

# **Montpelier Church**

*Registered Charity Number 1168853*

## **Report**

## **Receipts and Payments Account**

**and**

## **Statement of Assets and Liabilities**

**for the year ended 31 December 2024**

**Montpelier Church**  
*Registered Charity Number 1168853*  
**Year ended 31 December 2024**

**Contents**

	Page
Trustees Report	2/3
Receipts and Payments Accounts	4
Statement of Assets and Liabilities	5
Notes to the Accounts	6
Independent Examiner's Report	7

## Montpelier Church

Registered Charity Number 1168853

### Trustees Report for the year ended 31 December 2024

#### Administration Details

##### Trustees who have served during the year

J Crabtree  
L Downham  
D Morris  
M R G Smith

**Church Address** Biddulph Road, South Croydon, CR2 6QB

**Bankers** TSB plc, 40 Woodcote Road, Wallington, SM6 0NR

#### Structure, Governance and Management

Montpelier Church was set up by a Deed of Trust dated 29 May 1929 to operate a Christian place of worship under the practices of the Christian Brethren.

On 22 August 2016 the Church registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission for England and Wales.

On 1 December 2016 all the assets and liabilities of the trust were transferred to the CIO.

The Church operates under the Constitution submitted to the Charity Commission. The trust was and the Charity is governed by a board of trustees who delegate the spiritual governance to a team of Church leaders, known as the Core Leadership Team (CLT), and the practical maintenance of the buildings to suitably qualified individuals. The appointment of trustees is made by the board; the Church leadership by the CLT. All appointments are made by unanimous agreement.

#### Activities

Monthly café style Sunday services took place through the year, with interactive group discussions over refreshments, as well as regular Church services on the other Sundays. The Kids' Church and Crèche ministries ran on most Sundays during termtime catering for children up to primary school age. At the beginning of March the Church held a quiz night ahead of the pastor going on a three month sabbatical. A bring-and-share fellowship meal held in April raised funds for the Church's sponsor child in Malawi. A summer fête took place in June, with stalls run by Church and community members, including kids' activities, barbeque, books & toys, raffle, and tombola, raising a significant sum of money for the running of the Church. In the autumn, the Harvest service saw the Church congregation donating a useful quantity of items to the local Food Bank. At the end of the year the congregation said farewell to the pastor as he and his family returned to Canada after eight years of involvement with the Church.

#### Achievements and Performance

During the year links were forged with churches and Christian organisations in the local area, especially Innovation Churches and Purley Baptist Church.

The Church continues to support a range of Christian missions, both locally and internationally, with whom there is a personal connection to the current congregation or where there is a close alignment of values.

The increase in premises hires over recent years has continued, with International Needs (one of the Church's supported missions) renewing their licence to use part of the main Church building this year, maintaining close ties. La Maternelle Nursery School started operating from the Church hall at the start of the year, during term time. With these term licensees, weekly, monthly and ad hoc hires in place, the Church has made effective use of its internal and external space this year, much of which was largely empty during the week until a few years ago.

With the decision by the pastor in May that he and his family would return to Canada at year end, the Church Leadership carried out much work through the summer and autumn to establish a way forward for the Church, with consultation of the congregation, whilst considering pastor-based and partnership-based models, and through conversations with Church Trustees and others in an advisory position.

Continues ...

## Montpelier Church

### Achievements and Performance (continued)

A Transitional Leadership Team was formed from the Trustees and Leadership to help discern the way forward. Having worked with Forestdale Church (part of Innovation Churches) successfully during the pastor's sabbatical, it was decided to engage their support with service leadership and pastoral guidance over a trial period of six months to June 2025, whilst sourcing guest preachers from other local churches, with whom links had also been forged during the sabbatical.

The Church continued to support the Growbaby project which enables provision of clothes and other necessities to children of families in need, including refugees. The Church and Growbaby ran a joint Christmas gift campaign enabling Christmas presents to be given out to families.

Modernisation of the sanctuary, that started in 2023, has continued. There has been a huge improvement to the Church grounds, with regular garden maintenance continuing, to align with the needs of La Maternelle Nursery School.

Links with the local food bank, Purley Food Hub, have been maintained.

The Church continues to support Christian missions locally and around the world.

### Financial Review

In 2024 the Church's total funds increased from £21,897 to £30,446. Total incoming resources increased from £58,758 in 2023 to £61,248 this year. The largest factor in this improvement was a £12,866 increase in premises hires, though this was somewhat offset by a decline in donations and offerings. Total resources expended reduced from £60,692 to £50,270. Some of this reduction came from no longer paying the pastor stipend this year. A surplus of £8,548 was achieved, this being the first year this has happened since 2015. The Church's total cash reserves were consequently in a less fragile position at year end, than in 2023, though still remain much lower than, say, a decade ago.

Hire of Church premises formed 60.6% of unrestricted income this year, compared to 39.8% in 2023.

Continued willingness of the congregation, with further increase in their number, to give financially to the Church through offerings is still needed to aid the position. Indeed, this is a Biblical principle and, for the Church to remain viable as a place of worship longer term, it is important to find ways of encouraging people in the local community to join the fellowship.

The Church continues to direct a portion of offerings and ad hoc donations toward the Christian missions whose work it supports.

Whilst the Church's finances are now more stable than in recent years, its relatively low reserves remain a concern. The Church retains funds to cover outgoings with reasonable contingency. The Church leadership have realised that help from outside the Church is required for it to be sustainable longer term and this is part of the reason for forging links with other local churches.

The Church's financial policy is to hold funds readily available to meet the ongoing costs of the Charity.

Approved by the trustees on 22/07/2025

Signed MR G Smith

Trustee name MARK R G SMITH



# Montpelier Church

Registered Charity Number 1168853

## Receipts and Payments Account

for the year ended 31 December 2024

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
<b><u>INCOMING RESOURCES</u></b>				
Voluntary Income	21,005.36	3,626.56	24,631.92	33,760.15
Investment Income	-	-	-	-
Income from Church Activities	560.64	-	560.64	228.86
Other Incoming Resources	34,979.08	1,076.69	36,055.77	24,768.77
<b>Total incoming resources</b>	<b>56,545.08</b>	<b>4,703.25</b>	<b>61,248.33</b>	<b>58,757.78</b>
<b><u>RESOURCES EXPENDED</u></b>				
Charitable Activities	1,175.76	3,769.25	4,945.01	4,107.41
Ministry Costs	21,000.00	-	21,000.00	25,366.00
Other Costs	26,754.24	-	26,754.24	31,218.13
<b>Total resources expended</b>	<b>48,930.00</b>	<b>3,769.25</b>	<b>52,699.25</b>	<b>60,691.54</b>
<b>Net movement in funds</b>	<b>7,615.08</b>	<b>934.00</b>	<b>8,549.08</b>	<b>(1,933.76)</b>
At 1 January	18,493.17	3,404.00	21,897.17	23,831.00
<b>Balance at 31 December</b>	<b>26,108.25</b>	<b>4,338.00</b>	<b>30,446.25</b>	<b>21,897.24</b>

**Montpelier Church**  
*Registered Charity Number 1168853*  
**Statement of Assets and Liabilities**  
**at 31 December 2024**

	2024	2023
	£	£
<b>Monetary Assets</b>		
Cash at Bank – Current Account	30,446	21,897
Cash at Bank – Deposit Account	0	0
<b>Totals Monetary Assets</b>	<u><u>30,446</u></u>	<u><u>21,897</u></u>
Represented by the following funds:		
General	26,108	18,494
Restricted – Mission Fund	3,612	3,404
Restricted – Terry Nyirenda	726	0
<b>Totals Funds</b>	<u><u>30,446</u></u>	<u><u>21,897</u></u>
<b>Non-Monetary Current Assets</b>		
Prepayment	0	39
Income Tax Recoverable	54	88
<b>Total Non-Monetary Current Assets</b>	<u><u>54</u></u>	<u><u>127</u></u>
<b>Liabilities</b>		
Accrued Expenses	<u><u>450</u></u>	<u><u>395</u></u>
<b>Non-Monetary Fixed Assets</b>		
Freehold Land and Buildings		
Valuation estimated from buildings sum insured*	<u><u>£1,185,055</u></u>	<u><u>£1,157,280</u></u>

\*The buildings sum insured in 2023 shown above is correct. Whereas, in 2023's accounts, an incorrect figure of £1,336,630 was used. This is because, in April 2023, shortly before renewal, the Church's insurers temporarily and incorrectly increased the amount after a rebuild cost assessment had mistakenly included a non-existent floor in the main building. The Church's treasurer then inadvertently used the incorrect figure for the 2023 accounts.

Note: Immaterial accruals and prepayments of utilities and other church expenses have been ignored.

The Accounts set out on pages 4 to 6 were approved by the Trustees.

Signed by the trustees on 22/07/2025

Signed MR G Smith

Trustee name MARK R G SMITH

**Montpelier Church**  
*Registered Charity Number 1168853*  
**Notes to the Accounts**  
**for the year ended 31 December 2024**

**1 Accounting Policies**

**(a) Basis of Preparation**

The Receipts and Payments Account and Statement of Assets and Liabilities have been prepared under the historical accounting convention. They have been prepared in accordance with the relevant recommendations of the Charities Statement of Recommended Practice (2005) and the requirements of the Charities Act 2011.

**(b) Funds**

**General Funds**

All funds are unrestricted and represent undistributed income.

**Restricted Funds**

These arise from specific gifts from donors to support full time Christian workers (Missionary Fund) or to provide for other church needs. The monies held at the year end will be distributed according to the specific gifts in the forthcoming accounting periods.

**(c) Income and Expenditure:** are both shown when received or paid respectively.

**(d) Grants Payable**

These are recognised when the Trustees have approved and paid the grant.

**2 Trustees Emoluments**

The Trustees receive no remuneration or reimbursed personal expenses from the Charity.

**Independent Examiners Report**  
**to the Trustees of Montpelier Church**  
**on the Accounts for the year ended 31 December 2024**

I report on the accounts of the Trust for the year ended 31 December 2024 which are set out on pages 4 to 6

**Respective responsibilities of the trustees and the examiner**

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

It is my responsibility to

- a) examine the accounts under section 145 of The Act
- b) to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Act), and
- c) to state whether particular matters have come to my attention.

**Basis of examiner's report**


My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required from an audit and, consequently no opinion is given as to whether the accounts present a true and fair view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

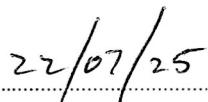
In connection with my examination no matter has come to my attention:

- a) which gives me reasonable cause to believe that, in any material aspect, the requirements:
  - 1 to keep accounting records in accordance with s130 of The Act; and
  - 2 to prepare accounts which accord with the accounting records and to comply with the accounting requirements of The Act

have not been met; or
- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
 .....  
 L Tasker FCCA  
 Ryefield  
 Chartered Certified Accountants  
 Airport House  
 Purley Way  
 Croydon  
 CR0 0XZ

Date

  
 .....  
 22/07/25