

# **CUCKFIELD BAPTIST CHURCH**

## **Report of the Trustees and Financial Statements**

Year ended 31 December 2020



Knowing Jesus and making him known

---

Registered Charity Number 1163303

---

**Contents**

Charity Information.....3

Report of the trustees.....4

    Objectives and Activities

    Financial Review

    Structure and Governance

    Statement of Trustees Responsibility

Independent Examiner's Report .....7

Financial Statements.....8

    Statement of Financial Activities

    Balance Sheet

    Notes to the Financial Statements

---

## Charity Information

Charity Number: 1163303

Principal Address: Polestub Lane  
Cuckfield  
West Sussex  
RH17 5GP

Website: [www.cuckfieldbaptistchurch.com](http://www.cuckfieldbaptistchurch.com)

Trustees  
J Broome  
WE Cockram  
WH Cockram  
E Giles  
P Holloway  
M Pibworth  
C Sayer  
A Symonds  
A Dutton (resigned 13 July 2020)

Solicitors  
Lawson Lewis Blakers  
11 Hyde Gardens  
Eastbourne  
East Sussex  
BN21 4PP

Bankers:  
CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill,  
West Malling  
Kent  
ME19 4TA

---

## Report of the Trustees

The trustees present their report together with the financial statements of the Charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" FRS102 (Section 1A).

### Objectives and Activities of the Charity

The objectives of the Charity, as given in its Constitution, are the advancement of the Christian faith and such other connected charitable purposes. The Charity is a Bible-teaching, all-age, friendly church community based in Cuckfield, whose members seek to know Jesus and make him known in Mid-Sussex and beyond. Consideration was given to the Commissioners' guidance regarding public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The Charity seeks to serve all who might get in contact if they need help and a welcome is extended to all who might wish to enquire further, be visited or attend any of the public meetings.

During 2020 a range of services and activities for all ages and backgrounds were arranged throughout each week that all could find both beneficial and spiritually fulfilling. These included

- presenting the person of Jesus and His claims to all who would hear
- coming together in public worship and prayer to God
- teaching and studying the Bible to promote personal faith in Jesus and understand its relevance for everyday living
- supporting members and others who are in need in a variety of ways.
- assisting missionary endeavour and other outreach activity in Mid-Sussex, the UK and overseas

For much of the year, face to face activities were disrupted due to the coronavirus pandemic (Covid-19) and the Charity was careful to adhere to all government guidelines and regulations concerning gathering together in person. Whilst the Charity's premises at Polestub Lane were utilised where possible, the majority of public meetings for all ages were therefore conducted online or by video conference. There was also opportunity, where it was physically possible, to celebrate and thank God at various milestones of life such as believer's baptisms, weddings and funerals.

The Polestub Lane premises were also made available, subject to Covid-19 rules, for use by other groups in the local community including activities for children, adult education classes, local schools, senior management team days, a local choir and other hobby clubs and family gatherings.

In addition to a small team of paid staff, the Charity, as in previous years, relied heavily on a number of volunteers drawn from the membership to undertake its activities in the local area.

The trustees, having had regard to the guidance issued by the Charity Commission on public Benefit, are satisfied that the Charity, in its objectives and activities, meets this public benefit requirement.

---

## **Financial Review**

### *Review of the year*

The income and expenditure of the Charity for the year ended 31 December and its financial position for the year then ended are detailed in the financial statements on pages 8 to 9

### *Investments*

The trustees have powers under the Constitution to invest the resources of the Charity in any way they deem fit to fulfil the objects of the Charity.

### *Reserves*

The trustees' policy for unrestricted reserves not presently committed or invested in tangible fixed assets is that they should be maintained at the equivalent of at least six months' expenditure in order for the Charity to be able continue its activities should there be a period of reduced income.

### *Principal risks and related matters*

The trustees are responsible for the management of the risks faced by the Charity. The trustees recognise the importance of reviewing the risks associated with the Charity and will review major risks on a regular basis. Risks that are identified during review are monitored and controlled on an on-going basis. The trustees are satisfied that all major risks have been reviewed and procedures put in place to mitigate against those risks.

## **Structure and Governance of the Charity**

The Charity was registered on 25 August 2015 as a Charitable Incorporated Organisation and it assumed the activities, assets and liabilities of a former Cuckfield Baptist Church charity registered on 14 September 2009. That charity had recognised the formal constitution by Trust Deed dated 30 December 1905 of the assets and activities of Cuckfield Baptist Church which was first established in the mid 1700's.

The Charity is the sole beneficial owner of the land and premises that it holds and hence is responsible for maintaining such assets at its own cost. The legal ownership of the premises is held by the Holding Trust which has its own board of trustees. The Holding Trust is responsible for ensuring the Trust Deed is complied with and the legal title of the land and premises is protected. The Charity appoints those who serve as a trustees of the separate Holding Trust. Any costs of the Holding Trust are carried by the Charity. The Charity makes all decisions regarding the use of the land and premises in fulfilling its charitable objectives, including any decisions regarding the disposition of whole or part of these assets. Such decisions are then implemented by the Holding Trust in compliance with Charity law.

On average eight trustees served throughout the year. Any new appointments are at the recommendation of the elder's, who are all trustees, and the approval by the members at a properly constituted meeting.

## Statement of Trustees Responsibility

The trustees are responsible for preparing the Report of the Trustees and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

---

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the Charity for that period. In preparing those financial statements, the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Charity's website.

Approved by order of the board of trustees on 2<sup>nd</sup> March 2021 and signed on its behalf by:

J Broome

---

## **Independent examiner's report to the trustees of Cuckfield Baptist Church on the financial statements for the year ended 31 December 2020**

### **Respective responsibilities of trustees and examiner**

The Charity's trustees are responsible for the preparation of the financial statements. The Charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities (Accounts and Reports) Regulations 2008 other than any requirements to give a true and fair view which is not a matter considered as part of an independent examination.

have not been met or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

K White

6<sup>th</sup> February 2021

4 Hatchlands  
Cuckfield  
West Sussex  
RH17 5LS

---

## Financial Statements

### Statement of Financial Activities For the year ended 31 December 2020

|  | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ | 2019<br>£        |
|--|----------------------------|--------------------------|---------------------|------------------|
| <b>Incoming resources</b>                |                            |                          |                     |                  |
| Donations and legacies                   | 92,253                     | 1,660                    | <b>93,913</b>       | 114,280          |
| Other trading activity                   | 4,350                      | -                        | <b>4,350</b>        | 7,332            |
| Investment income                        | 97                         | -                        | <b>97</b>           | 168              |
|  | 96,700                     | 1,660                    | <b>98,360</b>       | 121,728          |
| <b>Resources expended</b>                |                            |                          |                     |                  |
| Charitable activities                    |                            |                          |                     |                  |
| Staff costs                              | 38,493                     | -                        | <b>38,493</b>       | 37,515           |
| Premises costs                           | 34,265                     | -                        | <b>34,265</b>       | 34,234           |
| Gifts and donations                      | 1,000                      | 14,293                   | <b>15,293</b>       | 16,141           |
| Outreach activity costs                  | 2,280                      | -                        | <b>2,280</b>        | 10,204           |
| Other office costs                       | 9,848                      | -                        | <b>9,848</b>        | 4,425            |
|  | 85,886                     | 14,293                   | <b>100,179</b>      | 102,519          |
| <b>Net incoming/(expended) resources</b> | 10,814                     | (12,633)                 | <b>(1,819)</b>      | 19,210           |
| Transfers                                | (12,294)                   | 12,294                   | -                   | -                |
| <b>Net movement in funds</b>             | (1,480)                    | (339)                    | <b>(1,819)</b>      | 19,210           |
| Total funds brought forward              | 1,487,089                  | 17,126                   | 1,504,215           | 1,485,005        |
| <b>Total funds carried forward</b>       | <b>1,485,609</b>           | <b>16,787</b>            | <b>1,502,396</b>    | <b>1,504,215</b> |

There were no recognised gains and losses in the year other than those shown above.

All of the above results derived from continuing activities.

The notes on pages 10-13 form part of these financial statements.



## Balance Sheet

### As at 31 December 2020

|  | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ | 2019<br>£ |
|--|----------------------------|--------------------------|---------------------|-----------|
| <b>Fixed assets</b>                          |                            |                          |                     |           |
| Tangible fixed assets                        | 1,367,285                  | -                        | <b>1,367,285</b>    | 1,370,681 |
| <b>Currents assets</b>                       |                            |                          |                     |           |
| Debtors                                      | 10,474                     | -                        | <b>10,474</b>       | 11,232    |
| Cash at bank and in hand                     | 111,414                    | 16,787                   | <b>128,201</b>      | 124,301   |
|  | 121,888                    | 16,787                   | <b>138,675</b>      | 135,533   |
| <b>Current liabilities</b>                   |                            |                          |                     |           |
| Creditors: Amounts due within one year       | (3,564)                    | -                        | <b>(3,564)</b>      | (1,999)   |
| <b>Net current assets</b>                    | 118,324                    | 16,787                   | <b>135,111</b>      | 133,534   |
| <b>Total assets less current liabilities</b> | 1,485,609                  | 16,787                   | <b>1,502,396</b>    | 1,504,215 |
| <b>Net assets</b>                            | 1,485,609                  | 16,787                   | <b>1,502,396</b>    | 1,504,215 |
| <b>Funds</b>                                 |                            |                          |                     |           |
| Unrestricted funds                           |                            |                          | <b>1,485,609</b>    | 1,487,089 |
| Restricted funds                             |                            |                          | <b>16,787</b>       | 17,126    |
|  |                            |                          | <b>1,502,396</b>    | 1,504,215 |

These financial statements were approved, and authorised for issue by the trustees on 2<sup>nd</sup> March 2021 and signed on their behalf by:

J Broome  
Trustee

Charity Number 1163303

---

## Notes to the financial statements for the year ended 31 December 2020

### 1. Accounting policies

#### *Basis of preparing the financial statements*

The financial statements of the Charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

#### *Income*

All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

#### *Expenditure*

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

#### *Tangible fixed assets*

Freehold property is held at cost

Depreciation is provided at the following annual rates to write off each asset over its estimated useful life.

Fixtures and fittings - 10% on cost

#### *Taxation*

The Charity is exempt from tax on its charitable activities.

#### *Fund accounting*

Unrestricted funds may be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds may only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the

---

## Notes to the financial statements (continued) for the year ended 31 December 2020

notes to the financial statements.

### *Pension costs and other post-retirement benefits*

The Charity operates a defined contribution pension scheme. Contributions payable to the Charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

## 2. Trustees' remuneration

No trustee received any remuneration, benefit or reimbursement of expenses for the year ended 31 December 2020 (2019: £Nil).

## 3. Staff costs

The average number of employees for the year ended 31 December 2020 was 2 (2019: 2).

No employees received emoluments in excess of £60,000.

## 4. Fixed assets

|                                   | Freehold<br>property<br>£ | Fixtures &<br>Fittings<br>£ | Total<br>£       |
|-----------------------------------|---------------------------|-----------------------------|------------------|
| <b>Cost</b>                       |                           |                             |                  |
| At 1 January and 31 December 2020 | 1,346,933                 | 33,930                      | 1,380,863        |
| <b>Depreciation</b>               |                           |                             |                  |
| At 1 January 2020                 | -                         | 10,182                      | 10,182           |
| Charge for the period             | -                         | 3,396                       | 3,396            |
| At 31 December 2020               | -                         | 13,578                      | 15,578           |
| <b>Net book value</b>             |                           |                             |                  |
| At 31 December 2020               | <b>1,346,933</b>          | <b>20,352</b>               | <b>1,367,285</b> |
| At 31 December 2019               | 1,346,933                 | 23,748                      | 1,370,681        |

---

**Notes to the financial statements (continued)**  
**for the year ended 31 December 2020**

**5. Debtors**

|                                | <b>2020</b>   | <b>2019</b> |
|--------------------------------|---------------|-------------|
|                                | £             | £           |
| Prepayments and accrued income | <b>10,474</b> | 11,232      |

**6. Creditors: Amounts falling due within one year**

|                 | <b>2020</b>  | <b>2019</b> |
|-----------------|--------------|-------------|
|                 | £            | £           |
| Other creditors | <b>3,564</b> | 1,999       |

**7. Movement in funds**

|                           | <b>At<br/>1 January<br/>2020<br/>£</b> | <b>Incoming<br/>resources<br/>£</b> | <b>Resources<br/>expended<br/>£</b> | <b>Transfers<br/>£</b> | <b>At<br/>31 December<br/>2020<br/>£</b> |
|---------------------------|--|-------------------------------------|-------------------------------------|------------------------|--|
| <b>Unrestricted Funds</b> |  |                                     |                                     |                        |  |
| General fund              | 1,487,089                              | 96,700                              | (85,886)                            | (12,294)               | 1,485,609                                |
| <b>Restricted Funds</b>   |  |                                     |                                     |                        |  |
| Missionary fund           | 14,626                                 | 1,660                               | (14,249)                            | 12,250                 | 14,287                                   |
| Benevolent fund           | 2,500                                  | -                                   | (44)                                | 44                     | 2,500                                    |
|                           | <b>17,126</b>                          | <b>1,660</b>                        | <b>(13,543)</b>                     | <b>12,294</b>          | <b>16,787</b>                            |
| <b>Total funds</b>        | <b>1,504,215</b>                       | <b>98,360</b>                       | <b>(100,179)</b>                    | <b>-</b>               | <b>1,502,396</b>                         |

---

**Notes to the financial statements (continued)**  
**for the year ended 31 December 2020**

**8. Net assets by fund**

|                     | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2020<br/>£</b> | <b>Total Funds<br/>2019<br/>£</b> |
|---------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Fixed assets        | 1,367,285                           | -                                 | <b>1,367,285</b>                  | 1,370,681                         |
| Current assets      | 121,888                             | 16,787                            | <b>138,675</b>                    | 135,533                           |
| Current liabilities | (3,564)                             | -                                 | <b>(3,564)</b>                    | (1,999)                           |
|                     | <b>1,485,609</b>                    | <b>16,787</b>                     | <b>1,502,396</b>                  | 1,504,215                         |

**9. Related party transactions**

There were no related party transactions in the year ended 31 December 2020 (2019: £Nil).