

Caterham Baptist Church

Report and Accounts

year ended 31st December 2021

stewardship[®]

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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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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	- 751	20,647	- 9,963
Transfers between funds	6 -	- 1	- -	1	-
Net movement in funds	<u>21,532</u>	<u>- 135</u>	<u>- 751</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		
Notes	£	£	£	£	£
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.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
	General funds	Designated 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

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
	General funds	Designated 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	1,486
Education and training	800		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	-
	<u>150</u>	<u>2,562</u>	<u>-</u>	<u>2,696</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>-</u>	<u>21,633</u>	<u>10,231</u>
Total funds	<u>185,256</u>	<u>149,560</u>	<u>-</u>	<u>128,912</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 cost of 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

