

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>		Restricted Funds	2023	2022
	General Funds	Designated Funds			
	£	£	£	£	£
<i>Income receipts</i>					
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>
<i>Capital and similar receipts</i>					
Sale of fixed assets	-	-	-	-	-
Sale of investments	-	-	-	-	-
Loan repayments	-	-	480	480	-
	<u>-</u>	<u>-</u>	<u>480</u>	<u>480</u>	<u>-</u>
<i>Total receipts</i>	<u>133,026</u>	<u>694</u>	<u>17,447</u>	<u>151,167</u>	<u>137,148</u>
<i>Payments</i>					
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>
<i>Total payments</i>	<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	-	-
<i>Net movement in funds</i>	<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
<i>Cash funds at this year end</i>	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

		Unrestricted Funds		Restricted funds	2023	2022
	Notes	General funds	Designated funds	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.

	<u>Unrestricted Funds</u>		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)
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