

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

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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	A	<u><u>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		
Notes	£	£	£	£	£
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.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	funds	funds			
	£	£	£	£	£
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>

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	funds	funds			
	£	£	£	£	£
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	9,820	10,398
UK based mission	10,834		10,496	21,330	20,643
Relief of poverty	-		750	750	1,486
Education and training	800		-	800	800
	<u>15,909</u>	<u>-</u>	<u>16,791</u>	<u>32,700</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	- 489	205,576
Designated funds						
Magazine Subscriptions	15	124	-	138	-	1
Leaving gifts to pass on	-	85	-	381	381	85
	<u>15</u>	<u>209</u>	-	<u>519</u>	<u>381</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	4,307
Pamoja Charity	-	625	-	625	-	-
Tearfund	- 51	4,423	-	4,696	323	-
Caring for Life	2,648	289	-	2,944	7	0
Caterham Overseas Aid Trust	125	-	-	125	-	-
Caterham Foodbank	- 8	1,383	-	1,469	94	-
Crossways Community	-	110	-	138	28	-
Ukraine Christian Ministries	-	5,840	-	4,920	-	920
Proclamation Institute Zambia	-	1,020	-	-	-	1,020
	<u>10,231</u>	<u>16,793</u>	-	<u>19,460</u>	<u>108</u>	<u>7,672</u>
Total funds	<u>205,902</u>	<u>137,147</u>	-	<u>129,716</u>	<u>-</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