Caterham Baptist Church

Report and Accounts

Year ended 31 December 2025

CATERHAM BAPTIST CHURCH

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	4-6 Beechwood Road Caterham Surrey CR3 NA
GOVERNING DOCUMENT	Declaration of Trust dated 14th April 1986 Church Constitution dated 7 October 2009
CHARITY REGISTRATION NUMBER	1135414

TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY:

Elders:	Jonathan Bailey	Minister
	Mark Dudgeon	
	Steve Jarman	(from November 2025)
	Howard Millman	
	Dominic Squibb	
Deacons:	John Baldwin	(from August 2025)
	David Dobson	
	Laurel Edwards	
	Steve Jarman	(until November 2025)
	Adolphus Marshall	
	Billy Singh	(until April 2025)

CUSTODIAN TRUSTEES	Grace Baptist Trust Corporation
BANKERS	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	David R Ling FCA 36a Chaldon Common Road Chaldon Surrey CR3 5DB

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CATERHAM BAPTIST CHURCH

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2025.

OBJECTS OF THE CHARITY

In accordance with the Church constitution, the principal purpose of the Church is the advancement of the Christian faith according to the principles laid down in the Bible. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

SUMMARY OF THE CHARITY'S MAIN ACTIVITIES AND ACHIEVEMENTS

To further the above objects and vision, the charity's main activities and achievements were as follows:

Activities

Caterham Baptist Church has a membership of approximately 130 individuals. The Church trustees have given due regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. During the year the Church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood.

Worship

The Church generally held public meetings on Sundays at 10.30 and 18.00. The 10.30 includes a Sunday school for children and young people in age groups ranging from 3 - 13. The children and young people are served by a dedicated team of leaders who provide Bible teaching in relevant and accessible ways.

With few exceptions, the meetings are centred on Bible reading and teaching. The Church is committed to explaining the text of the Bible in ways that enable people to see its plain meaning so that they may be empowered to follow Jesus and to walk in the ways of the Lord faithfully in meaningful discipleship.

ACHIEVEMENT AND PERFORMANCE

The Church has continued to see God at work amongst the congregation and community. Church membership overall remains about the same, with several new members joining and others moving away.

Grants Policy

The Church makes grants, equivalent to approximately 10% of its incoming resources annually, to support missionary endeavours both in the UK and abroad. The policy of the church is to give grants on the basis that they are subject to annual review and only renewed on the basis of meeting set criteria. The missionary societies regularly supported include the Grace Baptist Mission, Grace Baptist Trust Corporation, Caring for Life, Proclamation Institute Zambia, Ukraine Christian Ministries , Open Doors and Pilgrim Friends Society. For details of grants made, see note 3.

Mission

The Church is committed to mission both local and global. At a local level we have sought to bring the gospel to people in our community, for example through speaking in schools and organising social events, such as quiz nights. We have a long-standing presence at the town's annual Street Party and we held an open-air Sunday service in a local park during the summer. The Church also runs courses as required for those seeking to find out more about the Christian faith.

Our outreach activities include a popular Parents & Toddlers group with two sessions every week on Tuesday and Wednesday mornings. A Holiday Bible Club has also run every year for the last 25 years for a week in the school holidays, and more recently in the Easter holidays too. In addition we run a meeting on Friday mornings for senior citizens, and a 'holiday at home' event in June, which has proven to be very popular.

At the global front the Church has an interest in many missionary organisations, including those that we support financially.

FUTURE PLANS

During the year the church agreed the need to develop the premises internally, primarily to create more space for people to attend Sunday services. It was expected that this building work would take place during 2026.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

FINANCIAL REVIEW

During the year income increased by £45,570, to £215,600, while expenditure decreased by £63,149, to £174,665. As a result the cash held by the charity increased by £40,934, to £165,704, of which £129,980 is unrestricted and can be used for any charitable purpose.

The Receipts and Payments Account and Statement of Assets and Liabilities can be found on pages 7 and 8 respectively. The Church's cash funds increased by £40,934 during the year (2024 - decreased by £67,784). The Statement of Assets and Liabilities shows total cash funds of £165,704 (2024: £124,770). Included in cash funds are amounts totalling £35,724 (2024: £2,147) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 5 to the accounts together with an analysis of movements in the year.

RESERVES POLICY

The trustees have determined that the charity should aim to hold unrestricted cash of no less than 4 months of unrestricted expenditure so that the charity could continue to operate should income and/or expenditure vary adversely. At the year end, the charity held unrestricted cash of £129,980 and the charity is complying with its reserves policy. Excess funds are placed on bank deposit.

GOVERNANCE

The Church Trustees (elders and deacons) meet regularly throughout the year, separately as deacons and elders and together to discuss a full range of matters relating to finance, fabric, general administration and the implementation of the church constitution.

Two of the Trustees receive remuneration from the church. The Church maintains trustee indemnity insurance on behalf of the managing Trustees.

During the year, the Trustees informed Church members that they were considering the benefits of the Church becoming a Charitable Incorporated Organisation (CIO). Subject to Church members' agreement, an application to the Charities Commission would be made in 2026.

ORGANISATIONAL STRUCTURE

Church Membership is open to those who:

- believe in the Lord Jesus Christ for salvation and upon profession of faith have been baptised by immersion;
- commit themselves to serving Christ within the Church and beyond;
- abide by the decisions of the Church Members' Meeting;
- acknowledge their responsibilities as Church Members;
- have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Church Leadership. The Church Membership meets a minimum of 4 times per annum for business meetings and receives reports from the Church Leadership.

Anyone applying to join the church membership is provided with a copy of "Becoming a member of Caterham Baptist Church", which explains what we believe and how the church operates. Applicants will also meet with a church elder, and a report of their application will be submitted for approval to the church at a members' meeting.

RISK STATEMENT

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

RESPONSIBILITIES OF THE TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

…….. Date: ……..

PRINT NAME

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

CATERHAM BAPTIST CHURCH

I report to the Trustees on my examination of the accounts of Caterham Baptist Church ('the charity') for the year ended 31 December 2025 on pages 7 to 11 following.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 Act.

Independent Examiner's Statement

I have completed my examination and I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or

2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to benable a proper understanding of the accounts to be reached.



David R Ling FCA
36a Chaldon Comon Road
Chaldon
Surrey CR3 5DB

Date: 17 March 2026

CATERHAM BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	General (Unrestricted) Funds £	Restricted Funds £	2025 £	2024 £
Income receipts					
Donations		**134,554**	**48,056**	**182,610**	137,344
Gift Aid receipts		**21,589**	**5,346**	**26,935**	25,536
Legacies				**-**	-
Government grants				**-**	-
Other grants				**-**	-
Income from courses and events				**-**	-
Income from letting of facilities		**1,215**		**1,215**	798
Income from investments (Deposits)		**2,430**		**2,430**	4,177
Income in relation to charitable activities undertaken	2a	**957**	**1,453**	**2,410**	2,175
Other		-	**-**	**-**	-
		160,745	**54,855**	**215,600**	170,030
Capital and similar receipts					
Sale of fixed assets		-	**-**	-	-
Sale of investments		-	**-**	-	-
Loan repayments		-	**-**	-	-
		-	**-**	**-**	-
TOTAL RECEIPTS		**160,745**	**54,855**	**215,600**	170,030
Payments					
Payments in relation to charitable activities undertaken directly	2b	**142,571**	**5,688**	**148,259**	206,654
Grants paid in relation to charitable activities undertaken by others	3	**10,817**	**15,590**	**26,407**	31,160
		153,388	**21,278**	**174,666**	237,814
Loans made		-	**-**	-	-
TOTAL PAYMENTS		**153,388**	**21,278**	**174,666**	237,814
Net of receipts/(payments)		**7,357**	**33,577**	**40,934**	- 67,784
NET MOVEMENT IN FUNDS		**7,357**	**33,577**	**40,934**	- 67,784
Cash funds as at 1 January 2025		**122,623**	**2,147**	**-** **124,770**	192,554
Cash Funds as at 31 December 2025		**129,980**	**35,724**	**165,704**	124,770

The notes on pages 9 - 11 form part of these accounts

CATERHAM BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES as at 31 DECEMBER 2025

	General (Unrestricted) Funds	Restricted Funds	2025	2024
	£	£	£	£
A CASH FUNDS				
Cash at bank with immediate access	**130,290**	**35,414**	**165,704**	124,770
B **OTHER MONETARY ASSETS**				
Gift Aid due to charity	**1,660**	**2,253**	**3,913**	1,323
Other debtors	**-**	**-**	**-**	**-**
	1,660	**2,253**	**3,913**	1,323
C **LIABILITIES**				
Falling due within 1 year				
Fee for independent examination	**1,200**	**-**	**1,200**	1,000
Other creditors	**265**	**-**	**265**	**-**
Falling due after 1 year	**-**	**-**	**-**	**-**
TOTAL LIABILITIES	**1,465**	**-**	**1,465**	1,000
D ASSETS RETAINED FOR CHARITY'S OWN USE (at estimated value)				
Land and Buildings			**-**	-
Music and PA equipment			**11,000**	15,000
Computers and IT			**10,000**	12,000
Furniture			**25,000**	30,000
Motor Vehicles			**-**	-
			46,000	57,000

These accounts were approved by the Trustees and signed on their behalf by:

_____

Date: _____

The notes on pages 9 - 11 form part of these accounts

CATERHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession has determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charities financial activities and state of affairs.

General Funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity. Restricted Funds are donations which are to be used in accordance with the specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2a INCOME IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General (Unrestricted) Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Holiday Bible Club	**272**		**272**	213
Senior moments	**685**		**685**	614
Beechwood Tots		**1,191**	**1,191**	1,163
Splash		**263**	**263**	186
Other income	**-**	**-**	**-**	**-**
	957	**1,453**	**2,410**	2,176

2b PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

Employment costs (see note 4)	**110,556**	**-**	**110,556**	116,939
Ministry expenses	**3,846**	**-**	**3,846**	6,633
Youth and Childrens' work	**1,380**	**-**	**1,380**	1,382
Outreach activities (incl books)	**1,354**	**-**	**1,354**	1,613
Small equipment / furniture	**876**	**-**	**876**	2,240
Licences and subscriptions	**1,578**	**-**	**1,578**	1,403
Maintenance of building and equipment	**5,357**	**4,231**	**9,587**	51,840
Utilities	**9,370**	**-**	**9,370**	7,568
Insurance	**2,854**	**-**	**2,854**	2,914
Independent examination	**1,000**	**-**	**1,000**	1,500
Office costs	**2,526**	**-**	**2,526**	3,514
Beechwood Tots	**-**	**1,269**	**1,269**	1,847
Hardship Fund	**-**	**100**	**100**	6,307
Splash	**-**	**88**	**88**	95
Other costs	**1,873**	**-**	**1,873**	859
	142,571	**5,688**	**148,259**	206,654

3 GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General (Unrestricted) Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Grants for:				
Overseas mission	**6,263**	**4,671**	**10,934**	15,632
UK based mission	**4,000**	**2,134**	**6,134**	8,532
Relief of poverty		**8,785**	**8,785**	6,726
Other charitable purposes	**555**	**-**	**555**	270
	10,817	**15,590**	**26,407**	31,160

4 TRANSACTIONS WITH RELATED PARTIES

Jonathan Bailey served as Church Leader and received total employment benefits of £50,591 (2024: £53,129) for serving in that capacity, not for serving as a Trustee; these payments being permitted by the charity's governing document.

Dominic Squibb served as a families worker, and received total employment benefits of £43,196 (2024: £41,543) for serving in that capacity, not for serving as a Trustee; these payments being permitted by the charity's governing document.

There were no Trustees' expenses paid for either 2025 or 2024.

Other transactions with Trustees and key management:

Christine Millman, the wife of one of the Trustees, Howard Millman, is employed by the Church as an administrator and received total employment benefits of £6,210 during the year (2024: £5,925).

Susan Dobson, the wife of one of the Trustees, David Dobson, is employed by the Church as an administrator and received total employment benefits of £7,694 during the year (2024: £7,336).

CATERHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)

5 MOVEMENT OF FUNDS	Balance at 1 January 2025	Receipts	Payments	Balance at 31 December 2025
	£	£	£	£
General Funds	122,563	160,602	153,127	130,038
Designated Funds: Magazine subscriptions	60	142	260	- 58
Restricted Funds:				
Beechwood Tots	881	1,191	1,269	803
Building Fund	-	24,729	4,200	20,529
Friday Club/Splash/Ignite	190	263	88	365
Grace Baptist Mission	-	1,313	1,313	-
Hardship Fund	- 1,500	9,740	100	8,140
Reach Beyond (Christmas 2025)	-	4,668	-	4,668
Room TWO refurb	-	1,250	31	1,219
Tearfund (Harvest 2025)	-	8,091	8,091	-
Tearfund Quiz and gifts	-	694	694	-
UCM (Christmas 2024)	1,638	1,721	3,359	-
UCCF (Christmas 2024)	938	1,196	2,134	-
	2,147	54,856	21,279	35,724
Total Funds	124,770	215,600	174,666	165,704

Beechwood Tots Donations received by Beechwood Tots, a mother and toddler group which is run by the Church

Splash Donations received by the youth groups which are run by the Church

Grace Baptist Mission Donations received for missionary support, various activities, one off gifts and special offerings

Hardship Fund Donations received for the support of church members suffering financial problems due to the current cost of living crisis

Building Fund Donations received towards the potential building conversion work

Tearfund Donations received towards the work of Tearfund at our Harvest offering and for their Big Quiz Night

UCM (Ukraine Christian Ministries) Donations received towards the work of Ukraine Christian Ministries at our Christmas 2024 offering

UCCF (Universities and Colleges Christian Fellowships) Donations received towards the work of UCCF at our Christmas 2024 offering

Room TWO refurb Donations received towards the refurbishment of the front room of the Manse