

EPSOM BAPTIST CHURCH

England & Wales - Charity number 1173824

Details

Other names	EPSOM CHURCH
Status	Registered
Legal form	CIO
Registered	2017-07-14
Register	View on the Charity Commission register

Contact

Address	Epsom Baptist Church 6 Church Street Epsom Surrey KT17 4NY
Phone	01372749582
Email	admin@epsomchurch.co.uk
Website	www.epsomchurch.co.uk

Activities

Objects: 1. THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.2. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Regular public worship, prayer, Bible study, preaching and teaching; baptism; the Communion of the Lord's Supper; evangelism and mission; teaching, encouragement, welcome and inclusion of young people; nurture and growth of Christian disciples; giving and encouraging pastoral care; supporting and encouraging charitable social action; supporting Baptists and other Christians.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£126,153	£143,371	-	-
2023-12-31	£134,691	£146,511	-	-
2022-12-31	£121,977	£134,094	-	-
2021-12-31	£128,818	£146,180	-	-
2020-12-31	£149,430	£151,000	-	-

Trustees

Name	Role	Appointed
Lisa Julie Bell	Chair	2024-09-09
Barry Francis		2025-11-17
EWEN MACKAY		2023-11-27
Handley Charles Dibben Hammond		2022-11-07
STEWART BOWMAN		2023-11-27
Stella Elizabeth Davies		2024-11-18
Steve Lowe		2024-11-18

EPSOM BAPTIST CHURCH

England & Wales - Charity number 1173824

Accounts

Epsom Baptist Church CIO – Company No. CE011319 – Charity No. 1173824

Annual Report and Accounts

Period ended 31/12/2024

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**Epsom Baptist Church CIO
Charity Information**

Trustees

Wendy Gonzalez Criollo
David James Waddell
Handley Charles Dibben Hammond
Ewen MacKay
Stewart Bowman
Lisa Bell
Steve Lowe
Stella Davies
XX – Trustee with Dispensation

Bankers

Metro Bank
One Southampton Row, London WC1B 5HA

Company Registered Number

CE011319

Charity Number

1173824

**Epsom Baptist Church CIO
Directors Report**

The trustees present their annual report and accounts for the period ended 31 December 2024.

Principal Activities

The organisation was engaged in charitable and religious activities.

Trustees

The trustees who served between 1 January 2024 and the date of this report were as follows:

Name	Date Appointed	Date Resigned
Michael Thornton		15/09/2024
Wendy Gonzalez Criollo		
David James Waddell		
Handley Charles Dibben Hammond	07/11/2022	
Ewen MacKay	22/11/2023	
Stewart Bowman	22/11/2023	
Lisa Bell	15/09/2024	
Steve Lowe	18/11/2024	
Stella Davies	18/11/2024	
XX – Trustee with Dispensation		

The company is a Charitable Incorporated Organisation so the trustees do not hold any shares in the company or receive any dividend payments.

Small Company Special Provisions

The report of the trustees has been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

This annual report was approved by the board on 16 June 2025.



David James Waddell
Treasurer

Epsom Baptist Church CIO

Income and Expenditure Account for the period from 1 January 2024 to 31 December 2024

	Notes	2024 £	2023 £
Income :			
Gift Aided Donations		36360	39097
Manse Rent		27627	25141
Hall and Office Rental		25125	23637
Car Park Rental		17160	16940
Gift Aid Tax Refund		9090	9774
Non Gift Aided Donations		8494	16595
Interest		2297	3507
Total Income		126153	134691
Expenses :			
Wages and Salaries		62320	66556
Pensions		20357	16864
Rent in lieu of Manse		19110	20358
Tithes and Other Donations to Third Parties		7330	16172
Light and Heat		6376	5102
Repairs and Maintenance		5455	3163
Council Tax, Water and other Service Charges		4195	4002
Property Management Fees		3653	3450
Insurance Premiums		2604	2439
Equipment Expensed		2495	1158
Memberships and other Subscriptions		1431	1263
Accountancy and Payroll		1200	1200
Telephone and Fax		1047	756
Other Legal and Professional Fees		895	0
Events, Hospitality and Entertaining		763	562
Visiting Speakers and other Freelance Workers		580	100
Staff Training and Welfare		510	149
Stationery and Printing		441	577
Advertising and PR		348	407
Software		272	204
Travel and Subsistence		206	230
Information and Publications		164	361
Broadband and Internet		145	114
Cleaning		48	45
Bank Charges		18	34
Postage		5	0
Sundries		1403	1245
Total Expenditure		143371	146511
Surplus/(Deficit) for the period		(17218)	(11820)
Gains/(Losses) on Equities		7657	3668
Retained Surplus/(Deficit) for the period		(9561)	(8152)
Income and Expenditure account brought forward		2469009	2477161
Income and Expenditure account carried forward		2459448	2469009

Epsom Baptist Church CIO
Balance Sheet as at 31 December 2024

	Notes	2024 £	2023 £
Current Assets:			
Equipment		25000	25000
Property		2300000	2300000
Equity Funds		75035	55377
Debtors		18864	9956
Prepayments		2137	2849
Bank Deposits		54879	89738
Total Assets		2475915	2482920
Current Liabilities:			
Creditors – Amount falling due within one year	4	2870	2939
Accruals and Deferred Income received in advance		13597	10972
Total Liabilities		16467	13911
Net Assets		2459448	2469009
Capital and Reserves:			
Called up share capital	5	0	0
Income and Expenditure Account		2459448	2469009
Surplus Funds		2459448	2469009
Application of Assets to Funds			
General Fund		2457448	2467009
Building Fund		2000	2000
Total Assets		2459448	2469009

For the period ending 31 December 2024 the company was entitled to exemption under section 477(2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts which includes:

- (i) Ensuring that the company keeps proper accounting records which comply with section 386; and

- (ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit and loss for the financial year, in accordance with the requirements of Section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.



David James Waddell
Treasurer

Approved by the board on 16 June 2025

Independent Examiner's Statement

Epsom Baptist Church CIO is a Charitable Incorporated Organisation and is a Registered Charity. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993. In connection with my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- (a) To keep accounting records in accordance with section 41 of the 1993 Act; and
- (b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

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



Bruce Embleton MSc ICPA
Faith in Finance Limited
8 Old James Street
Nunhead
London
SE15 3TS
20 June 2025

Epsom Baptist Church CIO
Notes to the Accounts for the period 1 January 2024 to 31 December 2024

1. Accounting Policies

Accounting Convention

The accounts have been prepared under the historical cost convention.

2. Reserved Funds

The charity has a Building Fund but there are no other reserved funds at this time.

3. Charitable Incorporated Organisation

The company is a Charitable Incorporated Organisation without shareholders. As a result no taxes are payable on its surplus funds and there are no dividends payable to shareholders.

4. Creditors – Amount falling due within one year

Accountancy and Payroll Fees	870
Other Trade Creditors	790
Bank Loans and Overdrafts	0
Loans from Trustees	0
Corporation Tax	0
VAT	0
Salaries & Pensions	0
Charitable Donations	1210

5. Share Capital

Due to the company's status as a Charitable Incorporated Organisation there is no authorised share capital whether issued or not.

EPSOM BAPTIST CHURCH

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Accounts



Part of the
Baptist family

Epsom Baptist Church CIO

Trustees' Annual Report for 2023

Epsom Baptist Church is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission on 14th July 2017. Epsom Baptist Church is also known as Epsom Church. The public address details displayed on the Register of Charities are correct. The address at the foot of this page is the same address that we use as our Charity's administrative headquarters. Our CIO is a subsidiary body of Baptists Together (formerly the Baptist Union of GB). All our Charity's members, as well as Trustees, are entitled to vote under our governance document. Excluding Trustees, about 20 Church volunteers carried out charitable activities on behalf of the CIO in the UK.

The purpose of Epsom Baptist Church CIO is the advancement of the Christian Faith according to the principles of the Baptist denomination. In addition, the Church may also advance education and carry out other charitable purposes in the United Kingdom and / or other parts of the world. We continue to work in close cooperation with other local Churches through Churches Together in Epsom (CTiE).

The Trustees in post during 2023 were: Mike Thornton (Minister and Chair), Handley Hammond (Church Secretary), David Waddell (Church Treasurer), Stewart Bowman (from the AGM), Wendy Gonzalez Criollo, Mike Parker (until the AGM), Ewen Mackay (from the AGM) and XX – Trustee with dispensation.

The Trustees are responsible for safeguarding the finances and property owned by Epsom Baptist Church CIO.

There were three Ordinary Church Members' Meetings during 2023, one incorporating the Annual General Meeting (AGM). They were held on 20th March 2023, November 5th, and the AGM on 27th November 2023.

Our Minister, Mike Thornton, was appointed Moderator in late 2023 for London Baptists (formerly London Baptist Association). His role is to Chair the Board of Directors for London and represent London Baptists nationally.

Numbers attending have been fairly consistent over the year and have recovered somewhat since the lockdowns. During the year we welcomed two new members into formal membership and several others have joined the congregation. The total membership at the end of 2023 was 59.

In addition to supporting partners through BMS World Mission and the Baptist Union Home Mission Fund, we provided support for the work of Vision Peoples in Mission UK Trust (registered Charity number 1113819) helping Kenyans who are disadvantaged and poverty stricken, by meeting their practical, medical and spiritual needs, International Needs (registered Charity number 1175526) and Spinnaker Trust (registered Charity 1111351). We also supported the work of Dnipro Hope Mission (registered Charity number 1177504) in Ukraine, including the gifting of finance for them to buy a second minibus to provide needed supplies to people near the frontline.

We have been running our toddler group, Giggles, on Thursday mornings during term time, offering a range of activities for young children and providing a welcoming space for their parents and carers.

Lisa Bell, our youth worker, continued supporting Spinnaker Trust (registered Charity 1111351) and schools' ministry. Our Minister, Mike Thornton, continued to work part-time for the Chaplaincy team at Epsom & St. Helier University Hospitals Trust.

Much of our income is through regular giving of Members. This is augmented by rental income through letting the manse, and through hiring out of the Church Hall and car park. A contactless payment device is now available to support giving during our services.

No building project is currently being considered. Instead, we have decided to upgrade the attractiveness of the existing buildings and site. In 2023 the Borough Council published plans to build a large number of residences in the areas around the Church. So, we are very aware that we need to reconsider how best we can improve our service to the growing nearby community.

In the opinion of the Trustees, the Church is financially sound and has adequate resources to finance its operations for the foreseeable future. However, expenditure still exceeds income and the present substantial reserves are declining.

At the end of 2023, in addition to the minister and Youth Worker, the Church employed an Office Administrator. No employee has received more than £60K during this reporting period. The total amount spent on the employee payroll was £70,585.54 (wages & salaries, £53,721.7, and pension contributions £16,863.84). None of our staff work on behalf of our Charity outside the UK.

All members providing services for children have obtained the required levels of DBS checks. There were no serious incidents during 2023 that needed to be reported to the Commission.

Handley Hammond
Church Secretary

August 2024

EPSOM BAPTIST CHURCH CIO
FINANCIAL STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2023

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

	<i>Note</i>	2023	2022
Receipts			
Regular giving		48257	44674
Other gifts and donations including SumUp	3	3787	2309
Gift Aid		10019	9618
Interest on bank deposits		3227	2165
Rents and contributions for use of premises		61538	56147
Insurance settlements		0	0
HMRC Job Retention Scheme grant		0	0
Targeted collections for other causes (excludes SumUp)	2	4716	2122
Error Corrections		2913	3042
		<u>134457</u>	<u>120076</u>
Payments			
Ministry	4	98773	94872
Mission	5	20113	9875
Upkeep of church premises and equipment	6	11582	14780
Administration	7	13357	12834
Error Corrections		1879	3053
		<u>145704</u>	<u>135414</u>
Operating Surplus/Loss for the Year		-11247	-15338
Investment expenditure (equities)		-19200	-19200
Total Surplus/Loss for the Year		<u>-30447</u>	<u>-34538</u>
Balance brought forward 1st January 2023		120185	154723
Balance carried forward 31st December 2023		<u>89738</u>	<u>120185</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31ST MARCH 2023

	2023	2022
ASSETS		
Bank balances	<u>89738</u>	<u>120185</u>
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS		
General account	49738	80185
New church building fund	40000	40000
	<u>89738</u>	<u>120185</u>
Other monetary assets - Gift Aid recoverable	19288	9727
Non-monetary assets held for Church's own use	8	2380377
	<u>2380377</u>	<u>2357509</u>

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2023 are as approved by the trustees

Signed

Treasurer

Date:

EPSOM BAPTIST CHURCH CIO
NOTES TO THE ACCOUNTS - QUARTER ENDED 31ST DECEMBER 2023

1 Basis of accounts: These accounts have been prepared on a "receipts and payments" basis and accord with S.42(3) Charities Act 1993

2 Donations to Other Causes

	2023		2022	
	Targeted Donations Received	Donations Paid in Year	Targeted Donations Received	Donations Paid in Year
Vision Peoples in Mission / Korogocho Mission		1250		518
Baptist Missionary Service World Mission	265	1815		1850
Baptist Union Home Mission Fund		1550		1850
Dnipro Hope Mission - Ukraine	5705	11350	2190	3670
Spinnaker Trust		0		0
International Needs		0		0
Open Doors		0		0
Others (Foodbank)	20	20		0
	<u>5990</u>	<u>15985</u>	<u>2190</u>	<u>7888</u>

3 SumUp Donations Received (gross)

Weekly Collection	614	204
Giggles donations	96	9
Targeted (Dnipro)	1100	248
Targeted Small donations (BMS, Foodbank)	130	
	<u>1940</u>	<u>461</u>

4 Ministry

Stipends, wages and employment costs	74369	71531
Minister's Accommodation	24149	23125
Travel & Subsistence	154	217
Visiting Speakers	100	0
	<u>98773</u>	<u>94872</u>

5 Mission

Given to Other Causes (see Note 2 above)	15985	7888
Evangelism (including Giggles)	729	460
Children and Youth Work	1930	561
Publicity	434	459
Refreshments and Catering	386	240
Sundry Expenses	650	268
	<u>20113</u>	<u>9875</u>

6 Upkeep of Church Premises and Equipment

Light, Heat and Water	6434	9422
Insurances	2630	2308
Equipment	873	462
Repairs and Maintenance	1645	2587
Legal Fees	0	0
	<u>11582</u>	<u>14780</u>

7 Administration

Staff wages and employment costs	9048	8308
Training and Development	20	472
General Expenses	0	140
Licensing & Software	843	763
Communications	874	958
Professional Fees	1165	1225
Stationery and Consumables	634	60
Subscriptions	772	909
	<u>13357</u>	<u>12834</u>

8 Non-monetary assets held for the Church's own use

a) Equities acquired through CCLA Investment Management

The CBF Church of England UK Equity Fund (accumulation)	27119	16078
The CBF Church of England Global Equity Fund (accumulation)	28259	16432
(Latest valuations based on unit 'mid' price on 31 December 2023)		

b) Property

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Ltd.

Church premises and hall at 6 Church Street, Epsom, KT17 4NY	1500000	1500000
House at Framandos, 3 Avenue Road, Epsom, KT18 7RD	800000	800000
The church also owns equipment, fittings etc estimated value:	25000	25000
	<u>2380377</u>	<u>2357509</u>

2023

		Targeted Donations Gift Aid (not GASDS)	Regular Gifts paid direct - Gift Aid (See AE+ for analysis)	Gift Aid Cheques (See AE+ for analysis)	Donations - Gift- Aid	Collections - Small Cash Donations	Small Cash Donations Targeted	Collections - Cheques and large cash donations	Regular gifts paid direct - Non Gift Aid	Charities Trust
January - Metro	8182.10	0.00	2965.00	0.00	0.00	0.00	0.00	0.00	280.00	64.75
February - Metro	15254.02	0.00	2405.00	0.00	80.00	53.76	0.00	0.00	100.00	64.75
March -Metro	24825.68	1500.00	6485.00	0.00	0.00	55.00	45.00	0.00	100.00	74.75
April - Metro	8435.45	1000.00	3155.00	0.00	0.00	140.00	0.00	1000.00	300.00	74.75
May - Metro	3634.44	0.00	1905.00	0.00	0.00	30.10	0.00	0.00	100.00	74.75
June - Metro	6877.50	0.00	2540.00	0.00	0.00	0.00	0.00	0.00	100.00	74.75
July-Metro	27746.05	0.00	2110.00	0.00	0.00	165.00	0.00	200.00	180.00	74.75
August-Metro	4439.47	0.00	2140.00	0.00	0.00	0.00	0.00	0.00	100.00	74.75
September-Metro	9615.84	0.00	2020.00	0.00	0.00	222.39	0.00	0.00	150.00	74.75
October - Metro	15802.50	0.00	2540.00	0.00	0.00	0.00	0.00	0.00	340.00	99.75
November - Metro	21704.11	0.00	2307.18	0.00	0.00	112.93	0.00	0.00	150.00	99.75
December - Metro	15712.15	0.00	2577.00	0.00	0.00	96.50	0.00	0.00	280.00	99.75
Total Bankings 2023	162229.31	2500.00	33149.18	0.00	80.00	875.68	45.00	1200.00	2180.00	952.00

		0.00	
		0.00	
January Total		12404.59	1896.26
1-Feb-23 EDF Energy (Electricity)	DD	212.00	
2-Feb-23 Tesco (re pool table)	Card	12.50	
2-Feb-23 Enterprise car rental (re pool table, £200 deposit)	Card	253.88	
2-Feb-23 The Old Moat Garden Centre	Card	4.75	
3-Feb-23 Sainsbury's (re pool table)	Card	26.18	
6-Feb-23 Mrs S Millard (Payroll)	SO	30.00	
7-Feb-23 LBA Home Mission 2022 Q4 Tithe	Online	400.00	
7-Feb-23 BMS 2022 Q4 Tithe	Online	400.00	
7-Feb-23 Dnipro 2022 Q4 Tithe	Online	400.00	
7-Feb-23 VPM 2022 Q4 Tithe	Online	350.00	
8-Feb-23 Jonathan Sumberg (re pool table)	Online	40.00	
10-Feb-23 EDF Energy (Church Gas)	DD	261.00	
13-Feb-23 Mrs D Thornton (Stamford Green Road)	SO	1625.00	
13-Feb-23 Pret	Card	1.50	
14-Feb-23 Mike Salary	Online	1896.26	1896.26
14-Feb-23 MS Office	Card	220.32	
16-Feb-23 Pozitive Energy (Hall Gas)	DD	426.80	
20-Feb-23 Nest (Lisa's pension)	DD	123.92	
21-Feb-23 Lisa - December Expenses	Online	32.29	
21-Feb-23 Lisa - January & February Expenses	Online	88.80	
22-Feb-23 Chapter 2 (Farsi Bible)	Card	17.45	
23-Feb-23 Bella Salary	Online	253.11	
23-Feb-23 Julia Salary	Online	697.88	
23-Feb-23 CCLA (CBF funds)	SO	1600.00	
23-Feb-23 HMRC	Online	1486.96	
23-Feb-23 Lisa Salary	Online	1821.90	
28-Feb-23 Apple.com - Mike's cloud storage	Card	0.79	
28-Feb-23 Baptist Pension Fund (Mike's Pension)	DD	1281.40	
28-Feb-23 Mike (repay O2 bill they took from his card in error)	Online	8.00	
28-Feb-23 Julia Expenses (mostly printer cartridges)	Online	419.15	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
February Total		14391.84	1896.26
1-Mar-23 EDF Energy (Church and Hall Electricity)	DD	212.00	

		0.00	
		0.00	
November Total		15636.85	1902.26
1-Dec-23 Epsom & Ewell Borough Council	DD	319.00	
1-Dec-23 EDF Energy (Church and Hall Electricity)	DD	173.00	
4-Dec-23 Co-Op Epsom Station	Card	3.00	
4-Dec-23 Lisa Expenses (Oct - Nov)	Online	239.83	
5-Dec-23 Mrs S Millard (Payroll)	SO	30.00	
5-Dec-23 Julia Expenses (Oct - Nov)	Online	111.25	
5-Dec-23 Lisa Expenses (Dec)	Online	26.13	
6-Dec-23 Bible Society (Christmas booklets)	Card	36.00	
7-Dec-23 Card Factory (Stan Birthday Card)	Card	1.99	
7-Dec-23 SW Railway	Card	3.40	
11-Dec-23 EDF Energy (Church Gas)	DD	1.00	
11-Dec-23 TFL	Card	7.50	
11-Dec-23 TFL (Refunded on 18/12)	Card	7.50	
11-Dec-23 TFL	Card	9.90	
12-Dec-23 Mrs D Thornton (Stamford Green Road)	SO	1911.00	
12-Dec-23 DHM (re Minibus)	Online	10000.00	
12-Dec-23 Targeted donations to Foodbank	Online	19.66	
12-Dec-23 Julia Expenses (Dec)	Online	21.51	
13-Dec-23 Deposit to 7-day notice account	Online	5000.00	
14-Dec-23 Mike Salary	Online	1902.46	1902.46
14-Dec-23 M J Sims (Giggles expenses)	Online	99.20	
15-Dec-23 Pozitive Energy (Hall Gas Nov)	Online	103.65	
18-Dec-23 Study gateway	Card	6.55	
19-Dec-23 Nest (Lisa's pension)	DD	123.92	
20-Dec-23 Castle Water	DD	40.11	
20-Dec-23 Cappadocia Epsom (Staff Christmas lunch)	Card	114.53	
22-Dec-23 Julia Salary	Online	865.80	
22-Dec-23 HMRC	Online	1036.22	
22-Dec-23 Lisa Salary	Online	1821.90	
27-Dec-23 O2 (Error to be corrected)	DD	52.42	
27-Dec-23 CCLA (CBF funds)	SO	1600.00	
27-Dec-23 Apple.com - Mike's cloud storage	Card	0.99	
28-Dec-23 Baptist Pension Fund (Mike's Pension)	DD	1281.40	
29-Dec-23 H Hammond (Refunded on 29/12)	Online	71.70	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
December Total		27042.52	1902.46

	2023	Total	Pastor and assistant stipends
January		12404.59	1896.26
February		14391.84	1896.26
March		12389.91	1896.46
April		11921.91	1896.46
May		14514.15	1896.26
June		12484.46	1896.46
July		11856.65	1896.26
August		10563.54	1926.46
September		14757.98	1902.26
October		11939.34	1902.46
November		15636.85	1902.26
December		27042.52	1902.46
Total Bank Payments for 2023		169903.74	22810.32
Q1		39186.34	5688.98
Q2		38920.52	5689.18
Q3		37178.17	5724.98
Q4		54618.71	5707.18
Total		169903.74	22810.32

Summary for Receipts and Payments Account

	Total	Pastor and assistant stipends
Ministry	98772.77	22810.32
Mission	20112.99	
Premises and Equipment	11581.88	
Administration	13356.90	
Subtotal - Revenue Expenses	143824.54	
Error Corrections	1879.20	
CLA investments	19200.00	
Transfers to LBPB/Baptists Together	5000.00	
Transfer to Deposit	0.00	
Total Paid out of Bank	169903.74	

Other Causes

Raised

Given

Dnipro - Ukraine	0	11350.00	
International Needs	0	0.00	
Vision Peoples in Mission/ K Mission	0	1250.00	
BMS	0	1815.00	
HMF	0	1550.00	
Others	0	19.66	
	0	<u>15984.66</u>	
Ministry			
Salaries plus NIC and Pension Contributions		74369.06	22810.32
Manse Rent Council Tax and Water		24149.30	
Travel & Subsistence		154.41	
Visiting Speakers		100.00	
		<u>98772.77</u>	
Mission			
Given to Other Causes(see above)		15984.66	
Evangelism and Outreach		728.76	
Children and Youth Work		1929.87	
Publicity		433.64	
Refreshments and Catering		386.49	
Sundry Expenses		649.57	
		<u>20112.99</u>	
Upkeep of Church Premises and Equipment			
Light, Heat and Water		6433.70	
Insurances		2630.49	
Equipment		872.99	
Repairs and Maintenance		1644.70	
Legal Fees		0.00	
		<u>11581.88</u>	
Administration			
Staff Salaries		9048.38	
Training & Development		20.00	
General Expenses		0.00	
Licensing & Software		843.12	
Communications		874.22	
Professional fees		1165.00	
Stationery and Consumables		634.39	
Subscriptions		771.79	
		<u>13356.90</u>	
Error Corrections		1879.20	
CCLA Investments		19200.00	
Total Expenses		<u><u>164903.74</u></u>	
Transfers to deposit accounts		5000.00	
Total Expenses Plus Transfer to deposit		<u><u>169903.74</u></u>	

Youth Worker Salary

PAYE & NIC

MINISTRY

Staff Pensions

Mike Renumeration

Travel & Subsistence

Visiting Speakers

Dnipro

International Needs

Vision peoples in mission

1821.90

1486.96

1281.40

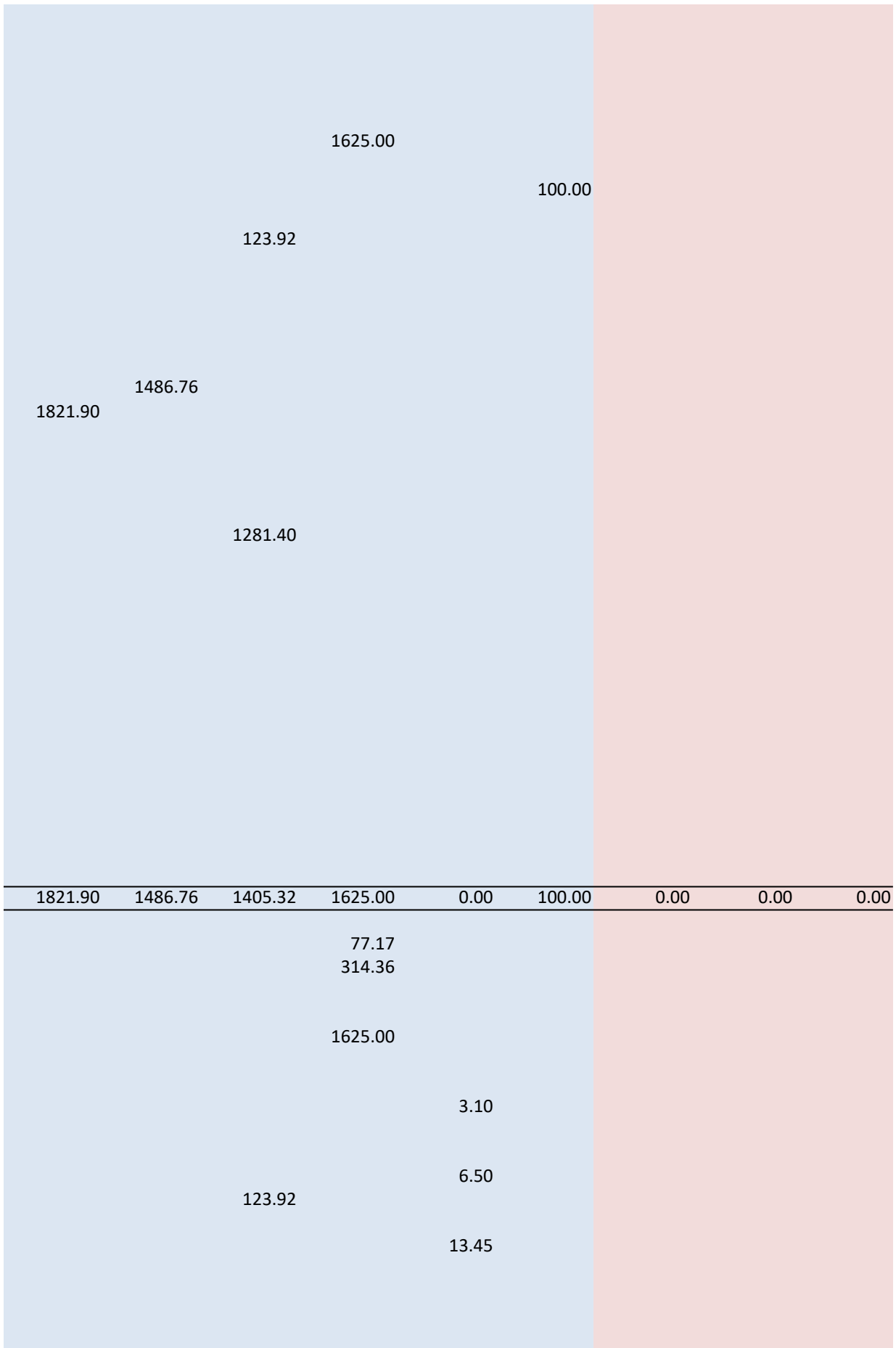
123.92

1625.00

308.00

50.00

1821.90	1486.96	1405.32	1933.00	0.00	0.00	50.00	0.00	0.00					
										4.75			
											400.00		350.00
										1625.00		1.50	
										123.92			
1821.90	1486.96												
		1281.40											
1821.90	1486.96	1405.32	1625.00	6.25	0.00	400.00	0.00	350.00					



1822.10	922.60								
		1281.40							
1822.10	922.60	1405.32	2016.53	23.05	0.00	0.00	0.00	0.00	0.00
			77.11						
			319.00						
				19.78					
			1625.00						
		123.92							
1821.90	923.00								

1281.40

1821.90	923.00	1405.32	2021.11	19.78	0.00	0.00	0.00	0.00
---------	--------	---------	---------	-------	------	------	------	------

319.00
77.11

1625.00

1.35

6.10

123.92

922.80

1821.90

1281.40

1821.90	922.80	1405.32	2021.11	7.45	0.00	0.00	0.00	0.00
---------	--------	---------	---------	------	------	------	------	------

319.00

77.11

1625.00

3.15

21.00

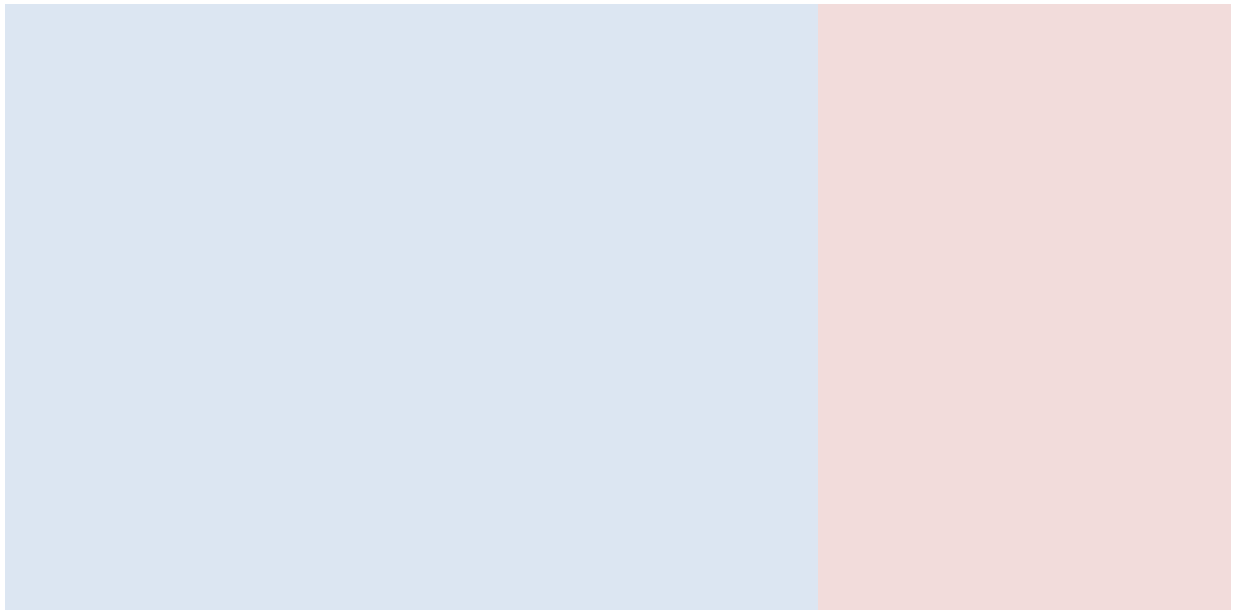
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123.92

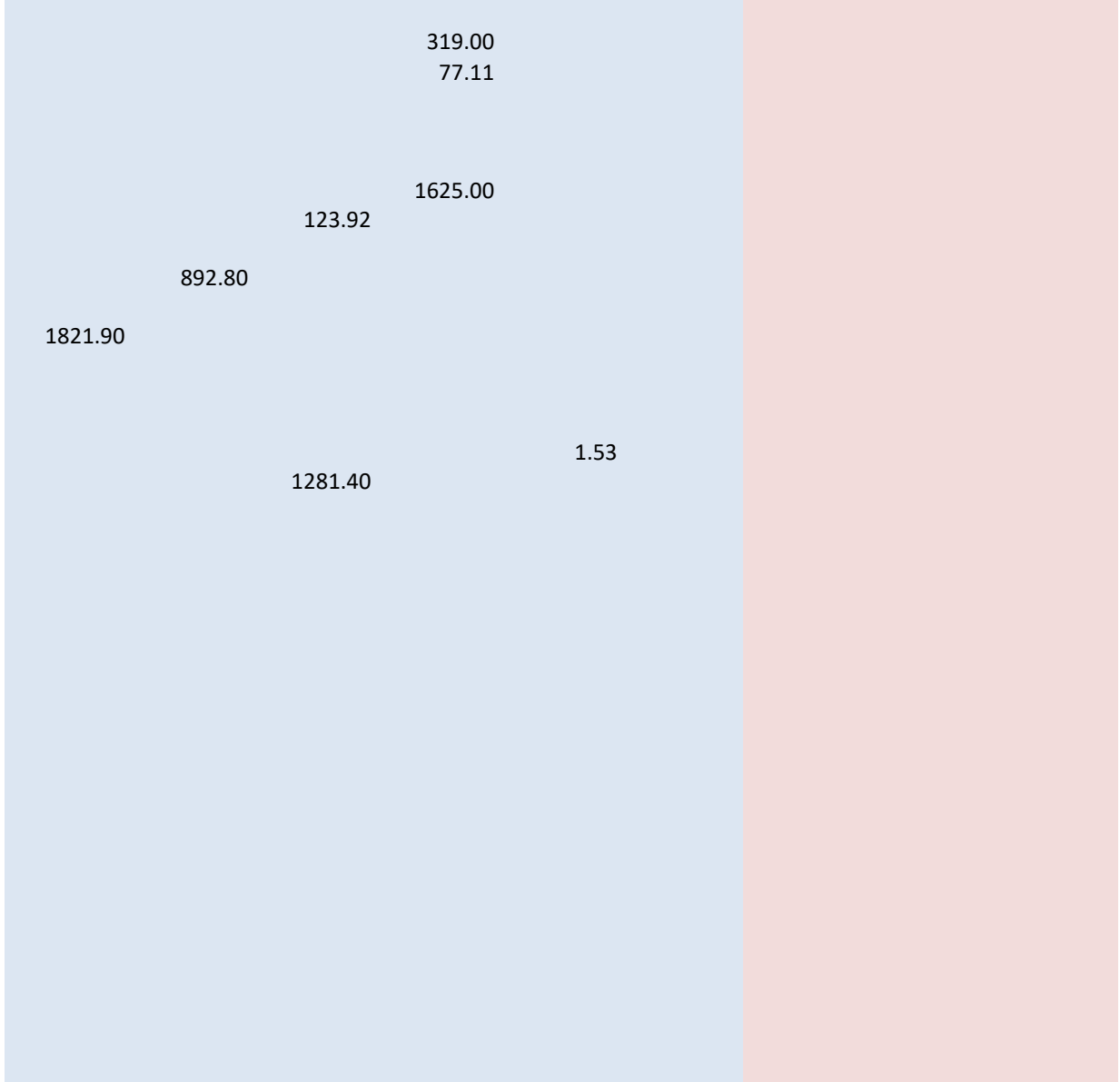
1821.90

923.00

1281.40



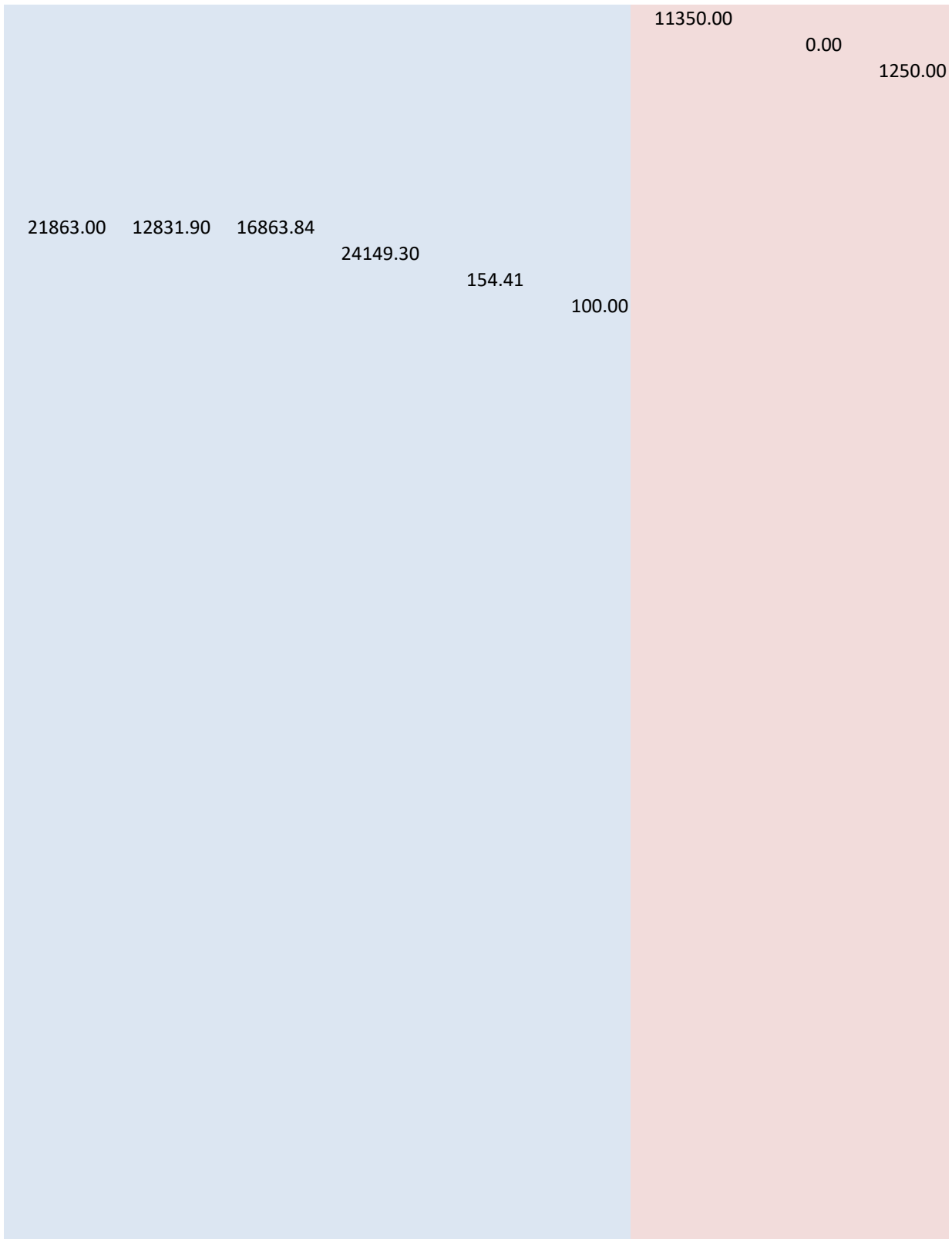
1821.90	923.00	1405.32	2021.11	30.55	0.00	0.00	0.00	0.00
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1821.90	892.80	1405.32	2021.11	1.53	0.00	0.00	0.00	0.00
			319.00					
			77.11					
			1625.00					
		123.92						
1821.90	917.00							
						400.00		
		1281.40						400.00

1821.90	917.00	1405.32	2021.11	0.00	0.00	400.00	0.00	400.00
			319.00					
			77.11					
				19.02				
				6.08				
			1911.00					
		123.92						
1821.90	916.80							
		1281.40		16.90				

1821.90	1486.96	1405.32	1933.00	0.00	0.00	50.00	0.00	0.00
1821.90	1486.96	1405.32	1625.00	6.25	0.00	400.00	0.00	350.00
1821.90	1486.76	1405.32	1625.00	0.00	100.00	0.00	0.00	0.00
1822.10	922.60	1405.32	2016.53	23.05	0.00	0.00	0.00	0.00
1821.90	923.00	1405.32	2021.11	19.78	0.00	0.00	0.00	0.00
1821.90	922.80	1405.32	2021.11	7.45	0.00	0.00	0.00	0.00
1821.90	923.00	1405.32	2021.11	30.55	0.00	0.00	0.00	0.00
1821.90	892.80	1405.32	2021.11	1.53	0.00	0.00	0.00	0.00
1821.90	917.00	1405.32	2021.11	0.00	0.00	400.00	0.00	400.00
1821.90	916.80	1405.32	2307.11	42.00	0.00	0.00	0.00	0.00
1821.90	917.00	1405.32	2307.11	0.00	0.00	500.00	0.00	500.00
1821.90	1036.22	1405.32	2230.00	23.80	0.00	10000.00	0.00	0.00
21863.00	12831.90	16863.84	24149.30	154.41	100.00	11350.00	0.00	1250.00
5465.70	4460.68	4215.96	5183.00	6.25	100.00	450.00	0.00	350.00
5465.90	2768.40	4215.96	6058.75	50.28	0.00	0.00	0.00	0.00
5465.70	2732.80	4215.96	6063.33	32.08	0.00	400.00	0.00	400.00
5465.70	2870.02	4215.96	6844.22	65.80	0.00	10500.00	0.00	500.00
21863.00	12831.90	16863.84	24149.30	154.41	100.00	11350.00	0.00	1250.00
Youth Worker Salary	PAYE & NIC	Staff Pensions	Mike Renumeration	Travel & Subsistence	Visiting Speakers	Dnipro	International Needs	Vision peoples in mission
21863.00	12831.90	16863.84	24149.30	154.41	100.00	11350.00	0.00	1250.00



0.00	0.00	0.00	0.00	0.00	0.00	101.90	0.00	85.22
400.00	400.00							
					19.50	2.00		
					76.80	8.00		
							7.95	21.46
400.00	400.00	0.00	0.00	0.00	96.30	10.00	7.95	21.46

60.00

117.69

0.00

0.00

0.00

0.00

0.00

0.00

0.00

60.00

117.69

53.90

					16.26			15.09
					126.42	101.08		

0.00	0.00	0.00	0.00	0.00	142.68	154.98	0.00	15.09
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1295.00

0.00 0.00 0.00 0.00 0.00 0.00 1295.00 0.00 0.00

18.00

112.48

7.84

56.50

9.95

0.00	0.00	0.00	0.00	0.00	112.48	56.50	18.00	17.79
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15.86

265.00

49.99

23.10

48.99

265.00	0.00	0.00	0.00	0.00	73.09	48.99	0.00	15.86
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0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00

71.70

295.00

38.94

400.00

400.00

400.00	400.00	0.00	0.00	0.00	0.00	110.64	295.00	0.00
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2.70

5.30

89.21

0.00	0.00	0.00	0.00	0.00	2.70	89.21	0.00	5.30
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9.00

43.69

750.00
750.00

750.00	750.00	0.00	0.00	0.00	0.00	0.00	52.69	0.00	
					187.32	52.51			
					14.99	10.14			91.57
				19.66					16.51
					99.20				
0.00	0.00	0.00	0.00	19.66	301.51	62.65	0.00	108.08	

BMS	LBA Home Mission	Open Doors	Sinnaker Trust	Other Donations	Evangelism	Children and Youth Work	Publicity	Refreshments and Catering
0.00	0.00	0.00	0.00	0.00	0.00	101.90	0.00	85.22
400.00	400.00	0.00	0.00	0.00	96.30	10.00	7.95	21.46
0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.00	117.69
0.00	0.00	0.00	0.00	0.00	142.68	154.98	0.00	15.09
0.00	0.00	0.00	0.00	0.00	0.00	1295.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	112.48	56.50	18.00	17.79
265.00	0.00	0.00	0.00	0.00	73.09	48.99	0.00	15.86
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
400.00	400.00	0.00	0.00	0.00	0.00	110.64	295.00	0.00
0.00	0.00	0.00	0.00	0.00	2.70	89.21	0.00	5.30
750.00	750.00	0.00	0.00	0.00	0.00	0.00	52.69	0.00
0.00	0.00	0.00	0.00	19.66	301.51	62.65	0.00	108.08
1815.00	1550.00	0.00	0.00	19.66	728.76	1929.87	433.64	386.49
400.00	400.00	0.00	0.00	0.00	96.30	111.90	67.95	224.37
0.00	0.00	0.00	0.00	0.00	255.16	1506.48	18.00	32.88
665.00	400.00	0.00	0.00	0.00	73.09	159.63	295.00	15.86
750.00	750.00	0.00	0.00	19.66	304.21	151.86	52.69	113.38
1815.00	1550.00	0.00	0.00	19.66	728.76	1929.87	433.64	386.49
BMS	LBA Home Mission	Open Doors	Sinnaker Trust	Other Donations	Evangelism	Children and Youth Work	Publicity	Refreshments and Catering
1815.00	1550.00	0.00	0.00	19.66	728.76	1929.87	433.64	386.49

1815.00

1550.00

0.00

0.00

19.66

728.76

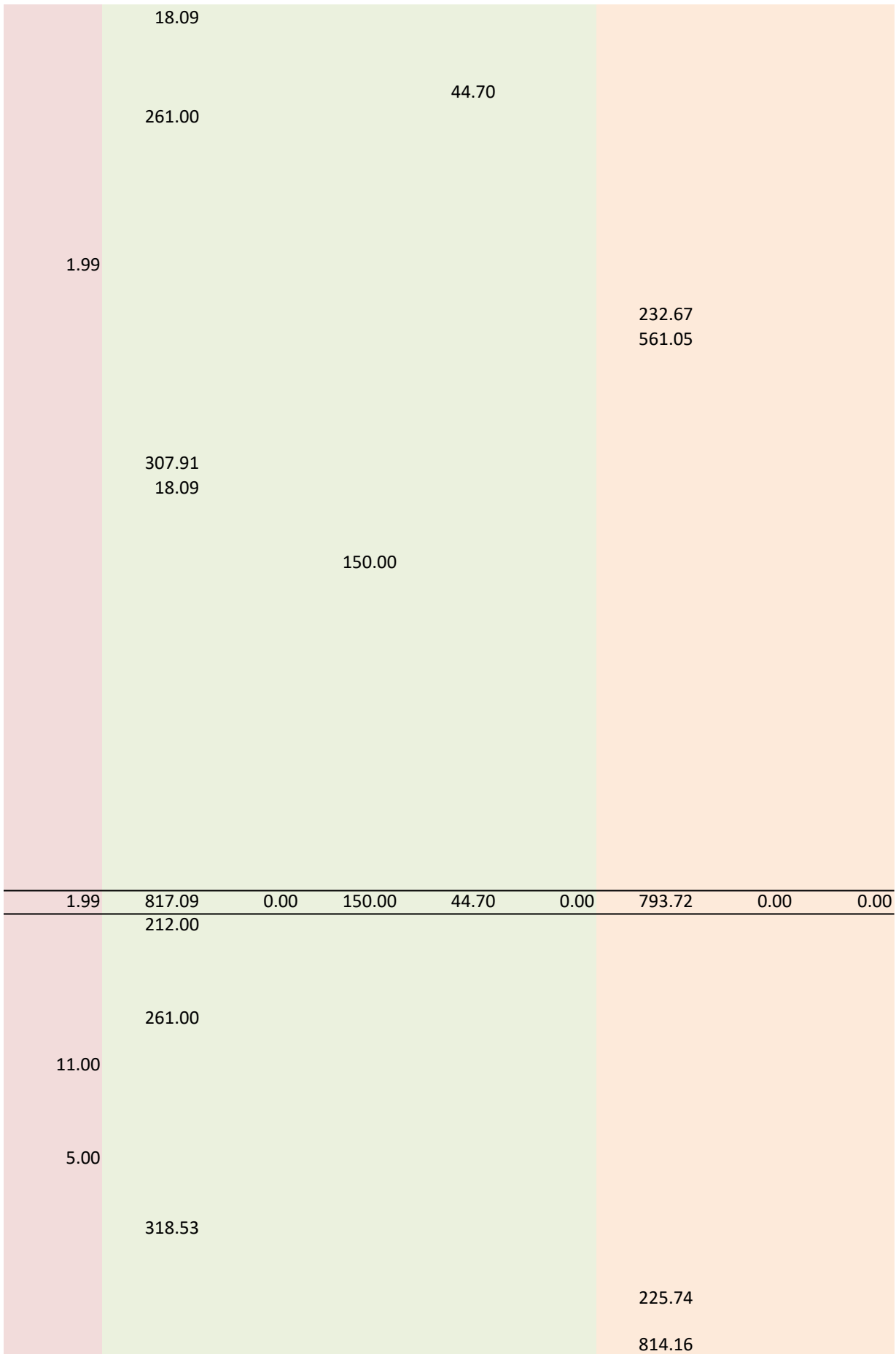
1929.87

433.64

386.49

Sundry		PREMISES AND EQUIPMENT							
	Utilities	212.00	Insurances	Equipment	Maintenance	Legal fees	Admin Wages & Employment Costs	Training & Development	General Expenses
	261.00								
	481.84						171.01		
				8.00			403.68		
	18.09								

0.00	972.93	0.00	8.00	0.00	0.00	574.69	0.00	0.00	
	212.00								
12.50									
53.88									
26.18									
40.00	261.00								
	426.80								
			10.79						
			4.00						
17.45							253.11		
							697.88		
150.01	899.80	0.00	14.79	0.00	0.00	950.99	0.00	0.00	
	212.00								



28.25

16.00	819.78	0.00	0.00	0.00	0.00	1039.90	0.00	0.00
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1300.00
1.00

212.00

191.00

261.00

597.38

164.19
348.95

	115.12							
	28.25							
0.00	616.37	597.38	0.00	1492.00	0.00	513.14	0.00	0.00
	212.00							
	261.00							
						253.11		
						574.68		
	28.25							
	113.16							

2.85
14.95
25.00

42.80 614.41 0.00 0.00 0.00 0.00 827.79 0.00 0.00

212

1.00

28.71

519.94

820.97

2.85

28.25

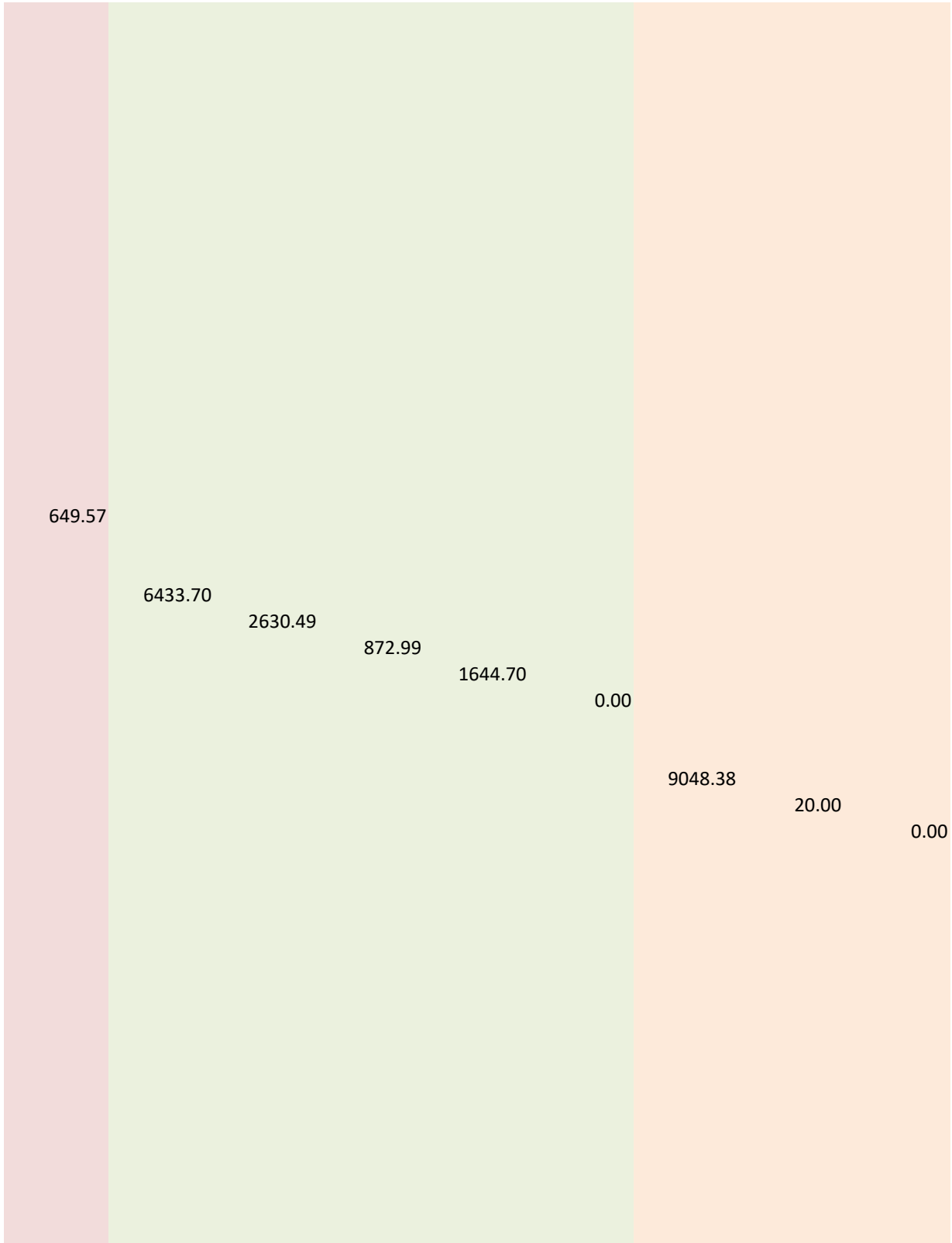
2.85	269.96	0.00	0.00	0.00	0.00	1340.91	0.00	0.00
	212.00							
	1.00					526.76		
							20.00	
	28.25							

0.00	241.25	0.00	0.00	0.00	0.00	526.76	20.00	0.00
	212.00							
	14.44							
	1.00							
	163.77							
	67.86							
13.95								
20.75								
						68.47		
		2033.11						

10.00	193.64	0.00	575.21	0.00	0.00	848.33	0.00	0.00
	173.00							
23.86			99.99					
11.44			25.00					
	1.00							
	37.64							
						697.88		
77.47								
125.93				108.00				

238.70	211.64	0.00	124.99	108.00	0.00	697.88	0.00	0.00	
	173.00								
36.00									
1.99									
	1.00								
	103.65								
	40.11								
114.53						865.80			
152.52	317.76	0.00	0.00	0.00	0.00	865.80	0.00	0.00	

Sundry	Utilities	Insurances	Equipment	Maintenance	Legal fees	Admin Wages & Employment Costs	Training & Development	General Expenses
0.00	972.93	0.00	8.00	0.00	0.00	574.69	0.00	0.00
150.01	899.80	0.00	14.79	0.00	0.00	950.99	0.00	0.00
1.99	817.09	0.00	150.00	44.70	0.00	793.72	0.00	0.00
16.00	819.78	0.00	0.00	0.00	0.00	1039.90	0.00	0.00
0.00	616.37	597.38	0.00	1492.00	0.00	513.14	0.00	0.00
42.80	614.41	0.00	0.00	0.00	0.00	827.79	0.00	0.00
2.85	269.96	0.00	0.00	0.00	0.00	1340.91	0.00	0.00
0.00	241.25	0.00	0.00	0.00	0.00	526.76	20.00	0.00
34.70	459.07	2033.11	0.00	0.00	0.00	68.47	0.00	0.00
10.00	193.64	0.00	575.21	0.00	0.00	848.33	0.00	0.00
238.70	211.64	0.00	124.99	108.00	0.00	697.88	0.00	0.00
152.52	317.76	0.00	0.00	0.00	0.00	865.80	0.00	0.00
649.57	6433.70	2630.49	872.99	1644.70	0.00	9048.38	20.00	0.00
152.00	2689.82	0.00	172.79	44.70	0.00	2319.40	0.00	0.00
58.80	2050.56	597.38	0.00	1492.00	0.00	2380.83	0.00	0.00
37.55	970.28	2033.11	0.00	0.00	0.00	1936.14	20.00	0.00
401.22	723.04	0.00	700.20	108.00	0.00	2412.01	0.00	0.00
649.57	6433.70	2630.49	872.99	1644.70	0.00	9048.38	20.00	0.00
Sundry	Utilities	Insurances	Equipment	Maintenance	Legal fees	Admin Wages & Employment Cc	Training & Development	General Expenses
649.57	6433.70	2630.49	872.99	1644.70	0.00	9048.38	20.00	0.00



ADMINISTRATION

Licensing & Software

Communications

Professional fees

Consumables &
Stationery

Subscriptions

Error Corrections

CCLA investments

Transfers out to
LBPB/Baptists
Together

Transfer to Metro
deposit

8.00

30.00

2.38

362.50

0.79

64.74

1600.00

0.00	73.53	30.00	2.38	362.50	0.00	1600.00	0.00	0.00
		30.00			200.00			
220.32						1600.00		
	0.79							
	8.00		389.74					
220.32	8.79	30.00	389.74	0.00	200.00	1600.00	0.00	0.00

64.74

30.00

1600.00

8.65

0.79

66.40

298.70

0.00

140.58

30.00

0.00

298.70

0.00

1600.00

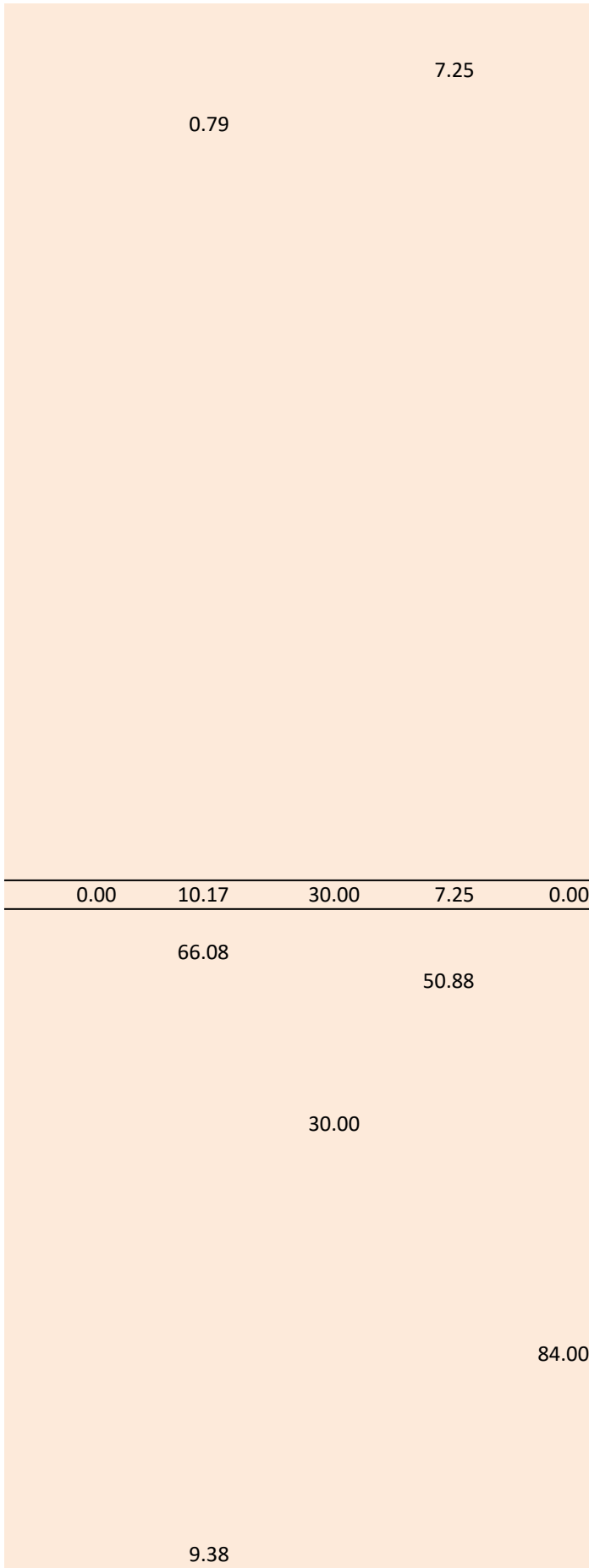
0.00

0.00

30.00

9.38

1600.00



0.00	10.17	30.00	7.25	0.00	0.00	1600.00	0.00	0.00
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1600.00

71.76

0.79

0.00

148.01

30.00

50.88

84.00

0.00

1600.00

0.00

0.00

805.00

30.00

18.44

142.80

48.50

1600.00

9.38

0.79

64.74

142.80

74.91

835.00

66.94

0.00

0.00

1600.00

0.00

0.00

30.00

4.00

14.98

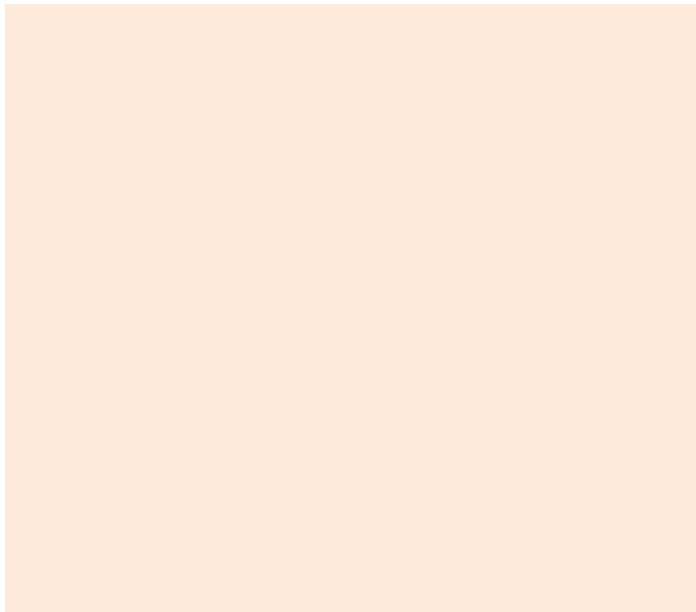
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1600.00

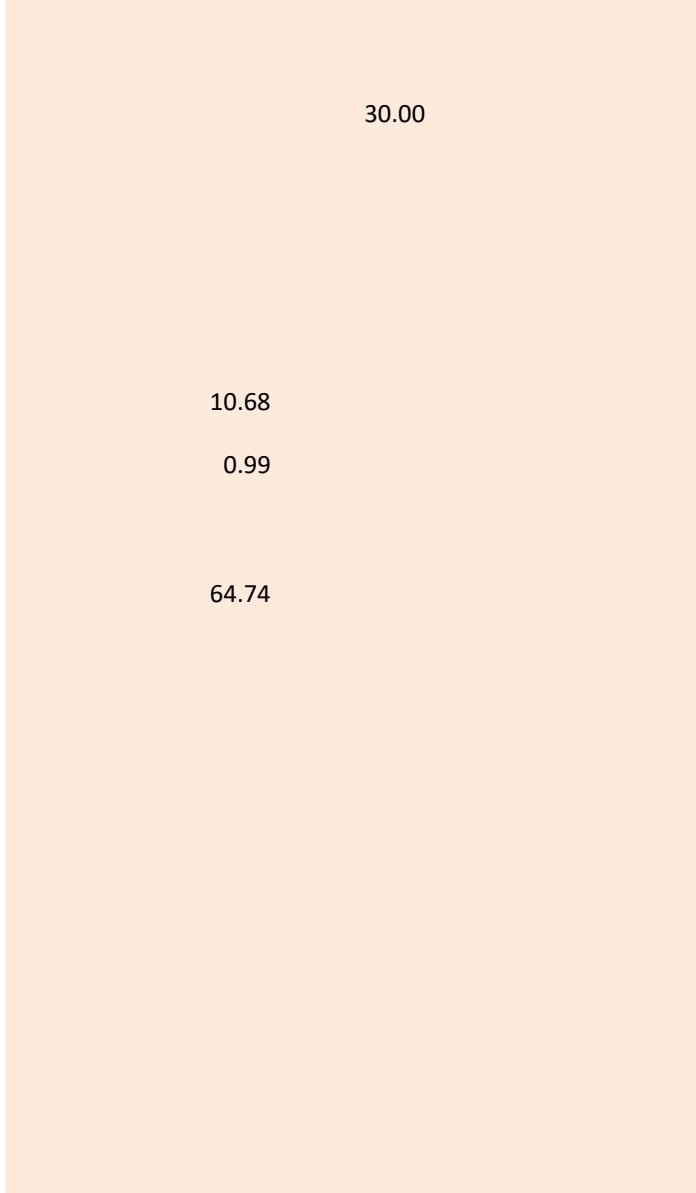
0.79

17.96

64.74



0.00	74.91	30.00	36.94	0.00	0.00	1600.00	0.00	0.00
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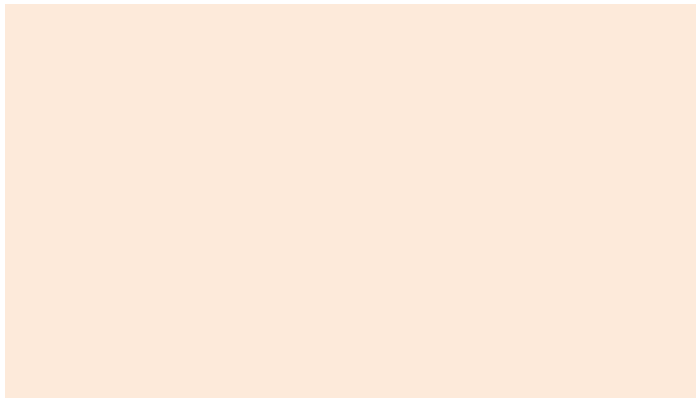
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1600.00

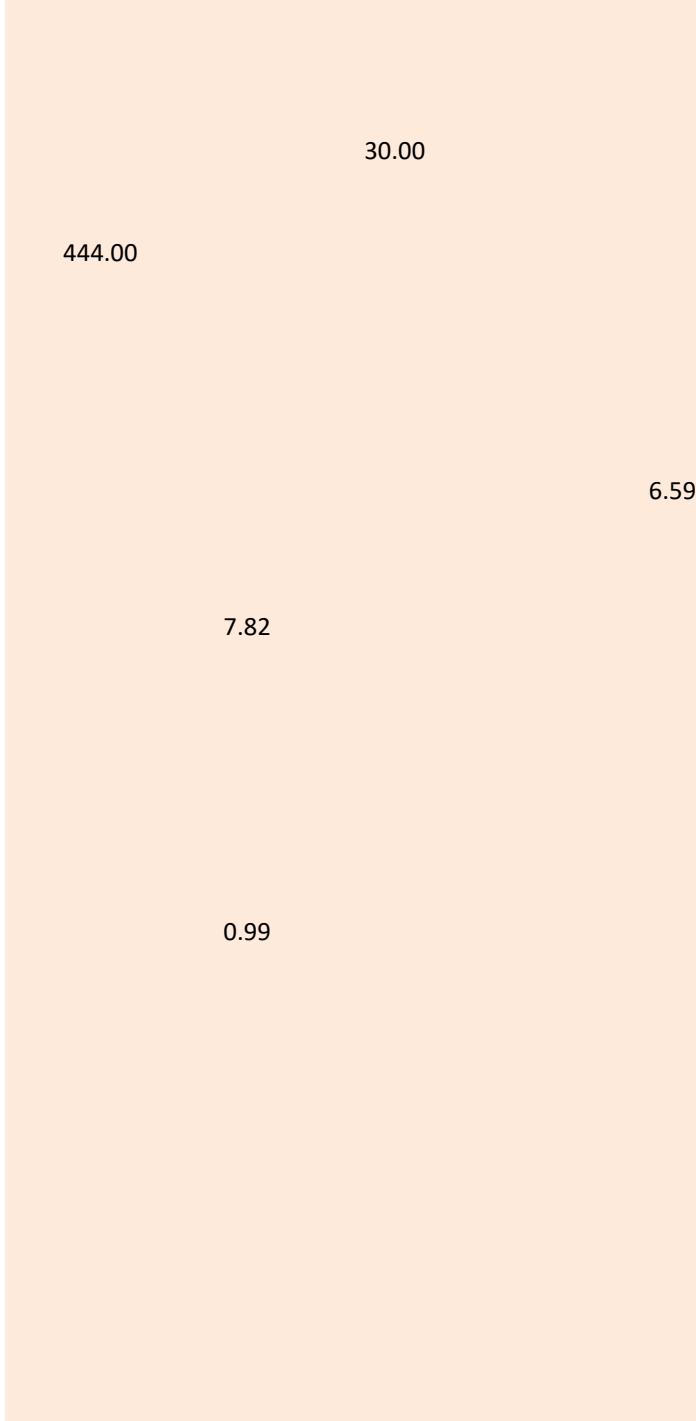
10.68

0.99

64.74



0.00	76.41	30.00	0.00	0.00	0.00	1600.00	0.00	0.00
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444.00

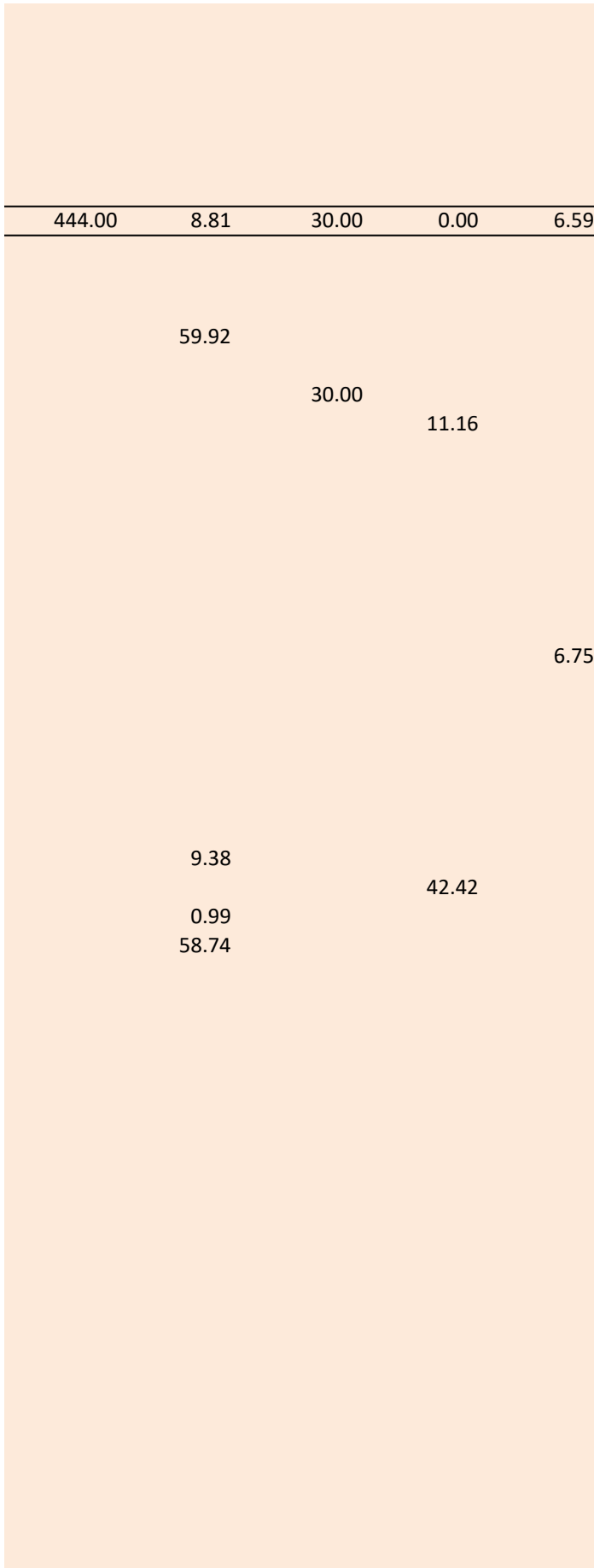
30.00

6.59

7.82

0.99

1600.00



444.00

8.81

30.00

0.00

6.59

0.00

1600.00

0.00

0.00

59.92

30.00

11.16

6.75

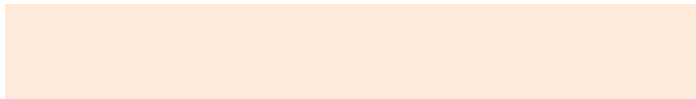
1600.00

9.38

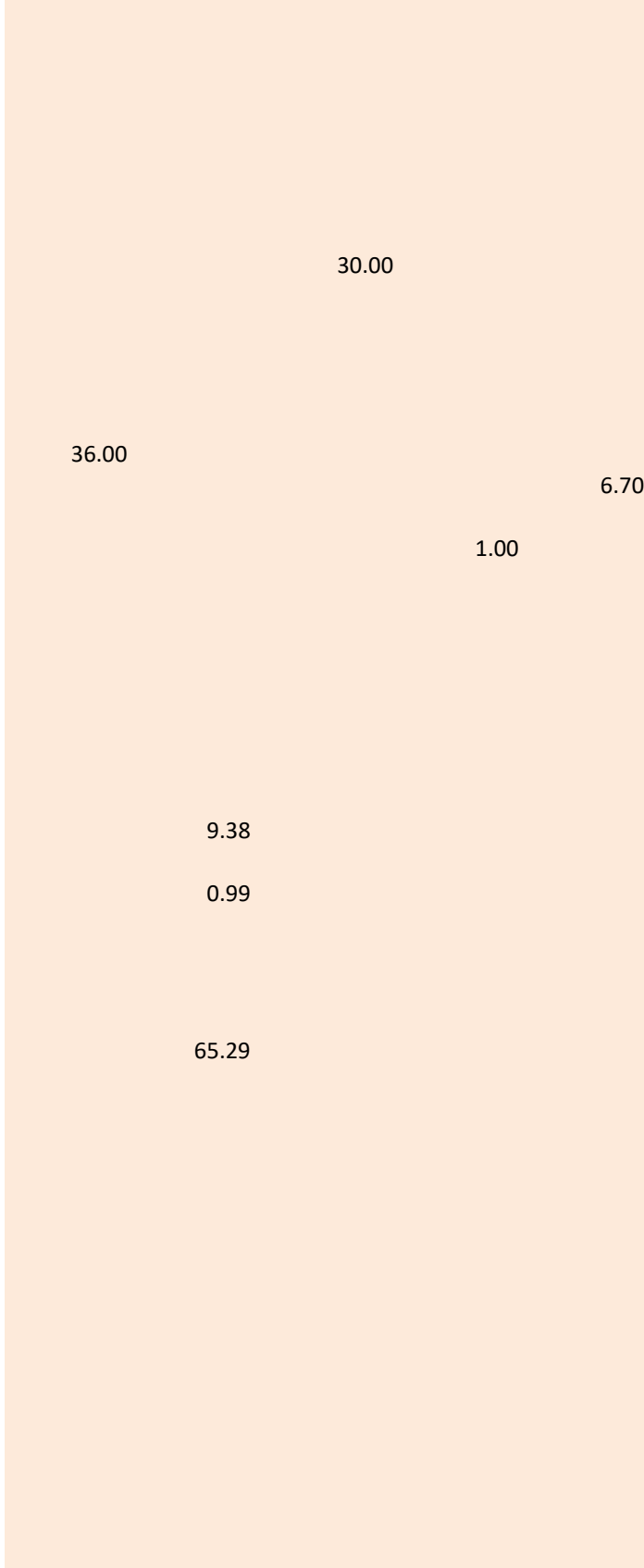
42.42

0.99

58.74



0.00	129.03	30.00	53.58	6.75	0.00	1600.00	0.00	0.00
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30.00

36.00

6.70

1.00

1600.00

9.38

1600.00

0.99

65.29

36.00	75.66	30.00	1.00	6.70	1600.00	1600.00	0.00	0.00
		30.00	19.68					
			1.00					
					7.50			
			5.00				5000	
				6.55				
	52.42					1600.00		
	0.99							
					71.70			
0.00	53.41	30.00	25.68	6.55	79.20	1600.00	5000.00	0.00

Licensing & Software	Communications	Professional fees	Consumables & Stationery	Subscriptions	Error Corrections	CCLA investments	Transfers out to LBPB/Baptists Together	Transfer to Metro deposit
0.00	73.53	30.00	2.38	362.50	0.00	1600.00	0.00	0.00
220.32	8.79	30.00	389.74	0.00	200.00	1600.00	0.00	0.00
0.00	140.58	30.00	0.00	298.70	0.00	1600.00	0.00	0.00
0.00	10.17	30.00	7.25	0.00	0.00	1600.00	0.00	0.00
0.00	148.01	30.00	50.88	84.00	0.00	1600.00	0.00	0.00
142.80	74.91	835.00	66.94	0.00	0.00	1600.00	0.00	0.00
0.00	74.91	30.00	36.94	0.00	0.00	1600.00	0.00	0.00
0.00	76.41	30.00	0.00	0.00	0.00	1600.00	0.00	0.00
444.00	8.81	30.00	0.00	6.59	0.00	1600.00	0.00	0.00
0.00	129.03	30.00	53.58	6.75	0.00	1600.00	0.00	0.00
36.00	75.66	30.00	1.00	6.70	1600.00	1600.00	0.00	0.00
0.00	53.41	30.00	25.68	6.55	79.20	1600.00	5000.00	0.00
843.12	874.22	1165.00	634.39	771.79	1879.20	19200.00	5000.00	0.00
220.32	222.90	90.00	392.12	661.20	200.00	4800.00	0.00	0.00
142.80	233.09	895.00	125.07	84.00	0.00	4800.00	0.00	0.00
444.00	160.13	90.00	36.94	6.59	0.00	4800.00	0.00	0.00
36.00	258.10	90.00	80.26	20.00	1679.20	4800.00	5000.00	0.00
843.12	874.22	1165.00	634.39	771.79	1879.20	19200.00	5000.00	0.00
								0.00
Licensing & Software	Communications	Professional fees	Consumables & Stationery	Subscriptions	Error Corrections	CCLA investments	Transfers out to LBPB/Baptists T	Transfer to Metro deposit
843.12	874.22	1165.00	634.39	771.79	1879.20	19200.00	5000.00	0.00

843.12

874.22

1165.00

634.39

771.79

1879.20

19200.00

5000.00

3813.6

Cash Book Summary 2023

Metro Current Account	2023	
Balance at Bank	Bankings	Payments
Jan	8182.10	12404.59
Feb	15254.02	14391.84
Mar	24825.68	12389.91
Apr	8435.45	11921.91
May	3634.44	14514.15
Jun	6877.50	12484.46
Jul	27746.05	11856.65
Aug	4439.47	10563.54
Sep	9615.84	14757.98
Oct	15802.50	11939.34
Nov	21704.11	15636.85
Dec	15712.15	27042.52
	162229.31	169903.74

INTEREST EARNED BY DEPOSIT ACCOUNTS

	Total	Q1	Q2	Q3	Q4
BT 7 day	583.34	202.25	149.33	155.21	76.55
BT 3 month	1644.11	165.46	167.97	651.25	659.43
BT 1 yr fixed	999.99	-	999.99		
Total Interest	3227.44	367.71	1317.29	806.46	735.98

CASH AT BANKS 12/31/2023

Metrobank current account balance at 31/12/2023	15,182.43
BT 7 day balance at 31/12/2023	15,757.70
BT 3 month balance at 31/12/2023	58,797.77
BT fixed 1 year balance at 31/12/2023	0.00
Total Cash at Banks as at 31/12/2023	89,737.90

Book Balance

22856.86
18634.37
19496.55
31932.32
28445.86
17566.15
11959.19
27848.59
21724.52
16582.38
20445.54
26512.80
15182.43

Metro Deposit Account

Date	Description	Withdrawals	Deposits	Balance
12/31/2020				5,000.00
4/1/2021	Withdrawal to current	5,000.00		-

-
-
-
-

London Baptist Property Board

Date	Description	Withdrawal	Deposits	Balance
12/31/2020				1,103.60
6/30/2021	No interest paid			1,103.60
9/30/2021	Interest paid late		0.82	1,104.42
??	Interest		0.83	1,105.25
1/18/2022	Withdrawn to Metro	1105.25		-
	Account closed			-
				-

Baptist Together 7-day notice account
Customer Reference: 9795
Account Number: GE022

Baptist Togeth
Customer Refi
Account Num1

Date	Description	Withdrawals	Deposits	Balance	Date
10/1/2020	Opening Balance			-	10/1/2020
1/13/2021	Deposit made		10,000.00	10,000.00	1/13/2021
1/13/2021	Deposit made for 1 year fixed		100,000.00	110,000.00	3/31/2021
2/1/2021	Transferred to 1 Year fixed	100,000.00		10,000.00	6/3/2021
3/10/2021	Withdrawn to Metro	7,500.00		2,500.00	6/30/2021
5/14/2021	Withdrawn to Metro	2,500.00		-	8/10/2021
6/30/2021	Interest		13.90	13.90	9/30/2021
8/10/2021	Transferred from 3 month		20,000.00	20,013.90	12/31/2021
11/15/2021	Withdrawn to Metro	10,000.00		10,013.90	2/1/2022
12/31/2021	Interest		13.92	10,027.82	2/1/2022
2/9/2022	Transferred from 3 month		14,000.00	24,027.82	2/9/2022
3/4/2022	Withdrawn to Metro	10,000.00		14,027.82	3/31/2022
6/8/2022	Withdrawn to Metro	10,000.00		4,027.82	6/30/2022
6/30/2022	Interest		49.84	4,077.66	7/1/2022
8/5/2022	Withdrawn to Metro	4,000.00		77.66	8/31/2022
8/31/2022	Transferred from 3 month		6,000.00	6,077.66	9/30/2022
9/30/2022	Interest		15.73	6,093.39	11/1/2022
10/7/2022	Withdrawn to Metro	6,000.00		93.39	12/31/2022
11/1/2022	Transferred from 3 month		15,000.00	15,093.39	1/3/2023
12/31/2022	Interest		80.97	15,174.36	3/31/2023
1/3/2023	Transferred from 3 month		15,000.00	30,174.36	6/30/2023
2/10/2023	Withdrawn to Metro	10,000.00		20,174.36	7/1/2023
3/31/2023	Interest		202.25	20,376.61	9/30/2023
6/30/2023	Interest		149.33	20,525.94	12/31/2023
9/30/2023	Interest		155.21	20,681.15	
10/5/2023	Withdrawn to Metro	10,000.00		10,681.15	
12/13/2023	Deposit made		5,000.00	15,681.15	
12/31/2023	Interest		76.55	15,757.70	
				15,757.70	

Total held on deposit at end of Q4 **74,555.47**

1 year 3-month notice account
 Reference: 9795
 Number: NE004

Baptist Togeth
 Customer Ref
 Account Numl

Description	Withdrawals	Deposits	Balance	Date
Opening Balance			-	
Deposit made		45,000.00	45,000.00	2/1/2021
Interest		42.90	45,042.90	1/31/2022
Withdrawn to Metro	10,000.00		35,042.90	2/1/2022
Interest		47.19	35,090.09	2/1/2022
Transferred to 7 day	20,000.00		15,090.09	
Interest		26.98	15,117.07	Baptist Togeth
Interest		18.20	15,135.27	Customer Ref
Transferred from 1 Year fixed		10,999.99	26,135.26	Account Numl
Transferred from 1 Year fixed		90,000.00	116,135.26	Date
Transferred to 7 day	14,000.00		102,135.26	
Interest		159.55	102,294.81	7/1/2022
Interest		330.99	102,625.80	6/30/2023
Transferred to 1 year fixed	50,000.00		52,625.80	7/1/2023
Transferred to 7 day	6,000.00		46,625.80	7/1/2023
Interest		249.09	46,874.89	
Transferred to 7 day	15,000.00		31,874.89	
Interest		278.77	32,153.66	
Transferred to 7 day	15,000.00		17,153.66	
Interest		165.46	17,319.12	
Interest		167.97	17,487.09	
Transferred from 1 Year fixed		40,000.00	57,487.09	
Interest		651.25	58,138.34	
Interest		659.43	58,797.77	
			58,797.77	
			58,797.77	
			58,797.77	

1 yr 1 yr fixed account

Reference: 9795

Number: G02E001

Description	Withdrawals	Deposits	Balance
Opening balance			-
Deposit made		100,000.00	100,000.00
Interest		999.99	100,999.99
Transfer to 3 month	10,999.99		90,000.00
Transfer to 3 month	90,000.00		-

1 yr 1 year fixed 30/06/2023

Reference: 9795

Number: G07E001

Description	Withdrawals	Deposits	Balance
Opening balance			-
Transferred from 3 month		50,000.00	50,000.00
Interest		999.99	50,999.99
Withdrawn to Metro	10,999.99		40,000.00
Transfer to 3 month	40,000.00		-

CBF Church of England UK Equity Fund
GB00B04FH327

Date	Shares Purchased	Total Shares	End Quarter Valuation	End Month Mid Price
		0.00		
4/6/2021	285.67	285.67		
5/25/2021	220.02	505.69		
6/29/2021	214.00	719.69	2,669.04	
7/27/2021	208.17	927.86		
8/24/2021	200.99	1,128.85		
9/28/2021	205.91	1,334.76	5,175.80	
10/26/2021	205.80	1,540.56		
11/30/2021	201.12	1,741.68		
12/29/2021	195.77	1,937.45	7,949.36	
1/25/2022	215.59	2,153.04		
3/1/2022	218.77	2,371.81		
3/29/2022	221.10	2,592.91	9,438.45	364.01
4/26/2022	223.42	2,816.33		
5/24/2022	236.53	3,052.86		
6/28/2022	240.43	3,293.29	10,736.45	326.01
7/26/2022	231.70	3,524.99		
8/30/2022	230.16	3,755.15		
9/27/2022	243.39	3,998.54	12,764.14	319.22
10/25/2022	248.55	4,247.09		
11/29/2022	227.13	4,474.22		
12/28/2022	234.13	4,708.35	16,077.60	341.47
1/24/2023	220.31	4,928.66		
2/28/2023	218.32	5,146.98		
3/28/2023	227.67	5,374.65	19,299.29	359.08
4/25/2023	214.19	5,588.84		
5/30/2023	218.52	5,807.36		
6/27/2023	224.38	6,031.74	21,844.55	362.16
7/25/2023	216.33	6,248.07		
8/29/2023	223.80	6,471.87		
9/26/2023	224.50	6,696.37	23,862.51	356.35
10/24/2023	232.40	6,928.77		
12/31/2023		6,928.77	27,118.51	391.39

CBF Church of England Global Equity I
GB00B29KQ176

Date	Shares Purchased	Total Shares
		0.00
4/6/2021	210.57	210.57
5/25/2021	163.88	374.45
6/29/2021	156.12	530.57
7/27/2021	151.87	682.44
8/24/2021	148.95	831.39
9/28/2021	151.34	982.73
10/26/2021	148.63	1,131.36
11/30/2021	144.64	1,276.00
12/29/2021	143.36	1,419.36
1/25/2022	156.47	1,575.83
3/1/2022	158.68	1,734.51
3/29/2022	152.73	1,887.24
4/26/2022	158.15	2,045.39
5/24/2022	167.86	2,213.25
6/28/2022	166.24	2,379.49
7/26/2022	158.80	2,538.29
8/30/2022	154.95	2,693.24
9/27/2022	158.31	2,851.55
10/25/2022	162.09	3,013.64
11/29/2022	160.17	3,173.81
12/28/2022	163.35	3,337.16
1/24/2023	155.71	3,492.87
2/28/2023	156.12	3,648.99
3/28/2023	157.60	3,806.59
4/25/2023	152.71	3,959.30
5/30/2023	151.85	4,111.15
6/27/2023	153.13	4,264.28
7/25/2023	147.69	4,411.97
8/29/2023	149.85	4,561.82
9/26/2023	149.50	4,711.32
10/24/2023	153.39	4,864.71
12/31/2023		4,864.71

Income Fund

End Quarter Valuation End Month Mid Price

The CBF Church of England Equity Fund

2,719.91

[Key facts](#)

[Fund overview](#)

[Fund documents](#)

[For Diocese use only](#)

5,185.96

Accumulation ▾

Zoom 1m 3m 6m YTD 1y All

7,899.73

9,851.20

521.99

11,204.78

470.89

14,082.09

493.84

27. Jun 25. Jul 22. Aug 12. Sep 3. Oct 31. Oct

16,431.51

492.38

The CBF Church of England Equity Income Fund

19,562.83

513.92

22,730.74

533.05

[Key facts](#)

[Fund overview](#)

[Fund documents](#)

[For Diocese use only](#)

25,211.69

535.13

Accumulation ▾

Zoom 1m 3m 6m YTD 1y All

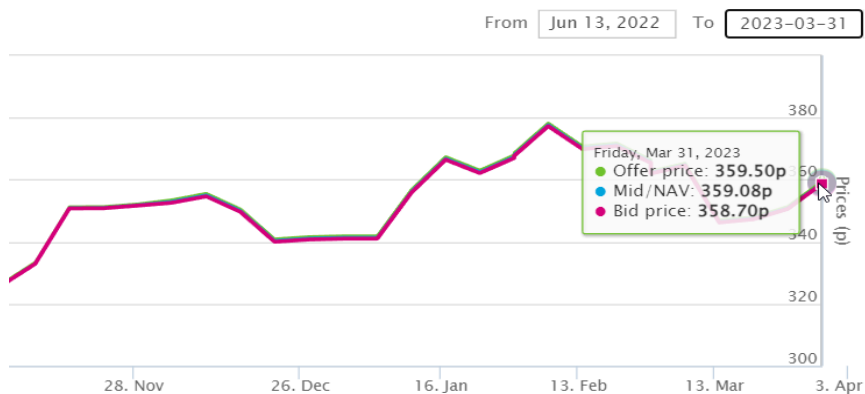
28,258.61

580.89

27. Jun 25. Jul 22. Aug 12. Sep 3. Oct 31. Oct

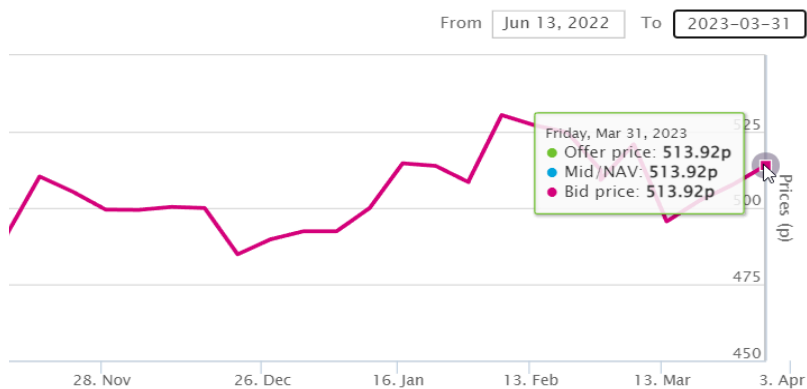
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Date Paid in	Description	Total	Gift Aid		Non Gift Aid	
			Small Cash Donations	Cheques- Gift Aid	Large cash donations	Cheques - Non Gift Aid
2/7/2023	January collections	53.76	53.76			
3/16/2023	Dnipro collection	45.00	45.00			
3/16/2023	Feb - March collections	55.00	55.00			
		0.00				
Total Quarter 1		153.76	153.76	0.00	0.00	0.00
4/18/2023	April collections	1140.00	140.00			1000.00
5/23/2023	May collections	30.10	30.10			
		0.00				
		0.00				
Total Quarter 2		1170.10	170.10	0.00	0.00	1000.00
7/10/2023	June collections	305.00	105.00			200.00
7/10/2023	July collections	60.00	60.00			
9/28/2023	Aug - Sep collections	222.39	222.39			
		0.00				
Total Quarter 3		587.39	387.39	0.00	0.00	200.00
11/13/2023	Oct collections	112.93	112.93			
12/14/2023	Nov - Dec collections	96.50	96.50			
		0.00				
		0.00				
Total Quarter 4		209.43	209.43	0.00	0.00	0.00
TOTAL		2120.68	920.68	0.00	0.00	1200.00

Gift Aid

Date	Details	Donated	Fee	Received	Donations - Gift Aided	Targeted large donations Gift Aided	Targeted Small Donations
1/8/2023	Dnipro	50.00	0.85	49.15			
		0.00	0.00	0.00			
1/12/2023	Giggles	5.00	0.08	4.92			
1/12/2023	Giggles	1.00	0.02	0.98			
1/15/2023	Collection	20.00	0.34	19.66			
		0.00	0.00	0.00			
1/19/2023	Giggles	1.00	0.02	0.98			
1/19/2023	Giggles	2.00	0.03	1.97			
1/22/2023	Collection	20.00	0.34	19.66			
		0.00	0.00	0.00			
1/26/2023	Giggles	2.00	0.03	1.97			
		0.00	0.00	0.00			
2/2/2023	Giggles	1.00	0.02	0.98			
2/2/2023	Giggles	1.00	0.02	0.98			
2/2/2023	Giggles	4.00	0.07	3.93			
		0.00	0.00	0.00			
2/9/2023	Giggles	2.00	0.03	1.97			
2/9/2023	Giggles	1.00	0.02	0.98			
2/9/2023	Giggles	1.00	0.02	0.98			
2/12/2023	Collection	10.00	0.17	9.83			
		0.00	0.00	0.00			
2/19/2023	Collection	20.00	0.34	19.66			
		0.00	0.00	0.00			
2/26/2023	Collection	10.00	0.17	9.83			
		0.00	0.00	0.00			
3/12/2023	Collection	50.00	0.85	49.15			
3/12/2023	Dnipro	50.00	0.85	49.15			
3/12/2023	Dnipro	1000.00	16.90	983.10		1000.00	
3/12/2023	Dnipro	30.00	0.51	29.49			30.00
3/12/2023	Dnipro	30.00	0.51	29.49			30.00
		0.00	0.00	0.00			
3/16/2023	Giggles	6.00	0.10	5.90			
3/16/2023	Giggles	1.00	0.02	0.98			
3/19/2023	Collection	20.00	0.34	19.66			
		0.00	0.00	0.00			
		0.00	0.00	0.00			
		0.00	0.00	0.00			
		0.00	0.00	0.00			
		0.00	0.00	0.00			
		0.00	0.00	0.00			
Q1	TOTALS	1338.00	22.65	1315.35	0.00	1000.00	60.00
4/20/2023	Giggles	1.00	0.02	0.98			
4/23/2023	Collection	20.00	0.34	19.66			
		0.00	0.00	0.00			
4/27/2023	Giggles	1.00	0.02	0.98			

		0.00	0.00	0.00			
5/11/2023 Giggles		1.00	0.02	0.98			
5/11/2023 Giggles		1.00	0.02	0.98			
5/11/2023 Giggles		1.00	0.02	0.98			
5/14/2023 Collection		20.00	0.34	19.66			
		0.00	0.00	0.00			
5/25/2023 Giggles		1.00	0.02	0.98			
5/28/2023 Collection		100.00	1.69	98.31			
		0.00	0.00	0.00			
6/4/2023 Cake Sale for BMS		10.00	0.17	9.83			10.00
6/4/2023 Cake Sale for BMS		10.00	0.17	9.83			10.00
6/4/2023 Cake Sale for BMS		5.00	0.08	4.92			5.00
6/4/2023 Cake Sale for BMS		10.00	0.17	9.83			10.00
6/4/2023 Cake Sale for BMS		5.00	0.08	4.92			5.00
6/4/2023 Cake Sale for BMS		10.00	0.17	9.83			10.00
		0.00	0.00	0.00			
6/8/2023 Giggles		1.00	0.02	0.98			
6/11/2023 Collection		20.00	0.34	19.66			
		0.00	0.00	0.00			
6/22/2023 Giggles		1.00	0.02	0.98			
6/22/2023 Giggles		1.00	0.02	0.98			
6/22/2023 Giggles		2.00	0.03	1.97			
6/22/2023 Giggles		1.00	0.02	0.98			
6/22/2023 Giggles		1.00	0.02	0.98			
Q2	TOTALS	223.00	3.80	219.20	0.00	0.00	50.00
6/29/2023 Giggles		2.50	0.04	2.46			
6/29/2023 Giggles		3.00	0.05	2.95			
6/29/2023 Giggles		1.00	0.02	0.98			
		0.00	0.00	0.00			
7/6/2023 Giggles		1.00	0.02	0.98			
7/6/2023 Giggles		1.00	0.02	0.98			
7/9/2023 Collection		20.00	0.34	19.66			
		0.00	0.00	0.00			
7/13/2023 Giggles		3.00	0.05	2.95			
		0.00	0.00	0.00			
8/6/2023 Collection		20.00	0.34	19.66			
		0.00	0.00	0.00			
9/3/2023 Collection		20.00	0.34	19.66			
		0.00	0.00	0.00			
9/7/2023 Giggles		2.00	0.03	1.97			
9/10/2023 Collection		20.00	0.34	19.66			
9/10/2023 Collection		10.00	0.17	9.83			
		0.00	0.00	0.00			
9/21/2023 Giggles		1.00	0.02	0.98			
9/21/2023 Giggles		1.00	0.02	0.98			
9/24/2023 Collection		10.00	0.17	9.83			
9/24/2023 Foodbank		10.00	0.17	9.83			10.00
9/24/2023 Collection		10.00	0.17	9.83			
9/24/2023 Foodbank		10.00	0.17	9.83			10.00
9/24/2023 Collection		10.00	0.17	9.83			
Q3	TOTALS	155.50	2.65	152.85	0.00	0.00	20.00

9/28/2023 Giggles	2.00	0.03	1.97				
9/28/2023 Giggles	1.00	0.02	0.98				
9/28/2023 Giggles	1.00	0.02	0.98				
10/1/2023 Collection	20.00	0.34	19.66				
10/1/2023 Collection	50.00	0.85	49.15				
10/5/2023 Giggles	2.00	0.03	1.97				
10/5/2023 Giggles	1.00	0.02	0.98				
10/5/2023 Giggles	1.00	0.02	0.98				
10/15/2023 Collection	10.00	0.17	9.83				
10/19/2023 Giggles	1.00	0.02	0.98				
10/19/2023 Giggles	1.00	0.02	0.98				
10/29/2023 Collection	20.00	0.34	19.66				
10/29/2023 Collection	2.00	0.03	1.97				
10/29/2023 Collection	1.00	0.02	0.98				
10/29/2023 Collection	1.00	0.02	0.98				
11/2/2023 Giggles	2.00	0.03	1.97				
11/2/2023 Giggles	1.00	0.02	0.98				
11/9/2023 Giggles	1.00	0.02	0.98				
11/9/2023 Giggles	2.00	0.03	1.97				
11/9/2023 Giggles	2.00	0.03	1.97				
11/9/2023 Giggles	1.00	0.02	0.98				
11/16/2023 Giggles	1.00	0.02	0.98				
11/16/2023 Giggles	2.00	0.03	1.97				
11/16/2023 Giggles	2.00	0.03	1.97				
11/16/2023 Giggles	1.00	0.02	0.98				
11/19/2023 Collection	10.00	0.17	9.83				
11/23/2023 Giggles	2.00	0.03	1.97				
11/26/2023 Collection	20.00	0.34	19.66				
11/26/2023 Collection	50.00	0.85	49.15				
11/30/2023 Giggles	1.00	0.02	0.98				
11/30/2023 Giggles	2.00	0.03	1.97				
11/30/2023 Giggles	2.00	0.03	1.97				
12/7/2023 Giggles	1.00	0.02	0.98				
12/7/2023 Giggles	1.00	0.02	0.98				
12/14/2023 Giggles	1.00	0.02	0.98				
12/14/2023 Giggles	2.00	0.03	1.97				
12/14/2023 Giggles	2.00	0.03	1.97				
Q4	TOTALS	223.00	3.79	219.21	0.00	0.00	0.00

Q1	TOTALS	1338.00	22.65	1315.35	0.00	1000.00	60.00
Q2	TOTALS	223.00	3.80	219.20	0.00	0.00	50.00
Q3	TOTALS	155.50	2.65	152.85	0.00	0.00	20.00
Q4	TOTALS	223.00	3.79	219.21	0.00	0.00	0.00
2023 TOTALS		1939.50	32.89	1906.61	0.00	1000.00	130.00

Non Gift Aid

Small Donations	Large Donations Non gift aid	Giggles	Targeted	Payout date	Paid out total
			50.00	1/10/2023	49.15
		5.00			
20.00		1.00		1/17/2023	25.56
		1.00			
20.00		2.00		1/24/2023	22.61
		2.00		1/31/2023	1.97
		1.00			
		1.00			
		4.00		2/7/2023	5.89
		2.00			
10.00		1.00		2/14/2023	13.76
20.00				2/21/2023	19.66
10.00				2/28/2023	9.83
50.00			50.00		
				3/14/2023	1140.38
		6.00			
20.00		1.00		3/21/2023	26.54
150.00	0.00	28.00	100.00		1315.35
		1.00			
20.00				4/25/2023	20.64
		1.00			

				5/2/2023	0.98
		1.00			
		1.00			
		1.00			
20.00				5/16/2023	22.60
		1.00			
	100.00			5/30/2023	99.29
				6/6/2023	49.16
		1.00			
20.00				6/13/2023	20.64
		1.00			
		1.00			
		2.00			
		1.00			
		1.00			
				6/27/2023	5.89
60.00	100.00	13.00	0.00		219.20
		2.50			
		3.00			
		1.00			
				7/3/2023	6.39
		1.00			
		1.00			
20.00				7/10/2023	21.62
		3.00			
				7/17/2023	2.95
20.00					
				8/7/2023	19.66
20.00					
				9/4/2023	19.66
		2.00			
20.00					
10.00				9/11/2023	31.46
		1.00			
		1.00			
10.00					
10.00					
10.00				9/25/2023	51.11
120.00	0.00	15.50	0.00		152.85

20.00		2.00			
		1.00			
		1.00			
20.00	50.00			10/2/2023	72.74
		2.00			
		1.00			
		1.00			
10.00				10/9/2023	3.93
				10/16/2023	9.83
		1.00			
		1.00			
20.00				10/23/2023	1.96
2.00					
1.00					
1.00					
				10/30/2023	23.59
		2.00			
		1.00			
				11/6/2023	2.95
		1.00			
		2.00			
		2.00			
		1.00			
				11/13/2023	5.90
		1.00			
		2.00			
		2.00			
10.00		1.00			
				11/20/2023	15.73
		2.00			
20.00					
50.00				11/27/2023	70.78
		1.00			
		2.00			
		2.00			
				12/4/2023	4.92
		1.00			
		1.00			
				12/11/2023	1.96
		1.00			
		2.00			
		2.00			
				12/18/2023	4.92
134.00	50.00	39.00	0.00		219.21

150.00	0.00	28.00	100.00	1315.35
60.00	100.00	13.00	0.00	219.20
120.00	0.00	15.50	0.00	152.85
134.00	50.00	39.00	0.00	219.21
464.00	150.00	95.50	100.00	1906.61

Free Giving Calculation 2023

	Total	Q1	Q2	Q3	Q4
Gift Aid regular direct payments	33149.18	11855.00	7600.00	6270.00	7424.18
Gift Aid small donations scheme	875.68	108.76	170.10	387.39	209.43
Targeted donations - Gift Aid + GASDS	2545.00	1545.00	1000.00	0.00	0.00
SumUp church donations - GA + GASDS	464.00	150.00	60.00	120.00	134.00
SumUp target donations - GA + GASDS	1130.00	1060.00	50.00	20.00	0.00
Other Gift Aid Donations (incl cheques)	80.00	80.00	0.00	0.00	0.00
Total Gift Aid Receipts	38243.86	14798.76	8880.10	6797.39	7767.61
Tax to be reclaimed	9560.97	3699.69	2220.03	1699.35	1941.90
Gross Gift Aid Receipts	47804.83	18498.45	11100.13	8496.74	9709.51
Non Gift Aid regular direct payments	2180.00	480.00	500.00	430.00	770.00
Non Gift Aid weekly collections	1200.00	0.00	1000.00	200.00	0.00
Non Gift Aid - targeted donations	2170.84	2000.00	0.00	170.84	0.00
Non Gift Aid - other free will gifts	0.00	0.00	0.00	0.00	0.00
SumUp church donations - Non Gift Aid	150.00	0.00	100.00	0.00	50.00
SumUp targeted donations - Non Gift Aid	100.00	100.00	0.00	0.00	0.00
Stewardship	9900.00	1350.00	1350.00	1350.00	5850.00
Charities Trust	952.00	204.25	224.25	224.25	299.25
Gross Income for purpose of tithe	64457.67	22632.70	14274.38	10871.83	16678.76
Less targeted Donations passed on to charities	5990.00				
Less SumUp fees	31.16				
Church Free Income including Tax Reclaimable	58436.50				
 Church tithe 10% thereof	 5843.65				

Payments to Charities 2023 (tithe payments only)

	Total	Q1	Q2	Q3	Q4
BMS World Mission	1550.00	400.00	0.00	400.00	750.00
LBA Home Mission	1550.00	400.00	0.00	400.00	750.00
VPM	1250.00	350.00	0.00	400.00	500.00
Dnipro	1350.00	450.00	0.00	400.00	500.00
Spinnaker Trust	0.00	0.00	0.00	0.00	0.00
International Needs	0.00	0.00	0.00	0.00	0.00
Open Doors	0.00	0.00	0.00	0.00	0.00
Total	5700.00	1600.00	0.00	1600.00	2500.00

re. 2022

	5843.65 Total due for 2023 income
Paid (2023 income)	
1150.00	
1150.00	
900.00	
900.00	
0.00	
0.00	
0.00	
4100.00	4100.00 Total paid in 2023 re 2023 income
	1743.65 To pay re 2023 income

**EPSOM BAPTIST CHURCH CIO
BUDGET FORECAST 2023**

Receipts	Receipts Year 2023 Actual	Receipts 2023 Budget	Receipts 2022 Actuals	Receipts 2022 Budget
Regular giving	48257	49000	44674	49000
Other gifts and donations including SumUp	3787	2500	2309	1500
Gift Aid	10019	9500	9618	12200
Interest on bank deposits	3227	2000	2165	1250
Rents and contributions for use of premises	61538	62000	56147	56185
Insurance settlements	0		0	0
HMRC Job Retention Scheme grant	0		0	0
Targeted collections for other causes (excludes	4716		2122	0
Error Corrections	2913		3042	0
Total Receipts	134457	125000	120076	120135
Payments	Payments Year 2023 Actual	Payments 2023 Budget	Payments 2022 Actuals	Payments 2022 Budget
Ministry				
Stipends, wages and employment costs	74369	79270	71531	79270
Minister's Accommodation	24149	23500	23125	22011
Travel & Subsistence	154	300	217	600
Visiting Speakers	100		0	150
	98773	103070	94872	102031
Mission				
Donations to Other Causes	15985	8000	7888	6270
Evangelism (including Giggles)	729	300	460	500
Children and Youth Work	1930	600	561	500
Publicity	434	500	459	2000
Refreshments and Catering	386	300	240	700
Sundry Expenses	650	200	268	500
	20113	9900	9875	10470
Upkeep of Church Premises				
Light, Heat and Water	6434	9500	9422	4600
Insurances	2630	2400	2308	2100
Equipment	873	500	462	500
Repairs and Maintenance	1645	5000	2587	3000
Legal Fees	0		0	0
	11582	17400	14780	10200
Administration				
Staff wages and employment costs	9048	9000	8308	18462
Training and Development	20	1200	472	1200
General Expenses	0	150	140	750
Licensing & Software	843	800	763	800
Communications	874	1000	958	1600
Professional Fees	1165	1300	1225	1500
Stationery and Consumables	634	500	60	2400
Subscriptions	772	950	909	945
	13357	14900	12834	27657
Error Corrections	1879		3053	
Total Payments	145704	145270	135414	150358
Surplus	-11247	-20270	-15338	-30223

When doing 2024 budget, use actual figures to November and estimate December

Epsom Baptist Church CIO – Company No. CE011319 – Charity No. 1173824

Annual Report and Accounts

Period ended 31/12/2023

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**Epsom Baptist Church CIO
Charity Information**

Trustees

Michael Thornton
Wendy Gonzalez Criollo
David James Waddell
Handley Charles Dibben Hammond
Ewen MacKay
Stewart Bowman
XX – Trustee with Dispensation

Bankers

Metro Bank
One Southampton Row, London WC1B 5HA

Company Registered Number

CE011319

Charity Number

1173824

**Epsom Baptist Church CIO
Directors Report**

The trustees present their annual report and accounts for the period ended 31 December 2023.

Principal Activities

The organisation was engaged in charitable and religious activities.

Trustees

The trustees who served between 1 January 2023 and the date of this report were as follows:

Name	Date Appointed	Date Resigned
Michael Thornton		
Wendy Gonzalez Criollo		
David James Waddell		
Michael Parker		22/11/2023
Handley Charles Dibben Hammond		
Ewen MacKay	22/11/2023	
Stewart Bowman	22/11/2023	
XX – Trustee with Dispensation		

The company is a Charitable Incorporated Organisation so the trustees do not hold any shares in the company or receive any dividend payments.

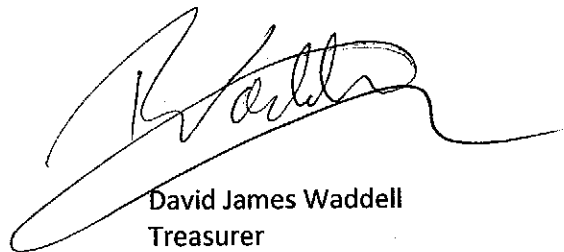
Small Company Special Provisions

The report of the trustees has been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

This annual report was approved by the board on 18 June 2024.



Michael Thornton
Chair



David James Waddell
Treasurer

Epsom Baptist Church CIO**Income and Expenditure Account for the period from 1 January 2023 to 31 December 2023**

	Notes	2023 £	2022 £
Income :			
Gift Aided Donations		39097	38956
Manse Rent		25141	23118
Hall and Office Rental		23637	22524
Car Park Rental		16940	15376
Non Gift Aided Donations		16595	10071
Gift Aid Tax Refund		9774	9727
Interest		3507	2205
Total Income		134691	121977
Expenses :			
Wages and Salaries		66556	66014
Rent in lieu of Manse		20358	19500
Pensions		16864	13809
Tithes and Other Donations to Third Parties		16172	7938
Light and Heat		5102	7996
Council Tax, Water and other Service Charges		4002	3470
Property Management Fees		3450	3300
Repairs and Maintenance		3163	3380
Insurance Premiums		2439	1991
Events, Hospitality and Entertaining		562	294
Memberships and other Subscriptions		1263	1156
Accountancy and Payroll		1200	1165
Equipment Expensed		1158	506
Telephone and Fax		756	866
Stationery and Printing		577	56
Advertising and PR		407	432
Information and Publications		361	213
Travel and Subsistence		230	217
Software		204	206
Staff Training and Welfare		149	525
Broadband and Internet		114	129
Freelance/Self Employed Workers		100	0
Cleaning		45	60
Bank Charges		34	(77)
Sundries		1245	948
Total Expenditure		146511	134094
Surplus/(Deficit) for the period		(11820)	(12117)
Gains/(Losses) on Equities		3668	(2540)
Retained Surplus/(Deficit) for the period		(8152)	(14657)
Income and Expenditure account brought forward		2477161	2491818
Income and Expenditure account carried forward		2469009	2477161

Epsom Baptist Church CIO
Balance Sheet as at 31 December 2023

	Notes	2023 £	2022 £
Current Assets:			
Equipment		25000	25000
Property		2300000	2300000
Equity Funds		55377	32509
Debtors		9956	10221
Prepayments		2849	2313
Bank Deposits		89738	120185
Total Assets		2482920	2490228
Current Liabilities:			
Creditors – Amount falling due within one year	4	2939	2928
Accruals and Deferred Income received in advance		10972	10139
Total Liabilities		13911	13067
Net Assets		2469009	2477161
Capital and Reserves:			
Called up share capital	5	0	0
Income and Expenditure Account		2469009	2477161
Surplus Funds		2469009	2477161
Application of Assets to Funds			
General Fund		2467009	2475161
Building Fund		2000	2000
Total Assets		2469009	2477161

For the period ending 31 December 2023 the company was entitled to exemption under section 477(2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts which includes:

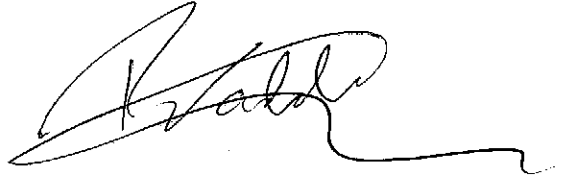
- (i) Ensuring that the company keeps proper accounting records which comply with section 386; and

- (ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit and loss for the financial year, in accordance with the requirements of Section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.



Michael Thornton
Chair



David James Waddell
Treasurer

Approved by the board on 10th June 2024

Independent Examiner's Statement

Epsom Baptist Church CIO is a Charitable Incorporated Organisation and is a Registered Charity. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993. In connection with my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- (a) To keep accounting records in accordance with section 41 of the 1993 Act; and
- (b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

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



Bruce Embleton MSc ICPA
Faith in Finance Limited
8 Old James Street
Nunhead
London
SE15 3TS
25 June 2024

Epsom Baptist Church CIO
Notes to the Accounts for the period 1 January 2022 to 31 December 2022

1. Accounting Policies

Accounting Convention

The accounts have been prepared under the historical cost convention.

2. Reserved Funds

The charity has a Building Fund but there are no other reserved funds at this time.

3. Charitable Incorporated Organisation

The company is a Charitable Incorporated Organisation without shareholders. As a result no taxes are payable on its surplus funds and there are no dividends payable to shareholders.

4. Creditors – Amount falling due within one year

Accountancy and Payroll Fees	840
Other Trade Creditors	362
Bank Loans and Overdrafts	0
Loans from Trustees	0
Corporation Tax	0
VAT	0
Salaries & Pensions	0
Charitable Donations	1737

5. Share Capital

Due to the company's status as a Charitable Incorporated Organisation there is no authorised share capital whether issued or not.

EPSOM BAPTIST CHURCH

England & Wales - Charity number 1173824

Accounts



Epsom Baptist Church CIO

Trustees' Annual Report for 2022

Part of the
Baptist Family

Epsom Baptist Church is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission on 14th July 2017. Epsom Baptist Church is also known as Epsom Church.

The purpose of Epsom Baptist Church CIO is the advancement of the Christian Faith according to the principles of the Baptist denomination. In addition, the Church may also advance education and carry out other charitable purposes in the United Kingdom and / or other parts of the world.

The Trustees in post during 2022 were: Mike Thornton (Minister and Chair), Ian Evans (Church Secretary, until AGM), Handley Hammond (Church Secretary, from AGM), David Waddell (Church Treasurer), Stewart Bowman (until AGM), Wendy Gonzalez Criollo, Michael Oggudah (until AGM), Mike Parker, and XX – Trustee with dispensation.

The Trustees are responsible for safeguarding the finances and property owned by Epsom Baptist Church CIO.

The governance document requires there to be at least four Ordinary Church Members' Meetings per year, one incorporating the Annual General Meeting (AGM). Unfortunately, over the course of 2022 we were unable to hold four Ordinary Church Members' Meetings. Two were held, one on 9th May 2022 and our AGM on 7th November 2022. Stewart Bowman and Ian Evans came to the end of their tenures as Trustees. Michael Oggudah resigned as Trustee for personal reasons. David Waddell and Wendy Gonzalez Criollo were elected for a second term. Handley Hammond was elected at the AGM.

Our Minister, Mike Thornton, took a sabbatical between 1st June and 31st August.

Numbers attending have been variable over the year and have not fully recovered since the lockdowns. During the year we welcomed five new members. Two people left membership and sadly one of our members died. The total membership at the end of 2022 was 58.

In addition to supporting partners through BMS World Mission and the Baptist Union Home Mission Fund, we provided support for the work of Vision Peoples in Mission UK Trust (registered Charity number 1113819) helping Kenyans who are disadvantaged and poverty stricken, by meeting their practical, medical and spiritual needs. We also supported the

work of Dnipro Hope Mission (registered Charity number 1177504) in Ukraine, International Needs (registered Charity number 1175526) and Spinnaker Trust (registered Charity 1111351).

We have been running our toddler group, Giggles, on Thursday mornings during term time, offering a range of activities for young children and providing a welcoming space for their parents and carers.

Lisa Bell, our youth worker, continued supporting Spinnaker Trust (registered Charity 1111351) and schools ministry. Our Minister, Mike Thornton, joined the Chaplaincy team at Epsom & St. Helier University Hospitals Trust, part-time.

Much of our income is through regular giving of Members. This is augmented by rental income through letting the manse, and through hiring out of the Church Hall and car park. The Church Treasurer produced a risk matrix to help the Trustees understand the risks faced by the Church. We introduced contactless payments through SumUp as a method of collection towards the end of the year.

The Church has investigated rebuilding with the assistance of developers. A developer provided an attractive offer towards the beginning of the year. This was later revised as a result of the changing economic situation. The revised offer was not acceptable to the Church, and no building project is currently being considered.

At the end of 2022, in addition to the minister and Youth Worker, the Church employed two part-time members of staff. None of our staff work on behalf of our Charity outside the UK.

In the opinion of the Trustees, the Church is financially sound and has adequate resources to finance its operations for the foreseeable future.

There were no serious incidents during 2022 that needed to be reported to the Commission.

Annual Return Question Guide (2023) - (Answers not included above to these new questions):

- The public address details displayed on the Register of Charities are correct
- The address at the foot of page one is the same address that we use as our Charity's administrative headquarters
- Our CIO is a subsidiary body of Baptists Together (formerly the Baptist Union of GB)
- All our Charity's members, as well as Trustees, are entitled to vote under our governance document
- Excluding Trustees, about 20 Church volunteers carried out charitable activities on behalf of the CIO in the UK
- All members providing services for children have obtained the required levels of DBS checks
- No employee has received more than £60K during this reporting period
- The total amount spent on the employee payroll during this period was £79,823 (wages & salaries - £66,014, and pension contributions - £13,809).

Handley Hammond (Church Secretary)

July 4th 2023

EPSOM BAPTIST CHURCH CIO
FINANCIAL STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2022

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

	Note	2022
Receipts		
Regular giving		44674
Other gifts and donations including SumUp	3	2309
Gift Aid		9618
Interest on bank deposits		2165
Rents and contributions for use of premises		56147
Insurance settlements		0
HMRC Job Retention Scheme grant		0
Targeted collections for other causes (excludes SumUp)	2	2122
Error Corrections		3042
		<u>120076</u>
Payments		
Ministry	4	94872
Mission	5	9875
Upkeep of church premises and equipment	6	14780
Administration	7	12834
Error Corrections		3053
		<u>135414</u>
Operating Surplus/Loss for the Year		-15338
Investment expenditure (equities)		-19200
Total Surplus/Loss for the Year		<u>-34538</u>
Balance brought forward 1st January 2022		<u>154723</u>
Balance carried forward 31st December 2022		<u>120185</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2022 **2022**

ASSETS

Bank balances 120185

REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS

General account 80185

New church building fund 40000

120185

Other monetary assets - Gift Aid recoverable 9634

Non-monetary assets held for Church's own use 8 2357509

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to ending 31 December 2022 are as approved by the trustees

Signed

Treasurer

Date:

2021

45157

1245

15981

169

58478

27426

0

260

16057

164772

100967

8452

20652

20962

16012

167044

-2272

-14800

-17072

171795

154723

2021

171795

115723

40000

155723

25488

2340849

o the year

EPSOM BAPTIST CHURCH CIO
NOTES TO THE ACCOUNTS - QUARTER ENDED 31ST DECEMBER 2022

1 Basis of accounts: These accounts have been prepared on a "receipts and payments" basis and accord with S.42(3) Charities Act 1993

2 Donations to Other Causes

	2022		2021	
	Targeted Donations Received	Donations Paid in Year	Targeted Donations Received	Donations Paid in Year
Vision Peoples in Mission / Korogocho Mission		518		360
Baptist Missionary Service World Mission		1850	160	2270
Baptist Union Home Mission Fund		1850		2110
Dnipro Hope Mission - Ukraine	2190	3670	100	324
Spinnaker Trust		0		100
International Needs		0		500
Open Doors		0		0
Others		0		0
	<u>2190</u>	<u>7888</u>	<u>260</u>	<u>5664</u>

3 SumUp Donations Received (gross)

Weekly Collection	204
Giggles donations	9
Targeted (Dnipro)	248
	<u>461</u>

4 Ministry

Stipends, wages and employment costs	71531	77763
Minister's Accommodation	23125	22977
Travel & Subsistence	217	228
Visiting Speakers	0	0
	<u>94872</u>	<u>100967</u>

5 Mission

Given to Other Causes (see Note 2 above)	7888	5664
Evangelism (including Giggles)	460	283
Children and Youth Work	561	359
Publicity	459	455
Refreshments and Catering	240	217
Sundry Expenses	268	1474
	<u>9875</u>	<u>8452</u>

6 Upkeep of Church Premises and Equipment

Light, Heat and Water	9422	6835
Insurances	2308	2017
Equipment	462	374
Repairs and Maintenance	2587	11426
Legal Fees	0	0
	<u>14780</u>	<u>20652</u>

7 Administration

Staff wages and employment costs	8308	15142
Training and Development	472	84
General Expenses	140	207
Licensing & Software	763	745
Communications	958	1674
Professional Fees	1225	1820
Stationery and Consumables	60	432
Subscriptions	909	858
	<u>12834</u>	<u>20962</u>

8 Non-monetary assets held for the Church's own use

a) Equities acquired through CCLA Investment Management

The CBF Church of England UK Equity Fund (accumulation)	16078	7949
The CBF Church of England Global Equity Fund (accumulation)	16432	7900
(Latest valuations based on unit 'mid' price on 31 December 2022)		

b) Property

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Ltd.

Church premises and hall at 6 Church Street, Epsom, KT17 4NY	1500000	1500000
House at Framandos, 3 Avenue Road, Epsom, KT18 7RD	800000	800000
The church also owns equipment, fittings etc estimated value:	25000	25000
	<u>2357509</u>	<u>2340849</u>

2022

	Targeted Donations Gift Aid	Regular Gifts paid direct - Gift Aid (See AE+ for analysis)	Gift Aid Cheques (See AE+ for analysis)	Donations - Gift-Aid	Collections - Small Cash Donations	Collections - Cheques and large cash donations	Regular gifts paid direct - Non Gift Aid	Charities Trust
January - Metro	5750.66	0.00	2070.00	0.00	0.00	0.00	150.00	261.75
February - Metro	5235.90	0.00	2675.00	0.00	0.00	40.00	50.00	39.75
March -Metro	29763.94	2000.00	5640.00	0.00	0.00	0.00	50.00	44.75
April - Metro	5086.41	0.00	2550.00	0.00	0.00	0.00	50.00	44.75
May - Metro	5688.44	0.00	3115.00	0.00	0.00	82.00	150.00	44.75
June - Metro	16409.41	0.00	2645.00	0.00	0.00	0.00	50.00	44.75
July-Metro	7664.28	0.00	2600.00	0.00	0.00	340.00	50.00	64.75
August-Metro	16621.94	0.00	3115.00	0.00	0.00	0.00	50.00	0.00
September-Metro	10894.36	0.00	2770.00	100.00	0.00	135.00	190.00	64.75
October - Metro	23428.33	0.00	2795.00	0.00	0.00	0.00	50.00	1129.50
November - Metro	6345.31	0.00	2800.00	0.00	0.00	0.00	50.00	64.75
December - Metro	16127.26	0.00	2580.00	0.00	0.00	200.00	100.00	747.34
Total Bankings 2022	149016.24	2000.00	35355.00	100.00	0.00	797.00	990.00	2551.59

Date	Details	Ref
Jan 4, 22	EDF energy (Church and Hall electricity)	DD
Jan 4, 22	Epsom & Ewell Borough Council	DD
Jan 5, 22	Opus Energy (Hall electricity) final bill	DD
Jan 5, 22	Castle Water	DD
Jan 5, 22	Mrs S Millard (Greengages Payroll)	SO
Jan 7, 22	EDF energy (Church Gas)	DD
Jan 7, 22	Church Suite	DD
Jan 11, 22	Pilgrims Christian Bookshop (Children's work)	800091
Jan 11, 22	Churches Together in Epsom subscription	Online
Jan 11, 22	Mrs A Marshall (Repayment for stationery)	Online
Jan 11, 22	Go Teach Publications	Online
Jan 12, 22	Mrs D Thornton - 2 Stamford Green Road rent	SO
Jan 14, 22	EDF energy (Church Gas)	DD
Jan 14, 22	Mike Salary	Online
Jan 18, 22	Pozitive Energy (Hall Gas)	DD
Jan 18, 22	Zoom	Card
Jan 18, 22	LBA Subscription	Online
Jan 24, 22	Bella Salary	Online
Jan 24, 22	Abi Salary	Online
Jan 24, 22	CBF Funds	SO
Jan 24, 22	HMRC	Online
Jan 24, 22	Lisa Salary	Online
Jan 27, 22	O2	DD
Jan 27, 22	Apple.com (Mike's cloud storage)	Card
Jan 31, 22	BT	DD

January Total

Feb 1, 22 EDF energy (Church and Hall electricity)	DD
Feb 1, 22 Nest (Lisa's pension - December 2021)	DD
Feb 1, 22 Chessington Nurseries (Men's breakfast)	Card
Feb 1, 22 Assembly rooms	Card
Feb 2, 22 Baptist Pension Fun (Mike's Pension - January)	DD
Feb 7, 22 Castle Water	DD
Feb 7, 22 Mrs S Millard (Greengages Payroll)	SO
Feb 10, 22 EDF energy (Church Gas)	DD
Feb 14, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
Feb 14, 22 Mike Salary	Online
Feb 14, 22 Amazon: fridge and collections box	Card
Feb 15, 22 Microsoft (Office licenses)	Card
Feb 16, 22 Pozitive Energy (Hall Gas)	DD
Feb 16, 22 Zoom	Card
Feb 23, 22 Nest (Lisa's pension - January)	DD
Feb 23, 22 Bella Salary	Online
Feb 23, 22 Abi Salary	Online
Feb 23, 22 CBF Funds	SO
Feb 23, 22 HMRC	Online
Feb 23, 22 Lisa Salary	Online
Feb 23, 22 Cheam Leaded Lights (Windows)	Online
Feb 23, 22 TLR Plumbing and Heating (Boiler service and safety)	Online
Feb 23, 22 HMRC - for overclaim of GASDS in error (2020)	Online
Feb 28, 22 CMD workshop - Mike	Card
Feb 28, 22 Baptist Pension Fun (Mike's Pension)	DD

February Total

Mar 1, 22 EDF energy (Church and Hall electricity)	DD
Mar 1, 22 Apple.com (Mike's cloud storage)	Card
Mar 1, 22 The flowersmith (Abi leaving present)	Card
Mar 1, 22 Marks & Spencer (Abi leaving present)	Card
Mar 1, 22 Mike repayment (Abi's card)	Online
Mar 2, 22 BT	DD
Mar 2, 22 BUGB (Annual subscription)	DD
Mar 7, 22 Nest (Lisa's pension February)	DD
Mar 7, 22 Mrs S Millard (Greengages Payroll)	SO
Mar 8, 22 Dnipro Hope Mission (2021 Q4 tithe + extra gift)	Online
Mar 8, 22 BMS World Mission (2021 Q4 tithe)	Online
Mar 8, 22 LBA Home Mission (2021 Q4 tithe)	Online
Mar 10, 22 EDF energy (Church Gas)	DD
Mar 14, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
Mar 14, 22 Mike Salary	Online
Mar 15, 22 Edit Websites	DD
Mar 15, 22 Lyreco	Online
Mar 17, 22 Pret a Manger	Card
Mar 21, 22 Pozitive Energy (Hall Gas)	DD
Mar 23, 22 Bella Salary	Online
Mar 23, 22 Abi Salary	Online
Mar 23, 22 CBF Funds	SO
Mar 23, 22 HMRC	Online
Mar 23, 22 Lisa Salary	Online
Mar 24, 22 Lisa (repayment)	Online
Mar 28, 22 Castle Water	DD
Mar 28, 22 Pret a Manger	Card
Mar 28, 22 Baptist Pension Fund (Mike's Pension)	DD
Mar 29, 22 Apple.com (Mike's cloud storage)	Card
Mar 29, 22 Co-op	Card
Mar 29, 22 Dnipro Hope Mission (targeted)	Online
Mar 30, 22 O2	DD
Mar 30, 22 BT	DD

March Total

Apr 1, 22 Epsom & Ewell Borough Council	DD
Apr 1, 22 Thames Water	DD
Apr 1, 22 Nest (Lisa's pension - March)	DD
Apr 1, 22 EDF energy (Church and Hall electricity)	DD
Apr 5, 22 Mrs S Millard (Greengages Payroll)	SO
Apr 11, 22 EDF energy (Church Gas)	DD
Apr 12, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
Apr 14, 22 Pozitive Energy (Hall Gas)	DD
Apr 14, 22 Mike Salary	Online
Apr 19, 22 H Hammond repayment (Children)	Online
Apr 25, 22 Bella Salary	Online

Apr 25, 22 CBF Funds	SO
Apr 25, 22 HMRC	Online
Apr 25, 22 Lisa Salary	Online
Apr 27, 22 O2	DD
Apr 27, 22 Apple.com (Mike's cloud storage)	Card
Apr 27, 22 Lisa repayment	Online
Apr 27, 22 Kingdom Coffee	Online
Apr 27, 22 Stewart Bowman - various repayments	Online
Apr 28, 22 Castle Water	DD
Apr 28, 22 Baptist Pension Fund (Mike's Pension)	DD

April Total

May 3, 22 EDF Energy (Church and Hall electricity)	DD
May 3, 22 BT	DD
May 3, 22 Epsom & Ewell Borough Council	DD
May 3, 22 Thames Water	DD
May 3, 22 EEBC (Trade Refuse Service)	Online
May 3, 22 Mike mileage	Online
May 5, 22 Mrs S Millard (Greengages Payroll)	SO
May 9, 22 Pret a Manger	Card
May 10, 22 EDF energy (Church Gas)	DD
May 10, 22 Go Teach Publications	Online
May 10, 22 Julia - Giggles repayment	Online
May 11, 22 Nest (Lisa's pension April)	DD

May 12, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
May 16, 22 Nest (Lisa's pension May)	DD
May 16, 22 Mike Salary	Online
May 17, 22 Simply Business Insurance (Framandos Insurance)	Card
May 17, 22 Julia - Misc repayments	Online
May 17, 22 Lisa - Misc repayments	Online
May 17, 22 B&H Sound (radio mic licence)	Online
May 19, 22 Pozitive Energy (Hall Gas)	DD
May 23, 22 Bella Salary	Online
May 23, 22 Julia Salary	Online
May 23, 22 CBF Funds	SO
May 23, 22 HMRC	Online
May 23, 22 Lisa Salary	SO
May 25, 22 Lee Ide (Youth drinks)	Online
May 26, 22 Amazon (doorbell)	Card
May 27, 22 Apple.com (Mike's cloud storage)	Card
May 30, 22 BT	DD
May 30, 22 O2	DD
May 30, 22 Baptist Pension Fund (Mike's Pension)	DD
May 31, 22 Castle Water	DD

May Total

Jun 1, 22 Epsom & Ewell Borough Council	DD
Jun 1, 22 Thames Water	DD
Jun 1, 22 EDF Energy (Church & Hall Electricity)	DD
Jun 6, 22 Church 123 Domain Management	DD
Jun 6, 22 Mrs S Millard (Greengages Payroll)	SO
Jun 10, 22 EDF energy (Church Gas)	DD
Jun 13, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
Jun 14, 22 Mike Salary	SO
Jun 17, 22 Nest (Lisa's pension June)	DD
Jun 23, 22 Pozitive Energy (Hall Gas)	DD
Jun 23, 22 Bella Salary	Online

Jun 23, 22 Julia Salary	Online
Jun 23, 22 CBF Funds	SO
Jun 23, 22 HMRC	Online
Jun 23, 22 Lisa Salary	SO
Jun 28, 22 Castle Water	DD
Jun 28, 22 Apple.com (Mike's cloud storage)	Card
Jun 28, 22 BMS World Mission (2022 Q1 tithe)	Online
Jun 28, 22 LBA Home Mission (2022 Q1 tithe)	Online
Jun 28, 22 Dnipro Hope Mission (2022 Q1 tithe)	Online
Jun 28, 22 Baptist Pension Fund (Mike's Pension)	DD
Jun 28, 22 Lisa repayment	Online
Jun 28, 22 Julia repayment	Online
Jun 29, 22 O2	DD
Jun 30, 22 BT	DD

June Total

Jul 1, 22 EDF Energy (Church & Hall Electricity)	DD
Jul 1, 22 Epsom & Ewell Borough Council	DD
Jul 1, 22 Thames Water	DD
Jul 5, 22 Mrs S Millard (Greengages Payroll)	SO
Jul 11, 22 EDF energy (Church Gas)	DD
Jul 12, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
Jul 14, 22 Mike Salary	Online
Jul 19, 22 Lisa expenses	Online
Jul 19, 22 Julia expenses	Online
Jul 19, 22 Sally Ide expenses (decorations in ladies' loo!)	Online
Jul 19, 22 Bruce Embleton	Online
Jul 21, 22 Nest (Lisa's pension July)	DD
Jul 25, 22 Bella Salary	Online

Jul 25, 22 Julia Salary	Online
Jul 25, 22 CBF Funds	SO
Jul 25, 22 HMRC	Online
Jul 25, 22 Lisa Salary	Online
Jul 26, 22 Pozitive Energy (Hall Gas)	DD
Jul 27, 22 Apple.com (Mike's cloud storage)	Card
Jul 28, 22 Castle Water	DD
Jul 28, 22 O2	DD
Jul 28, 22 Baptist Pension Fund (Mike's Pension)	DD

July Total

Aug 1, 22 Thames Water	DD
Aug 1, 22 BT	DD
Aug 1, 22 EDF energy (Church & Hall Electricity)	DD
Aug 1, 22 Epsom & Ewell Borough Council	DD
Aug 5, 22 Mrs S Millard (Greengages Payroll)	SO
Aug 10, 22 EDF energy (Church Gas)	DD
Aug 12, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
Aug 15, 22 DP Bexley (Painter)	Online
Aug 15, 22 Mike Salary	Online
Aug 18, 22 Nest (Lisa's pension August)	DD
Aug 23, 22 Bella Salary	Online
Aug 23, 22 Julia Salary	Online
Aug 23, 22 CBF Funds	SO
Aug 23, 22 HMRC	Online
Aug 23, 22 Lisa Salary	Online

Aug 30, 22 Castle Water	DD
Aug 30, 22 Pozitive Energy (Hall Gas)	DD
Aug 30, 22 O2	DD
Aug 30, 22 BT	DD
Aug 30, 22 Apple.com (Mike's cloud storage)	Card
Aug 30, 22 Baptist Pension Fund (Mike's Pension)	DD

August Total

Sep 1, 22 Thames Water	DD
Sep 1, 22 Epsom & Ewell Borough Council	DD
Sep 1, 22 EDF energy (Church & Hall Electricity)	DD
Sep 5, 22 Mrs S Millard (Greengages Payroll)	SO
Sep 5, 22 Baptist Retirement Conference	Card
Sep 6, 22 Tesco	Card
Sep 6, 22 The Bible Society - book	Card
Sep 6, 22 CCLA	Online
Sep 8, 22 Edit Websites	DD
Sep 12, 22 EDF energy (Church Gas)	DD
Sep 12, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
Sep 13, 22 Mike's Ethics Course @ Windsow Castle	800092
Sep 13, 22 Assembly Rooms (Mike lunch meeting)	Card
Sep 14, 22 Mike Salary	Online
Sep 14, 22 JM Varunca Pires (Hall cleaning)	Online
Sep 21, 22 Pozitive Energy (Hall Gas)	DD
Sep 21, 22 Nest (Lisa's pension September)	DD
Sep 23, 22 Julia Salary	Online

Sep 23, 22 CBF Funds	SO
Sep 23, 22 HMRC	Online
Sep 23, 22 Lisa Salary	Online
Sep 27, 22 Apple.com (Mike's cloud storage)	Card
Sep 27, 22 Lisa repayments	Online
Sep 27, 22 Go Teach Publications	Online
Sep 27, 22 Crossroads Residential (refund because they paid twice)	Online
Sep 27, 22 Baptist Pension Fund error - too early	DD
Sep 28, 22 O2	DD
Sep 28, 22 Castle Water	DD
Sep 29, 22 Baptist Insurance	DD
Sep 29, 22 Baptist Pension Fund (Mike's Pension)	DD
Sep 30, 22 BT	DD

September Total

Oct 3, 22 EDF Energy (Church & Hall electricity)	DD
Oct 3, 22 Thames Water	DD
Oct 3, 22 Epsom & Ewell Borough Council	DD
Oct 4, 22 Julia expenses	Online
Oct 5, 22 Pozitive Energy (Church Gas for 2021 billed late)	DD
Oct 5, 22 Mrs S Millard (Greengages Payroll)	SO
Oct 10, 22 EDF Energy (Church Gas)	DD
Oct 12, 22 Mrs D Thornton - 2 Stamford Green Road rent	SO
Oct 14, 22 Mike Salary	Online
Oct 19, 22 CPO	Card
Oct 20, 22 Nest (Lisa's pension October)	DD
Oct 24, 22 Pozitive Energy (Hall Gas)	DD
Oct 24, 22 Bella Salary	Online
Oct 24, 22 Julia Salary	Online
Oct 24, 22 CBF Funds	SO
Oct 24, 22 HMRC	Online
Oct 24, 22 Lisa Salary	Online
Oct 26, 22 New Southern Rail	Card

Oct 27, 22 Apple.com (Mike's cloud storage)	Card
Oct 28, 22 O2	DD
Oct 28, 22 Castle Water	DD
Oct 28, 22 Baptist Pension Fund (Mike's Pension)	DD
Oct 31, 22 BT	DD

October Total

Nov 1, 22 Thames Water
 Nov 1, 22 EDF Energy (Church & Hall Electricity)
 Nov 1, 22 Epsom & Ewell Borough Council
 Nov 1, 22 Mike Mileage
 Nov 1, 22 Lisa Expenses
 Nov 4, 22 Church 123 domain renewal
 Nov 7, 22 Mrs S Millard (Greengages Payroll)
 Nov 7, 22 SumUp device
 Nov 8, 22 The Works (diary)
 Nov 8, 22 LBA Home Mission (Q2 + Q3 tithes)
 Nov 8, 22 BMS World Mission (Q2 + Q3 tithes)
 Nov 8, 22 VPM (Q2 + Q3 tithes)
 Nov 8, 22 Julia Expenses
 Nov 9, 22 Bible Society (Christmas booklets)
 Nov 9, 22 UK Fire Protection (fire extinguisher service)
 Nov 10, 22 EDF Energy (Church Gas)
 Nov 14, 22 Mrs D Thornton - 2 Stamford Green Road rent
 Nov 14, 22 Mike Salary

Nov 15, 22 Microsoft
Nov 17, 22 Nest (Lisa's pension)
Nov 22, 22 Pozitive Energy (Hall Gas)
Nov 23, 22 Bella Salary
Nov 23, 22 Julia Salary
Nov 23, 22 CBF Funds
Nov 23, 22 HMRC
Nov 23, 22 Lisa Salary
Nov 28, 22 Castle Water
Nov 28, 22 Robert Dyas (radiator key)
Nov 28, 22 Baptist Pension Fund (Mike's pension)
Nov 29, 22 O2
Nov 29, 22 Apple.com (Mike's cloud storage)
Nov 29, 22 Julia Expenses
Nov 30, 22 BT

November Total

Dec 1, 22 Epsom & Ewell Borough Council
Dec 1, 22 EDF Energy (Church & Hall elelctricity)
Dec 1, 22 The Old Moat Garden Centre (Christmas Tree)
Dec 1, 22 M Murrant (Refund for payment taken in error)
Dec 1, 22 B Jones (Refund for payment taken in error)
Dec 1, 22 L Taylor (Refund for payment taken in error)
Dec 5, 22 Mrs S Millard (Greengages Payroll)
Dec 6, 22 Julia misc expenses
Dec 6, 22 Bella Salary (paid early by mistake)
Dec 7, 22 Lisa misc expenses
Dec 7, 22 Raised for Dnipro: Clothing sale etc
Dec 12, 22 EDF Energy (Church Gas)
Dec 12, 22 Mrs D Thornton - 2 Stamford Green Road rent
Dec 14, 22 Mike Salary
Dec 16, 22 Nest (Lisa's pension)

Dec 20, 22 Pozitive Energy (Hall Gas)
Dec 20, 22 M J Sims (Giggles expenses)
Dec 22, 22 Cricketers Inn (Staff Christmas lunch)
Dec 23, 22 CBF Funds
Dec 23, 22 HMRC
Dec 23, 22 Julia Salary
Dec 23, 22 Lisa Salary
Dec 28, 22 Castle Water
Dec 28, 22 Apple.com (Mike's cloud storage)
Dec 28, 22 Baptist Pension Fund (Mike's pension)
Dec 30, 22 O2 (Mike's mobile)
Dec 30, 22 BT

December Total

2022

January
February
March
April
May
June

July
 August
 September
 October
 November
 December
 Total Bank Payments for 2022

Q1
 Q2
 Q3
 Q4
 Total

Summary for Receipts and Payments Account

Ministry
 Mission
 Premises and Equipment
 Administration
 Subtotal - Revenue Expenses
 Error Corrections
 CLA investments
 Transfers to LBPB/Baptists Together
 Transfer to Deposit
 Total Paid out of Bank

Other Causes

Dnipro - Ukraine
 International Needs
 Vision Peoples in Mission/ K Mission
 BMS
 HMF
 Others

Raised

0
0
0
0
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0
0
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Ministry

Salaries plus NIC and Pension Contributions
 Manse Rent Council Tax and Water
 Travel & Subsistence

Visiting Speakers

Mission

Given to Other Causes(see above)

Evangelism and Outreach

Children and Youth Work

Publicity

Refreshments and Catering

Sundry Expenses

Upkeep of Church Premises and Equipment

Light, Heat and Water

Insurances

Equipment

Repairs and Maintenance

Legal Fees

Administration

Staff Salaries

Training & Development

General Expenses

Licensing & Software

Communications

Professional fees

Stationery and Consumables

Subscriptions

Error Corrections

CCLA Investments

Total Expenses

Transfers to deposit accounts

Total Expenses Plus Transfer to deposit

0.00							
0.00							
14067.73	1890.36	1712.84	1450.49	2284.08	1625.00	19.83	0.00
200.00							
0.79							
20.00							
30.00							
3.50							
64.74							
362.60							
115.28				115.28			
30.00							
1000.00							
250.00							
250.00							
261.00							
1625.00					1625.00		
1890.36	1890.36						
60.00							
26.40							
2.95						2.95	
368.92							
221.45							
626.32							
1600.00							
1450.49			1450.49				
1712.84		1712.84					
99.30							
39.76							
0.90						0.90	
1026.76				1026.76			
0.79							
3.20							
2000.00							
9.91							
64.98							
0.00							
0.00							
0.00							
0.00							
15418.24	1890.36	1712.84	1450.49	1142.04	1625.00	3.85	0.00
312.13					312.13		
69.27					69.27		
115.28				115.28			
200.00							
30.00							
261.00							
1625.00					1625.00		
242.16							
1874.10	1874.10						
10.89							
253.05							

0.00	0.00
<u>94872.35</u>	
7887.50	
460.28	
560.76	
459.00	
239.65	
268.27	
<u>9875.46</u>	
9422.34	
2307.91	
462.23	
2587.06	
0.00	
<u>14779.54</u>	
8307.99	
471.74	
139.85	
762.72	
958.18	
1225.00	
59.84	
909.10	
<u>12834.42</u>	
3052.55	
19200.00	
<u>154614.32</u>	
0.00	
<u>154614.32</u>	

Dnipro

International
Needs

Vision peoples in
mission

BMS

LBA Home
Mission

Open Doors

MISSION

Sinnaker Trust

Other Donations

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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1000.00

250.00

250.00

2000.00

3000.00	0.00	0.00	250.00	250.00	0.00	0.00	0.00
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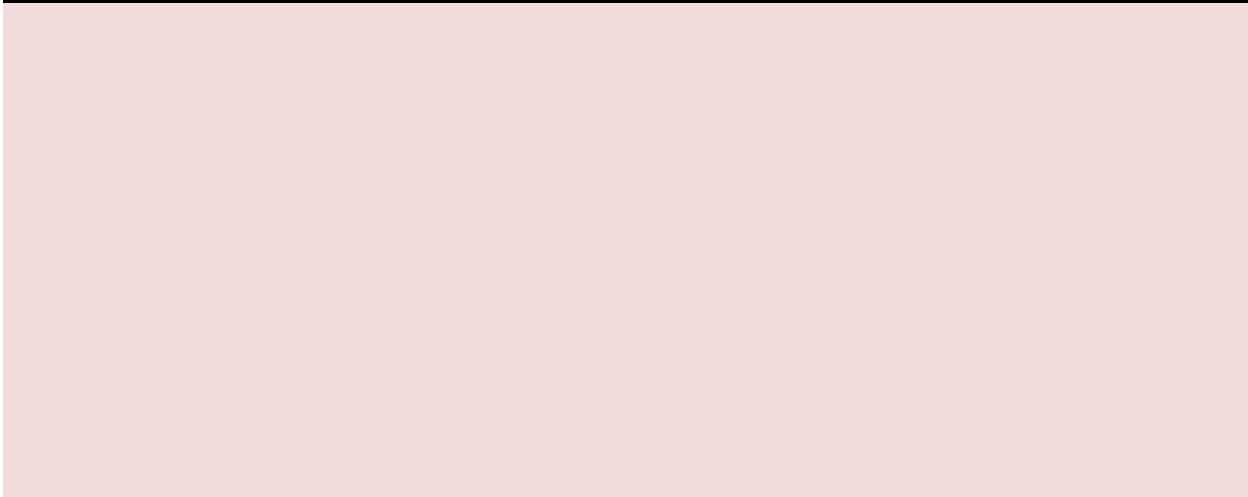
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518.00

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0.00	0.00	518.00	1000.00	1000.00	0.00	0.00	0.00
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369.50



369.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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Dnipro	International Needs	Vision peoples in mission	BMS	LBA Home Mission	Open Doors	Sinnaker Trust	Other Donations
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3000.00	0.00	0.00	250.00	250.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300.00	0.00	0.00	600.00	600.00	0.00	0.00	0.00

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	518.00	1000.00	1000.00	0.00	0.00	0.00
369.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3669.50	0.00	518.00	1850.00	1850.00	0.00	0.00	0.00

3000.00	0.00	0.00	250.00	250.00	0.00	0.00	0.00
300.00	0.00	0.00	600.00	600.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
369.50	0.00	518.00	1000.00	1000.00	0.00	0.00	0.00
3669.50	0.00	518.00	1850.00	1850.00	0.00	0.00	0.00

Dnipro	International Needs	Vision peoples in mission	BMS	LBA Home Mission	Open Doors	Sinnaker Trust	Other Donations
3669.50	0.00	518.00	1850.00	1850.00	0.00	0.00	0.00
3669.50	0.00	518.00	1850.00	1850.00	0.00	0.00	0.00

Evangelism

Children and
Youth Work

Publicity

Refreshments
and Catering

Sundry

Utilities

Insurances

Equipment

200.00

128.61

5.00

178.06

20.00

56.00

261.00

473.44

PREMISES AND EQL

0.00	76.00	0.00	0.00	0.00	1246.11	0.00	0.00
					200.00		
					5.00		
					261.00		
							123.96
					233.05		

0.00	0.00	0.00	0.00	0.00	699.05	0.00	123.96	
					200.00			
				20.00				
				30.00				
				3.50				
					261.00			
		60.00						
					368.92			
24.97	74.33							
					39.76			
			3.20					
24.97	74.33	60.00	3.20	53.50	869.68	0.00	0.00	
					200.00			
					261.00			
					242.16			
	10.89							

30.97

71.80

46.74

25.35

0.00

41.86

0.00

71.80

0.00

728.51

0.00

46.74

212.00

64.74

56.00

2.88

261.00

15.88	51.42		3.74			460.29	5.50
			1.50			176.19	
	16.85						25.49
						25.35	
15.88	127.15	0.00	5.24	0.00	739.28	460.29	30.99
		18.00			212.00		
					261.00		
					80.16		

					25.35		
17.82	43.78		10.98				
17.82	43.78	18.00	10.98	0.00	578.51	0.00	0.00
					212.00		
					261.00		
63.97	28.78		11.89	9.69			

43.45

25.35

63.97

28.78

0.00

11.89

9.69

541.80

0.00

0.00

212.00

261.00

					25.35			
					13.41			
0.00	0.00	0.00	0.00	0.00	511.76	0.00	0.00	
					212.00			
					1.25			
					295.00			
					261.00			
					23.36			

57.83
53.90

48.51

119.99

25.35

1847.62

0.00	111.73	295.00	49.76	0.00	521.71	1847.62	119.99
------	--------	--------	-------	------	--------	---------	--------

212.00

7.86

1166.44

261.00

77.00

62.19

					18.09			
					1719.72	0.00	0.00	
0.00	0.00	77.00	7.86	0.00	212.00			
127.61	47.53	9.00	0.95			26.49		
						94.80		
			10.89	33.22				
				48.00				
					261.00			

						111.18	
						18.09	2.29
			3.55				
127.61	47.53	9.00	15.39	81.22	602.27	0.00	123.58
				49.99	212.00		
			60.98	8.27			
23.97	9.60		2.55				16.97
					261.00		

63.97	28.78	0.00	11.89	9.69	541.80	0.00	0.00
0.00	0.00	0.00	0.00	0.00	511.76	0.00	0.00
0.00	111.73	295.00	49.76	0.00	521.71	1847.62	119.99
0.00	0.00	77.00	7.86	0.00	1719.72	0.00	0.00
127.61	47.53	9.00	15.39	81.22	602.27	0.00	123.58
210.03	9.60	0.00	63.53	123.86	663.94	0.00	16.97
460.28	560.76	459.00	239.65	268.27	9422.34	2307.91	462.23

24.97	150.33	60.00	3.20	53.50	2814.84	0.00	123.96
33.70	212.79	18.00	88.02	0.00	2046.30	460.29	77.73
63.97	140.51	295.00	61.65	9.69	1575.27	1847.62	119.99
337.64	57.13	86.00	86.78	205.08	2985.93	0.00	140.55
460.28	560.76	459.00	239.65	268.27	9422.34	2307.91	462.23

Evangelism	Children and Youth Work	Publicity	Refreshments and Catering	Sundry	Utilities	Insurances	Equipment
460.28	560.76	459.00	239.65	268.27	9422.34	2307.91	462.23

460.28

560.76

459.00

239.65

268.27

9422.34

2307.91

462.23

EQUIPMENT

Maintenance

Legal fees

Admin Wages &
Employment
Costs

Training &
Development

General
Expenses

Licensing &
Software

Communications

Professional fees

145.53
620.02

26.50

30.00

14.39

43.15
0.79
67.02

ADMINISTRATION

0.00	0.00	765.55	0.00	0.00	0.00
				151.85	30.00
					30.00
			172.80		
				14.39	
	164.53				
	613.61				
336.00					
180.00					
		35.00			

516.00	0.00	778.14	35.00	0.00	172.80	14.39	30.00
						0.79	
						64.74	
							30.00
		221.45					
		626.32					
						0.79	
						9.91	
						64.98	
0.00	0.00	847.77	0.00	0.00	0.00	141.21	30.00
							30.00
		253.05					

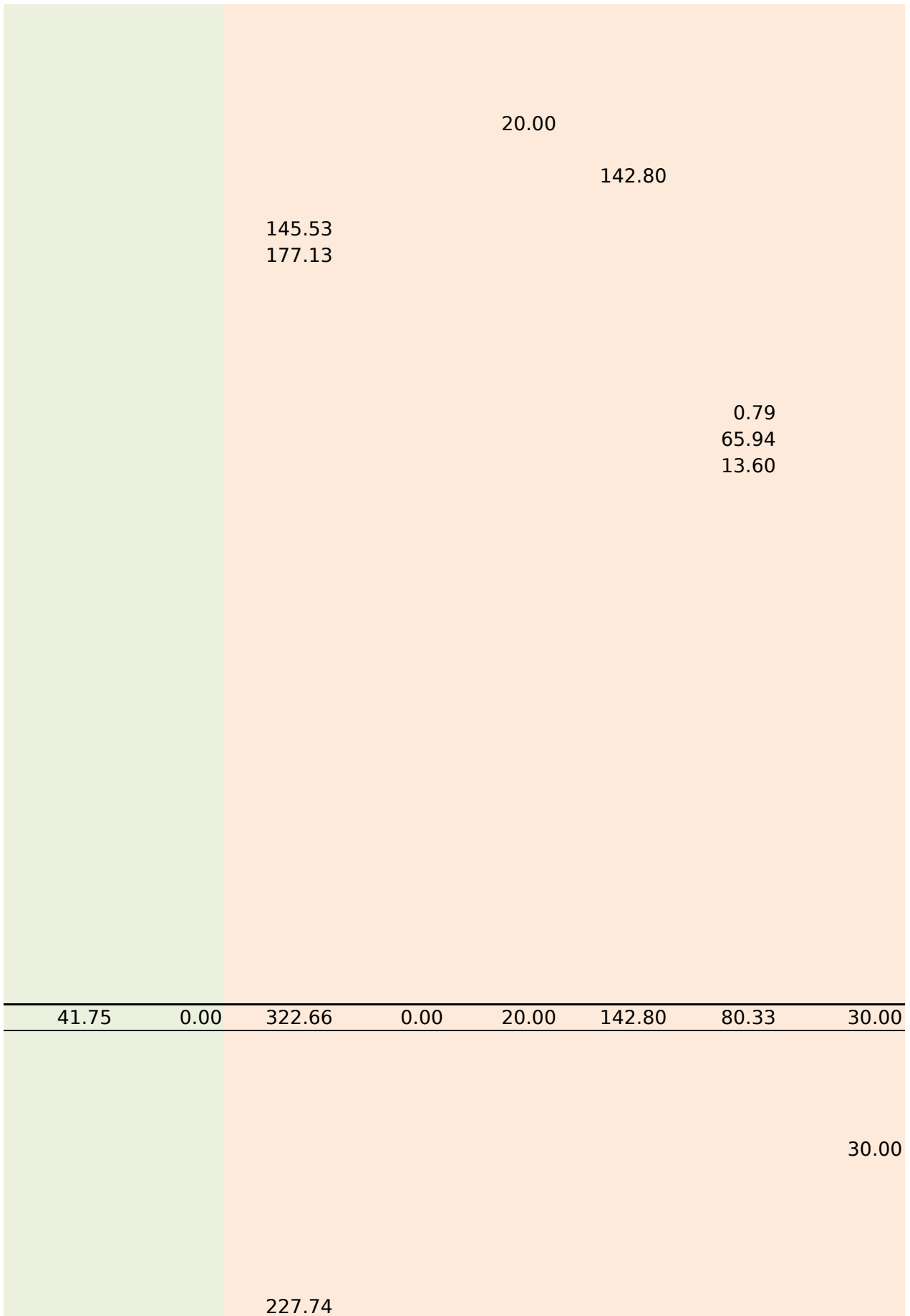
275.31

12.24
0.79

275.31	0.00	253.05	0.00	0.00	0.00	13.03	30.00
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41.75

30.00



		733.83					0.79	
				44.40			13.12	
							64.74	
0.00	0.00	961.57	0.00	44.40	0.00	78.65		30.00
								30.00
				15.45				
								865.00
		221.45						

14.08
64.74
0.79

1640.00	0.00	569.41	0.00	0.00	0.00	144.35	30.00
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30.00

195.00

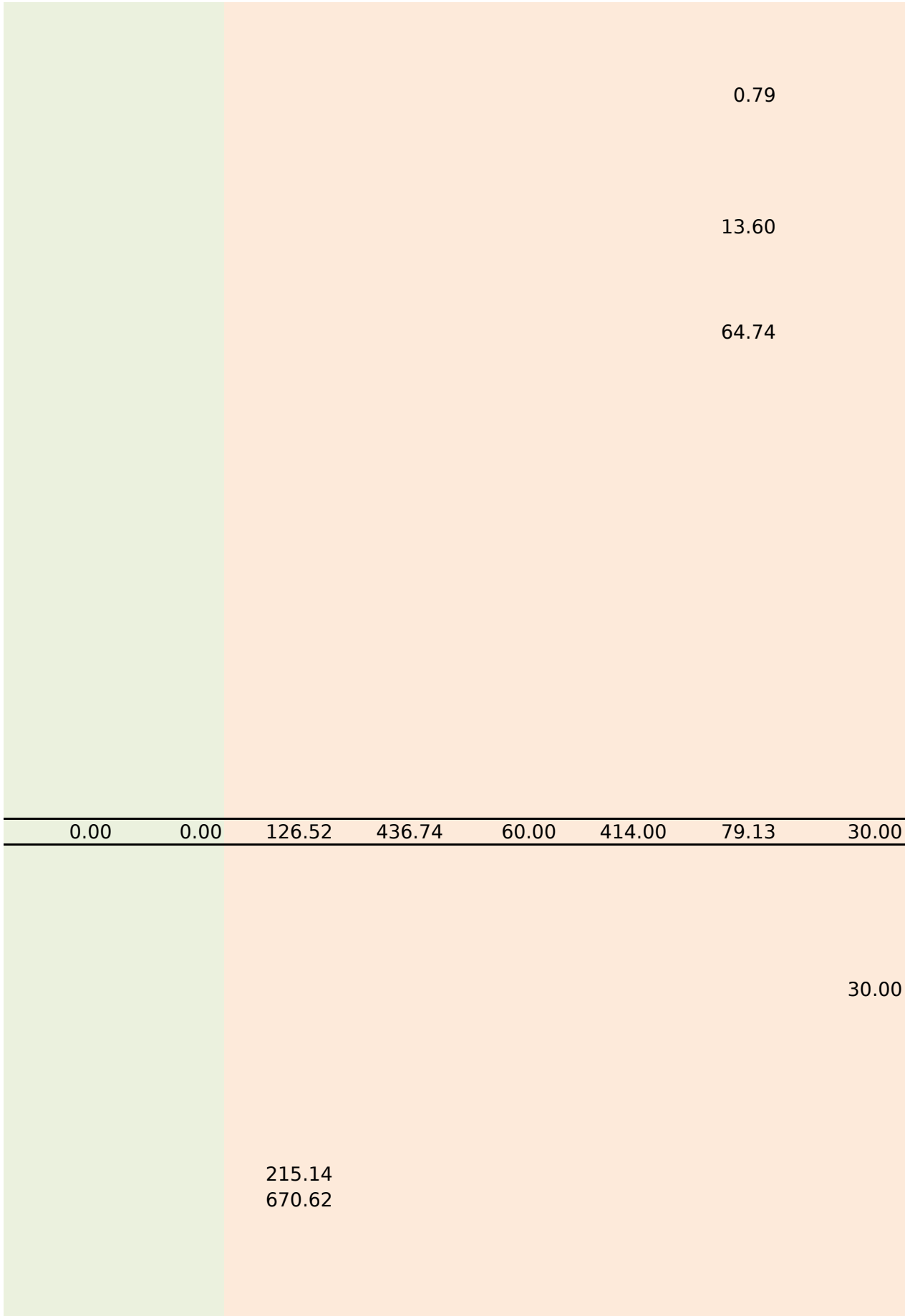
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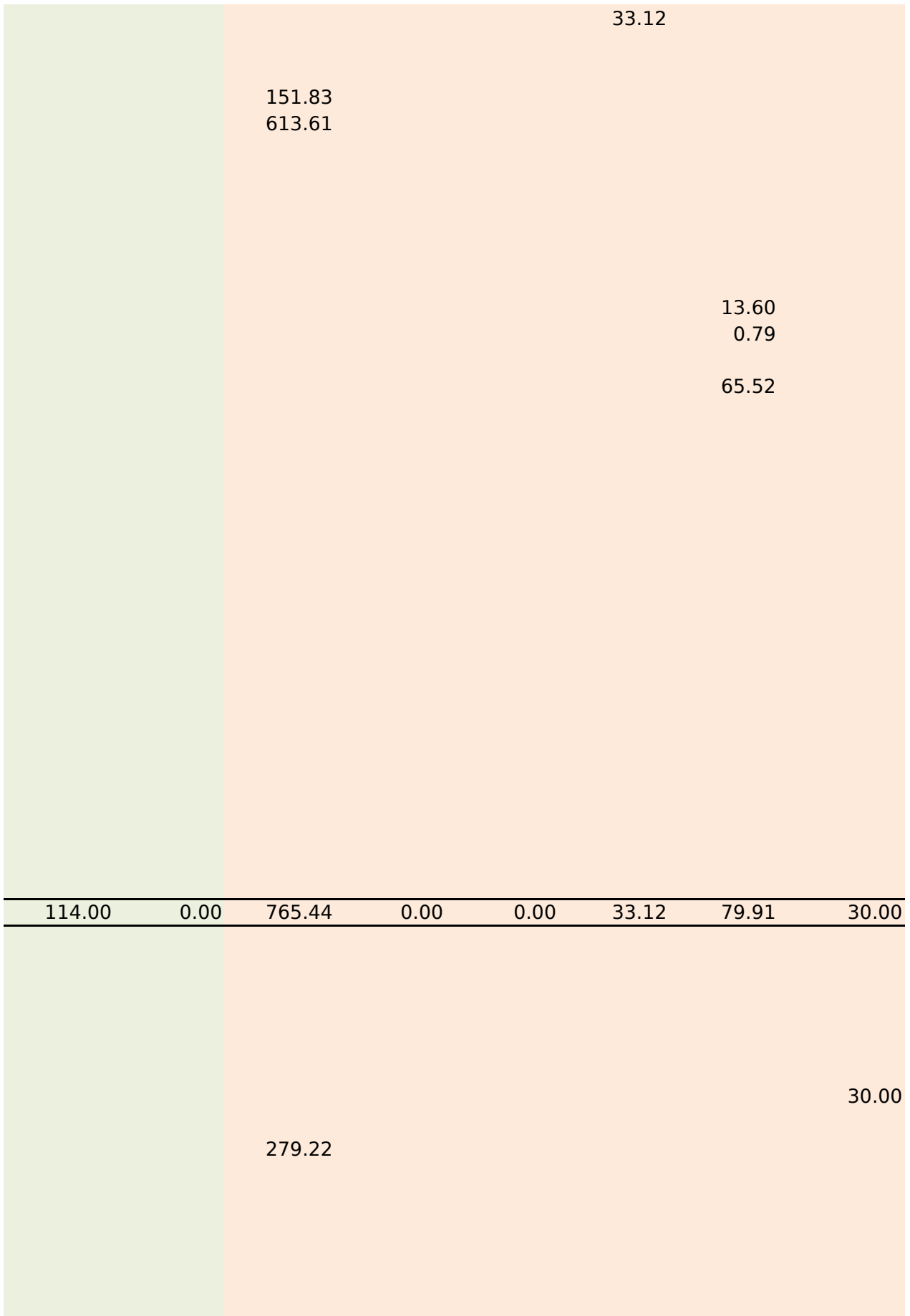
414.00

225.00

60.00

126.52





0.00	0.00	847.77	0.00	15.45	0.00	13.91	895.00
1640.00	0.00	569.41	0.00	0.00	0.00	144.35	30.00
0.00	0.00	126.52	436.74	60.00	414.00	79.13	30.00
0.00	0.00	885.76	0.00	0.00	0.00	80.09	30.00
114.00	0.00	765.44	0.00	0.00	33.12	79.91	30.00
0.00	0.00	1184.35	0.00	0.00	0.00	81.33	30.00
2587.06	0.00	8307.99	471.74	139.85	762.72	958.18	1225.00

516.00	0.00	2391.46	35.00	0.00	172.80	307.45	90.00
317.06	0.00	1537.28	0.00	64.40	142.80	172.01	90.00
1640.00	0.00	1543.70	436.74	75.45	414.00	237.39	955.00
114.00	0.00	2835.55	0.00	0.00	33.12	241.33	90.00
2587.06	0.00	8307.99	471.74	139.85	762.72	958.18	1225.00

Maintenance							
Legal fees							
	Admin Wages & Employm						
	Training & Development						
	General Expenses						
	Licensing & Software						
	Communications						
	Professional fees						
2587.06	0.00	8307.99	471.74	139.85	762.72	958.18	1225.00



Consumables &
Stationery

8.09

Subscriptions

84.00

462.50

Error Corrections

1600.00

CCLA
investments

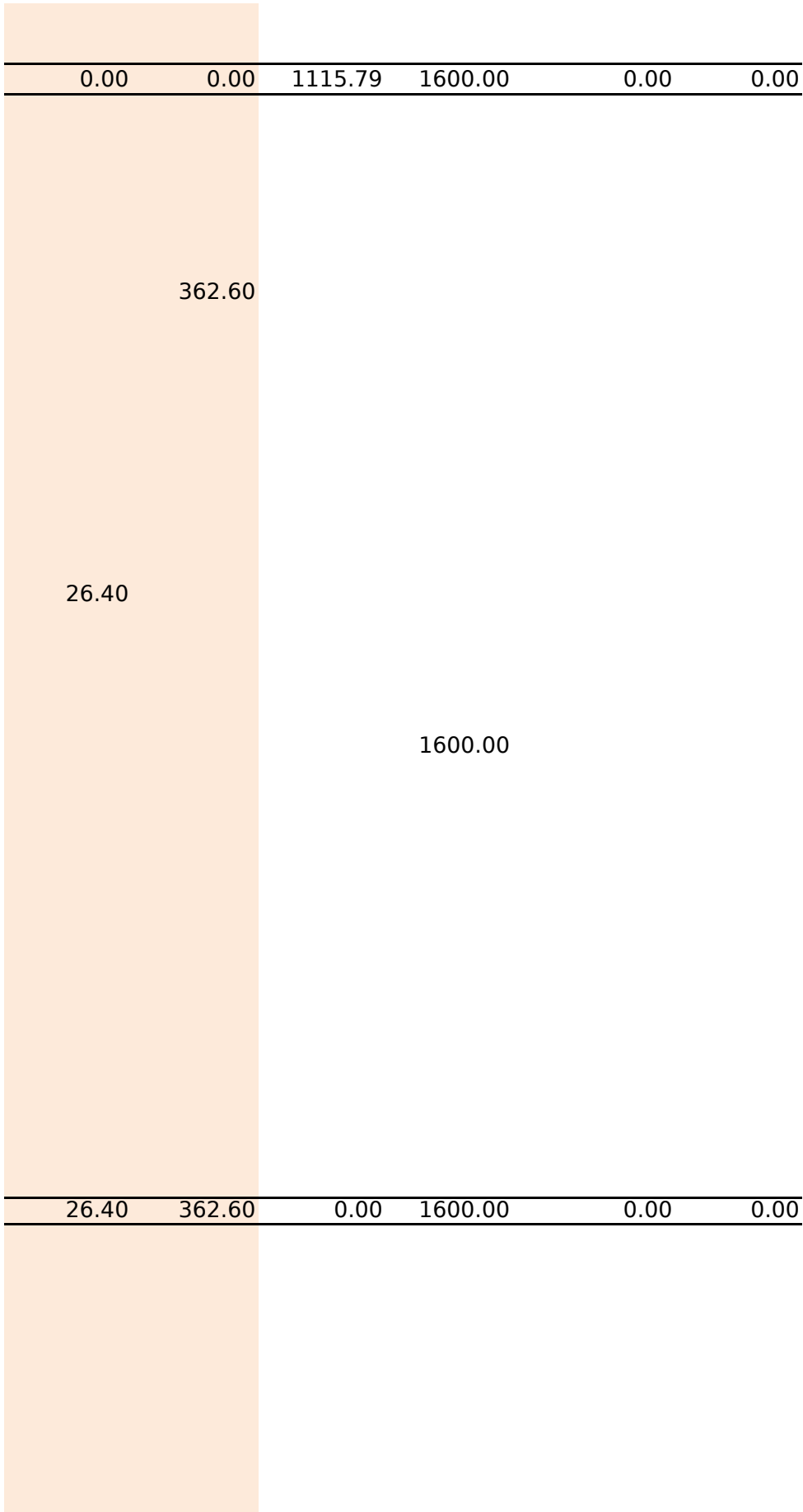
Transfers out to
LBPB/Baptists
Together

Transfer to Metro
deposit

8.09	546.50	0.00	1600.00	0.00	0.00
------	--------	------	---------	------	------

1600.00

1115.79



1600.00

0.00

0.00

0.00

1600.00

0.00

0.00

3.82

1600.00

3.82

0.00

0.00

1600.00

0.00

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1600.00

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1600.00

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1600.00

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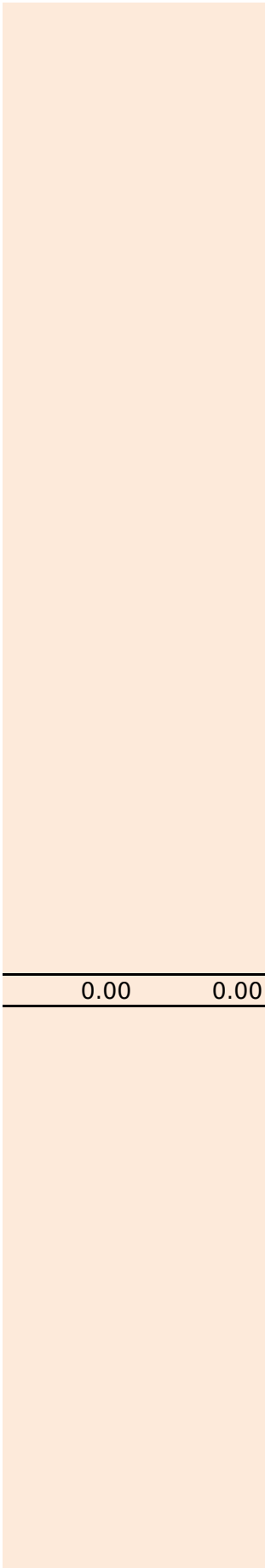
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1600.00

0.00

0.00

1600.00



0.00

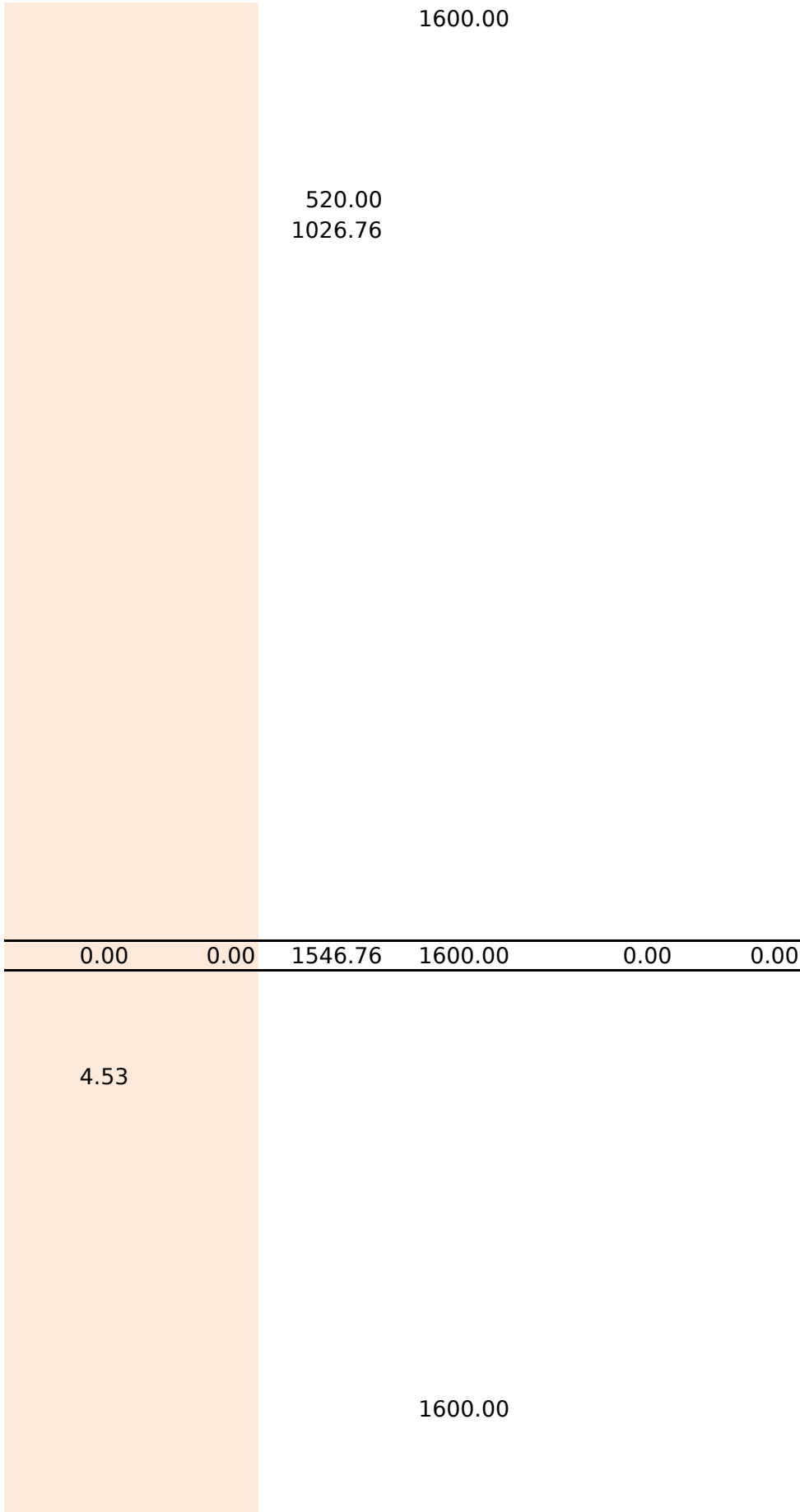
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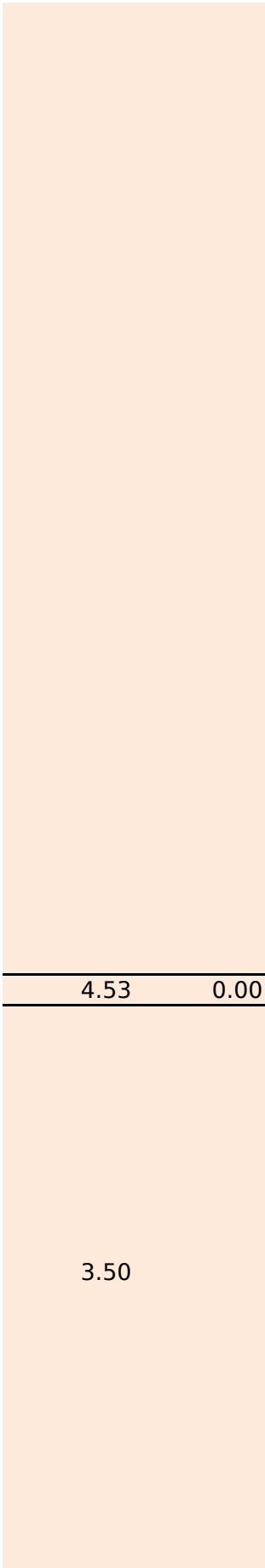
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1600.00

0.00

0.00





4.53

0.00

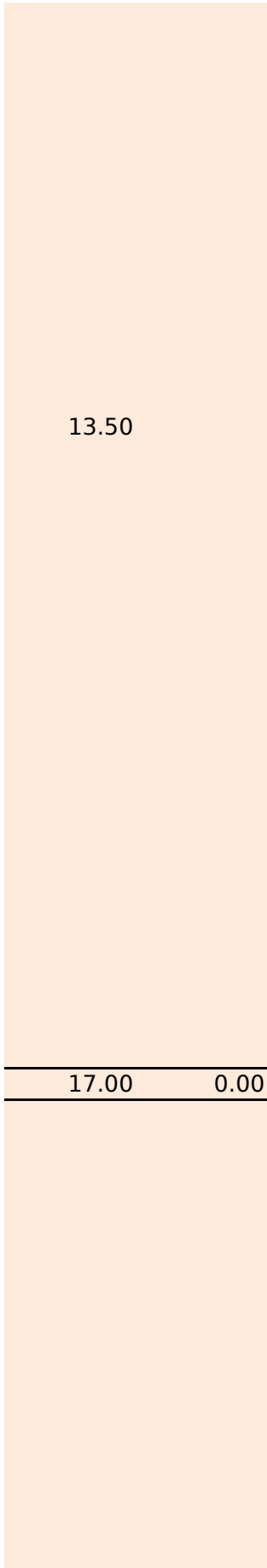
0.00

1600.00

0.00

0.00

3.50



1600.00

13.50

17.00

0.00

0.00

1600.00

0.00

0.00

50.00
40.00
300.00

0.00	0.00	0.00	1600.00	0.00	0.00
0.00	0.00	0.00	1600.00	0.00	0.00
0.00	0.00	1546.76	1600.00	0.00	0.00
4.53	0.00	0.00	1600.00	0.00	0.00
17.00	0.00	0.00	1600.00	0.00	0.00
0.00	0.00	390.00	1600.00	0.00	0.00
59.84	909.10	3052.55	19200.00	0.00	0.00

34.49	909.10	1115.79	4800.00	0.00	0.00
3.82	0.00	0.00	4800.00	0.00	0.00
0.00	0.00	1546.76	4800.00	0.00	0.00
21.53	0.00	390.00	4800.00	0.00	0.00
59.84	909.10	3052.55	19200.00	0.00	0.00

0.00

Consumables & Stationery

Subscriptions

Error Corrections

CCLA investments

Transfers out to LBPB/Bap

Transfer to Metro deposit

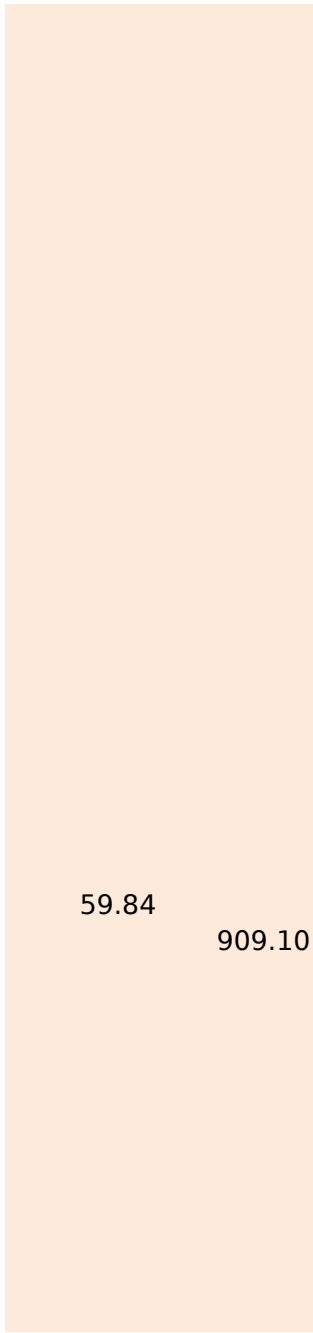
59.84 909.10

3052.55

19200.00

0.00

0.00



909.10

3052.55

19200.00

0.00

3813.6

Cash Book Summary September 2022

Metro Current Account

Balance at Bank per Dec 2021 Bank Reconciliation

Jan	5750.66
Feb	5235.90
Mar	29763.94
Apr	5086.41
May	5688.44
Jun	16409.41
Jul	7664.28
Aug	16621.94
Sep	10894.36
Oct	23428.33
Nov	6345.31
Dec	16127.26
	<u>149016.24</u>

Bankings

INTEREST EARNED BY DEPOSIT ACCOUNTS

	Total	Q1	Q2	Q3	Q4	
BT 7 day	146.54		0	49.84	15.73	80.97
BT 3 month	1018.4	159.55	330.99	249.09	278.77	
BT 1 yr fixed	999.99	999.99		0	0	0
Total Interest	2164.93	1159.54	380.83	264.82	359.74	

CASH AT BANKS

Metrobank current account balance at 31/12/22

BT 7 day balance at 31/12/22

BT 3 month balance at 31/12/22

BT fixed 1 year balance at 31/12/22

Total Cash at Banks as at 31/12/22

2022		Metro Deposit Account		
Payments	Book Balance	Date	Description	Withdrawal:
	28454.94			
11397.79	22807.81	12/31/2020		
14067.73	13975.98	04/01/2021	Withdrawal to current	5,000.00
15418.24	28321.68			
10739.91	22668.18			
11456.15	16900.47			
12559.14	20750.74			
11703.69	16711.33			
12170.95	21162.32			
14932.49	17124.19			
13635.94	26916.58			
13958.75	19303.14			
12573.54	22856.86			
<u>154614.32</u>				

22,856.86
15,174.36
32,153.66
50,000.00

120,184.88

		London Baptist Property Board		
Deposits	Balance	Date	Description	Withdraw
	5,000.00	12/31/2020		
	-	06/30/2021	No interest paid	
	-	09/30/2021	Interest paid late	
	-	??	Interest	
	-	01/18/2022	Withdrawn to Metro	1105.25
	-		Account closed	
	-			

Deposits	Balance
	1,103.60
	1,103.60
0.82	1,104.42
0.83	1,105.25
	-
	-
	-

Baptist Together 7-day notice account
Customer Reference: 9795
Account Number: GE022

Date	Description	Withdrawals	Deposits	Balance
10/01/2020	Opening Balance			-
01/13/2021	Deposit made		10,000.00	10,000.00
01/13/2021	Deposit made for 1 year fixed		100,000.00	110,000.00
02/01/2021	Transferred to 1 Year fixed	100,000.00		10,000.00
03/10/2021	Withdrawn to Metro	7,500.00		2,500.00
05/14/2021	Withdrawn to Metro	2,500.00		-
06/30/2021	Interest		13.90	13.90
08/10/2021	Transferred from 3 month		20,000.00	20,013.90
11/15/2021	Withdrawn to Metro	10,000.00		10,013.90
12/31/2021	Interest		13.92	10,027.82
02/09/2022	Transferred from 3 month		14,000.00	24,027.82
03/04/2022	Withdrawn to Metro	10,000.00		14,027.82
06/08/2022	Withdrawn to Metro	10,000.00		4,027.82
06/30/2022	Interest		49.84	4,077.66
08/05/2022	Withdrawn to Metro	4,000.00		77.66
08/31/2022	Transferred from 3 month		6,000.00	6,077.66
09/30/2022	Interest		15.73	6,093.39
10/07/2022	Withdrawn to Metro	6,000.00		93.39
11/01/2022	Transferred from 3 month		15,000.00	15,093.39
12/31/2022	Interest		80.97	15,174.36
	£15k to be deposited 3/1/2023			15,174.36
	£10k withdrawn early Feb 2023			15,174.36
Total held on deposit at end of Q4		97,328.02		

Baptist Together 3-month notice account
Customer Reference: 9795
Account Number: NE004

Date	Description	Withdrawals	Deposits	Balance
10/01/2020	Opening Balance			-
01/13/2021	Deposit made		45,000.00	45,000.00
03/31/2021	Interest		42.90	45,042.90
06/03/2021	Withdrawn to Metro	10,000.00		35,042.90
06/30/2021	Interest		47.19	35,090.09
08/10/2021	Transferred to 7 day	20,000.00		15,090.09
09/30/2021	Interest		26.98	15,117.07
12/31/2021	Interest		18.20	15,135.27
02/01/2022	Transferred from 1 Year fixed		10,999.99	26,135.26
02/01/2022	Transferred from 1 Year fixed		90,000.00	116,135.26
02/09/2022	Transferred to 7 day	14,000.00		102,135.26
03/31/2022	Interest		159.55	102,294.81
06/30/2022	Interest		330.99	102,625.80
07/01/2022	Transferred to 1 year fixed	50,000.00		52,625.80
08/31/2022	Transferred to 7 day	6,000.00		46,625.80
09/30/2022	Interest		249.09	46,874.89
11/01/2022	Transferred to 7 day	15,000.00		31,874.89
12/31/2022	Interest		278.77	32,153.66
	£15k to be transferred to 7-day 3/1/23			32,153.66
				32,153.66
				32,153.66

CBF Church of England UK Equity Fund

Date	Shares Purchased	Total Shares	End Quarter Valuation	End Month Mid Price
		0.00		
04/06/2021	285.67	285.67		
05/25/2021	220.02	505.69		
06/29/2021	214.00	719.69	2,669.04	
07/27/2021	208.17	927.86		
08/24/2021	200.99	1,128.85		
09/28/2021	205.91	1,334.76	5,175.80	
10/26/2021	205.80	1,540.56		
11/30/2021	201.12	1,741.68		
12/29/2021	195.77	1,937.45	7,949.36	
01/25/2022	215.59	2,153.04		
03/01/2022	218.77	2,371.81		
03/29/2022	221.10	2,592.91	9,438.45	364.01
04/26/2022	223.42	2,816.33		
05/24/2022	236.53	3,052.86		
06/28/2022	240.43	3,293.29	10,736.45	326.01
07/26/2022	231.70	3,524.99		
08/30/2022	230.16	3,755.15		
09/27/2022	243.39	3,998.54	12,764.14	319.22
10/25/2022	248.55	4,247.09		
11/29/2022	227.13	4,474.22		
12/28/2022	234.13	4,708.35	16,077.60	341.47

CBF Church of England

Date	Shares Purchased
04/06/2021	210.57
05/25/2021	163.88
06/29/2021	156.12
07/27/2021	151.87
08/24/2021	148.95
09/28/2021	151.34
10/26/2021	148.63
11/30/2021	144.64
12/29/2021	143.36
01/25/2022	156.47
03/01/2022	158.68
03/29/2022	152.73
04/26/2022	158.15
05/24/2022	167.86
06/28/2022	166.24
07/26/2022	158.80
08/30/2022	154.95
09/27/2022	158.31
10/25/2022	162.09
11/29/2022	160.17
12/28/2022	163.35

d Global Equity Income Fund

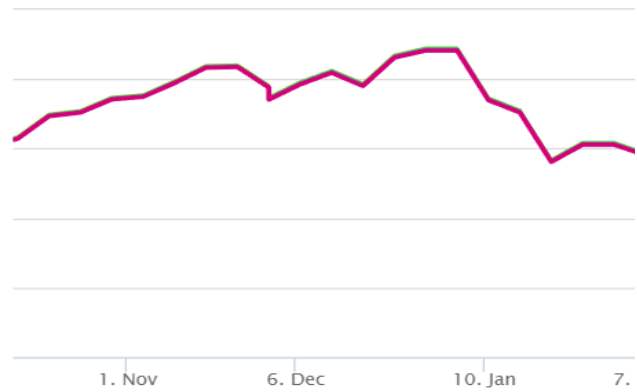
Total Shares	End Quarter Valuation	End Month Mid Price
0.00		
210.57		
374.45		
530.57	2,719.91	
682.44		
831.39		
982.73	5,185.96	
1,131.36		
1,276.00		
1,419.36	7,899.73	
1,575.83		
1,734.51		
1,887.24	9,851.20	521.99
2,045.39		
2,213.25		
2,379.49	11,204.78	470.89
2,538.29		
2,693.24		
2,851.55	14,082.09	493.84
3,013.64		
3,173.81		
3,337.16	16,431.51	492.38

The CBF Chur Equity Fund

[Key facts](#) [Fund overview](#) [Fund docu](#)

Accumulation ▾

Zoom 1m 3m 6m YTD 1y All

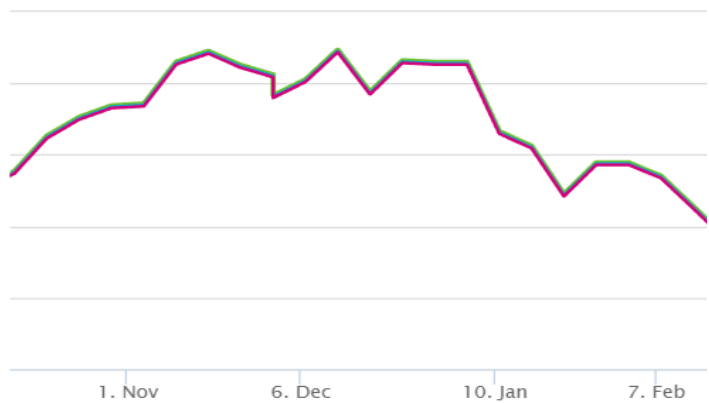


The CBF Church Equity Income F

[Key facts](#) [Fund overview](#) [Fund document](#)

Accumulation ▾

Zoom 1m 3m 6m YTD 1y All



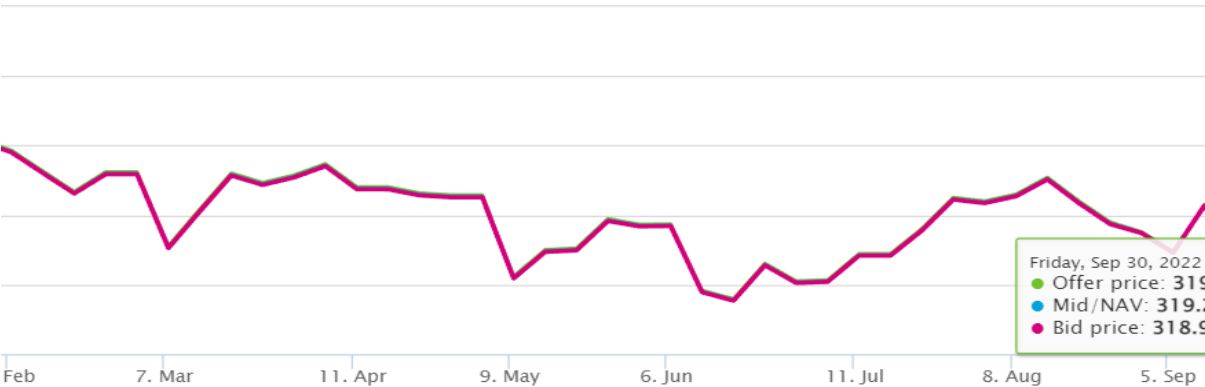
ch of England UK

ments

For Diocese use only

Ready to invest?

From Oct 11, 2021



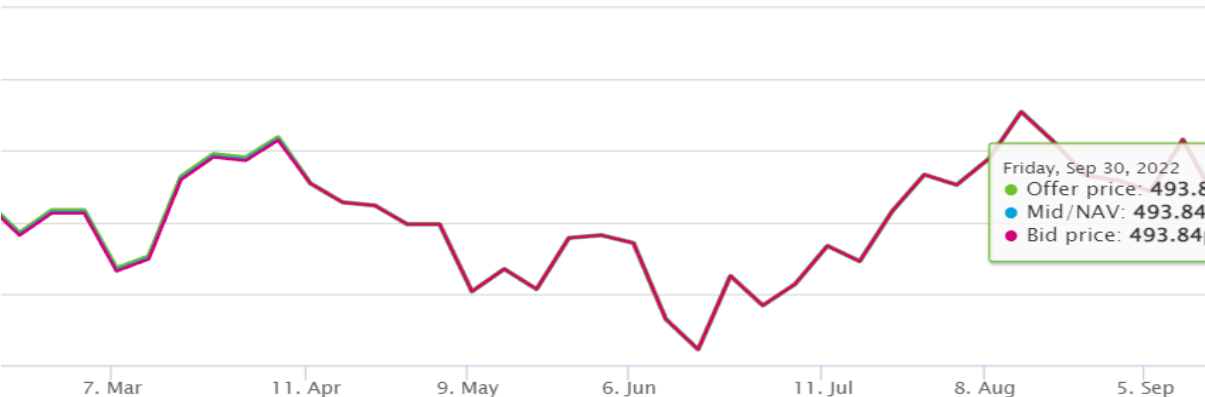
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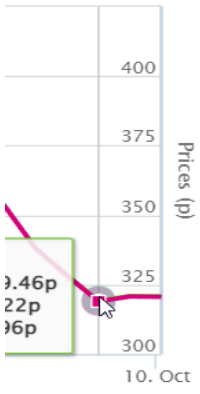
For Diocese use only

Ready to invest?

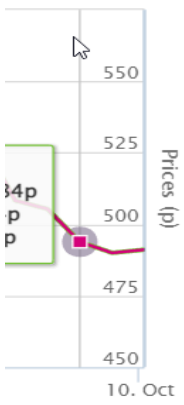
From Oct 11, 2021 To



To Oct 11, 2022



To Oct 11, 2022



Date Paid in	Description	Total	Small Cash Donations		Large cash donations	Non Gift Aid	
			Cheques - Gift Aid	Cheques - Non Gift Aid			
02/08/2022	January collections	240.00	40.00				200.00
		0.00					
		0.00					
		0.00					
Total Quarter 1		240.00	40.00	0.00	0.00	0.00	200.00
05/24/2022	March - May collections	82.00	82.00				
		0.00					
		0.00					
		0.00					
Total Quarter 2		82.00	82.00	0.00	0.00	0.00	0.00
07/20/2022	June - July collections	340.00	340.00				
09/13/2022	August collections	315.00	135.00	100.00			80.00
		0.00					
		0.00					
Total Quarter 3		655.00	475.00	100.00	0.00	0.00	80.00
11/24/2022	November collections	195.00	195.00				
12/06/2022	November collections	5.00	5.00				
		0.00					
		0.00					
Total Quarter 4		200.00	200.00	0.00	0.00	0.00	0.00
TOTAL		1177.00	797.00	100.00	0.00	0.00	280.00

Gift Aid

Date	Details	Donated	Fee	Received	Donations - Gift Aided	Targeted large donations Gift Aided
11/07/2022	David	1.00	0.02	0.98		
		0.00	0.00	0.00		
11/17/2022	Giggles	1.00	0.02	0.98		
11/17/2022	Giggles	1.00	0.02	0.98		
11/17/2022	Giggles	2.00	0.03	1.97		
11/20/2022	Sunday Collection	6.00	0.10	5.90		
11/20/2022	Sunday Collection	100.00	1.69	98.31		
11/20/2022	Sunday Collection	5.00	0.08	4.92		
11/20/2022	Sunday Collection	10.00	0.17	9.83		
11/20/2022	Sunday Collection	20.00	0.34	19.66		
11/20/2022	Sunday Collection	30.00	0.51	29.49		
11/20/2022	Sunday Collection	10.00	0.17	9.83		
11/20/2022	Sunday Collection	5.00	0.08	4.92		
11/20/2022	Sunday Collection	5.00	0.08	4.92		
11/20/2022	Sunday Collection	1.00	0.02	0.98		
		0.00	0.00	0.00		
11/24/2022	Giggles	1.00	0.02	0.98		
11/24/2022	Giggles	1.00	0.02	0.98		
11/27/2022	Sunday Collection	10.00	0.17	9.83		
		0.00	0.00	0.00		
11/28/2022	David	1.00	0.02	0.98		
11/29/2022	Julia for clothes sale	3.00	0.05	2.95		
12/01/2022	Giggles	1.00	0.02	0.98		
12/01/2022	Giggles	1.00	0.02	0.98		
12/03/2022	Clothing sale	2.00	0.03	1.97		
12/03/2022	Clothing sale	1.00	0.02	0.98		
12/03/2022	Clothing sale	1.00	0.02	0.98		
12/03/2022	Clothing sale	1.00	0.02	0.98		
12/03/2022	Clothing sale	1.00	0.02	0.98		
12/03/2022	Clothing sale	2.00	0.03	1.97		
12/03/2022	Clothing sale	1.00	0.02	0.98		
12/03/2022	Clothing sale	2.00	0.03	1.97		
12/03/2022	Clothing sale	5.00	0.08	4.92		
12/03/2022	Clothing sale	1.00	0.02	0.98		
12/03/2022	Clothing sale	6.00	0.10	5.90		
12/03/2022	Clothing sale	5.00	0.08	4.92		
12/03/2022	Clothing sale	5.00	0.08	4.92		
12/03/2022	Clothing sale	10.00	0.17	9.83		
12/04/2022	Targeted (Dnipro)	180.00	3.04	176.96		180.00
		0.00	0.00	0.00		
12/03/2022	Clothing sale	12.00	0.20	11.80		

12/06/2022 Lisa for clothes sale	10.00	0.17	9.83		
12/08/2022 Giggles	1.00	0.02	0.98		
	0.00	0.00	0.00		
(No more payments in December)	0.00	0.00	0.00		
Q4	TOTALS	461.00	7.80	453.20	0.00 180.00

Non Gift Aid

Small Donations	Large Donations Non gift aid	Giggles	Targeted - Dnipro	Payout date	Paid out total
1.00				11/08/2022	0.98
			1.00		
			1.00		
			2.00		
6.00					
	100.00				
5.00					
10.00					
20.00					
30.00					
10.00					
5.00					
5.00					
1.00				11/22/2022	192.69
			1.00		
			1.00		
10.00				11/29/2022	11.79
1.00					
			3.00		
			1.00		
			1.00		
			2.00		
			1.00		
			1.00		
			1.00		
			1.00		
			2.00		
			1.00		
			2.00		
			5.00		
			1.00		
			6.00		
			5.00		
			5.00		
			10.00	12/06/2022	225.13
			12.00		

10.00
1.00
12/13/2022 22.61

104.00	100.00	9.00	68.00	453.20
---------------	---------------	-------------	--------------	---------------

Free Giving Calculation 2022	Total	Q1	Q2	Q3
Gift Aid regular direct payments	35355.00	10385.00	8310.00	8485.00
Gift Aid small donations scheme	797.00	40.00	82.00	475.00
Targeted donations - Gift Aid	2000.00	2000.00	0.00	0.00
SumUp church donations - Gift Aid	104.00			
SumUp target donations - Gift Aid	180.00			
Other Gift Aid Donations (incl cheques)	100.00	0.00	0.00	100.00
Total Gift Aid Receipts	38536.00	12425.00	8392.00	9060.00
Tax to be reclaimed	9634.00	3106.25	2098.00	2265.00
Gross Gift Aid Receipts	48170.00	15531.25	10490.00	11325.00
Non Gift Aid regular direct payments	990.00	250.00	250.00	290.00
Non Gift Aid weekly collections	280.00	200.00	0.00	80.00
Non Gift Aid - targeted donations	121.50	0.00	0.00	0.00
Non Gift Aid - other free will gifts	1300.00	0.00	0.00	0.00
SumUp church donations - Non Gift Aid	100.00			
SumUp targeted donations - Non Gift Aid	68.00			
Stewardship	4600.00	750.00	1150.00	1350.00
Charities Trust	2551.59	346.25	134.25	129.50
Gross Income for purpose of tithe	58181.09	17077.50	12024.25	13174.50
Less targeted Donations passed on to charities	2369.50			
Less SumUp fees	7.64			
Church Free Income including Tax Reclaimable	55803.95			
 Church tithe 10% thereof	 5580.40			

Payments to Charities 2022 (tithe payments)	Total	Q1	Q2	Q3
BMS World Mission	1850.00	250.00	600.00	0.00
LBA Home Mission	1850.00	250.00	600.00	0.00
VPM	518.00	0.00	0.00	0.00
Dnipro	1300.00	1000.00	300.00	0.00
Spinnaker Trust	0.00	0.00	0.00	0.00
International Needs	0.00	0.00	0.00	0.00
Open Doors	0.00	0.00	0.00	0.00
Total	5518.00	1500.00	1500.00	0.00

re. 2021

Q4
8175.00
200.00
0.00
104.00
180.00
0.00
<u>8659.00</u>
2164.75
<u>10823.75</u>
200.00
0.00
121.50
1300.00
100.00
68.00
1350.00
1941.59
<u>15904.84</u>

5580.40 Total due for 2022 income

 Paid (2022 income)

Q4
1000.00
1000.00
518.00
0.00
0.00
0.00
0.00
<u>2518.00</u>

1600.00
1600.00
518.00
300.00
0.00
0.00
0.00
4018.00

4018.00 Total paid in 2022 re 2022 income

1562.40 To pay re 2022 income

**EPSOM BAPTIST CHURCH CIO
BUDGET FORECAST 2023**

Receipts	Receipts 2023 Budget	Receipts Year 2022 Actual	Receipts Jan-Nov 2022 Actuals
Regular giving	49000	44674	40596
Other gifts and donations including SumUp	2500	2309	1967
Gift Aid	9500	9618	9618
Interest on bank deposits	2000	2165	1805
Rents and contributions for use of premises	62000	56147	44950
Insurance settlements		0	0
HMRC Job Retention Scheme grant		0	0
Targeted collections for other causes (excludes SumUp)		2122	2000
Error Corrections		3042	2652
Total Receipts	125000	120076	103588

Payments	Payments 2023 Budget	Payments Year 2022 Actual	Payments Jan-Nov 2022 Actuals
Ministry			
Stipends, wages and employment costs	79270	71531	65633
Minister's Accommodation	23500	23125	21192
Travel & Subsistence	300	217	217
Visiting Speakers		0	0
	103070	94872	87042

Mission			
Donations to Other Causes	8000	7888	7518
Evangelism (including Giggles)	300	460	250
Children and Youth Work	600	561	551
Publicity	500	459	459
Refreshments and Catering	300	240	176
Sundry Expenses	200	268	144
	9900	9875	9098

Upkeep of Church Premises			
Light, Heat and Water	9500	9422	8758
Insurances	2400	2308	2308
Equipment	500	462	445
Repairs and Maintenance	5000	2587	2587
Legal Fees		0	0
	17400	14780	14098

Administration			
Staff wages and employment costs	9000	8308	7124
Training and Development	1200	472	472
General Expenses	150	140	140
Licensing & Software	800	763	763
Communications	1000	958	877
Professional Fees	1300	1225	1195
Stationery and Consumables	500	60	60
Subscriptions	950	909	909
	14900	12834	11540

Error Corrections		3053	2663
Total Payments	145270	135414	124441

Surplus

-20270

-15338

-20853

Receipts Receipts
2022 Budget 2021 Actual

49000	45157
1500	1245
12200	15981
1250	169
56185	58478
0	27426
0	0
0	260
0	16057
<u>120135</u>	<u>164772</u>

I've replaced my whole year estimates with 2022 actuals
 When doing 2024 budget, use actual figures to November and estim

Payments Payments
2022 Budget 2021 Actuals

79270	77647
22011	22241
600	2042
150	0
<u>102031</u>	<u>101929</u>

6270	15462
500	366
500	430
2000	542
700	383
500	42
<u>10470</u>	<u>17226</u>

4600	4231
2100	2067
500	1994
3000	3069
0	0
<u>10200</u>	<u>11361</u>

18462	14326
1200	0
750	472
800	0
1600	1653
1500	1590
2400	1392
945	1051
<u>27657</u>	<u>20484</u>

	0
<u>150358</u>	<u>151000</u>

nate December

**EPSOM BAPTIST CHURCH CIO
BUDGET FORECAST 2022**

Receipts	Receipts 2022 Actuals	Receipts 2022 Budget	Variance	Notes on 2022 budget figures
Regular giving	44674	49000		2021 plus inflation, plus 5%)
Other gifts and donations including SumUp	2309	1500		Guess
Gift Aid	9618	12200		Estimate based on 2021 giving
Interest on bank deposits	2165	1250		Estimate (to be much higher than 2021)
Rents and contributions for use of premises	56147	56185		AM figures + Framandos
Insurance Settlements	0	0		
HMRC Job Retention Scheme grant	0	0		
Targeted collections for other causes (excludes S	2122	0		Targeted donations must balance to zero
Error Corrections	3042	0		
Total Receipts	120076	120135		

Payments	Payments 2022 Actuals	Payments 2022 Budget	
Ministry			
Stipends, wages and employment costs	71531	74837	AM figures
Minister's Accommodation	23125	23043	AM figures (no uplift)
Travel & Subsistence	217	200	MT estimate
Visiting Speakers	0	150	MT estimate
	94872	98230	

Mission			
Donations to Other Causes	7888	4900	10% of regular giving
Evangelism (including Giggles)	460	250	Estimate
Children and Youth Work	561	350	Estimate
Publicity	459	500	Estimate
Refreshments and Catering	240	300	Estimate
Sundry Expenses	268	500	Estimate
	9875	6800	

Upkeep of Church Premises

Light, Heat and Water	9422	9000	DW estimate (Energy £££s ^^^)
Insurances	2308	2100	Estimate
Equipment	462	500	Estimate
Repairs and Maintenance	2587	1000	Low fig, essential works only
Legal Fees	0	0	
	<hr/>	<hr/>	
	14780	12600	

Administration

Staff wages and employment costs	8308	11500	AM figures
Training and Development	472	500	Estimate
General Expenses	140	300	Estimate
Licensing & Software	763	800	BA: MS Office+radio mic+CCLI
Communications	958	1800	Estimate
Professional Fees	1225	1800	BA: Payroll+Tax return+Audit
Stationery and Consumables	60	1000	Low estimate
Subscriptions	909	800	BA: BUG+LBA=858+churches tog est.
	<hr/>	<hr/>	
	12834	18500	

Error Corrections
Total Payments

3053	
<hr/>	<hr/>
135414	136130

Surplus

<hr/>	<hr/>
-15338	-15995

Receipts 2021 Actuals	Receipts 2021 Budget	Variance	Receipts 2020 Actual
45157	72000	-26843	73524
1245	5000	-3755	438
15981	18000	-2019	18142
169	1250	-1081	415
58478	50000	8478	45477
27426		27426	
0	0	0	1210
260	5000	-4740	5570
16057		16057	4654
164772	151250	13522	149430

Payments 2021 Actuals	Payments 2021 Budget	Variance	Payments 2020 Actuals
77763	79270	-1507	77647
22977	22011	966	22241
228	600	-372	2042
0	150	-150	0
100967	102031	-1064	101929

5664	14500	-8836	15462
283	500	-217	366
359	500	-141	430
455	2000	-1545	542
217	700	-483	383
1474	500	974	42
8452	18700	-10248	17226

6835	4600	2235	4231
2017	2100	-83	2067
374	500	-126	1994
11426	3000	8426	3069
0	0	0	0
20652	10200	10452	11361

15142	18462	-3320	14326
84	1200	-1116	0
207	750	-543	472
745	800	-55	0
1674	1600	74	1653
1820	1500	320	1590
432	2400	-1968	1392
858	945	-87	1051
20962	27657	-6695	20484

16012			0
167044	158588	-7555	151000

-2272	-7338	21078	-1570
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Epsom Baptist Church CIO – Company No. CE011319 – Charity No. 1173824

Annual Report and Accounts

Period ended 31/12/2022

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**Epsom Baptist Church CIO
Charity Information**

Trustees

Michael Thornton
Wendy Gonzalez Criollo
David James Waddell
Michael Parker
Handley Charles Dibben Hammond
XX – Trustee with Dispensation

Bankers

Metro Bank
One Southampton Row, London WC1B 5HA

Company Registered Number

CE011319

Charity Number

1173824

**Epsom Baptist Church CIO
Directors Report**

The trustees present their annual report and accounts for the period ended 31 December 2022.

Principal Activities

The organisation was engaged in charitable and religious activities.

Trustees

The trustees who served between 1 January 2022 and the date of this report were as follows:

Name	Date Appointed	Date Resigned
Michael Thornton		
Michael Oggudah		
Wendy Gonzalez Criollo		07/11/2022
David James Waddell		
Michael Parker		
Ian Evans		07/11/2022
Stewart Bowman		07/11/2022
Handley Charles Dibben Hammond XX – Trustee with Dispensation	07/11/2022	

The company is a Charitable Incorporated Organisation so the trustees do not hold any shares in the company or receive any dividend payments.


Small Company Special Provisions

The report of the trustees has been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

This annual report was approved by the board on 22 May 2023.



Michael Thornton
Chair



David James Waddell
Treasurer

Epsom Baptist Church CIO

Income and Expenditure Account for the period from 1 January 2022 to 31 December 2022

	Notes	2022 £	2021 £
Income :			
Gift Aided Donations		38956	38315
Manse Rent		23118	23535
Hall and Office Rental		22524	17979
Car Park Rental		15376	14055
Non Gift Aided Donations		10071	8347
Gift Aid Tax Refund		9727	9579
Interest		2205	168
Surplus from Insurance Claim		0	17008
Total Income		121977	128986
Expenses :			
Wages and Salaries		66014	73915
Rent in lieu of Manse		19500	19500
Pensions		13809	13789
Light and Heat		7996	6712
Tithes and Other Donations to Third Parties		7938	6940
Council Tax, Water and other Service Charges		3470	3528
Repairs and Maintenance (exc Insurance Claim)		3380	2336
Property Management Fees		3300	3226
Insurance Premiums		1991	2047
Accountancy and Payroll		1165	1635
Memberships and other Subscriptions		1156	1397
Telephone and Fax		866	663
Staff Training and Welfare		525	84
Equipment Expensed		506	550
Advertising and PR		432	332
Hospitality and Entertaining		294	298
Travel and Subsistence		217	229
Information and Publications		213	896
Software		206	206
Broadband and Internet		129	661
Cleaning		60	0
Stationery and Printing		56	446
Sundries		948	996
Bank Charges		(77)	0
Freelance/Self Employed Workers		0	5794
Total Expenditure		134094	146180
Operating Surplus/(Deficit)		(12117)	(17194)
Gains/(Losses) on Equities		(2540)	1049
Retained Surplus/(Deficit) for the period		(14657)	(16145)
Income and Expenditure account brought forward		2491818	2507963
Income and Expenditure account carried forward		2477161	2491818

Epsom Baptist Church CIO
Balance Sheet as at 31 December 2022

	Notes	2022 £	2021 £
Current Assets:			
Equipment		25000	25000
Property		2300000	2300000
Debtors		10221	9579
Prepayments		2313	1234
Bank Deposits		120185	153618
Equity Funds		32509	15849
Total Assets		2490228	2505280
Current Liabilities:			
Creditors – Amount falling due within one year	4	2928	2577
Accruals and Deferred Income received in advance		10139	10885
Total Liabilities		13067	13462
Net Assets		2477161	2491818
Capital and Reserves:			
Called up share capital	5	0	0
Income and Expenditure Account		2477161	2491818
Surplus Funds		2477161	2491818
Application of Assets to Funds			
General Fund		2475161	2489818
Building Fund		2000	2000
Total Assets		2477161	2491818

For the period ending 31 December 2022 the company was entitled to exemption under section 477(2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts which includes:

- (i) Ensuring that the company keeps proper accounting records which comply with section 386; and

- (ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit and loss for the financial year, in accordance with the requirements of Section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.



Michael Thornton
Chair



David James Waddell
Treasurer

Approved by the board on 22 May 2023

Independent Examiner's Statement

Epsom Baptist Church CIO is a Charitable Incorporated Organisation and is a Registered Charity. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993. In connection with my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- (a) To keep accounting records in accordance with section 41 of the 1993 Act; and
- (b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

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



Bruce Embleton MSc ICPA
Faith in Finance Limited
8 Old James Street
Nunhead
London
SE15 3TS
22 May 2023

Epsom Baptist Church CIO

Notes to the Accounts for the period 1 January 2022 to 31 December 2022

1. Accounting Policies

Accounting Convention

The accounts have been prepared under the historical cost convention.

2. Reserved Funds

The charity has a Building Fund but there are no other reserved funds at this time.

3. Charitable Incorporated Organisation

The company is a Charitable Incorporated Organisation without shareholders. As a result no taxes are payable on its surplus funds and there are no dividends payable to shareholders.

4. Creditors – Amount falling due within one year

Accountancy Fees	805
Other Trade Creditors	573
Bank Loans and Overdrafts	0
Loans from Trustees	0
Corporation Tax	0
VAT	0
Salaries & Pensions	0
Charitable Donations	1550

5. Share Capital

Due to the company's status as a Charitable Incorporated Organisation there is no authorised share capital whether issued or not.

EPSOM BAPTIST CHURCH

England & Wales - Charity number 1173824

Accounts



Epsom Baptist Church CIO

Trustees' Annual Report for 2021

Epsom Baptist Church is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission (1173824) on 14th July 2017. Epsom Baptist Church CIO is also known as Epsom Church.

The purpose of Epsom Baptist Church CIO is the advancement of the Christian Faith according to the principles of the Baptist denomination. In addition the church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Trustees in post during 2021 were: Mike Thornton (Minister and Chair), Ian Evans (Church Secretary), David Waddell (Church Treasurer), Stewart Bowman, Wendy Gonzalez Criollo, Gary Hadley (until AGM), Michael Oggudah, Mike Parker, Laura Taylor (until AGM) and XX - Trustee with dispensation (from AGM).

The trustees are responsible for safeguarding the finances and property owned by Epsom Baptist Church CIO.

The governance document requires there to be at least four Ordinary Church Members' Meetings per year, one incorporating the Annual General Meeting (AGM). Unfortunately, over the course of 2021 we were unable to hold four Ordinary Church Members' Meetings due to the Covid-19 pandemic. Our AGM was held in person on 8th November 2021. Laura Taylor came to the end of her tenure as Trustee. Gary Hadley resigned as Trustee for personal reasons. XX - Trustee with dispensation was elected at the AGM.

We continued to run services online via YouTube until 20th June. Over the summer most services were held outside in the church garden. Services in the main church building restarted in September. These were done in line with government guidance.

During the year six people left membership and sadly one of our members died. The total membership at the end of 2021 was 73.

In addition to supporting partners through the Baptist Missionary Service World Mission and the Baptist Union Home Mission Fund, we provided support for the work of Vision Peoples in Mission UK Trust (registered charity number 1113819) helping Kenyans who are disadvantaged and poverty stricken by meeting their practical, medical and spiritual needs. We also supported the work of Dnipro Hope Mission (registered charity number 1177504) in Ukraine, International Needs (registered charity 1175526) and Spinnaker Trust (registered charity 1111351).

Our parent and toddler group, Giggles, recommenced in October.

Lisa Bell, our youth worker, began volunteering the Emerge Project at Epsom General Hospital, run by Emerge Advocacy (registered charity 1171851), which provides short term support for young people who find themselves in A&E because they are struggling with self-harm or feeling suicidal.

Our Designated Person for Safeguarding left the church membership during the year. Lisa Bell

was appointed as the new Designated Person for Safeguarding. The Safeguarding Procedures were reviewed and updated.

Most of our income is through regular giving of Members; this is augmented by rental income through letting the manse and through hiring out of the church hall and car park. Some of the church's investments were moved to increase returns.

The church hall suffered a leak early in the year which caused significant damage to the back rooms. Repair works was carried out with the costs covered by insurance.

The church has previously investigated rebuilding with the assistance of developers. This has been on hold over the past couple of years and we have begun to investigate whether a building project remains a feasible option for the church.

Ben Scadden, our Minister in Training, completed his training and found a position as minister at another church.

At the end of 2021, in addition to the minister, the church employed three part time members of staff.

For the annual accounts, the church has moved to the Accruals method from the Receipts and Payment method previously used. In the opinion of the Trustees the church is financially sound and has adequate resources to finance its operations for the foreseeable future.

There were no serious incidents during 2021 that should have been reported to the Commission.

Ian Evans
Church Secretary

29th August 2022



.....
Ian Evans

Epsom Baptist Church
6 Church Street
Epsom
Surrey
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Epsom Baptist Church CIO – Company No. CE011319 – Charity No. 1173824

Annual Report and Accounts

Period ended 31/12/2021

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**Epsom Baptist Church CIO
Charity Information**

Trustees

Michael Thornton
Michael Oggudah
Wendy Gonzalez Criollo
David James Waddell
Michael Parker
Ian Evans
Stewart Bowman
XX – Trustee with Dispensation

Bankers

Metro Bank
One Southampton Row, London WC1B 5HA

Company Registered Number

CE011319

Charity Number

1173824

**Epsom Baptist Church CIO
Directors Report**

The trustees present their annual report and accounts for the period ended 31 December 2021.

Principal Activities

The organisation was engaged in charitable and religious activities.

Trustees

The trustees who served between 1 January 2021 and the date of this report were as follows:

Name	Date Appointed	Date Resigned
Michael Thornton		
Michael Oggudah		
Wendy Gonzalez Criollo		
David James Waddell		
Laura Taylor		08/11/2021
Michael Parker		
Ian Evans		
Stewart Bowman		
Gary Hadley		08/11/2021
XX – Trustee with Dispensation	08/11/2021	

The company is a Charitable Incorporated Organisation so the trustees do not hold any shares in the company or receive any dividend payments.

Small Company Special Provisions

The report of the trustees has been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

This annual report was approved by the board on 04 July 2022.



Ian Evans
Secretary



David James Waddell
Treasurer

Epsom Baptist Church CIO**Income and Expenditure Account for the period from 1 January 2021 to 31 December 2021**

	Notes	2021 £	2020 £
Income :			
Manse, Car Park, Hall and Office Rental		55569	51339
Gift Aided Donations		38315	63924
Surplus from Insurance Claim		17008	0
Gift Aid Tax Refund		9579	15981
General Donations (inc targeted donations)		8347	15608
Job Retention Scheme Grant		0	1210
Total Income		128818	148062
Expenses :			
Salaries and Pensions		87704	84946
Pastor's Housing Costs		22443	22241
Light, Heat and Water		7297	4231
Tithes and Other Donations to Third Parties		6940	15462
Freelance/Self Employed Workers		5794	7027
Property Management Fees		3226	3030
Repairs and Maintenance (exc Insurance Claim)		2336	5901
Insurance Premiums		2047	2067
Accountancy and Payroll		1635	1590
Memberships and other Subscriptions		1397	1051
Telephone and Internet		1324	1653
Information and Publications		896	796
Stationery and Printing		446	1392
Equipment Expensed		550	1994
Advertising and PR		332	542
Hospitality and Entertaining		298	383
Sundries		1515	2556
Total Expenditure		146180	156862
Operating Surplus/(Deficit)		(17362)	(8800)
Interest and other gains		1217	415
Retained Surplus/(Deficit) for the period		(16145)	(8385)
Income and Expenditure account brought forward		2507963	2516348
Income and Expenditure account carried forward		2491818	2507963

Epsom Baptist Church CIO
Balance Sheet as at 31 December 2021

	Notes	2021 £	2020 £
Current Assets:			
Equipment		25000	25000
Property		2300000	2300000
Debtors		9579	15981
Prepayments (for services not yet delivered)		1234	1246
Bank Deposits		153618	171795
Equity Funds		15849	0
Total Assets		2505280	2514022
Current Liabilities:			
Creditors – Amount failing due within one year	4	2577	2381
Accruals and Deferred Income received in advance		10885	3224
Adjustments for Historic Errors		0	454
Total Liabilities		13462	6059
Net Assets		2491818	2507963
Capital and Reserves:			
Called up share capital	5	0	0
Income and Expenditure Account		2491818	2507963
Surplus Funds		2491818	2507963
Application of Assets to Funds			
General Fund		2489818	2505963
Building Fund		2000	2000
Total Assets		2491818	2507963

For the period ending 31 December 2021 the company was entitled to exemption under section 477(2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts which includes:

- (i) Ensuring that the company keeps proper accounting records which comply with section 386; and

- (ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit and loss for the financial year, in accordance with the requirements of Section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.



Ian Evans
Secretary



David James Waddell
Treasurer

Approved by the board on 04 July 2022

Independent Examiner's Statement

Epsom Baptist Church CIO is a Charitable Incorporated Organisation and is a Registered Charity. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993. In connection with my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- (a) To keep accounting records in accordance with section 41 of the 1993 Act; and
- (b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

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



Bruce Embleton MSc ICPA
Faith in Finance Limited
8 Old James Street
Nunhead
London
SE15 3TS
4 July 2022

Epsom Baptist Church CIO
Notes to the Accounts for the period 1 January 2021 to 31 December 2021

1. Accounting Policies

Accounting Convention

The accounts have been prepared under the historical cost convention.

2. Reserved Funds

The charity has a Building Fund but there are no other reserved funds at this time.

3. Charitable Incorporated Organisation

The company is a Charitable Incorporated Organisation without shareholders. As a result no taxes are payable on its surplus funds and there are no dividends payable to shareholders.

4. Creditors – Amount falling due within one year

Accountancy Fees	865
Other Trade Creditors	97
Bank Loans and Overdrafts	0
Loans from Trustees	0
Corporation Tax	0
VAT	0
Salaries & Pensions	115
Charitable Donations	1500

5. Share Capital

Due to the company's status as a Charitable Incorporated Organisation there is no authorised share capital whether issued or not.

6. Transition to Accruals Basis

The accounts have been prepared on an accruals basis for the first time this year. The comparative figures for 2020 have been adjusted to reflect what these would have been if that year's accounts had also been prepared on an accruals basis and there are therefore some differences between those amounts and the ones shown in last year's accounts.

EPSOM BAPTIST CHURCH

England & Wales - Charity number 1173824

Accounts



Epsom Baptist Church CIO

Trustees' Annual Report for 2020

Epsom Baptist Church is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission (1173824) on 14th July 2017. Epsom Baptist Church CIO is also known as Epsom Church.

The purpose of Epsom Baptist Church CIO is the advancement of the Christian Faith according to the principles of the Baptist denomination. In addition the church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Trustees in post during 2020 were: Mike Thornton (Minister and Chair), Ian Evans (Church Secretary), David Waddell (Church Treasurer), Stewart Bowman, Wendy Gonzalez Criollo (as of AGM), Gary Hadley, Sheila Gillmore (until AGM), Michael Oggudah, Mike Parker and Laura Taylor.

The trustees are responsible for safeguarding the finances and property owned by Epsom Baptist Church CIO.

The governance document requires there to be at least four Ordinary Church Members' Meetings per year, one incorporating the Annual General Meeting (AGM). Unfortunately, over the course of 2020 we were unable to hold four Ordinary Church Members' Meetings due to the Covid-19 pandemic. Just prior to the initial lockdown in March we held an Ordinary Church Members' Meeting on 16th March, this meeting was not quorate as insufficient number of members were present. We held our AGM via Zoom video conference on 23rd November with voting taken using SurveyMonkey. At the AGM Sheila Gillmore stood down as she has moved to another area. Gary Hadley and Mike Parker were re-elected as Trustees.

We were unable to run any of our programmes this year. Since March our services have been held online via YouTube. A few live services were held in the church building when permitted in October. These were done with social distancing measures in place in line with government guidance.

During the year seven people left membership and sadly one of our members died. A review of the membership list identified an error and, following correction, the total membership at the end of 2020 is now 80.

In addition to supporting partners through the Baptist Missionary Service World Mission and the Baptist Union Home Mission Fund, we provided support for the work of Vision Peoples in Mission UK Trust (registered charity number 1113819) helping Kenyans who are disadvantaged and poverty stricken by meeting their practical, medical and spiritual needs. We also supported the work of Dnipro Hope Mission (registered charity number 1177504) in Ukraine, International Needs (registered charity 1175526), Open Doors (registered charity 1125684) and Spinnaker Trust (registered charity 1111351).

Most of our income is through regular giving of Members; this is augmented by rental income through letting the manse and through hiring out of the church hall and car park.

The church currently supports one Minister in Training and employs three part time members of staff.

In the opinion of the Trustees the church is financially sound and has adequate resources to finance its operations for the foreseeable future.

There were no serious incidents during 2020 that should have been reported to the Commission.

Ian Evans
Church Secretary

2nd October 2021



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Ian Evans

Epsom Baptist Church
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Section A Independent Examiner's Report

Report to the trustees/ members of	Epsom Baptist Church CIO
Charity reference number	1173824
On accounts for the year ended	31st December 2020

Set out on pages | 2 and 3

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

I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified 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 draw your attention to the additional disclosures in Note 7 of the accounts in relation to their revaluation of the church premises, which includes the future delivery of a new church therefore the revaluation cannot be immediately crystallised.

Except for the above 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: Bradley Suckling Date: 15-09-2021

Name: BRADLEY SUCKLING

Relevant professional qualification(s) or BSc (Hons) FCCA

Address: TURPIN BARKER ARMSTRONG
ALLEN HOUSE, 1 WESTMEAD ROAD
SUTTON, SURREY
SM1 4LA

EPSOM BAPTIST CHURCH CIO
NOTES TO THE ACCOUNTS - YEAR ENDED 31ST DECEMBER 2020

1 Basis of accounts: These accounts have been prepared on a "receipts and payments" basis and accord with S.42(3) Charities Act 1993

2 Donations to Other Causes

	2020		2019	
	Targeted Donations Received	Donations Paid in Year	Targeted Donations Received	Donations Paid in Year
Vision Peoples in Mission / Korogocho Mission	1,025	3,000	2,417	5,000
Baptist Missionary Service World Mission	2,000	4,717		2,649
Baptist Union Home Mission Fund		2,300		2,649
Dnipro Hope Mission - Ukraine	2,545	4,045	1,650	3,500
Kenya Cancer Patients - Wigs and Job Training		0	4,000	4,000
Spinnaker Trust		200		800
International Needs		1,000		800
Open Doors		200		800
Others		0		0
	<u>5,570</u>	<u>15,462</u>	<u>8,067</u>	<u>20,197</u>

3 Ministry

Staff - Remuneration, NIC and Pension Contributions	77,647	63,341
Minister's Accommodation	22,241	20,517
Training and Expenses	2,042	1,679
Visiting Speakers	0	150
	<u>101,929</u>	<u>85,687</u>

4 Mission

Given to Other Causes (see Note 2 above)	15,462	20,197
Evangelism and Outreach	796	1,697
Publicity	542	1,380
Refreshments and Catering	383	623
Sundry Expenses	42	680
	<u>17,226</u>	<u>24,577</u>

5 Upkeep of Church Premises and Equipment

Light, Heat and Water	4,231	4,478
Insurances	2,067	2,121
Equipment	1,994	1,959
Repairs and Maintenance	3,069	2,155
Legal Fees	0	0
	<u>11,361</u>	<u>10,713</u>

6 Administration

Bank Charges	0	118
Staff Salaries	14,326	8,865
General Expenses	472	752
Telephone, Broadband and TV Licence	1,653	1,364
Professional Fees	1,590	1,320
Stationery and Consumables	1,392	2,422
Subscriptions	1,051	937
	<u>20,484</u>	<u>15,778</u>

7 Non-monetary assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Ltd.

Church premises and hall at 6 Church Street, Epsom, KT17 4NY	1,500,000	700,000
House at Framandos, 3 Avenue Road, Epsom, KT18 7RD	800,000	800,000
The church also owns equipment, fittings etc estimated value:	25,000	25,000
	<u>2,325,000</u>	<u>1,525,000</u>

At 31st December 2020 the trustees felt it appropriate to revalue the Church premises and hall at 6 Church Street, Epsom, KT17 4NY. The revaluation is not based on a professional valuation of the current premises but the valuation from a proposed option agreement with a third party. The option covers the purchase of the land and eventual delivery of a new church with a value in excess of £1.5million.

EPSOM BAPTIST CHURCH CIO
FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2020

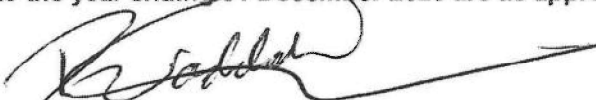
GENERAL RECEIPTS AND PAYMENTS ACCOUNT

	Note	2020	2019
Receipts			
Regular giving		73,524	70,939
Other gifts and donations		438	2,681
Gift Aid		18,142	22,259
Interest on bank deposits		415	1,024
Rents and contributions for use of premises (a)		45,477	44,068
HMRC Job Retention Scheme grant		1,210	
Targeted collections for other causes	2	5,570	8,067
Error Corrections (b)		4,654	
		<u>149,430</u>	<u>149,038</u>
Payments			
Ministry (c)	3	101,929	85,687
Mission	4	17,226	24,577
Upkeep of church premises and equipment	5	11,361	10,713
Administration	6	20,484	15,778
Error Corrections			
		<u>151,000</u>	<u>136,755</u>
Surplus for the Year		-1,570	12,283
Balance brought forward 1st January 2020		177,463	165,180
Correction for historical discrepancy		-4,098	
Balance carried forward 31st December 2020		<u>171,795</u>	<u>177,463</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2020

	2020	2019
ASSETS		
Bank balances	<u>171,795</u>	<u>173,365</u>
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS		
General account	176,630	178,200
New church building fund	2,000	2,000
Correction for historical discrepancy	-6,835	
	<u>171,795</u>	<u>180,200</u>
Other monetary assets - Gift Aid recoverable	17,579	17,000
Non-monetary assets held for Church's own use	7 <u>2,325,000</u>	<u>1,525,000</u>

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2020 are as approved by the trustees

Signed 

Treasurer **DAVID WADDELE**

Date: **13 September 2021**

Notes:

- a) This includes Car Park income for Q1 2021
- b) This includes £4000 overpaid for Mike's pension in (c) repaid to the church
- c) This figure includes £4000 paid in error.