

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**

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**for the Year Ended 31 December 2023**

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**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  
Chartered Certified Accountants  
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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 £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		110,187	9,570	119,757	109,344
<b>Charitable activities</b>					
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
<b>Total</b>		<u>113,601</u>	<u>36,069</u>	<u>149,670</u>	<u>136,116</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
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
<b>Total</b>		<u>145,488</u>	<u>51,482</u>	<u>196,970</u>	<u>174,394</u>
<b>NET INCOME/(EXPENDITURE)</b>		(31,887)	(15,413)	(47,300)	(38,278)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		786,877	35,063	821,940	860,218
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>754,990</u>	<u>19,650</u>	<u>774,640</u>	<u>821,940</u>

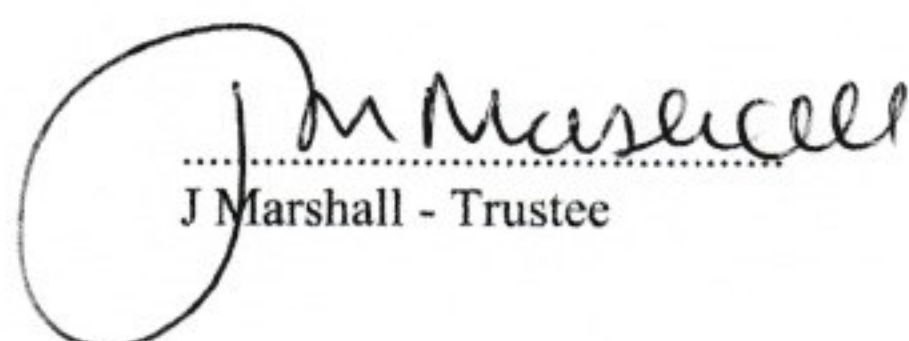
The notes form part of these financial statements

**Catshill Baptist Church**

**Balance Sheet**  
**31 December 2023**

	Notes	Unrestricted fund £	Restricted fund £	31.12.23 Total funds £	31.12.22 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	678,912	-	678,912	678,912
<b>CURRENT ASSETS</b>					
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
<b>CREDITORS</b>					
Amounts falling due within one year	8	(8,849)	-	(8,849)	(8,388)
<b>NET CURRENT ASSETS</b>		<u>76,079</u>	<u>19,650</u>	<u>95,729</u>	<u>143,028</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>754,991</u>	<u>19,650</u>	<u>774,641</u>	<u>821,940</u>
<b>NET ASSETS</b>		<u>754,991</u>	<u>19,650</u>	<u>774,641</u>	<u>821,940</u>
<b>FUNDS</b>	9				
Unrestricted funds				754,991	786,877
Restricted funds				<u>19,650</u>	<u>35,063</u>
<b>TOTAL FUNDS</b>				<u>774,641</u>	<u>821,940</u>

The financial statements were approved by the Board of Trustees and authorised for issue on .....3-6-2024..... 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 £
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
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
<b>Total</b>	<u>132,104</u>	<u>42,290</u>	<u>174,394</u>
 <b>NET INCOME/(EXPENDITURE)</b>	 (23,398)	 (14,880)	 (38,278)
<b>Transfers between funds</b>	<u>(5,020)</u>	<u>5,020</u>	<u>-</u>
 <b>Net movement in funds</b>	 (28,418)	 (9,860)	 (38,278)
 <b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>815,295</u>	<u>44,923</u>	<u>860,218</u>
 <b>TOTAL FUNDS CARRIED FORWARD</b>	 <u><u>786,877</u></u>	 <u><u>35,063</u></u>	 <u><u>821,940</u></u>

**6. TANGIBLE FIXED ASSETS**

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

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

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

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	<b>113,601</b>	<b>(145,488)</b>	<b>(31,887)</b>
<b>Restricted funds</b>			
General restricted	<b>36,069</b>	<b>(51,482)</b>	<b>(15,413)</b>
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u><b>149,670</b></u>	<u><b>(196,970)</b></u>	<u><b>(47,300)</b></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 £
<b>Unrestricted funds</b>				
General fund	815,295	(23,398)	(5,020)	786,877
<b>Restricted funds</b>				
General restricted	44,923	(14,880)	5,020	35,063
	<hr/>	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	108,706	(132,104)	(23,398)
<b>Restricted funds</b>			
General restricted	27,410	(42,290)	(14,880)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	815,295	(55,285)	(5,020)	754,990
<b>Restricted funds</b>				
General restricted	44,923	(30,293)	5,020	19,650
	<hr/>	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	222,307	(277,592)	(55,285)
<b>Restricted funds</b>			
General restricted	63,479	(93,772)	(30,293)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
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
<b>Other trading activities</b>		
Speaker nights	-	140
Room hire	<u>682</u>	<u>289</u>
	682	429
<b>Investment income</b>		
Deposit account interest	343	72
HEBA interest	<u>1,576</u>	<u>1,410</u>
	1,919	1,482
<b>Charitable activities</b>		
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>
<b>Total incoming resources</b>	149,670	136,116
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
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	94,306	92,437

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 £
<b>Charitable activities</b>		
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>
 <b>Net expenditure</b>	 <u><u>(47,300)</u></u>	 <u><u>(38,278)</u></u>

This page does not form part of the statutory financial statements