Caterham Community Church

Report and Accounts
Year ended 31 December 2025

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Caterham Community Church

TRUSTEES' ANNUAL REPORT

For the period 1st January to 31st December 2025

Charity Registration No 1163464

CATERHAM COMMUNITY CHURCH

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FOR THE YEAR ENDED 31 DECEMBER 2025

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Caterham Community Church

Report of the Trustees for the period 1st January to 31st December 2025

The Trustees present their annual report and independently examined financial statements for the period ended 31st December 2025 and confirm they comply with the Charities Act 2011, as amended by the Charities Act, the Church's Constitution and the Charities SORP.

Reference and administrative information

Charity Name	Caterham Community Church
Charity Registration Number	1163464
Principal Office	Caterham Community Church Coulsdon Road Caterham Surrey CR3 5NF

Board of Trustees

Stephen Bidwell
John Bowdery
John Garwood
Heather McDowell
Angela Foreman (elected 19th October 2025)

Key staff members

Heather McDowell - Lead Elder
Samara Gray – Pre-School Manager
Jo Trowbridge – Counselling Centre Manager
Joanna Edwards - Children, Youth and Families Worker

Key volunteer roles

John Bowdery – Elder - resigned 14th September 2025
Angela Foreman – Elder
Emily Watson - Elder
Daniel Watson - Elder

Independent Examiner

Stewardship Services
1 Lamb's Passage
London
EC1Y 8AB

Bank

CAF Bank Ltd,
25 Kings Hill Avenue,
Kings Hill,
West Malling, ME19 4JQ.

Advisers on charitable, tax and employment matters

Stewardship Services, 1 Lamb's Passage, London EC1Y 8AB

Advisers on safeguarding

Thirty-One: Eight, PO Box 133, Swanley, Kent, BR8 7UQ.

Objectives and activities

The object of the Church, as set out in its constitution is :-

> "the advancement of the Christian faith for the public benefit".

The church's principal activities to further this object are :-

- Services for worship, teaching, encouragement and prayer: our services are open to all and from time to time we have held particular events aimed at visitors.
- Members provide short worship services in local care homes to help meet the spiritual needs of the residents.
- "Messy Church" – a broadly monthly event which provides a creative and accessible opportunity for all ages together.
- "Noah's Ark" – an Ofsted registered pre-school serving the local community.
- Caterham Counselling Centre – professional counsellors offering support to the community. The Counselling Centre takes referrals from local GP practices as well as self-referrals. Charges are on a sliding scale according to circumstances and are less than those widely charged in private practice. A bursary fund was established in 2023 to assist those in very poor financial circumstances.
- Toddler Group – a weekly group for pre-school children and their carers to meet together for friendship and fun.
- Food Bank – the church actively supports the local Food Bank run in partnership with a number of other churches.
- Romania – the church provides regular financial support plus practical support through an annual visit to looked-after children and individuals (and their families where appropriate) who were previously in the care system in north-east Romania.
- the church maintains a profile on social media and some counselling services are also offered via online platforms.

It is central to the church's ethos that we should bring blessing to the wider local community.

Volunteers

None of the church's activities could operate without the huge voluntary efforts made by many of our members.

Achievements and performance

- Church membership is around 60 members.
- While Noah's Ark continued to serve the local community well, numbers of enrolments for the autumn term fell significantly leading to the decision to close in July 2026.
- A small team continued to visit those we support in Romania.
- The Counselling Centre continues to offer a combination of face to face and online counselling, which enables it to serve clients from a wide geographic area.
- The church budgeted for a deficit of around £17,500 on its general fund in 2025 but has ample reserves and assets to ensure our sustainability.
- Toddler Group has remained very well attended with the Tuesday morning split into two sessions to manage the high demand.
- Special outreach events at Easter and Christmas attracted many people from the local community and received much positive feedback
- An Alpha course began in late 2025 catering for participants in the Friday evening football group

Financial review

Overview and Reserves

The total income in the period was £335,978. The total expenditure was £329,229 of which £17,625 was spent outside England and Wales.

At the end of 2025 the charity held a cash balance of £165,349 and total net assets of £1,059,003. The trustees ensure that the annual budget is realistic. The trustees are satisfied that the charity will have sufficient income, supported by adequate reserves, to meet its spending plans and obligations going forward.

It is the policy of the trustees to maintain reserves to meet three months of salary/wages commitments. This modest reserve is considered adequate given our financial obligations and the considerable value of the unencumbered property held.

Sources of income

Much of the church's income is in the form of donations from its members and others attending its services. The level of this giving is remarkable. There are around 60 members and the general donation income from members and attenders in this period exceeded £129,500 including the Gift Aid tax refund.

Noah's Ark Pre-school and the Counselling Centre receive fees from service users plus local government funding for the pre-school.

The charity does not use any professional fund raisers and fundraising from the public other than members is limited to minor events such as quiz nights.

Investment policy

The church does not intend to invest money. Such reserves as may accumulate from time to time are held on suitable deposit accounts with our bankers. As our combined bank accounts with CAF bank exceeded the (then) government guarantee limit, two additional interest-bearing accounts were opened with Kingdom Bank- one for the church general fund and one for Noah's Ark

Funds spent overseas

Money sent to Romania for work with looked after children is sent to a named individual known to us. He acknowledges receipt of the funds, reports on how the money is spent, backed up by photographs, and we also hear from the children themselves via social media. In 2025 we continued with a physical visit, which allowed us to see how the children are being supported.

Risks

Along with looking at opportunities, the trustees have regularly reviewed the risks facing the church. These are primarily:-

- Interruption to our activities should the premises be damaged badly
- Reputational damage through a safeguarding incident or health and safety accident
- Sudden departure or incapacity of key leaders.

The trustees are satisfied with the measures in place to mitigate these and other risks and keep them under review.

The church has in place a well-established safeguarding policy developed and operated under guidance from Thirty-One: Eight (formerly the Churches Child Protection Advisory Service).

Structure, governance and management

Formation and governing document

Caterham Community Church was registered as a Charitable Incorporated Organisation (CIO) on 8th September 2015.

The CIO is the charitable identity for the church formerly known as Caterham Hill Congregational Church, which previously derived its charitable status from its membership of the Congregational Federation - the umbrella body for the Christian denomination to which the church belongs.

The holding trusteeship of the buildings and land formally vested in the Congregational Federation Ltd was transferred to the CIO during 2017.

Organisational structure

The charity trustees are responsible for the overall governance and management of the church.

The spiritual leadership and practical day-to-day running of the church are vested in the team of elders and deacons and various members who are appointed to lead individual activities.

Reflecting our Congregational roots, the ultimate governing body is the Church Meeting, at which all those who have become members in line with the constitution have a vote. Trustees, elders and

deacons are appointed by a vote of the Church Meeting and perform their duties under the authority delegated to them by the Church Meeting.

Wider networks

The church is a member of the Congregational Federation and the Evangelical Alliance. We have a less formal association with the New Wine Network. We are involved in partnership with other local churches.

Custodian trusteeships

The trustees do not hold any assets or funds as custodian trustees on behalf of any others.

Responsibilities of trustees under charity law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature

Name J Bowdery

Signature

Name H McDowell

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

CATERHAM COMMUNITY CHURCH
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2025 on pages 9 to 18 following, which have been prepared on the basis of the accounting policies set out on pages 11 to 12.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Nicola Harrison CA
Institute of Chartered Accountants of Scotland
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date:

CATERHAM COMMUNITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	3	255,488	24,738	-	280,226	274,888
Charitable activities	4	54,129	-	-	54,129	47,770
Investments	5	1,367	-	-	1,367	-
Other income		256	-	-	256	-
Total income and endowments		311,240	24,738	-	335,978	322,658
EXPENDITURE ON:						
Charitable activities	6	305,295	23,934	-	329,229	330,495
Total expenditure		305,295	23,934	-	329,229	330,495
Net income/(expenditure)		5,945	804	-	6,749	(7,836)
Transfers between funds	13	(433)	433	-	-	-
Net movement in funds		5,512	1,237	-	6,749	(7,836)
Reconciliation of funds:						
Total funds brought forward		153,486	(1,232)	900,000	1,052,254	1,060,090
Total funds carried forward	13	158,998	5	900,000	1,059,003	1,052,254

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 11-17 form part of these accounts.

CATERHAM COMMUNITY CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS						
Tangible assets	8	-	-	900,000	900,000	900,000
		-	-	900,000	900,000	900,000
CURRENT ASSETS						
Debtors	9	7,021	-	-	7,021	13,981
Cash at bank and in hand	10	158,424	6,925	-	165,349	146,512
		165,445	6,925	-	172,371	160,493
CREDITORS: Amounts falling due within one year	11	(6,447)	(6,920)	-	(13,367)	(8,239)
Net current assets / (liabilities)		158,998	5	-	159,003	152,254
Total assets less current liabilities		158,998	5	900,000	1,059,003	1,052,254
TOTAL NET ASSETS		158,998	5	900,000	1,059,003	1,052,254
FUND BALANCES						
Unrestricted Funds	13					
General funds		38,275	-	-	38,275	59,951
Designated funds		120,723	-	-	120,723	93,535
		158,998	-	-	158,998	153,486
Restricted Funds		-	5	-	5	(1,232)
Endowment Funds		-	-	900,000	900,000	900,000
		158,998	5	900,000	1,059,003	1,052,254

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

John Bowdery

Date: _____

Charity number: 1163464

The notes on page 11-17 form part of these accounts.

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities, particularly church leadership. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from services supplied in furtherance of the charity's charitable objects. It includes income from fees and grants for the counselling centre and preschool.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations and charitable activities is in respect of this one activity.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

2 Accounting Policies (continued)

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £20,000 and the item is expected to benefit the charity over more than one accounting period. No depreciation is charged.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

i) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations

	2025	2024
	£	£
Donations of cash and similar	108,084	112,429
Government grants (note 3a)	150,713	140,353
Income tax recoverable	21,429	22,106
	280,226	274,888

a Government grants comprise:

	2025	2024
	£	£
Government Funding	132,755	119,380
Pupil Premium and Deprivation	7,760	16,765
Early Intervention	10,198	4,209
	150,713	140,353

4 Income from charitable activities

	2025	2024
	£	£
Fees income	54,129	47,770
	54,129	47,770

5 Investment income

	2025	2024
	£	£
Bank interest	1,367	-
	1,367	-

6 Charitable expenditure

		2025	2024
		£	£
a	**Costs incurred directly on specific activities**		
	Salaries	249,989	243,402
	Ministry expense	58,979	64,609
	Conferences and training	476	3,584
	Administration expenses	-	33
		309,444	311,628
	Grants payable (note 6b)	19,785	18,867
	Total expenditure	329,229	330,495

The fee payable to the independent examiner for preparing and examining the accounts was £3,360 (2024: £2,400 - for examining the accounts only); in addition the charity paid £1,562 (2024: £1,759) to Stewardship for payroll bureau and consultancy services.

b Grants payable

	Individuals	Institutions	Romania	2025
	£	£	£	£
Grants for UK and overseas mission	2,160	-	17,625	19,785
	2,160	-	17,625	19,785

The comparatives for the previous year are as follows:

	Individuals	Institutions	Romania	2024
	£	£	£	£
Grants for UK and overseas mission	-	500	18,367	18,867
	-	500	18,367	18,867

The charity's principal grants to institutions comprised:

	2025	2024
	£	£
Grants to institutions for less than £1,000 each	-	500
	-	500

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 13 (2024: 17). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2025
				£
Trustees:				
Heather McDowell	[redacted]	-	[redacted]	[redacted]
Other members of key management:				
Jo Edwards	[redacted]	-	[redacted]	[redacted]
Jo Trowbridge	[redacted]	-	-	[redacted]
Samara Gray	[redacted]	-	[redacted]	[redacted]
				96,285

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration (continued)

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Heather McDowell	[redacted]	-	[redacted]	[redacted]
Other members of key management:				
Jacqui Porcel	[redacted]	-	[redacted]	[redacted]
Jo Edwards	[redacted]	-	[redacted]	[redacted]
Jo Trowbridge	[redacted]	-	-	[redacted]
Samara Gray	[redacted]	-	[redacted]	[redacted]
				86,026

Heather McDowell served as a church leader and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

8 Tangible fixed assets

	Freehold Property £	Fixtures, fittings and equipment £	Total 2025 £
Cost (or valuation)			
At 1 January 2025	900,000	-	900,000
Additions	-	-	-
Gains / (losses) on revaluation	-	-	-
Disposals	-	-	-
At 31 December 2025	900,000	-	900,000
Accumulated depreciation			
At 1 January 2025	-	-	-
Charge for the year	-	-	-
Eliminated on disposal	-	-	-
At 31 December 2025	-	-	-
Net book value			
At 31 December 2025	900,000	-	900,000
At 31 December 2024	900,000	-	900,000

Freehold property was valued at £1,025,000 on 10/6/2016 by an independent qualified valuer at open market value assuming vacant possession and after taking account of the restrictive covenant on the use of the property. The value has been reduced to reflect the sale of 61 and 61A Westway. The trustees are not aware of any other material changes in value .

9 Debtors

	2025 £	2024 £
Falling due within one year:		
Tax recoverable	5,871	13,981
Other debtors	1,150	-
	7,021	13,981
Total debtors	7,021	13,981

10 Cash at Bank and in Hand

	2025 £	2024 £
Cash at bank with immediate access	165,349	146,512
	165,349	146,512

11 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Trade creditors	8,870	1,743
Other creditors	1,137	1,244
Accruals	3,360	5,252
	13,367	8,239

12 Pension commitments

During the year employer's pension contributions totalling £11,089 (2024: £11,074) were payable to defined contribution personal pension schemes. £1,137 pension contributions were owed at the balance sheet date (2024: £1,244).

13 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Gains and losses 2025 £	Closing balance 2025 £
Designated Funds						
Noah's Ark	82,358	161,838	(132,361)	(7,500)	-	104,335
Counselling Centre	11,177	41,855	(34,958)	(2,000)	-	16,074
Satellites/Youth Festivals	-	1,538	(1,224)	-	-	314
	93,535	205,231	(168,543)	(9,500)	-	120,723
General Unrestricted Funds	59,951	106,009	(136,752)	9,067	-	38,275
Total Unrestricted Funds	153,486	311,240	(305,295)	(433)	-	158,998
Restricted Funds						
Conduit	(109)	-	-	109	-	-
Church Family Gifts	350	1,500	(1,850)	-	-	-
Football	(97)	-	-	97	-	-
Saltmine	(868)	641	-	227	-	-
Romania	(509)	12,088	(11,574)	-	-	5
Toddlers Christmas Party	-	625	(625)	-	-	-
Special collections	-	135	(135)	-	-	-
Church chairs/equipment	-	9,750	(9,750)	-	-	-
	(1,232)	24,738	(23,934)	433	-	5
Endowment Funds						
Permanent						
Buildings	900,000	-	-	-	-	900,000
	900,000	-	-	-	-	900,000
Aggregate of funds	1,052,254	335,978	(329,229)	-	-	1,059,003

The transfers referred to above were made for the following reasons:

a) The transfers from the General fund to the Conduit fund, Football fund and Saltmine fund are to clear the deficit brought forward from last year in the funds.

b) The transfers from Designated Noah's Ark fund and Counselling Centre fund to General fund represent internal contributions towards the use of Caterham Community Church's premises.

13 Funds (continued)

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds				
	General funds £	Designated funds £	Restricted funds £	Endowment funds £	2025 £
Tangible fixed assets	-	-	-	900,000	900,000
Debtors	7,021	-	-	-	7,021
Cash at bank and in hand	37,701	120,723	6,925	-	165,349
Creditors falling due within one year	(6,447)	-	(6,920)	-	(13,367)
	38,275	120,723	5	900,000	1,059,003

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
Designated Funds						
Noah's Ark	58,611	157,124	(133,377)	-	-	82,358
Counselling Centre	11,832	31,787	(32,442)	-	-	11,177
	70,443	188,911	(165,819)	-	-	93,535
General Unrestricted Funds	88,377	110,547	(136,478)	(2,495)	-	59,951
Total Unrestricted Funds	158,820	299,458	(302,297)	(2,495)	-	153,486
Restricted Funds						
Conduit	-	350	(459)	-	-	(109)
Church Family Gifts	-	7,870	(7,520)	-	-	350
Football	-	2,364	(2,460)	-	-	(97)
Hillcroft	-	275	(924)	649	-	-
Saltmine	-	573	(1,440)	-	-	(868)
Special collections	-	870	(210)	(660)	-	-
Spring Harvest	-	-	(2,506)	2,506	-	-
Romania	1,270	10,900	(12,678)	-	-	(509)
	1,270	23,201	(28,198)	2,495	-	(1,232)
Endowment Funds						
Permanent						
Buildings	900,000	-	-	-	-	900,000
	900,000	-	-	-	-	900,000
Aggregate of funds	1,060,090	322,659	(330,495)	-	-	1,052,254

13 Funds (continued)

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds				
	General funds £	Designated funds £	Restricted funds £	Endowment funds £	2024 £
Tangible fixed assets	-	-	-	900,000	900,000
Debtors	13,981	-	-	-	13,981
Cash at bank and in hand	54,209	93,535	(1,232)	-	146,512
Creditors falling due within one year	(8,239)	-	-	-	(8,239)
	59,951	93,535	(1,232)	900,000	1,052,254

Designated Funds

The Noah's Ark Fund is set up to record all financial inflows and outflows attributable to Noah's Ark, the church's pre-school.
The Counselling Centre Fund is set up to record financial inflows and outflows attributable to the church's Counselling Centre.
The Satellites/Youth Festivals Fund is set up to record all financial inflows and outflows attributable to youth festivals attended by the church's youth.

Restricted Funds

The Football fund is money collected from players and paid out for rent of premises to play.
The Hillcroft fund is money collected from church members for the provision of Bibles and teaching material for a local school.

Saltmine is a Christian Theatrical company, who put on a production for the Church. Money was collected from Church Members.
Special collection fund is money collected from church members to purchase gifts for leaving staff.
Church family gifts is money collected for a specific purpose to help church members in financial difficulty.
Spring Harvest fund is money collected on behalf of delegates for a group booking to a Christian conference.
Romania Fund Money is for work with looked after children and physical visits to see how the children are being supported.
Conduit giving is a gift passed on from a church member to an ex church member.
The Toddlers Christmas Party fund is money collected for the church toddler's Christmas party.
The Church Chairs/Equipment fund is money raised for purchase of new chairs and other equipment/refurbishment in the church as required.

14 Transactions with related parties

During the year the charity:

a) received donations totalling £31,711 (2024: £23,896) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

b) No expenses (2024: £nil) were paid to, or for, the trustees whilst carrying out duties associated with being trustees.

During the year the charity also made the following payments to, or for, related parties:

a) N Bidwell, who is closely related to S Bidwell, a trustee, received £[redacted] for providing services to the charity. In addition, she received grants totalling £[redacted] to support her through a period of financial hardship.

b) W Bidwell, who is closely related to S Bidwell, a trustee, received £[redacted] for providing services to the charity.

CATERHAM COMMUNITY CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds General 2025 £	Unrestricted funds Designated 2025 £	Restricted 2025 £	Endowment 2025 £	Total 2025 £	Unrestricted funds General 2024 £	Unrestricted funds Designated 2024 £	Restricted 2024 £	Endowment 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:											
Donations and legacies	3	101,795	153,693	24,738	-	280,226	110,547	141,141	23,201	-	274,888
Charitable activities	4	4,071	50,058	-	-	54,129	-	47,770	-	-	47,770
Investments	5	62	1,305	-	-	1,367	-	-	-	-	-
Other income		81	175	-	-	256	-	-	-	-	-
Total income and endowments		106,009	205,231	24,738	-	335,978	110,547	188,911	23,201	-	322,658
EXPENDITURE ON:											
Charitable activities:	6	136,752	168,543	23,934	-	329,229	136,478	165,819	28,198	-	330,495
Total Expenditure		136,752	168,543	23,934	-	329,229	136,478	165,819	28,198	-	330,495
Net income/(expenditure)		(30,743)	36,688	804	-	6,749	(25,931)	23,092	(4,997)	-	(7,836)
Transfers between funds	13	9,067	(9,500)	433	-	-	(2,495)	-	2,495	-	-
Net movement in funds		(21,676)	27,188	1,237	-	6,749	(28,426)	23,092	(2,502)	-	(7,836)
Reconciliation of funds:											
Total funds brought forward		59,951	93,535	(1,232)	900,000	1,052,254	88,377	70,443	1,270	900,000	1,060,090
Total funds carried forward	13	38,275	120,723	5	900,000	1,059,003	59,951	93,535	(1,232)	900,000	1,052,254