

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>				
	General funds	Designated funds	Restricted funds	Endowment funds	2023
	£	£	£	£	£
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		<u>110,547</u>	<u>188,911</u>	<u>23,201</u>		<u>322,658</u>	<u>108,224</u>	<u>166,911</u>	<u>8,776</u>		<u>283,911</u>
EXPENDITURE ON:											
Charitable activities:	5	136,478	165,819	28,198		330,495	78,256	171,750	10,874		260,880
Total Expenditure		<u>136,478</u>	<u>165,819</u>	<u>28,198</u>		<u>330,495</u>	<u>78,256</u>	<u>171,750</u>	<u>10,874</u>		<u>260,880</u>
Net gains/(losses) on investments		-				-	-				-
Net income/(expenditure)		<u>(25,931)</u>	<u>23,092</u>	<u>(4,997)</u>		<u>(7,836)</u>	<u>29,968</u>	<u>(4,839)</u>	<u>(2,098)</u>		<u>23,031</u>
Transfers between funds	12	(2,495)	-	2,495		-	2,114	-	(2,114)		-
		<u>(28,426)</u>	<u>23,092</u>	<u>(2,502)</u>		<u>(7,836)</u>	<u>32,082</u>	<u>(4,839)</u>	<u>(4,212)</u>		<u>23,031</u>
Other recognised gains/(losses):											
Gains/(losses) on revaluation of fixed assets						-					-
Other gains/(losses)						-					-
Net movement in funds		<u>(28,426)</u>	<u>23,092</u>	<u>(2,502)</u>		<u>(7,836)</u>	<u>32,082</u>	<u>(4,839)</u>	<u>(4,212)</u>		<u>23,031</u>
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	<u>59,951</u>	<u>93,535</u>	<u>(1,232)</u>	<u>900,000</u>	<u>1,052,254</u>	<u>88,377</u>	<u>70,443</u>	<u>1,270</u>	<u>900,000</u>	<u>1,060,090</u>