

CATSHILL BAPTIST CHURCH

England & Wales · Charity number 1134872

Details

Other names CATSHILL BAPTIST CHURCH (BROMSGROVE), CBC

Status Registered

Legal form Previously excepted

Registered 2010-03-12

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

Contact

Address 64 Grayshott Close
Bromsgrove
Worcestershire
B61 8QA

Phone 07734324053

Email treasurer@catshillbaptist.org.uk

Website www.catshillbaptist.org.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD

Activities: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD
- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£195,120	£188,650	-	-
2024-12-31	£195,119	£149,000	-	-
2023-12-31	£133,000	£179,000	-	-
2022-12-31	£136,000	£174,000	-	-
2021-12-31	£153,203	£124,261	-	-
2020-12-31	£168,204	£136,594	-	-

Trustees

Name	Role	Appointed
Andrew Treweeks		2019-02-27
Jayne Markie		2018-02-27
Jonathan Thomas Marshall		2022-03-01
Mark Merryman		2026-03-04
REV Simon Gudger		2016-04-01
Rev PAUL LEWIS		2024-09-01
Stuart Hood		2026-03-04

CATSHILL BAPTIST CHURCH

England & Wales - Charity number 1134872

Accounts

REGISTERED CHARITY NUMBER: 1134872

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2025
for
Catshill Baptist Church

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Catshill Baptist Church

**Contents of the Financial Statements
for the Year Ended 31 December 2025**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 11
Detailed Statement of Financial Activities	12 to 13

Catshill Baptist Church

Report of the Trustees **for the Year Ended 31 December 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

ACHIEVEMENTS AND PERFORMANCE

During 2025 the church ran all of its activities for the use of the building which has included Mini First Aid group and additional ad hoc hire as requested. We are still aware of the increased social and economic impact which has continued throughout the year, the food bank remains a Major element of the church's service to the community. With grants being received from the local authority and third sector providers enabling the food bank to continue to support those in need. The church is aware of the need to support people in the community who were isolated or lonely. The church Renew and Wellbeing Café has become a very useful drop-in session for people in the community to re-engage socially with others reducing loneliness. The Church has been successful in gaining grants from the local council to provide much needed support for families and individuals in most need with house hold white goods supply, for those that are referred through third sector partners. As the church outreach activities continue to increased our additional minister now in to his second year of a three year contract has become a good appointment overseeing these activities and other church functions.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution adopted 24 June 2009, as amended on 18 July 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1134872

Principal address

Milton Road
Catshill
Bromsgrove
Worcestershire
B61 0NA

Trustees

S Gudger
J Markie
A Treweeks
J Marshall
M Farrand (resigned 13.7.25)
L Shirley (appointed 26.2.25)
P Lewis
S Hood (appointed 4.3.26)
M Merryman (appointed 4.3.26)

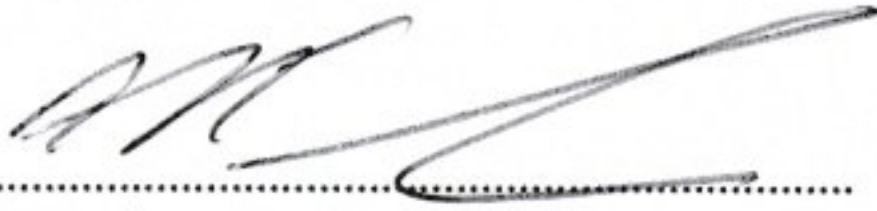
Independent Examiner

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Catshill Baptist Church

Report of the Trustees
for the Year Ended 31 December 2025

Approved by order of the board of trustees on13/04/2026..... and signed on its behalf by:



.....
A Treweeks - Trustee

**Independent Examiner's Report to the Trustees of
Catshill Baptist Church**

Independent examiner's report to the trustees of Catshill Baptist Church

I report to the charity trustees on my examination of the accounts of Catshill Baptist Church (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Date: 16/04/2026

Catshill Baptist Church

**Statement of Financial Activities
for the Year Ended 31 December 2025**

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		155,002	29,242	184,244	175,791
Charitable activities					
Church activities		1,962	-	1,962	796
Home essentials		-	18,784	18,784	15,250
Other trading activities	2	540	-	540	608
Investment income	3	680	-	680	2,674
Total		158,184	48,026	206,210	195,119
EXPENDITURE ON					
Charitable activities					
Church activities		130,586	-	130,586	94,022
Home essentials		-	15,442	15,442	13,612
Foodbank expenditure		-	22,545	22,545	15,818
Donations to Home Mission		4,814	-	4,814	3,000
Donations to BMS World Mission		4,814	-	4,814	3,500
Donations to Hope Home		1,200	-	1,200	1,200
Other grants and donations		5,431	-	5,431	2,763
Building maintenance		3,817	-	3,817	3,857
Total		150,662	37,987	188,649	137,772
NET INCOME		7,522	10,039	17,561	57,347
RECONCILIATION OF FUNDS					
Total funds brought forward		804,349	27,639	831,988	774,641
TOTAL FUNDS CARRIED FORWARD		811,871	37,678	849,549	831,988

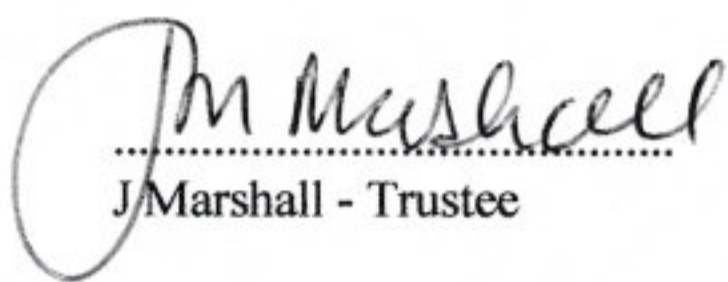
The notes form part of these financial statements

Catshill Baptist Church

**Balance Sheet
31 December 2025**

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	6	679,099	-	679,099	679,280
CURRENT ASSETS					
Debtors	7	5,579	-	5,579	8,922
Cash at bank		129,771	37,678	167,449	145,682
		<u>135,350</u>	<u>37,678</u>	<u>173,028</u>	<u>154,604</u>
CREDITORS					
Amounts falling due within one year	8	(2,578)	-	(2,578)	(1,896)
NET CURRENT ASSETS		<u>132,772</u>	<u>37,678</u>	<u>170,450</u>	<u>152,708</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>811,871</u>	<u>37,678</u>	<u>849,549</u>	<u>831,988</u>
NET ASSETS		<u>811,871</u>	<u>37,678</u>	<u>849,549</u>	<u>831,988</u>
FUNDS	9				
Unrestricted funds				811,871	804,349
Restricted funds				37,678	27,639
TOTAL FUNDS				<u>849,549</u>	<u>831,988</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:


.....
J Marshall - Trustee

The notes form part of these financial statements

Catshill Baptist Church

Notes to the Financial Statements
for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is not provided on assets.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme and also a defined benefit scheme, as referred to in Note 11. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Catshill Baptist Church

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

2.	OTHER TRADING ACTIVITIES	31.12.25	31.12.24
		£	£
	Room hire	<u>540</u>	<u>608</u>
3.	INVESTMENT INCOME	31.12.25	31.12.24
		£	£
	Deposit account interest	-	436
	HEBA interest	<u>680</u>	<u>2,238</u>
		<u>680</u>	<u>2,674</u>
4.	TRUSTEES' REMUNERATION AND BENEFITS	31.12.25	31.12.24
		£	£
	Trustees' salaries	<u>82,728</u>	46,925
	Trustees' social security	<u>1,659</u>	-
	Trustees' pensions paid	<u>8,421</u>	5,562
		<u>92,808</u>	<u>52,487</u>

The minister and assistant minister act as some of the church's trustees in accordance with the Constitution. During the year a church member who was employed by the church in an administrative role was elected onto the Leadership Team and therefore became a trustee. The amounts above represent remuneration received in respect of their services as ministers and his employment as administrator. No trustees are remunerated for their services as trustees.

Trustees' expenses

	31.12.25	31.12.24
	£	£
Trustees' expenses	<u>427</u>	<u>300</u>

5.	COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted	Restricted	Total
		fund	fund	funds
		£	£	£
	INCOME AND ENDOWMENTS FROM			
	Donations and legacies	153,622	22,169	175,791
	Charitable activities			
	Church activities	796	-	796
	Home essentials	-	15,250	15,250
	Other trading activities	608	-	608
	Investment income	<u>2,674</u>	-	<u>2,674</u>
	Total	<u>157,700</u>	<u>37,419</u>	<u>195,119</u>

Catshill Baptist Church

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
EXPENDITURE ON			
Charitable activities			
Church activities	94,022	-	94,022
Home essentials	-	13,612	13,612
Foodbank expenditure	-	15,818	15,818
Donations to Home Mission	3,000	-	3,000
Donations to BMS World Mission	3,500	-	3,500
Donations to Hope Home	1,200	-	1,200
Other grants and donations	2,763	-	2,763
Building maintenance	3,857	-	3,857
	<hr/>	<hr/>	<hr/>
Total	108,342	29,430	137,772
	<hr/>	<hr/>	<hr/>
NET INCOME	49,358	7,989	57,347
	<hr/>	<hr/>	<hr/>
RECONCILIATION OF FUNDS			
Total funds brought forward	754,991	19,650	774,641
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	804,349	27,639	831,988
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

6. TANGIBLE FIXED ASSETS

	Freehold property £	Computer equipment £	Totals £
COST			
At 1 January 2025 and 31 December 2025	678,912	549	679,461
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 January 2025	-	181	181
Charge for year	-	181	181
	<hr/>	<hr/>	<hr/>
At 31 December 2025	-	362	362
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 December 2025	678,912	187	679,099
	<hr/>	<hr/>	<hr/>
At 31 December 2024	678,912	368	679,280
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Freehold Property represents the church premises and manse, of which the church is the beneficial owner (subject to the relevant trusts), the legal title to which is held by the church's custodian trustee the Heart of England Baptist Association (Charity No. 1080529).

Additions to freehold property during 2017 and 2018 totalling £443,913 represent the building cost of a new church hall.

Catshill Baptist Church

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

7.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.25	31.12.24
		£	£
	Gift Aid	<u>5,579</u>	<u>8,922</u>

8.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.25	31.12.24
		£	£
	Trade creditors	1,372	601
	Taxation and social security	<u>1,206</u>	<u>1,295</u>
		<u>2,578</u>	<u>1,896</u>

9.	MOVEMENT IN FUNDS		Net movement in funds	At 31.12.25
		At 1.1.25	£	£
	Unrestricted funds			
	General fund	804,349	7,522	811,871
	Restricted funds			
	Restricted Fund	27,639	10,039	37,678
	TOTAL FUNDS	<u>831,988</u>	<u>17,561</u>	<u>849,549</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	158,184	(150,662)	7,522
Restricted funds			
Restricted Fund	48,026	(37,987)	10,039
TOTAL FUNDS	<u>206,210</u>	<u>(188,649)</u>	<u>17,561</u>

Catshill Baptist Church

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	754,991	49,358	804,349
Restricted funds			
Restricted Fund	19,650	7,989	27,639
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>774,641</u>	<u>57,347</u>	<u>831,988</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	157,700	(108,342)	49,358
Restricted funds			
Restricted Fund	37,419	(29,430)	7,989
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>195,119</u>	<u>(137,772)</u>	<u>57,347</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	754,991	56,880	811,871
Restricted funds			
Restricted Fund	19,650	18,028	37,678
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>774,641</u>	<u>74,908</u>	<u>849,549</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	315,884	(259,004)	56,880
Restricted funds			
Restricted Fund	85,445	(67,417)	18,028
TOTAL FUNDS	<u>401,329</u>	<u>(326,421)</u>	<u>74,908</u>

10. RELATED PARTY DISCLOSURES

There are no related party transactions during the year other than those detailed in note 4.

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25	31.12.24
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	127,785	140,643
Gift aid	25,967	12,982
Foodbank gifts	30,492	22,166
	184,244	175,791
Other trading activities		
Room hire	540	608
Investment income		
Deposit account interest	-	436
HEBA interest	680	2,238
	680	2,674
Charitable activities		
Grants	18,784	15,250
Saturday coffee morning	425	511
Misc income	1,537	285
	20,746	16,046
Total incoming resources	206,210	195,119
EXPENDITURE		
Charitable activities		
Trustees' salaries	82,728	46,925
Trustees' social security	1,659	-
Trustees' pensions paid	8,421	5,562
Trustees' expenses	427	300
Baptist Union pension deficit	-	10
Rates and water	4,395	8,978
Insurance	3,238	3,218
Light and heat	7,389	7,102
Telephone	442	431
Stationery	1,431	1,030
Sundries	11,250	12,258
Course and membership fees	2,835	2,450
Youth activities	574	547
Church events	582	806
Carried forward	125,371	89,617

This page does not form part of the statutory financial statements

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25	31.12.24
	£	£
Charitable activities		
Brought forward	125,371	89,617
Food Bank costs	22,545	16,362
Preaching and visiting speaker	2,224	1,500
Property maintenance	3,817	3,857
Professional fees	600	570
Equipment costs	1,921	1,579
Home essentials costs	15,442	13,068
Grants and donations	16,548	11,038
	<hr/>	<hr/>
	188,468	137,591
Support costs		
Management		
Computer equipment	181	181
	<hr/>	<hr/>
Total resources expended	188,649	137,772
	<hr/>	<hr/>
Net income	17,561	57,347
	<hr/> <hr/>	<hr/> <hr/>

This page does not form part of the statutory financial statements

CATSHILL BAPTIST CHURCH

England & Wales - Charity number 1134872

Accounts

REGISTERED CHARITY NUMBER: 1134872

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2024
for
Catshill Baptist Church

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Catshill Baptist Church

Contents of the Financial Statements
for the Year Ended 31 December 2024

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 11
Detailed Statement of Financial Activities	12 to 13

Catshill Baptist Church

Report of the Trustees **for the Year Ended 31 December 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

ACHIEVEMENTS AND PERFORMANCE

Internal and external factors

During 2024 the church ran all of its activities for the use of the building which has included an additional letting opportunity for a local dance group, Music group, Motor Cycle group, Mini First Aid group and additional ad hoc hire as requested. We are still aware of the increased social and economic impact which has continued throughout the year, the food bank remains a Major element of the church's service to the community. The church is aware of the need to support people in the community who were isolated or lonely. The church Renew and Wellbeing Café has become a very useful drop-in session for people in the community to re-engage socially with others reducing loneliness. As the church outreach activities had increased an additional minister was appointed to over see these activities, initially undertaking the over sight on a three-year contract along with other pastoral responsibilities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution adopted 24 June 2009, as amended on 18 July 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1134872

Principal address

Milton Road
Catshill
Bromsgrove
Worcestershire
B61 0NA

Trustees

S Gudger
J Markie
M Timmins (resigned 31.1.24)
A Treweeks
J Marshall
M Farrand
K Fountain (resigned 11.7.24)
D Scholes (resigned 16.1.24)
L Shirley (appointed 26.2.25)
P Lewis (appointed 1.9.24)

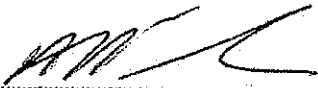
Independent Examiner

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Catshill Baptist Church

Report of the trustees for the Year Ended 31 December 2024

Approved by order of the board of trustees on 6th Oct 2025 and signed on its behalf by:


.....
A Treweeks - Trustee

**Independent Examiner's Report to the Trustees of
Catshill Baptist Church**

Independent examiner's report to the trustees of Catshill Baptist Church

I report to the charity trustees on my examination of the accounts of Catshill Baptist Church (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

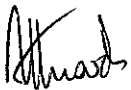
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Date: 13/10/2025

Catshill Baptist Church

Statement of Financial Activities
for the Year Ended 31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	31.12.24 Total funds £	31.12.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		153,622	22,169	175,791	119,757
Charitable activities					
Church activities					
		796	-	796	607
Other grants and donations		-	-	-	206
Home Essentials		-	15,250	15,250	26,499
Other trading activities	2	608	-	608	682
Investment income	3	2,674	-	2,674	1,919
Total		<u>157,700</u>	<u>37,419</u>	<u>195,119</u>	<u>149,670</u>
EXPENDITURE ON					
Charitable activities					
Church activities					
		93,622	-	93,622	99,243
Foodbank expenditure		400	15,817	16,217	22,496
Donations to Home Mission		3,000	-	3,000	5,570
Donations to BMS World Mission		3,500	-	3,500	4,360
Donations to Hope Home		1,200	-	1,200	1,200
Other grants and donations		2,763	-	2,763	5,590
Building maintenance					
		3,857	-	3,857	29,525
Home Essentials		-	13,613	13,613	28,986
Total		<u>108,342</u>	<u>29,430</u>	<u>137,772</u>	<u>196,970</u>
NET INCOME/(EXPENDITURE)		49,358	7,989	57,347	(47,300)
RECONCILIATION OF FUNDS					
Total funds brought forward		754,991	19,650	774,641	821,940
TOTAL FUNDS CARRIED FORWARD		<u><u>804,349</u></u>	<u><u>27,639</u></u>	<u><u>831,988</u></u>	<u><u>774,640</u></u>

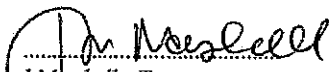
The notes form part of these financial statements

Catshill Baptist Church

**Balance Sheet
31 December 2024**

	Notes	Unrestricted fund £	Restricted fund £	31.12.24 Total funds £	31.12.23 Total funds £
FIXED ASSETS					
Tangible assets	6	679,280	-	679,280	678,912
CURRENT ASSETS					
Debtors	7	8,922	-	8,922	5,023
Cash at bank		118,043	27,639	145,682	99,555
		<u>126,965</u>	<u>27,639</u>	<u>154,604</u>	<u>104,578</u>
CREDITORS					
Amounts falling due within one year	8	(1,896)	-	(1,896)	(8,849)
NET CURRENT ASSETS		<u>125,069</u>	<u>27,639</u>	<u>152,708</u>	<u>95,729</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>804,349</u>	<u>27,639</u>	<u>831,988</u>	<u>774,641</u>
NET ASSETS		<u>804,349</u>	<u>27,639</u>	<u>831,988</u>	<u>774,641</u>
FUNDS	9				
Unrestricted funds				804,349	754,991
Restricted funds				27,639	19,650
TOTAL FUNDS				<u>831,988</u>	<u>774,641</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:


.....
J Marshall - Trustee

The notes form part of these financial statements

Catshill Baptist Church

Notes to the Financial Statements for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is not provided on assets.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme and also a defined benefit scheme, as referred to in Note 11. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

2.	OTHER TRADING ACTIVITIES	31.12.24	31.12.23
		£	£
	Room hire	<u>608</u>	<u>682</u>
3.	INVESTMENT INCOME	31.12.24	31.12.23
		£	£
	Deposit account interest	436	343
	HEBA interest	<u>2,238</u>	<u>1,576</u>
		<u>2,674</u>	<u>1,919</u>
4.	TRUSTEES' REMUNERATION AND BENEFITS	31.12.24	31.12.23
		£	£
	Trustees' salaries	46,925	48,600
	Trustees' pensions paid	<u>5,562</u>	<u>3,953</u>
		<u>52,487</u>	<u>52,553</u>

The minister and assistant minister act as some of the church's trustees in accordance with the Constitution. During the year a church member who was employed by the church in an administrative role was elected onto the Leadership Team and therefore became a trustee. The amounts above represent remuneration received in respect of their services as ministers and his employment as administrator. No trustees are remunerated for their services as trustees.

Trustees' expenses

	31.12.24	31.12.23
	£	£
Trustees' expenses	<u>300</u>	<u>1,576</u>

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	110,187	9,570	119,757
Charitable activities			
Church activities			
	607	-	607
Other grants and donations	206	-	206
Home Essentials	-	26,499	26,499
Other trading activities	682	-	682
Investment income	<u>1,919</u>	-	<u>1,919</u>
Total	<u>113,601</u>	<u>36,069</u>	<u>149,670</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	<u>Unrestricted fund £</u>	<u>Restricted fund £</u>	<u>Total funds £</u>
EXPENDITURE ON			
Charitable activities			
Church activities			
	99,243	-	99,243
Foodbank expenditure	-	22,496	22,496
Donations to Home Mission	5,570	-	5,570
Donations to BMS World Mission	4,360	-	4,360
Donations to Hope Home	1,200	-	1,200
Other grants and donations	5,590	-	5,590
Building maintenance			
	29,525	-	29,525
Home Essentials	-	28,986	28,986
Total	<u>145,488</u>	<u>51,482</u>	<u>196,970</u>
NET INCOME/(EXPENDITURE)	(31,887)	(15,413)	(47,300)
RECONCILIATION OF FUNDS			
Total funds brought forward	786,877	35,063	821,940
TOTAL FUNDS CARRIED FORWARD	<u><u>754,990</u></u>	<u><u>19,650</u></u>	<u><u>774,640</u></u>

6. TANGIBLE FIXED ASSETS

	<u>Freehold property £</u>	<u>Computer equipment £</u>	<u>Totals £</u>
COST			
At 1 January 2024	678,912	-	678,912
Additions	-	549	549
At 31 December 2024	<u>678,912</u>	<u>549</u>	<u>679,461</u>
DEPRECIATION			
Charge for year	-	181	181
NET BOOK VALUE			
At 31 December 2024	<u>678,912</u>	<u>368</u>	<u>679,280</u>
At 31 December 2023	<u>678,912</u>	<u>-</u>	<u>678,912</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

6. TANGIBLE FIXED ASSETS - continued

Freehold Property represents the church premises and manse, of which the church is the beneficial owner (subject to the relevant trusts), the legal title to which is held by the church's custodian trustee the Heart of England Baptist Association (Charity No. 1080529).

Additions to freehold property during 2017 and 2018 totalling £443,913 represent the building cost of a new church hall.

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Gift Aid	8,922	5,023
	<u> </u>	<u> </u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Trade creditors	601	1,241
Taxation and social security	1,295	828
Other creditors	-	6,780
	<u> </u>	<u> </u>
	1,896	8,849
	<u> </u>	<u> </u>

9. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted funds			
General fund	754,991	49,358	804,349
Restricted funds			
General restricted	19,650	7,989	27,639
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	774,641	57,347	831,988
	<u> </u>	<u> </u>	<u> </u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	157,700	(108,342)	49,358
Restricted funds			
General restricted	37,419	(29,430)	7,989
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	195,119	(137,772)	57,347
	<u> </u>	<u> </u>	<u> </u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

9. **MOVEMENT IN FUNDS - continued**

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	786,877	(31,887)	754,990
Restricted funds			
General restricted	35,063	(15,413)	19,650
TOTAL FUNDS	<u>821,940</u>	<u>(47,300)</u>	<u>774,640</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	113,601	(145,488)	(31,887)
Restricted funds			
General restricted	36,069	(51,482)	(15,413)
TOTAL FUNDS	<u>149,670</u>	<u>(196,970)</u>	<u>(47,300)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	786,877	17,471	804,348
Restricted funds			
General restricted	35,063	(7,424)	27,639
TOTAL FUNDS	<u>821,940</u>	<u>10,047</u>	<u>831,987</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	271,301	(253,830)	17,471
Restricted funds			
General restricted	73,488	(80,912)	(7,424)
TOTAL FUNDS	<u>344,789</u>	<u>(334,742)</u>	<u>10,047</u>

10. RELATED PARTY DISCLOSURES

There are no related party transactions during the year other than those detailed in note 4.

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	31.12.24 £	31.12.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	140,643	91,926
Gift aid	12,982	18,262
Foodbank gifts	22,166	9,569
	<hr/>	<hr/>
	175,791	119,757
Other trading activities		
Room hire	608	682
Investment income		
Deposit account interest	436	343
HEBA interest	2,238	1,576
	<hr/>	<hr/>
	2,674	1,919
Charitable activities		
Grants	15,250	26,705
Saturday coffee morning	511	326
Misc income	285	281
	<hr/>	<hr/>
	16,046	27,312
Total incoming resources	<hr/> 195,119	<hr/> 149,670
EXPENDITURE		
Charitable activities		
Trustees' salaries	46,925	48,600
Trustees' pensions paid	5,562	3,953
Trustees' expenses	300	1,576
Baptist Union pension deficit	10	12
Rates and water	8,978	4,006
Insurance	3,218	3,328
Light and heat	7,102	16,496
Telephone	431	249
Stationery	1,030	1,608
Sundries	12,258	9,623
Course and membership fees	2,450	3,164
Youth activities	547	836
Church events	806	855
Food Bank costs	16,362	22,496
Carried forward	105,979	116,802

This page does not form part of the statutory financial statements

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	31.12.24	31.12.23
	£	£
Charitable activities		
Brought forward	105,979	116,802
Preaching and visiting speaker	1,500	470
Property maintenance	3,857	29,525
Professional fees	570	540
Equipment costs	1,579	2,532
Home essentials costs	13,068	28,986
Grants and donations	11,038	18,115
	<hr/> 137,591	<hr/> 196,970
Support costs		
Management		
Computer equipment	181	-
	<hr/> 137,772	<hr/> 196,970
Total resources expended		
	<hr/> 137,772	<hr/> 196,970
Net income/(expenditure)	<hr/> 57,347	<hr/> (47,300)

This page does not form part of the statutory financial statements

CATSHILL BAPTIST CHURCH

England & Wales - Charity number 1134872

Accounts

REGISTERED CHARITY NUMBER: 1134872

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2023
for
Catshill Baptist Church

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Catshill Baptist Church

**Contents of the Financial Statements
for the Year Ended 31 December 2023**

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 10
Detailed Statement of Financial Activities	11 to 12

Catshill Baptist Church

Report of the Trustees
for the Year Ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

During 2023 the church was running in a normal way with most members attending church on a regular basis. We are still aware of the increased social and economic impact which has continued through the year, so the food bank remains a major element of the church's service to the community. With this in mind the church also looked at The Renew and Welcoming aspect of community life and after much fact gathering and visits to other church venues offering the same resource it was decided to start a Renew Wellbeing Cafe meeting once per week. This started in September 2023 and has been received well by the local community. The level of activity in the Foodbank and renew well being is expected to continue through 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution adopted 24 June 2009, as amended on 18 July 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1134872

Principal address

Milton Road
Catshill
Bromsgrove
Worcestershire
B61 0NA

Trustees

M Hotchin (resigned 1.3.23)
Rev S Gudger
J Markie (re-elected 16.1.24)
M Timmins (resigned 31.1.24)
A Treweeks
J Marshall
M Farrand
K Fountain (appointed 1.3.23)
D Scholes (appointed 1.3.23) (resigned 16.1.24)

Independent Examiner

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Approved by order of the board of trustees on 3. 6. 24 and signed on its behalf by:



.....
A Treweeks - Trustee

**Independent Examiner's Report to the Trustees of
Catshill Baptist Church**

Independent examiner's report to the trustees of Catshill Baptist Church

I report to the charity trustees on my examination of the accounts of Catshill Baptist Church (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Attwoods

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Date: 05/06/2024

Catshill Baptist Church

Statement of Financial Activities
for the Year Ended 31 December 2023

	Notes	Unrestricted fund £	Restricted fund £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		110,187	9,570	119,757	109,344
Charitable activities					
Church activities		607	-	607	2,416
Other grants and donations		206	-	206	2,156
Home Essentials		-	26,499	26,499	20,289
Other trading activities	2	682	-	682	429
Investment income	3	1,919	-	1,919	1,482
Total		<u>113,601</u>	<u>36,069</u>	<u>149,670</u>	<u>136,116</u>
EXPENDITURE ON					
Charitable activities					
Church activities		99,243	-	99,243	97,589
Foodbank expenditure		-	22,496	22,496	17,772
Donations to Home Mission		5,570	-	5,570	5,005
Donations to BMS World Mission		4,360	-	4,360	6,810
Donations to Hope Home		1,200	-	1,200	1,200
Other grants and donations		5,590	-	5,590	7,324
Building maintenance		29,525	-	29,525	14,176
Home Essentials		-	28,986	28,986	24,518
Total		<u>145,488</u>	<u>51,482</u>	<u>196,970</u>	<u>174,394</u>
NET INCOME/(EXPENDITURE)		(31,887)	(15,413)	(47,300)	(38,278)
RECONCILIATION OF FUNDS					
Total funds brought forward		786,877	35,063	821,940	860,218
TOTAL FUNDS CARRIED FORWARD		<u><u>754,990</u></u>	<u><u>19,650</u></u>	<u><u>774,640</u></u>	<u><u>821,940</u></u>

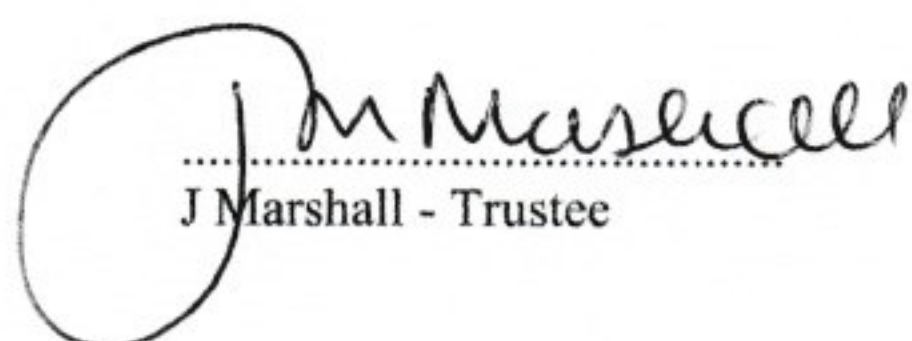
The notes form part of these financial statements

Catshill Baptist Church

**Balance Sheet
31 December 2023**

	Notes	Unrestricted fund £	Restricted fund £	31.12.23 Total funds £	31.12.22 Total funds £
FIXED ASSETS					
Tangible assets	6	678,912	-	678,912	678,912
CURRENT ASSETS					
Debtors	7	5,023	-	5,023	4,212
Cash at bank		<u>79,905</u>	<u>19,650</u>	<u>99,555</u>	<u>147,204</u>
		84,928	19,650	104,578	151,416
CREDITORS					
Amounts falling due within one year	8	(8,849)	-	(8,849)	(8,388)
NET CURRENT ASSETS		<u>76,079</u>	<u>19,650</u>	<u>95,729</u>	<u>143,028</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>754,991</u>	<u>19,650</u>	<u>774,641</u>	<u>821,940</u>
NET ASSETS		<u>754,991</u>	<u>19,650</u>	<u>774,641</u>	<u>821,940</u>
FUNDS	9				
Unrestricted funds				754,991	786,877
Restricted funds				<u>19,650</u>	<u>35,063</u>
TOTAL FUNDS				<u>774,641</u>	<u>821,940</u>

The financial statements were approved by the Board of Trustees and authorised for issue on3.6.2024..... and were signed on its behalf by:


.....
J Marshall - Trustee

The notes form part of these financial statements

Catshill Baptist Church

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is not provided on assets.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme and also a defined benefit scheme, as referred to in Note 11. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
EXPENDITURE ON			
Charitable activities			
Church activities	97,589	-	97,589
Foodbank expenditure	-	17,772	17,772
Donations to Home Mission	5,005	-	5,005
Donations to BMS World Mission	6,810	-	6,810
Donations to Hope Home	1,200	-	1,200
Other grants and donations	7,324	-	7,324
Building maintenance	14,176	-	14,176
Home Essentials	-	24,518	24,518
Total	<u>132,104</u>	<u>42,290</u>	<u>174,394</u>
NET INCOME/(EXPENDITURE)	(23,398)	(14,880)	(38,278)
Transfers between funds	<u>(5,020)</u>	<u>5,020</u>	-
Net movement in funds	(28,418)	(9,860)	(38,278)
RECONCILIATION OF FUNDS			
Total funds brought forward	815,295	44,923	860,218
 	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>786,877</u>	<u>35,063</u>	<u>821,940</u>

6. TANGIBLE FIXED ASSETS

	Freehold property £
COST	
At 1 January 2023 and 31 December 2023	<u>678,912</u>
NET BOOK VALUE	
At 31 December 2023	<u>678,912</u>
At 31 December 2022	<u>678,912</u>

Freehold Property represents the church premises and manse, of which the church is the beneficial owner (subject to the relevant trusts), the legal title to which is held by the church's custodian trustee the Heart of England Baptist Association (Charity No. 1080529).

Additions to freehold property during 2017 and 2018 totalling £443,913 represent the building cost of a new church hall.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

7.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.23	31.12.22
		£	£
	Gift Aid	<u>5,023</u>	<u>4,212</u>
8.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.23	31.12.22
		£	£
	Trade creditors	1,241	257
	Taxation and social security	828	871
	Other creditors	<u>6,780</u>	<u>7,260</u>
		<u>8,849</u>	<u>8,388</u>
9.	MOVEMENT IN FUNDS		
		Net movement in funds	At
	At 1.1.23	£	31.12.23
	£	£	£
	Unrestricted funds		
	General fund	786,877	(31,887) 754,990
	Restricted funds		
	General restricted	35,063	(15,413) 19,650
		-----	-----
	TOTAL FUNDS	<u>821,940</u>	<u>(47,300)</u> <u>774,640</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	113,601	(145,488)	(31,887)
Restricted funds			
General restricted	36,069	(51,482)	(15,413)
	-----	-----	-----
TOTAL FUNDS	<u>149,670</u>	<u>(196,970)</u>	<u>(47,300)</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	815,295	(23,398)	(5,020)	786,877
Restricted funds				
General restricted	44,923	(14,880)	5,020	35,063
TOTAL FUNDS	<u>860,218</u>	<u>(38,278)</u>	<u>-</u>	<u>821,940</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	108,706	(132,104)	(23,398)
Restricted funds			
General restricted	27,410	(42,290)	(14,880)
TOTAL FUNDS	<u>136,116</u>	<u>(174,394)</u>	<u>(38,278)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	815,295	(55,285)	(5,020)	754,990
Restricted funds				
General restricted	44,923	(30,293)	5,020	19,650
TOTAL FUNDS	<u>860,218</u>	<u>(85,578)</u>	<u>-</u>	<u>774,640</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	222,307	(277,592)	(55,285)
Restricted funds			
General restricted	63,479	(93,772)	(30,293)
	—————	—————	—————
TOTAL FUNDS	<u>285,786</u>	<u>(371,364)</u>	<u>(85,578)</u>

10. RELATED PARTY DISCLOSURES

There are no related party transactions during the year other than those detailed in note 4.

11. PENSION SCHEME LIABILITIES

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

The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%).

The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

At the end of June 2022, the Baptist Pension Scheme signed an agreement with an insurance company to secure members' pension benefits under the Defined Benefit ('DB') Plan. This transaction took the Scheme out of a shortfall position. Although risks remain, the Baptist Union and the Trustee of the Scheme agreed that deficit contributions from each participating employer in the DB Plan would reduce to just £1 per month from August 2022.

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	31.12.23	31.12.22
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	91,926	84,137
Gift aid	18,262	16,086
Legacies	-	2,000
Foodbank gifts	<u>9,569</u>	<u>7,121</u>
	119,757	109,344
Other trading activities		
Speaker nights	-	140
Room hire	<u>682</u>	<u>289</u>
	682	429
Investment income		
Deposit account interest	343	72
HEBA interest	<u>1,576</u>	<u>1,410</u>
	1,919	1,482
Charitable activities		
Grants	26,705	23,060
Time out	-	74
Saturday coffee morning	326	590
Misc income	<u>281</u>	<u>1,137</u>
	<u>27,312</u>	<u>24,861</u>
Total incoming resources	149,670	136,116
EXPENDITURE		
Charitable activities		
Trustees' salaries	48,600	53,320
Trustees' pensions paid	3,953	4,064
Trustees' expenses	1,576	1,175
Baptist Union pension deficit	12	2,192
Rates and water	4,006	3,416
Insurance	3,328	3,168
Light and heat	16,496	8,363
Telephone	249	311
Stationery	1,608	2,423
Sundries	9,623	9,017
Course and membership fees	3,164	2,577
Youth activities	836	1,116
Church events	855	1,295
Carried forward	<u>94,306</u>	<u>92,437</u>

This page does not form part of the statutory financial statements

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	31.12.23	31.12.22
	£	£
Charitable activities		
Brought forward	94,306	92,437
Food Bank costs	22,496	17,772
Preaching and visiting speaker	470	870
Property maintenance	29,525	14,193
Professional fees	540	522
Equipment costs	2,532	2,507
Home essentials costs	28,986	24,518
Grants and donations	<u>18,115</u>	<u>21,575</u>
	<u>196,970</u>	<u>174,394</u>
 Total resources expended	 <u>196,970</u>	 <u>174,394</u>
 Net expenditure	 <u><u>(47,300)</u></u>	 <u><u>(38,278)</u></u>

This page does not form part of the statutory financial statements

CATSHILL BAPTIST CHURCH

England & Wales - Charity number 1134872

Accounts

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2022
for
Catshill Baptist Church

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Catshill Baptist Church

Contents of the Financial Statements
for the Year Ended 31 December 2022

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 10
Detailed Statement of Financial Activities	11 to 12

Catshill Baptist Church

Report of the Trustees
for the Year Ended 31 December 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

During 2022 all our church activities restarted with no restrictions for the use of the building or gatherings although some members had not returned on a regular basis. We are still aware of The increased social and economic impact which has continued through the year so the Foodbank remained a major element of the church's service to the community. The level of activity is expected to continue into 2023 as higher energy costs take their toll. Cash balances if available at the end off the year my help towards meeting those ongoing needs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution adopted 24 June 2009, as amended on 18 July 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1134872

Principal address

Milton Road
Catshill
Bromsgrove
Worcestershire
B61 0NA

Trustees

M Hotchin (resigned 1.3.23)
Rev S Gudger
J Markie
M Timmins
A Treweeks
J Marshall (appointed 1.3.22)
M Farrand (appointed 1.3.22)
K Fountain (appointed 1.3.23)
D Scholes (appointed 1.3.23)

Independent Examiner

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Approved by order of the board of trustees on 3.7.23 and signed on its behalf by:


.....
A Treweeks - Trustee

**Independent Examiner's Report to the Trustees of
Catshill Baptist Church**

Independent examiner's report to the trustees of Catshill Baptist Church

I report to the charity trustees on my examination of the accounts of Catshill Baptist Church (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Date: 03/07/2023.....

Catshill Baptist Church

Statement of Financial Activities
for the Year Ended 31 December 2022

	Notes	Unrestricted fund £	Restricted fund £	31.12.22 Total funds £	31.12.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		102,223	7,121	109,344	116,688
Charitable activities					
Church activities		2,416	-	2,416	1,050
Other grants and donations		2,156	-	2,156	21,864
Home Essentials		-	20,289	20,289	13,095
Other trading activities	2	429	-	429	218
Investment income	3	<u>1,482</u>	<u>-</u>	<u>1,482</u>	<u>288</u>
Total		<u>108,706</u>	<u>27,410</u>	<u>136,116</u>	<u>153,203</u>
EXPENDITURE ON					
Charitable activities					
Church activities		97,589	-	97,589	79,036
Foodbank expenditure		-	17,772	17,772	17,203
Donations to Home Mission		5,005	-	5,005	5,240
Donations to BMS World Mission		6,810	-	6,810	4,035
Donations to Hope Home		1,200	-	1,200	1,200
Other grants and donations		7,324	-	7,324	3,930
Building maintenance		14,176	-	14,176	5,721
Home Essentials		<u>-</u>	<u>24,518</u>	<u>24,518</u>	<u>7,896</u>
Total		<u>132,104</u>	<u>42,290</u>	<u>174,394</u>	<u>124,261</u>
NET INCOME/(EXPENDITURE)		(23,398)	(14,880)	(38,278)	28,942
Transfers between funds	9	<u>(5,020)</u>	<u>5,020</u>	<u>-</u>	<u>-</u>
Net movement in funds		(28,418)	(9,860)	(38,278)	28,942
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>815,295</u>	<u>44,923</u>	<u>860,218</u>	<u>831,276</u>
TOTAL FUNDS CARRIED FORWARD		<u>786,877</u>	<u>35,063</u>	<u>821,940</u>	<u>860,218</u>

The notes form part of these financial statements

Catshill Baptist Church

**Balance Sheet
31 December 2022**

	Notes	Unrestricted fund £	Restricted fund £	31.12.22 Total funds £	31.12.21 Total funds £
FIXED ASSETS					
Tangible assets	6	678,912	-	678,912	678,912
CURRENT ASSETS					
Debtors	7	4,212	-	4,212	4,670
Cash at bank		<u>112,141</u>	<u>35,063</u>	<u>147,204</u>	<u>185,714</u>
		116,353	35,063	151,416	190,384
CREDITORS					
Amounts falling due within one year	8	(8,388)	-	(8,388)	(9,078)
NET CURRENT ASSETS		<u>107,965</u>	<u>35,063</u>	<u>143,028</u>	<u>181,306</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>786,877</u>	<u>35,063</u>	<u>821,940</u>	<u>860,218</u>
NET ASSETS		<u>786,877</u>	<u>35,063</u>	<u>821,940</u>	<u>860,218</u>
FUNDS	9				
Unrestricted funds				786,877	815,295
Restricted funds				<u>35,063</u>	<u>44,923</u>
TOTAL FUNDS				<u>821,940</u>	<u>860,218</u>

The financial statements were approved by the Board of Trustees and authorised for issue on31/7/2023..... and were signed on its behalf by:


.....
J Marshall - Trustee

The notes form part of these financial statements

Catshill Baptist Church

Notes to the Financial Statements for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is not provided on assets.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme and also a defined benefit scheme, as referred to in Note 11. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

2.	OTHER TRADING ACTIVITIES	31.12.22	31.12.21
		£	£
	Speaker nights	140	190
	Room hire	<u>289</u>	<u>28</u>
		<u>429</u>	<u>218</u>
3.	INVESTMENT INCOME	31.12.22	31.12.21
		£	£
	Deposit account interest	72	14
	HEBA interest	<u>1,410</u>	<u>274</u>
		<u>1,482</u>	<u>288</u>
4.	TRUSTEES' REMUNERATION AND BENEFITS	31.12.22	31.12.21
		£	£
	Trustees' salaries	53,320	39,117
	Trustees' pensions paid	<u>4,064</u>	<u>3,651</u>
		<u>57,384</u>	<u>42,768</u>

The minister and assistant minister act as some of the church's trustees in accordance with the Constitution. During the year a church member who was employed by the church in an administrative role was elected onto the Leadership Team and therefore became a trustee. The amounts above represent remuneration received in respect of their services as ministers and his employment as administrator. No trustees are remunerated for their services as trustees.

Trustees' expenses

	31.12.22	31.12.21
	£	£
Trustees' expenses	<u>1,175</u>	<u>1,421</u>

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	104,746	11,942	116,688
Charitable activities			
Church activities	1,050	-	1,050
Other grants and donations	-	21,864	21,864
Home Essentials	-	13,095	13,095
Other trading activities	218	-	218
Investment income	<u>288</u>	<u>-</u>	<u>288</u>
Total	<u>106,302</u>	<u>46,901</u>	<u>153,203</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
EXPENDITURE ON Charitable activities			
Church activities	79,036	-	79,036
Foodbank expenditure	-	17,203	17,203
Donations to Home Mission	5,240	-	5,240
Donations to BMS World Mission	4,035	-	4,035
Donations to Hope Home	1,200	-	1,200
Other grants and donations	3,930	-	3,930
Building maintenance	5,721	-	5,721
Home Essentials	-	7,896	7,896
	99,162	25,099	124,261
NET INCOME	7,140	21,802	28,942
Transfers between funds	(4,506)	4,506	-
Net movement in funds	2,634	26,308	28,942
RECONCILIATION OF FUNDS			
Total funds brought forward	812,661	18,615	831,276
TOTAL FUNDS CARRIED FORWARD	815,295	44,923	860,218
6. TANGIBLE FIXED ASSETS			
			Freehold property £
COST			
At 1 January 2022 and 31 December 2022			678,912
NET BOOK VALUE			
At 31 December 2022			678,912
At 31 December 2021			678,912

Freehold Property represents the church premises and manse, of which the church is the beneficial owner (subject to the relevant trusts), the legal title to which is held by the church's custodian trustee the Heart of England Baptist Association (Charity No. 1080529).

Additions to freehold property during 2017 and 2018 totalling £443,913 represent the building cost of a new church hall.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

7.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.22	31.12.21
		£	£
	Gift Aid	<u>4,212</u>	<u>4,670</u>

8.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.22	31.12.21
		£	£
	Trade creditors	257	191
	Taxation and social security	871	872
	Other creditors	<u>7,260</u>	<u>8,015</u>
		<u>8,388</u>	<u>9,078</u>

9.	MOVEMENT IN FUNDS			
	At 1.1.22	Net	Transfers	At
	£	movement	between	31.12.22
		in funds	funds	£
		£	£	
	Unrestricted funds			
	General fund	815,295	(23,398)	(5,020)
	Restricted funds			
	General restricted	44,923	(14,880)	5,020
	TOTAL FUNDS	<u>860,218</u>	<u>(38,278)</u>	<u>-</u>
				<u>821,940</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General fund	108,706	(132,104)	(23,398)
Restricted funds			
General restricted	27,410	(42,290)	(14,880)
TOTAL FUNDS	<u>136,116</u>	<u>(174,394)</u>	<u>(38,278)</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	812,661	7,140	(4,506)	815,295
Restricted funds				
General restricted	18,615	21,802	4,506	44,923
TOTAL FUNDS	<u>831,276</u>	<u>28,942</u>	<u>-</u>	<u>860,218</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	106,302	(99,162)	7,140
Restricted funds			
General restricted	46,901	(25,099)	21,802
TOTAL FUNDS	<u>153,203</u>	<u>(124,261)</u>	<u>28,942</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	812,661	(16,258)	(9,526)	786,877
Restricted funds				
General restricted	18,615	6,922	9,526	35,063
TOTAL FUNDS	<u>831,276</u>	<u>(9,336)</u>	<u>-</u>	<u>821,940</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	215,008	(231,266)	(16,258)
Restricted funds			
General restricted	74,311	(67,389)	6,922
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>289,319</u>	<u>(298,655)</u>	<u>(9,336)</u>

10. RELATED PARTY DISCLOSURES

There are no related party transactions during the year other than those detailed in note 4.

11. PENSION SCHEME LIABILITIES

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

The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%).

The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

At the end of June 2022, the Baptist Pension Scheme signed an agreement with an insurance company to secure members' pension benefits under the Defined Benefit ('DB') Plan. This transaction took the Scheme out of a shortfall position. Although risks remain, the Baptist Union and the Trustee of the Scheme agreed that deficit contributions from each participating employer in the DB Plan would reduce to just £1 per month from August 2022.

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	31.12.22	31.12.21
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	84,137	87,420
Gift aid	16,086	17,326
Legacies	2,000	-
Foodbank gifts	<u>7,121</u>	<u>11,942</u>
	109,344	116,688
Other trading activities		
Speaker nights	140	190
Room hire	<u>289</u>	<u>28</u>
	429	218
Investment income		
Deposit account interest	72	14
HEBA interest	<u>1,410</u>	<u>274</u>
	1,482	288
Charitable activities		
Grants	23,060	34,959
Time out	74	-
Saturday coffee morning	590	104
Misc income	<u>1,137</u>	<u>946</u>
	24,861	36,009
Total incoming resources	136,116	153,203
EXPENDITURE		
Charitable activities		
Trustees' salaries	53,320	39,117
Trustees' pensions paid	4,064	3,651
Trustees' expenses	1,175	1,421
Wages	-	3,467
Baptist Union pension deficit	2,192	3,695
Rates and water	3,416	2,964
Insurance	3,168	3,043
Light and heat	8,363	4,011
Telephone	311	303
Stationery	2,423	1,975
Sundries	9,017	7,379
Course and membership fees	2,577	2,013
Youth activities	1,116	-
Carried forward	91,142	73,039

This page does not form part of the statutory financial statements

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	31.12.22	31.12.21
	£	£
Charitable activities		
Brought forward	91,142	73,039
Church events	1,295	625
Food Bank costs	17,772	17,203
Preaching and visiting speaker	870	-
Property maintenance	14,193	5,725
Professional fees	522	510
Equipment costs	2,507	3,529
Home essentials costs	24,518	7,896
Grants and donations	<u>21,575</u>	<u>15,715</u>
	174,394	124,242
Support costs		
Finance		
Bank charges	<u>-</u>	<u>19</u>
Total resources expended	<u>174,394</u>	<u>124,261</u>
Net (expenditure)/income	<u>(38,278)</u>	<u>28,942</u>

This page does not form part of the statutory financial statements

CATSHILL BAPTIST CHURCH

England & Wales - Charity number 1134872

Accounts

REGISTERED CHARITY NUMBER: 1134872

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2021
for
Catshill Baptist Church

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Catshill Baptist Church

**Contents of the Financial Statements
for the Year Ended 31 December 2021**

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 10
Detailed Statement of Financial Activities	11 to 12

Catshill Baptist Church

**Report of the Trustees
for the Year Ended 31 December 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

The impact of Covid-19 on public gatherings restricted many of the activities of the church during the first months of 2021, although many had resumed by the end of the year. The increased social and economic impact continued through the year so the Foodbank remained a major element of the church's service to the community. The level of activity is expected to continue into 2022, as higher energy costs take their toll, and cash balances at the end of the year will help towards meeting those ongoing needs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution adopted 24 June 2009, as amended on 18 July 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1134872

Principal address

Milton Road
Catshill
Bromsgrove
Worcestershire
B61 0NA

Trustees

M Hotchin
P Fisher (resigned 15.2.21)
S Hodgetts (resigned 9.9.21)
Rev S Gudger
J Markie
L Shirley (resigned 15.2.21)
M Timmins
A Treweeks
J Marshall (appointed 1.3.22)
M Farrand (appointed 1.3.22)

Independent Examiner

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Approved by order of the board of trustees on 09/05/2022 and signed on its behalf by:



.....
A Treweeks - Trustee

**Independent Examiner's Report to the Trustees of
Catshill Baptist Church**

Independent examiner's report to the trustees of Catshill Baptist Church

I report to the charity trustees on my examination of the accounts of Catshill Baptist Church (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Date:17/05/2022.....

Catshill Baptist Church

Statement of Financial Activities
for the Year Ended 31 December 2021

	Notes	Unrestricted fund £	Restricted fund £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		104,746	11,942	116,688	135,600
Charitable activities					
Church activities		1,050	-	1,050	1,090
Other grants and donations		-	21,864	21,864	30,715
Home Essentials		-	13,095	13,095	-
Other trading activities	2	218	-	218	284
Investment income	3	<u>288</u>	<u>-</u>	<u>288</u>	<u>515</u>
Total		106,302	46,901	153,203	168,204
EXPENDITURE ON					
Charitable activities					
Church activities		79,036	-	79,036	58,731
Foodbank expenditure		-	17,203	17,203	39,578
Donations to Home Mission		5,240	-	5,240	6,290
Donations to BMS World Mission		4,035	-	4,035	5,785
Donations to Hope Home		1,200	-	1,200	1,200
Other grants and donations		3,930	-	3,930	5,740
Building maintenance		5,721	-	5,721	19,270
Home Essentials		-	7,896	7,896	-
Total		99,162	25,099	124,261	136,594
NET INCOME		7,140	21,802	28,942	31,610
Transfers between funds	9	<u>(4,506)</u>	<u>4,506</u>	-	-
Net movement in funds		2,634	26,308	28,942	31,610
RECONCILIATION OF FUNDS					
Total funds brought forward		812,661	18,615	831,276	799,666
TOTAL FUNDS CARRIED FORWARD		<u>815,295</u>	<u>44,923</u>	<u>860,218</u>	<u>831,276</u>

The notes form part of these financial statements

Catshill Baptist Church

Balance Sheet
31 December 2021

	Notes	Unrestricted fund £	Restricted fund £	31.12.21 Total funds £	31.12.20 Total funds £
FIXED ASSETS					
Tangible assets	6	678,912	-	678,912	678,912
CURRENT ASSETS					
Debtors	7	4,670	-	4,670	4,592
Cash at bank		<u>140,791</u>	<u>44,923</u>	<u>185,714</u>	<u>159,003</u>
		145,461	44,923	190,384	163,595
CREDITORS					
Amounts falling due within one year	8	(9,078)	-	(9,078)	(11,231)
NET CURRENT ASSETS		<u>136,383</u>	<u>44,923</u>	<u>181,306</u>	<u>152,364</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>815,295</u>	<u>44,923</u>	<u>860,218</u>	<u>831,276</u>
NET ASSETS		<u>815,295</u>	<u>44,923</u>	<u>860,218</u>	<u>831,276</u>
FUNDS	9				
Unrestricted funds				815,295	812,661
Restricted funds				<u>44,923</u>	<u>18,615</u>
TOTAL FUNDS				<u>860,218</u>	<u>831,276</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 09/05/2022 and were signed on its behalf by:



M Hotchin - Trustee

Catshill Baptist Church

Notes to the Financial Statements
for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is not provided on assets.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme and also a defined benefit scheme, as referred to in Note 11. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

2.	OTHER TRADING ACTIVITIES	31.12.21	31.12.20
		£	£
	Speaker nights	190	-
	Room hire	<u>28</u>	<u>284</u>
		<u>218</u>	<u>284</u>
3.	INVESTMENT INCOME	31.12.21	31.12.20
		£	£
	Deposit account interest	14	243
	HEBA interest	<u>274</u>	<u>272</u>
		<u>288</u>	<u>515</u>
4.	TRUSTEES' REMUNERATION AND BENEFITS	31.12.21	31.12.20
		£	£
	Trustees' salaries	39,117	27,750
	Trustees' pensions paid	<u>3,651</u>	<u>3,400</u>
		<u>42,768</u>	<u>31,150</u>

The minister and assistant minister act as some of the church's trustees in accordance with the Constitution and the amounts above represent remuneration received in respect of their services as ministers.

Trustees' expenses

	31.12.21	31.12.20
	£	£
Trustees' expenses	<u>1,421</u>	<u>1,907</u>

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	105,794	29,806	135,600
Charitable activities			
Church activities	1,090	-	1,090
Other grants and donations	-	30,715	30,715
Other trading activities	284	-	284
Investment income	<u>515</u>	<u>-</u>	<u>515</u>
Total	107,683	60,521	168,204

EXPENDITURE ON

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
Charitable activities			
Church activities	58,731	-	58,731
Foodbank expenditure	-	39,578	39,578
Donations to Home Mission	6,290	-	6,290
Donations to BMS World Mission	5,785	-	5,785
Donations to Hope Home	1,200	-	1,200
Other grants and donations	5,740	-	5,740
Building maintenance	19,270	-	19,270
	<hr/>	<hr/>	<hr/>
Total	97,016	39,578	136,594
	<hr/>	<hr/>	<hr/>
NET INCOME	10,667	20,943	31,610
Transfers between funds	<u>4,506</u>	<u>(4,506)</u>	<u>-</u>
Net movement in funds	15,173	16,437	31,610
RECONCILIATION OF FUNDS			
Total funds brought forward	797,488	2,178	799,666
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>812,661</u>	<u>18,615</u>	<u>831,276</u>

6. TANGIBLE FIXED ASSETS

	Freehold property £
COST	
At 1 January 2021 and 31 December 2021	<u>678,912</u>
NET BOOK VALUE	
At 31 December 2021	<u>678,912</u>
At 31 December 2020	<u>678,912</u>

Freehold Property represents the church premises and manse, of which the church is the beneficial owner (subject to the relevant trusts), the legal title to which is held by the church's custodian trustee the Heart of England Baptist Association (Charity No. 1080529). Additions to freehold property during 2017 and 2018 totalling £443,913 represent the building cost of a new church hall.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

7.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.21	31.12.20
		£	£
	Gift Aid	<u>4,670</u>	<u>4,592</u>

8.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.21	31.12.20
		£	£
	Taxation and social security	872	469
	Other creditors	<u>8,206</u>	<u>10,762</u>
		<u>9,078</u>	<u>11,231</u>

9.	MOVEMENT IN FUNDS			
		Net movement in funds	Transfers between funds	At
	At 1.1.21	£	£	31.12.21
	£	£	£	£
	Unrestricted funds			
	General fund	812,661	7,140	(4,506)
	Restricted funds			
	General restricted	18,615	21,802	4,506
	TOTAL FUNDS	<u>831,276</u>	<u>28,942</u>	<u>-</u>
				<u>860,218</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	106,302	(99,162)	7,140
Restricted funds			
General restricted	46,901	(25,099)	21,802
TOTAL FUNDS	<u>153,203</u>	<u>(124,261)</u>	<u>28,942</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	797,488	10,667	4,506	812,661
Restricted funds				
General restricted	2,178	20,943	(4,506)	18,615
TOTAL FUNDS	<u>799,666</u>	<u>31,610</u>	<u>-</u>	<u>831,276</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	107,683	(97,016)	10,667
Restricted funds			
General restricted	60,521	(39,578)	20,943
TOTAL FUNDS	<u>168,204</u>	<u>(136,594)</u>	<u>31,610</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	797,488	17,807	-	815,295
Restricted funds				
General restricted	2,178	42,745	-	44,923
TOTAL FUNDS	<u>799,666</u>	<u>60,552</u>	<u>-</u>	<u>860,218</u>

Catshill Baptist Church

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	213,985	(196,178)	17,807
Restricted funds			
General restricted	107,422	(64,677)	42,745
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>321,407</u>	<u>(260,855)</u>	<u>60,552</u>

10. RELATED PARTY DISCLOSURES

There are no related party transactions during the year other than those detailed in note 4.

11. PENSION SCHEME LIABILITIES

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

The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%).

The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly contribution of £307.95 in respect of the DB scheme deficit, which will increase in line with increases in Minimum Pensionable Income.

The Schedule of Contributions foresees the contributions continuing until June 2026.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities as at 31 December 2021 was £38,400.

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	31.12.21	31.12.20
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	87,420	87,850
Gift aid	17,326	17,944
Foodbank gifts	<u>11,942</u>	<u>29,806</u>
	116,688	135,600
Other trading activities		
Speaker nights	190	-
Room hire	<u>28</u>	<u>284</u>
	218	284
Investment income		
Deposit account interest	14	243
HEBA interest	<u>274</u>	<u>272</u>
	288	515
Charitable activities		
Grants	34,959	30,715
Saturday coffee morning	104	76
Misc income	<u>946</u>	<u>1,014</u>
	<u>36,009</u>	<u>31,805</u>
Total incoming resources	153,203	168,204
EXPENDITURE		
Charitable activities		
Trustees' salaries	39,117	27,750
Trustees' pensions paid	3,651	3,400
Trustees' expenses	1,421	1,907
Wages	3,467	-
Baptist Union pension deficit	3,695	2,724
Rates and water	2,964	3,141
Insurance	3,043	2,905
Light and heat	4,011	4,277
Telephone	303	272
Stationery	1,975	1,067
Sundries	7,379	5,231
Course and membership fees	2,013	2,119
Youth activities	-	126
Church events	625	524
Food Bank costs	17,203	39,578
Carried forward	90,867	95,021

This page does not form part of the statutory financial statements

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	31.12.21	31.12.20
	£	£
Charitable activities		
Brought forward	90,867	95,021
Property maintenance	5,725	19,270
Professional fees	510	498
Equipment costs	3,529	2,790
Home essentials costs	7,896	-
Grants and donations	<u>15,715</u>	<u>19,015</u>
	124,242	136,594
Support costs		
Finance		
Bank charges	<u>19</u>	<u>-</u>
Total resources expended	<u>124,261</u>	<u>136,594</u>
Net income	<u>28,942</u>	<u>31,610</u>

This page does not form part of the statutory financial statements

CATSHILL BAPTIST CHURCH

England & Wales - Charity number 1134872

Accounts

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2020
for
Catshill Baptist Church

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Catshill Baptist Church

Contents of the Financial Statements
for the Year Ended 31 December 2020

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 10
Detailed Statement of Financial Activities	11 to 12

Catshill Baptist Church

Report of the Trustees
for the Year Ended 31 December 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

The impact of Covid-19 on public gatherings restricted many of the activities of the church during 2020. However, the social and economic impact significantly increased calls on the Foodbank, which grew to meet the demands of a much higher level of activity. There was a significant level of support towards the work of the Foodbank from the local community. It also acted as a channel for government grant support. The increased level of activity is expected to continue into 2021, and cash balances at the end of the year will help towards meeting those ongoing needs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution adopted 24 June 2009.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1134872

Principal address

Milton Road
Catshill
Bromsgrove
Worcestershire
B61 0NA

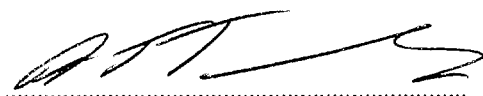
Trustees

M Hotchin
P Fisher (resigned 15.2.21)
S Hodgetts
Rev S Gudger
P Whitehouse (resigned 26.2.20)
J Markie
L Shirley (resigned 15.2.21)
M Timmins
A Trewweeks

Independent Examiner

Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Approved by order of the board of trustees on 10/5/2021..... and signed on its behalf by:



.....
A Trewweeks - Trustee

**Independent Examiner's Report to the Trustees of
Catshill Baptist Church**

Independent examiner's report to the trustees of Catshill Baptist Church

I report to the charity trustees on my examination of the accounts of Catshill Baptist Church (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

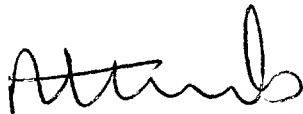
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Attwoods
Chartered Certified Accountants
182 Worcester Road
Bromsgrove
Worcestershire
B61 7AZ

Date: 15/8/2021.....

Catshill Baptist Church

Statement of Financial Activities
for the Year Ended 31 December 2020

	Notes	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		105,794	29,806	135,600	121,667
Charitable activities					
Church activities		1,090	-	1,090	1,348
Spurgeons		-	-	-	67
Other grants and donations		-	30,715	30,715	-
Macmillan		-	-	-	640
Other trading activities		284	-	284	4,833
Investment income		515	-	515	526
		-----	-----	-----	-----
Total		107,683	60,521	168,204	129,081
EXPENDITURE ON					
Charitable activities					
Church activities		58,731	-	58,731	68,480
Spurgeons		-	-	-	67
Foodbank expenditure		-	39,578	39,578	4,682
Donations to Home Mission		6,290	-	6,290	5,950
Donations to BMS World Mission		5,785	-	5,785	4,750
Donations to Hope Home		1,200	-	1,200	1,200
Other grants and donations		5,740	-	5,740	6,271
Building maintenance		19,270	-	19,270	6,107
Macmillan		-	-	-	640
		-----	-----	-----	-----
Total		97,016	39,578	136,594	98,147
		-----	-----	-----	-----
NET INCOME		10,667	20,943	31,610	30,934
Transfers between funds	9	<u>4,506</u>	<u>(4,506)</u>	-	-
Net movement in funds		15,173	16,437	31,610	30,934
RECONCILIATION OF FUNDS					
Total funds brought forward		797,488	2,178	799,666	768,732
		-----	-----	-----	-----
TOTAL FUNDS CARRIED FORWARD		<u>812,661</u>	<u>18,615</u>	<u>831,276</u>	<u>799,666</u>

The notes form part of these financial statements

Catshill Baptist Church

Balance Sheet
31 December 2020

	Notes	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS					
Tangible assets	6	678,912	-	678,912	678,913
CURRENT ASSETS					
Debtors	7	4,592	-	4,592	5,044
Cash at bank		<u>135,882</u>	<u>23,121</u>	<u>159,003</u>	<u>122,401</u>
		140,474	23,121	163,595	127,445
CREDITORS					
Amounts falling due within one year	8	(6,725)	(4,506)	(11,231)	(6,692)
NET CURRENT ASSETS					
		<u>133,749</u>	<u>18,615</u>	<u>152,364</u>	<u>120,753</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>812,661</u>	<u>18,615</u>	<u>831,276</u>	<u>799,666</u>
NET ASSETS					
		<u>812,661</u>	<u>18,615</u>	<u>831,276</u>	<u>799,666</u>
FUNDS					
Unrestricted funds	9			812,661	797,488
Restricted funds				<u>18,615</u>	<u>2,178</u>
TOTAL FUNDS					
				<u>831,276</u>	<u>799,666</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 10-5-2021 and were signed on its behalf by:



.....
M Hotchin - Trustee

Catshill Baptist Church

Notes to the Financial Statements
for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is not provided on assets.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme and also a defined benefit scheme, as referred to in Note 11. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

2.	OTHER TRADING ACTIVITIES	31.12.20	31.12.19
		£	£
	Youth subs	-	2,439
	Speaker nights	-	278
	Room hire	284	1,354
	Ladies breakfast	<u>-</u>	<u>762</u>
		<u>284</u>	<u>4,833</u>
3.	INVESTMENT INCOME	31.12.20	31.12.19
		£	£
	Deposit account interest	243	16
	HEBA interest	<u>272</u>	<u>510</u>
		<u>515</u>	<u>526</u>
4.	TRUSTEES' REMUNERATION AND BENEFITS	31.12.20	31.12.19
		£	£
	Trustees' salaries	27,750	27,000
	Trustees' pensions paid	<u>3,400</u>	<u>3,314</u>
		<u>31,150</u>	<u>30,314</u>

The minister acts as one of the church's trustees in accordance with the Constitution and the amounts above represent remuneration received in respect of his services as minister.

Trustees' expenses

	31.12.20	31.12.19
	£	£
Trustees' expenses	<u>1,907</u>	<u>155</u>

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	118,788	2,879	121,667
Charitable activities			
Church activities	1,348	-	1,348
Spurgeons	-	67	67
Macmillan	-	640	640
Other trading activities	4,833	-	4,833
Investment income	526	-	526
	<u> </u>	<u> </u>	<u> </u>
Total	125,495	3,586	129,081

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
EXPENDITURE ON			
Charitable activities			
Church activities	68,480	-	68,480
Spurgeons	-	67	67
Foodbank expenditure	-	4,682	4,682
Donations to Home Mission	5,950	-	5,950
Donations to BMS World Mission	4,750	-	4,750
Donations to Hope Home	1,200	-	1,200
Other grants and donations	6,271	-	6,271
Building maintenance	6,107	-	6,107
Macmillan	-	640	640
	92,758	5,389	98,147
Total			
	32,737	(1,803)	30,934
NET INCOME/(EXPENDITURE)			
RECONCILIATION OF FUNDS			
Total funds brought forward	764,751	3,981	768,732
	797,488	2,178	799,666
TOTAL FUNDS CARRIED FORWARD			
6. TANGIBLE FIXED ASSETS			
			Freehold property £
COST			<u>678,912</u>
At 1 January 2020 and 31 December 2020			<u>678,912</u>
NET BOOK VALUE			<u>678,912</u>
At 31 December 2020			<u>678,912</u>
At 31 December 2019			<u>678,912</u>

Freehold Property represents the church premises and manse, of which the church is the beneficial owner (subject to the relevant trusts), the legal title to which is held by the church's custodian trustee the Heart of England Baptist Association (Charity No. 1080529).
Additions to freehold property during 2017 and 2018 totalling £443,913 represent the building cost of a new church hall.

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

7.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.20	31.12.19
		£	£
	Gift Aid	<u>4,592</u>	<u>5,044</u>
8.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.12.20	31.12.19
		£	£
	Taxation and social security	469	457
	Other creditors	<u>10,762</u>	<u>6,235</u>
		<u>11,231</u>	<u>6,692</u>
9.	MOVEMENT IN FUNDS		
		Net movement in funds	Transfers between funds
	At 1.1.20	£	£
	£	£	£
	Unrestricted funds		At 31.12.20
	General fund	797,488	10,667
		4,506	812,661
	Restricted funds		
	General restricted	2,178	20,943
		(4,506)	18,615
	TOTAL FUNDS	<u>799,666</u>	<u>31,610</u>
		-	<u>831,276</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	107,683	(97,016)	10,667
Restricted funds			
General restricted	60,521	(39,578)	20,943
TOTAL FUNDS	<u>168,204</u>	<u>(136,594)</u>	<u>31,610</u>

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

9. **MOVEMENT IN FUNDS - continued**

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	764,751	32,737	797,488
Restricted funds			
General restricted	3,981	(1,803)	2,178
	<u>768,732</u>	<u>30,934</u>	<u>799,666</u>
TOTAL FUNDS			

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	125,495	(92,758)	32,737
Restricted funds			
General restricted	3,586	(5,389)	(1,803)
	<u>129,081</u>	<u>(98,147)</u>	<u>30,934</u>
TOTAL FUNDS			

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	764,751	43,404	4,506	812,661
Restricted funds				
General restricted	3,981	19,140	(4,506)	18,615
	<u>768,732</u>	<u>62,544</u>	<u>-</u>	<u>831,276</u>
TOTAL FUNDS				

Catshill Baptist Church

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	233,178	(189,774)	43,404
Restricted funds			
General restricted	64,107	(44,967)	19,140
TOTAL FUNDS	<u>297,285</u>	<u>(234,741)</u>	<u>62,544</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

11. PENSION SCHEME LIABILITIES

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

The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%).

The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £302.62, which will increase in line with increases in Minimum Pensionable Income.

However during the period from July to December 2020 only half of this was paid monthly due to a Covid 19 reduction being granted.

The Schedule of Contributions foresees the contributions continuing until December 2026.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was £57,900.

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20	31.12.19
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	87,850	98,780
Gift aid	17,944	20,007
Foodbank gifts	<u>29,806</u>	<u>2,880</u>
	135,600	121,667
Other trading activities		
Youth subs	-	2,439
Speaker nights	-	278
Room hire	284	1,354
Ladies breakfast	<u>-</u>	<u>762</u>
	284	4,833
Investment income		
Deposit account interest	243	16
HEBA interest	<u>272</u>	<u>510</u>
	515	526
Charitable activities		
Grants	30,715	-
Lunches	-	93
Spurgeons	-	67
Saturday coffee morning	76	455
Macmillan coffee morning	-	640
Misc income	<u>1,014</u>	<u>800</u>
	<u>31,805</u>	<u>2,055</u>
Total incoming resources	168,204	129,081
EXPENDITURE		
Charitable activities		
Trustees' salaries	27,750	27,000
Trustees' pensions paid	3,400	3,314
Trustees' expenses	1,907	155
Baptist Union pension deficit	2,724	3,553
Rates and water	3,141	3,293
Insurance	2,905	2,888
Light and heat	4,277	5,207
Telephone	272	343
Stationery	1,067	1,965
Carried forward	47,443	47,718

This page does not form part of the statutory financial statements

Catshill Baptist Church

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20	31.12.19
	£	£
Charitable activities		
Brought forward	47,443	47,718
Sundries	5,231	8,715
Course and membership fees	2,119	2,890
Youth activities	126	3,167
Church events	524	3,107
Food Bank costs	39,578	4,682
Preaching and visiting speaker	-	400
Property maintenance	19,270	6,107
Professional fees	498	420
Equipment costs	2,790	2,063
Grants and donations	<u>19,015</u>	<u>18,878</u>
	<u>136,594</u>	<u>98,147</u>
Total resources expended	<u>136,594</u>	<u>98,147</u>
Net income	<u><u>31,610</u></u>	<u><u>30,934</u></u>

This page does not form part of the statutory financial statements