

Caterham Baptist Church

Report and Accounts

year ended 31st December 2020

stewardship[®]

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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	<p><u>Elders</u></p> <p>Jonathan Bailey Minister</p> <p>John Baldwin</p> <p>Jeremy Heath</p> <p>Keith Johns</p> <p><u>Deacons</u></p> <p>Howard Millman</p> <p>Trevor Parcell-Jones Treasurer</p> <p>Sarah Risbridger</p> <p>Billy Singh</p> <p>Vanessa Tromans Resigned 22nd January 2020</p>
CUSTODIAN TRUSTEES	Grace Baptist Trust Corporation
NAMES OF ADVISERS EG BANKERS	<p>CAF Bank Limited</p> <p>25 Kings Hill Avenue</p> <p>Kings Hill</p> <p>West Malling</p> <p>Kent ME19 4JQ</p> <p>Scottish Widows Bank</p> <p>67 Morrison Street</p> <p>Edinburgh EH3 8YJ</p> <p>Hodge Bank</p> <p>1 Central Square</p> <p>Cardiff CF10 1FS</p> <p>Redwood Bank Limited</p> <p>The Nexus Building, Broadway</p> <p>Letchworth Garden City</p> <p>Herts SG6 3TA</p>

INDEPENDENT EXAMINER

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

INDEX

Pages 2-3	Legal & Administrative Details
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 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>		Restricted Funds	2020	2019
	General Funds	Designated Funds			
	£	£	£	£	£
<i>Income receipts</i>					
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>
<i>Capital and similar receipts</i>					
Sale of fixed assets	-	-	-	-	-
Sale of investments	-	-	-	-	-
Loan repayments	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<i>Total receipts</i>	<u>121,432</u>	<u>1,075</u>	<u>21,987</u>	<u>144,494</u>	<u>146,965</u>
<i>Payments</i>					
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>
<i>Total payments</i>	<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	- 15	4,387	- 9,963	- 6,972
Transfers between funds	6 - 165	165	-	-	-
Net movement in funds	- 14,500	150	4,387	- 9,963	- 6,972
Cash funds as at last year end	188,624	-	6,595	195,219	202,191
Cash funds at this year end	<u>A 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.

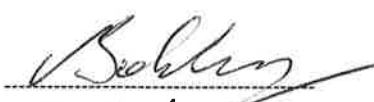
Caterham Baptist Church
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

Notes	<u>Unrestricted Funds</u>		Restricted funds	2020	2019
	General funds	Designated 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 Baiswin

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>				
General funds	Designated funds	Restricted Funds	Total 2020	Total 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>				
General funds	Designated funds	Restricted Funds	Total 2020	Total 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	- 165	174,124
Designated funds					
Magazine Subscriptions	-	165	- 180	165	150
Youth worker leaving gift	-	910	- 910	-	-
	<u>-</u>	<u>1,075</u>	<u>- 1,090</u>	<u>165</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>- 17,600</u>	<u>-</u>	<u>10,982</u>
Total funds	<u>195,219</u>	<u>144,494</u>	<u>- 154,457</u>	<u>-</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