

Registered Charity number 1126971

Selsdon Baptist Church

Annual report and accounts

28 February 2025

Selsdon Baptist Church

Report of the Managing Trustees for the year ended 28 February 2025

Statutory Information

Selsdon Baptist Church (SBC) was founded in 1927 and became a registered charity on 27 November 2008, number 1126971. The governing document is a constitution adopted on 16 July 2008, which conforms with a model agreed by the Baptist Union and the Charity Commission.

SBC is a member of the following bodies:

- The Baptist Union of Great Britain
- The London Baptist Association
- The Evangelical Alliance
- Churches Together in Selsdon and Addington

Organisational Structure

As a member of the Baptist Union the Church subscribes to the Union's Declaration of Principle:

"That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and the Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

SBC is an 'open membership' church. Baptism by immersion upon personal profession of faith is the normal mode of entry into membership, but persons seeking membership who have not been baptised in the manner described in the Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

The church takes its responsibilities towards children and vulnerable adults very seriously and has policies and procedures in place for protecting them. These policies are reaffirmed annually by the church members.

Church Deacons and Officers

The members of SBC appoint Deacons and other officers with management responsibility who are the charity trustees.

SBC's ministers are appointed by secret ballot of the membership.

Deacons are elected by secret ballot of the membership at the annual general meeting each November. Deacons are appointed for a term of 3 years and normally serve no more than two consecutive terms, and are eligible for re-election after an absence of one year. Appointments are staggered so approximately one third of Deacons retire each year. Church officers (Secretary and Finance Team Leader) are elected in the same way to serve for a term of 3 years but are eligible for reappointment without an enforced break.

Ministry Team

Senior Minister/Team Leader	Revd Trevor Neill, BA, BA, MPhil.
Associate Minister	Kathryn Kane (appointed 20 April 2024)
Youth Worker	Katie Canning
Children and Families Worker	Hilary West (to 13 July 2025)

Charity Trustees

The following are the charity trustees of SBC.

Chair:	Revd Trevor Neill, BA, BA, MPhil.
Secretary	Andrew Crossley
Finance Team Leader:	John Harrison
Associate Minister	Kathryn Kane (appointed 20 April 2024)

Deacons:

Patricia Callender
Dawn Cox
Andrew Crossley
Hilary Howard
Kathryn Kane (to 20 April 2024)
Dowega Lewin-McKinley (from 1 January 2025)
Nancy O'Dongo (from 1 January 2025)
Mark Ridgway (to 31 December 2024)
Norman Robinson
Adam White (to 31 December 2025)
Linda Wright

Address

Selsdon Baptist Church	Telephone:	020 8651 4308
Addington Road	Website:	www.selsdonbaptist.org.uk
Selsdon	e-mail:	office@selsdonbaptist.org.uk
South Croydon		
CR2 8LL		

Custodian Trustee for Property Assets

London Baptist Property Board Limited
Unit C2, Dock Street
London
E1 8JN

Bankers

CAF Bank Limited	Barclays Bank PLC
Kings Mill	1 Churchill Place
West Malling	London
ME19 4TA	E14 5HP

Independent examiner

Les Tasker FCCA
Ryefield Ltd
Unit 139
Airport House
Purley Way
Croydon
CR0 0XZ

Selsdon Baptist Church

Annual report – summary of activities 2024-25

Financial year ending 28 February 2025

Objectives and Activities

The leadership and membership of Selsdon Baptist Church are committed to sustaining a programme of activities, on Sunday and through the week, which enable people of all ages and backgrounds to discover and grow in Christian faith.

Our Sunday services are open to all, and we have welcomed several members of our community who have become regular worshippers with us over the period under review. These services include times of sung worship, prayer, celebration of Christian sacraments and reflection on the Bible. A range of activities are also offered to children and young people.

The church's programme of activities seeks to put into action the values outlined in the below vision statement, agreed in November 2021. We aim to be:

- A God centred church: worshipping him, seeking to hear from him and learning to be more like Jesus through Word and Spirit
- A serving church: with a mindset like Jesus, putting the interests of others above our own
- A generous church: seeking opportunities to bless our neighbours in Selsdon and beyond, as we share the good news of God's love, mercy and healing
- A kingdom church: demonstrating God's kingdom here on earth through being a diverse people, welcoming all and challenging injustice
- A courageous church: willing to trust God for the sake of mission, embracing creativity and trying to perceive the new thing He is doing, investing rather than burying our talents
- A contemplative church: prioritising prayer over programmes and where rest and reflection are valued as much as busyness and activism.

A Ministry Team of four employees oversees much of this work on a day-to-day basis. This team consists of: our Ministry Team Leader, Rev Trevor Neill; our Associate Minister, Rev Kathryn Kane; Youth Worker, Katie Canning and our Children and Families Worker, Hilary West. The Ministry Team are supported by a large group of committed and talented volunteers.

In order to achieve these objectives, the church has undertaken the following activities during the year under review.

God-centred: Our Sunday morning services are currently attended by around 160 adults, young people and children. Most attendees are from Selsdon, or the nearby neighbourhoods of Sanderstead, Warlingham and New Addington. Alongside 'in person worship,' we have continued to livestream services on YouTube, with around 80 devices viewing each service. This livestream facility is valued by older members of our church who are no longer able to join with us in-person and is also a helpful 'shop window' for those who may consider joining us.

The church offers a range of other services, catering to different needs and preferences, on Sunday afternoons and evenings. These include a traditional service, held monthly, attended mostly by older members, an informal worship evening once a month and an event for younger families that includes games, craft activities, a simple meal and story time. We have also held a number of 'Sunday Night Theology' evenings, reflecting more deeply on contemporary issues.

Several home groups meet each week, offering opportunities for further studies and to deepen friendships between church members.

Serving: There are a variety of ways in which the church seeks to serve members and others within our wider community. Pastoral care is provided on a regular basis, with a particular focus on those who are older or those experiencing significant life changes such as serious illness or bereavement.

A range of activities is offered to those who are at stages of life where they may be more vulnerable to loneliness or isolation. T@3 is held each month, offering refreshments and an opportunity for conversation for seniors, and Stepping Stones Café is open to anyone in our community on a monthly basis. Our Adventure Tots Toddler Group, held each week during term time, regularly attracts around 100 children and carers. A Craft Group, which meets on a monthly basis, is also open to members of the public.

'Walking Together Through Grief,' a course offering support to those who have recently been bereaved, is run two to three times a year, with positive feedback received from those who have attended and local funeral homes. Attendees are also invited to join us at Christmas time, for a 'Longest Night Service' that aims to provide comfort to those who find the festive season especially hard. The church also continues to offer a low-cost counselling service to the local community.

Generous: SBC seeks to welcome and support members of our community in a variety of ways through the year. Each summer our 'Holiday at Home' welcomes 30 senior citizens for three days of activities, entertainment and refreshments. During the period under review, a new monthly activity for young families, Refresh, was launched, with five to six families attending on most occasions.

Our youth worker has offered extensive support to local young people and schools during this period, including:

- 15 assemblies for 150 year 9 students at a local secondary school (Archbishop Tenison's).
- Knife Crime Workshops for 150 year 8 students at Archbishop Tenison's.
- 27 mentoring sessions (1 per week/x2 students each week) at Quest Academy.
- 5 hot chocolate stands on Selsdon high street (engaging with between 15-40 young people).

Our Children's and Families Worker also leads assemblies in local primary schools and regularly helps with activities at the Pre-School that rents halls in our church building.

Kingdom: As well as supporting those in our local community, the church has maintained its commitment to support other organisations involved in global justice issues. Not only is money raised for projects, but throughout the year time has been given to educate and enable members to reflect on the concerns of people in other parts of the world. During the period under review, we have invited representatives from the Leprosy Mission, the Baptist Union Environment Network, the Leprosy Mission and International Needs.

An important part of our commitment to mission is the support of some individuals who are working overseas. We support the work of Catherine Truman, who is working pro bono for Interserve as a pharmacist in a hospital in southern India. Furthermore, through the Baptist Missionary Society, we have supported educational development work in rural Nepal. Financial support has also been provided to a number of other charities, including FEBA, Open Doors, the Mission Aviation Fellowship and Tearfund.

During the period under review, our trustees have developed a new policy on the environment, launched to church members in February 2025, with a working group in place to implement its recommendations.

Courageous: We have continued to explore new ways in which we can establish contacts with our local community, offering activities that will be helpful and appealing to them. In December 2024, we shared the Christmas story through a pantomime performance of 'Jack and the Beanstalk,' from the Saltmine Theatre Company. We also facilitated an evening of carol singing at a local pub.

In January 2025, our trustees began an extensive community listening exercise, Understanding Selsdon, reaching out to local residents and community representatives with the aim of building a deeper understanding of the challenges facing those in our neighbourhood and developing projects to engage with and support them.

Contemplative: In November 2024, the church launched a new initiative on Zoom, inviting members to join in a short time of prayer and liturgy each morning from Monday to Thursday. These times have

been valued by members for the opportunity they have provided for deeper connection and reflection at the beginning of the day.

Facilities

Selsdon Baptist Church is also responsible for the maintenance of the property in Addington Road in order to facilitate on-going use of the buildings by the wider community of Selsdon. Our downstairs toilets were refurbished in July 2024, providing more attractive and contemporary facilities. The following month, solar panels were installed with the aim of reducing energy consumption and demonstrating our commitment to care of the environment.

In addition to the Church building, SBC's trustees are also responsible for the maintenance of the three manse used by the Ministers, when in post, as part of their roles to lead and facilitate the mission and work of Selsdon Baptist Church.

Use of the Church premises at Addington Road

In addition to the church's programme of activities, our facilities have been used and appreciated by several other community groups. Selsdon Baptist Church Pre-School has continued to meet daily on five full days a week during term time, and our halls are also used by a Rainbows group on a weekly basis.

Selsdon Residents Association and Selsdon Contact Neighbourhood Care also rent our halls for monthly meetings, and our MP has used this space for meetings with local residents.

Ecumenical Activities

Selsdon Baptist Church is part of the Churches Together in Selsdon & Addington group, of which our Ministry Team Leader is chair. During the period under review, CTSA shared worship services at Easter, Pentecost and during the Week of Prayer for Christian Unity. The church also takes seriously its relationship with other Baptist churches, with the Ministry Team Leader playing an active role in the local Baptist cluster and also acting as a District Minister on behalf of the London Baptist Association.

Summary

Selsdon Baptist Church continues to be a church which offers a wide range of activities to its members alongside a consistent focus on looking beyond ourselves to the wider needs of the community.

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit. The Trustees are confident that the wide range of activities undertaken by Selsdon Baptist Church in 2024–2025 have been in accordance with the key principles of public benefit set out in that guidance.

Reserves policy

The charity trustees consider that a reserve of six months operating costs, approximately £125,000 should be maintained. The general reserve at 28 February 2025 was £242,754 (2024 £293,758). The policy for investing reserves is to make best use of interest bearing deposits and not to invest in securities.

Risk policy

The trustees have implemented a risk management strategy comprising:

- An annual review of risks
- Establishment and review of systems and procedures to mitigate those risks
- Establishment and review of procedures to minimise the potential impact should any of those risks materialise.

Financial Results

The church recorded a deficit in year ended 28 February 2025. The trustees are satisfied that the church has adequate unrestricted reserves to meet future activities. Total income for the year was £272,139 and expenditure £361,511 giving rise to a deficit of £(89,372). Total closing funds were £1,538,062 of which £685,601 was restricted; £609,707 was designated; leaving £242,754 as general funds at the end of the year.

SBC is by its nature a voluntary organisation and no set of financial statements can do justice to all the work done in pursuit of its mission. In addition, many hours are spent by unpaid volunteer members manning the office and performing the many regular tasks in administration and other areas without which SBC would be ineffective. The financial statements do not record the value of those unpaid hours.

Statement of Trustees' Responsibilities

Charity law requires the charity trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of SBC at the year end and of its incoming resources and resources expended during that year. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in financial statements; and
- Prepare the financial statements on the going concern basis.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of SBC and enable them to ensure that the financial statements comply with the Charities Act 2011. The managing trustees are also responsible for safeguarding the assets of SBC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity trustees of Selsdon Baptist Church

Andrew Crossley

Secretary

15 November 2025

Independent Examiner's Report

To the Trustees of Selsdon Baptist Church

I report to the trustees on my examination of the accounts of Selsdon Baptist Church (the Trust) for the year ended 28 February 2025 on pages 8 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 10.

Responsibilities and basis of report

As the charity trustees of the Trust 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.

The charity's gross income did not exceed £250,000 this year but did in 2023, and I am qualified to undertake the examination.

Independent examiner's statement

I have completed my examination. 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 respect of the Trust 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.

15 November 2025

L Tasker FCCA
For and on behalf of:
Ryefield Ltd
Unit 139
Airport House
Purley Way
Croydon
CR0 0XZ

Selsdon Baptist Church
Statement of Financial Activities
For the Year Ended 29 February 2025

	Notes	Unrestricted General Fund £	Designated Funds £	Restricted Funds £	2025 Total £	2024 Total £
Income and endowments from:						
Donations & Legacies	2	198,052	20,171	4,359	222,582	222,951
Charitable Activities	4	4,929	-	740	5,669	5,731
Trading activities Rental Income		31,018	3,318	-	34,336	33,238
Investments Bank Interest		9,552	-	-	9,552	13,077
Total Income		243,551	23,489	5,099	272,139	274,997
Expenditure on:						
Raising funds	3	1,671	-	-	1,671	1,919
Charitable activities	3	247,616	107,703	4,521	359,840	219,304
Total Expenditure		249,287	107,703	4,521	361,511	221,223
Net Income/(Expenditure)		(5,736)	(84,214)	578	(89,372)	53,774
Transfer between funds		(45,268)	45,268	-	-	-
Net movement in funds		(51,004)	(38,945)	578	(89,372)	53,774
Fund balances brought forward		293,758	648,653	685,023	1,627,434	1,573,660
Fund balances carried forward		242,754	609,707	685,601	1,538,062	1,627,434

The notes on pages 10 to 18 form part of these accounts

Selsdon Baptist Church
Balance Sheet
For the Year Ended 29 February 2025

	Notes	Unrestricted General Fund	Designated Funds	Restricted Funds	2025 Total	2024 Total
		£	£	£	£	£
Tangible Assets						
Freehold Property	7	-	580,680	681,156	1,261,836	1,261,836
Equipment	7	43,879	-	-	43,879	28,126
		<u>43,879</u>	<u>580,680</u>	<u>681,156</u>	<u>1,305,715</u>	<u>1,289,962</u>
Current Assets						
Gift Aid Recoverable		16,629	-	-	16,629	7,772
Sundry debtors and Prepayments		7,056	-	-	7,056	8,597
Bank and Cash	9	177,645	29,027	4,445	211,117	324,193
		<u>201,330</u>	<u>29,027</u>	<u>4,445</u>	<u>234,802</u>	<u>340,562</u>
Total Current assets						
Creditors (amounts falling due within one year)						
Creditors and Accrued Expenses		(2,455)	-	-	(2,455)	(3,090)
		<u>242,754</u>	<u>609,707</u>	<u>685,601</u>	<u>1,538,062</u>	<u>337,472</u>
Net Current Assets						
Creditors (amounts falling due after more than one year)						
Multi-Employer Pension Scheme Provision)		-	-	-	-	-
		<u>242,754</u>	<u>609,707</u>	<u>685,601</u>	<u>1,538,062</u>	<u>1,627,434</u>
Net Assets						
Funds						
Restricted Funds	8	-	-	685,601	685,601	685,023
Designated funds	8	-	609,707	-	609,707	648,653
General Funds	8	242,754	-	-	242,754	293,758
		<u>242,754</u>	<u>609,707</u>	<u>685,601</u>	<u>1,538,062</u>	<u>1,627,434</u>
Total funds						

The notes on pages 10 to 18 form part of these accounts

These accounts were approved by the charity trustees on 15 November 2025

Signed on behalf of the charity trustees

Andrew Crossley
Secretary

John Harrison
Trustee

Selsdon Baptist Church

Notes to the accounts for the year ended 28 February 2025

1 Accounting Policies

a) The accounts have been prepared under the historic cost convention, 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 4,602UK and Republic of Ireland (FRS 102) issued on 16 July 2014; and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The accounts have been prepared on the going concern basis, as there are no material uncertainties about the charity's ability to continue. Based on the adequacy of the charity's reserves as at the balance sheet date, along with their knowledge of the charity's ability to meet bills, payments and other liabilities as they fall due, the trustees have a reasonable expectation that the charity has sufficient resources to continue in operational existence for the foreseeable future

b) The Statement of Financial Activities (SOFA) classifies SBC's income and expenditure according to type of fund. The types of fund in use at SBC are:

Unrestricted funds - SBC's General Fund is an unrestricted fund in that it is available to be used for any SBC purpose and is used for normal operating income and expenditure

Designated funds - these are funds which have been set aside for specific purposes, but they are not subject to any restriction and could in theory be 'undesignated' again.

Restricted Funds - these funds must be used only for the purposes for which they have been given.

c) Income - all voluntary incoming donations and income from church activities are accounted for as received. Tax recoverable under Gift Aid is accounted for in the period in which the underlying gift was received. Interest receivable is accounted for in the period to which it relates. Legacies are accounted for in the period when they become certain and quantifiable.

d) Expenditure - expenditure including irrecoverable VAT is recognised when incurred by the charity, regardless of when payment is made. Grants payable are taken into account at the earlier of when they are paid or become constructive obligations.

e) Two funds have not been included in the SOFA or Balance Sheet and further details of these funds are given in note 8b.

f) SBC's land and buildings are owned on its behalf by London Baptist Property Board as custodian trustee. The trustees carry out an annual impairment review on all properties and as a result, and in accordance with FRS 102 SORP, no depreciation is charged.

Residential properties acquired before 1999 are recorded in the accounts at open market value as estimated by the trustees in February 1999; under the provisions of Financial Reporting Standard (FRS) 15, these values are treated as if they were historical costs and the trustees do not intend to carry out further revaluations. A residential property acquired since February 1999 is recorded at cost.

g) Expenditure greater than £5,000 on furniture and equipment is depreciated over its useful life.

Furniture	10 years
Equipment	4 to 20 years

h) No value has been attributed to the considerable time spent by volunteers in administering SBC and in running a wide range of Church activities.

i) The church is an employer participating in a pension scheme known as the Baptist Union Pension Scheme of which the minister is a member. The Scheme is a separate legal entity and is administered by the Pension Trustee (Baptist Trust Limited). The church also pays pension contributions to the personal pension plans of its other staff.

2 Donations & Legacies

	Unrestricted General Fund	Designated Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£	£
Offerings	161,333	15,500	4,359	181,192	177,028
Tax Refunds	36,719	-	-	36,719	39,923
Legacies	-	4,671	-	4,671	6,000
	<u>198,052</u>	<u>20,171</u>	<u>4,359</u>	<u>222,582</u>	<u>222,951</u>

3 Expenditure on Charitable Activities

	Unrestricted General Fund	Designated Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£	£
Personnel (note 10)	145,369	-	-	145,369	97,743
Church activities (note 4)	21,656	-	269	21,925	19,836
Mission – donations (note 5)	37,196	-	4,252	41,448	34,671
Support costs					
Premises costs (note 6)	31,098	107,703	-	138,801	56,768
Office costs	11,577	-	-	11,577	9,603
Independent examination	720	-	-	720	683
Raising Funds					
Premises costs (note 6)	1,062	-	-	1,062	1,414
Office costs	609	-	-	609	505
	<u>249,287</u>	<u>107,703</u>	<u>4,521</u>	<u>361,511</u>	<u>221,223</u>

Support costs are apportioned on estimated usage of the premises and office

The independent examination fee of £600 plus VAT was payable to Ryefields

4 Church activities

	Unrestricted General Fund	Designated Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£	£
Incoming Resources					
Youth activities	178	-	-	178	2,386
Holiday at Home	1,066	-	-	1,066	365
Adventure Tots	1,578	-	-	1,578	1,801
Christmas Events	1,748	-	-	1,748	-
Other events	359	-	740	1,099	1,179
	<u>4,929</u>	<u>-</u>	<u>740</u>	<u>5,669</u>	<u>5,731</u>
Resources expended					
Preaching fees	507	-	-	507	687
Sunday Club	338	-	-	338	241
Sundry materials for services	629	-	-	629	484
Youth and children's activities	1,829	-	-	1,829	4,563
Adventure Tots	174	-	-	174	973
Other events and study series	1,004	-	-	1,004	1,584
Christmas Events	2,307	-	-	2,307	-
Holiday at Home	669	-	-	669	323
Catering	174	-	26	200	727
Fees & Subs	1,996	-	-	1,996	3,013
Music, sound, video	1,543	-	243	1,786	2,218
Training	2,078	-	-	2,078	325
Depreciation on AV Equipment	8,408	-	-	8,408	4,698
	<u>21,656</u>	<u>-</u>	<u>269</u>	<u>21,925</u>	<u>19,836</u>

5 Donations made to mission

a) Global Action Team

	Unrestricted General Fund	Designa ted Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£	£
Baptist Missionary Society	10,474	-	-	10,474	9,875
International Needs	4,000	-	-	4,000	4,000
Leprosy Mission	1,000	-	-	1,000	1,000
Embrace	500	-	-	500	800
Open Doors	1,000	-	-	1,000	1,000
Feba	800	-	-	800	750
Interserve	500	-	-	500	500
Tearfund	500	-	-	500	750
MAF	500	-	-	500	-
Emanuel Hospital Association	780	-	-	780	-
Other (paid to individuals)	-	-	-	-	500
	<u>20,054</u>	<u>-</u>	<u>-</u>	<u>20,054</u>	<u>19,175</u>

b) Home and Local Mission

Home Mission	10,474	-	-	10,474	9,875
Contact : Selsdon Churches					
Neighbourhood Care	2,000	-	-	2,000	2,000
Spurgeon's College	750	-	-	750	750
Grants to local organisations	3,000	-	-	3,000	-
Fellowship Fund	918	-	-	918	1,277
	<u>17,142</u>	<u>-</u>	<u>-</u>	<u>17,142</u>	<u>13,902</u>

c) Gifts & Offerings for specified purposes

	Unrestricted General Fund £	Designated Funds £	Restricted Funds £	2025 Total £	2024 Total £
International Needs	-	-	1,661	1,661	725
Premier Christian Radio	-	-	280	280	-
Tree Aid	-	-	-	-	361
Tear Fund	-	-	-	-	20
Embrace	-	-	542	542	188
McMillan Cancer Support	-	-	211	211	-
Leprosy Mission	-	-	25	25	-
Others	-	-	1,533	1,533	300
	-	-	4,252	4,252	1,594
TOTAL Mission	37,196	-	4,252	41,448	34,671

The £1,533 paid to “others” was paid to individuals

d) Donations - Connected Persons & Organisations

The following SBC members, being current officers or officers of SBC in the previous 5 years are connected with organisations to which SBC has made grants in the normal course of giving. They have played no part in the process of awarding these grants. 2025 none 2024 none

6 Premises Costs

	General £	Premises Maintenance Designated £	Restricted £	2025 £	2024 £
Listed by property					
Church & Halls	21,243	68,410	-	89,653	39,038
Brent Road	3,792	2,707	-	6,499	7,845
Addington Road	4,713	18,823	-	23,536	6,920
Goldfinch Road	2,412	17,763	-	20,175	4,379
	32,160	107,703	-	139,863	58,182

7 Fixed Assets

a) Freehold Properties

	Church & Halls £	Brent £	Addington Road £	Goldfinch Road £	Total £
Cost					
Balance at 1 March 2024	681,156	180,000	145,779	254,901	1,261,836
Additions	-	-	-	-	-
Balance as at 28 February 2025	681,156	180,000	145,779	254,901	1,261,836
 <i>Sums insured at 28 February 2025</i>	 3,153,320	 596,326	 418,125	 261,067	 4,428,838

The original church building was purchased in 1952 and a major extension was added in 1999 the total cost being £631,195. It is believed that the property may only be used as a Free Church and the trustees are of the opinion that the building should be included in the accounts at cost.

b) Equipment

Cost	Equipment	
	£	
	1 March 2024	68,815
	Additions	24,161
	29 February 2025	92,976
Depreciation		
	1 March 2024	40,689
	Charge for year	8,408
	29 February 2025	48,097
Net Book Value		
	At 1 March 2024	28,126
	As at 29 February 2025	43,879

8 Statement of Funds

a) This statement is to show movements on each individual fund within the fund classifications shown in the SOFA:

	Balance 01-Mar-24	Incoming resources	Resources expended	Pension Adjustment & Transfers	Balance 29-Feb-25
Unrestricted Funds					
General Fund	293,758	243,551	(249,287)	(45,268)	242,754
Designated Funds					
Legacies Fund	58,599	4,671	-	(49,743)	13,527
Premises Improvement Fund	(14,216)	15,500	(35,526)	49,742	15,500
Premises Maintenance Fund	22,275	3,318	(72,177)	46,584	-
Adventure Tots	1,315	-	-	(1,315)	-
Church Manses	580,680	-	-	-	580,680
Total Designated Funds	648,653	23,489	(107,703)	45,268	609,707
Restricted Funds					
Restricted Donations Fund	684	5,099	(4,278)	-	1,505
Community & Special Fund	3,183	-	(243)	-	2,940
Church and Hall Fund	681,156	-	-	-	681,156
Total Restricted Funds	685,023	5,099	(4,521)	-	685,601
Total All Funds	1,627,434	272,139	(361,511)	-	1,538,062

Restricted Donations Fund represents donations received for specific purposes

Community & Special Fund represents a donation received for community work and activities within the church.

The Church and Hall fund represents the church buildings (Fixed Assets note 7)

c) The assets and liabilities represented by the various funds are as follows:

	Unrestricted General Fund	Designated	Restricted Funds	Endowment Funds	2025 Total
	£	£	£	£	£
Church Buildings	-	-	-	681,156	681,156
Manses	-	580,680	-	-	580,680
Equipment	43,879	-	-	-	43,879
Amounts due to SBC	23,685	-	-	-	23,685
Amounts owed by SBC	(2,455)	-	-	-	(2,455)
Deposit accounts	164,443	29,027	4,445	-	197,915
Bank and Cash	13,202	-	-	-	13,202
	<u>242,754</u>	<u>609,707</u>	<u>4,445</u>	<u>681,156</u>	<u>1,538,062</u>

9 Bank and Cash Balances

	2025 £	2024 £
CAF Gold	35,378	80,198
Deposit with LBPB	100,623	125,753
Deposit with Baptist Union	61,914	107,266
Bank current accounts	13,161	10,954
Cash in Hand	41	22
	<u>211,117</u>	<u>324,193</u>

10 Trustees, Staff Costs & Expenses

	2025 £	2024 £
Stipends & Salaries	126,423	86,762
Social Security costs	6,273	2,581
Pension Costs	8,967	6,684
Pension Deficit contribution	8	12
Other costs	3,698	1,704
	<u>145,369</u>	<u>97,743</u>

	2025	2024
Number of full time equivalent staff	3.8	3.8

The number of employees with emoluments exceeding £60,000

-

Included in the stipends and salaries and as allowed in the church constitution are the following payments to trustees

Name	2025		2024	
	Stipend	Pension Contribution	Stipend	Pension Contribution
	£	£	£	£
Senior Minister - Revd T Neill	38,838	4,647	36,957	4,347
Associate Minister – K Kane	26,891	1,286	-	-

The total remuneration (including employers pension contribution) payable to key management personnel as defined by the Charity SORP was £71,662 (2024 £41,304)

Expenses reimbursed relating to church activities to the Senior Minister amounted to £1,031 (2024 £867), Associate Minister £130 (2024 £nil)

No other trustee received any remuneration or reimbursement for expenses (2024 £nil)

11 Related Party Transactions

The Church Caretaker, who is related to a trustee, received remuneration and other benefits totalling £14,741.

12 Pensions

a) Baptist Pension Scheme

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Senior Minister is eligible to join the Scheme

b) Defined contribution pension scheme

The church paid £4,320 (2024 £2,337) to a defined contribution pension scheme for 4 staff members

Selsdon Baptist Church
Detailed Statement of Financial Activities for the year ended 28 February
2025 with 2024 funds comparatives

	General 2025 £	General 2024 £	Designated 2025 £	Designated 2024 £	Restricted 2025 £	Restricted 2024 £	Total 2025 £	Total 2024 £
Income from:								
Donations & Legacies	198,052	203,337	20,171	18,500	4,359	1,114	222,582	222,951
Charitable Activities	4,929	4,951	-	-	740	780	5,669	5,731
Trading activities	31,018	33,238	3,318	-	-	-	34,336	33,238
Bank Interest	9,552	13,077	-	-	-	-	9,552	13,077
Total income	243,551	254,603	23,489	18,500	5,099	1,894	272,139	274,997
Expenditure on:								
Raising funds	1,671	1,919	-	-	-	-	1,671	1,919
Charitable activities	247,616	200,079	107,703	17,631	4,521	1,594	359,840	219,304
Total Expenditure	249,287	201,998	107,703	17,631	4,521	1,594	361,511	221,223
Net Income/(Expenditure)	(5,736)	52,605	(84,214)	869	578	300	(89,372)	53,774
Transfer between funds	(45,268)	7,428	45,268	(57,389)	-	49,961	-	-
Net movement in funds	(51,004)	60,033	(38,945)	56,520	578	50,261	(89,372)	53,774
Fund balances brought forward	293,758	233,725	648,653	705,173	685,023	634,762	1,627,434	1,573,660
Fund balances carried forward	242,754	293,758	609,707	648,653	685,601	685,023	1,538,062	1,627,434