

CUCKFIELD BAPTIST CHURCH

Report of the Trustees and Financial Statements

Year ended 31 December 2021



Knowing Jesus and making him known

Registered Charity Number 1163303

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Charity Information

Charity Number: 1163303

Principal Address: Polestub Lane
Cuckfield
West Sussex
RH17 5GP

Website: www.cuckfieldbaptistchurch.com

Trustees
J Broome
WE Cockram
WH Cockram
E Giles
P Holloway
M Pibworth
C Sayer
A Symonds

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 2021. 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 according to Baptist principles, and in accordance with the Basis of 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 2021 a range of services and activities for all ages and backgrounds was 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, some public meetings for all ages were 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 2021 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 have adopted a formal Reserves Policy. In summary this policy requires the Trustees to seek to hold reserves sufficient to cover:

1. Designated reserves - Future expenses covering land and property, strategic to the Church's activities and income
2. Restricted reserves - Benevolent Fund and Missionary Fund
3. Specific reserves – reserves that may be needed from time to time to fund specific large expenditure or support a strategic gospel opportunity
4. General reserves – reserves held against day-to-day operational risks, in particular to provide a period of 12-18 months for the Trustees to seek to replace a material loss of income before a significant rationalisation plan would need to be implemented. General reserves would normally be expected to cover around 3-6 months of regular underlying expenditure for this purpose.

The Church's reserves are currently within the target range set by the Trustees in accordance with the reserves policy. Should the reserves be more than those necessary for the four categories above, consideration would be given to what other charitable activities may be appropriate in line with the objects of the charity.

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 cost. The legal title of the land and premises is held by the Holding Trust which has its own board of trustees.

On average eight trustees served the Charity throughout the year.

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 3rd March 2022 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 2021

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 OBE CEng FIET

2022

4 Hatchlands, Cuckfield, West Sussex, RH17 5LS

Financial Statements

Statement of Financial Activities For the year ended 31 December 2021

	Unrestricted funds £	Restricted funds £	Total funds £	2020 £
Incoming resources				
Donations and legacies	106,761	2,000	108,761	93,913
Other trading activity	6,597	-	6,597	4,350
Investment income	12	-	12	97
	113,370	2,000	115,370	98,360
Resources expended				
Charitable activities				
Staff costs	39,099	-	39,099	38,493
Premises costs	23,667	-	23,667	34,265
Gifts and donations	-	20,300	20,300	15,293
Outreach activity costs	1,277	778	2,055	2,280
Other office costs	26,715	-	26,715	9,848
	90,758	21,078	111,836	100,179
Net incoming/(expended) resources	22,612	(19,078)	3,534	(1,819)
Transfers	(17,078)	17,078	-	-
Net movement in funds	5,534	(2,000)	3,534	(1,819)
Total funds brought forward	1,485,609	16,787	1,502,396	1,504,215
Total funds carried forward	1,491,143	14,787	1,505,930	1,502,396

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 2021

	Unrestricted funds £	Restricted funds £	Total funds £	2020 £
Fixed assets				
Tangible fixed assets	1,363,892	-	1,363,892	1,367,285
Currents assets				
Debtors	9,497	-	9,497	10,474
Cash at bank and in hand	124,219	14,787	139,006	128,201
	133,716	14,787	148,503	138,675
Current liabilities				
Creditors: Amounts due within one year	(6,465)	-	(6,465)	(3,564)
Net current assets	127,251	14,787	142,038	135,111
Total assets less current liabilities	1,491,143	14,787	1,505,930	1,502,396
Net assets	1,491,143	14,787	1,505,930	1,502,396
Funds				
Unrestricted funds			1,491,143	1,485,609
Restricted funds			14,787	16,787
			1,505,930	1,502,396

These financial statements were approved, and authorised for issue by the trustees on 3rd March 2022 and signed on their behalf by:

J Broome
Trustee

Charity Number 1163303

Notes to the financial statements for the year ended 31 December 2021

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 2021

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 2021 (2020: £Nil).

3. Staff costs

The average number of employees for the year ended 31 December 2021 was 2 (2020: 2).

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

4. Fixed assets

	Freehold property £	Fixtures & Fittings £	Total £
Cost			
At 1 January and 31 December 2021	1,346,933	33,930	1,380,863
Depreciation			
At 1 January 2021	-	13,578	13,578
Charge for the year	-	3,393	3,393
At 31 December 2021	-	16,971	16,971
Net book value			
At 31 December 2021	1,346,933	16,959	1,363,892
At 31 December 2020	1,346,933	20,352	1,367,285

Notes to the financial statements (continued)
for the year ended 31 December 2021

5. Debtors

	2021	2020
	£	£
Prepayments and accrued income	9,497	10,474

6. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Other creditors	6,465	3,564

7. Movement in funds

	At 1 January 2021 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2021 £
Unrestricted Funds					
General fund	1,485,609	113,370	(90,758)	(17,078)	1,491,143
Restricted Funds					
Missionary fund	14,287	2,000	(20,300)	16,300	12,287
Benevolent fund	2,500	-	(778)	778	2,500
	16,787	2,000	(21,078)	17,078	14,787
Total funds	1,502,396	115,370	(111,836)	-	1,505,930

Notes to the financial statements (continued)
for the year ended 31 December 2021

8. Net assets by fund

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fixed assets	1,363,892	-	1,363,892	1,367,285
Current assets	133,716	14,787	148,503	138,675
Current liabilities	(6,465)	-	(6,465)	(3,564)
	1,491,143	14,787	1,505,930	1,502,396

9. Related party transactions

There were no related party transactions in the year ended 31 December 2021 (2020: £Nil).