



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

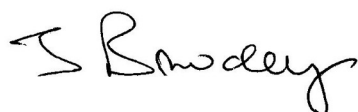

Signature A P Watson

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 outstanding 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.

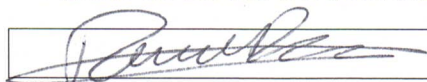
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- 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