

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

INDEX

Page 2	Legal & Administrative Details
Pages 3 - 5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9 - 11	Notes to the Accounts

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		-	-	-	-
		<u>150,339</u>	<u>19,691</u>	<u>170,030</u>	<u>150,687</u>
Capital and similar receipts					
Sale of fixed assets		-	-	-	-
Sale of investments		-	-	-	-
Loan repayments		-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL RECEIPTS		<u><u>150,339</u></u>	<u><u>19,691</u></u>	<u><u>170,030</u></u>	<u><u>150,687</u></u>
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
		<u>212,326</u>	<u>25,488</u>	<u>237,814</u>	<u>170,947</u>
Loans made		-	-	-	1,000
TOTAL PAYMENTS		<u><u>212,326</u></u>	<u><u>25,488</u></u>	<u><u>237,814</u></u>	<u><u>171,947</u></u>
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		<u><u>122,933</u></u>	<u><u>1,837</u></u>	<u><u>124,770</u></u>	<u><u>192,074</u></u>

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 £
A CASH FUNDS				
Cash at bank with immediate access	<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>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	-	-	-	-
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 £
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
	13,920	17,240	31,160	28,358

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	- 1,500
Tearfund (Christmas 2023)	1,453	1,343	2,796	-
Caring for Life	126	500	938	- 312
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
	<u>7,634</u>	<u>19,693</u>	<u>25,491</u>	<u>1,836</u>
Total Funds	<u>192,555</u>	<u>170,032</u>	<u>237,817</u>	<u>124,770</u>

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