesday** – This is a group aimed at the over 60's which meets on a monthly basis on the 1<sup>st</sup> Tuesday of each month for a mid day meal and fellowship. This group is self funding.

**Help Fund** - relates to a fund contributed to via specific giving, some as part of their standing orders that are received into the main account and some via collections every first Sunday.

**Loan Fund** - is a fund set up to assist church members with loans repayable without interest over an agreed period

**The First Steps Fund** - is a mother and toddler group - administered outside the general fund and mainly self sufficient. Occasional top ups from General Fund.

**Young Peoples Group** – Monies placed in this fund are received towards the cost of an Annual Holiday for the group of young people from within the Church.

**Events Fund** - This fund was set up during 2024 to accommodate various outreach events during the year where a fee to attend was required to cover costs.

The restricted funds are wholly represented by the Charity's cash reserves.

This page does not form part of the statutory financial statements

**FOREST FOLD BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**6. DESIGNATED FUNDS**

**CURRENT FINANCIAL YEAR**

	<b>Balance</b> <b>01-Jan-24</b> £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	<b>Balance</b> <b>31-Dec-24</b> £
General Fund Reserve	76,000	-	-	-	(15,200)	60,800
Total Designated Funds	76,000	-	-	-	(15,200)	60,800
General Funds	38,804	123,310	(123,470)	-	15,200	53,844
<b>Total unrestricted funds</b>	<b>114,804</b>	<b>123,310</b>	<b>(123,470)</b>	-	-	<b>114,644</b>

**PREVIOUS FINANCIAL YEAR**

	<b>Balance</b> <b>01-Jan-23</b> £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	<b>31-Dec-23</b> £
General Fund Reserve	102,000	-	-	-	(26,000)	76,000
Total Designated Funds	102,000	-	-	-	(26,000)	76,000
General Funds	18,910	112,785	(118,891)	-	26,000	38,804
<b>Total unrestricted funds</b>	<b>120,910</b>	<b>112,785</b>	<b>(118,891)</b>	-	-	<b>114,804</b>

General Fund Reserve – This is a General Reserve fund into which surplus funds have been placed in the past and is available as the Reserve Policy of the Church.

The designated funds are wholly represented by the Charity's cash reserves.

**FOREST FOLD BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**7. INVESTMENTS**

The Charity held no investment assets during this or the previous financial period.

**8. CASH AT BANK AND IN HAND**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Dec-24 £	Total 31-Dec-23 £
Cash at Bank and in Hand	<b>4,642</b>	<b>27,765</b>	<b>60,800</b>	<b>93,207</b>	<b>101,987</b>

**9. DEBTORS AND PREPAYMENTS**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Dec-24 £	Total 31-Dec-23 £
Loans to Members	-	-	-	-	2,975
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,975</b>

**10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Dec-24 £	Total 31-Dec-23 £
Independent Examiner's Fee	1,440	-	-	1,440	1,320
	<b>1,440</b>	<b>-</b>	<b>-</b>	<b>1,440</b>	<b>1,320</b>

**11. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

The Charity held no long term liabilities during this or the previous financial period.

**12. STAFF COSTS AND NUMBERS**

	TOTAL 2024 £	TOTAL 2023 £
Gross Wages & Salaries	68,581	65,123
Employer's National Insurance Costs	-	-
Employer's Pension Contributions	7,051	6,693
RENTAL	-	-
	<b>75,633</b>	<b>71,816</b>

Average number of employees who were engaged in each of the following activities:

	TOTAL 2024	TOTAL 2023
Charitable Activities	3	3
	<b>3</b>	<b>3</b>

The Charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000.  
(2023 - None)

**FOREST FOLD BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**11. TRUSTEES AND OTHER RELATED PARTIES**

	<b>2024</b>	<b>2023</b>
Number of reimbursed trustees & related parties	12	16
Total amount paid	<u><u>£11,490</u></u>	<u><u>£8,393</u></u>

The payments were made to : 6 Trustees; 5 Trustees Wives; 1 connected company by reason it is owned by a Trustee . The payments made to trustees and related parties consisted of reimbursement for materials purchased on behalf of the church in connection with improvements and maintenance to the church.

During the financial year Trustee Mr J. Cowley & Spouse Mrs E. Cowley received £21,868 & £9,996(2023:£21,446 & £9,191) respectively in salary related payments in furtherance of the Charity's objects.

Trustee Mr M Philpott received £32,217 in salary related payments in furtherance of the Charity's objects (2023 £29,985).

**14. RISK ASSESSMENT**

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**15. RESERVES POLICY**

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

**16. PUBLIC BENEFIT**

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**FOREST FOLD BAPTIST CHURCH**

England & Wales - Charity number 1134790

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# Accounts

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**ANNUAL REPORTS AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**FOREST FOLD  
BAPTIST CHURCH**

**REGISTERED CHARITY NUMBER: 1134790**

Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Dolling Lane  
Bosham  
PO18 8NF

# FOREST FOLD BAPTIST CHURCH

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Page 4	Trustees' Report
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## FOREST FOLD BAPTIST CHURCH

### LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY REGISTRATION NUMBER</b>	1134790	
<b>DATE OF REGISTRATION</b>	10th March 2010	
<b>START OF FINANCIAL YEAR</b>	1st January 2023	
<b>END OF FINANCIAL YEAR</b>	31st December 2023	
<b>ELDERS</b>	John Cowley (Pastor) Mark Philpott (Assistant Pastor) Anthony John Sharpe John Hitchcock	
<b>DEACONS AT 31ST DECEMBER 2023</b>	Stephen Baldwin Peter Turner Roger Dickinson David Bishop	Robert Hook Malcolm Cassam (Retired 31/3/23) Peter Dinnage (Appointed May 2023) Timothy David (Appointed May 2023)
<b>TRUSTEES AT 31ST DECEMBER 2023</b>	John Cowley (Chairman) Robert Hook Roger Dickinson Stephen Baldwin Peter Turner David Bishop	Anthony John Sharpe (Treasurer) John Hitchcock Mark Philpott Malcolm Cassam (Retired 31/3/23) Peter Dinnage (Appointed May 2023) Timothy David (Appointed May 2023)

The existing trustees appoint any new trustees following the provisions laid out in the Charity's Constitution adopted 10th March 2010.

<b>LEGAL STATUS</b>	Registered Charity
<b>GOVERNING INSTRUMENT</b>	Constitution Adopted on 10th March 2010

#### OBJECTS

The principle activity is to advance the Christian Faith according to Baptist principles and in accordance with the Basis of Faith. The Charity may also carry out other Charitable purposes in the United Kingdom and or other parts of the World.

<b>CORRESPONDENCE ADDRESS</b>	28 Southridge Road Crowborough East Sussex TN6 1LT	
<b>PRIMARY BANKERS</b>	Barclays Bank Plc 1High Street Crowborough East Sussex TN6 2PX	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ
<b>INDEPENDENT EXAMINER</b>	K Gomes Independent Examiners Ltd Unit 2 The Broadridge Business Centre Dolling Lane Bosham PO18 8NF	

**FOREST FOLD BAPTIST CHURCH**  
**TRUSTEES REPORT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**AIMS**

To bring honour and glory to God through the preaching and teaching of His Word. To show the power of God as He works in our community so that we become more like Jesus in our words and actions.

**BRIEF SUMMARY OF THE WORKS AND EVENTS**

- Every Sunday there are two meetings where we meet to pray, worship God and hear the Word of God taught to us.
- The Church also holds meetings during the week for preaching, prayer, Home Groups and Bible study.
- The children's work continues with encouragement from the Sunday School work and the First Steps mothers and toddlers group which attracts a large number of people from the local community
- Activity and craft evenings were also held for children, and we also run a group for the younger teenagers.
- A group for the older teenagers meets for a mixture of activities, prayer and Bible teaching
- Our Assistant Pastor and other members of the Church have been invited to take Assemblies in several local schools and we are looking to encourage the growth of these links and the opportunities they give to be involved in the life of the local community
- We run a group — First Tuesday — for the older people from the Church and local community. The monthly luncheon meetings are very much appreciated, bringing opportunity to encourage growth and understanding and to provide increased community liaison.
- At Christmas we distribute calendars to homes in Crowborough
- We pray that God will continue to bless us as we move forward in His service

**AIMS FOR THE FORTHCOMING YEAR**

To declare the message of the good news about Jesus clearly by our words and actions, praying that God will use us to make a positive impact on Crowborough and beyond.

Although Forest Fold Baptist Church is the operational trust, the land and property continues to be owned by the Forest Fold Baptist Chapel Trust.

**RISK ASSESSMENT**

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**RESERVES POLICY**

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

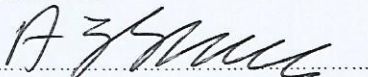
**TRUSTEES' REPOSIBILITIES**

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- i) Select suitable accounting policies and apply them consistently
- ii) Make judgements and estimates that are reasonable and prudent
- iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on the 21 March 2024

Signed on their behalf by the Honorary Treasurer.....

Printed Name: Tony Sharpe

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Forest Fold Baptist Church on the accounts for the year ended 31st December 2023 set out on pages 6 to 15.

### Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K Gomes FCIE MAAT  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Dolling Lane  
Bosham  
PO18 8NF

Signed :



Dated:

25.3.24

## FOREST FOLD BAPTIST CHURCH

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
<b>INCOMING RESOURCES</b>						
<b>Incoming Resources from Generated Funds</b>						
Donations & Legacies	<b>3a</b>	110,648	-	149,407	260,055	158,226
Investment Income	<b>3b</b>	2,135	-	-	2,135	459
Charitable Activities	<b>3c</b>	-	-	23,639	23,639	25,753
<b>TOTAL INCOMING RESOURCES</b>		<b>112,783</b>	<b>-</b>	<b>173,046</b>	<b>285,829</b>	<b>184,438</b>
<b>RESOURCES EXPENDED</b>						
<b>Costs of Generating Funds</b>						
Charitable Activities	<b>4a</b>	114,799	-	171,939	286,739	183,536
Governance Costs	<b>4b</b>	4,091	-	-	4,091	3,905
<b>TOTAL RESOURCES EXPENDED</b>		<b>118,890</b>	<b>-</b>	<b>171,939</b>	<b>290,830</b>	<b>187,441</b>
<b>NET INCOMING/ (OUTGOING) RESOURCES</b>		<b>(6,107)</b>	<b>-</b>	<b>1,107</b>	<b>(5,000)</b>	<b>(3,002)</b>
Total Funds Brought Forward		18,910	102,000	27,026	147,936	150,939
Funds Transfer		26,000	- 26,000	-	-	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>38,804</b>	<b>76,000</b>	<b>28,133</b>	<b>142,937</b>	<b>147,936</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 8 to 15 form part of these financial statements.

**FOREST FOLD BAPTIST CHURCH**  
**BALANCE SHEET**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Dec-23 £	Total 31-Dec-22 £
<b>Fixed Assets</b>						
Tangible Assets	2	39,295	-	-	39,295	14,767
<b>Current Assets</b>						
Debtors & Prepayments	8	-	-	2,975	2,975	925
Cash at Bank and in Hand	7	829	76,000	25,158	101,987	133,504
<b>Total Current Assets</b>		<b>829</b>	<b>76,000</b>	<b>28,133</b>	<b>104,962</b>	<b>134,429</b>
<b>Creditors:</b> amounts falling due within one year	9	1,320	-	-	1,320	1,260
<b>NET CURRENT ASSETS</b>	-	491	76,000	28,133	103,642	133,169
<b>TOTAL ASSETS less current liabilities</b>		<b>38,804</b>	<b>76,000</b>	<b>28,133</b>	<b>142,937</b>	<b>147,936</b>
<b>NET ASSETS</b>		<b>38,804</b>	<b>76,000</b>	<b>28,133</b>	<b>142,937</b>	<b>147,936</b>
<b>Funds of the Charity</b>						
General Funds		38,804	-	-	38,804	18,910
Designated Funds	5	-	76,000	-	76,000	102,000
Restricted Funds	6	-	-	28,133	28,133	27,026
<b>Total Funds</b>		<b>38,804</b>	<b>76,000</b>	<b>28,133</b>	<b>142,937</b>	<b>147,936</b>

Approved by the Trustees on the 21 March 2024

Signed on their behalf by the Honorary Treasurer A Sharpe

Printed Name: Tony Sharpe

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 1. ACCOUNTING POLICIES

##### **Basis of Preparation & Assessment of Going Concern**

##### **Basis of Preparation**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

##### **Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

##### **Incoming Resources**

##### **Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

##### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

##### **Grants and Donations**

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

##### **Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

##### **Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

##### **Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

##### **Volunteer Help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### **Investment Income**

This is included in the accounts when receivable.

##### **Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 1. ACCOUNTING POLICIES (continued)

##### Expenditure and Liabilities

##### Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

##### Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

##### Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

##### Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

##### Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

##### Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

##### Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on an appropriate basis over their estimated useful lives. The rates applied per annum are as follows:

Fixtures & Fittings	10% Reducing balance
Equipment	10% Reducing balance
Motor Vehicles	25% Straight line

#### 2. TANGIBLE FIXED ASSETS

		Fixtures & Fittings	General Equipment	Motor Vehicles	Total 2023
		£	£	£	£
Cost	01-Jan-23	13,177	18,820	10,674	42,671
Additions		12,934	13,070	-	26,004
Disposals		-	-	-	-
Cost at	31-Dec-23	26,111	31,890	10,674	68,675
Depreciation	01-Jan-23	3,583	13,646	10,674	27,903
Charge		959	517	-	1,477
Depreciation at	31-Dec-23	4,542	14,163	10,674	29,380
Net Book Value	31-Dec-23	21,569	17,727	-	39,295
Net Book Value	31-Dec-22	9,593	5,173	-	14,766

The annual commitments under non-cancelling operating leases and capital commitments are as follows:  
31st December 2023: None and 31st December 2022: None

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**3. INCOMING RESOURCES**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL 2023 £</b>	<b>TOTAL 2022 £</b>
<b>a) Donations &amp; Legacies</b>						
Charity of the Month Collections	6	-	-	20,561	20,561	10,050
Gift Aid Tax Recovered		17,074	-	-	17,074	17,181
Gifts & Donations	6	17,566	-	128,846	146,412	53,951
Standing Orders		76,008	-	-	76,008	77,044
		<b>110,648</b>	<b>-</b>	<b>149,407</b>	<b>260,055</b>	<b>158,226</b>
<b>b) Investment Income</b>						
CAF Cash Interest		2,135	-	-	2,135	459
		<b>2,135</b>	<b>-</b>	<b>-</b>	<b>2,135</b>	<b>459</b>
<b>c) Incoming Resources from Charitable Activities</b>						
Crowborough Camps	6	-	-	3,971	3,971	3,931
First Steps	6	-	-	608	608	690
First Tuesday	6	-	-	2,855	2,855	2,374
Help Fund	6	-	-	6,064	6,064	10,931
Young Peoples Group	6	-	-	10,141	10,141	7,827
		<b>-</b>	<b>-</b>	<b>23,639</b>	<b>23,639</b>	<b>25,753</b>

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 4. RESOURCES EXPENDED

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2023	TOTAL 2022
Note	£	£	£	£	£
<b>a) Charitable Activities</b>					
Charity of the Month Collections	6	-	-	20,561	10,050
Crowborough Camps	6	-	-	3,957	2,821
Cyprus Fund	6	-	-	126,965	41,324
Depreciation Expense	2	1,477	-	1,477	697
Easter Camp	6	-	-	-	419
First Steps	6	-	757	757	1,245
First Tuesday	6	-	2,740	2,740	2,483
General Maintenance		13,922	-	13,922	11,814
Help Fund	6	-	5,813	5,813	10,546
Licenses & Subscriptions		953	-	953	790
Ministry & Outreach		6,603	-	6,603	10,030
Motor Vehicle Costs		1,858	-	1,858	1,690
Office Costs		955	-	955	581
Renovations & Improvements		4,081	-	4,081	9,913
Staff Costs	10	71,817	-	71,817	60,003
Utility Costs		8,813	-	8,813	8,759
Website & Computers		1,387	-	1,387	-
Young Peoples Group	6	-	11,146	11,146	8,955
Youth Work		2,934	-	2,934	1,416
		<b>114,799</b>	<b>-</b>	<b>171,939</b>	<b>286,739</b>
				<b>286,739</b>	<b>183,536</b>
<b>b) Governance Costs</b>					
Independent Examiners Fees		1,320	-	1,320	1,260
Insurance Costs		2,771	-	2,771	2,645
		<b>4,091</b>	<b>-</b>	<b>4,091</b>	<b>3,905</b>
				<b>4,091</b>	<b>3,905</b>

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 5. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR	Balance	Income	Expenditure	Transfers	Balance
	01-Jan-23				31-Dec-23
	£	£	£	£	£
General Fund Reserve	102,000	-	-	26,000	76,000
	<b>102,000</b>	-	-	<b>26,000</b>	<b>76,000</b>

PREVIOUS FINANCIAL YEAR	Balance	Income	Expenditure	Transfers	Balance
	01-Jan-22				31-Dec-22
	£	£	£	£	£
General Fund Reserve	102,000	-	-	-	102,000
	<b>102,000</b>	-	-	-	<b>102,000</b>

**General Fund Reserve** – This is a General Reserve fund into which surplus funds have been placed in the past and is available as the Reserve Policy of the Church.

The designated funds are wholly represented by the Charity's cash reserves.

#### 6. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR	Balance	Income	Expenditure	Transfers	Balance
	01-Jan-23				31-Dec-23
	£	£	£	£	£
Charity of the Month	-	20,561	20,561	-	-
Camp Fund	2,782	3,971	3,957	-	2,796
Cyprus Fund	12,867	128,846	126,965	-	14,748
First Step	552	608	757	-	403
First Tuesday	264	2,855	2,740	-	379
Help Fund	2,859	6,064	5,813	-	3,110
Loan Fund	6,560	-	-	-	6,560
Young Peoples Group	1,142	10,141	11,146	-	137
	<b>27,026</b>	<b>173,046</b>	<b>171,939</b>	-	<b>28,133</b>

PREVIOUS FINANCIAL YEAR	Balance	Income	Expenditure	Transfers	Balance
	01-Jan-22				31-Dec-22
	£	£	£	£	£
Charity of the Month	-	10,050	10,050	-	-
Camp Fund	1,672	3,931	2,821	-	2,782
Cyprus Fund	8,763	45,428	41,324	-	12,867
Easter Camp	419	-	419	-	-
First Step	1,107	690	1,245	-	552
First Tuesday	373	2,374	2,483	-	264
Help Fund	2,474	10,931	10,546	-	2,859
Loan Fund	6,560	-	-	-	6,560
Young Peoples Group	2,270	7,827	8,955	-	1,142
	<b>23,638</b>	<b>81,231</b>	<b>77,843</b>	-	<b>27,026</b>

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 6. RESTRICTED FUNDS (Continued)

**Charity of the Month** – Each month the Church holds collections for specific causes and funds received during the month are placed in this fund for distribution monthly.

**Camp Fund** - This is for Summer Camps on the grounds of the Church and is self funding.

#### **Cyprus Fund**

UK Donations to support Mr & Mrs James Swanson and the Church they now lead in Cyprus are processed through this fund. The donations given to this Fund from the Church, its members and other supporting Churches and individuals around the UK are used to cover the Swansons' living expenses in Cyprus, their Church's expenses such as Rent, and associated education and training costs.

During 2023 we were able to support the humanitarian relief effort in response to the Turkish earthquake. This appeal raised £83,424 and was used in providing temporary accommodation under the guidance of the church in Cyprus.

**First Tuesday** – This is a group aimed at the over 60's which meets on a monthly basis on the 1<sup>st</sup> Tuesday of each month for a mid day meal and fellowship. This group is self funding.

**Help Fund** - relates to a fund contributed to via specific giving, some as part of their standing orders that are received into the main account and some via collections every first Sunday.

**Loan Fund** - is a fund set up to assist church members with loans repayable without interest over an agreed period of time.

**The First Steps Fund** - is a mother and toddler group - administered outside the general fund and mainly self sufficient. Occasional top ups from General Fund.

**Young Peoples Group** – Monies placed in this fund are received towards the cost of an Annual Holiday for the group of young people from within the Church.

The restricted funds are wholly represented by the Charity's cash reserves.

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**7. CASH AT BANK AND IN HAND**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-23 £</b>	<b>Total 31-Dec-22 £</b>
Cash at Bank and in Hand	829	76,000	25,158	101,987	133,504
	<b>829</b>	<b>76,000</b>	<b>25,158</b>	<b>101,987</b>	<b>133,504</b>

**8. DEBTORS AND PREPAYMENTS**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-23 £</b>	<b>Total 31-Dec-22 £</b>
Loans to Members	-	-	2,975	2,975	925
	<b>-</b>	<b>-</b>	<b>2,975</b>	<b>2,975</b>	<b>925</b>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-23 £</b>	<b>Total 31-Dec-22 £</b>
Independent Examiner's Fees	1,320	-	-	1,320	1,260
	<b>1,320</b>	<b>-</b>	<b>-</b>	<b>1,320</b>	<b>1,260</b>

**10. STAFF COSTS AND NUMBERS**

	<b>2023 £</b>	<b>2022 £</b>
Gross Wages and Salaries	65,123	54,434
Employer's National Insurance Costs	-	-
Pension Contributions	6,693	5,568
	<b>71,816</b>	<b>60,002</b>

Employees who were engaged in each of the following activities:

	<b>2023</b>	<b>2022</b>
Activities in furtherance of organisation's objects	3	3

The organisation operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000. (2022:None)

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 11. TRUSTEES AND OTHER RELATED PARTIES

	2023	2022
Number of reimbursed trustees & related parties	16	17
Total amount paid	<u>£8,393</u>	<u>£7,694</u>

The payments were made to : 6 Trustees; 8 Trustees Wives; 1 connected trust by reason of some same Trustees ;1 connected company by reason it is owned by a Trustee . The payments made to trustees and related parties consisted of reimbursement for materials purchased on behalf of the church in connection with improvements and maintenance to the church.

During the financial year Trustee Mr J. Cowley & Spouse Mrs E. Cowley received £21,446 & £9,191 (2022:£21,446 & £9,191) respectively in salary related payments in furtherance of the Charity's objects.

Trustee Mr M Philpott received £29,985 in salary related payments in furtherance of the Charity's objects (2022 £23,796)

The payments made to trustees and related parties consisted of reimbursements for materials purchased on behalf of the charity in connection with improvements and maintenance to the church, and the activities of the various groups.

#### 14. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**FOREST FOLD BAPTIST CHURCH**

England & Wales - Charity number 1134790

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# Accounts

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**ANNUAL REPORTS AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2022**

**FOREST FOLD  
BAPTIST CHURCH**

**REGISTERED CHARITY NUMBER: 1134790**

Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Dolling Lane  
Bosham  
PO18 8NF

# **FOREST FOLD BAPTIST CHURCH**

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Page 3	Legal and Administrative Information
Page 4	Trustees' Report
Page 5	Independent Examiner's Report to the Trustees
Page 6	Statement of Financial Activities
Page 7	Balance Sheet
Pages 8 to 16	Notes to the Financial Statements

## FOREST FOLD BAPTIST CHURCH

### LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY REGISTRATION NUMBER</b>	1134790	
<b>DATE OF REGISTRATION</b>	10th March 2010	
<b>START OF FINANCIAL YEAR</b>	1st January 2022	
<b>END OF FINANCIAL YEAR</b>	31st December 2022	
<b>ELDERS</b>	John Cowley (Pastor) Mark Philpott (Assistant Pastor) Anthony John Sharpe John Hitchcock	
<b>DEACONS AT 31ST DECEMBER 2022</b>	Malcolm Cassam Stephen Baldwin Peter Turner	Roger Dickinson David Bishop Robert Hook
<b>TRUSTEES AT 31ST DECEMBER 2022</b>	John Cowley Malcolm Cassam Roger Dickinson Stephen Baldwin Peter Turner David Bishop	John Hitchcock Robert Hook Anthony John Sharpe - Treasurer Mark Philpott
The existing trustees appoint any new trustees following the provisions laid out in the Charity's Constitution adopted 10th March 2010.		
<b>LEGAL STATUS</b>	Registered Charity	
<b>GOVERNING INSTRUMENT</b>	Constitution Adopted on 10th March 2010	
<b>OBJECTS</b>	The principle activity is to advance the Christian Faith according to Baptist principles and in accordance with the Basis of Faith. The Charity may also carry out other Charitable purposes in the United Kingdom and or other parts of the World.	
<b>CORRESPONDENCE ADDRESS</b>	28 Southridge Road Crowborough East Sussex TN6 1LT	
<b>PRIMARY BANKERS</b>	Barclays Bank Plc 1High Street Crowborough East Sussex TN6 2PX	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ
<b>INDEPENDENT EXAMINER</b>	K Gomes Independent Examiners Ltd Unit 2 The Broadridge Business Centre Dolling Lane Bosham PO18 8NF	

**FOREST FOLD BAPTIST CHURCH**  
**TRUSTEES REPORT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2022**

**AIMS**

To bring honour and glory to God through the preaching and teaching of His Word. To show the power of God as He works in our community so that we become more like Jesus in our words and actions.

**BRIEF SUMMARY OF THE WORKS AND EVENTS**

- Every Sunday there are two meetings where we meet to pray, worship God and hear the Word of God taught to us.
- The Church also holds meetings during the week for preaching, prayer, Home Groups and Bible study.
- The children's work continues with encouragement from the Sunday School work and the First Steps mothers and toddlers group which attracts a large number of people from the local community
- Activity and craft evenings were also held for children, and we also run a group for the younger teenagers.
- A group for the older teenagers meets for a mixture of activities, prayer and Bible teaching
- Our Assistant Pastor and other members of the Church have been invited to take Assemblies in several local schools and we are looking to encourage the growth of these links and the opportunities they give to be involved in the life of the local community
- We run a group — First Tuesday — for the older people from the Church and local community. The monthly luncheon meetings are very much appreciated, bringing opportunity to encourage growth and understanding and to provide increased community liaison.
- At Christmas we distribute calendars to homes in Crowborough
- We pray that God will continue to bless us as we move forward in His service.

**AIMS FOR THE FORTHCOMING YEAR**

To declare the message of the good news about Jesus clearly by our words and actions, praying that God will use us to make a positive impact on Crowborough and beyond.

Although Forest Fold Baptist Church is the operational trust, the land and property continues to be owned by the Forest Fold Baptist Chapel Trust.

**RISK ASSESSMENT**

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**RESERVES POLICY**

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

**TRUSTEES' RESPONSIBILITIES**

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

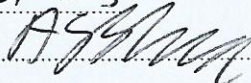
- i) Select suitable accounting policies and apply them consistently
- ii) Make judgements and estimates that are reasonable and prudent
- iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on the

30 March 2023

Signed on their behalf by the Honorary Treasurer.....



Printed Name: Tony Sharpe

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Forest Fold Baptist Church on the accounts for the year ended 31st December 2022 set out on pages 6 to 15.

### Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K Gomes  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Dolling Lane  
Bosham  
PO18 8NF

Signed : 

Dated: 03 April 2023

## FOREST FOLD BAPTIST CHURCH

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
<b>INCOMING RESOURCES</b>						
<b>Incoming Resources from Generated Funds</b>						
Donations & Legacies	<b>3a</b>	102,748	-	55,478	158,226	213,266
Investment Income	<b>3b</b>	459	-	-	459	6
Charitable Activities	<b>3c</b>	-	-	25,753	25,753	14,564
<b>TOTAL INCOMING RESOURCES</b>		<b>103,207</b>	<b>-</b>	<b>81,231</b>	<b>184,438</b>	<b>227,836</b>
<b>RESOURCES EXPENDED</b>						
<b>Costs of Generating Funds</b>						
Charitable Activities	<b>4a</b>	105,692	-	77,843	183,536	147,874
Governance Costs	<b>4b</b>	3,905	-	-	3,905	3,443
<b>TOTAL RESOURCES EXPENDED</b>		<b>109,597</b>	<b>-</b>	<b>77,843</b>	<b>187,441</b>	<b>151,317</b>
<b>NET INCOMING/ (OUTGOING) RESOURCES</b>		<b>(6,390)</b>	<b>-</b>	<b>3,388</b>	<b>(3,002)</b>	<b>76,520</b>
Total Funds Brought Forward		25,301	102,000	23,638	150,939	74,419
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>18,910</b>	<b>102,000</b>	<b>27,026</b>	<b>147,936</b>	<b>150,939</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 8 to 15 form part of these financial statements.

**FOREST FOLD BAPTIST CHURCH**  
**BALANCE SHEET**  
**FOR THE YEAR ENDED 31ST DECEMBER 2022**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Dec-22 £	Total 31-Dec-21 £
<b>Fixed Assets</b>						
Tangible Assets	2	14,767	-	-	14,767	6,974
<b>Current Assets</b>						
Debtors & Prepayments	8	-	-	925	925	1,800
Cash at Bank and in Hand	7	5,403	102,000	26,101	133,504	143,365
<b>Total Current Assets</b>		<b>5,403</b>	<b>102,000</b>	<b>27,026</b>	<b>134,429</b>	<b>145,165</b>
<b>Creditors: amounts falling due within one year</b>	9	1,260	-	-	1,260	1,200
<b>NET CURRENT ASSETS</b>		<b>4,143</b>	<b>102,000</b>	<b>27,026</b>	<b>133,169</b>	<b>143,965</b>
<b>TOTAL ASSETS less current liabilities</b>		<b>18,910</b>	<b>102,000</b>	<b>27,026</b>	<b>147,936</b>	<b>150,939</b>
<b>NET ASSETS</b>		<b>18,910</b>	<b>102,000</b>	<b>27,026</b>	<b>147,936</b>	<b>150,939</b>
<b>Funds of the Charity</b>						
General Funds		18,910	-	-	18,910	25,301
Designated Funds	5	-	102,000	-	102,000	102,000
Restricted Funds	6	-	-	27,026	27,026	23,638
<b>Total Funds</b>		<b>18,910</b>	<b>102,000</b>	<b>27,026</b>	<b>147,936</b>	<b>150,939</b>

Approved by the Trustees on the 30 March 2023  
Signed on their behalf by the Honorary Treasurer A. Sharpe  
Printed Name: TONY SHARPE

## FOREST FOLD BAPTIST CHURCH

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

#### 1. ACCOUNTING POLICIES

##### **Basis of Preparation & Assessment of Going Concern**

##### **Basis of Preparation**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

##### **Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

##### **Incoming Resources**

##### **Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

##### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

##### **Grants and Donations**

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

##### **Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

##### **Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

##### **Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

##### **Volunteer Help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### **Investment Income**

This is included in the accounts when receivable.

##### **Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 1. ACCOUNTING POLICIES (continued)

##### Expenditure and Liabilities

##### Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

##### Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

##### Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

##### Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

##### Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

##### Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

##### Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on an appropriate basis over their estimated useful lives. The rates applied per annum are as follows:

Fixtures & Fittings	10% Reducing balance
Equipment	10% Reducing balance
Motor Vehicles	25% Straight line

#### 2. TANGIBLE FIXED ASSETS

		Fixtures & Fittings	General Equipment	Motor Vehicles	<b>Total 2022</b>
		£	£	£	£
Cost	01-Jan-22	4,687	18,820	10,674	34,181
Additions		8,490	-	-	8,490
Disposals		-	-	-	-
Cost at	31-Dec-22	13,177	18,820	10,674	42,671
Depreciation	01-Jan-22	3,461	13,072	10,674	27,208
Charge		123	575	-	697
Depreciation at	31-Dec-22	3,584	13,647	10,674	27,905
Net Book Value	31-Dec-22	<b>9,593</b>	<b>5,173</b>	-	<b>14,767</b>
Net Book Value	31-Dec-21	<b>1,226</b>	<b>5,747</b>	-	<b>6,973</b>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2022: None and 31st December 2021: None

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 3. INCOMING RESOURCES

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
<b>a) Donations &amp; Legacies</b>						
Charity of the Month Collections	6	-	-	10,050	10,050	7,414
Gift Aid Tax Recovered		17,181	-		17,181	15,200
Gifts & Donations	6	8,523	-	45,428	53,951	114,262
Standing Orders		77,044	-	-	77,044	76,390
		<b>102,748</b>	<b>-</b>	<b>55,478</b>	<b>158,226</b>	<b>213,266</b>
<b>b) Investment Income</b>						
CAF Cash Interest		459	-	-	459	6
		<b>459</b>	<b>-</b>	<b>-</b>	<b>459</b>	<b>6</b>
<b>c) Incoming Resources from Charitable Activities</b>						
Crowborough Camps	6	-	-	3,931	3,931	2,025
Easter Camp	6	-	-	-	-	-
First Steps	6	-	-	690	690	1,955
First Tuesday	6	-	-	2,374	2,374	1,174
Help Fund	6	-	-	10,931	10,931	3,840
Young Peoples Group	6	-	-	7,827	7,827	5,570
		<b>-</b>	<b>-</b>	<b>25,753</b>	<b>25,753</b>	<b>14,564</b>

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2022**

**4. RESOURCES EXPENDED**

	Unrestricted Funds	Designated Funds	Restricted Funds	<b>TOTAL 2022</b>	<b>TOTAL 2021</b>
Note	£	£	£	£	£
<b>a) Charitable Activities</b>					
Charity of the Month Collections	6	-	-	10,050	7,414
Crowborough Camps	6	-	-	2,821	1,749
Cyprus Fund	6	-	-	41,324	35,888
Depreciation Expense	2	697	-	697	775
Easter Camp	6	-	-	419	1,940
First Steps	6	-	-	1,245	1,264
First Tuesday	6	-	-	2,483	1,063
General Maintenance		11,814	-	11,814	9,812
Help Fund	6	-	-	10,546	4,684
Licenses & Subscriptions		790	-	790	1,383
Ministry & Outreach		10,030	-	10,030	12,837
Motor Vehicle Costs		1,690	-	1,690	1,302
Office Costs		581	-	581	561
Renovations & Improvements		9,913	-	9,913	4,982
Staff Costs	10	60,003	-	60,003	50,670
Utility Costs		8,759	-	8,759	6,535
Young Peoples Group	6	-	-	8,955	3,588
Youth Work		1,416	-	1,416	1,427
		<b>105,692</b>	<b>-</b>	<b>77,843</b>	<b>183,536</b>
				<b>183,536</b>	<b>147,874</b>
<b>b) Governance Costs</b>					
Independent Examiners Fees	9	1,260	-	1,260	1,200
Insurance Costs		2,645	-	2,645	2,243
		<b>3,905</b>	<b>-</b>	<b>3,905</b>	<b>3,443</b>
				<b>3,905</b>	<b>3,443</b>

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 5. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR	Balance	Income	Expenditure	Transfers	Balance
	01-Jan-22				31-Dec-22
	£	£	£	£	£
General Fund Reserve	102,000	-	-	-	102,000
	<b>102,000</b>	-	-	-	<b>102,000</b>
PREVIOUS FINANCIAL YEAR					
	Balance	Income	Expenditure	Transfers	Balance
	01-Jan-21				31-Dec-21
	£	£	£	£	£
General Fund Reserve	38,250	-	-	63,750	102,000
	<b>38,250</b>	-	-	<b>63,750</b>	<b>102,000</b>

**General Fund Reserve** – This is a General Reserve fund into which surplus funds have been placed in the past and is available as the Reserve Policy of the Church.

The designated funds are wholly represented by the Charity's cash reserves.

#### 6. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR	Balance	Income	Expenditure	Transfers	Balance
	01-Jan-22				31-Dec-22
	£	£	£	£	£
Charity of the Month	-	10,050	10,050	-	-
Camp Fund	1,672	3,931	2,821	-	2,782
Cyprus Fund	8,763	45,428	41,324	-	12,867
Easter Camp	419	-	419	-	-
First Step	1,107	690	1,245	-	552
First Tuesday	373	2,374	2,483	-	264
Help Fund	2,474	10,931	10,546	-	2,859
Loan Fund	6,560	-	-	-	6,560
Young Peoples Group	2,270	7,827	8,955	-	1,142
	<b>23,638</b>	<b>81,231</b>	<b>77,843</b>	-	<b>27,026</b>
PREVIOUS FINANCIAL YEAR					
	Balance	Income	Expenditure	Transfers	Balance
	01-Jan-21				31-Dec-21
	£	£	£	£	£
Charity of the Month	-	7,414	7,414	-	-
Camp Fund	1,396	2,025	1,749	-	1,672
Cyprus Fund	(1,154)	45,805	35,888	-	8,763
Easter Camp	2,359	-	1,940	-	419
First Step	416	1,955	1,264	-	1,107
First Tuesday	262	1,174	1,063	-	373
Help Fund	3,318	3,840	4,684	-	2,474
Loan Fund	6,560	-	-	-	6,560
Young Peoples Group	288	5,570	3,588	-	2,270
	<b>13,445</b>	<b>67,783</b>	<b>57,590</b>	-	<b>23,638</b>

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 6. RESTRICTED FUNDS (Continued)

**Charity of the Month** – Each month the Church holds collections for specific causes and funds received during the month are placed in this fund for distribution monthly.

**Camp Fund** - This is for Summer Camps on the grounds of the Church and is self funding.

#### **Cyprus Fund**

UK Donations to support Mr & Mrs James Swanson and the Church they now lead in Cyprus are processed through this fund. The donations given to this Fund from the Church, its members and other supporting Churches and individuals around the UK are used to cover the Swansons' living expenses in Cyprus, their Church's expenses such as Rent, and associated education and training costs.

**Easter Camp Fund** – A fund for a holiday that takes place at Easter time and is self funding. Closed during the year.

**First Tuesday** – This is a group aimed at the over 60's which meets on a monthly basis on the 1<sup>st</sup> Tuesday of each month for a mid day meal and fellowship. This group is self funding.

**Help Fund** - relates to a fund contributed to via specific giving, some as part of their standing orders that are received into the main account and some via collections every first Sunday.

**Loan Fund** - is a fund set up to assist church members with loans repayable without interest over an agreed period of time.

**The First Steps Fund** - is a mother and toddler group - administered outside the general fund and mainly self sufficient. Occasional top ups from General Fund.

**Young Peoples Group** – Monies placed in this fund are received towards the cost of an Annual Holiday for the group of young people from within the Church.

The restricted funds are wholly represented by the Charity's cash reserves.

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2022**

**7. CASH AT BANK AND IN HAND**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-22 £</b>	<b>Total 31-Dec-21 £</b>
Cash at Bank and in Hand	5,403	102,000	26,101	133,504	143,365
	<b>5,403</b>	<b>102,000</b>	<b>26,101</b>	<b>133,504</b>	<b>143,365</b>

**8. DEBTORS AND PREPAYMENTS**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-22 £</b>	<b>Total 31-Dec-21 £</b>
Loans to Members	-	-	925	925	1,800
	<b>-</b>	<b>-</b>	<b>925</b>	<b>925</b>	<b>1,800</b>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-22 £</b>	<b>Total 31-Dec-21 £</b>
Independent Examiner's Fees	1,260	-	-	1,260	1,200
	<b>1,260</b>	<b>-</b>	<b>-</b>	<b>1,260</b>	<b>1,200</b>

**10. STAFF COSTS AND NUMBERS**

	<b>2022 £</b>	<b>2021 £</b>
Gross Wages and Salaries	54,434	48,026
Employer's National Insurance Costs	-	-
Pension Contributions	5,568	3,250
	<b>60,002</b>	<b>51,276</b>

Employees who were engaged in each of the following activities:

	<b>2022</b>	<b>2021</b>
Activities in furtherance of organisation's objects	3	3

The organisation operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000. (2021:None)

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 11. TRUSTEES AND OTHER RELATED PARTIES

	2022	2021
Number of reimbursed trustees & related parties	17	10
Total amount paid	<u>£7,694</u>	<u>£5,506</u>

The payments were made to : 8 Trustees; 8 Trustees Wives; 1 connected trust by reason of some same Trustees . The payments made to trustees and related parties consisted of reimbursement for materials purchased on behalf of the church in connection with improvements and maintenance to the church.

During the financial year Trustee Mr J. Cowley & Spouse Mrs E. Cowley received £21,446 & £9,191 (2021:£20,746 & £8,891) respectively in salary related payments in furtherance of the Charity's objects.

Trustee Mr M Philpott received £23,796 in salary related payments in furtherance of the Charity's objects (2021 £17,582)

The payments made to trustees and related parties consisted of reimbursements for materials purchased on behalf of the charity in connection with improvements and maintenance to the church, and the activities of the various groups.

#### 14. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**FOREST FOLD BAPTIST CHURCH**

England & Wales - Charity number 1134790

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# Accounts

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**ANNUAL REPORTS AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**FOREST FOLD  
BAPTIST CHURCH**

**REGISTERED CHARITY NUMBER: 1134790**

Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

# **FOREST FOLD BAPTIST CHURCH**

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Page 4	Independent Examiner's Report to the Trustees
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Page 6	Statement of Financial Activities
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## FOREST FOLD BAPTIST CHURCH

### LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY REGISTRATION NUMBER</b>	1134790	
<b>DATE OF REGISTRATION</b>	10th March 2010	
<b>START OF FINANCIAL YEAR</b>	1st January 2021	
<b>END OF FINANCIAL YEAR</b>	31st December 2021	
<b>ELDERS</b>	John Cowley (Pastor) Mark Philpott (Youth Pastor) Anthony John Sharpe John Hitchcock	
<b>DEACONS AT 31ST DECEMBER 2021</b>	Malcolm Cassam Stephen Baldwin Peter Turner	Roger Dickinson David Bishop Robert Hook
<b>TRUSTEES AT 31ST DECEMBER 2021</b>	John Cowley Malcolm Cassam Roger Dickinson Stephen Baldwin Peter Turner David Bishop	John Hitchcock Robert Hook Anthony John Sharpe - Treasurer Mark Philpott Alan Hare - Resigned 7.21

The existing trustees appoint any new trustees following the provisions laid out in the Charity's Constitution adopted 10th March 2010.

<b>LEGAL STATUS</b>	Registered Charity
<b>GOVERNING INSTRUMENT</b>	Constitution Adopted on 10th March 2010

#### OBJECTS

The principle activity is to advance the Christian Faith according to Baptist principles and in accordance with the Basis of Faith. The Charity may also carry out other Charitable purposes in the United Kingdom and or other parts of the World.

<b>CORRESPONDENCE ADDRESS</b>	28 Southridge Road Crowborough East Sussex TN6 1LT	
<b>PRIMARY BANKERS</b>	Barclays Bank Plc 1High Street Crowborough East Sussex TN6 2PX	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ
<b>INDEPENDENT EXAMINER</b>	K Gomes Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham PO18 8NF	

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Forest Fold Baptist Church on the accounts for the year ended 31st December 2021 set out on pages 6 to 16.

### Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K Gomes  
Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

Signed :



Dated: 22.4.22

**FOREST FOLD BAPTIST CHURCH**  
**TRUSTEES REPORT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2021**

**AIMS**

To bring honour and glory to God through the preaching and teaching of His Word. To show the power of God as He works in our community so that we become more like Jesus in our words and actions.

**THE IMPACT of COVID-19**

The Church has had to adapt its activities in line with Government guidance and regulations as they have been developed and issued, in order to provide maximum safety for those using the Church's buildings. The Church has constantly reviewed its Risk Assessment in the light of emerging Government guidance and has proactively monitored the temperature and ventilation in the building when in use.

**BRIEF SUMMARY OF THE WORKS AND EVENTS**

The following activities were held either 'virtually' or 'physically' when permitted and possible:-

- Every Sunday there were two meetings where we meet to pray, worship God and hear the Word of God taught to us. Typically, two of these services are live-streamed.
- The Church also holds meetings during the week for preaching, prayer, Home Groups and Bible study.
- The children's work continues with encouragement from the Sunday School work and the First Steps mothers and toddlers group.
- Activity and craft evenings were also held for the children and we also run a group for the younger teenagers.
- A group for the older teenagers meets for a mixture of activities, prayer and Bible teaching
- Our Youth Pastor and other members of the Church have been invited to take Assemblies and a number of lessons in several local schools and we are encouraged at the growth of these links and the opportunities they give to be involved in the life of the local community as we move out of restrictions.
- We run a group - First Tuesday - for the older people from the Church and local community. When possible, the monthly luncheon meetings are very much appreciated. It has had to adapt to the changed circumstances and brings opportunity to encourage growth and understanding and to provide increased community liaison.
- At Christmas we distribute calendars to homes in Crowborough
- We pray that God will continue to bless us as we move forward in His service.

**AIMS FOR THE FORTHCOMING YEAR**

To declare the message of the good news about Jesus clearly by our words and actions, praying that God will use us to make a positive impact on Crowborough and beyond.

Although Forest Fold Baptist Church is the operational trust, the land and property continues to be owned by the Forest Fold Baptist Chapel Trust.

**TRUSTEES' RESPONSIBILITIES**

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- i) Select suitable accounting policies and apply them consistently
- ii) Make judgements and estimates that are reasonable and prudent
- iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on the 7 April 2022

Signed on their behalf by the Honorary Treasurer: A. Sharpe

Printed Name: Tony Sharpe

**FOREST FOLD BAPTIST CHURCH**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
<b>INCOMING RESOURCES</b>						
<b>Incoming Resources from Generated Funds</b>						
Donations & Legacies	<b>3a</b>	160,047	-	53,219	213,266	176,682
Investment Income	<b>3b</b>	6	-	-	6	34
Charitable Activities	<b>3c</b>	-	-	14,564	14,564	12,541
<b>TOTAL INCOMING RESOURCES</b>		<b>160,053</b>	<b>-</b>	<b>67,783</b>	<b>227,836</b>	<b>189,257</b>
<b>RESOURCES EXPENDED</b>						
<b>Costs of Generating Funds</b>						
Charitable Activities	<b>4a</b>	90,284	-	57,590	147,874	169,343
Governance Costs	<b>4b</b>	3,443	-	-	3,443	3,038
<b>TOTAL RESOURCES EXPENDED</b>		<b>93,727</b>	<b>-</b>	<b>57,590</b>	<b>151,317</b>	<b>172,381</b>
<b>NET INCOMING/ (OUTGOING) RESOURCES</b>		<b>66,327</b>	<b>-</b>	<b>10,193</b>	<b>76,520</b>	<b>16,876</b>
Total Funds Brought Forward		22,724	38,250	13,445	74,419	57,543
Transfer Between Funds	<b>5 &amp; 6</b>	(63,750)	63,750	-	-	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>25,301</b>	<b>102,000</b>	<b>23,638</b>	<b>150,939</b>	<b>74,419</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 8 to 16 form part of these financial statements.

**FOREST FOLD BAPTIST CHURCH**  
**BALANCE SHEET**  
**FOR THE YEAR ENDED 31ST DECEMBER 2021**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Dec-21 £	Total 31-Dec-20 £
<b>Fixed Assets</b>						
Tangible Assets	2	6,973	-	-	6,974	7,748
<b>Current Assets</b>						
Debtors & Prepayments	8	-	-	1,800	1,800	3,000
Cash at Bank and in Hand	7	19,527	102,000	21,838	143,365	64,811
<b>Total Current Assets</b>		<b>19,527</b>	<b>102,000</b>	<b>23,638</b>	<b>145,165</b>	<b>67,811</b>
<b>Creditors: amounts falling due within one year</b>	9	1,200	-	-	1,200	1,140
<b>NET CURRENT ASSETS</b>		<b>18,327</b>	<b>102,000</b>	<b>23,638</b>	<b>143,965</b>	<b>66,671</b>
<b>TOTAL ASSETS less current liabilities</b>		<b>25,300</b>	<b>102,000</b>	<b>23,638</b>	<b>150,939</b>	<b>74,419</b>
<b>NET ASSETS</b>		<b>25,300</b>	<b>102,000</b>	<b>23,638</b>	<b>150,939</b>	<b>74,419</b>
<b>Funds of the Charity</b>						
General Funds		25,301	-	-	25,301	22,724
Designated Funds	5	-	102,000	-	102,000	38,250
Restricted Funds	6	-	-	23,638	23,638	13,445
<b>Total Funds</b>		<b>25,301</b>	<b>102,000</b>	<b>23,638</b>	<b>150,939</b>	<b>74,419</b>

Approved by the Trustees on the 7 April 2022

Signed on their behalf by the Honorary Treasurer... A. Sharpe

Printed Name: TONY SHARPE

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 1. ACCOUNTING POLICIES

##### **Basis of Preparation & Assessment of Going Concern**

##### **Basis of Preparation**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

##### **Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

##### **Incoming Resources**

##### **Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

##### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

##### **Grants and Donations**

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

##### **Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

##### **Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

##### **Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

##### **Volunteer Help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### **Investment Income**

This is included in the accounts when receivable.

##### **Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 1. ACCOUNTING POLICIES (continued)

##### Expenditure and Liabilities

##### Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

##### Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

##### Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

##### Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

##### Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

##### Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

##### Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on an appropriate basis over their estimated useful lives. The rates applied per annum are as follows:

Fixtures & Fittings	10% Reducing balance
Equipment	10% Reducing balance
Motor Vehicles	25% Straight line

#### 2. TANGIBLE FIXED ASSETS

		Fixtures & Fittings	General Equipment	Motor Vehicles	Total 2021
		£	£	£	£
Cost	01-Jan-21	4,687	18,820	10,674	34,181
Additions		-	-		-
Disposals		-	-		-
Cost at	31-Dec-21	4,687	18,820	10,674	34,181
Depreciation	01-Jan-21	3,325	12,434	10,674	26,433
Charge		136	639	-	775
Depreciation at	31-Dec-21	3,461	13,072	10,674	27,208
Net Book Value	31-Dec-21	1,226	5,748	-	6,973
Net Book Value	31-Dec-20	1,362	6,386	-	7,748

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2021: None

31st December 2020: None

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 3. INCOMING RESOURCES

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
<b>a) Donations &amp; Legacies</b>						
Charity of the Month Collections	6	-	-	7,414	7,414	7,579
General Collections			-	-	-	8,370
Gift Aid Tax Recovered		15,200	-		15,200	15,193
Gifts & Donations	6	68,457	-	45,805	114,262	77,501
Standing Orders		76,390	-	-	76,390	68,039
		<b>160,047</b>	<b>-</b>	<b>53,219</b>	<b>213,266</b>	<b>176,682</b>
<b>b) Investment Income</b>						
CAF Cash Interest		6	-	-	6	34
		<b>6</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>34</b>
<b>c) Incoming Resources from Charitable Activities</b>						
Crowborough Camps	6	-	-	2,025	2,025	75
Easter Camp	6	-	-	-	-	5,010
First Steps	6	-	-	1,955	1,955	94
First Tuesday	6	-	-	1,174	1,174	678
Help Fund	6	-	-	3,840	3,840	4,142
Young Peoples Group	6	-	-	5,570	5,570	2,542
		<b>-</b>	<b>-</b>	<b>14,564</b>	<b>14,564</b>	<b>12,541</b>

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**4. RESOURCES EXPENDED**

	Unrestricted Funds	Designated Funds	Restricted Funds	<b>TOTAL 2021</b>	<b>TOTAL 2020</b>
Note	£	£	£	£	£
<b>a) Charitable Activities</b>					
Charity of the Month Collections	6	-	-	7,414	7,579
Crowborough Camps	6	-	-	1,749	17
Cyprus Fund	6	-	-	35,888	59,091
Depreciation Expense	2	775	-	775	861
Easter Camp	6	-	-	1,940	4,145
First Steps	6	-	-	1,264	223
First Tuesday	6	-	-	1,063	1,167
General Maintenance		9,812	-	9,812	10,123
Help Fund	6	-	-	4,684	2,830
Licenses & Subscriptions		1,383	-	1,383	1,061
Ministry & Outreach		12,837	-	12,837	11,651
Motor Vehicle Costs		1,302	-	1,302	859
Office Costs		561	-	561	909
Renovations & Improvements		4,982	-	4,982	6,031
Staff Costs	10	50,670	-	50,670	51,276
Utility Costs		6,535	-	6,535	6,733
Young Peoples Group	6	-	-	3,588	3,228
Youth Work		1,427	-	1,427	1,559
		<b>90,284</b>	<b>-</b>	<b>57,590</b>	<b>147,874</b>
				<b>147,874</b>	<b>169,343</b>
<b>b) Governance Costs</b>					
Independent Examiners Fees	9	1,200	-	1,200	1,140
Insurance Costs		2,243	-	2,243	1,898
		<b>3,443</b>	<b>-</b>	<b>3,443</b>	<b>3,038</b>
				<b>3,443</b>	<b>3,038</b>

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**5. DESIGNATED FUNDS**

**CURRENT FINANCIAL YEAR**

	Balance 01-Jan-21 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-21 £
General Fund Reserve	38,250	-	-	63,750	102,000
	<b>38,250</b>	<b>-</b>	<b>-</b>	<b>63,750</b>	<b>102,000</b>

**PREVIOUS FINANCIAL YEAR**

	Balance 01-Jan-20 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-20 £
General Fund Reserve	26,250	-	-	12,000	38,250
	<b>26,250</b>	<b>-</b>	<b>-</b>	<b>12,000</b>	<b>38,250</b>

**General Fund Reserve** – This is a General Reserve fund into which surplus funds have been placed in the past and is available as the Reserve Policy of the Church.

The designated funds are wholly represented by the Charity's cash reserves.

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**6. RESTRICTED FUNDS**

**CURRENT FINANCIAL YEAR**

	Balance 01-Jan-21 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-21 £
Charity of the Month	-	7,414	7,414	-	-
Crowborough Camps	1,396	2,025	1,749	-	1,672
Cyprus Fund	(1,154)	45,805	35,888	-	8,763
Easter Camp	2,359	-	1,940	-	419
First Step	416	1,955	1,264	-	1,107
First Tuesday	262	1,174	1,063	-	373
Help Fund	3,318	3,840	4,684	-	2,474
Loan Fund	6,560	-	-	-	6,560
Young Peoples Group	288	5,570	3,588	-	2,270
	<b>13,445</b>	<b>67,783</b>	<b>57,590</b>	<b>-</b>	<b>23,638</b>

**PREVIOUS FINANCIAL YEAR**

	Balance 01-Jan-20 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-20 £
Charity of the Month	-	7,579	7,579	-	-
Crowborough Camps	1,338	75	17	-	1,396
Cyprus Fund	(891)	58,828	59,091	-	(1,154)
Easter Camp	1,494	5,010	4,145	-	2,359
First Step	545	94	223	-	416
First Tuesday	401	678	1,167	350	262
Help Fund	2,356	4,142	2,830	(350)	3,318
Loan Fund	6,560	0	0	-	6,560
Young Peoples Group	974	2,542	3,228	-	288
	<b>12,777</b>	<b>78,948</b>	<b>78,280</b>	<b>-</b>	<b>13,445</b>

**Charity of the Month** – Each month the Church holds collections for specific causes and funds received during the month are placed in this fund for distribution monthly.

**Crowborough Camps** - This is for Summer Camps on the grounds of the Church and is self funding.

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 6. RESTRICTED FUNDS (Continued)

##### **Cyprus Fund**

UK Donations to support Mr & Mrs James Swanson and the Church they now lead in Cyprus are processed through this fund. The donations given to this Fund from the Church, its members and other supporting Churches and individuals around the UK are used to cover the Swansons' living expenses in Cyprus, their Church's expenses such as Rent, and associated education and training costs.

**Easter Camp Fund** – A fund for a holiday that takes place at Easter time and is self funding.

**First Tuesday** – This is a group aimed at the over 60's which meets on a monthly basis on the 1<sup>st</sup> Tuesday of each month for a mid day meal and fellowship. This group is self funding.

**Help Fund** - relates to a fund contributed to via specific giving, some as part of their standing orders that are received into the main account and some via collections every first Sunday.

**Loan Fund** - is a fund set up to assist church members with loans repayable without interest over an agreed period of time.

**The First Steps Fund** - is a mother and toddler group - administered outside the general fund and mainly self sufficient. Occasional top ups from General Fund.

**Young Peoples Group** – Monies placed in this fund are received towards the cost of an Annual Holiday for the group of young people from within the Church.

The restricted funds are wholly represented by the Charity's cash reserves.

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**7. CASH AT BANK AND IN HAND**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-21 £</b>	<b>Total 31-Dec-20 £</b>
Cash at Bank and in Hand	19,527	102,000	21,838	143,365	64,811
	<b>19,527</b>	<b>102,000</b>	<b>21,838</b>	<b>143,365</b>	<b>64,811</b>

**8. DEBTORS AND PREPAYMENTS**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-21 £</b>	<b>Total 31-Dec-20 £</b>
Loans to Members	-	-	1,800	1,800	3,000
	<b>-</b>	<b>-</b>	<b>1,800</b>	<b>1,800</b>	<b>3,000</b>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	<b>Total 31-Dec-21 £</b>	<b>Total 31-Dec-20 £</b>
Independent Examiner's Fees	1,200	-	-	1,200	1,140
	<b>1,200</b>	<b>-</b>	<b>-</b>	<b>1,200</b>	<b>1,140</b>

**10. STAFF COSTS AND NUMBERS**

	<b>2021 £</b>	<b>2020 £</b>
Gross Wages and Salaries	47,221	48,026
Employer's National Insurance Costs	-	-
Pension Contributions	3,449	3,250
	<b>50,670</b>	<b>51,276</b>

Employees who were engaged in each of the following activities:

	<b>2021</b>	<b>2020</b>
Activities in furtherance of organisation's objects	3	3

The organisation operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000. (2020:None)

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 11. TRUSTEES AND OTHER RELATED PARTIES

	2021	2020
Number of reimbursed trustees & related parties	10	13
Total amount paid	<u>£5,506</u>	<u>£7,217</u>

The payments made to trustees and related parties consisted of reimbursement for materials purchased on behalf of the church in connection with improvements and maintenance to the church.

During the financial year Trustee Mr J. Cowley & Spouse Mrs E. Cowley received £20,746 & £8,891 (2020:£21,340 & £8,716) respectively in salary related payments in furtherance of the Charity's objects.

Trustee Mr M Philpott received £17,582 in salary related payments in furtherance of the Charity's objects (2020 £17,968)

The payments made to trustees and related parties consisted of reimbursements for materials purchased on behalf of the charity in connection with improvements and maintenance to the church, and the activities of the various groups.

#### 12. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

#### 13. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

#### 14. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**FOREST FOLD BAPTIST CHURCH**

England & Wales - Charity number 1134790

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# Accounts

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**ANNUAL REPORTS AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**FOREST FOLD  
BAPTIST CHURCH**

**REGISTERED CHARITY NUMBER: 1134790**

Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

**FOREST FOLD BAPTIST CHURCH**  
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Page 4	Independent Examiner's Report to the Trustees
Page 5	Trustees' Report
Page 6	Statement of Financial Activities
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## FOREST FOLD BAPTIST CHURCH

### LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY REGISTRATION NUMBER</b>	1134790	
<b>DATE OF REGISTRATION</b>	10th March 2010	
<b>START OF FINANCIAL YEAR</b>	1st January 2020	
<b>END OF FINANCIAL YEAR</b>	31st December 2020	
<b>ELDERS</b>	John Cowley (Pastor) Stephen Sharpe - Retired 31.12.20 Mark Philpott (Youth Pastor) - Appointed 6.2.20 Anthony John Sharpe - Appointed 6.2.20 John Hitchcock - Appointed 6.2.20	
<b>DEACONS AT 31ST DECEMBER 2020</b>	Malcolm Cassam Alan Hare Stephen Baldwin Peter Turner	Roger Dickinson David Bishop John Hitchcock - Resigned 6.2.20 Robert Hook
<b>TRUSTEES AT 31ST DECEMBER 2020</b>	John Cowley Malcolm Cassam Roger Dickinson Alan Hare Stephen Baldwin Peter Turner	Stephen Sharpe - Retired 31.12.20 David Bishop John Hitchcock Robert Hook Anthony John Sharpe - Appointed 6.2.20 Mark Philpott - Appointed 6.2.20
<p>The existing trustees appoint any new trustees following the provisions laid out in the Charity's Constitution adopted 10th March 2010.</p>		
<b>LEGAL STATUS</b>	Registered Charity	
<b>GOVERNING INSTRUMENT</b>	Constitution Adopted on 10th March 2010	
<b>OBJECTS</b>	<p>The principle activity is to advance the Christian Faith according to Baptist principles and in accordance with the Basis of Faith. The Charity may also carry out other Charitable purposes in the United Kingdom and or other parts of the World.</p>	
<b>CORRESPONDENCE ADDRESS</b>	28 Southridge Road Crowborough East Sussex TN6 1LT	
<b>PRIMARY BANKERS</b>	Barclays Bank Plc 1 High Street Crowborough East Sussex TN6 2PX	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ
<b>INDEPENDENT EXAMINER</b>	K Gomes Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham PO18 8NF	

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Forest Fold Baptist Church on the accounts for the year ended 31st December 2020 set out on pages 6 to 16.

### Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K Gomes  
Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF



Dated: 17.6.21

**FOREST FOLD BAPTIST CHURCH**  
**TRUSTEES REPORT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2020**

**AIMS**

To bring honour and glory to God through the preaching and teaching of His Word. To show the power of God as He works in our community so that we become more like Jesus in our words and actions.

**THE IMPACT of COVID-19**

During 2020, the Church has had to adapt its activities in line with Government guidance and regulations as they have been developed and issued, in order to provide maximum safety for those using the Church's buildings. The Church has constantly reviewed its Risk Assessment in the light of emerging Government guidance and has proactively monitored the temperature and ventilation in the building when in use. Many of the usual activities, listed below, have either not taken place or been significantly different since the initial lockdown in March.

**BRIEF SUMMARY OF THE WORKS AND EVENTS**

The following activities were held either 'virtually' or 'physically' when permitted and possible:-

- Every Sunday there are three meetings where we meet to pray, worship God and hear the Word of God taught to us. Typically, two of these services are live-streamed.
- The Church also holds meetings during the week for preaching, prayer, Home Groups and Bible study.
- The children's work continues with encouragement from the Sunday School work and the First Steps mothers and toddlers group.
- Activity and craft evenings were also held for children and we also run a group for the younger teenagers.
- A group for the older teenagers meets for a mixture of activities, prayer and Bible teaching
- Our Youth Pastor and other members of the Church have been invited to take Assemblies and a number of lessons in several local schools and we are encouraged at the growth of these links and the opportunities they give to be involved in the life of the local community
- We run a group - First Tuesday - for the older people from the Church and local community. When possible, the monthly luncheon meetings are very much appreciated. It has had to adapt to the changed circumstances and brings opportunity to encourage growth and understanding and to provide increased community liaison.
- At Christmas we distribute calendars to homes in Crowborough
- We pray that God will continue to bless us as we move forward in His service.

**AIMS FOR THE FORTHCOMING YEAR**

To declare the message of the good news about Jesus clearly by our words and actions, praying that God will use us to make a positive impact on Crowborough and beyond.

Although Forest Fold Baptist Church is the operational trust, the land and property continues to be owned by the Forest Fold Baptist Chapel Trust.

**TRUSTEES' RESPONSIBILITIES**

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- i) Select suitable accounting policies and apply them consistently
- ii) Make judgements and estimates that are reasonable and prudent
- iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on the 16 JUNE 2021.....

Signed on their behalf by the Honorary Treasurer.....  


Printed Name: Alan Hare

**FOREST FOLD BAPTIST CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2020**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>INCOMING RESOURCES</b>						
<b>Incoming Resources from Generated Funds</b>						
Donations & Legacies	3a	110,275	-	66,407	176,682	189,833
Investment Income	3b	34	-	-	34	58
Charitable Activities	3c	-	-	12,541	12,541	27,028
<b>TOTAL INCOMING RESOURCES</b>		<b>110,309</b>	<b>-</b>	<b>78,948</b>	<b>189,257</b>	<b>216,919</b>
<b>RESOURCES EXPENDED</b>						
<b>Costs of Generating Funds</b>						
Charitable Activities	4a	91,063	-	78,280	169,343	215,322
Governance Costs	4b	3,038	-	-	3,038	3,566
<b>TOTAL RESOURCES EXPENDED</b>		<b>94,101</b>	<b>-</b>	<b>78,280</b>	<b>172,381</b>	<b>218,888</b>
<b>NET INCOMING/ (OUTGOING) RESOURCES</b>		<b>16,208</b>	<b>-</b>	<b>668</b>	<b>16,876</b>	<b>(1,969)</b>
Total Funds Brought Forward		18,516	26,250	12,777	57,543	59,512
Transfer Between Funds	5 & 6	(12,000)	12,000	-	-	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>22,724</b>	<b>38,250</b>	<b>13,445</b>	<b>74,419</b>	<b>57,543</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.


The notes on pages 8 to 16 form part of these financial statements.

FOREST FOLD BAPTIST CHURCH

BALANCE SHEET  
FOR THE YEAR ENDED 31ST DECEMBER 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 31-Dec-20 £	Total 31-Dec-19 £
<b>Fixed Assets</b>						
Tangible Assets	2	7,748	-	-	7,748	8,609
<b>Current Assets</b>						
Debtors & Prepayments	8	-	-	3,000	3,000	6,200
Cash at Bank and in Hand	7	16,116	38,250	10,445	64,811	43,874
<b>Total Current Assets</b>		<b>16,116</b>	<b>38,250</b>	<b>13,445</b>	<b>67,811</b>	<b>50,074</b>
Creditors: amounts falling due within one year	9	1,140	-	-	1,140	1,140
<b>NET CURRENT ASSETS</b>		<b>14,976</b>	<b>38,250</b>	<b>13,445</b>	<b>66,671</b>	<b>48,934</b>
<b>TOTAL ASSETS less current liabilities</b>		<b>22,724</b>	<b>38,250</b>	<b>13,445</b>	<b>74,419</b>	<b>57,543</b>
<b>NET ASSETS</b>		<b>22,724</b>	<b>38,250</b>	<b>13,445</b>	<b>74,419</b>	<b>57,543</b>
<b>Funds of the Charity</b>						
General Funds		22,724	-	-	22,724	18,516
Designated Funds	5	-	38,250	-	38,250	26,250
Restricted Funds	6	-	-	13,445	13,445	12,777
<b>Total Funds</b>		<b>22,724</b>	<b>38,250</b>	<b>13,445</b>	<b>74,419</b>	<b>57,543</b>

Approved by the Trustees on the 16 JUNE 2021

Signed on their behalf by the Honorary Treasurer 

Printed Name: Alan Hare

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

#### 1. ACCOUNTING POLICIES

##### Basis of Preparation & Assessment of Going Concern

##### Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

##### Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

##### Incoming Resources

##### Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

##### Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

##### Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

##### Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

##### Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

##### Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

##### Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

##### Investment Income

This is included in the accounts when receivable.

##### Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

FOREST FOLD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2020

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on an appropriate basis over their estimated useful lives. The rates applied per annum are as follows:

Fixtures & Fittings	10% Reducing balance
Equipment	10% Reducing balance
Motor Vehicles	25% Straight line

2. TANGIBLE FIXED ASSETS

		Fixtures & Fittings	General Equipment	Motor Vehicles	Total 2019
		£	£	£	£
Cost	01-Jan-20	4,687	18,820	10,674	34,181
Additions		-	-	-	-
Disposals		-	-	-	-
Cost at	31-Dec-20	4,687	18,820	10,674	34,181
Depreciation	01-Jan-20	3,174	11,724	10,674	25,572
Charge		151	710	-	861
Depreciation at	31-Dec-20	3,325	12,434	10,674	26,433
Net Book Value	31-Dec-20	1,362	6,386	-	7,748
Net Book Value	31-Dec-19	1,513	7,096	-	8,609

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2020: None

31st December 2019: None

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**3. INCOMING RESOURCES**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>a) Donations &amp; Legacies</b>						
Charity of the Month Collections	6	-	-	7,579	7,579	12,936
General Collections		8,370	-	-	8,370	10,447
Gift Aid Tax Recovered		15,193	-	-	15,193	16,636
Gifts & Donations	6	18,673	-	58,828	77,501	84,520
Standing Orders		68,039	-	-	68,039	65,294
		<u>110,275</u>	<u>-</u>	<u>66,407</u>	<u>176,682</u>	<u>189,833</u>
<b>b) Investment Income</b>						
CAF Cash Interest		34	-	-	34	58
		<u>34</u>	<u>-</u>	<u>-</u>	<u>34</u>	<u>58</u>
<b>c) Incoming Resources from Charitable Activities</b>						
Crowborough Camps	6	-	-	75	75	3,250
Easter Camp	6	-	-	5,010	5,010	4,743
First Steps	6	-	-	94	94	660
First Tuesday	6	-	-	678	678	2,901
Help Fund	6	-	-	4,142	4,142	5,073
Young Peoples Group	6	-	-	2,542	2,542	10,401
		<u>-</u>	<u>-</u>	<u>12,541</u>	<u>12,541</u>	<u>27,028</u>

FOREST FOLD BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**4. RESOURCES EXPENDED**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>a) Charitable Activities</b>						
Charity of the Month Collections	6	-	-	7,579	7,579	12,936
Crowborough Camps	6	-	-	17	17	3,563
Cyprus Fund	6	-	-	59,091	59,091	54,204
Depreciation Expense	2	861	-	-	861	2,870
Easter Camp	6	-	-	4,145	4,145	4,725
First Steps	6	-	-	223	223	637
First Tuesday	6	-	-	1,167	1,167	2,657
General Maintenance		10,123	-	-	10,123	7,297
Help Fund	6	-	-	2,830	2,830	4,475
Licenses & Subscriptions		1,061	-	-	1,061	1,065
Ministry & Outreach		11,651	-	-	11,651	14,851
Motor Vehicle Costs		859	-	-	859	3,588
Office Costs		909	-	-	909	1,754
Renovations & Improvements		6,031	-	-	6,031	21,518
Rent & Rates		-	-	-	-	-
Staff Costs	10	51,276	-	-	51,276	58,512
Utility Costs		6,733	-	-	6,733	8,755
Young Peoples Group	6	-	-	3,228	3,228	9,955
Youth Work		1,559	-	-	1,559	1,960
		-	-	-	-	-
		<b>91,063</b>	<b>-</b>	<b>78,280</b>	<b>169,343</b>	<b>215,322</b>
<b>b) Governance Costs</b>						
Independent Examiners Fees	9	1,140	-	-	1,140	1,140
Insurance Costs		1,898	-	-	1,898	2,426
		<b>3,038</b>	<b>-</b>	<b>-</b>	<b>3,038</b>	<b>3,566</b>

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**5. DESIGNATED FUNDS**

**CURRENT FINANCIAL YEAR**

	Balance 01-Jan-20 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-20 £
General Fund Reserve	26,250	-	-	12,000	38,250
	26,250	-	-	12,000	38,250

**PREVIOUS FINANCIAL YEAR**

	Balance 01-Jan-19 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-19 £
General Fund Reserve	24,000	-	-	2,250	26,250
	24,000	-	-	2,250	26,250

General Fund Reserve – This is a General Reserve fund into which surplus funds have been placed in the past and is available as the Reserve Policy of the Church.

The designated funds are wholly represented by the Charity's cash reserves.

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**6. RESTRICTED FUNDS**

**CURRENT FINANCIAL YEAR**

	Balance 01-Jan-20 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-20 £
Charity of the Month	-	7,579	7,579	-	-
Crowborough Camps	1,338	75	17	-	1,396
Cyprus Fund	(891)	58,828	59,091	-	(1,154)
Easter Camp	1,494	5,010	4,145	-	2,359
First Step	545	94	223	-	416
First Tuesday	401	678	1,167	350	262
Help Fund	2,356	4,142	2,830	(350)	3,318
Loan Fund	6,560	-	-	-	6,560
Young Peoples Group	974	2,542	3,228	-	288
	<b>12,777</b>	<b>78,948</b>	<b>78,280</b>	<b>-</b>	<b>13,445</b>

**PREVIOUS FINANCIAL YEAR**

	Balance 01-Jan-19 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-19 £
Charity of the Month	-	12,936	12,936	-	-
Crowborough Camps	1,831	3,250	3,563	(180)	1,338
Cyprus Fund	1,868	51,445	54,204	-	(891)
Easter Camp	1,476	4,743	4,725	-	1,494
First Step	522	660	637	-	545
First Tuesday	307	2,901	2,657	(150)	401
Help Fund	1,758	5,073	4,475	-	2,356
Loan Fund	6,560	-	-	-	6,560
Young Peoples Group	528	10,401	9,955	-	974
	<b>14,850</b>	<b>91,409</b>	<b>93,152</b>	<b>(330)</b>	<b>12,777</b>

Charity of the Month – Each month the Church holds collections for specific causes and funds received during the month are placed in this fund for distribution monthly.

Crowborough Camps - This is for Summer Camps on the grounds of the Church and is self funding.

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**6. RESTRICTED FUNDS (Continued)**

**Cyprus Fund**

UK Donations to support Mr & Mrs James Swanson and the Church they now lead in Cyprus are processed through this fund. The donations given to this Fund from the Church, its members and other supporting Churches and individuals around the UK are used to cover the Swansons' living expenses in Cyprus, their Church's expenses such as Rent, and associated education and training costs.

**Easter Camp Fund** – A fund for a holiday that takes place at Easter time and is self funding.

**First Tuesday** – This is a group aimed at the over 60's which meets on a monthly basis on the 1<sup>st</sup> Tuesday of each month for a mid day meal and fellowship. This group is self funding.

**Help Fund** - relates to a fund contributed to via specific giving, some as part of their standing orders that are received into the main account and some via collections every first Sunday.

**Loan Fund** - is a fund set up to assist church members with loans repayable without interest over an agreed period of time.

**The First Step Fund** - is a mother and toddler group - administered outside the general fund and mainly self sufficient. Occasional top ups from General Fund.

**Young Peoples Group** – Monies placed in this fund are received towards the cost of an Annual Holiday for the group of young people from within the Church.

The restricted funds are wholly represented by the Charity's cash reserves.

**FOREST FOLD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**7. CASH AT BANK AND IN HAND**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-20 £	Total 31-Dec-19 £
Cash at Bank and in Hand	16,116	38,250	10,445	64,811	43,874
	<u>16,116</u>	<u>38,250</u>	<u>10,445</u>	<u>64,811</u>	<u>43,874</u>

**8. DEBTORS AND PREPAYMENTS**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-20 £	Total 31-Dec-19 £
Loans to Members	-	-	3,000	3,000	6,200
	<u>-</u>	<u>-</u>	<u>3,000</u>	<u>3,000</u>	<u>6,200</u>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Dec-20 £	Total 31-Dec-19 £
Independent Examiner's Fees	1,140	-	-	1,140	1,140
	<u>1,140</u>	<u>-</u>	<u>-</u>	<u>1,140</u>	<u>1,140</u>

**10. STAFF COSTS AND NUMBERS**

	2020 £	2019 £
Gross Wages and Salaries	48,026	54,378
Employer's National Insurance Costs	-	413
Pension Contributions	3,250	3,721
	<u>51,276</u>	<u>58,512</u>

Employees who were engaged in each of the following activities:

	2020	2019
Activities in furtherance of organisation's objects	3	4
Other		1

The organisation operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000. (2019:None)

## FOREST FOLD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2020

#### 11. TRUSTEES AND OTHER RELATED PARTIES

	2020	2019
Number of reimbursed trustees & related parties	13	13
Total amount paid	<u>£7,217</u>	<u>£8,715</u>

The payments made to trustees and related parties consisted of reimbursement for materials purchased on behalf of the church in connection with improvements and maintenance to the church.

During the financial year Trustee Mr J. Cowley & Spouse Mrs E. Cowley received £21,340 & £8,716 (2019:£19,873 & £8,517) respectively in salary related payments in furtherance of the Charity's objects.

Trustee Mr M Philpott received £17,969 in salary related payments in furtherance of the Charity's objects

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

#### 12. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

#### 13. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

#### 14. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.