

CATERHAM COMMUNITY CHURCH

England & Wales · Charity number 1163464

Details

Status Registered

Legal form CIO

Registered 2015-09-08

Register [View on the Charity Commission register](#)

Contact

Address Caterham Community Church
Coulston Road
Caterham
CR3 5NF

Phone 01883330162

Email caterhamcommunitychurch@gmail.com

Website <http://www.caterhamcommunitychurch.org.uk/>

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN FAITH FOR THE PUBLIC BENEFIT.

Activities: Public and on-line services for Christian worship and teaching
Pre-school, toddler and youth groups
Counselling Centre
Messy Church for young families
Christian worship monthly at two local care homes
Financial and practical support for children and young people in need in Romania
Foodbank with other local churches
Working with other local churches

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Croydon
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£322,659	£330,495	-	-
2023-12-31	£283,911	£260,880	-	-
2022-12-31	£303,915	£266,591	-	-
2021-12-31	£511,044	£304,862	£999,734	8
2020-12-31	£316,004	£295,550	-	-

Trustees

Name	Role	Appointed
Angela Jane Foreman		2025-10-19
Heather McDowell		2023-10-22
John Garwood		2022-11-01
John Gregory Bowdery		2022-03-09
Stephen Martin Bidwell		2021-09-27

Accounts

Caterham Community Church

Report and Accounts

Year ended 31st December 2024

CATERHAM COMMUNITY CHURCH
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees

Stephen Bidwell

John Bowdery

Heather McDowell

John Garwood

Samara Gray (resigned on 19 May 2024)

Angela Foreman (elected 19th October 2025)

Key Staff

Heather McDowell Lead Elder

Jacqui Porcel Pre-School Manager (up to June 2024)

Samara Gray Pre-School Manager (from June 2024)

Jo Trowbridge Counselling Centre Manager

Joanna Edwards Children, Youth and Families Worker

Governing Document	Constitution dated 8/9/2015, Amended 6/12/2020
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Charity Registration Number	1163464
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Principal Address	Coulsdon Road Caterham CR3 5NF
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Independent Examiner	Archie McDowall BA, CA Stewardship 1 Lamb's Passage London EC1Y 8AB
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Bankers	CAF Bank Ltd 25,Kings Hill Avenue, Kings Hill West Malling ME19 4JQ
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TRUSTEES' ANNUAL REPORT

For the period 1st January to 31st December 2024

Charity Registration No 1163464

Caterham Community Church

Report of the Trustees for the period 1st January to 31st December 2024

The Trustees present their annual report and independently examined financial statements for the period ended 31st December 2024 and confirm they comply with the Charities Act 1993, as amended by the Charities Act, the Church's Constitution and the Charities SORP.

Reference and administrative information

Charity Name	Caterham Community Church
Charity Registration Number	1163464
Principal Office	Caterham Community Church Coulsdon Road Caterham Surrey CR3 5NF

Board of Trustees

Stephen Bidwell
John Bowdery
John Garwood
Heather McDowell
Samara Gray (resigned on 19 May 2024)
Angela Foreman (elected 19th October 2025)

Key staff members

Heather McDowell - Lead Elder
Jacqui Porcel – Pre-school Manager (up to June 2024)
Samara Gray – Pre-School Manager (from June 2024)
Jo Trowbridge – Counselling Centre Manager
Joanna Edwards - Children, Youth and Families Worker

Key volunteer roles

John Bowdery – Elder
Angela Foreman – Elder
Emily Watson - Elder
Daniel Watson- Elder

Independent Examiner

Stewardship Services
1 Lamb's Passage
London
EC1A 8AB

Bank

CAF Bank Ltd,
25 Kings Hill Avenue,
Kings Hill,
West Malling, ME19 4JQ.

Advisers on charitable, tax and employment matters

Stewardship Services, 1 Lamb's Passage, London EC1Y 8AB

Advisers on safeguarding

Thirty-One: Eight, PO Box 133, Swanley, Kent, BR8 7UQ.

Objectives and activities

The object of the Church, as set out in its constitution is :-

“the advancement of the Christian faith for the public benefit”.

The church's principal activities to further this object are :-

- Services for worship, teaching, encouragement and prayer: our services are open to all and from time to time we have held particular events aimed at visitors.
- Members provide short worship services in local care homes to help meet the spiritual needs of the residents.
- “Messy Church” – a monthly event which provides a creative and accessible opportunity for all ages together.
- “Noah's Ark” – an Ofsted registered pre-school serving the whole community.
- Caterham Counselling Centre – professional counsellors offering support to the whole community. The Counselling Centre takes referrals from local GP practices as well as self-referrals. Charges are on a sliding scale according to circumstances and are less than those widely charged in private practice. A bursary fund was established in 2023 to assist those in very poor financial circumstances.
- Toddler Group – a weekly group for pre-school children and their carers to meet together for friendship and fun.
- Food Bank – the church actively supports the local Food Bank run in partnership with a number of other churches.
- Romania – the church provides regular financial support plus practical support through an annual visit to looked-after children and individuals (and their families where appropriate) who were previously in the care system in north-east Romania.
- the church maintains a profile on social media, building on lessons learned during the Covid-19 pandemic and some counselling services are also offered via online platforms.

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. Furthermore, it is central to the church's ethos that we should bring blessing to the wider local community.

Volunteers

None of the church's activities could operate without the huge efforts made by our members who receive no payment for doing so.

Achievements and performance

- In July 2024 the church returned to its own building to meet for Sunday services on a trial basis; the trial was successful and the Church Meeting decided to continue meeting in that way; the return has gone well.
- The new leadership structure with Heather McDowell as lead elder has worked well and helped generate a strong family ethos within the church.
- Church membership is around 80 members.
- Noah's Ark continued to perform well, with strong levels of attendance in 2024. Samara Gray took over from Jacqui Porcel as pre-school manager after many years of dedicated service by Jacqui. Samara led the team through a very successful Ofsted review in the autumn resulting in a good rating.
- A small team continued to visit those we support in Romania.
- The Counselling Centre is offering a combination of face to face and online counselling, which enables it to serve clients from a wide geographic area.
- Attendances at Sunday services have not fully returned to pre-pandemic levels; the church budgeted for a deficit of around £17,000 in 2024 but has ample reserves and assets to ensure our sustainability.
- Toddler Group has remained well attended with the Tuesday morning split into two sessions to manage the high demand. Jojo Edwards has done an excellent job taking over its leadership from Sue Watson who had led Toddlers for many years.

Financial review

Overview and Reserves

The total income in the period was £322,659. The total expenditure was £330,495, of which £18,367 was spent outside England and Wales.

At the end of 2024 the charity held a cash balance of £146,512 and total net assets of £1,052,254. The Trustees ensure that the annual budget is realistic. The Trustees are satisfied that the charity will have sufficient income, supported by adequate reserves, to meet its spending plans and obligations going forward.

It is the policy of the Trustees to maintain reserves to meet three months of salary/wages commitments. This modest reserve is considered adequate given our financial obligations and the considerable value of the unencumbered property held.

Sources of income

Much of the church's income is in the form of donations from its members and others attending its services. The level of this giving is remarkable. There are around 80 members and the general donation income from members and attenders in this period exceeded £134,000 including the Gift Aid tax refund.

Noah's Ark Pre-school and the Counselling Centre receive fees from service users plus local government funding for the Pre-school.

The charity does not use any professional fund raisers and fundraising from the public other than members is limited to minor events such as quiz nights and second-hand sales for specific purposes.

Investment policy

The church does not intend to invest money. Such reserves as may accumulate from time to time are held on suitable deposit accounts with our bankers.

Funds spent overseas

Money sent to Romania for work with looked after children is sent to a named individual known to us. He provides reports on how the money is spent, backed up by photographs, and we also hear from the children themselves via social media. In 2024 we continued a physical visit, which allowed us to see how the children are being supported.

Risks

The Trustees have reviewed the risks facing the church. These are primarily:-

- Interruption to our activities should the premises be damaged badly
- Reputational damage through a safeguarding incident or health and safety accident
- Sudden departure or incapacity of key leaders.

The Trustees are satisfied with the measures in place to mitigate these risks and keep them under review.

The Church has in place a well-established Safeguarding Policy developed and operated under guidance from Thirty-One: Eight (formerly the Churches Child Protection Advisory Service).

Structure, governance and management

Formation and governing document

Caterham Community Church was registered as a Charitable Incorporated Organisation on 8th September 2015.

The CIO is the charitable identity for the church formerly known as Caterham Hill Congregational Church, which previously derived its charitable status from its membership of the Congregational Federation - the umbrella body for the Christian denomination to which the church belongs.

The holding Trusteeship of the buildings and land formally vested in the Congregational Federation Ltd was transferred to the CIO during 2017.

Organisational structure

The charity Trustees are responsible for the overall governance and management of the church.

The spiritual leadership and practical day-to-day running of the church are vested in the team of Elders and Deacons and various members who are appointed to lead individual activities.

Reflecting our Congregational roots, the ultimate governing body is the Church Meeting, at which all those who have become members in line with the constitution have a vote. Trustees, Elders and Deacons are appointed by a vote of the Church Meeting and perform their duties under the authority delegated to them by the Church Meeting.

Wider networks

The church is a member of the Congregational Federation and the Evangelical Alliance. We have a less formal association with the New Wine Network. We are actively involved in partnership with other local churches.

Custodian trusteeships

The Trustees do not hold any assets or funds as custodian trustees on behalf of any others.

Responsibilities of trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

Declarations

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the charity's Trustees

Signature 
J Bowdery (Nov 21, 2025 10:29:04 GMT)

Nov 21, 2025

Name J Bowdery

Signature 
H McDowell (Nov 21, 2025 11:02:07 GMT)

Nov 21, 2025

Name H McDowell

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CATERHAM COMMUNITY CHURCH
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2024 on pages 9 to 19 following, which have been prepared on the basis of the accounting policies set out on pages 11 to 12.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A McDowall

A McDowall (Dec 2, 2025 16:20:11 GMT)

Archie McDowall BA, CA
Institute of Chartered Accountants of Scotland
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Dec 2, 2025

CATERHAM COMMUNITY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS FROM:						
Donations	3	251,688	23,201	-	274,889	239,468
Charitable activities	4	47,770	-	-	47,770	44,443
Total income and endowments		299,458	23,201	-	322,659	283,911
EXPENDITURE ON:						
Charitable activities	5	302,297	28,198	-	330,495	260,880
Total expenditure		302,297	28,198	-	330,495	260,880
Net gains/(losses) on investments		-	-	-	-	-
Net income/(expenditure)		(2,839)	(4,997)	-	(7,836)	23,031
Transfers between funds	12	(2,495)	2,495	-	-	-
		(5,334)	(2,502)	-	(7,836)	23,031
Other recognised gains/(losses):						
Gains/(losses) on revaluation of fixed assets		-	-	-	-	-
Other gains/(losses)		-	-	-	-	-
Net movement in funds		(5,334)	(2,502)	-	(7,836)	23,031
Reconciliation of funds:						
Total funds brought forward		158,820	1,270	900,000	1,060,090	1,037,059
Total funds carried forward	12	153,486	(1,232)	900,000	1,052,254	1,060,090

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 11-18 form part of these accounts.

CATERHAM COMMUNITY CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
FIXED ASSETS						
Tangible assets	7	-	-	900,000	900,000	900,000
		<u>-</u>	<u>-</u>	<u>900,000</u>	<u>900,000</u>	<u>900,000</u>
CURRENT ASSETS						
Debtors	8	13,981	-		13,981	5,256
Cash at bank and in hand	9	147,744	(1,232)		146,512	163,182
		161,725	(1,232)	-	160,493	168,438
CREDITORS: Amounts falling due within one year	10	(8,239)	-		(8,239)	(8,348)
Net current assets / (liabilities)		<u>153,486</u>	<u>(1,232)</u>	<u>-</u>	<u>152,254</u>	<u>160,090</u>
Total assets less current liabilities		<u>153,486</u>	<u>(1,232)</u>	<u>900,000</u>	<u>1,052,254</u>	<u>1,060,090</u>
Net assets / (liabilities) excluding pension asset / (liability)		<u>153,486</u>	<u>(1,232)</u>	<u>900,000</u>	<u>1,052,254</u>	<u>1,060,090</u>
TOTAL NET ASSETS		<u>153,486</u>	<u>(1,232)</u>	<u>900,000</u>	<u>1,052,254</u>	<u>1,060,090</u>
FUND BALANCES						
Unrestricted Funds	12					
General funds		59,951	-		59,951	88,377
Designated funds		93,535	-		93,535	70,443
Pension reserve		-	-		-	-
Revaluation reserve		-	-		-	-
		<u>153,486</u>	<u>-</u>		<u>153,486</u>	<u>158,820</u>
Restricted Funds		-	(1,232)		(1,232)	1,270
Endowment Funds				900,000	900,000	900,000
		<u>153,486</u>	<u>(1,232)</u>	<u>900,000</u>	<u>1,052,254</u>	<u>1,060,090</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

J Bowdery
J Bowdery (Nov 21, 2025 10:29:04 GMT)

John Bowdery

Date: Nov 21, 2025

Charity number: 1163464

The notes on page 11-18 form part of these accounts.

CATERHAM COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP")", with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities, particularly church leadership. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from services supplied in furtherance of the charity's charitable objects. It includes income from fees and grants for the counselling centre and preschool.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations and charitable activities is in respect of this one activity.

CATERHAM COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £20,000 and the item is expected to benefit the charity over more than one accounting period. No depreciation is charged.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

i) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

CATERHAM COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

3 Donations

	2024	2023
	£	£
Donations of cash and similar	112,429	97,696
Government grants (note 3a)	140,353	121,564
Gift aid recoverable	22,106	20,208
	<u>274,888</u>	<u>239,468</u>

a Government grants comprise:

	2024	2023
	£	£
Government Funding	119,380	106,449
Pupil Premium and Deprivation	16,765	9,039
Early Intervention	4,209	6,075
	<u>140,353</u>	<u>121,563</u>

4 Income from charitable activities

	2024	2023
	£	£
Fees income	47,770	44,443
	<u>47,770</u>	<u>44,443</u>

5 Charitable expenditure

	2024	2023
	£	£
a Costs incurred directly on specific activities		
Salaries	243,402	187,981
Telephone, utilities etc	64,609	51,887
Conferences and training	3,584	1,827
Administration expenses	33	
	<u>311,628</u>	<u>241,695</u>
Grants payable (note 5b)	18,867	19,185
	<u>330,495</u>	<u>260,880</u>
Total expenditure	<u>330,495</u>	<u>260,880</u>

The fee payable to the independent examiner for examining the accounts was £2,400 (2023: £2,520); in addition the charity paid £1,759 (2023: £1,200) to Stewardship for payroll bureau and consultancy services.

CATERHAM COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

b Grants payable

	Institutions £	Romania £	2024 £
Grants for UK and overseas mission	500	18,367	18,867
	<u>500</u>	<u>18,367</u>	<u>18,867</u>

The comparatives for the previous year are as follows:

	Institutions £	Romania £	2023 £
Grants for UK and overseas mission	5,352	13,833	19,185
	<u>5,352</u>	<u>13,833</u>	<u>19,185</u>

The charity's principal grants to institutions comprised:

	2024 £	2023 £
SALTMINE	-	1,110
AGAPE	-	2,603
Caterham Food Bank	-	1,639
Hillside Primary	500	-
	<u>500</u>	<u>5,352</u>

6 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 17 (2023: 14). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Heather McDowell	18,449		1,107	19,556
Other members of key management				
Jacqui Porcel	22,001		1,320	23,321
Jo Edwards	25,334		1,520	26,854
Jo Trowbridge	2,316			2,316
Samara Gray	13,188		791	13,979
				<u>86,026</u>

CATERHAM COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2023 £
Trustees:				
Heather McDowell	3,777		205	3,982
Angela Foreman	1,164			1,164
Other members of key management				
Jacqui Porcel	34,414		1,882	36,296
Jo Edwards	9,815		540	10,355
Jo Trowbridge	1,863			1,863
				<u>53,660</u>

Heather McDowell served as a church leader and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document. Similarly Angela Foreman served during 2023 as the church office administrator.

7 Tangible fixed assets

	Freehold Property £	Leasehold Improvements £	Fixtures, fittings and equipment £	Vehicles £	Total 2024 £
Valuation					
At 1 January 2024	900,000				900,000
Additions					-
Gains / (losses) on revaluation					-
Disposals					-
At 31 December 2024	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>
Accumulated depreciation					
At 1 January 2024					-
Charge for the year					-
Eliminated on disposal					-
At 31 December 2024	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net book value					
At 31 December 2024	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>
At 31 December 2023	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>

Freehold property was valued at £1,025,000 on 10/6/2016 by an independent qualified valuer at open market value assuming vacant possession and after taking account of the restrictive covenant on the use of the property. The value has been reduced to reflect the sale of 61 and 61A Westway. The trustees are not aware of any other material changes in value.

8 Debtors

	2024 £	2023 £
Falling due within one year:		
Gift aid recoverable	<u>13,981</u>	<u>5,256</u>
	<u>13,981</u>	<u>5,256</u>
Total debtors	<u>13,981</u>	<u>5,256</u>

CATERHAM COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

9 Cash at Bank and in Hand

	2024	2023
	£	£
Cash at bank with immediate access	146,512	163,182
	<u>146,512</u>	<u>163,182</u>

10 Creditors: liabilities falling due within one year

	2024	2023
	£	£
Trade creditors	1,743	
Other creditors	1,244	
Accruals	5,252	8,348
	<u>8,239</u>	<u>8,348</u>

11 Pension commitments

During the year employer's pension contributions totalling £11,073.67 (2023: £8,060) were payable to defined contribution personal pension schemes. £1,244 pension contributions were owed at the balance sheet date (2023: £nil).

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
<i>Designated Funds</i>						
Noahs Ark	58,611	157,124	(133,377)			82,358
Counselling Centre	11,832	31,787	(32,442)			11,177
	<u>70,443</u>	<u>188,911</u>	<u>(165,819)</u>	-	-	93,535
<i>General Unrestricted Funds</i>	88,377	110,547	(136,478)	(2,495)		59,951
	<u>158,820</u>	<u>299,458</u>	<u>(302,297)</u>	<u>(2,495)</u>	-	153,486
<i>Restricted Funds</i>						
Conduit	-	350	(459)			(109)
Church Family Gifts	-	7,870	(7,520)			350
Football	-	2,364	(2,460)			(97)
Hillcroft	-	275	(924)	649		-
Saltmine	-	573	(1,440)			(868)
Special collections		870	(210)	(660)		-
Spring Harvest		-	(2,506)	2,506		-
Romania	1,270	10,900	(12,678)			(509)
	<u>1,270</u>	<u>23,201</u>	<u>(28,198)</u>	<u>2,495</u>	-	(1,232)

CATERHAM COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

Endowment Funds

<u>Permanent</u>						
Buildings	900,000					900,000
	900,000					900,000
Aggregate of funds	1,060,090	322,659	(330,495)	-	-	1,052,254

The transfers referred to above were made for the following reasons:

- transfer Special Collections (restricted fund) balance to General Fund as money for gift was spent but not recorded at the time to the correct fund due to lack of information
- write off Spring Harvest deficit to General Fund
- write off Hillcroft deficit to General Fund

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>				
	General funds	Designated funds	Restricted funds	Endowment funds	2024
	£	£	£	£	£
Tangible fixed assets				900,000	900,000
Debtors	13,981				13,981
Cash at bank and in hand	54,209	93,535	(1,232)		146,512
Creditors falling due within one year	(8,239)				(8,239)
	59,951	93,535	(1,232)	900,000	1,052,254

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
<i>Designated Funds</i>						
Noahs Ark	58,357	138,785	(138,531)			58,611
Counselling Centre	16,925	28,126	(33,219)			11,832
	75,282	166,911	(171,750)	-	-	70,443
<i>General Unrestricted Funds</i>	56,295	108,224	(78,256)	2,114		88,377
Total Unrestricted Funds	131,577	275,135	(250,006)	2,114	-	158,820
<i>Restricted Funds</i>						
AGAPE		663	(663)			-
Saltmine	(610)	995	(250)	(135)		-
Job Club Furniture	340			(340)		-
Emergency Fund	3,278		(1,639)	(1,639)		-
Romania	2,474	7,118	(8,322)			1,270
	5,482	8,776	(10,874)	(2,114)	-	1,270
<i>Endowment Funds</i>						
<u>Permanent</u>						
Buildings	900,000					900,000
	900,000					900,000
Aggregate of funds	1,037,059	283,911	(260,880)	-	-	1,060,090

CATERHAM COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		Restricted funds	Endowment funds	2023
	General funds	Designated funds	funds	funds	£
	£	£	£	£	£
Tangible fixed assets				900,000	900,000
Debtors	5,256				5,256
Cash at bank and in hand	91,469	70,443	1,270		163,182
Creditors falling due within one year	(8,348)				(8,348)
	<u>88,377</u>	<u>70,443</u>	<u>1,270</u>	<u>900,000</u>	<u>1,060,090</u>

Designated Funds

The Noah's Ark Fund is set up to record all financial inflows and outflows attributable to Noah's Ark, the church's pre-school.

The Counselling Centre Fund is set up to record financial inflows and outflows attributable to the church's Counselling Centre.

Restricted Funds

The Football fund is money collected from players and paid out for rent of premises to play.

The Hillcroft fund is money collected from church members for the provision of Bibles and teaching material for a local school. Saltmine is a Christian Theatrical company, who put on a production for the Church. Money was collected from Church Members.

Special collection fund is money collected from church members to purchase gifts for leaving staff.

Church family gifts is money collected for a specific purpose to help church members in financial difficulty.

Spring Harvest fund is money collected on behalf delegates for a group booking to a christian conference .

Romania Fund Money is for work with looked after children and physical visits to see how the children are being supported.

Conduit giving is a gift passed on from a church member to an ex church member

13 Transactions with related parties

During the year the charity:

- a) received donations totalling £23,896 (2023: £23,208) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) paid expenses totalling £3,124 (2023: £14,928) to trustees for reimbursements for expenses not connected with serving as a trustee.

During the year the charity also made the following payments to, or for, related parties:

- a) N Bidwell, who is closely related to S Bidwell, who is a trustee, received employment benefits totalling £5,560 (2023: £7,227) for providing services to the charity
- b) W Bidwell, who is closely related to S Bidwell, who is a trustee, received employment benefits totalling £4,439 (2023: £3,806) for providing services to the charity.

CATERHAM COMMUNITY CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	<u>Unrestricted funds</u>					<u>Unrestricted funds</u>				
		General 2024 £	Designated 2024 £	Restricted 2024 £	Endowment 2024 £	Total 2024 £	General 2023 £	Designated 2023 £	Restricted 2023 £	Endowment 2023 £	Total 2023 £
INCOME AND ENDOWMENTS FROM:											
Donations	3	110,547	141,141	23,201		274,888	108,224	122,468	8,776		239,468
Charitable activities	4	-	47,770			47,770	-	44,443			44,443
Total income and endowments		110,547	188,911	23,201		322,658	108,224	166,911	8,776		283,911
EXPENDITURE ON:											
Charitable activities:	5	136,478	165,819	28,198		330,495	78,256	171,750	10,874		260,880
Total Expenditure		136,478	165,819	28,198		330,495	78,256	171,750	10,874		260,880
Net gains/(losses) on investments		-				-	-				-
Net income/(expenditure)		(25,931)	23,092	(4,997)		(7,836)	29,968	(4,839)	(2,098)		23,031
Transfers between funds	12	(2,495)	-	2,495		-	2,114	-	(2,114)		-
		(28,426)	23,092	(2,502)		(7,836)	32,082	(4,839)	(4,212)		23,031
Other recognised gains/(losses):											
Gains/(losses) on revaluation of fixed assets						-					-
Other gains/(losses)						-					-
Net movement in funds		(28,426)	23,092	(2,502)		(7,836)	32,082	(4,839)	(4,212)		23,031
Reconciliation of funds:											
Total funds brought forward		88,377	70,443	1,270	900,000	1,060,090	56,295	75,282	5,482	900,000	1,037,059
Total funds carried forward	12	59,951	93,535	(1,232)	900,000	1,052,254	88,377	70,443	1,270	900,000	1,060,090

Accounts

Caterham Community Church

Report and Accounts
Year ended 31 December 2023

Caterham Community Church
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees

Angela Foreman (co-opted until April 2023)

Anthony Watson (until 22nd October 2023)

Steve Bidwell

John Bowdery (co-opted November 2022 and subsequently elected March 2023)

John Garwood (co-opted November 2022 and subsequently elected March 2023)

Samara Gray (appointed from 22 October 2023 and resigned on 19 May 2024)

Heather McDowell (as from 22 October 2023)

Key Staff

Heather McDowell interim Lead Elder (as from 22 October 2023)

Jacqui Porcel – Pre-School Manager

Jo Trowbridge- Counselling Centre Manager

Joanna Edwards, Children, Youth and Families Worker

Governing Document

Constitution dated 8/9/2015

Amended 6/12/2020

Charity Registration Number

1163464

Principal Address

Coulsdon Road

Caterham

CR3 5NF

Independent Examiner

Archie McDowall BA, CA

Stewardship

1 Lamb's Passage

London

EC1Y 8AB

Bankers

CAF Bank

25 Kings Hill Avenue

Kings Hill

West Malling

ME 19 4TA

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TRUSTEES' ANNUAL REPORT

For the period 1st January to 31st December 2023

Charity Registration No 1163464

Caterham Community Church

Report of the trustees for the period 1st January to 31st December 2023

The trustees present their annual report and independently examined financial statements for the period ended 31st December 2023 and confirm they comply with the Charities Act 1993, as amended by the Charities Act, the Church's Constitution and the Charities SORP.

Reference and administrative information

Charity Name	Caterham Community Church
Charity Registration Number	1163464
Principal Office	Caterham Community Church Coulsdon Road Caterham Surrey CR3 5NF

Board of Trustees

Angela Foreman (co-opted until 30 April 2023)
Anthony Watson (until 22 October 2023)
Stephen Bidwell
John Bowdery (co-opted November 2022 and subsequently elected March 2023)
John Garwood (co-opted November 2022 and subsequently elected March 2023)
Samara Gray (appointed from 22 October 2023 and resigned on 19 May 2024)
Heather McDowell (as from 22 October 2023)

Key staff members

Heather McDowell - Interim Lead Elder (as from 22 October 2023)
Jacqui Porcel – Pre-School Manager
Jo Trowbridge – Counselling Centre Manager
Joanna Edwards - Children, Youth and Families Worker

Key volunteer roles

John Bowdery – Elder
Michael Hawkins – Elder
Heather McDowell - Elder (Until 22nd October when became paid Interim Lead Elder)
Arron Towsend - Elder

Independent Examiner

Stewardship Services
1 Lamb's Passage
London
EC1A 8AB

Bank

CAF Bank Ltd,
25 Kings Hill Avenue,
Kings Hill,
West Malling, ME19 4JQ.

Advisers on charitable, tax and employment matters

Stewardship Services, 1 Lamb's Passage, London EC1Y 8AB

Advisers on safeguarding

Thirty-One: Eight, PO Box 133, Swanley, Kent, BR8 7UQ.

Objectives and activities

The object of the Church, as set out in its constitution is :-

“the advancement of the Christian faith for the public benefit”.

The church's principal activities to further this object are :-

- Services for worship, teaching, encouragement and prayer : our services are open to all and from time to time we have held particular events aimed at visitors.
- Members provide short worship services in local care homes to help meet the spiritual needs of the residents.
- “Messy Church” – a monthly event which provides a creative and accessible opportunity for all ages together.
- “Noah's Ark” – an Ofsted registered pre-school serving the whole community.
- Caterham Counselling Centre – professional counsellors offering support to the whole community both on a face-to-face basis and online. The Counselling Centre takes referrals from local GP practices as well as self-referrals. Charges are on a sliding scale according to circumstances and are less than those widely charged in private practice. A bursary fund was established in 2023 to assist those in very poor financial circumstances.
- Toddler Group – a weekly group for pre-school children and their carers to meet together for friendship and fun.
- Food Bank – the church actively supports the local Food Bank run in partnership with a number of other churches.
- Romania – the church provides regular financial support plus practical support through an annual visit to looked-after children and individuals (and their families where appropriate) who were previously in the care system in north-east Romania.
- the church maintains a profile on social media, building on lessons learned during the Covid-19 pandemic.

The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. Furthermore, it is central to the church's ethos that we should bring blessing to the wider local community.

Volunteers

None of the church's activities could operate without the huge efforts made by our members who receive no payment for doing so.

Achievements and performance

- Following the retirement of a long- standing pastor in 2022 and the failure of an external recruitment process to identify a successor, the leadership of the church has been carried out by a team of elders.
- Messy Church continues to be well-attended and the appointments of a Children's, Youth and Family worker and a support worker have allowed long standing volunteer leaders to step away from that role, while still continuing within the Messy Church team.
- We have continued to welcome new members and church membership is now around 80 members. Some of those members have moved away or attend church less often and the list requires some updating.
- Noah's Ark has continued to perform well, with strong levels of attendance. In late 2023 the manager announced her intention to retire in July 2024 and the deputy manager to move at the same time to alternative employment. We are grateful both for their long years of service and the notice they have given of this and have put in place plans for their replacement.
- In 2023, a small team again visited those we support in Romania. During the Covid-19 pandemic, the orphanage we have been supporting closed down and the young people were moved into small residential units. Our local partner continues to maintain close contacts with them and others who have moved on from the care system and, in some cases, started their own families.
- Joint meetings with other churches have continued to be well attended.
- The Counselling Centre is now offering a combination of face to face and online counselling, which enables it to serve clients from a wider geographic area.
- Attendances at Sunday services have not yet returned to pre-pandemic levels and rising costs are also affecting us, but the church's financial position remains strong with ample assets to ensure our sustainability.
- Toddler Group remains very well attended with a two-session model to accommodate the high demand. Again, the appointments of a Children's, Youth and Family worker and a support worker have allowed a long standing volunteer leader to step away from that role, while still remaining part of the team.

Financial review

Overview and Reserves

The total income in the period was £283,911. The total expenditure was £260,880, of which £13,833 was spent outside England and Wales.

At the end of 2023 the charity held a cash balance of £163,182 and total net assets of £1,060,089. The trustees ensure that the annual budget is realistic and includes sufficient contingency to meet our short-term obligations, although these have fallen since we have not replaced our Minister who

retired early in 2022. The trustees are satisfied that the charity will have sufficient income, supported by adequate reserves, to meet its spending plans and obligations going forward.

It is the policy of the trustees to maintain reserves to meet three months of salary/wages commitments. This modest reserve is considered adequate given our financial obligations and the considerable value of the unencumbered property held.

Sources of income

Much of the church's income is in the form of donations from its members and others attending its services. The level of this giving is remarkable. There are around 80 members and the general donation income from members and attenders in this period exceeded £117,000 including the Gift Aid tax refund.

Noah's Ark Pre-school and the Counselling Centre receive fees from service users plus local government funding for the Pre-school.

The trustees have ensured that any conduit giving has been clearly identified and excluded from income on which tax relief has been claimed.

The charity does not use any professional fund raisers and fundraising from the public other than members is limited to minor events such as quiz nights and second-hand sales for specific purposes.

Investment policy

The church does not intend to invest money. Such reserves as may accumulate from time to time are held on suitable deposit accounts with our bankers.

Funds spent overseas

Money sent to Romania for work with looked after children is sent to a named individual known to us. He provides reports on how the money is spent, backed up by photographs, and we also hear from the children themselves via social media. In 2023 we were also able to visit to see how the children are being supported.

Risks

The trustees have reviewed the risks facing the church. These are primarily :-

- Interruption to our activities should the premises be damaged badly
- Reputational damage through a safeguarding incident or health and safety accident
- Possible loss of access to the premises (not our own) where our main service is held

The trustees are satisfied with the measures in place to mitigate these risks and keep them under review.

The church has in place a well-established Safeguarding Policy developed and operated under guidance from Thirty-One: Eight (formerly the Churches Child Protection Advisory Service). The Safeguarding Policy was reviewed during 2023.

Although the church's premises are located in the county of Surrey, it is close to the Greater London boundary and the premises we currently use for our main Sunday Service are located in the London Borough of Croydon. We have not been affected very materially by the extension of the London Ultra Low Emission Zone.

Structure, governance and management

Formation and governing document

Caterham Community Church was registered as a Charitable Incorporated Organisation on 8th September 2015.

The CIO is the charitable identity for the church formerly known as Caterham Hill Congregational Church, which previously derived its charitable status from its membership of the Congregational Federation - the umbrella body for the Christian denomination to which the church belongs. Its activities therefore continued seamlessly.

The holding Trusteeship of the buildings and land formerly vested in the Congregational Federation Ltd was transferred to the CIO during 2017.

Organisational structure

The charity trustees are responsible for the overall governance and management of the church.

The spiritual leadership and practical day-to-day running of the church are vested in the Minister, teams of elders and deacons and various members who are appointed to lead individual activities.

Reflecting our Congregational roots, the ultimate governing body is the Church Meeting, at which all those who have become members in line with the constitution have a vote. Trustees, elders and deacons are appointed by a vote of the Church Meeting and perform their duties under the authority delegated to them by the Church Meeting.

Changes to trustees in 2023 are recorded earlier in this report.

Wider networks

The church is a member of the Congregational Federation and the Evangelical Alliance. We have a less formal association with the New Wine Network. We are actively involved in partnership with other local churches.

Custodian trusteeships

The trustees do not hold any assets or funds as custodian trustees on behalf of any others.

Responsibilities of trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees


J Bowdery (Oct 4, 2024 09:50 GMT+1)

Oct 4, 2024

Signature

Name J Bowdery


Stephen Bidwell (Oct 5, 2024 09:46 GMT+1)

Oct 5, 2024

Signature

Name S Bidwell

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
FOR THE YEAR ENDED 31 DECEMBER 2023
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2023 on pages 10 to 20 following, which have been prepared on the basis of the accounting policies set out on pages 12 to 13.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Archie McDowall
Archie McDowall (Oct 10, 2024 11:15 GMT+1)

Archie McDowall BA, CA
Institute of Chartered Accountants of Scotland
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Oct 10, 2024

Caterham Community Church

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	3	230,692	8,776	-	239,468	262,522
Charitable activities	4	44,443	-	-	44,443	41,393
Investments	5	-	-	-	-	-
Other income	6	-	-	-	-	-
Total income and endowments		275,135	8,776	-	283,911	303,915
EXPENDITURE ON:						
Charitable activities	7	250,006	10,874	-	260,880	266,591
Other		-	-	-	-	-
Total expenditure		250,006	10,874	-	260,880	266,591
Net gains/(losses) on investments		-	-	-	-	-
Net income/(expenditure)		25,129	(2,098)	-	23,031	37,324
Transfers between funds	14	2,114	(2,114)	-	-	-
		27,243	(4,212)	-	23,031	37,324
Other recognised gains/(losses):						
Gains/(losses) on revaluation of fixed assets		-	-	-	-	-
Net movement in funds		27,243	(4,212)	-	23,031	37,324
Reconciliation of funds:						
Total funds brought forward		131,576	5,481	900,000	1,037,057	999,733
Total funds carried forward	14	158,819	1,270	900,000	1,060,089	1,037,057

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 12- 19 form part of these accounts.

Caterham Community Church
BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment 2023 £	Total Funds 2023 £	Total Funds 2022 £
FIXED ASSETS						
Tangible assets	9	-	-	900,000	900,000	900,000
		<u>-</u>	<u>-</u>	<u>900,000</u>	<u>900,000</u>	<u>900,000</u>
CURRENT ASSETS						
Debtors	10	5,256	-	-	5,256	1,176
Cash at bank and in hand	11	161,912	1,270	-	163,182	141,387
		<u>167,168</u>	<u>1,270</u>	<u>-</u>	<u>168,438</u>	<u>142,564</u>
CREDITORS: Amounts falling due within one year	12	(8,348)	-	-	(8,348)	(5,505)
		<u>(8,348)</u>	<u>-</u>	<u>-</u>	<u>(8,348)</u>	<u>(5,505)</u>
Net current assets / (liabilities)		<u>158,820</u>	<u>1,270</u>	<u>-</u>	<u>160,090</u>	<u>137,058</u>
TOTAL NET ASSETS		<u>158,820</u>	<u>1,270</u>	<u>900,000</u>	<u>1,060,090</u>	<u>1,037,057</u>
FUND BALANCES	14					
Unrestricted Funds						
General funds		88,377	-	-	88,377	56,295
Designated funds		70,443	-	-	70,443	75,282
Pension reserve		-	-	-	-	-
Revaluation reserve		-	-	-	-	-
		<u>158,820</u>	<u>-</u>	<u>-</u>	<u>158,820</u>	<u>131,577</u>
Restricted Funds		-	1,270	-	1,270	5,481
Endowment Funds		-	-	900,000	900,000	900,000
		<u>158,820</u>	<u>1,270</u>	<u>900,000</u>	<u>1,060,090</u>	<u>1,037,058</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

J Bowdery
J Bowdery (Oct 4, 2024 19:50 GMT+1)

Oct 4, 2024

Charity number: 1163464

The notes on page 12- 19 form part of these accounts.

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP")", with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities, particularly church leadership. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably

Income from charitable activities represents income receivable from services supplied in furtherance of the charity's charitable objects. It includes income from fees and grants for the counselling centre and preschool.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £20,000 and the item is expected to benefit the charity over more than one accounting period. No depreciation is charged.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

i) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations

	2023	2022
	£	£
Donations of cash and similar	117,904	126,441
Government grants (note 3a)	121,564	136,081
	<u>239,468</u>	<u>262,522</u>

a Government grants comprise:

	2023	2022
	£	£
Government Funding	106,449	116,941
Pupil Premium and Deprivation	9,039	7,708
Early Intervention	6,075	11,432
	<u>121,564</u>	<u>136,081</u>

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

4 Income from charitable activities

	2023	2022
	£	£
Fees income	44,443	41,393
	<u>44,443</u>	<u>41,393</u>

7 Charitable expenditure

	2023	2022
	£	£
a Costs incurred directly on specific activities		
Costs of generating voluntary income		
Salaries, travel and expenses	187,981	180,053
Telephone, utilities, etc	51,887	63,063
Conferences and training	1,827	6,456
	<u>241,695</u>	<u>249,572</u>
Grants payable (note 7c)	19,185	17,020
	<u>260,880</u>	<u>266,592</u>
Total expenditure	<u>260,880</u>	<u>266,592</u>

The fee payable to the independent examiner for examining the accounts was £2,100 (2022:£2,010); in addition the charity paid £1,200 (2022: £1,200) to Stewardship for payroll bureau and consultancy services.

c Grants payable

	Institutions	Romania	2023
	£	£	£
Grants for UK and overseas mission	5,352	13,833	19,185
	<u>5,352</u>	<u>13,833</u>	<u>19,185</u>

The comparatives for the previous year are as follows:

	Institutions	Romania	2022
	£	£	£
Grants for UK and overseas mission	7,220	9,800	17,020
	<u>7,220</u>	<u>9,800</u>	<u>17,020</u>

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

The charity's principal grants to institutions comprised:

	2023 £	2022 £
SALTMINE	1,110	1,305
AGAPE	2,603	5,450
Caterham Food Bank	1,639	
Grants to institutions for less than £1,000 each		465
	<u>5,352</u>	<u>7,220</u>

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

8 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 14 (2022: 17). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2023 £
Trustees:				
Heather McDowell	3,777		205	3,982
Angela Foreman	1,164			1,164
				<u>5,146</u>
Other members of key management:				
Jacqui Porcel	34,414		1,882	36,296
Jo Edwards	9,815		540	10,355
Jo Trowbridge	1,863			1,863
				<u>48,514</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2022 £
Trustees:				
David Chadwick	14,250		909	15,160
Angela Foreman	3,243			3,243
Other members of key management:				
Jacqui Porcel	31,517		1,724	33,242
Jo Trowbridge	1,794			1,794
				<u>53,438</u>

Heather McDowell and David Chadwick served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document. Similarly Angela Foreman served during 2023 as the church office administrator.

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

9 Tangible fixed assets

	Freehold Property £	Leasehold Improvements £	Fixtures, fittings and equipment £	Vehicles £	Total 2023 £
Valuation					
At 1 January 2023	900,000				900,000
Additions					-
Gains / (losses) on revaluation					-
Disposals					-
At 31 December 2023	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>
Accumulated depreciation					
At 1 January 2023	-				-
Charge for the year					-
Eliminated on disposal					-
At 31 December 2023	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net book value					
At 31 December 2023	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>
At 31 December 2022	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>

Freehold property was valued at £1,025,000 on 10/6/2016 by an independent qualified valuer at open market value assuming vacant possession and after taking account of the restrictive covenant on the use of the property. The value has been reduced to reflect the sale of 61 and 61A Westway. The trustees are not aware of any other material changes in value.

10 Debtors

	2023 £	2022 £
Falling due within one year:		
Tax recoverable	5,256	523
Other debtors		653
	<u>5,256</u>	<u>1,176</u>
Total debtors	<u>5,256</u>	<u>1,176</u>

11 Cash at Bank and in Hand

	2023 £	2022 £
Cash at bank with immediate access	163,182	141,387
	<u>163,182</u>	<u>141,387</u>

12 Creditors: liabilities falling due within one year

	2023 £	2022 £
Accruals	8,348	5,505
	<u>8,348</u>	<u>5,505</u>

13 Pension commitments

During the year employer's pension contributions totalling £8,060 (2022: £7,932) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2022: 0).

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

14 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
<i>Designated Funds</i>						
Noahs Ark	58,357	138,785	(138,531)			58,611
Counselling Centre	16,925	28,126	(33,219)			11,832
	<u>75,282</u>	<u>166,911</u>	<u>(171,750)</u>	<u>-</u>	<u>-</u>	<u>70,443</u>
<i>General Unrestricted Funds</i>	56,295	108,224	(78,256)	2,114		88,377
	<u>56,295</u>	<u>108,224</u>	<u>(78,256)</u>	<u>2,114</u>		<u>88,377</u>
Total Unrestricted Funds	<u>131,577</u>	<u>275,135</u>	<u>(250,006)</u>	<u>2,114</u>	<u>-</u>	<u>158,820</u>
<i>Restricted Funds</i>						
AGAPE	-				-	-
Saltmine	-	663	(663)	-	-	-
Job Club Furniture	(610)	995	(250)	(135)		-
Emergency Fund	340			(340)		-
	3,278		(1,639)	(1,639)		(0)
Romania	2,474	7,118	(8,322)			1,270
	<u>5,482</u>	<u>8,776</u>	<u>(10,874)</u>	<u>(2,114)</u>	<u>-</u>	<u>1,270</u>
<i>Endowment Funds</i>						
<u>Permanent</u>						
Buildings	900,000					900,000
	<u>900,000</u>					<u>900,000</u>
Aggregate of funds	<u>1,037,059</u>	<u>283,911</u>	<u>(260,880)</u>	<u>-</u>	<u>-</u>	<u>1,060,090</u>

The transfers referred to above were made for the following reasons:

- a) Transfer to general fund to contribute to Saltmine production 2023
- b) Transfer from COVID emergency fund to general fund as no longer required
- c) Transfer from Job Club furniture as no longer required

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		Restricted funds	Endowment funds	2023
	General funds	Designated funds			
	£	£	£	£	£
Tangible fixed assets				900,000	900,000
Stock	-				-
Debtors	5,256				5,256
Investments held as current assets	-				-
Cash at bank and in hand	91,469	70,443	1,270	-	163,182
Creditors falling due within one year	(8,348)				(8,348)
Creditors falling due after one year	-				-
Provisions for liabilities	-				-
Defined benefit pension schemes liabilities	-				-
	<u>88,377</u>	<u>70,443</u>	<u>1,270</u>	<u>900,000</u>	<u>1,060,090</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance	Incoming resources	Outgoing resources	Transfers in the year	Gains and losses	Closing balance
	2022	2022	2022	2022	2022	2022
	£	£	£	£	£	£
<i>Designated Funds</i>						
Noah's Ark pre-school nursery	38,849	150,105	(130,597)			58,357
Counselling Centre	13,980	29,551	(26,396)	(210)		16,925
						-
	<u>52,829</u>	<u>179,656</u>	<u>(156,993)</u>	<u>(210)</u>	<u>-</u>	<u>75,282</u>
<i>General Unrestricted Funds</i>	<u>39,826</u>	<u>118,099</u>	<u>(101,840)</u>	<u>210</u>		<u>56,295</u>
Total Unrestricted Funds	<u>92,655</u>	<u>297,755</u>	<u>(258,833)</u>	<u>-</u>	<u>-</u>	<u>131,577</u>
<i>Restricted Funds</i>						
Emergency	5,458	-	-	(1,714)		3,744
Agape	138	775	(912)			1
Other	1,484	5,385	(6,846)	1,714		1,737
						-
	<u>7,080</u>	<u>6,160</u>	<u>(7,758)</u>	<u>-</u>	<u>-</u>	<u>5,482</u>
<i>Endowment Funds</i>						
<u>Permanent</u>						
	900,000					900,000
						-
	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>
Aggregate of funds	<u>999,735</u>	<u>303,915</u>	<u>(266,591)</u>	<u>-</u>	<u>-</u>	<u>1,037,060</u>

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>				
	General funds	Designated funds	Restricted funds	Endowment funds	2022
	£	£	£	£	£
Tangible fixed assets	-			900,000	900,000
Stock	-				-
Debtors	1,176				1,176
Investments held as current assets	-				-
Cash at bank and in hand	60,623	75,282	5,482	-	141,387
Creditors falling due within one year	(5,505)				(5,505)
Creditors falling due after one year	-				-
Provisions for liabilities	-				-
Defined benefit pension schemes liabilities	-				-
	<u>56,294</u>	<u>75,282</u>	<u>5,482</u>	<u>900,000</u>	<u>1,037,057</u>

Designated Funds

The Noah's Ark Fund is set up to record all financial inflows and outflows attributable to Noah's Ark, the church's pre-school.

The Counselling Centre Fund is set up to record financial inflows and outflows attributable to the church's Counselling Centre.

Restricted Funds

The emergency fund consisted of donations from church members and friends to be used to support people within the church and local community affected financially by COVID-19.

The Agape fund allows church members and friends to donate funds to supplement the money given to Agape from the general fund missionary support budget line.

Romania Fund Money is for work with looked after children and physical visits to see how the children are being supported.

Annually the trustees set aside some of the charity's income for grant giving to institutions and individuals who undertake activities that further the charity's own objects. It is anticipated that all of the funds designated for this purpose will be distributed in the new financial year.

Transactions with related parties

15 During the year the charity:

- a) received donations totalling £23,208 (2022: £31,316) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) paid expenses totalling £14,928 (2022: £ 6,627) to trustees for reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee which are not included in this disclosure.

During the year the charity also made the following payments to, or for, related parties:

- a) N Bidwell, who is closely related to S Bidwell, who is a trustee, received employment benefits totalling £ 7,227 (2022: £6916) for providing services to the charity.
- b) W Bidwell, who is closely related to S Bidwell, who is a trustee, received employment benefits totalling £3,806(2022: £4426) for providing services to the charity.
- c) D Watson, who is closely related to A Watson, who is a trustee, received employment benefits totalling £0 (2022:£ 2700) for providing services to the charity.

Caterham Community Church
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted funds					Unrestricted funds				
		General	Designated	Restricted	Endowment	Total	General	Designated	Restricted	Endowment	Total
		2023	2023	2023	2023	2023	2022	2022	2022	2022	2022
		£	£	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:											
Donations and legacies	3	108,224	122,468	8,776		239,468	118,099	138,263	6,160	-	262,522
Charitable activities	4	-	44,443			44,443	-	41,393			41,393
Investments	5	-				-					-
Other income	6	-				-					-
Total income and endowments		108,224	166,911	8,776	-	283,911	118,099	179,656	6,160	-	303,915
EXPENDITURE ON:											
Charitable activities:	7	78,256	171,750	10,874		260,880	101,840	156,993	7,758		266,591
Other		-				-	-			-	-
Total Expenditure		78,256	171,750	10,874	-	260,880	101,840	156,993	7,758	-	266,591
Net gains/(losses) on investments		-				-	-				-
Net income/(expenditure)		29,968	(4,839)	(2,098)	-	23,031	16,259	22,663	(1,598)	-	37,324
Transfers between funds	14	2,114	-	(2,114)	-	-	210	(210)	-		-
Other recognised gains/(losses):		32,082	(4,839)	(4,212)	-	23,031	16,469	22,453	(1,598)	-	37,324
Other gains/(losses)						-					-
Net movement in funds		32,082	(4,839)	(4,212)	-	23,031	16,469	22,453	(1,598)	-	37,324
Reconciliation of funds:											
Total funds brought forward		56,295	75,281	5,481	900,000	1,037,057	39,826	52,828	7,079	900,000	999,733
Total funds carried forward	14	88,377	70,442	1,269	900,000	1,060,088	56,295	75,281	5,481	900,000	1,037,057

Accounts

Caterham Community Church

Report and Accounts
Year ended 31 December 2022

Caterham Community Church
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees

David Chadwick (retired April 2022)

Angela Foreman (term expired 27/9/22; co-opted until April 2023)

Anthony Watson

Steve Bidwell

John Bowdery (co-opted November 2022 and subsequently elected March 2023)

John Garwood (co-opted November 2022 and subsequently elected March 2023)

Key Staff

David Chadwick – Minister (Retired April 2022)

Jacqui Porcel – Pre-School Manager

Jo Trowbridge- Counselling Centre Manager

Governing Document

Constitution dated 8/9/2015

Amended 6/12/2020

Charity Registration Number

1163464

Principal Address

Coulsdon Road

Caterham

CR3 5NF

Independent Examiner

Archie McDowall BA, CA

Stewardship

1 Lamb's Passage

London

EC1Y 8AB

Bankers

CAF Bank

25 Kings Hill Avenue

Kings Hill

West Malling

ME 19 4TA

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Caterham
Community
Church

TRUSTEES' ANNUAL REPORT

For the period 1st January to 31st December 2022

Charity Registration No 1163464

Caterham Community Church

Report of the Trustees for the period 1st January to 31st December 2022

The Trustees present their annual report and independently examined financial statements for the period ended 31st December 2022 and confirm they comply with the Charities Act 1993, as amended by the Charities Act, the Church's Constitution and the Charities SORP.

Reference and administrative information

Charity Name	Caterham Community Church
Charity Registration Number	1163464
Principal Office	Caterham Community Church Coulsdon Road Caterham Surrey CR3 5NF

Board of Trustees

David Chadwick (Retired April 2022)
Angela Foreman (term expired 27th September 2022 – co-opted until 30 April 2023)
Anthony Watson
Stephen Bidwell
John Bowdery (co-opted November 2022 and subsequently elected March 2023)
John Garwood (co-opted November 2022 and subsequently elected March 2023)

Key staff members

David Chadwick – Minister (Retired April 2022)
Jacqui Porcel – Pre-School Manager
Jo Trowbridge – Counselling Centre Manager

Key volunteer roles

John Bowdery – Elder
Michael Hawkins – Elder
Heather McDowell - Elder

Independent Examiner

Stewardship Services
1 Lamb's Passage
London
EC1A 8AB

Bank

CAF Bank Ltd,
25 Kings Hill Avenue,
Kings Hill,
West Malling, ME19 4JQ.

Advisers on charitable, tax and employment matters

Stewardship Services, 1 Lamb's Passage, London EC1Y 8AB

Advisers on safeguarding

Thirty-One: Eight, PO Box 133, Swanley, Kent, BR8 7UQ.

Objectives and activities

The object of the Church, as set out in its constitution is :-

“the advancement of the Christian faith for the public benefit”.

The Church’s principal activities to further this object are :-

- Services for worship, teaching, encouragement and prayer : our services are open to all and from time to time we have held particular events aimed at visitors.
- Members provide short worship services in local care homes to help meet the spiritual needs of the residents.
- “Messy Church” – a monthly event which provides a creative and accessible opportunity for all ages together.
- “Noah’s Ark” – an Ofsted registered pre-school serving the whole community.
- Caterham Counselling Centre – professional counsellors offering support to the whole community. The Counselling Centre takes referrals from local GP practices as well as self-referrals. Charges are on a sliding scale according to circumstances and are less than those widely charged in private practice.
- Toddler Group – a weekly group for pre-school children and their carers to meet together for friendship and fun.
- Food Bank – the church actively supports the local Food Bank run in partnership with a number of other churches.
- Romania – the church provides financial support and also practical support through an annual visit to looked-after children in north-east Romania.

Alongside the return to face to face meeting for most activities, the Church has maintained a higher profile on social media, building on lessons learned during the Covid-19 pandemic.

The Trustees confirm that they have had regard to the Charity Commission’s guidance on public benefit. Furthermore, it is central to the church’s ethos that we should bring blessing to the wider local community.

Following amendments to the Church’s governing document in 2021, some formal meetings, including those at which all Church members have a right to vote, have continued to be held electronically or in hybrid form for the convenience of members, and some counselling services are also offered via online platforms.

Volunteers

None of the church's activities could operate without the huge efforts made by our members who receive no payment for doing so.

Achievements and performance

- Worship services are now taking place physically
- Messy Church has resumed face to face meeting and continues to be well-attended
- We have continued to welcome new members and church membership is now around 80 members.
- Noah's Ark has continued to perform well, with strong levels of attendance. 44 children attended in 2022 and 3,972 hours of child care were delivered.
- In 2022, a small team were able to resume visiting those we support in Romania. During the Covid-19 pandemic, the orphanage we have been supporting closed down and the young people were moved into small residential units. Our local partner continues to maintain close contacts with them and we found the numbers needing our friendship and support had grown. It was good to be able to visit again and to see how the resources we have continued to provide are affecting the lives of these needy young people both physically and emotionally.
- Joint meetings with other churches have continued to be strongly attended, now predominantly operating in person.
- The Counselling Centre continued to operate remotely during the pandemic and is now offering a combination of face to face and online counselling, which enables it to serve clients from a wider geographic area. In 2022, 1068 counselling sessions were provided.
- Attendances at Sunday services have not fully returned to pre-pandemic levels and rising costs are also affecting us, but the church's financial position remains strong with ample assets to ensure our sustainability.
- Toddler Group has now fully re-opened. Emerging from lockdown, the morning was split into two sessions to facilitate distancing. It has now been necessary to keep to the two-session model to manage the high demand ; typically 50-60 families attend each week.

Financial review

Overview and Reserves

The total income in the period was £303,915. The total expenditure was £266,591, of which £10,550 was spent outside England and Wales.

The income in 2022 was less than in 2021 , notably because in 2021 we sold on the buildings at 61 Westway. These had been acquired as part of a package with the buildings at 63-65 Westway. However, while the premises at 63-65 were already serving a useful purpose and offer potential for increasing our benefit to the community, we had no foreseeable use for 61. An offer from the tenant to purchase it was therefore accepted, and this enabled us to pay off the outstanding mortgage on the whole site, although it also ended the rental income we had been receiving on it.

At the end of 2022 the charity held a cash balance of £141,387 and total net assets of £1,037,057. The Trustees ensure that the annual budget is realistic and includes sufficient contingency to meet our short-term obligations, although these have fallen since we have not replaced our Minister who

retired early in 2022. The Trustees are satisfied that the charity will have sufficient income, supported by adequate reserves, to meet its spending plans and obligations going forward.

It is the policy of the Trustees to maintain reserves to meet three months of salary/wages commitments. This modest reserve is considered adequate given our financial obligations and the considerable value of the unencumbered property held.

Sources of income

Much of the church's income is in the form of donations from its members and others attending its services. The level of this giving is remarkable. There are around 80 members and the general donation income from members and attenders in this period exceeded £112,411 including the Gift Aid tax refund.

Noah's Ark Pre-school and the Counselling Centre receive fees from service users plus local government funding for the Pre-school.

The Trustees have ensured that any conduit giving has been clearly identified and excluded from income on which tax relief has been claimed.

The charity does not use any professional fund raisers and fundraising from the public other than members is limited to minor events such as quiz nights and second-hand sales for specific purposes.

Investment policy

The church does not intend to invest money. Such reserves as may accumulate from time to time are held on suitable deposit accounts with our bankers.

Funds spent overseas

Money sent to Romania for work with looked after children is sent to a named individual known to us. He provides reports on how the money is spent, backed up by photographs, and we also hear from the children themselves via social media. In 2022 we were also able to resume physical visits to see how the children are being supported.

Risks

The Trustees have reviewed the risks facing the church. These are primarily :-

- Interruption to our activities should the premises be damaged badly
- Reputational damage through a safeguarding incident or health and safety accident
- Possible loss of access to the premises (not our own) where our main service is held

The Trustees are satisfied with the measures in place to mitigate these risks and keep them under review.

The Church has in place a well-established Safeguarding Policy developed and operated under guidance from Thirty-One: Eight (formerly the Churches Child Protection Advisory Service). The Safeguarding Policy was not reviewed during 2022 but this has now been undertaken in 2023.

Although the Church's premises are located in the county of Surrey, it is close to the Greater London boundary and the premises we currently use for our main Sunday Service are located in the London Borough of Croydon. We are monitoring carefully the possible implications of the extension of the London Ultra Low Emission Zone and beginning to explore possible alternative venues which are not affected by this.

Structure, governance and management

Formation and governing document

Caterham Community Church was registered as a Charitable Incorporated Organisation on 8th September 2015.

The CIO is the charitable identity for the church formerly known as Caterham Hill Congregational Church, which previously derived its charitable status from its membership of the Congregational Federation - the umbrella body for the Christian denomination to which the church belongs. Its activities therefore continued seamlessly from its previous incarnation.

The holding Trusteeship of the buildings and land formally vested in the Congregational Federation Ltd was transferred to the CIO during 2017.

Organisational structure

The charity Trustees are responsible for the overall governance and management of the church.

The spiritual leadership and practical day-to-day running of the church are vested in the Minister, teams of Elders and Deacons and various members who are appointed to lead individual activities.

Reflecting our Congregational roots, the ultimate governing body is the Church Meeting, at which all those who have become members in line with the constitution have a vote. Trustees, Elders and Deacons are appointed by a vote of the Church Meeting and perform their duties under the authority delegated to them by the Church Meeting.

Changes to Trustees in 2022 are recorded earlier in this report.

Wider networks

The church is a member of the Congregational Federation and the Evangelical Alliance. We have a less formal association with the New Wine Network. We are actively involved in partnership with other local churches.

Custodian trusteeships

The Trustees do not hold any assets or funds as custodian trustees on behalf of any others.

Responsibilities of trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its

incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

Declarations

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the charity's Trustees

Signature John Bowdery 19/10/2023

Name J Bowdery

Signature Anthony Watson 19/10/2023

Name A P Watson

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
Caterham Community Church
('the Charity')**

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2022 on pages 10 to 20 following, which have been prepared on the basis of the accounting policies set out on pages 12 to 13.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signature: Archie McDowall

Archie McDowall BA, CA
Institute of Chartered Accountants of Scotland
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 23 October 2023

Caterham Community Church

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	3	256,362	6,160	-	262,522	262,977
Charitable activities	4	41,393	-	-	41,393	59,454
Investments	5	-	-	-	-	15,605
Other income	6	-	-	-	-	173,008
Total income and endowments		297,755	6,160	-	303,915	511,044
EXPENDITURE ON:						
Charitable activities	7	258,833	7,758	-	266,591	304,862
Other		-	-	-	-	-
Total expenditure		258,833	7,758	-	266,591	304,862
Net gains/(losses) on investments		-	-	-	-	-
Net income/(expenditure)		38,922	(1,598)	-	37,324	206,182
Transfers between funds	14	-	-	-	-	-
		38,922	(1,598)	-	37,324	206,182
Other recognised gains/(losses):						
Gains/(losses) on revaluation of fixed assets		-	-	-	-	-
Net movement in funds		38,922	(1,598)	-	37,324	206,182
Reconciliation of funds:						
Total funds brought forward		92,654	7,079	900,000	999,733	793,551
Total funds carried forward	14	131,576	5,481	900,000	1,037,057	999,733

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 12- 19 form part of these accounts.

Caterham Community Church

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
FIXED ASSETS						
Tangible assets	9	-	-	900,000	900,000	900,000
		-	-	900,000	900,000	900,000
CURRENT ASSETS						
Debtors	10	1,176	-	-	1,176	2,006
Cash at bank and in hand	11	135,906	5,481	-	141,387	105,005
		137,082	5,481	-	142,564	107,011
CREDITORS: Amounts falling due within one year	12	(5,505)	-	-	(5,505)	(7,277)
Net current assets / (liabilities)		131,577	5,481	-	137,058	99,734
TOTAL NET ASSETS		131,577	5,481	900,000	1,037,058	999,734
FUND BALANCES	14					
Unrestricted Funds						
General funds		56,295	-	-	56,295	39,826
Designated funds		75,282	-	-	75,282	52,828
Pension reserve		-	-	-	-	-
Revaluation reserve		-	-	-	-	-
		131,577	-	-	131,577	92,654
Restricted Funds		-	5,481	-	5,481	7,079
Endowment Funds		-	-	900,000	900,000	900,000
		131,577	5,481	900,000	1,037,058	999,734

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

 19/10/23

Charity number: 1163464

The notes on page 12- 19 form part of these accounts.

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP")", with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities, particularly church leadership. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from services supplied in furtherance of the charity's charitable objects. It includes income from fees and grants for the counselling centre and preschool.

Other income in 2021 comprises gains arising from the disposal of tangible fixed assets.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £20,000 and the item is expected to benefit the charity over more than one accounting period. No depreciation is charged.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

i) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations

	2022	2021
	£	£
Donations of cash and similar	126,441	160,425
Government grants (note 3a)	136,081	102,552
	<u>262,522</u>	<u>262,977</u>

a Government grants comprise:

	2022	2021
	£	£
Government Funding	116,941	90,785
Pupil Premium and Deprivation	7,708	11,489
Furlough		278
Early Intervention	11,432	
	<u>136,081</u>	<u>102,552</u>

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

4 Income from charitable activities

	2022	2021
	£	£
Fees income	41,393	59,454
	<u>41,393</u>	<u>59,454</u>

5 Investment income

	2022	2021
	£	£
Property letting	-	15,605
	<u>-</u>	<u>15,605</u>

6 Other income

	2022	2021
	£	£
Gains on disposal of: tangible fixed assets	-	173,008
	<u>-</u>	<u>173,008</u>

7 Charitable expenditure

a Costs incurred directly on specific activities

	2022	2021
	£	£
Costs of generating voluntary income		
Salaries, travel and expenses	180,053	224,636
Telephone and utilities	63,063	41,437
Conferences and training	6,456	8,090
	<u>249,571</u>	<u>274,163</u>
Grants payable (note 7c)	17,020	17,883
	<u>266,591</u>	<u>292,046</u>

b Costs incurred on support & administration

Bank loan interest payable	-	12,814
	<u>-</u>	<u>12,814</u>

Total expenditure

	<u>266,591</u>	<u>304,860</u>
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The fee payable to the independent examiner for examining the accounts was £1,600 (2021: £720); in addition the charity paid £1,200 (2021: £1,200) to Stewardship for payroll bureau and consultancy services.

c Grants payable

	Institutions	Individuals	2022
	£	£	£
Grants for UK and overseas mission	7,220	9,800	17,020
	<u>7,220</u>	<u>9,800</u>	<u>17,020</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2021
	£	£	£
Grants for UK and overseas mission	8,249	9,634	17,883
	<u>8,249</u>	<u>9,634</u>	<u>17,883</u>

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

The charity's principal grants to institutions comprised:

	2022 £	2021 £
SALTMINE	1,305	1,285
AGAPE	5,450	5,176
Grants to institutions for less than £1,000 each	465	1,788
	<u>7,220</u>	<u>8,249</u>

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

8 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 17 (2021: 19). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2022 £
Trustees:				
David Chadwick	14,250		909	15,160
ANGELA Foreman	3,243			3,243
Other members of key management:				
Jacqui Porcel	31,517		1,724	33,242
Jo Trowbridge	1,794			1,794
				<u>18,403</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2021 £
Trustees:				
David Chadwick	41,698		2,804	44,502
Angela Foreman	2,761			2,761
Other members of key management:				
Jacqui Porcel	31,028		1,719	32,747
Jo Trowbridge	1,769			1,769
				<u>47,263</u>

David Chadwick served as a church leader and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

9 Tangible fixed assets

	Freehold Property £	Leasehold Improvements £	Fixtures, fittings and equipment £	Vehicles £	Total 2022 £
Valuation					
At 1 January 2022	900,000				900,000
Additions					-
Gains / (losses) on revaluation					-
Disposals					-
At 31 December 2022	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>
Accumulated depreciation					
At 1 January 2022	-				-
Charge for the year					-
Eliminated on disposal					-
At 31 December 2022	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net book value					
At 31 December 2022	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>
At 31 December 2021	<u>900,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>900,000</u>

Freehold property was valued at £1,025,000 on 10/6/2016 by an independent qualified valuer at open market value assuming vacant possession and after taking account of the restrictive covenant on the use of the property. The value has been reduced to reflect the sale of 61 and 61A Westway. The trustees are not aware of any other material changes in value.

10 Debtors

	2022 £	2021 £
Falling due within one year:		
Tax recoverable	523	1,453
Other debtors	<u>653</u>	<u>553</u>
	<u>1,176</u>	<u>2,006</u>
Total debtors	<u>1,176</u>	<u>2,006</u>

11 Cash at Bank and in Hand

	2022 £	2021 £
Cash at bank with immediate access	<u>141,387</u>	<u>105,005</u>
	<u>141,387</u>	<u>105,005</u>

12 Creditors: liabilities falling due within one year

	2022 £	2021 £
Accruals	<u>5,505</u>	<u>7,277</u>
	<u>5,505</u>	<u>7,277</u>

13 Pension commitments

During the year employer's pension contributions totalling £7,932 (2021: £8549) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2021: £2200).

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

14 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Gains and losses 2022 £	Closing balance 2022 £
<i>Designated Funds</i>						
Counselling Centre	13,980	29,551	(26,396)	(210)		16,925
Noahs Ark	38,849	150,105	(130,597)			58,357
	52,829	179,656	(156,993)	(210)	-	75,282
<i>General Unrestricted Funds</i>	39,826	118,099	(101,840)	210		56,295
Total Unrestricted Funds	92,655	297,755	(258,833)	-	-	131,577
<i>Restricted Funds</i>						
Emergency Fund	5,458	-		(1,714)		3,744
AGAPE	138	775	(912)			1
Other Funds	1,484	5,385	(6,846)	1,714		1,737
	7,079	6,160	(7,758)	-	-	5,481
<i>Endowment Funds</i>						
<u>Permanent</u>						
Buildings	900,000					900,000
	900,000	-	-	-	-	900,000
Aggregate of funds	999,734	303,915	(266,591)	-	-	1,037,058

The transfers referred to above were made for the following reasons:

- Transfer from general fund to counselling centre to pay for counselling sessions authorised for church member for pastoral reasons
- Transfer from COVID emergency fund to Romania mission fund as announced when former set up

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		Restricted funds £	Endowment funds £	2022 £
	General funds £	Designated funds £			
Tangible fixed assets				900,000	900,000
Stock	-				-
Debtors	1,176				1,176
Investments held as current assets	-				-
Cash at bank and in hand	60,624	75,282	5,481	-	141,387
Creditors falling due within one year	(5,505)				(5,505)
Creditors falling due after one year	-				-
Provisions for liabilities	-				-
Defined benefit pension schemes liabilities	-				-
	56,295	75,282	5,481	900,000	1,037,058

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Gains and losses 2021 £	Closing balance 2021 £
<i>Designated Funds</i>						
Noah's Ark pre-school nursery	31,268	139,750	(132,170)			38,848
Counselling Centre	13,766	26,917	(26,703)			13,980
	45,034	166,667	(158,873)	-	-	52,828
<i>General Unrestricted Funds</i>	30,811	113,000	(121,380)	17,395		39,826
Total Unrestricted Funds	75,845	279,667	(280,253)	17,395	-	92,654
<i>Restricted Funds</i>						
Other	3,434	6,006	(8,920)			1,484
Emergency	6,676	2,244	(2,497)			5,458
AGAPE	225	287	(376)			138
	10,335	8,537	(11,793)	-	-	7,079
<i>Endowment Funds</i>						
<u>Permanent</u>						
	707,371	222,840	(12,816)	(17,395)		900,000
	707,371	222,840	(12,816)	(17,395)	-	900,000
Aggregate of funds	793,551	511,044	(304,862)	-	-	999,734

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>				
	General funds £	Designated funds £	Restricted funds £	Endowment funds £	2021 £
Tangible fixed assets	-			900,000	900,000
Stock	-				-
Debtors	2,006				2,006
Investments held as current assets	-				-
Cash at bank and in hand	45,097	52,828	7,079	-	105,004
Creditors falling due within one year	(7,277)				(7,277)
Creditors falling due after one year	-				-
Provisions for liabilities	-				-
Defined benefit pension schemes liabilities	-				-
	39,826	52,828	7,079	900,000	999,733

Caterham Community Church
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Designated Funds

The Noah's Ark Fund is set up to record all financial inflows and outflows attributable to Noah's Ark, the church's pre-school.

The Counselling Centre Fund is set up to record financial inflows and outflows attributable to the church's Counselling Centre.

Restricted Funds

The emergency fund consists of donations from church members and friends to be used to support people within the church and local community affected financially by COVID-19.

The Agape fund allows church members and friends to donate funds to supplement the money given to Agape from the general fund missionary support budget line.

The Other fund encompasses three smaller funds. The Ukraine fund was set up to allow church members and friends to donate money that could support relief efforts carried out with Ukrainian refugees by pastor Liviu Avasiloi. The East Surrey fund was set up to receive donations of money to purchase items such as toiletries and journals for patients unable to receive visits as well as larger items such as radios for work with dementia patients. Most years Saltmine Theatre Company perform a Christmas show for our church and guests. We have a fund to record payments for tickets and to fund donations to help cover the costs of those shows or for other support of Saltmine.

Annually the trustees set aside some of the charity's income for grant giving to institutions and individuals who undertake activities that further the charity's own objects. It is anticipated that all of the funds designated for this purpose will be distributed in the new financial year.

Transactions with related parties

15 During the year the charity:

- a) received donations totalling £31316 (2021: £26316) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) paid expenses totalling £ 6,627 to trustees for reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

During the year the charity also made the following payments to, or for, related parties:

- a) N Bidwell, who is closely related to S Bidwell, who is a trustee, received amounts totalling £6,916 (2021: £6500) for providing services to the charity.
- b) W Bidwell, who is closely related to S Bidwell, who is a trustee, received amounts totalling £4,426 (2021: £4100) for providing services to the charity.
- c) D Watson, who is closely related to A Watson, who is a trustee, received amounts totalling £2,700 (2021: £ 2500) for providing services to the charity.

Caterham Community Church
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted funds					Unrestricted funds				
		General	Designated	Restricted	Endowment	Total	General	Designated	Restricted	Endowment	Total
		2022	2022	2022	2022	2022	2021	2021	2021	2021	2021
		£	£	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:											
Donations and legacies	3	76,706	179,656	6,160		262,522	53,546	166,667	8,537	34,227	262,977
Charitable activities	4	41,393				41,393	59,454				59,454
Investments	5	-				-	-			15,605	15,605
Other income	6	-				-	-			173,008	173,008
Total income and endowments		118,099	179,656	6,160	-	303,915	113,000	166,667	8,537	222,840	511,044
EXPENDITURE ON:											
Charitable activities:	7	101,840	156,993	7,758		266,591	121,380	158,873	11,793		292,046
Other		-				-	-			12,816	12,816
Total Expenditure		101,840	156,993	7,758	-	266,591	121,380	158,873	11,793	12,816	304,862
Net gains/(losses) on investments		-	-	-	-	-	-	-	-	-	-
Net income/(expenditure)		16,259	22,663	(1,598)	-	37,324	(8,380)	7,794	(3,256)	210,024	206,182
Transfers between funds	14	210	(210)	-	-	-	17,395	-	-	(17,395)	-
Other recognised gains/(losses):		16,468	22,454	(1,598)	-	37,324	9,015	7,794	(3,256)	192,629	206,182
Other gains/(losses)		-				-	-				-
Net movement in funds		16,468	22,454	(1,598)	-	37,324	9,015	7,794	(3,256)	192,629	206,182
Reconciliation of funds:											
Total funds brought forward		39,826	52,828	7,079	900,000	999,733	30,811	45,034	10,335	707,371	793,551
Total funds carried forward	14	56,294	75,282	5,480	900,000	1,037,057	39,826	52,828	7,079	900,000	999,733

Accounts



TRUSTEES' ANNUAL REPORT

For the period 1st January to 31st December 2021

Charity Registration No 1163464

Caterham Community Church

Report of the Trustees for the period 1st January to 31st December 2021

The Trustees present their annual report and independently examined financial statements for the period ended 31st December 2021 and confirm they comply with the Charities Act 1993, as amended by the Charities Act, the Church's Constitution and the Charities SORP.

Reference and administrative information

Charity Name	Caterham Community Church
Charity Registration Number	1163464
Principal Office	Caterham Community Church Coulsdon Road Caterham Surrey CR3 5NF

Board of Trustees

David Chadwick
Benjamin Sakala (until 27th September 2021)
Angela Foreman
Anthony Watson
Steve Bidwell (from 27th September 2021)

Key staff members

David Chadwick – Minister
Arron Townsend – Youth Worker
Samara Gray – Children and Families Worker
Angela Foreman – Church Administrator
Nseko Bidwell – Social and Visual Media
Jacqui Porcel – Pre-School Manager
Jo Trowbridge – Counselling Centre Manager
Ann Burke - Bookkeeper

Key volunteer roles

Benjamin Sakala – Elder
John Bowdery – Elder
Michael Hawkins – Elder
Heather McDowell -Elder

Independent Examiner

Warren Day Ltd,
Cube House,
5A, Whytecliffe Road South,
Purley CR8 2AY.

Bank

CAF Bank Ltd,
25 Kings Hill Avenue,
Kings Hill,
West Malling, ME19 4JQ.

Advisers on charitable, tax and employment matters

Stewardship Services, 1 Lamb's Passage, London EC1Y 8AB

Advisers on safeguarding

Thirty-One: Eight, PO Box 133, Swanley, Kent, BR8 7UQ.

Objectives and activities

The object of the Church, as set out in its constitution is :-

“the advancement of the Christian faith for the public benefit”.

The Church's principal activities to further this object are :-

- Services for worship, teaching, encouragement and prayer : our services are open to all and from time to time we have held particular events aimed at visitors.
- Members provide short worship services in local care homes to help meet the spiritual needs of the residents.
- “Messy Church” – a monthly event which provides a creative and accessible opportunity for all ages together.
- “Noah's Ark” – an Ofsted registered pre-school serving the whole community.
- Caterham Counselling Centre – professional counsellors offering support to the whole community. The Counselling Centre takes referrals from local GP practices as well as self-referrals. Charges are on a sliding scale according to circumstances and are less than those widely charged in private practice.
- Toddler Group – a weekly group for pre-school children and their carers to meet together for friendship and fun.
- Food Bank – the church actively supports the local Food Bank run in partnership with a number of other churches.
- Romania – the church provides financial support and also practical support through an annual visit to the children in an orphanage in north-east Romania.

During 2021, many activities have returned to pre-pandemic format with meetings in person available subject to the restrictions that have been in place at various times. In addition to traditional Sunday services in person, we have been making services available online since the start of the Covid-19 pandemic.

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. Furthermore, it is central to the church's ethos that we should bring blessing to the wider local community.

Early in 2021, the Charity Commission approved an amendment to our governing document allowing us to hold members' meetings electronically, and meetings, including the Annual General Meeting, were held in this format which is more flexible as well as complying with restrictions that were in place at various times.

Volunteers

None of the church's activities could operate without the huge efforts made by our members who receive no payment for doing so.

Achievements and performance

- Worship services and Messy Church and Wednesday Church have been continuing on-line and the viewing figures for worship services have remained strong. Some members are still cautious about returning to physical meetings and we envisage offering the online option for the foreseeable future.
- Church membership is around 85 members.
- Noah's Ark has continued to perform well, with strong levels of attendance.
- We were again unable to send a team to Romania this year because of the pandemic but have kept in contact and provided financial support via our local trusted contacts.
- Joint meetings with other churches have continued to be strongly attended on-line and increasingly also in person.
- The Counselling Centre continued to operate remotely during the pandemic and is now offering a combination of face to face and online counselling, which enables it to serve clients from a wider geographic area.
- The pandemic has had some impact on giving and rising costs are also affecting us, but the church's financial position remains strong with ample assets to ensure our sustainability.

Financial review

Overview and Reserves

The total income in the period was £511,044 (inclusive of proceeds of the sale of 61-61A Westway, referred to later in this report.) The total expenditure was £304,862, of which £19,020 was spent outside England and Wales.

As stated above, during the year we were able to sell the buildings at 61 Westway. These had been acquired as part of a package with the buildings at 63-65 Westway. However, while the premises at 63-65 were already serving a useful purpose, and offer potential for increasing our benefit to the community, we had no foreseeable use for 61. An offer from the tenant to purchase it was therefore accepted, and this enabled us to pay off the outstanding mortgage on the whole site.

At the end of 2021 the charity held a cash balance of £105,005 and total net assets of £999,734. The Trustees ensure that the annual budget is realistic and includes sufficient contingency to meet our short-term obligations, which are modest given that we normally have only one full time employee. Furthermore, the retirement of our Minister David Chadwick early in 2022 means we face the year ahead with no full-time employees. The Trustees are satisfied that the charity will have sufficient income, supported by adequate reserves, to meet its spending plans and obligations going forward.

It is the policy of Trustees to maintain reserves to meet three months of salary/wages commitments. This modest reserve is considered adequate given our very limited other financial obligations and the considerable value of the unencumbered property held.

Sources of income

Much of the church's income is in the form of donations from its members and others attending its services. The level of this giving is remarkable. There are around 85 members and the general donation income from members and attenders in this period exceeded £98,854 including the Gift Aid tax refund.

As mentioned above, the surplus premises at 61 Westway were sold for £315,000; this ended the rental income from this space but enabled us to clear the mortgage on it.

Noah's Ark Pre-school and the Counselling Centre receive fees from service users.

The Trustees have ensured that any conduit giving has been clearly identified and excluded from income on which tax relief has been claimed.

Investment policy

The church does not intend to invest money. Such reserves as may accumulate from time to time are held on suitable deposit accounts with our bankers.

Funds spent overseas

Money sent to Romania for work in the orphanage is sent to a named individual known to us. He provides reports on how the money is spent, backed up by photographs, and we also hear from the children themselves via social media.

Risks

The Trustees have reviewed the risks facing the church. These are primarily :-

- Interruption to our activities should the premises be damaged badly
- Reputational damage through a safeguarding incident or health and safety accident
- Possible loss of access to the premises (not our own) where our main service is held

The Trustees are satisfied with the measures in place to mitigate these risks and keep them under review.

The Church has in place a well-established Safeguarding Policy developed and operated under guidance from Thirty-One: Eight (formerly the Churches Child Protection Advisory Service).

Structure, governance and management

Formation and governing document

Caterham Community Church was registered as a Charitable Incorporated Organisation on 8th September 2015.

The CIO is the charitable identity for the church formerly known as Caterham Hill Congregational Church, which previously derived its charitable status from its membership of the Congregational Federation - the umbrella body for the Christian denomination to which the church belongs. Its activities therefore continued seamlessly from its previous incarnation.

The holding Trusteeship of the buildings and land formally vested in the Congregational Federation Ltd was transferred to the CIO during 2017.

Organisational structure

The charity Trustees are responsible for the overall governance and management of the church.

The spiritual leadership and practical day-to-day running of the church are vested in the Minister, teams of Elders and Deacons and various members who are appointed to lead individual activities.

Reflecting our Congregational roots, the ultimate governing body is the Church Meeting, at which all those who have become members in line with the constitution have a vote. Trustees, Elders and Deacons are appointed by a vote of the Church Meeting and perform their duties under the authority delegated to them by the Church Meeting.

Benjamin Sakala stood down as a Trustee in 2021 and was replaced by Stephen Bidwell. Angela Foreman and Anthony Watson came to the end of their terms in 2021 but were reappointed to provide continuity in the light of the expected retirement of David Chadwick in 2022.

Wider networks

The church is a member of the Congregational Federation and the Evangelical Alliance. We have a less formal association with the New Wine Network. We are actively involved in partnership with other local churches.

Custodian trusteeships

The Trustees do not hold any assets or funds as custodian trustees on behalf of any others.

The Covid-19 pandemic and the future

The significant event of the Covid-19 pandemic and the associated “lockdown” was an unprecedented event that had not been foreseen in our risk management plans. The Trustees have monitored the impact and we are pleased to report that the church is emerging from the pandemic in a sound financial position. We are therefore confident that the charity remains strong and sustainable and continues to fulfil its objectives for the public benefit.

Declarations

The Trustees declare that they have approved the Trustees’ report above.

Signed on behalf of the charity’s Trustees

Signature J Bowdery

Name J Bowdery

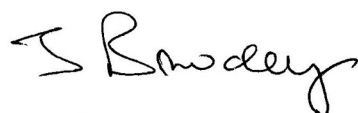
Signature A P Watson

Name A P Watson

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Statement of financial Activities
For the Period 1st January 2021 to 31st December 2021

	Unrestricted Funds	Restricted Income Fds	Endowment Funds	Designate Funds	Total Funds
Income from:					
Donations & legacies	113000	8537	34227	166667	322431
Charitable activities					
Other trading activities					
Investments					
Rent			15605		15605
Proceeds from sale of 61/61A			173008		173008
Total	113000	8537	222840	166667	511044
Expenditure on:					
Charitable activities	121380	11793		158873	292046
Loan Interest			12816		12816
Land Purchase					
Other					
Total	121380	11793	12816	158873	304862
Net income(expenditure)	-8380	-3255	210024	7794	206182
Transfers between funds	17395		-17395		
Net movement in funds	9014	-3255	192629	7794	206182
Reconciliation of funds					
Total Funds brought forward	30811	10335	707371	45035	793552
Total Funds carried forward	39825	7080	900000	52829	999734

Signed by one or two trustees on behalf of all the Trustees

Signature	Print name	Date of approval
	JOHN BOWDERY	9/10/22
	TONY WATSON	9/10/22

**CATERHAM COMMUNITY CHURCH
ACCOUNTS REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021**

**CATERHAM COMMUNITY CHURCH
CONSOLIDATED ACCOUNTS
FUNDS STATEMENT
31ST DECEMBER 2021**

GENERAL FUND	£	£
BALANCE AS AT 1ST JANUARY 2020	£30,812.92	
SURPLUS	<u>£9,013.30</u>	
TOTAL UNRESTRICTED FUNDS		£39,826.22
DESIGNATED FUNDS		£52,828.06
(NOAH'S ARK & COUNSELLING CENTRE)		
RESTRICTED FUNDS	MISCELLANEOUS	£6,422.58
(SEE SHEETS ATTACHED)	MISSION	£657.48
ENDOWMENT FUNDS		
(CAPITAL FUNDS)		
FIXED ASSETS		
CHURCH	£400,000.00	
WESTWAY	£625,000.00	
ASSET REVALUATION 61/61A	<u>(£125,000.00)</u>	
	£900,000.00	
FIXED ASSETS		£900,000.00
		£999,734
REPRESENTED BY ASSETS		
CHURCH & WESTWAY BUILDINGS		£900,000.00
DEBTORS		£2,006.39
CREDITORS		(£7,277.00)
BANK BALANCES		
CAFCASH CURRENT ACCOUNT		£53,505.12
CAFCASH-NOAH'S ARK		£37,728.98
CAFCASH-COUNSELLING CENTRE		£13,770.51
<u>NET WORTH</u>		£999,734

CATERHAM COMMUNITY CHURCH

FOR THE YEAR ENDED 31st DECEMBER 2021

	2021	2020
OFFERTORIES		
GENERAL	15893.44	15253.48
GIFT AID	68043.00	64956.92
GIVE AS YOU EARN		3350.00
SUNDAY CASH OFFERING	126.56	1295.57
Sub-Total	84063.00	84855.97
INTEREST INCOME		0.00
TAX REFUND	14791.29	18782.33
GRANT		250.00
RENT		NIL
YOUTH WORKER		1560.00
NOAH'S ARK	10000.00	14000.00
COUNSELLING CENTRE	808.00	574.00
LEGACY		8000.00
WESTWAY	2576.37	NIL
SURPLUS RE SALE OF 61/61A	17396.85	
OTHER	760.00	1884.67
Sub-Total	130395.51	129906.97
RESTRICTED FUNDS	2244.47	8912.50
(See separate sheets)	6293.00	11837.35
DESIGNATED FUNDS	166305.74	152529.63
(See separate sheets)		
LOANS TO MEMBERS		NIL
ENDOWMENT FUNDS		
MORTGAGE REPAYMENTS A/C	37867.68	38588.18
GRAND TOTAL	343106.40	341774.63
GIFT AID	1453.25	
WESTWAY CLOSURE	282.06	
WESTWAY CLOSURE	270.83	
DEBTORS	2006.14	

CATERHAM COMMUNITY CHURCH

GENERAL FUND EXPENDITURE	2021	2020
WAGES COSTS	59379.58	64423.03
PENSION CONTRIBUTIONS	2557.95	4330.96
CONTRACTORS	14768.47	
PASTOR'S EXPENSES		391.85
YOUTH LEADER EXPENSES	324.71	NIL
	77030.71	69145.84
CHURCH EXPENSES		
Premise	21846.16	15732.45
Administration	4582.07	6626.58
Discipleship/Teaching	1147.72	2635.02
Worship & Training	1069.28	8285.82
P A Equipment	844.21	2381.13
Youth & Children	336.96	816.36
Pastoral	2434.79	689.39
Relationships	1442.01	2638.51
	33703.2	39,805.26
MISSION		
Home	546.5	1737.39
Missionary Support	8100	8580.00
Romania	2000	2000.00
	10646.5	12317.39
WESTWAY ESTATE EXPENSES		
		2038.64
	121380.41	123307.13
SUB TOTALS	121380.41	123,307.13
INCOME AVAILABLE	130395.51	129,906.97
SURPLUS/DEFICIT	9015.10	6599.84
BALANCE B/F 1.1.21	1724.47	-4875.37
BALANCE C/F 31.12.21	10739.57	1724.47
OASIS	2380	
SALARIES	792.55	
HOLIDAY PAY	458	
HMRC	200	
PENSION CONTRIBUTION	2200	
WESTWAY CLOSURE	1245.97	
CREDITORS	7276.52	

CATERHAM COMMUNITY CHURCH**RESTRICTED FUNDS**
MISCELLANEOUS**2021**

	B/F	INCOME	EXPENDITURE	BALANCE
JOB CLUB FURNITURE	340.00			340.00
SALTMINE TRUST	148.03	1136.97	-1285.00	0.00
TENANTS DEPOSIT 61 WESTWAY	625.00			625.00
EMERGENCY FUND	5562.50	1107.50	-1212.42	5457.58
TOTAL	6675.53	2244.47	-2497.42	6422.58

MISSION

	B/F	INCOME	EXPENDITURE	BALANCE
D CARROTT(AGAPE)	225.50	287.50	-375.50	137.50
ROMANIAN KINDERGARTEN	241.85	NIL	NIL	241.85
ROMANIAN MISSION	3192.63	6005.50	-8920.00	278.13
TOTAL	3659.98	6293.00	-9295.50	657.48

CATERHAM COMMUNITY CHURCH
DESIGNATED FUNDS

	B/F	INCOME	2021 EXPENDITURE	BALANCE
C.C.C.NOAH'S ARK	1479.13	0.00	360.11	1119.02
C.C.C.COUNSELLING CENTRE	52.55	157.00		209.55
COUNSELLING CENTRE	13713.34	26760.00	26702.89	13770.45
NOAH'S ARK	29789.08	139749.85	131809.95	37728.98
TOTALS	45034.10	166666.85	158872.95	52828.00

ENDOWMENT FUNDS

	B/F	INCOME	EXPENDITURE	BALANCE
WESTWAY REFURBISHMENT	387.62			387.62
MORTGAGE REPAYMENT A/C	12867.40	222839.53	-45304.56	190402.37
GENERAL FUND RESERVE	29088.45			29088.45

NOTES TO THE ACCOUNTS:

- 1 Auto-Enrol - All people on the Church pay roll including Pre-School and Counselling Centre have been invited to join this new Government Pension scheme. The Employer's contribution has been set @3 1/2% for the first year. The second year it has been increased to 6%
- 2 The Trustees giving during 2021 amounted to £22,615.00
- 3 Conduit Giving - The amount donated during the year amounted to £900 this does not show in the A/Cs.
- 4 General Fund Reserve -The Church keeps a reserve of £29,086.45 to cover three months expenditure.
- 5 Durant 2021 the premise 61/61A was sold and the amount received was used to repay the mortgage outstading balance acquired in 2016
- 6 The Gift Aid owed to the Church at the end of the year was £1,453
- 7 The Trustees and Elders give freely of their time and expertise without any form of remuneration or other benefit in cash or kind. Expenses paid to the Trustees in the year 2021 £nil
Ben Foreman, son of Angela Foreman, a Trustee, was paid £672 for his work (2020 £369.60).
Angela Foreman was paid £3,016 in her role as Administrator (2020 £1,173)
William Bidwell, son-in-law of Ben Sakala, a Trustee was paid £4,210 in 2020 in his capacity of Worship Leader(2020 £3,180).
Nseko Bidwell daughter of Ben Sakala a Trustee was paid £8,129 in 2021, in respect of her Online Administration (2020 £3,604.70).
David Chadwick, who is a Trustee, incurred expenses in his role as our Pastor, of £2,480 in 2021 (2020 £391.85).
- 8 Independent Examiners Fee £600+ vat

**CATERHAM COMMUNITY CHURCH
NOAH'S ARK SUMMARY ACCOUNTS 2021**

<u>RECEIPTS</u>	<u>2021</u>	<u>2020</u>
FEES	33114.13	15979.68
GOVERNMENT FUNDING	90784.82	95159.35
PUPIL PREMIUM & DEPRIVATION FUND	9738.61	8631.98
	1750	
FUNDRAISING/SPONSORSHIP	872	NIL
GOV FURLOUGH	278.27	1320.44
OTHER	3212.02	1077.14
	<u>139749.85</u>	<u>122168.59</u>
<u>PAYMENTS</u>		
WAGES & PENSIONS	113804.08	97594.33
TRANSFER TO CHURCH	10000.00	14000.00
BUILDING WORKS		NIL
EQUIPMENT	2402.76	2316.18
SUPPLIES	721.74	612.06
TELEPHONE	220.27	321.26
FOOD VOUCHERS	1642.25	
SPONSORSHIP EQUIPMENT	392.44	NIL
STAFF TRAINING	1159.26	862.00
OTHER	1467.15	2251.60
	<u>131809.95</u>	<u>117957.43</u>
 SURPLUS/DEFICIT	 7939.90	 4211.16
BALANCES B/F	29789.08	25577.92
BALANCES C/F	37728.98	29789.08
 BALANCES:		
GENERAL		19704.32
PUPIL PREMIUM & DEPRIVATION		10084.76
SPONSORSHIP		NIL
		<u>29789.08</u>
 BALANCES HELD		
CHURCH		NIL
CAFBANK	37728.98	29789.08
TOTAL	<u>37728.98</u>	<u>29789.08</u>

**CATERHAM COMMUNITY CHURCH
CATERHAM COUNSELLING CENTRE SUMMARY A/CS 2021**

RECEIPTS	2021	2020
CLIENT FEES	26340	27470.00
TRAINING		NIL
GIFT	420	6.50
OTHER		NIL
	<u>26760.00</u>	<u>27476.50</u>
PAYMENTS		
COUNSELLOR FEES	16695	16587.50
SALARIES	6621.92	7322.20
SUPERVISION & EXPENSES	500	611.75
TRANSFER TO CHURCH	1000	766.00
EQUIPMENT	115.4	497.35
DBS & INSURANCE	261.25	530.45
OTHER	1509.32	1690.75
	<u>26702.89</u>	<u>28006.00</u>
 SURPLUS/(DEFICIT)	 57.11	 -529.50
 BALANCE B/F	 13713.34	 14242.90
BALANCE C/F	13770.45	13713.34
 CAFBANK		 13713.34
TOTAL	<u>13770.45</u>	<u>13713.34</u>

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Balance Sheet
31st December 2021

	Unrestricted Funds	Restricted Funds	Endowment Funds	Designated Funds	Total Funds
Fixed Assets					
Tangible Assets					
Church			400000		400000
61A/61/63/65 Westway			625000		625000
Asset Revaluation 61/61A			-125000		-125000
			900000		900000
CURRENT ASSETS					
stocks					
Debtors	2006	0			2006
Cash in hand and at Bank	45097	7080	0	52828	105005
Total current assets	47103	7080	900000	52828	1007011
CREDITORS					
Amounts falling due after one year	-7277				-7277
NET CURRENT ASSETS less			0		0
Liabilities	39826	7080	900000	52828	999734
 The funds of the charity:					
Unrestricted Funds	39826				39826
Designated Funds				52828	52828
Restricted income funds		7080			7080
Endowment funds			900000		900000
TOTAL FUNDS	39826	7080	900000	52828	999734

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Statement of financial Activities
For the Period 1st January 2021 to 31st December 2021

	Unrestricted Funds	Restricted Income Fds	Endowment Funds	Designate Funds	Total Funds
Income from:					
Donations & legacies	113000	8537	34227	166667	322431
Charitable activities					
Other trading activities					
Investments					
Rent			15605		15605
Proceeds from sale of 61/61A			173008		173008
Total	113000	8537	222840	166667	511044
Expenditure on:					
Charitable activities	121380	11793		158873	292046
Loan Interest			12816		12816
Land Purchase					
Other					
Total	121380	11793	12816	158873	304862
Net income(expenditure)	-8380	-3255	210024	7794	206182
Transfers between funds	17395		-17395		
Net movement in funds	9014	-3255	192629	7794	206182
Reconciliation of funds					
Total Funds brought forward	30811	10335	707371	45035	793552
Total Funds carried forward	39825	7080	900000	52829	999734

Signed by one or two trustees on behalf of all the Trustees

Signature

Print name

Date of approval

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Caterham Community Church

**On accounts for the year
ended**

31 December 2021

**Charity no
(if any)**

1163464

Set out on pages

As Attached

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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 Act.

**Independent
examiner's statement**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Chartered Institute of Management Accountants.

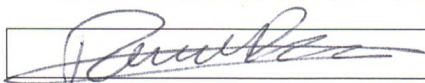
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:



Date:

10/10/2022

Name:

Denis Day

**Relevant professional
qualification(s) or body**

Chartered Institute of Management Accountants

Accounts



TRUSTEES' ANNUAL REPORT

For the period 1st January to 31st December 2020

Charity Registration No 1163464

Caterham Community Church

Report of the Trustees for the period 1st January to 31st December 2020

The Trustees present their annual report and independently examined financial statements for the period ended 31st December 2020 and confirm they comply with the Charities Act 1993, as amended by the Charities Act, the Church's Constitution and the Charities SORP.

Reference and administrative information

Charity Name	Caterham Community Church
Charity Registration Number	1163464
Principal Office	Caterham Community Church Coulsdon Road Caterham Surrey CR3 5NF

Board of Trustees

David Chadwick
Benjamin Sakala
Angela Foreman
Anthony Watson

Key staff members

David Chadwick – Minister
Arron Townsend – Youth Worker
Samara Gray – Children and Families Worker
Angela Foreman – Church Administrator
Nseko Bidwell – Social and Visual Media
Jacqui Porcel – Pre-School Manager
Jo Trowbridge – Counselling Centre Manager
Ann Burke - Bookkeeper

Key volunteer roles

David Wyatt – Hon Treasurer
Benjamin Sakala – Elder
John Bowdery – Elder
Michael Hawkins - Elder

Independent Examiner

Warren Day Ltd
103 South End
Croydon
CR0 1BG

Bank

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Advisers on charitable, tax and employment matters

Stewardship Services, 1 Lamb's Passage, London EC1Y 8AB

Advisers on safeguarding

Thirty-One: Eight, PO Box 133, Swanley, Kent, BR8 7UQ.

Objectives and activities

The object of the Church as set out in its constitution is :-

“the advancement of the Christian faith for the public benefit”.

The Church's principal activities to further this object are :-

- Services for worship, teaching, encouragement and prayer : our services are open to all and from time to time we have held particular events aimed at visitors. In addition to the traditional Sunday services, we also run both “Wednesday church”, a Wednesday evening meeting, which usually offers a choice of small groups for people at different stages of their journey of faith and a weekly, home-based group for fellowship and Bible Study
- Members provide short worship services in local care homes to help meet the spiritual needs of the residents.
- “Messy Church” – a monthly event which provides a creative and accessible opportunity for all ages together.
- “Noah's Ark” – an Ofsted registered pre-school serving the whole community.
- Caterham Counselling Centre – professional counsellors offering support to the whole community. The Counselling Centre takes referrals from local GP practices as well as self-referrals. Charges are on a sliding scale according to circumstances and are less than those widely charged in private practice.
- Caterham Job Club – weekly sessions to support those looking for work, at no charge.
- Toddler Group – a weekly group for pre-school children and their carers to meet together for friendship and fun.
- Food Bank – the church actively supports the local Food Bank run in partnership with a number of other churches.
- Romania – the church provides financial support and also practical support through an annual visit to the children in an orphanage in north-east Romania.

During 2020, the Church has continued to operate through the various restrictions resulting from the Covid-19 pandemic, but in different ways. Sunday services and fellowship meetings have taken place by electronic means and the Counselling Centre has also mostly operated on a non-contact

basis. In line with Government guidance, Noah's Ark has continued to operate for much of the time, complying with additional safety guidance.

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. Furthermore, it is central to the church's ethos that we should bring blessing to the wider local community.

In line with Charity Commission guidance, the church held members' meetings including the AGM electronically, although this was not expressly permitted in our governing document. At the end of the year, the church members passed a resolution to amend the governing document to allow meetings to take place electronically and this amendment was subsequently approved by the Charity Commission early in 2021.

Volunteers

None of the church's activities could operate without the huge efforts made by our members who receive no payment for doing so.

Achievements and performance

- Worship services, Messy Church and Wednesday Church have been continuing on-line and the viewing figures for worship services have remained strong, with more views than we were experiencing in terms of physical attendance before the pandemic
- Church membership has grown slightly in the last twelve months to around 85 members.
- Noah's Ark has continued to perform well, with strong levels of attendance
- We were unable to send a team to Romania this year because of the pandemic but have kept in contact and provided financial support via our local trusted contacts
- Joint meetings with other churches have continued to be strongly attended on-line
- Despite all the upheaval of the pandemic, financial giving has remained good and the church remains in a good financial position

Financial review

Overview and Reserves

The total income in the period was £341,774.63 and the total expenditure £307,138.24, of which £20,537.99 was spent outside England and Wales. These figures include rental income and mortgage repayments in respect of 61-65 Westway.

At the end of 2020 the charity held a cash balance of £87,375.63 and total net assets of £793,551.59.

The Trustees ensure that the annual budget is realistic and includes sufficient contingency to meet our short-term obligations, which are modest given that we have only one full time employee. They are satisfied that the charity will have sufficient income, supported by adequate reserves, to meet its spending plans and obligations going forward.

It is the policy of Trustees to maintain reserves to meet three months of salary/wages commitments. This modest reserve is considered adequate given our very limited other financial obligations and the considerable value of the unencumbered property held.

Sources of income

Much of the church's income is in the form of donations from its members and others attending its services. The level of this giving is remarkable. There are around 85 members and, despite the lack of physical services for much of 2020, the general donation income from members and attenders in this period exceeded £111,795.65 including Gift Aid.

Two parts of 61-65 Westway have been let until such time as they are required for further expansion of our own work and generate rental income towards the costs of the whole site.

Noah's Ark Pre-school and the Counselling Centre receive fees from service users.

The Trustees have ensured that any conduit giving has been clearly identified and excluded from income on which tax relief has been claimed.

Investment policy

The church does not intend to invest money. Such reserves as may accumulate from time to time are held on suitable deposit accounts with our bankers.

Funds spent overseas

Money sent to Romania for work in the orphanage is sent to a named individual known to us. He provides reports on how the money is spent, backed up by photographs, and we also hear from the children themselves via social media.

Risks

The Trustees have reviewed the risks facing the church. These are primarily :-

- Interruption to our activities should the premises be damaged badly
- Reputational damage through a safeguarding incident or health and safety accident
- Possible loss of access to the premises (not our own) where our main service is held

The Trustees are satisfied with the measures in place to mitigate these risks and keep them under review.

The Church has in place a well-established Safeguarding Policy developed and operated under guidance from Thirty-One: Eight (formerly the Churches Child Protection Advisory Service).

Structure, governance and management

Formation and governing document

Caterham Community Church was registered as a Charitable Incorporated Organisation on 8th September 2015.

The CIO is the charitable identity for the church formerly known as Caterham Hill Congregational Church, which previously derived its charitable status from its membership of the Congregational Federation- the umbrella body for the Christian denomination to which the church belongs. Its activities therefore continued seamlessly from its previous incarnation.

The holding Trusteeship of the buildings and land formally vested in the Congregational Federation Ltd was transferred to the CIO during 2017.

Organisational structure

The charity Trustees are responsible for the overall governance and management of the church.

The spiritual leadership and practical day-to-day running of the church are vested in the Minister, teams of Elders and Deacons and various members who are appointed to lead individual activities.

Reflecting our Congregational roots, the ultimate governing body is the Church Meeting, at which all those who have become members in line with the constitution have a vote. Trustees, Elders and Deacons are appointed by a vote of the Church Meeting and perform their duties under the authority delegated to them by the Church Meeting.

The current Trustees were all appointed to take office when the Church was registered as a CIO on 8th September 2015 but are appointed for various terms so that there will be an orderly transition as they come to the end of their term. As a result of the pandemic, it was not possible to hold our Annual General Meeting at the normal time. The Trustees asked Benjamin Sakala and Angela Foreman, who were due to complete their terms as Trustees, to continue for a further 12 months and they kindly agreed to do so. New appointments will be made in 2021 but, in the meantime, we continue to have sufficient Trustees to comply with our constitution and operate effectively.

Wider networks

The church is a member of the Congregational Federation and the Evangelical Alliance. We have a less formal association with the New Wine Network. We are actively involved in partnership with other local churches.

Custodian trusteeships

The Trustees do not hold any assets or funds as custodian trustees on behalf of any others.

The Covid-19 pandemic and the future

The significant event of the Covid-19 pandemic and the associated “lockdown” was an unprecedented event that had not been foreseen in our risk management plans. The Trustees have monitored the impact and we are pleased to report that the church remains in a sound financial position and much of our donation income from members has continued. While we were unable to meet in the traditional way for most of 2020, we have continued to carry out a range of activities through the use of technology and to reach out to members and the wider community.

We are therefore confident that the charity remains strong and sustainable and continues to fulfil its objectives for the public benefit.

Declarations

The Trustees declare that they have approved the Trustees’ report above.

Signed on behalf of the charity’s Trustees

Signature D M Chadwick

Name D M Chadwick

Signature A P Watson

Name A P Watson

5th October 2020

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Balance Sheet
31st December 2020

	Unrestricted Funds	Restricted Funds	Endowment Funds	Designated Funds	Total Funds
Fixed Assets					
Tangible Assets					
Church			400000		400000
61A/61/63/65 Westway			625000		625000
			1025000		1025000
CURRENT ASSETS					
stocks					
Debtors		50			50
Cash in hand and at Bank	30811	10285	13255	45035	99386
Total current assets	30811	10335	1038205	45035	1124436
CREDITORS					
Amounts falling due after one year					
NET CURRENT ASSETS less Liabilities			330884		330884
	30811	10335	707371	45035	793552
The funds of the charity:					
Unrestricted Funds	30811				30811
Designated Funds				45035	45035
Restricted income funds		10335			10335
Endowment funds			707371		707371
TOTAL FUNDS	30811	10335	707371	45035	793552

Signed by one or two trustees on behalf of all the Trustees

Signature

Print Name

Date of approval

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Statement of financial Activities
For the Period 1st January 2020 to 31st December 2020

	restricted Funds	Restricted Income Fd	Endowment Funds	Designat Funds	Total Funds
Income from:					
Donations & legacies	129907	20750	23838	152530	327025
Charitable activities					
Other trading activities					
Investments					
Rent			14750		14750
Other Income					
Total	129907	20750	38588	152530	341775
Expenditure on:					
Charitable activities	123307	13463		145963	282733
Loan Interest			12817		12817
Land Purchase					
Other					
Total	123307	13463	12817	145963	295550
Net income(expenditure)	6600	7287	25771	6567	46225
Transfers between funds					
Net movement in funds	6600	7287	25771	6567	46225
Reconciliation of funds					
Total Funds brought forward	24211	3048	681600	38468	747327
Total Funds carried forward	30811	10335	707371	45035	793552

_____	_____
_____	_____
_____	_____
_____	_____

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Caterham Community Church (including Noah's Ark and the Counselling Centre)

**On accounts for the year
ended**

31 December 2020

**Charity no
(if any)**

1163464

Set out on pages

As attached

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 December 2020**

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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 Act.

**Independent
examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Chartered Institute of Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

17/09/21

Name:

Denis Day

**Relevant professional
qualification(s) or body**

The Chartered Institute of Management Accountants

**CATERHAM COMMUNITY CHURCH
CONSOLIDATED ACCOUNTS
FUNDS STATEMENT**

31ST DECEMBER 2020

GENERAL FUND	£	£
BALANCE AS AT 1ST JANUARY 2020	- 4,875.37	
SURPLUS	<u>6,599.84</u>	
		1,724.47
GENERAL FUND RESERVE		<u>29,086.45</u>
TOTAL UNRESTRICTED FUNDS		30,810.92
DESIGNATED FUNDS (NOAH'S ARK & COUNSELLING CENTRE)		45,034.16
RESTRICTED FUNDS (SEE SHEETS ATTACHED)	MISCELLANEOUS MISSION	6,675.53
		3,659.98
ENDOWMENT FUNDS (CAPITAL FUNDS)		
FIXED ASSETS		
CHURCH	400,000.00	
WESTWAY	625,000.00	
LESS MORTGAGE	<u>-330,884.02</u>	
	694,115.98	694,115.98
CAPITAL CASH		387.62
MORTGAGE REPAYMENT A/C		<u>12,867.40</u>
		793,551.59
REPRESENTED BY ASSETS		
CHURCH & WESTWAY BUILDINGS		694,115.98
CREDITORS/DEBTORS		50.00
BANK BALANCES		
CAFCASH CURRENT ACCOUNT		55,883.13
CAFCASH-NOAH'S ARK		29,789.08
CAFCASH-COUNSELLING CENTRE		<u>13,713.40</u>
NET WORTH		793,551.59

**CATERHAM COMMUNITY CHURCH
INCOME
FOR THE YEAR ENDED 31st DECEMBER 2020**

	£ 2020	£ 2019
OFFERTORIES		
GENERAL	13,850.83	14,930.78
GIFT AID	64,956.92	71,216.96
GIVE AS YOU EARN	3,350.00	3,685.00
SUNDAY CASH OFFERING	1,295.57	6,257.50
Sub-Total	83,453.32	96,090.24
INTEREST INCOME	-	3.15
GIFT AID REFUND	18,782.33	15,790.33
GRANT	1,652.65	500.00
RENT	NIL	740.00
YOUTH WORKER	1,560.00	1,750.00
NOAH'S ARK	14,000.00	7,000.00
COUNSELLING CENTRE	574.00	420.00
LEGACY	8,000.00	NIL
WESTWAY	NIL	1,731.55
OTHER	1,884.67	74.56
Sub-Total	129,906.97	124,099.83
RESTRICTED FUNDS	8,912.50	2,283.56
(See separate sheets)	11,837.35	12,442.43
DESIGNATED FUNDS	152,529.63	155,992.50
(See separate sheets)		
LOANS TO MEMBERS	NIL	790.00
ENDOWMENT FUNDS		
MORTGAGE REPAYMENTS A/C	38,588.18	41,497.09
GRAND TOTAL	341,774.63	337,105.41

CATERHAM COMMUNITY CHURCH

	£	£
GENERAL FUND EXPENDITURE	2020	2019
WAGES COSTS	64,423.03	70,763.83
PENSION CONTRIBUTIONS	4,330.96	4,596.49
PASTOR'S EXPENSES	391.85	617.81
YOUTH LEADER EXPENSES	<u>NIL</u>	<u>117.27</u>
	69,145.84	76,095.40
CHURCH EXPENSES		
Premise	15,732.45	21,610.08
Administration	6,626.58	4,784.76
Discipleship/Teaching	2,635.02	1,066.27
Worship & Training	8,285.82	3,526.33
P A Equipment	2,381.13	1,661.46
Youth & Children	816.36	892.13
Pastoral	689.39	1,039.69
Relationships	2,638.51	3,892.14
	<u>39,805.26</u>	<u>38,472.86</u>
MISSION		
Home	1,737.39	1,757.85
Missionary Support	8,580.00	9,540.00
Romania	<u>2,000.00</u>	<u>2,000.00</u>
	12,317.39	13,297.85
WESTWAY ESTATE EXPENSES	2,038.64	4,759.38
	<u>123,307.13</u>	<u>132,625.49</u>
SUB TOTALS	123,307.13	132,625.49
INCOME AVAILABLE	129,906.97	124,099.83
SURPLUS/DEFICIT	6,599.84	-8,525.66
BALANCE B/F 1.1.20	- 4,875.37	3,650.29
BALANCE C/F 31.12.20	1,724.47	-4,875.37

CATERHAM COMMUNITY CHURCH**RESTRICTED FUNDS**
MISCELLANEOUS

	£	2020 £	£	£
	B/F	INCOME	EXPENDITURE	BALANCE
JOB CLUB FURNITURE	340.00			340.00
PDF	85.00	NIL	- 85.00	NIL
SALTMINE TRUST	218.03	NIL	- 70.00	148.03
TENANTS DEPOSIT 61 WESTW.	625.00			625.00
PASTORAL FUND	NIL	8,912.50	- 3,350.00	5,562.50
TOTAL	1,268.03	8,912.50	- 3,505.00	6,675.53

MISSION

	B/F	INCOME	GIFT AID	EXPENDITURE	BALANCE
D CARROTT(AGAPE)	170.50	725.00	50.00	- 720.00	225.50
ROMANIAN KINDERGARTEN	4.35	237.50		NIL	241.85
ROMANIAN MISSION	1,605.77	10,824.85	-	9,237.99	3,192.63
TOTAL	1,780.62	11,787.35	50.00	- 9,957.99	3,659.98

**CATERHAM COMMUNITY CHURCH
DESIGNATED FUNDS**

	£	2020 £	£	£
	B/F	INCOME	EXPENDITURE	BALANCE
C.C.C.NOAH'S ARK	- 1,347.04	2,826.17		1,479.13
C.C.C.COUNSELLING CENTRE	- 5.82	58.37		52.55
COUNSELLING CENTRE	14,242.90	27,476.50	28,006.00	13,713.40
NOAH'S ARK	25,577.92	122,168.59	117,957.43	29,789.08
TOTALS	38,467.96	152,529.63	145,963.43	45,034.16

ENDOWMENT FUNDS

	B/F	INCOME	EXPENDITURE	BALANCE
WESTWAY REFURBISHMENT	387.62			387.62
MORTGAGE REPAYMENT A/C	12,146.90	38,588.18	- 37,867.68	12,867.40
GENERAL FUND RESERVE	29,086.45			29,086.45

NOTES TO THE ACCOUNTS

- 1 Auto-Enrol-All people on the Church pay roll including Pre-School and Counselling Centre have been invited to join this new Government Pension scheme. The Employer's contribution has been set @3 1/2% for the first year. The second year it has been increased to 6%
- 2 The Church took out a mortgage of £437,500 in June 2016 in order purchase the premises, next door namely 61/61A & 63/65 Westway. The loan is with the Reliance Bank repayable over 15 years. The rate of interest is currently @3.75%. Monthly repayments are £3,155.64. 2020 Interest paid £12,816.46, repayments £37,867.68 leaving a Balance £330,884.02
- 3 The Trustees giving during 2020 amounted to £10,245.00
- 4 Conduit Giving- The amount donated during the year amounted to £2,400 this does not show in the A/Cs.
- 5 General Fund Reserve- The Church keeps a reserve of £29,086.45 to cover three months Expenditure.
- 6 Coronavirus Job Retention Grant received in the year for the Caterham Community Church was £1,402.65 included in grant income. Noah's Ark received £1,320.44. The balance in grant income is an amount of £250 which relates to a grant received from the Congregational Fund.
- 7 The Gift Aid owed to the Church at the end of the year was £50.00
- 8 The Trustees and Elders give freely of their time and expertise without any form of remuneration or other benefit in cash or kind. Expenses paid to the Trustees in the year 2020 £nil
Ben Foreman, son of Angela Foreman, a Trustee, was employed part time by the Church as an Audio Technican in 2020 and was paid £369.60 for his work(2019 £624).
Angela Foreman was paid £1,173 in her role as Administrator.
Mrs S Watson, wife of A Watson a Trustee, was paid £837.50 by our Counselling Centre for her services as a Freelance counsellor.
Mrs S Watson, was paid £40 for equipment she purchased for the Counselling Centre
Mr D Watson, son of A Watson a Trustee, was paid £40 in respect of doing work for the Counselling Centre (2019 £614.94)
William Bidwell, son-in-law of Ben Sakala, a Trustee was paid £3,180 in 2020 in his capacity of Worship Leader.(2019 £3,060)
Nseko Bidwell daughter of Ben Sakala a Trustee was paid £3,604.70 in 2020, in respect of her Online Administration.
David Chadwick, who is a Trustee, incurred expenses in his role as our Pastor, of £391.85 in 2020 and £617.81 in 2019.
- 9 Independent Examiners Fee £600+ vat(2019 £450)

**CATERHAM COMMUNITY CHURCH
NOAH'S ARK SUMMARY ACCOUNTS 2020**

	£ 2020	£ 2019
RECEIPTS		
FEES	15,979.68	23,857.16
GOVERNMENT FUNDING	95,159.35	89,680.65
PUPIL PREMIUM & DEPRIVATION FUND	8,631.98	6,310.53
FUNDRAISING/SPONSORSHIP	NIL	386.50
GOV FURLOUGH	1,320.44	NIL
OTHER	1,077.14	2,077.66
	122,168.59	122,312.50
PAYMENTS		
WAGES & PENSIONS	97,594.33	87,907.21
TRANSFER TO CHURCH	14,000.00	7,000.00
BUILDING WORKS	NIL	36,249.67
EQUIPMENT	2,316.18	4,291.04
SUPPLIES	612.06	379.76
TELEPHONE	321.26	279.96
SPONSORSHIP EQUIPMENT	NIL	915.07
STAFF TRAINING	862.00	660.35
ADVERTISING	NIL	NIL
OTHER	2,251.60	2,518.58
	117,957.43	140,201.64
 SURPLUS/DEFICIT	 4,211.16	 - 17,889.14
BALANCES B/F	25,577.92	43,467.55
BALANCES C/F	29,789.08	25,578.41
 BALANCES:		
GENERAL	19,704.32	20,814.86
PUPIL PREMIUM & DEPRIVATION	10,084.76	4,763.06
SPONSORSHIP	NIL	NIL
	29,789.08	25,577.92
 BALANCES HELD		
CHURCH	NIL	NIL
CAFBANK	29,789.08	25,577.92
TOTAL	29,789.08	25,577.92

**CATERHAM COMMUNITY CHURCH
CATERHAM COUNSELLING CENTRE SUMMARY A/CS 2020**

	£	£
RECEIPTS	2020	2019
CLIENT FEES	27,470.00	32,834.00
TRAINING	NIL	720.00
GIFT	6.50	51.00
OTHER	NIL	75.00
	27,476.50	33,680.00
PAYMENTS		
COUNSELLOR FEES	16,587.50	18,840.00
SALARIES	7,322.20	6,357.19
SUPERVISION & EXPENSES	611.75	1,658.05
TRANSFER TO CHURCH	766.00	612.00
EQUIPMENT	497.35	257.26
DBS & INSURANCE	530.45	514.04
OTHER	1,690.75	1,578.39
	28,006.00	29,816.93
SURPLUS/(DEFICIT)	- 529.50	3,863.07
BALANCE B/F	14,242.90	10,379.83
BALANCE C/F	13,713.34	14,242.90
CAFBANK	13,713.34	14,242.90
TOTAL	13,713.40	14,242.90

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Statement of financial Activities
For the Period 1st January 2020 to 31st December 2020

	£	£	£	£	£
	Unrestricted Funds	Restricted Income Fds	Endowment Funds	Designat Funds	Total Funds
Income from:					
Donations & legacies	129,907	20,750	23,838	152,530	327,025
Charitable activities					
Other trading activities					
Investments					
Rent			14,750		14,750
Other Income					
Total	129,907	20,750	38,588	152,530	341,775
Expenditure on:					
Charitable activities	123,307	13,463		145,963	282,733
Loan Interest			12,817		12,817
Land Purchase					
Other					
Total	123,307	13,463	12,817	145,963	295,550
Net income(expenditure)	6,600	7,287	25,771	6,567	46,225
Transfers between funds					
Net movement in funds	6,600	7,287	25,771	6,567	46,225
Reconciliation of funds					
Total Funds brought forward	24,211	3,048	681,600	38,468	747,327
Total Funds carried forward	30,811	10,335	707,371	45,035	793,552

CATERHAM COMMUNITY CHURCH
Charity Regd.1163464
Consolidated Balance Sheet
31st December 2020

	£	£	£	£	
	Unrestricted Funds	Restricted Funds	Endowment Funds	Designated Funds	Total Funds
Fixed Assets					
Tangible Assets					
Church			400,000		400,000
61A/61/63/65 Westway			625,000		625,000
			1,025,000		1,025,000
CURRENT ASSETS					
stocks					
Debtors		50			50
Cash in hand and at Bank	30,811	10,285	13,255	45,035	99,386
Total current assets	30,811	10,335	1,038,255	45,035	1,124,436
CREDITORS					
Amounts falling due after one year					
NET CURRENT ASSETS less			330,884		330,884
Liabilities	30,811	10,335	707,371	45,035	793,552
 The funds of the charity:					
Unrestricted Funds	30,811				30,811
Designated Funds				45,035	45,035
Restricted income funds		10,335			10,335
Endowment funds			707,371		707,371
TOTAL FUNDS	30,811	10,335	707,371	45,035	793,552

Signed by one or two trustees on behalf of all the Trustees

Signature

Print name

Date of approval