

CATERHAM BAPTIST CHURCH

England & Wales · Charity number 1135414

Details

Other names	CBC
Status	Registered
Legal form	Previously excepted
Registered	2010-04-09
Register	View on the Charity Commission register

Contact

Address	4 Beechwood Road Caterham CR3 6NA
Phone	01883342711
Email	admin@caterhambaptist.org.uk
Website	www.caterhambaptist.org.uk

Activities

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

Activities: Regular public worship open to all. Pastoral work including visiting the sick and the bereaved Teaching Christianity through sermons, courses and small groups Provision of a youth club with a Christian ethos. Promoting the whole mission for the church through activities for senior citizens, parents and toddlers and other special need groups. Supporting other charities in the UK and overseas.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£170,030	£237,814	-	-
2023-12-31	£151,167	£171,947	-	-
2022-12-31	£137,148	£129,716	-	-
2021-12-31	£149,560	£128,912	-	-
2020-12-31	£144,494	£154,457	-	-

Trustees

Name	Role	Appointed
Adolphus Trokon Marshall		2022-02-28
David Roy Dobson		2022-02-28
Dominic Mark Squibb		2024-04-23
HOWARD MILLMAN		
JONATHAN PETER BAILEY		
Laurel Pearlana Edwards		2022-02-28
Mark Hepburn Dudgeon		2022-05-06
Satbir Singh		2023-01-27
Stephen Paul Jarman		2022-02-28

CATERHAM BAPTIST CHURCH

England & Wales - Charity number 1135414

Accounts

Caterham Baptist Church

Report and Accounts

Year ended 31 December 2024

CATERHAM BAPTIST CHURCH

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	4-6 Beechwood Road Caterham Surrey CR3 6NA
GOVERNING DOCUMENT	Declaration of Trust dated 14th April 1986 Church Constitution dated 7 October 2009
CHARITY REGISTRATION NUMBER	1135414
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY:	
	Elders: Jonathan Bailey Minister Howard Millman Mark Dudgeon Dominic Squibb (From January 2024)
	Deacons: Billy Singh Treasurer Steve Jarman David Dobson Laurel Edwards Adolphus Marshall Sarah Risbridger (Until April 2024)
CUSTODIAN TRUSTEES	Grace Baptist Trust Corporation
BANKERS	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	David R Ling FCA 36a Chaldon Common Road Chaldon Surrey CR3 5DB

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CATERHAM BAPTIST CHURCH

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2024.

OBJECTS OF THE CHARITY

In accordance with the Church constitution, the principal purpose of the Church is the advancement of the Christian faith according to the principles laid down in the Bible. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

SUMMARY OF THE CHARITY'S MAIN ACTIVITIES AND ACHIEVEMENTS

To further the above objects and vision, the charity's main activities and achievements were as follows:

Activities

Caterham Baptist Church has a membership of approximately 130 individuals. The Church trustees have given due regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. During the year the Church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood.

Worship

The Church generally held public meetings on Sundays at 10.30 and 18.00. In addition there was a 16.00 service during the first half of the year. The 10.30 includes a Sunday school for children and young people in age groups ranging from 3 - 13. The children and young people are served by a dedicated team of leaders who provide Bible teaching in relevant and accessible ways.

With few exceptions, the meetings are centred on Bible reading and teaching. The Church is committed to explaining the text of the Bible in ways that enable people to see its plain meaning so that they may be empowered to follow Jesus and to walk in the ways of the Lord faithfully in meaningful discipleship.

ACHIEVEMENT AND PERFORMANCE

The Church has continued to see God at work amongst the congregation and community. Church membership overall remains about the same, with several new members joining and others moving away. A number of members passed away during the year.

Grants Policy

The Church makes grants, equivalent to approximately 10% of its incoming resources annually, to support missionary endeavours both in the UK and abroad. The policy of the church is to give grants on the basis that they are subject to annual review and only renewed on the basis of meeting set criteria. The missionary societies regularly supported include the Grace Baptist Mission, Grace Baptist Trust Corporation, Caring for Life, Crossways Community, Proclamation Institute Zambia, Ukraine Christian Ministries, Open Doors and Pilgrim Friends Society. For details of grants made, see note 3.

Mission

The Church is committed to mission both local and global. At a local level we have sought to bring the gospel to people in our community, for example through speaking in schools and organising social events, such as quiz nights. We have a long-standing presence at the town's annual Street Party and we held an open-air Sunday service in a local park during the summer. The Church also runs courses as required for those seeking to find out more about the Christian faith.

Our outreach activities include a popular Parents & Toddlers group with two sessions every week on Tuesday and Wednesday mornings.

A Holiday Bible Club has also run every year for the last 25 years for a week in the school holidays. In addition, we run a monthly meeting on Friday mornings for senior citizens, and a 3 day 'holiday at home' event in June, which has proven to be very popular.

At the global front the Church has an interest in many missionary organisations, including those that we support financially.

FUTURE PLANS

During the year the church decided to make permanent its full-time contract with the member who leads its community and families work. This greatly enhances what the church can do and helps us to plan our longer term involvement in a number of new areas of ministry.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

FINANCIAL REVIEW

During the year income increased by £19,343, to £170,030, and expenditure increased by £65,868, to £237,814. As a result the cash held by the charity decreased by £67,784, to £124,770, of which £122,933 is unrestricted and can be used for any charitable purpose.

The Receipts and Payments Account and Statement of Assets and Liabilities can be found on pages 7 and 8 respectively. The Church's cash funds decreased by £67,784 during the year (2023 - decreased by £21,260). The Statement of Assets and Liabilities shows total cash funds of £124,770 (2023: £192,074). Included in cash funds are amounts totalling £1,837 (2023: £7,634) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 10 to the accounts together with an analysis of movements in the year. At the year end, two restricted funds were in deficit due to overexpenditure - these deficits will be eliminated during 2025 by a) making an appeal for the Hardship Fund, and b) reducing the regular standing order to Caring for Life.

RESERVES POLICY

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £85,000 (which equates to about 6 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £122,933 and the charity is complying with its reserves policy.

Excess funds are placed on bank deposit.

GOVERNANCE

The Church trustees (elders and deacons) meet regularly throughout the year, separately as deacons and elders and together to discuss a full range of matters relating to finance, fabric, general administration and the implementation of the church constitution.

Two of the Trustees receive remuneration from the church. The Church maintains trustee indemnity insurance on behalf of the managing trustees.

ORGANISATIONAL STRUCTURE

Church Membership is open to those who:

- believe in the Lord Jesus Christ for salvation and upon profession of faith have been baptised by immersion;
- commit themselves to serving Christ within the Church and beyond;
- abide by the decisions of the Church Members' Meeting;
- acknowledge their responsibilities as Church Members;
- have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Church Leadership. The Church Membership meets a minimum of 4 times per annum for business meetings and receives reports from the Church Leadership.

Anyone applying to join the church membership is provided with a copy of "Becoming a member of Caterham Baptist Church", which explains what we believe and how the church operates. Applicants will also meet with a church elder, and a report of their application will be submitted for approval to the church at a members' meeting.

RISK STATEMENT

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

RESPONSIBILITIES OF THE TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

.....

Date:

PRINT NAME

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

I report to the Trustees on my examination of the accounts of Caterham Baptist Church ('the charity') for the year ended 31 December 2024 on pages 7 to 11 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination and 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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



David R Ling FCA
36a Chaldon Comon Road
Chaldon
Surrey CR3 5DB

Date: 21 March 2025

CATERHAM BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	General (Unrestricted) Funds £	Restricted Funds £	2024 £	2023 £
Income receipts					
Donations		121,863	15,481	137,344	124,321
Gift Aid receipts		22,675	2,861	25,536	19,211
Legacies		-	-	-	-
Government grants		-	-	-	-
Other grants		-	-	-	-
Income from courses and events		-	-	-	-
Income from letting of facilities		798	-	798	268
Income from investments (Deposits)		4,177	-	4,177	4,363
Income in relation to charitable activities undertaken	2a	826	1,349	2,175	2,524
Other		-	-	-	-
		150,339	19,691	170,030	150,687
Capital and similar receipts					
Sale of fixed assets		-	-	-	-
Sale of investments		-	-	-	-
Loan repayments		-	-	-	-
		-	-	-	-
TOTAL RECEIPTS		150,339	19,691	170,030	150,687
Payments					
Payments in relation to charitable activities undertaken directly	2b	198,406	8,248	206,654	142,588
Grants paid in relation to charitable activities undertaken by others	3	13,920	17,240	31,160	28,359
		212,326	25,488	237,814	170,947
Loans made		-	-	-	1,000
TOTAL PAYMENTS		212,326	25,488	237,814	171,947
Net of receipts/(payments)		- 61,987	- 5,797	- 67,784	- 21,260
NET MOVEMENT IN FUNDS		- 61,987	- 5,797	- 67,784	- 21,260
Cash funds as at 1 January 2024		184,920	7,634	192,554	213,334
Cash Funds as at 31 December 2024		122,933	1,837	124,770	192,074

The notes on pages 9 - 11 form part of these accounts

CATERHAM BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES as at 31 DECEMBER 2024

	General (Unrestricted) Funds £	Restricted Funds £	2024 £	2023 £
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
A CASH FUNDS				
Cash at bank with immediate access	122,895	1,874	124,769	192,554
	<u>122,895</u>	<u>1,874</u>	<u>124,769</u>	<u>192,554</u>
B OTHER MONETARY ASSETS				
Gift Aid due to charity	763	560	1,323	4,548
Other debtors	-	-	-	-
	<u>763</u>	<u>560</u>	<u>1,323</u>	<u>4,548</u>
	<u>123,658</u>	<u>2,434</u>	<u>126,092</u>	<u>197,102</u>
C LIABILITIES				
Falling due within 1 year				
Fee for independent examination	1,000	-	1,000	1,500
Falling due after 1 year	-	-	-	-
	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>1,500</u>
TOTAL LIABILITIES	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>1,500</u>
D ASSETS RETAINED FOR CHARITY'S OWN USE (at estimated value)				
Land and Buildings			-	-
Music and PA equipment			15,000	19,000
Computers and IT			12,000	16,500
Furniture			30,000	36,750
Motor Vehicles			-	-
			<u>57,000</u>	<u>72,250</u>

These accounts were approved by the Trustees and signed on their behalf by:

Date: _____

The notes on pages 9 - 11 form part of these accounts

CATERHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession has determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charities financial activities and state of affairs.

General Funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity. Restricted Funds are donations which are to be used in accordance with the specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2a INCOME IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General (Unrestricted) Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Holiday Bible Club	213	-	213	170
Senior moments	614	-	614	435
Beechwood Tots	-	1,163	1,163	1,083
Friday	-	186	186	130
Other income	-	-	-	706
	827	1,349	2,176	2,524

2b PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

Employment costs (see note 4)	116,939	-	116,939	103,025
Ministry expenses	6,455	-	6,455	5,652
Youth and Childrens' work	1,382	-	1,382	1,723
Outreach activities (incl books)	3,779	-	3,779	3,644
Small equipment / furniture	2,241	-	2,241	2,799
Licences and subscriptions	1,403	-	1,403	1,850
Maintenance of building and equipment	51,840	-	51,840	8,939
Utilities	5,661	-	5,661	4,342
Insurance	2,914	-	2,914	2,240
Independent examination	1,500	-	1,500	1,380
Office costs	3,514	-	3,514	4,828
Beechwood Tots	-	1,847	1,847	1,510
Hardship Fund	-	6,307	6,307	2,850
Friday	-	94	94	142
Other costs	778	-	778	512
	198,406	8,248	206,654	145,436

CATERHAM BAPTIST CHURCH

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

3 GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General (Unrestricted) Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Grants for:				
Overseas mission	7,000	8,632	15,632	11,941
UK based mission	6,650	1,882	8,532	12,488
Relief of poverty	-	6,726	6,726	2,787
Other charitable purposes	270	-	270	1,142
	<u>13,920</u>	<u>17,240</u>	<u>31,160</u>	<u>28,358</u>

4 TRANSACTIONS WITH RELATED PARTIES

Jonathan Bailey served as Church Leader and received total employment benefits of £53,129 (2023: £52,425) for serving in that capacity, not for serving as a Trustee; these payments being permitted by the charity's governing document.

Dominic Squibb, who was appointed as a Trustee in January 2024, served as a families worker, and received total employment benefits of £41,543 for serving in that capacity, not for serving as a Trustee; these payments being permitted by the charity's governing document.

Other transactions with Trustees and key management:

C Millman, the wife of one of the Trustees, Howard Millman, is employed by the Church as an administrator and received total employment benefits of £5,925 during the year (2023: £5,717).

S Dobson, the wife of one of the Trustees, David Dobson, is employed by the Church as an administrator and received total employment benefits of £7,336 during the year (2023: £6,397).

CATERHAM BAPTIST CHURCH

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

5 MOVEMENT OF FUNDS

	Opening Balance £	Receipts £	Payments £	Closing Balance £
General Funds	184,921	150,079	212,126	122,874
Designated Funds: Magazine subscriptions	-	260	200	60
Restricted Funds:				
UFM (Grace)	-	500	500	-
Royal Marsden	-	120	120	-
Cry in the Dark (Christmas 2023)	1,977	1,530	3,507	-
Beechwood Tots	1,316	1,412	1,847	881
Friday Club/Splash/Ignite	52	233	95	190
Grace Baptist Mission	-	38	1,375	1,337
Hardship Fund	2,647	2,160	6,307	-
Tearfund (Christmas 2023)	1,453	1,343	2,796	-
Caring for Life	126	500	938	-
Caterham Foodbank	101	25	125	1
Open Doors (Easter 2024)	-	3,988	3,988	-
Tearfund (Harvest 2024)	-	3,806	3,806	-
Tearfund Quiz	-	125	125	-
UCM (Christmas 2024)	-	1,638	-	1,638
UCCF (Christmas 2024)	-	938	-	938
	7,634	19,693	25,491	1,836
Total Funds	192,555	170,032	237,817	124,770

Beechwood Tots	Donations received by Beechwood Tots, a mother and toddler group which is run by the Church
Splash	Donations received by the youth groups which are run by the Church
Grace Baptist Mission	Donations received for missionary support, various activities, one off gifts and special offerings
Hardship Fund	Donations received for the support of church members suffering financial problems due to the COVID-19 pandemic and the following/current cost of living crisis
Cry in the Dark	Donations towards the work of Cry in the Dark at our Christmas 2023 offering
Tearfund	Donations received towards the work of Tearfund at our Harvest offering and for their Big Quiz Night
UCM (Ukraine Christian Ministries)	Donations received towards the work of Ukraine Christian Ministries at our Christmas 2024 offering
UCCF (Universities and Colleges Christian Fellowships)	Donations received towards the work of UCCF at our Christmas 2024 offering
Open Doors	Donations received towards the work of Open Doors at our Easter 2024 offering

CATERHAM BAPTIST CHURCH

England & Wales - Charity number 1135414

Accounts

Caterham Baptist Church

Report and Accounts

Year ended 31 December 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CATERHAM BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023

ADDRESS FOR CORRESPONDENCE	4-6 Beechwood Road Caterham Surrey CR3 NA	
GOVERNING DOCUMENT	Declaration of Trust dated 14 April 1986 Constitution dated 7 October 2009	
CHARITY REGISTRATION NUMBER	1135414	
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Elders Jonathan Bailey Jeremy Heath Keith Johns Howard Millman Mark Dudgeon	Minister Until Feb 23
	Deacons Trevor Parcell-Jones Sarah Risbridger Billy Singh Steve Jarman David Dobson Laurel Edwards Adolphus Marshall	Until 19th April 2023 From 19th April 2023 Treasurer
CUSTODIAN TRUSTEES	Grace Baptist Trust Corporation	
NAMES OF ADVISERS EG BANKERS	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	
	Scottish Widows Bank 67 Morrison Street Edinburgh EH3 8YJ	Until 21/03/23
	Kingdom Bank Padge Rd Nottingham NG9 2RS	Until 26/09/23
	Redwood Bank Limited The Nexus Building, Broadway Letchworth Garden City Herts SG6 3TA	Until 09/05/23
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB	

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CATERHAM BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2023.

OBJECTS OF THE CHARITY

In accordance with the Church constitution, the principal purpose of the Church is the advancement of the Christian faith according to the principles laid down in the Bible. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

SUMMARY OF THE CHARITY'S MAIN ACTIVITIES AND ACHIEVEMENTS

To further the above objects and vision, the charity's main activities and achievements were as follows:

Activities

Caterham Baptist Church has a membership of approximately 130 individuals. The Church trustees have given due regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. During the year the Church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood.

Worship

The Church generally held three public meetings on Sundays at 10.30, 16.00 and 18.00. The 10.30 and 16.00 meetings are similar in content, but differ in style. The 16.00 service was added in 2022 to accommodate growing numbers attending, and limited space at the 10.30. The 10.30 includes a Sunday school for children and young people in age groups ranging from 3-13. The children and young people are served by a dedicated team of leaders who provide Bible teaching in relevant and accessible ways. With few exceptions, the meetings are centred on Bible reading and teaching. The Church is committed to explaining the text of the Bible in ways that enable people to see its plain meaning so that they may be empowered to follow Jesus and to walk in the ways of the Lord faithfully in meaningful discipleship.

Achievement and Performance

The Church has continued to see God at work amongst the congregation and community. Church membership dropped slightly over the year, with a number of people moving away. Relationships with other local churches continue to be developed.

Grants Policy

The Church makes grants, equivalent to approximately 10% of its incoming resources annually, to support missionary endeavours both in the UK and abroad. The policy of the church is to give grants on the basis that they are subject to annual review and only renewed on the basis of meeting set criteria. The missionary societies regularly supported include the Grace Baptist Mission, Grace Baptist Trust Corporation, Caring for Life, Crossways Community, Universities and Colleges Christian Fellowship, Open Doors and Pilgrim Friends Society. For details of grants made, see note 3.

SUMMARY OF THE CHARITY'S MAIN ACTIVITIES AND ACHIEVEMENTS (continued)

Mission

The Church is committed to mission both local and global. At a local level we have sought to bring the gospel to local people, for example through speaking in schools and organising social events, such as quiz nights. The Church also runs courses as required for those seeking to find out more about the Christian faith.

Our outreach activities include a popular Parents & Toddlers group with two sessions every week on Tuesday and Wednesday mornings.

A Holiday Bible Club has also run every year for the last 25 years for a week in the school holidays. In addition, we run a monthly meeting on Friday mornings for senior citizens, and a 3 day 'holiday at home' event in June, which has proven to be very popular.

At the global front the Church has an interest in many missionary organisations, supporting the Grace Baptist Mission, Pilgrim Homes, Caring for Life, Reach Beyond, Crossways Community, Universities and Colleges Christian Fellowship, Open Doors and Grace Baptist Trust Corporation on a regular basis as well as other local and global initiatives.

Future plans

During the year the church filled its vacancy for an individual to lead community and families work full-time. This has obviously had a significant effect on expenses, but has enabled the church to develop a number of new areas of ministry, and to improve a range of existing services.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

FINANCIAL REVIEW

During the year income increased by £14,019, to £151,167, and expenditure increased by £42,231, to £171,947. As a result the cash held by the charity decreased by £20,780, to £192,554, of which £184,921 is unrestricted and can be used for any charitable purpose.

The Receipts and Payments Account and Statement of Assets and Liabilities can be found on pages 7 and 8 respectively. The Church's cash funds decreased by £20,780 during the year (2022 - increased by £7,432). The Statement of Assets and Liabilities shows total cash funds of £192,554 (2022: £213,334).

Included in cash funds are amounts totalling £7,634 (2022: £7,672) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 10 to the accounts together with an analysis of movements in the year.

RESERVES POLICY

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £85,000 (which equates to about 6 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £184,921 and the charity is complying with its reserves policy. The charity is also holding additional funds for the purpose of employment of a second full time worker, based on an annual salary of £44,000 for a further 2 year period, including expenses, pension and tax liabilities. This equates to a sum of approximately £88,000.

Excess funds are placed on bank deposit.

GOVERNANCE

The Church trustees (elders and deacons) meet regularly throughout the year, separately as deacons and elders and together to discuss a full range of matters relating to finance, fabric, general administration and the implementation of the church constitution.

None of the Church Leadership, except for the minister, receives remuneration. The Church maintains trustee indemnity insurance on behalf of the managing trustees.

ORGANISATIONAL STRUCTURE

Church Membership is open to those who:

- believe in the Lord Jesus Christ for salvation and upon profession of faith have been baptised by immersion;
- commit themselves to serving Christ within the Church and beyond;
- abide by the decisions of the Church Members' Meeting;
- acknowledge their responsibilities as Church Members;
- have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Church Leadership. The Church Membership meets a minimum of 4 times per annum for business meetings and receives reports from the Church Leadership.

Anyone applying to join the church membership is provided with a copy of "Becoming a member of Caterham Baptist Church", which explains what we believe and how the church operates. Applicants will also meet with a church elder, and a report of their application will be submitted for approval to the church at a members' meeting.

RISK STATEMENT

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

RESPONSIBILITIES OF TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Jonathan Bailey
[Jonathan Bailey \(Apr 16, 2024 13:22 GMT+1\)](#)

JONATHAN BAILEY
Date: Apr 16, 2024

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

CATERHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Caterham Baptist Church ('the charity') for the year ended 31 December 2023 on pages 7 to 11 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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


Archie McDowall (Apr 17, 2024 11:26 GMT+1)

Archie McDowall BA CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Apr 17, 2024

CATERHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	<u>Unrestricted Funds</u>			2023 £	2022 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations		109,941	620	13,760	124,321	111,089
Gift aid receipts		17,216	-	1,995	19,211	20,251
Legacies		-	-	-	-	-
Government grants		-	-	-	-	-
Other grants		-	-	-	-	-
Income from courses and events		-	-	-	-	-
Income from letting of facilities		268	-	-	268	240
Income from investment (Deposits)		4,363	-	-	4,363	1,717
Income in relation to charitable activities undertaken directly	2a	1,237	74	1,213	2,524	3,850
Other		-	-	-	-	-
		<u>133,026</u>	<u>694</u>	<u>16,967</u>	<u>150,687</u>	<u>137,148</u>
Capital and similar receipts						
Sale of fixed assets		-	-	-	-	-
Sale of investments		-	-	-	-	-
Loan repayments		-	-	480	480	-
		<u>-</u>	<u>-</u>	<u>480</u>	<u>480</u>	<u>-</u>
		<u>133,026</u>	<u>694</u>	<u>17,447</u>	<u>151,167</u>	<u>137,148</u>
Payments						
Payments in relation to charitable activities undertaken directly	2b	140,827	108	1,653	142,588	97,015
Grants paid in relation to charitable activities undertaken by others	3	12,800	705	14,854	28,359	32,700
		<u>153,627</u>	<u>813</u>	<u>16,506</u>	<u>170,947</u>	<u>129,716</u>
Purchase of fixed assets		-	-	-	-	-
Purchase of investments		-	-	-	-	-
Loans made		-	-	1,000	1,000	-
		<u>-</u>	<u>-</u>	<u>1,000</u>	<u>1,000</u>	<u>-</u>
		<u>153,627</u>	<u>813</u>	<u>17,506</u>	<u>171,947</u>	<u>129,716</u>
Net of receipts / (payments) before		-20,602	-119	-59	-20,780	7,432
Transfers between funds	5	-54	33	21	-	-
		<u>-20,655</u>	<u>-86</u>	<u>-38</u>	<u>-20,780</u>	<u>7,432</u>
Net movement in funds		<u>-20,655</u>	<u>-86</u>	<u>-38</u>	<u>-20,780</u>	<u>7,432</u>
Cash funds as at last year end		205,576	86	7,672	213,334	205,902
Cash funds at this year end	A	<u>184,921</u>	<u>0</u>	<u>7,634</u>	<u>192,554</u>	<u>213,334</u>

The notes on pages 9 - 11 form part of these accounts.

CATERHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

Notes	Unrestricted Funds		Restricted funds £	2023 £	2022 £
	General funds £	Designated funds £			
A Cash funds					
Cash at bank with immediate access	184,921	-	7,634	192,554	125,276
Notice deposits	-	-	-	-	88,058
	<u>184,921</u>	<u>-</u>	<u>7,634</u>	<u>192,554</u>	<u>213,334</u>
B Other monetary assets					
Gift aid due to charity	3,713	-	835	4,548	4,168
Other debtors	450	-	520	970	-
	<u>4,163</u>	<u>-</u>	<u>1,355</u>	<u>5,518</u>	<u>4,168</u>
C Liabilities					
Falling due within one year					
Loans	-	-	-	-	-
Trade creditors	-	-	-	-	2,026
Taxes due	-	-	-	-	2,990
Fee for Independent Examination	1,500	-	-	1,500	1,200
Accrued expenses	-	-	-	-	-
	<u>1,500</u>	<u>-</u>	<u>-</u>	<u>1,500</u>	<u>6,216</u>
Falling due after one year:					
Loans	-	-	-	-	-
Pension obligations	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>1,500</u>	<u>-</u>	<u>-</u>	<u>1,500</u>	<u>6,216</u>

D Assets retained for charity's own use

	Cost £
Land and buildings (give brief details)	-
Music and PA equipment	24,350
Computers and IT	21,350
Furniture	43,600
Motor vehicles (give brief details)	-
	<u>89,300</u>

The accounts were approved by the trustees and signed on their behalf by:

Jonathan Bailey

Jonathan Bailey (Apr 16, 2024 13:22 GMT+1)

JONATHAN BAILEY

Date: Apr 16, 2024

The notes on pages 9 - 11 form part of these accounts.

CATERHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
	General funds	Designated funds			
	£	£	£	£	£
2a Income in relation to charitable activities undertaken directly					
Youth Weekend Away	-	-	-	-	990
Holiday Bible Club	170	-	-	170	230
Senior Moments	435	-	-	435	397
Men's events	-	-	-	-	66
Beechwood Tots	-	-	1,083	1,083	1,208
Friday Club	-	-	130	130	482
Church Social events	-	-	-	-	40
Other income	632	74	-	706	438
	<u>1,237</u>	<u>74</u>	<u>1,213</u>	<u>2,524</u>	<u>3,850</u>
2b Payments in relation to charitable activities undertaken directly					
Employment costs (see note 4)	103,025	-	-	103,025	57,645
Ministry expenses	5,652	-	-	5,652	2,236
Youth and children's work	1,723	-	-	1,723	3,409
Outreach activities	3,644	-	-	3,644	5,667
Small equipment	2,799	-	-	2,799	4,530
Licences and subscriptions	1,850	-	-	1,850	1,820
Maintenance of buildings & equipment	8,939	-	-	8,939	7,074
Utilities	4,342	-	-	4,342	4,465
Insurance	2,240	-	-	2,240	2,014
Independent examination	1,380	-	-	1,380	1,320
Office costs	4,828	-	-	4,828	2,895
Beechwood Tots	-	-	1,510	1,510	2,185
Friday Club	-	-	142	142	483
Other costs	404	108	-	512	1,273
	<u>140,827</u>	<u>108</u>	<u>1,653</u>	<u>142,588</u>	<u>97,015</u>
3 Grants paid in relation to charitable activities undertaken by others					
Grants for:					
Overseas mission	3,300	-	8,641	11,941	9,820
UK based mission	9,500	-	2,988	12,488	21,330
Relief of poverty	-	-	2,787	2,787	750
Other charitable purposes	-	705	438	1,142	800
	<u>12,800</u>	<u>705</u>	<u>14,854</u>	<u>28,359</u>	<u>32,700</u>

CATERHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

4 Transactions with related parties

Jonathan Bailey served as a church leader (Minister) and received total employment benefits £52,425 [2022: £47,999] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

Other transactions with trustees and key management:

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

C. Millman, the wife of one of the trustees, H. Millman, is employed by the church as an administrator and received total employment benefits of £5,717 during the year (2022: £5,285).

S. Dobson, the wife of one of the trustees, D. Dobson, is employed by the church as an administrator and total employment benefits of £6,397 during the year (2022: £4,362).

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	205,576	133,026	-153,627	-54	184,921
Designated funds					
Magazine subscriptions	1	74	-108	33	-
Leaving gifts to pass on	85	620	-705	-	0
	<u>86</u>	<u>694</u>	<u>-813</u>	<u>33</u>	<u>0</u>
Restricted funds					
Cry in the Dark	-	1,977	-	-	1,977
Royal Marsden	-	438	-438	-	-
Beechwood Tots	1,420	1,406	-1,510	-	1,316
Friday Club	5	190	-142	-	52
Grace Baptist Mission	-	712	-750	-	-38
Hardship Fund	4,307	1,190	-2,850	-	2,647
Tearfund	-	5,515	-4,062	-	1,453
Caring for Life	-	1,963	-1,838	-	126
Caterham Foodbank	-	1,038	-938	-	101
Ukraine Christian Ministries	920	1,849	-2,780	11	-
Proclamation Institute Zambia	1,020	770	-1,800	10	-
Beach Mission UK	-	400	-400	-	-
	<u>7,672</u>	<u>17,447</u>	<u>-17,506</u>	<u>21</u>	<u>7,634</u>
Total funds	<u>213,334</u>	<u>151,167</u>	<u>-171,947</u>	<u>-</u>	<u>192,554</u>

Beechwood Tots

Donations received by Beechwood Tots, a mother & toddler group which is run by the church

Friday Club

Donations received by the Friday Club, a youth group which is run by the church

Grace Baptist Mission

Donations received for missionary support, various activities, one-off gifts and special offerings. The deficit in this fund will be cleared from Gift Aid reclaims in 2024.

Hardship Fund

Donations received for the support of church members suffering financial problems due to the COVID-19 pandemic and the following cost of living crisis

Pamoja Charity

One-off donations received towards the work of the Pamoja Charity

Tearfund

Donations received towards the work of Tearfund at our Harvest Offering and for their Big Quiz Night

CATERHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

5 Movement of funds (continued)

Caring for Life

Donations received towards the work of Caring for Life at our Christmas 2021 offering and one-off donations

Caterham Overseas Aid Trust (COAT)

One-off donation at Christmas 2021

Caterham Foodbank

Donations received towards the work of Caterham Foodbank at our Harvest Offering and one-off donations

Crossways Community

Donations received towards the work of Crossways Community following the death/funeral of one of our church members

Ukraine Christian Ministries

Donations received towards the work of Ukraine Christian Ministries at our Christmas 2022 offering and a special offering following the start of the war

Proclamation Institute Zambia

Donations received towards the work of Proclamation Institute Zambia at our Christmas 2022 offering



Caterham Baptist Church Final accounts for signature

Final Audit Report

2024-04-17

Created:	2024-04-16
By:	Archie McDowall (archie.mcdowall@stewardship.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAF4h9uD5UhG4-OVZyec4QtZBxlXBiWvzx

"Caterham Baptist Church Final accounts for signature" History

-  Document created by Archie McDowall (archie.mcdowall@stewardship.org.uk)
2024-04-16 - 12:01:11 GMT
-  Document emailed to jonathan.bailey@caterhambaptist.org.uk for signature
2024-04-16 - 12:02:59 GMT
-  Email viewed by jonathan.bailey@caterhambaptist.org.uk
2024-04-16 - 12:04:25 GMT
-  Signer jonathan.bailey@caterhambaptist.org.uk entered name at signing as Jonathan Bailey
2024-04-16 - 12:22:25 GMT
-  Document e-signed by Jonathan Bailey (jonathan.bailey@caterhambaptist.org.uk)
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-  Agreement completed.
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CATERHAM BAPTIST CHURCH

England & Wales - Charity number 1135414

Accounts

Caterham Baptist Church

Report and Accounts

year ended 31st December 2022

Caterham Baptist Church
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

ADDRESS FOR CORRESPONDENCE	4-6 Beechwood Road Caterham Surrey CR3 NA
GOVERNING DOCUMENT	Declaration of Trust dated 14th April 1986 Church Constitution dated 7 October 2009
CHARITY REGISTRATION NUMBER	1135414
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	<u>Elders</u> Jonathan Bailey Minister John Baldwin Until 20th July 2022 Jeremy Heath Keith Johns Until 21st February 2023 Howard Millman Mark Dudgeon From 6th May 2022 <u>Deacons</u> Trevor Parcell-Jones Treasurer Sarah Risbridger Satbir Singh Until 19th January 2022 & from 18th January 2023 Stephen Jarman From 28th February 2022 David Dobson From 28th February 2022 Laurel Edwards From 28th February 2022 Adolphus Marshall From 28th February 2022
CUSTODIAN TRUSTEES	Grace Baptist Trust Corporation
NAMES OF ADVISERS EG BANKERS	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ Scottish Widows Bank Until 21st March 2023 67 Morrison Street Edinburgh EH3 8YJ Hodge Bank Until 4th July 2022 1 Central Square Cardiff CF10 1FS Redwood Bank Limited The Nexus Building, Broadway Letchworth Garden City Herts SG6 3TA

INDEPENDENT EXAMINER

Archie McDowall BA, CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

INDEX

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Pages 4-6	Trustees' Report
Page 7	Independent Examiner's Report
Page 8	Receipts and Payments Account
Page 9	Statement of Assets & Liabilities
Pages 10-11	Notes to the Accounts

Caterham Baptist Church
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2022.

Objects of the charity

In accordance with the Church constitution, the principal purpose of the Church is the advancement of the Christian faith according to the principles laid down in the Bible. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Activities

Caterham Baptist Church is a vibrant evangelical congregation with a membership of approximately 130. The Church Leadership has given due regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. During the year the Church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood.

Worship

The Church generally held three public meetings on Sundays at 10.30, 16.00 and 18.00. The 16.00 meeting was added in early 2022, as an alternative to the 10.30, in order to create more space and to provide for different style preferences. A 'Sunday Club' for primary age children runs alongside the 10.30 meeting. The children and young people are served by a dedicated team of leaders who provide Bible teaching in relevant and accessible ways.

With few exceptions, the meetings are centred on Bible reading and teaching. The Church is committed to explaining the text of the Bible in ways that enable people to see its plain meaning so that they may be empowered to follow Jesus and to walk in the ways of the Lord faithfully in meaningful discipleship.

The 10.30 meeting is also available via video conferencing facilities for those who can't attend in person.

ACHIEVEMENT AND PERFORMANCE

The Church has continued to see God at work amongst the congregation and community. New members joining during the year, whilst a few left the membership; mainly those who had moved away from the area. Relationships with other local churches continue to be developed.

The church continued to support the local Foodbank, providing free use of the premises for a range of Foodbank functions. The church is also represented on the Foodbank Trust Board and provides volunteers from within its membership.

Towards the end of the year the church opened its' doors during the week as part of the 'Warm Spaces' initiative to support people struggling in the cost-of-living crisis.

Grants Policy

The Church makes grants, equivalent to approximately 10% of its incoming resources annually, to support missionary endeavours both in the UK and abroad. The policy of the church is to give grants on the basis that they are subject to annual review and only renewed on the basis of meeting set criteria. The missionary societies regularly supported include the Grace Baptist Mission, Grace Baptist Trust Corporation, Caring for Life, Crossways Community, Universities and Colleges Christian Fellowship, Open Doors and Pilgrim Homes. In addition, the Church makes anonymous love gifts, at the discretion of the elders, to those in need within the Church fellowship. For details of grants made, see note 3.

Mission

The Church is committed to mission both local and global. At a local level we have sought to bring the gospel to local people, for example through speaking in schools and organising social events, such as quiz nights. The Church also runs courses as required for those seeking to find out more about the Christian faith.

Our outreach activities include a popular Parents & Toddlers group with two sessions every week on Tuesday and Wednesday mornings; this restarted in September, following a break during the pandemic. At the same time, the Friday evening clubs for children and young people aged 11-18 also restarted, with numbers attending gradually rebuilding following the break. Sadly we had to cease our younger clubs for ages 7-11 due to a shortage of volunteers. However this has been replaced by an extended Sunday morning activity running alongside our morning service.

A Holiday Bible Club has also run every year for the last 24 years for a week in the school holidays. In addition, we run a monthly meeting on Friday mornings for senior citizens, and a 3 day 'holiday at home' event in June, which has proven to be very popular.

All of these activities were affected by Covid-19 restrictions during 2020. Some had to cease, whilst others continued online. But support for local individuals and families continued through personal contact and prayer. In addition, the church provided community support through volunteers collecting peoples' prescriptions, doing their shopping, walking their dogs etc.

At the global front the Church has an interest in many missionary organisations, supporting the Grace Baptist Mission, Pilgrim Homes, Caring for Life, Reach Beyond, Crossways Community, Universities and Colleges Christian Fellowship, Open Doors and Grace Baptist Trust Corporation on a regular basis as well as other local and global initiatives.

FUTURE PLANS

In addition to existing staff, the church advertised for a Families & Outreach worker during 2022, with the aim of supporting existing ministries as well as taking new opportunities to serve the church and community. By the end of the year a proposal was being considered to invite an individual to take up this full-time role in 2023.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

The Receipts and Payments Account and Statement of Assets and Liabilities can be found on pages 8 and 9 respectively. The Church's cash funds increased by £7,432 during the year (2021 increased by £20,647). The Statement of Assets and Liabilities shows total cash funds of £213,334 (2021: £205,902).

Included in cash funds are amounts totalling £7,672 (2021: £10,231) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 6 to the accounts together with an analysis of movements in the year.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £65,000 (which equates to about 6 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £205,662 and the charity is complying with its reserves policy. The charity is also holding additional funds for the purpose of employment of a second full time worker, based on an annual salary of £44,000 for a 3 year period, including expenses, pension and tax liabilities. This equates to a sum of approximately £132,000.

Excess funds are placed on bank deposit.

Funds in deficit

There are no funds in deficit

COVID-19

As noted elsewhere, Covid-19 affected the church in various ways during the year. Financially, some expenses were incurred to support streaming of online services, but overall costs were lower due to more limited activities. Income from donations was also slightly lower.

Governance

The Church Leadership (elders and deacons) meets regularly throughout the year, separately as deacons and elders and together to discuss a full range of matters relating to finance, fabric, general administration and the implementation of the church constitution.

None of the Church Leadership, except for the minister, receives remuneration. The Church maintains trustee indemnity insurance on behalf of the managing trustees.

Organisational structure

Church Membership is open to those who:

- believe in the Lord Jesus Christ for salvation and upon profession of faith have been baptised by immersion;
- commit themselves to serving Christ within the Church and beyond;
- abide by the decisions of the Church Members' Meeting;
- acknowledge their responsibilities as Church Members;
- have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Church Leadership. The Church Membership meets a minimum of 4 times per annum for business meetings and receives reports from the Church Leadership.

Anyone applying to join the church membership is provided with a copy of "Becoming a member of Caterham Baptist Church", which explains what we believe and how the church operates. Applicants will also meet with a church elder, and a report of their application will be submitted for approval to the church at a members' meeting.

Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

..... Jonathan Bailey

PRINT NAME

Date: 2nd June 2023

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

Caterham Baptist Church

I report to the trustees on my examination of the accounts of Caterham Baptist Church ('the charity') for the year ended 31 December 2022 on pages 8 to 11 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall BA, CA

Stewardship
1 Lamb's Passage
LONDON

Date: 5th June 2023

Caterham Baptist Church
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

Notes	Unrestricted Funds		Restricted Funds	2022	2021
	General Funds	Designated Funds			
	£	£	£	£	£
Income receipts					
Donations	98,236	-	12,853	111,089	126,360
Gift aid receipts	18,002	-	2,250	20,251	20,552
Legacies	-	-	-	-	-
Government grants	-	-	-	-	-
Other grants	-	-	-	-	-
Income from courses and events	-	-	-	-	-
Income from letting of facilities	240	-	-	240	260
Income from investment (Deposits)	1,717	-	-	1,717	1,399
Income in relation to charitable activities undertaken directly	2a 1,952	209	1,690	3,850	988
Other	-	-	-	-	-
	<u>120,146</u>	<u>209</u>	<u>16,793</u>	<u>137,148</u>	<u>149,560</u>
Capital and similar receipts					
Sale of fixed assets	-	-	-	-	-
Sale of Investments	-	-	-	-	-
Loan repayments	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	<u><u>120,146</u></u>	<u><u>209</u></u>	<u><u>16,793</u></u>	<u><u>137,148</u></u>	<u><u>149,560</u></u>
Payments					
Payments in relation to charitable activities undertaken directly	2b 93,828	519	2,669	97,015	95,586
Grants paid in relation to charitable activities undertaken by others	3 15,909	-	16,791	32,700	33,326
	<u>109,737</u>	<u>519</u>	<u>19,460</u>	<u>129,716</u>	<u>128,912</u>
Pension payments accrued in prior year	-	-	-	-	-
Relating to prior year (net)	-	-	-	-	-
Loans made	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total payments	<u><u>109,737</u></u>	<u><u>519</u></u>	<u><u>19,460</u></u>	<u><u>129,716</u></u>	<u><u>128,912</u></u>
Net of receipts / (payments) before transfers	10,409	- 310	- 2,667	7,432	20,647
Transfers between funds	6 - 489	381	108	-	- 1
Net movement in funds	<u>9,920</u>	<u>71</u>	<u>- 2,559</u>	<u>7,432</u>	<u>20,646</u>
Cash funds as at last year end	195,656	15	10,231	205,902	185,256
Cash funds at this year end	<u><u>A 205,576</u></u>	<u><u>86</u></u>	<u><u>7,672</u></u>	<u><u>213,334</u></u>	<u><u>205,902</u></u>

The notes on pages 10-11 form part of these accounts.

Caterham Baptist Church
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	<u>Unrestricted Funds</u>			2022 £	2021 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	117,518	86	7,672	125,276	39,765
Notice deposits	88,058	-	-	88,058	166,137
Petty cash	-	-	-	-	-
	<u>205,576</u>	<u>86</u>	<u>7,672</u>	<u>213,334</u>	<u>205,902</u>
B Other monetary assets					
Gift aid due to charity	3,575	-	593	4,168	6,999
Other debtors	-	-	-	-	2,235
	<u>3,575</u>	<u>-</u>	<u>593</u>	<u>4,168</u>	<u>9,234</u>
C Liabilities					
Falling due within one year					
Loans	-	-	-	-	-
Trade creditors	-	86	1,940	2,026	3,105
Taxes due	2,990	-	-	2,990	1,966
Fee for Independent Examination	1,200	-	-	1,200	600
Accrued expenses	-	-	-	-	-
	<u>4,190</u>	<u>86</u>	<u>1,940</u>	<u>6,216</u>	<u>5,671</u>
Falling due after one year:					
Loans					
Pension obligations	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>4,190</u>	<u>86</u>	<u>1,940</u>	<u>6,216</u>	<u>5,671</u>
D Assets retained for charity's own use				Cost £	
Land and buildings (give brief details)				-	
Music and PA equipment				24,350	
Computers and IT				21,350	
Furniture				43,600	
Motor vehicles (give brief details)				-	
				<u>89,300</u>	

The accounts were approved by the trustees and signed on their behalf

by Jonathan Bailey date 2nd June 2023
NAME

The notes on pages 10-11 form part of these accounts.

Caterham Baptist Church

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted Funds				Total 2021 £
	General funds £	Designated funds £	Restricted Funds £	Total 2022 £	
	2a Income in relation to charitable activities undertaken directly				
Youth Weekend Away	990	-	-	990	-
Holiday Bible Club	230	-	-	230	81
Senior Moments	397	-	-	397	-
Men's events	66	-	-	66	-
Beechwood Tots	-	-	1,208	1,208	357
Friday Club	-	-	482	482	521
Church Social events	40	-	-	40	-
Ladies events	-	-	-	-	-
Other income	229	209	-	438	30
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	<u>1,952</u>	<u>209</u>	<u>1,690</u>	<u>3,850</u>	<u>988</u>

	Unrestricted Funds				Total 2021 £
	General funds £	Designated funds £	Restricted Funds £	Total 2022 £	
	2b Payments in relation to charitable activities undertaken directly				
Employment costs (see note 4)	57,645	-	-	57,645	61,066
Ministry expenses	2,236	-	-	2,236	385
Youth and children's work	3,409	-	-	3,409	1,800
Outreach activities	5,667	-	-	5,667	1,739
Small equipment	4,530	-	-	4,530	2,742
Licences & Subscriptions	1,820	-	-	1,820	2,601
Maintenance of buildings & equipment	7,074	-	-	7,074	11,721
Utilities	4,465	-	-	4,465	4,145
Insurance	2,014	-	-	2,014	2,347
Independent examination	1,320	-	-	1,320	300
Office costs	2,895	-	-	2,895	1,886
Beechwood Tots	-	-	2,185	2,185	737
Friday Club	-	-	483	483	1,270
Other costs	754	519	-	1,273	3,446
	<u>93,828</u>	<u>519</u>	<u>2,669</u>	<u>97,015</u>	<u>95,586</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:				
Overseas mission	4,275		5,545	10,398
UK based mission	10,834		10,496	20,643
Relief of poverty	-		750	1,486
Education and training	800		800	800
	<u>15,909</u>	<u>-</u>	<u>16,791</u>	<u>33,326</u>

4 Transactions with related parties

Jonathan Bailey served as a church leader (Minister) and was paid £47,999 [2021: £46,212] for serving in that capacity, not for serving as a trustee; this payment is permitted by the charity's governing document.

Caterham Baptist Church

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

Other transactions with trustees and key management:

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

C. Millman, the wife of one of the trustees, H. Millman, is employed by the church as an administrator and received a salary of £5,285 during the year (2021: £4,599).

S. Dobson, the wife of one of the trustees, D. Dobson, is employed by the church as an administrator and received a salary of £4,362 during the year (2021: £3,600).

6 Movement of funds

	Balance at 31 Dec 2021 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2022 £
General funds	195,656	120,146	-	109,737	205,576
Designated funds					
Magazine Subscriptions	15	124	-	138	1
Leaving gifts to pass on	-	85	-	381	85
	<u>15</u>	<u>209</u>	<u>-</u>	<u>519</u>	<u>86</u>
Restricted funds					
Beechwood Tots	2,397	1,208	-	2,185	1,420
Friday Club	7	482	-	483	5
Grace Baptist Mission	375	713	-	1,125	38
Hardship Fund	4,738	700	-	750	381
Pamoja Charity	-	625	-	625	-
Tearfund	-	51	4,423	-	4,696
Caring for Life	2,648	289	-	2,944	7
Caterham Overseas Aid Trust	125	-	-	125	-
Caterham Foodbank	-	8	1,383	-	1,469
Crossways Community	-	-	110	-	138
Ukraine Christian Ministries	-	-	5,840	-	4,920
Proclamation Institute Zambia	-	-	1,020	-	-
	<u>10,231</u>	<u>16,793</u>	<u>-</u>	<u>19,460</u>	<u>108</u>
Total funds	<u>205,902</u>	<u>137,147</u>	<u>-</u>	<u>129,716</u>	<u>213,334</u>

Beechwood Tots

Donations received by Beechwood Tots, a mother & toddler group which is run by the church

Friday Club

Donations received by the Friday Club, a youth group which is run by the church

Grace Baptist Mission

Donations received for missionary support, various activities, one-off gifts and special offerings

Hardship Fund

Donations received for the support of church members suffering financial problems due to the COVID-19 pandemic and the following cost of living crisis

Pamoja Charity

One-off donations received towards the work of the Pamoja Charity

Tearfund

Donations received towards the work of Tearfund at our Harvest Offering and for their Big Quiz Night

Caring for Life

Donations received towards the work of Caring for Life at our Christmas 2021 offering and one-off donations

Caterham Overseas Aid Trust (COAT)

One-off donation at Christmas 2021

Caterham Foodbank

Donations received towards the work of Caterham Foodbank at our Harvest Offering and one-off donations

Crossways Community

Donations received towards the work of Crossways Community following the death/funeral of one of our church members

Ukraine Christian Ministries

Donations received towards the work of Ukraine Christian Ministries at our Christmas 2022 offering and a special offering following the start of the war

Proclamation Institute Zambia

Donations received towards the work of Proclamation Institute Zambia at our Christmas 2022 offering

CATERHAM BAPTIST CHURCH

England & Wales - Charity number 1135414

Accounts

Caterham Baptist Church

Report and Accounts

year ended 31st December 2021

stewardship[®]

1 Lamb's Passage LONDON EC1Y 8AB
t: 020 8502 5600
e: enquiries@stewardship.org.uk
w: www.stewardship.org.uk

Caterham Baptist Church
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

ADDRESS FOR CORRESPONDENCE	4-6 Beechwood Road Caterham Surrey CR3 NA
GOVERNING DOCUMENT	Declaration of Trust dated 14th April 1986 Church Constitution dated 7 October 2009
CHARITY REGISTRATION NUMBER	1135414
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	<u>Elders</u> Jonathan Bailey Minister John Baldwin Jeremy Heath Keith Johns Howard Millman From 30th April 2021 <u>Deacons</u> Howard Millman Until 30th April 2021 Trevor Parcell-Jones Treasurer Sarah Risbridger Billy Singh Until 19th January 2022 David Dobson From 28th February 2022 Laurel Edwards From 28th February 2022 Steve Jarman From 28th February 2022 Adolphus Marshall From 28th February 2022
CUSTODIAN TRUSTEES	Grace Baptist Trust Corporation
NAMES OF ADVISERS EG BANKERS	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ Scottish Widows Bank 67 Morrison Street Edinburgh EH3 8YJ Hodge Bank 1 Central Square Cardiff CF10 1FS Redwood Bank Limited The Nexus Building, Broadway Letchworth Garden City Herts SG6 3TA

INDEPENDENT EXAMINER

**Archie McDowall BA, CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB**

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Pages 4-6	Trustees' Report
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Page 8	Receipts and Payments Account
Page 9	Statement of Assets & Liabilities
Pages 10-11	Notes to the Accounts

Caterham Baptist Church
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2021.

Objects of the charity

In accordance with the Church constitution, the principal purpose of the Church is the advancement of the Christian faith according to the principles laid down in the Bible. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Activities

Caterham Baptist Church is a vibrant evangelical congregation with a membership of approximately 130. The Church Leadership has given due regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. During the year the Church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood.

Worship

The Church generally held two public meetings on Sundays at 10.30 and 18.30 (a 16.00 service is being added in 2022). The 10.30 meeting is child friendly; alongside the main worship meeting a Sunday school for children and young people into age groups ranging from 5-15 years is run. The children and young people are served by a dedicated team of leaders who provide Bible teaching in relevant and accessible ways.

With few exceptions, the meetings are centred on Bible reading and teaching. The Church is committed to explaining the text of the Bible in ways that enable people to see its plain meaning so that they may be empowered to follow Jesus and to walk in the ways of the Lord faithfully in meaningful discipleship.

Covid-19 continued to affect services in 2021, with some of the congregation continuing to join the live-stream, whilst limited numbers were able to attend in person with appropriate safety measure in place.

ACHIEVEMENT AND PERFORMANCE

The Church has continued to see God at work amongst the congregation and community, despite Covid limiting the range of outreach activities. Church membership dropped slightly over the year, with a number of people moving away. Relationships with other local churches continue to be developed.

Grants Policy

The Church makes grants, equivalent to approximately 10% of its incoming resources annually, to support missionary endeavours both in the UK and abroad. The policy of the church is to give grants on the basis that they are subject to annual review and only renewed on the basis of meeting set criteria. The missionary societies regularly supported include the Grace Baptist Mission, Grace Baptist Trust Corporation, Caring for Life, Crossways Community, Universities and Colleges Christian Fellowship, Open Doors and Pilgrim Homes. In addition, the Church makes anonymous love gifts, at the discretion of the elders, to those in need within the Church fellowship. For details of grants made, see note 3.

Mission

The Church is committed to mission both local and global. At a local level we have sought to bring the gospel to local people, for example through speaking in schools and organising social events, such as quiz nights. The Church also runs courses as required for those seeking to find out more about the Christian faith.

Our outreach activities include a popular Parents & Toddlers group with two sessions every week on Tuesday and Wednesday mornings; this restarted in September, following a break during the pandemic. At the same time, Friday evening clubs for children and young people aged 7-18 also restarted, with numbers attending gradually rebuilding following the break.

A Holiday Bible Club has also run every year for the last 24 years for a week in the school holidays. In addition, we run a monthly meeting on Friday mornings for senior citizens, and a 3 day 'holiday at home' event in June, which has proven to be very popular.

All of these activities were affected by Covid-19 restrictions during 2020. Some had to cease, whilst others continued online. But support for local individuals and families continued through personal contact and prayer. In addition church provided community support through volunteers collecting people's prescriptions, doing their shopping, walking their dogs etc.

At the global front the Church has an interest in many missionary organisations, supporting the Grace Baptist Mission, Pilgrim Homes, Caring for Life, Reach Beyond, Crossways Community, Universities and Colleges Christian Fellowship, Open Doors and Grace Baptist Trust Corporation on a regular basis as well as other local and global initiatives.

FUTURE PLANS

Following the departure of the full-time youth worker in December 2020 the church reconsidered its need ministry support, deciding to advertise for a Families & Outreach worker in early 2022.

As Covid restrictions eased in the second half of 2021 the church also continued to consider options to provide space for Sunday congregations to grow. An additional 4pm service was trialled during the autumn, with encouraging attendance and feedback.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

The Receipts and Payments Account and Statement of Assets and Liabilities can be found on pages 8 and 9 respectively. The Church's cash funds increased by £20,646 during the year (2020 - decreased by £9,963). The Statement of Assets and Liabilities shows total cash funds of £205,902 (2020: £185,256).

Included in cash funds are amounts totalling £10,231 (2020: £10,982) which are restricted. These monies have either

Funds in deficit

There are no funds in deficit

COVID-19

As noted elsewhere, Covid-19 affected the church in various ways during the year. Financially, some expenses were incurred to support streaming of online services, but overall costs were lower due to more limited activities. Income from donations was also slightly lower.

Governance

The Church Leadership (elders and deacons) meets regularly throughout the year, separately as deacons and elders and together to discuss a full range of matters relating to finance, fabric, general administration and the implementation of the church constitution.

None of the Church Leadership, except for the minister, receives remuneration. The Church maintains trustee indemnity insurance on behalf of the managing trustees.

Organisational structure

Church Membership is open to those who:

- believe in the Lord Jesus Christ for salvation and upon profession of faith have been baptised by immersion;
- commit themselves to serving Christ within the Church and beyond;
- abide by the decisions of the Church Members' Meeting;
- acknowledge their responsibilities as Church Members;
- have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Church Leadership. The Church Membership meets a minimum of 4 times per annum for business meetings and receives reports from the Church Leadership.

Anyone applying to join the church membership is provided with a copy of "Becoming a member of Caterham Baptist Church", which explains what we believe and how the church operates. Applicants will also meet with a church elder, and a report of their application will be submitted for approval to the church at a members' meeting.

Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review charity's activities regularly to identify significant risks and, where possible, they take appropriate measures mitigate those risks.



Jonathan Bailey

15/05/2022

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

Caterham Baptist Church

I report to the trustees on my examination of the accounts of Caterham Baptist Church ('the charity') for the year ended 31 December 2021 on pages 8 to 11 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall BA, CA

Stewardship
1 Lamb's Passage
LONDON

Caterham Baptist Church
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	<u>Unrestricted Funds</u>			2021 £	2020 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations		106,653	2,532	17,175	126,360	121,532
Gift aid receipts		17,722	-	2,830	20,552	18,897
Legacies		-	-	-	-	-
Government grants		-	-	-	-	-
Other grants		-	-	-	-	-
Income from courses and events		-	-	-	-	20
Income from letting of facilities		260	-	-	260	460
Income from investment (Deposits)		1,399	-	-	1,399	1,704
Income in relation to charitable activities undertaken directly	2a	81	30	877	988	1,743
Other		-	-	-	-	138
		<u>126,115</u>	<u>2,562</u>	<u>20,882</u>	<u>149,560</u>	<u>144,494</u>
Capital and similar receipts						
Sale of fixed assets		-	-	-	-	-
Sale of investments		-	-	-	-	-
Loan repayments		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts		<u>126,115</u>	<u>2,562</u>	<u>20,882</u>	<u>149,560</u>	<u>144,494</u>
Payments						
Payments in relation to charitable activities undertaken directly	2b	90,884	2,696	2,007	95,586	120,019
Grants paid in relation to charitable activities undertaken by others	3	13,700	-	19,626	33,326	28,984
		<u>104,584</u>	<u>2,696</u>	<u>21,633</u>	<u>128,912</u>	<u>149,003</u>
Pension payments accrued in prior year		-	-	-	-	4,956
Relating to prior year (net)		-	-	-	-	498
Loans made		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,454</u>
Total payments		<u>104,584</u>	<u>2,696</u>	<u>21,633</u>	<u>128,912</u>	<u>154,457</u>
Net of receipts / (payments) before transfers		21,532	-	134	20,647	9,963
Transfers between funds	6	-	-	1	-	-
Net movement in funds		<u>21,532</u>	<u>-</u>	<u>135</u>	<u>20,646</u>	<u>9,963</u>
Cash funds as at last year end		174,124	150	10,982	185,256	195,219
Cash funds at this year end	A	<u>195,656</u>	<u>15</u>	<u>10,231</u>	<u>205,902</u>	<u>185,256</u>

The notes on pages 10-11 form part of these accounts.


Caterham Baptist Church
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	<u>Unrestricted Funds</u>			2021 £	2020 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	36,660	15	3,090	39,765	20,008
Notice deposits	158,996	-	7,142	166,137	165,248
Petty cash	-	-	-	-	-
	<u>195,656</u>	<u>15</u>	<u>10,231</u>	<u>205,902</u>	<u>185,256</u>
B Other monetary assets					
Gift aid due to charity	6,454	-	545	6,999	4,991
Other debtors	2,235	-	-	2,235	4,535
	<u>8,689</u>	<u>-</u>	<u>545</u>	<u>9,234</u>	<u>9,526</u>
C Liabilities					
Falling due within one year					
Loans	-	-	-	-	-
Trade creditors	-	15	3,090	3,105	5,489
Taxes due	1,966	-	-	1,966	1,999
Fee for Independent Examination	600	-	-	600	1,560
Accrued expenses	-	-	-	-	-
	<u>2,566</u>	<u>15</u>	<u>3,090</u>	<u>5,671</u>	<u>9,048</u>
Falling due after one year:					
Loans	-	-	-	-	-
Pension obligations	-	-	-	-	-
Total	<u>2,566</u>	<u>15</u>	<u>3,090</u>	<u>5,671</u>	<u>9,048</u>

D Assets retained for charity's own use

	Cost £
Land and buildings (give brief details)	-
Music and PA equipment	24,350
Computers and IT	21,350
Furniture	43,600
Motor vehicles (give brief details)	-
	<u>89,300</u>

The accounts were approved by the trustees and signed on their behalf

by  date 15/05/2022
NAME JONATHAN BAILEY

The notes on pages 10-11 form part of these accounts.

Caterham Baptist Church

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted Funds			Total 2021 £	Total 2020 £
	General funds £	Designated funds £	Restricted Funds £		
2a Income in relation to charitable activities undertaken directly					
Youth Weekend Away	-	-	-	-	-
Holiday Bible Club	81	-	-	81	-
Senior Moments	-	-	-	-	-
Men's events	-	-	-	-	-
Beechwood Tots	-	-	357	357	708
Friday Club	-	-	521	521	830
Church Social events	-	-	-	-	-
Ladies' events	-	-	-	-	40
Other income	-	30	-	30	165
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	81	30	877	988	1,743

	Unrestricted Funds			Total 2021 £	Total 2020 £
	General funds £	Designated funds £	Restricted Funds £		
2b Payments in relation to charitable activities undertaken directly					
Employment costs (see note 4)	61,066	-	-	61,066	87,775
Ministry expenses	385	-	-	385	1,019
Youth and children's work	1,800	-	-	1,800	427
Outreach activities	1,739	-	-	1,739	2,054
Small equipment	2,742	-	-	2,742	5,420
Licences & Subscriptions	2,601	-	-	2,601	2,065
Maintenance of buildings & equipment	11,721	-	-	11,721	7,670
Utilities	4,145	-	-	4,145	4,061
Insurance	2,347	-	-	2,347	1,739
Independent examination	300	-	-	300	1,560
Office costs	1,886	-	-	1,886	2,574
Beechwood Tots	-	-	737	737	439
Friday Club	-	-	1,270	1,270	1,277
Other costs	750	2,696	-	3,446	1,939
	90,883.52	2,696	2,007	95,586	120,019

3 Grants paid in relation to charitable activities undertaken by others

Grants for:				
Overseas mission	1,500	-	8,898	10,398
UK based mission	11,400	-	9,243	20,643
Relief of poverty	-	-	1,486	1,800
Education and training	800	-	-	800
	13,700	-	19,626	33,326
				28,984

Caterham Baptist Church

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

4 Transactions with related parties

Jonathan Bailey served as a church leader (Minister) and was paid £46,212 [2020: £45,792] for serving in that capacity, not for serving as a trustee; this payment is permitted by the charity's governing document.

Other transactions with trustees and key management:

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

C. Millman, the wife of one of the trustees, H. Millman, is employed by the church as an administrator and received a salary of £4,599 during the year (2020: £4,284).

6 Movement of funds

	Balance at 31 Dec 2020 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 201 £
General funds	174,124	126,115	- 104,584	-	195,656
Designated funds					
Magazine Subscriptions	150	30	- 165	-	15
Leaving gifts to pass on	-	2,532	- 2,531	- 1	-
	<u>150</u>	<u>2,562</u>	<u>- 2,696</u>	<u>- 1</u>	<u>15</u>
Restricted funds					
Beechwood Tots	2,777	357	- 737	-	2,397
Friday Club	756	521	- 1,270	-	7
Grace Baptist Mission	250	625	- 500	-	375
Hardship Fund	3,786	2,438	- 1,486	-	4,738
Gendros Baptist Church	-	250	- 250	-	-
Tearfund	-	2,940	- 2,990	-	51
Caring for Life	- 14	2,661	-	-	2,648
Care for the Family	1,335	766	- 2,101	-	-
Caterham Overseas Aid Trust	1,585	1,016	- 2,476	-	125
Foodbank	-	918	- 925	-	8
Open Doors	- 14	14	-	-	-
Proclamation Institute Zambia	520	8,378	- 8,898	-	-
	<u>10,982</u>	<u>20,882</u>	<u>- 21,633</u>	<u>-</u>	<u>10,231</u>
Total funds	<u>185,256</u>	<u>149,560</u>	<u>- 128,912</u>	<u>- 1</u>	<u>205,902</u>

Beechwood Tots

Donations received by Beechwood Tots, a mother & toddler group which is run by the church

Friday Club

Donations received by the Friday Club, a youth group which is run by the church

Grace Baptist Mission

Donations received for missionary support, various activities, one-off gifts and special offerings.

Hardship Fund

Donations received for the support of church members suffering financial problems due to the COVID-19 pandemic

Gendros Baptist Church

One-off donation towards to costof a new front door following damage caused by a break-in

Tearfund

Donations received towards the work of Tearfund at our Harvest Offering and for their Big Quiz Night

Caring for Life

Donations received towards the work of Caring for Life at our Christmas 2021 offering.

Caring for the Family

Donations received towards the work of Caring for Life from our Christmas offering 2020.

Caterham Overseas Aid Trust (COAT)

Donations received towards the work of Caterham Overseas Aid Trust from our Christmas offering 2020 and one-off donation at Christmas 2021.

Foodbank

Donations received towards the work of Foodbank at our Harvest Offering.

Open Doors

Outstanding Gift Aid from our Harvest offering 2020.

Proclamation Institute Zambia

Donations received towards the support of a student studying at the institute

CATERHAM BAPTIST CHURCH

England & Wales - Charity number 1135414

Accounts

Caterham Baptist Church

Report and Accounts

year ended 31st December 2020

stewardship[®]

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t: 020 8502 5600
e: enquiries@stewardship.org.uk
w: www.stewardship.org.uk

Caterham Baptist Church
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2020

ADDRESS FOR CORRESPONDENCE	4-6 Beechwood Road Caterham Surrey CR3 NA
GOVERNING DOCUMENT	Declaration of Trust dated 14th April 1986 Church Constitution dated 7 October 2009
CHARITY REGISTRATION NUMBER	1135414
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	<u>Elders</u> Jonathan Bailey Minister John Baldwin Jeremy Heath Keith Johns <u>Deacons</u> Howard Millman Trevor Parcell-Jones Treasurer Sarah Risbridger Billy Singh Vanessa Tromans Resigned 22nd January 2020
CUSTODIAN TRUSTEES	Grace Baptist Trust Corporation
NAMES OF ADVISERS EG BANKERS	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ Scottish Widows Bank 67 Morrison Street Edinburgh EH3 8YJ Hodge Bank 1 Central Square Cardiff CF10 1FS Redwood Bank Limited The Nexus Building, Broadway Letchworth Garden City Herts SG6 3TA

INDEPENDENT EXAMINER

**Archie McDowall BA, CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB**

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Page 8	Receipts and Payments Account
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Caterham Baptist Church
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2020.

Objects of the charity

In accordance with the Church constitution, the principal purpose of the Church is the advancement of the Christian faith according to the principles laid down in the Bible. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Activities

Caterham Baptist Church is a vibrant evangelical congregation with a membership of approximately 130. The Church Leadership has given due regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. During the year the Church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood.

Worship

The Church generally holds two public meetings on most Sundays through the year (10.30 and 18.30). The 10.30 meeting is child friendly; alongside the main worship meeting a Sunday school of about 30 children and young people into age groups ranging from 5-15 years is run. The children and young people are served by a dedicated team of leaders who provide Bible teaching in relevant and accessible ways.

With few exceptions, the meetings are centred on Bible reading and teaching. The Church is committed to explaining the text of the Bible in ways that enable people to see its plain meaning so that they may be empowered to follow Jesus and to walk in the ways of the Lord faithfully in meaningful discipleship.

Due to Covid-19, most of the congregation joined online services since March 2020. Thereafter, a small number of worshippers were permitted to attend services in person, where government rules allowed and subject to social distancing and other safety measures.

ACHIEVEMENT AND PERFORMANCE

The Church has continued to see God at work amongst the congregation and community. Church membership has been steady during the last year, with several people becoming Christians and joining us and others moving away from the area. Relationships with other local churches continue to be developed.

Grants Policy

The Church makes grants, equivalent to approximately 10% of its incoming resources annually, to support missionary endeavours both in the UK and abroad. The policy of the church is to give grants on the basis that they are subject to annual review and only renewed on the basis of meeting set criteria. The missionary societies regularly supported include the Grace Baptist Mission, Grace Baptist Trust Corporation, Caring for Life, Crossways Community, Universities and Colleges Christian Fellowship, Open Doors and Pilgrim Homes. In addition, the Church makes anonymous love gifts, at the discretion of the elders, to those in need within the Church fellowship. For details of grants made, see note 3.

Mission

The Church is committed to mission both local and global. At a local level we have sought to bring the gospel to local people, for example through speaking in schools and organising social events, such as quiz nights. The Church also runs courses as required for those seeking to find out more about the Christian faith. Special events were held to celebrate the church's 125th anniversary in 2019.

Our outreach activities include a popular Parents & Toddlers group with two sessions every week on Tuesday and Wednesday mornings, as well as a very well attended children and young people's club for children aged 7-18 years on Friday evenings.

A Holiday Bible Club has also run every year for the last 24 years for a week in the school holidays. In addition, we run a fortnightly meeting on Friday mornings for senior citizens, and a 3 day 'holiday at home' event in June, which has proven to be very popular.

All of these activities were affected by Covid-19 restrictions during 2020. Some had to cease, whilst others continued online. But support for local individuals and families continued through personal contact and prayer. In addition the church provided community support through volunteers collecting peoples' prescriptions, doing their shopping, walking their dogs etc.

At the global front the Church has an interest in many missionary organisations, supporting the Grace Baptist Mission, Pilgrim Homes, Caring for Life, Reach Beyond, Crossways Community, Universities and Colleges Christian Fellowship, Open Doors and Grace Baptist Trust Corporation on a regular basis as well as other local and global initiatives.

FUTURE PLANS

Following the appointment of a second part-time administrative assistant from January 2019, the church extended this appointment through to December 2020, as the demands for a second part time role continued, especially with greater demand for online support. The leadership are also looking at creating teams within the deaconate structure, in areas such as care, evangelism, administration and welcome. This is with the aim of strengthening the diaconate and allowing more time to focus on those areas through increased involvement from the church membership. Alongside this the church continues to consider options to accommodate the growing Sunday morning congregation, possibly through the introduction of a second service/congregation on a Sunday afternoon, as well as to better support community activities during the week.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

The Receipts and Payments Account and Statement of Assets and Liabilities can be found on pages 8 and 9 respectively. The Church's cash funds decreased by £9,963 during the year (2019 - decreased by £6,972). The Statement of Assets and Liabilities shows total cash funds of £185,256 (2019: £195,259).

Included in cash funds are amounts totalling £10,982 (2019: £6,595) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 10 to the accounts together with an analysis of movements in the year.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £65,000 (which equates to about 6 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £174,274 and the charity is complying with its reserves policy. The charity is also holding additional funds for the purpose of employment of a second full time worker, based on an annual salary of £30,000 for a 2 year period, including expenses, pension and tax liabilities. This equates to a sum of approximately £75,000.

Excess funds are placed on bank deposit.

Funds in deficit

There are no funds in deficit

COVID-19

As noted elsewhere, Covid-19 affected the church in various ways during the year. Financially, some expenses were incurred to support streaming of online services, but overall costs were lower due to more limited activities. Income from donations was also slightly lower.

Governance

The Church Leadership (elders and deacons) meets regularly throughout the year, separately as deacons and elders and together to discuss a full range of matters relating to finance, fabric, general administration and the implementation of the church constitution.

None of the Church Leadership, except for the minister, receives remuneration. The Church maintains trustee indemnity insurance on behalf of the managing trustees.

Organisational structure

Church Membership is open to those who:

- believe in the Lord Jesus Christ for salvation and upon profession of faith have been baptised by immersion;
- commit themselves to serving Christ within the Church and beyond;
- abide by the decisions of the Church Members' Meeting;
- acknowledge their responsibilities as Church Members;
- have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Church Leadership. The Church Membership meets a minimum of 4 times per annum for business meetings and receives reports from the Church Leadership.

Anyone applying to join the church membership is provided with a copy of "Becoming a member of Caterham Baptist Church", which explains what we believe and how the church operates. Applicants will also meet with a church elder, and a report of their application will be submitted for approval to the church at a members' meeting.

Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

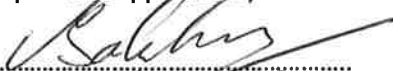
Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:



PRINT NAME JOHN BALDWIN

Date: 14/5/21

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

Caterham Baptist Church

I report to the trustees on my examination of the accounts of Caterham Baptist Church ('the charity') for the year ended 31 December 2020 on pages 8 to 11 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall

18 May 2021

Archie McDowall BA, CA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date:

Caterham Baptist Church
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	<u>Unrestricted Funds</u>			2020 £	2019 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations		102,907	910	17,715	121,532	119,589
Gift aid receipts		16,163	-	2,734	18,897	18,102
Legacies		-	-	-	-	-
Government grants		-	-	-	-	-
Other grants		-	-	-	-	-
Income from courses and events		20	-	-	20	-
Income from letting of facilities		460	-	-	460	465
Income from investment (Deposits)		1,704	-	-	1,704	1,660
Income in relation to charitable activities undertaken directly	2a	40	165	1,538	1,743	7,135
Other		138	-	-	138	14
		<u>121,432</u>	<u>1,075</u>	<u>21,987</u>	<u>144,494</u>	<u>146,965</u>
Capital and similar receipts						
Sale of fixed assets		-	-	-	-	-
Sale of investments		-	-	-	-	-
Loan repayments		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts		<u>121,432</u>	<u>1,075</u>	<u>21,987</u>	<u>144,494</u>	<u>146,965</u>
Payments						
Payments in relation to charitable activities undertaken directly	2b	117,213	1,090	1,716	120,019	132,201
Grants paid in relation to charitable activities undertaken by others	3	13,100	-	15,884	28,984	21,736
		<u>130,313</u>	<u>1,090</u>	<u>17,600</u>	<u>149,003</u>	<u>153,937</u>
Pension payments accrued in prior year		4,956	-	-	4,956	-
Relating to prior year (net)		498	-	-	498	-
Loans made		-	-	-	-	-
		<u>5,454</u>	<u>-</u>	<u>-</u>	<u>5,454</u>	<u>-</u>
Total payments		<u>135,767</u>	<u>1,090</u>	<u>17,600</u>	<u>154,457</u>	<u>153,937</u>
Net of receipts / (payments) before transfers		-	14,335	-	4,387	-
Transfers between funds	6	-	165	-	-	-
Net movement in funds		-	14,500	-	4,387	-
Cash funds as at last year end		188,624	-	6,595	195,219	202,191
Cash funds at this year end	A	<u>174,124</u>	<u>150</u>	<u>10,982</u>	<u>185,256</u>	<u>195,219</u>

The notes on pages 10-11 form part of these accounts.

Caterham Baptist Church
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	<u>Unrestricted Funds</u>			2020 £	2019 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	16,195	150	3,663	20,008	31,662
Notice deposits	157,929	-	7,319	165,248	163,557
Petty cash	-	-	-	-	-
	<u>174,124</u>	<u>150</u>	<u>10,982</u>	<u>185,256</u>	<u>195,219</u>
B Other monetary assets					
Gift aid due to charity	4,091	-	900	4,991	4,728
Other debtors	4,535	-	-	4,535	2,455
	<u>8,626</u>	<u>-</u>	<u>900</u>	<u>9,526</u>	<u>7,183</u>
C Liabilities					
Falling due within one year					
Loans	-	-	-	-	-
Trade creditors	1,677	150	3,662	5,489	3,444
Taxes due	1,999	-	-	1,999	1,973
Fee for Independent Examination	1,560	-	-	1,560	960
Accrued expenses	-	-	-	-	-
	<u>5,236</u>	<u>150</u>	<u>3,662</u>	<u>9,048</u>	<u>6,377</u>
Falling due after one year:					
Loans					
Pension obligations					4,957
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,957</u>
Total	<u>5,236</u>	<u>150</u>	<u>3,662</u>	<u>9,048</u>	<u>11,334</u>

D Assets retained for charity's own use

	Cost £
Land and buildings (give brief details)	-
Music and PA equipment	24,350
Computers and IT	21,350
Furniture	43,600
Motor vehicles (give brief details)	-
	<u>89,300</u>

The accounts were approved by the trustees and signed on their behalf

by  date 14/5/21
NAME John Bauswin

The notes on pages 10-11 form part of these accounts.

Caterham Baptist Church

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The previous year's opening balances have been altered to take account of this change and the net amount of receipts and payments accrued for in 2019 have been disclosed in the Receipts and Payments Account.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			Total	Total
	General funds	Designated funds	Restricted Funds	2020	2019
	£	£	£	£	£
2a Income in relation to charitable activities undertaken directly					
Youth Weekend Away	-	-	-	-	1,650
Holiday Bible Club	-	-	-	-	707
Senior Moments	-	-	-	-	368
Men's events	-	-	-	-	-
Beechwood Tots	-	-	708	708	1,939
Friday Club	-	-	830	830	2,311
Church Social events	-	-	-	-	-
Ladies events	40	-	-	40	160
Other income	-	165	-	165	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	40	165	1,538	1,743	7,135

	<u>Unrestricted Funds</u>			Total	Total
	General funds	Designated funds	Restricted Funds	2020	2019
	£	£	£	£	£

2b Payments in relation to charitable activities undertaken directly

Employment costs (see note 4)	87,775	-	-	87,775	84,641
Ministry expenses	1,019	-	-	1,019	2,937
Youth and children's work	427	-	-	427	5,733
Outreach activities	2,054	-	-	2,054	6,501
Small equipment	5,420	-	-	5,420	8,328
Licences & Subscriptions	2,065	-	-	2,065	1,319
Maintenance of buildings & equipment	7,670	-	-	7,670	4,171
Utilities	4,061	-	-	4,061	5,911
Insurance	1,739	-	-	1,739	1,667
Independent examination	1,560	-	-	1,560	1,200
Office costs	2,574	-	-	2,574	3,181
Beechwood Tots	-	-	439	439	1,826
Friday Club	-	-	1,277	1,277	3,560
Other costs	849	1,090	-	1,939	1,226
	117,213	1,090	1,716	120,019	132,201

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
Overseas mission	1,600	-	2,800	4,400	2,287
UK based mission	10,500	-	11,484	21,984	16,838
Relief of poverty	200	-	1,600	1,800	1,811
Education and training	800	-	-	800	800
	13,100	-	15,884	28,984	21,736

Caterham Baptist Church

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

4 Transactions with related parties

Jonathan Bailey served as a church leader (Minister) and was paid £45,792 [2019: £44,974] for serving in that capacity, not for serving as a trustee; this payment is permitted by the charity's governing document.

Other transactions with trustees and key management:

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

C. Millman, the wife of one of the trustees, H. Millman, is employed by the church as an administrator and received a salary of £4,284 during the year (2019: £3,897).

6 Movement of funds

	Balance at 31 Dec 2019 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2020 £
General funds	188,624	121,432	-	135,767	174,124
Designated funds					
Magazine Subscriptions	-	165	-	180	150
Youth worker leaving gift	-	910	-	910	-
	<u>-</u>	<u>1,075</u>	<u>-</u>	<u>1,090</u>	<u>150</u>
Restricted funds					
Beechwood Tots	2,508	708	-	439	2,777
Friday Club	1,203	830	-	1,277	756
Grace Baptist Mission	-	1,938	-	1,688	250
Hardship Fund	-	5,386	-	1,600	3,786
Short-term mission	61	-	-	61	-
Tearfund	-	37	-	37	-
Caring for Life	-	3,554	-	3,567	14
Care for the Family	-	1,335	-	-	1,335
Caterham Overseas Aid Trust	-	1,585	-	-	1,585
Renewed Hope Trust	1,411	258	-	1,669	-
Open Doors	1,411	3,037	-	4,462	14.0
Proclamation Institute Zambia	-	3,320	-	2,800	520
	<u>6,595</u>	<u>21,987</u>	<u>-</u>	<u>17,600</u>	<u>10,982</u>
Total funds	<u>195,219</u>	<u>144,494</u>	<u>-</u>	<u>154,457</u>	<u>185,256</u>

Beechwood Tots

Donations received by Beechwood Tots, a mother & toddler group which is run by the church

Friday Club

Donations received by the Friday Club, a youth group which is run by the church

Grace Baptist Mission

Donations received for missionary support, various activities, one-off gifts and special offerings.

Short term mission

Legacy donation for the work of mission and missionary organisations

Caring for Life

Donations received towards the work of Caring for Life.

Caring for Life

Donations received towards the work of Caring for Life from one-off donations and our Harvest offering.

Caring for the Family

Donations received towards the work of Caring for Life from our Christmas offering 2020.

Renewed Hope Trust

Donations received towards the work of Renewed Hope Trust from our Christmas offering 2019.

Open Doors

Donations received towards the work of Open Doors from our Christmas offering 2019 and our Harvest offering.

Proclamation Institute Zambia

Donations received towards the support of a student studying at the institute