

**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 £
<b>Income :</b>			
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
<b>Total Income</b>		<b>126153</b>	<b>134691</b>
<b>Expenses :</b>			
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
<b>Total Expenditure</b>		<b>143371</b>	<b>146511</b>
<b>Surplus/(Deficit) for the period</b>		<b>(17218)</b>	<b>(11820)</b>
Gains/(Losses) on Equities		7657	3668
<b>Retained Surplus/(Deficit) for the period</b>		<b>(9561)</b>	<b>(8152)</b>
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 £
<b>Current Assets:</b>			
Equipment		25000	25000
Property		2300000	2300000
Equity Funds		75035	55377
Debtors		18864	9956
Prepayments		2137	2849
Bank Deposits		54879	89738
<b>Total Assets</b>		<b>2475915</b>	<b>2482920</b>
<b>Current Liabilities:</b>			
Creditors – Amount falling due within one year	4	2870	2939
Accruals and Deferred Income received in advance		13597	10972
<b>Total Liabilities</b>		<b>16467</b>	<b>13911</b>
<b>Net Assets</b>		<b>2459448</b>	<b>2469009</b>
<b>Capital and Reserves:</b>	5		
Called up share capital		0	0
Income and Expenditure Account		2459448	2469009
<b>Surplus Funds</b>		<b>2459448</b>	<b>2469009</b>
<b>Application of Assets to Funds</b>			
General Fund		2457448	2467009
Building Fund		2000	2000
<b>Total Assets</b>		<b>2459448</b>	<b>2469009</b>

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.